16. Is the steady pressure of "overhang" affecting the market? Explain

Assuming this refers to repossessed properties being offered on the market, would say that the demand for smaller residential is greater than the supply. This applies to certain other (apartments up to 15 units) but not general by any means.

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

18. Are speculators buying real estate in appreciable volume? No; What type of property are they buying? Residential and apartments. 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? Average; Are residential lots being purchased for future use in such volume? No

20. What volume of business are brokers doing compared with peak? .................. 65%

21. Has the repair and painting "fever" hit your city yet? Not to any great extent.

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

23. Have building craftswages advanced in last 12 months? Yes; 25%

24. What type of new residential units are needed in your area of operation, if any? Smaller $2,000 to $3,000 types; How many? 500

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 95% of 1928-29

27. What unfavorable factors are affecting residential values and sales in your city? Unsettled labor conditions, strike trouble, sale of fruit crops at or less than cost of production - this is general, however, high wages to labor of all types is causing the demand for the smaller residences.

28. What shifts in population are occurring? Explain from where to where All parts of east and middle west to California.

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?

Building and loans are looked upon with better favor of late due to the insurance of deposits mainly. Federal lending associations F. H. A. in particular quite popular.

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)

Business rental buildings, mercantile or certain type apartment houses.