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? ____________

18. Are speculators buying real estate in appreciable volume? ____________; What type of property are they buying? Residential and apartments ____________; Are they finding that it pays to buy run-down property and recondition it? ____________

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

20. What volume of business are brokers doing compared with peak? ____________; 66 %

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? ____________

23. Have building craftsman wages advanced in last 12 months? ____________; 26 %

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

Smaller $2,000 to $3,000 types ____________

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

26. Labor costs are now estimated at 100 % of 1928-29; material costs at 96 % 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? ____________; If so, what type of property would you buy, and where? ________

(yes-no)

Business rental buildings, mercantile or certain type apartment houses.