17. Is the public actively bidding at foreclosure sales today? Very few foreclosures.

18. Are speculators buying real estate in appreciable volume? No; What type of property are they buying? Yes; Are they finding that it pays to buy run-down property and recondition it?

19. Is the general public buying in any real volume? No; Are residential lots being purchased for future use in much volume? Yes

20. What volume of business are brokers doing compared with peak? 50 %

21. Has the repair and painting "fever" hit your city yet? Fair volume of this.

22. Are contractors finding it necessary to advertise for building craftsmen? Good workers scarce.

23. Have building crafts wages advanced in last 12 months? Yes; 10 %

24. What type of new residential units are needed in your area of operation, if any? Four and five room homes and good modern flats; How many?

25. Can they be readily and satisfactorily financed? Yes; If not, explain: Usually financed through Federal Housing Administration and building and loan loans.

26. Labor costs are now estimated at 120 % of 1928-29; material costs at 100 % of 1928-29

27. What unfavorable factors are affecting residential values and sales in your city? Lack of public buying power is the chief drawback.

28. What shifts in population are occurring? Explain from where to where From older sections of city to the new, outlying subdivisions where the newer, modern homes are being built.

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? Plenty of confidence in our own locally owned building and loan 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? Business property on main business streets or apartment house on well located residential street.