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# Economic Feasibility Analysis of The Hols Housing Development Project in Banjaran, Bandung Regency

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### ABSTRACT

*The growth of urban population drives the increasing need for decent and affordable housing. The phenomenon of rising house prices that are not comparable to people's incomes, especially the millennial generation, is a major challenge in the housing sector. The millennial generation has a preference for housing that supports a creative and flexible lifestyle, including comfortable housing for working from home. In this context, the concept of a growing house is one solution that can answer these needs. A growing house allows its residents to build and develop a house gradually according to their needs and economic capabilities. The Hols housing is located in Banjaran, Bandung Regency, which has experienced rapid development in recent years. With the support of infrastructure, such as the Soreang-Pasirkoja (Soroja) Toll Road, the accessibility of this area has increased significantly. Banjaran offers the advantage of having a large area of land, a quiet environment, and a rapidly growing local economic potential. The development of the "The Hols" housing project in this area uses a growing house approach with three housing type options, namely stage 1 (72/44 m<sup>2</sup>), stage 2 (72/90.5 m<sup>2</sup>), and stage 3 (72/108 m<sup>2</sup>). The results of the investment analysis of The Hols–Bandung project show that this project is feasible to run. The business cooperation between the developer and the land owner and the bank as the construction credit provider provides a profit after tax of 15%, with a value of Rp. 18,195,46413.51 for 1 year (12 months).*

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## 1. INTRODUCTION

The increasing population in a city, the higher the community's need for housing. This need is answered by developers by building housing areas in various regions. The development of housing areas has great potential in integrating various types of artifacts in a city, providing a comfortable and functional space for its residents. The growing population and limited land available for housing are the primary factors contributing to the very high housing backlog (a shortage in the construction of homes) in Indonesia (Sugiyantoro et. al, 2023). Housing development planning serves as a solution for improving people's living standards by taking into account various factors—such as area and location, land suitability, and the provision of housing facilities and infrastructure—to meet human needs (Masri et. al, 2023).

However, the phenomenon of housing development often does not pay attention to the existence of pre-existing settlements. This causes problems in the form of physical boundaries that arise due to privacy factors, security, and the desire of residents to exclude themselves from their environment. As a result, social segregation occurs which is exacerbated by the existence of physical boundaries, creating spatial segregation that isolates communities within the city.

In addition, the increase in house prices that is not comparable to the increase in people's income is a challenge in itself, especially for the millennial generation. The millennial generation who have high technological and information literacy have a preference for housing that is not only close to the workplace, but also in line with their lifestyle. Today's millennials, most of whom work in the creative sector, spend a lot of time at home. Therefore, a comfortable home atmosphere for working as well as a place to live is one of the main factors in choosing a residence.

West Java is the most populous province in Indonesia, with 48.3 million inhabitants; however, this is not matched by a high level of achievement in indicators for decent housing. (Kesuma & Purwoto, 2022). In Banjaran, Bandung Regency, West Java, the need for housing is increasing along with the development of the area. Based on data from the Central Statistics Agency (BPS) of West Java Province, the population growth rate of Bandung Regency in 2024 reached 0.86%. This growth has an impact on the increasing need for decent and affordable housing.

Infrastructure development, such as the Soreang-Pasirkoja (Soroja) Toll Road, has improved accessibility between Banjaran, Soreang, and Bandung City. This infrastructure has significantly reduced travel time, thus encouraging people to settle in Banjaran. This area offers a quieter environment with easy access to the city center, making it an attractive alternative for living. The Soroja (Soreang-Pasirkoja) toll road spans 10.55 km and features four toll gates—Pasir Koja, Margaasih, Kutawaringin, and Soreang. It was opened with the aim of encouraging businesses to invest, with the expectation that various business-supporting facilities would emerge in the areas along its route (Sena & Anondho, 2024). The presence of the Soreang–Pasirkoja toll road, which has made access to the city of Bandung increasingly convenient, combined with the directives set out in the 2016–2036 Bandung Regency Spatial Plan (RTRW)—which designates the Soreang District as part of a Local Activity Center (PKL)—further enhances the growth potential of the Soreang District (Dabukke & Susetyo, 2021). The development of the Soroja toll road infrastructure has influenced the growth of tourism, thereby impacting economic development in the areas surrounding the toll road (Jap & Andhono, 2023).

