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Affordable Housing for Low-Income Communities: Between Residental and Investment

S Sunarti[1], N Yuliastuti[1], W Prananingtyas[1], and L A Dewi[1]

[1]Department of Urban and Regional Planning, Faculty of Engineering, Universitas Diponegoro, Prof. H. Soedartho, SH Street, Semarang 50275, Indonesia

sunarti@pwk.undip.ac.id

Abstract. The problem of meeting housing needs for low-income communities is the inaccessibility of prices on the housing market. The Salatiga government has made efforts to meet this need by building low-cost houses for civil servants that utilize Government Land, thus keeping prices far below standard. As time went on, these cheap houses that belong to civil servants were not used as residential for the owners, but most of them became long-term investments. Based on these problems, the study aims to examine the impact of the low-cost house construction, namely KORPRI Housing in Prajamukti, Salatiga City of residential and investment functions. The method used is quantitative, primary data collected through field observations and interviews with residents and housing provider stakeholders. Meanwhile, secondary data obtained through government agencies and websites. The analysis technique uses a quantitative descriptive method and map overlay. The results showed that the function of houses is 60% for investment by rent out the housing to others, 30% as residential functions for civil servants, and 10% sold to other people. This condition is due to the status of the house is not the owner's first home, strategic housing location, and triggered by an increase in land value. The contribution of this research is that previous researchers discussed a lot about the construction of cheap houses that received subsidies from the government, whereas in this study, the price reduction was the result of taking land assets belonging to the government in the form of Government Land.

1. Introduction

The increase in population causes an increase in housing demand, especially for low-income communities. However, the high demand for housing is imbalanced with the availability of housing supply, which is a factor affecting the high housing prices and land prices [1,2]. The problems of meeting housing needs that must be resolved by governments in various countries include the problem of affordability and the backlog. Fulfilling housing needs is an important thing for the survival of each individual or community group, especially for low-income communities [3]. The definition of a house as a noun is a commodity that can be bought and sold and a place to live. Meanwhile, the definition of a house as a verb is a process of human activity that occurs during construction or its occupation [4]. However, the limited housing land makes housing unit prices more expensive so that low-income communities cannot reach it [5]. Whereas owning a house is an important element of society because it is considered an effective way to accumulate wealth for low-income households, which underlies efforts to support homeownership in the last few decades [6–8].

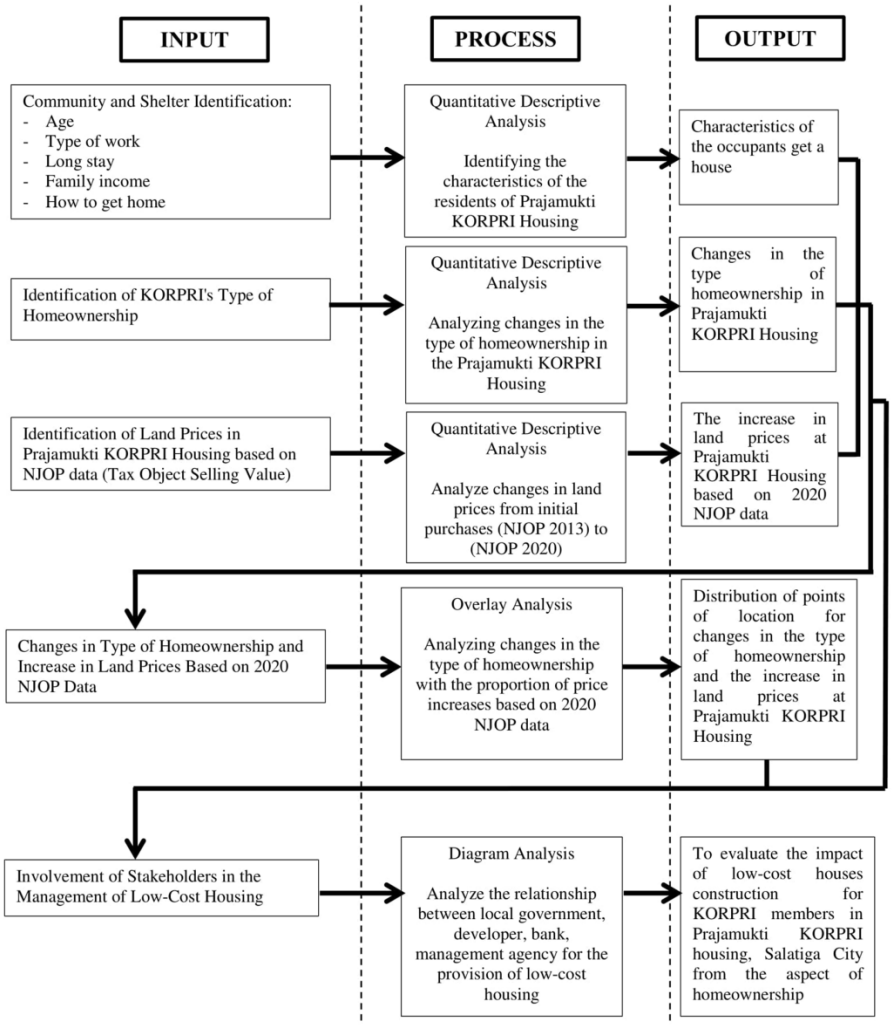
Based on the economic policy package volume 13 on Housing for Low-Income Communities (MBR), it is hoped that civil servants can get decent housing facilities at affordable prices [9]. The housing program, especially for low-income communities, is called the One Million Houses Program [10]. This program is carried out by the Government of Indonesia by providing KPR subsidies to encourage homeownership for low-income communities. As of August 2016, the realization of development has reached more than 400 thousand housing units in 9 locations throughout Indonesia [9].

