16. Is the steady pressure of "overhang" affecting the market? Explain __________
   No. Most of the "distressed property" has now been absorbed.

17. Is the public actively bidding at foreclosure sales today? No

18. Are speculators buying real estate in appreciable volume? Not now; What type of property are they buying? __________; Are they finding that it pays to buy run-down property and recondition it? No, Labor costs are too high.

19. Is the general public buying at all real volume? Not now; Are residential lots being purchased for future use in such volume? No

20. What volume of business are brokers doing compared with peak? __________ 60%

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

22. Are contractors finding it necessary to advertise for building craftsmen? No

23. Have building crafts wages advanced in last 12 months? Yes - various increases __________% in different crafts.

24. What type of new residential units are needed in your area of operation, if any? Shortage of low-priced homes __________; How many? 200

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? High prices of building material and labor unrest and increasing costs are retarding building.

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

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? People are dealing freely with building and loan associations - apparently now no lack of confidence. No distinction apparent in favor of 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? (yes-no)

There are opportunities for investment now, in both business and residential and subdivision properties, particularly subdivision properties in the westerly portion of the city.