Banjaran also has the advantage of having a large area of land compared to Bandung City. This condition provides a great opportunity for developers to build housing with various types and prices that can be adjusted to the needs of the community. In addition, local economic growth supported by the industrial and trade sectors further increases Banjaran's appeal as a strategic residential location.

The Bandung Regency Government supports housing development through a subsidized housing development policy for low to middle income communities. This policy is in line with the national program that aims to provide decent housing for all levels of society.

The demand for housing in Banjaran continues to increase along with population and economic growth. Therefore, housing developers are expected to not only meet quantitative needs but also improve the quality of housing. The combination of population growth, infrastructure improvements, land availability, government support, and high market demand are the main factors behind housing development in Banjaran.

For comparison, Bandung City has a population of 3.75 million people in 2024 with an annual population growth rate of 0.94%. The population density of Bandung City which reaches 21.56 thousand people per square kilometer shows the limited residential space in the area. This creates opportunities for buffer areas such as Banjaran to provide housing that meets the needs of urban communities. Based on BPS data, as many as 79.99% of households in Bandung Regency own their own homes, indicating a large market potential for housing developers.

One solution to overcome this phenomenon is to develop the concept of a growing house. The Hols Housing Development has a concept that allows residents to build houses in stages and develop them in the future according to their needs and economic capabilities. The growing house design approach is participatory, where residents have the freedom to determine the development of their homes. The main objective of this concept is to ease the burden of construction costs in the early stages, so that housing can be built in strategic locations and according to desire.

With this background, this study was conducted to identify the feasibility of developing The Hols housing in Banjaran by creating a description of the financing needs for development with land owners and banks as construction credit providers.

## **2. RESEARCH METHODS**

This study uses quantitative descriptive approach using primary data and secondary data. This study uses quantitative descriptive approach. This study also employs a survey, which is conducted to examine and analyze data from a sample drawn from a population, thereby identifying relative occurrences, distributions, and relationships between variables (Agung & Zarah, 2016). Primary data was obtained through direct observation to object study. The primary data needed in this study are the amount and budget plan of construction costs. Meanwhile, secondary data is obtained through a study of theory, literature, and several sources from previous studies in the form of journals, proceedings seminars and site plans.

## **3. RESULTS AND DISCUSSION**

### **3.1 Design Concept**

The land is a Yellow Zone (residential), the existing condition of the land is rice fields, strategic location close to Soroja Toll Road. The location is in Cangkuang District, Bandung Regency, West Java, with a land area of + 32,595 m<sup>2</sup>.



Figure 1. The Hols Housing Location  
Source: Google Earth, 2024

The Hols, located in the Bandung Regency area, is a residence with a growing house concept that allows residents to build a house in stages and develop it themselves later. Commercial areas such as restaurants, coffee shops, markets, and retail stores are part of the development concept. This project also adopts the concept of a growing house that allows expansion according to the needs of the homeowner. Residential buildings with a phased development concept. There are 3 concept options, namely: a. Growing house Phase 1 72/44 m<sup>2</sup>, b. Growing house Phase 2 72/90.5 m<sup>2</sup> and c. Growing house Phase 3 72/108 m<sup>2</sup>.



Figure 2. Site Plan The Hols  
Source: (Socio Spatial Portfolio, 2024)



Figure 3. Front view of growing house stages 1, 2 and 3  
Source: (Socio Spatial Portfolio, 2024))



Figure 4. House Grow Stages 1, 2, and 3  
Source: (Socio Spatial Portfolio, 2024)

### 3.2 Cash Inflow Analysis

Cash flow is related to Cash In (money coming in) on The Hols – Bandung Project.

