This small area known as Geneva Terrace, consisting of six blocks, is 80% built-up and is similar to area "B-31" except that it is a newer subdivision, having been placed on the market eight years ago with improvements averaging five years. This area is not bordered by the Southern Pacific Railway as is area "B-31". There is quite a little building activity in this area and a number of F. H. A. Title II loans have been made upon maximum terms; otherwise, many mortgagee officials are inclined to modify the terms upon which they will lend. A standard six-room house in this area would have sold for $6750 in 1929, $4,000 in 1933, and is currently selling for $5250. The same home would have rented for $60 in 1929, $40 in 1933, and $50 now.