17. Is the public actively bidding at foreclosure sales today? _Some, not actively._

18. Are speculators buying real estate in appreciable volume? _No_ ; What type of property are they buying? _In some instances_; Are they finding that it pays to buy run-down property and recondition it? _Yes_

19. Is the general public buying in any real volume? _Yes_; Are residential lots being purchased for future use in such volume? _Yes_

20. What volume of business are brokers doing compared with peak? _90%_

21. Has the repair and painting "fever" hit your city yet? _Yes_

22. Are contractors finding it necessary to advertise for building craftsmen? _No_

23. Have building crafts wages advanced in last 12 months? _Yes_; _2%_

24. What type of new residential units are needed in your area of operation, if any? _Small dwellings_; How many? 

25. Can they be readily and satisfactorily financed? _Yes_; If not, explain:

26. Labor costs are now estimated at _% of 1928-29_; material costs at _% of 1928-29_

27. What unfavorable factors are affecting residential values and sales in your city? _No_

28. What shifts in population are occurring? Explain from where to where _No data_

29. What is your frank opinion of public confidence in Building & Loan Associations in your city? Is a distinction being made in favor of the Federal associations? _Confidence has improved, especially in the Federal associations._

30. If you had $25,000 of your own money, would you _buy_ real estate at present in your city as a speculation? _Yes_; If so, what type of property would you buy, and where? _Residential._

--- Do Not Write Below This Line ---