Table 1. Cash Inflow Analysis

| NO                | DESCRIPTION                                                      | VOLUME | UNIT | UNIT PRICE | AMOUNT        |
|-------------------|------------------------------------------------------------------|--------|------|------------|---------------|
| <b>A. CASH IN</b> |                                                                  |        |      |            |               |
| I                 | Working Capital from Investors                                   |        |      |            | 1,000,000,000 |
| II                | BTN Construction Credit Capital                                  |        |      |            | 5,417,244,000 |
| III               | Home Sales Income :                                              |        |      |            |               |
|                   | 1. Booking Fee for Shophouse type 1<br>72/144 m <sup>2</sup>     | 50     | unit | 5,000,000  | 250,000,000   |
|                   | 2. Booking Fee for Shophouse type 2<br>179/249 m <sup>2</sup>    | 4      | unit | 5,000,000  | 20,000,000    |
|                   | 3. Booking Fee for Growing House Phase 1<br>72/44 m <sup>2</sup> | 48     | unit | 5,000,000  | 240,000,000   |

| NO           | DESCRIPTION                                             | VOLUME | UNIT | UNIT PRICE         | AMOUNT                 |
|--------------|---------------------------------------------------------|--------|------|--------------------|------------------------|
| 4.           | Booking Fee for Growing House Phase 2<br>72/90.5 m2     | 36     | unit | 5,000,000          | 180,000,000            |
| 5.           | Booking Fee for Growing House Phase 3<br>72/108 m2      | 45     | unit | 5,000,000          | 225,000,000            |
| 6.           | Down Payment for Type 1 Shophouse<br>72/144 m2          | 50     | Unit | 60,000,000         | 3,000,000,000          |
| 7.           | Down Payment for Type 2 Shophouse<br>179/249 m2         | 4      | Unit | 60,000,000         | 240,000,000            |
| 8.           | Down Payment for Growing House<br>Phase 1<br>72/44 m2   | 48     | Unit | 60,000,000         | 2,880,000,000          |
| 9.           | Down Payment for Growing House<br>Phase 2<br>72/90.5 m2 | 36     | Unit | 60,000,000         | 2,160,000,000          |
| 10.          | Down Payment for Growing House<br>Phase 3<br>72/108 m2  | 45     | Unit | 60,000,000         | 2,700,000,000          |
| 5.           | Excess Land                                             | -      | m2   |                    | -                      |
| 11.          | BTN-KPR Contract for Type 1<br>Shophouse 72/144 m2      | 50     | Unit | 720,000,000        | 36,000,000,000         |
| 12.          | BTN-KPR Contract for Type 2<br>Shophouse 179/249 m2     | 4      | Unit | 1,245,000,000      | 4,980,000,000          |
| 13.          | BTN-KPR Growing House Contract<br>Phase 1 72/44 m2      | 48     | Unit | 220,000,000        | 10,560,000,000         |
| 14.          | BTN-KPR RumahTumbuh Phase 2<br>72/90.5 m2               | 36     | Unit | 452,500,000.0<br>0 | 16,290,000,000         |
| 15.          | BTN-KPR Growing House Contract<br>Phase 3 72/108 m2     | 45     | Unit | 540,000,000.0<br>0 | 24,300,000,000         |
| <b>TOTAL</b> |                                                         |        |      |                    | <b>110,442,244,000</b> |

Cash in comes from working capital from Investors as land owners, BTN construction credit capital and income from house sales with Total Cash in Rp. 110,442,244,000,-

### 3.3 Cash Outflow Analysis

Cash flow related to Cash Out (money out) on The Hols – Bandung Project.