The General Chairperson of the KORPRI Central Board said that the Salatiga City Government could be an example for other regions in Indonesia to make cheap houses. Currently, not all civil servants in Indonesia have a decent home. Limited income and higher property prices make it difficult for civil servants, especially low-level employees, to buy [11]. In this regard, the Government of Salatiga was innovating in fulfilling housing needs for low-income communities by utilizing government-owned land assets as housing development locations to increase the affordability of homeownership. The construction of low-cost housing in the City of Salatiga refers to the KORPRI housing is specifically intending for civil servants of class II and III who do not yet have a house. As for the construction process, a collaboration between the government, private sector, and community [11].

Most of the research conducted on the increasing demand for housing for low-income communities is examining limited land, which affects the affordability of purchasing power, the provision of subsidized housing finance, housing plays an important role in economic development and the largest fixed household asset, and the house can be used as a place. Residence or investment for the owner [5], [7], [12–21]. Meanwhile, the problem phenomenon that occurs in the study area is the use of government-owned land in urban areas to meet housing needs for low-income communities. Many of the houses that have been purchased are used for investment purposes and as commercial goods, not to meet the basic needs of a house that is used alone. This is what attracts researchers to conduct research. Based on previous research and phenomena that occur in the field, this study aims to evaluate the impact of low-cost house construction for KORPRI members in Prjamukti KORPRI housing, Salatiga City, from the aspect of homeownership.

2. Method

This study uses a quantitative method research approach that aims to test the objectivity of the relationship between the variables used and can later be measured. Existing data were analyzed using statistical procedures [22]. Secondary data were obtained from government agencies such as the Housing and Settlement Agency, the Development Planning Agency of Salatiga, the KORPRI Management, the Central Bureau of Statistics, the District Office, and the Village Office. Secondary data was obtained online via the internet, which came from the web and news about the development of KORPRI housing estates in Salatiga City, as well as KORPRI development planning documents from related agencies. Meanwhile, primary data collection was carried out through online interviews via telephone or WhatsApp with several sources, namely the chief of RT and community leaders in the Prajamukti KORPRI housing, Salatiga City. Field observation was by marking or drawing the conditions in the field [23]. Before pandemic Covid-19, researchers had conducted direct field observations assisted by the chief of RT by going around a residential area to compare between houses that were still in original status and those that had changed, such as being invested through being contracted and sold by the first owner. The analysis technique of this research used quantitative descriptive and overlay analysis. The quantitative descriptive analysis technique is used to calculate the percentage change in function and type of homeownership as well as the overlay analysis of the land price map. The results of this research are indicated by a diagram about the relationship between local government, developer, bank, management agency for the provision of low-cost housing. The detailed research description is presented in the analysis framework diagram, as shown in (Figure 1).



