17. Is the public actively bidding at foreclosure sales today?  
   Yes

18. Are speculators buying real estate in appreciable volume?  
   Fair; What type of property are they buying?  
   Small commission property; 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?  
   Fair; Are residential lots 
   being purchased for future use in much volume?  
   Yes

20. What volume of business are brokers doing compared with peak?  
   70%

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? No. Hard to get good craftsmen.

24. What type of new residential units are needed in your area of operation, if any?  
   3000 homes from $3000 to $6000; How many?

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

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

27. What unfavorable factors are affecting residential values and sales in your city?  
   Unemployment is making it impossible for a great many people to purchase homes, and the 
   uncertainty of permanent employment keeps a great many from buying.

28. What shifts in population are occurring? Explain from where to where  
   None

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?  
   The three building and loan associations operating in Sacramento are in excellent con­ 
   dition and have been throughout the recent depression. The local people have absolute 
   confidence in these associations, and the associations are having no trouble in getting 
   money on deposit; in fact, they have more money than they know what to do with.

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?  
   Low cost income property located within walking distance of business section of 
   Sacramento.