Table 2. Cash Outflow Analysis

| NO              | DESCRIPTION                                 | VOLUME | UNIT | UNIT PRICE | AMOUNT        |
|-----------------|---------------------------------------------|--------|------|------------|---------------|
| <b>CASH OUT</b> |                                             |        |      |            |               |
| <b>I</b>        | <b>Land &amp; Permits</b>                   |        |      |            |               |
| 1.              | Land - SHM                                  | 32,595 | M2   | 125,000    | 4,074,375,000 |
| 2.              | Sales and purchase tax (BPHTB & VAT & UN)   | 32,595 | M2   | 9,966      | 324,826,124   |
| 3.              | Notary Fees and Cooperation Deed            | 32,595 | M2   | 750        | 24,446,250    |
| 4.              | Village Head & Sub-district Head Fees       | 32,595 | M2   | 2,500      | 81,487,500    |
| 5.              | Exposure & Licensing Survey                 | 32,595 | M2   | 1,250      | 40,743,750    |
| 6.              | IPR, Location Permit & Site Plan            | 32,595 | M2   | 500        | 16,297,500    |
| 7.              | Flood Level and Water Recommendations clean | 2      | Ls   | 5,000,000  | 10,000,000    |
| 8.              | Cut & Fill and Land Clearing                | 16,298 | M2   | 15,000     | 244,462,500   |
| 9.              | UPL / UKL                                   | 32,595 | Ls   | 1,500      | 48,892,500    |
|                 |                                             | -      |      |            | 4,865,531,124 |
| <b>II</b>       | <b>Certificates &amp; Permits</b>           |        |      |            |               |
| 1.              | Certificate Splitting                       | 183    | Unit | 2,500,000  | 457,500,000   |

| NO         | DESCRIPTION                                           | VOLUME | UNIT        | UNIT PRICE  | AMOUNT                |
|------------|-------------------------------------------------------|--------|-------------|-------------|-----------------------|
|            | 2. Main Building Permit and Division                  | 183    | Unit        | 2,500,000   | 457,500,000           |
|            | 3. AJB & Change of Name                               | 183    | Unit        | 2,500,000   | 457,500,000           |
|            | 4. Consumer sales tax (BPHTB+VAT+PBB)                 | 19,557 | M2          | 45,389      | 887,662,995           |
|            | 5. Fractional PBB                                     | 183    | Unit        | 50,000      | 9,150,000             |
|            | 6. LPA per unit                                       | 183    | Unit        | 550,000     | 100,650,000           |
|            |                                                       |        |             |             | 2,369,962,995         |
| <b>III</b> | <b>Infrastructure</b>                                 |        |             |             |                       |
|            | 1. Main Road and ROW 3.2M - Paving Block              | 5,867  | M2          | 250,000     | 1,466,775,000         |
|            | 2. Environmental Channels                             | 1,956  | M2          | 280,000     | 547,596,000           |
|            | 3. Duiker & Bridge                                    | 10     | Unit        | 2,000,000   | 20,000,000            |
|            | 4. PB Electrical (Installation, Network/Pole, KWH),   | 183    | M2          | 2,500,000   | 457,500,000           |
|            | 5. Gate and Security Post                             | 1      | Ls          | 55,000,000  | 55,000,000            |
|            |                                                       |        |             |             | 2,546,871,000         |
| <b>IV</b>  | <b>Building</b>                                       |        |             |             |                       |
|            | Shophouse type 1 72/144 m2                            | 50     | unit        | 432,000,000 | 1,600,000,000         |
|            | Shophouse type 2 179/249 m2                           | 4      | unit        | 747,000,000 | 2,988,000,000         |
|            | Growing House Phase 1 72/44 m2                        | 48     | unit        | 132,000,000 | 6,336,000,000         |
|            | Home Grow Stage 2 72/90.5 m2                          | 36     | unit        | 271,500,000 | 9,774,000,000         |
|            | Home Grow Stage 3 72/108 m2                           | 45     | unit        | 324,000,000 | 14,580,000,000        |
|            |                                                       |        |             |             | 76,878,000,000        |
| <b>V</b>   | <b>Marketing Costs</b>                                |        |             |             |                       |
|            | 1. Brochure                                           | 5      | Rim         | 300,000     | 1,500,000             |
|            | 2. Banners & Pennants                                 | 10     | Bh          | 350,000     | 3,500,000             |
|            | 3. Advertising & Promotion                            | 10     | x Published | 850,000     | 8,500,000             |
|            | 4. Marketing Fee for Shophouse type 1 72/144 m2       | 50     | unit        | 1,000,000   | 50,000,000            |
|            | 5. Marketing Fee for Type 2 Shophouse 179/249 m2      | 4      | unit        | 3,000,000   | 12,000,000            |
|            | 6. Marketing Fee for Growing House Phase 1 72/44 m2   | 48     | unit        | 3,000,000   | 144,000,000           |
|            | 7. Marketing Fee for Growing House Phase 2 72/90.5 m2 | 36     | unit        | 3,000,000   | 108,000,000           |
|            | 8. Marketing Fee for Growing House Phase 3 72/108 m2  | 45     | unit        | 3,000,000   | 135,000,000           |
|            | 9. House model 2 types                                |        |             |             | -                     |
|            |                                                       |        |             |             | 462,500,000           |
| <b>VI</b>  | <b>Office Operating Expenses &amp; Taxes</b>          |        |             |             |                       |
|            | 1. Employee Salary                                    | 12     | Month       | 16,000,000  | 192,000,000           |
|            | 2. Telephone & Electricity Costs                      | 12     | Month       | 2,000,000   | 24,000,000            |
|            | 3. Office Inventory Costs                             | 12     | Month       | 5,000,000   | 60,000,000            |
|            | 4. Project Operational Costs etc.                     | 12     | Month       | 5,000,000   | 60,000,000            |
|            | 5. Office rental costs                                | 12     | Month       | 1,500,000   | 18,000,000            |
|            |                                                       |        |             |             | 354,000,000           |
|            | <b>TOTAL CASH OUT</b>                                 |        |             |             | <b>87,476,865,119</b> |

Cash Out for activities consists of land and permits, certificates and permits, facilities & infrastructure, buildings, marketing costs, office operational costs and taxes with a total Cash Out of **Rp. 87,476,865,119.40**

### 3.4 Construction Credit Financing Simulation

Financing Stages from Banks as Construction Credit for The Hols Project – Bandung.

Table 3. Construction Credit Financing Simulation

|                           |             |                          |
|---------------------------|-------------|--------------------------|
| <b>Construction costs</b> | <b>100%</b> | <b>55,278,000,000.00</b> |
| <b>Credit Ceiling</b>     | 70%         | 38,694,600,000.00        |
| <b>Flower</b>             | 14%         | 5,417,244,000.00         |
|                           | 183         | 29,602,426.23            |
|                           | 32,595      | 166,198.62               |
| <b>Disbursement 1</b>     | 20%         | 7,738,920,000.00         |
| <b>Disbursement 2</b>     | 40%         | 15,477,840,000.00        |
| <b>Disbursement 3</b>     | 40%         | 15,477,840,000.00        |
|                           |             | <b>38,694,600,000.00</b> |

Source: Author Analysis

The results of the investment analysis of The Hols– Bandung project, which is a collaborative business between the developer and land owner and the bank as the construction credit provider, can provide benefits to both parties with a profit after tax of 15%, Rp. 18,195,46413.51,- for 1 year (12 months).

|                                                                       |  |                   |                          |
|-----------------------------------------------------------------------|--|-------------------|--------------------------|
| <b>A. RENCANA PENERIMAAN</b>                                          |  |                   |                          |
| <b>I. BOOKING FEE</b>                                                 |  |                   | 915,000,000.00           |
| <b>II. PENJUALAN</b>                                                  |  |                   |                          |
| PENJUALAN RUKO T1. 1 72/144 ( 50 UNIT)                                |  |                   | 36,000,000,000.00        |
| PENJUALAN RUKO T2. 1 79/249 ( 4 UNIT)                                 |  |                   | 4,980,000,000.00         |
| PENJUALAN RUMAH TUMBUH TAHAP 1 72/44 ( 48 UNIT)                       |  |                   | 10,560,000,000.00        |
| PENJUALAN RUMAH TUMBUH TAHAP 2 72/90.5 ( 36 UNIT)                     |  |                   | 16,290,000,000.00        |
| PENJUALAN RUMAH TUMBUH TAHAP 3 72/108 ( 45 UNIT)                      |  |                   | 24,300,000,000.00        |
| <b>III PENERIMAAN KELEBIHAN TANAH</b>                                 |  |                   | -                        |
| <b>TOTAL OMSET</b>                                                    |  |                   | <b>93,045,000,000.00</b> |
| <b>B. RENCANA PENGELUARAN</b>                                         |  |                   |                          |
| <b>I. BIAYA PEROLEHAN LAHAN</b>                                       |  |                   | 5,109,993,624.40         |
| (termasuk fee mediator, kompensasi, sertifikasi , pajak dll)          |  |                   |                          |
| <b>II. BIAYA PERIJINAN</b>                                            |  |                   | 2,369,962,995.00         |
| (Di kantor Pemda dan Kantor Pertanahan)                               |  |                   |                          |
| <b>III. BIAYA PEMATANGAN LAHAN</b>                                    |  |                   | 2,546,871,000.00         |
| (Infrastruktur, utilitas, fasos/fasum, biaya pemeliharaan lingkungan) |  |                   |                          |
| <b>IV. BIAYA DIBAYAR DIMUKA</b>                                       |  |                   | 916,500,000.00           |
| IV.1                                                                  |  | 60,000,000.00     |                          |
| IV.2                                                                  |  | 102,000,000.00    |                          |
| IV.3                                                                  |  | 192,000,000.00    |                          |
| IV.4                                                                  |  | 549,000,000.00    |                          |
| IV.5                                                                  |  | 13,500,000.00     |                          |
| IV.6                                                                  |  |                   |                          |
| <b>V. BIAYA BUNGA</b>                                                 |  |                   | 5,417,244,000.00         |
| V.1                                                                   |  | -                 |                          |
| V.2                                                                   |  | 5,417,244,000.00  |                          |
| <b>VI. BIAYA BANGUNAN</b>                                             |  |                   | 55,278,000,000.00        |
| VI.1                                                                  |  | 21,600,000,000.00 |                          |
|                                                                       |  | 2,988,000,000.00  |                          |
|                                                                       |  | 6,336,000,000.00  |                          |
|                                                                       |  | 9,774,000,000.00  |                          |
|                                                                       |  | 14,580,000,000.00 |                          |
| <b>TOTAL PENGELUARAN</b>                                              |  |                   | <b>71,638,571,619.40</b> |
| <b>RENCANA PENERIMAAN -RENCANA PENGELUARAN</b>                        |  |                   | <b>21,406,428,380.60</b> |
| <b>TAX 15 %</b>                                                       |  |                   | <b>3,210,964,257.09</b>  |
| <b>LABA AFTER TAX 15%</b>                                             |  |                   | <b>18,195,464,123.51</b> |
| <b>UMUR PROYEK</b>                                                    |  |                   | <b>12 bulan</b>          |

Figure 4. Summary of The Hols Project Investment

Source: (Socio Spatial, 2024)

#### 4. CONCLUSIONS

The results of the investment analysis of The Hols–Bandung project show that this project is feasible to run. The business cooperation between the developer and the land owner and the bank as the construction credit provider provides a profit after tax of 15%, with a value of Rp. 18,195,46413.51 for 1 year (12 months). This research is expected to contribute to and provide an overview of the feasibility study for The Hols project, concerning the provision of housing and human settlements in Bandung Regency.

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