Source: Researcher Analysis, 2020
Figure 1 Research Analysis Framework

3. Findings and Discussion

3.1. Overview of the Prajamukti KORPRI Housing Development

Salatiga City is one of the cities in the province of Central Java with high population growth, but with limited land, the local government subsidizes land to civil servants who are members of KORPRI at a low price. When compared to other areas in Central Java, land for housing in the City of Salatiga is very limited. There are 2 locations of KORPRI housing in the City of Salatiga, but between the two locations in the City of Salatiga, Prajamukti KORPRI Housing was chosen as the focus of the research location because the residents are mostly low-income communities (class II and III civil servants). While in one location, namely Prajamulia Housing, the owners are mostly from the upper class. They buy houses in the names of their subordinates, and some buy under their names. Also, conditions on the ground show that many houses are empty without occupants [11]. Prajamukti KORPRI Housing is the location in Kecandran Urban-Village, Sidomukti District, Salatiga City. The land area used for housing was 31.420 m^2 and 27.787 m^2 for public and social facilities, so that the total area of Prajamukti Housing was 59.207 m^2. The number of houses built was 400 units with type 36/72 m^2,

and some of them were 36/108 m^2. Prajamukti KORPRI Housing consists of 3 RTs, namely Block A RT 4/RW 4, Block B RT 5/RW 4, and Block C RT 6/RW 4.

The housing development process began in 2013 step by step by the developer following Agreement No 236/29/DPK Salatiga/III/2013, namely: Phase I 100 units from March to June 2013; Phase II 150 units from June to December 2013; and Phase III 150 units from January to June 2014. The facilities built in a residential area include five parks, one mosque, one PAUD (pre-primary school), one health clinic, one minimarket, one meeting hall, one soccer field, one volleyball court, one public transport stop, and one place of worship. The infrastructures built in Prajamukti KORPRI Housing include a solid waste network in the form of a temporary dumpsite, infiltration wells, road networks, electricity networks, and drainage. Besides, Prajamukti KORPRI Housing plans to build a water tower and pump house. The construction of public facilities carried out in 2019 is the construction of mosques, while the construction of a minimarket has yet to be realizing. The following (Figure 2) shows a map of the location of the Prajamukti KORPRI Housing towards Sidomukti Subdistrict, the original housing (type 36/72 m^2 and 36/108 m^2) and developed public facilities.

Source: BAPPELBANGDA (Planning, Research, and Regional Development Agency) Salatiga City, 2016 [24]; Field Observations, 2020

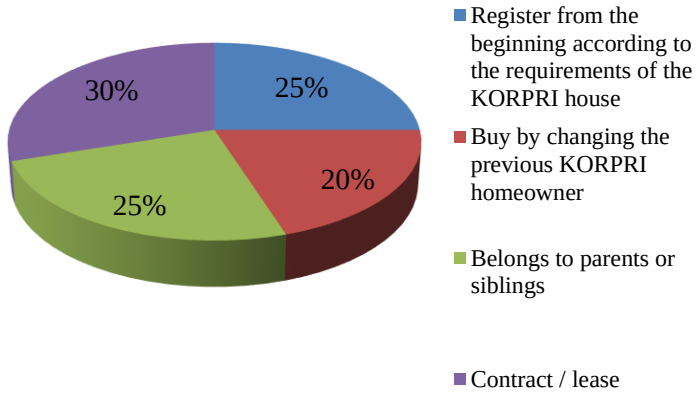
Figure 2 Research Locations for Prajamukti KORPRI Housing, Salatiga City

3.2. Mechanism Analysis of Change in Housing Ownership Type in Prajamukti KORPRI Housing

The Government of Salatiga helped low-income communities, in this case, civil servants who are members of the KORPRI, to be able to own a house at a low price. The practice of building low-cost housing through the use of government-owned land assets and collaboration with stakeholders (government-private-community) in Salatiga was able to reduce house prices by 34% or IDR 45,000,000 below the standard price for housing units with a mortgage (KPR) set by the government of IDR 130,000,000 [25]. The Salatiga City Government carried out development by transferring land ownership from assets belonging to the village government (public rights) to the community (private rights). The criteria for the low-cost housing receivers included: (1) civil servants who work in Salatiga City; (2) prioritized for class II and III, and possibly for class IV as the next priority; (3) prioritizing civil servants who have a minimum work period of 5 years; (4) a married couple who are

civil servants can only have 1 house; (5) prioritized for those who do not have a house; (6) civil servants who had a retirement period before December 2012; (7) Civil servants who have acquired a house may not be transferred within 5 years.

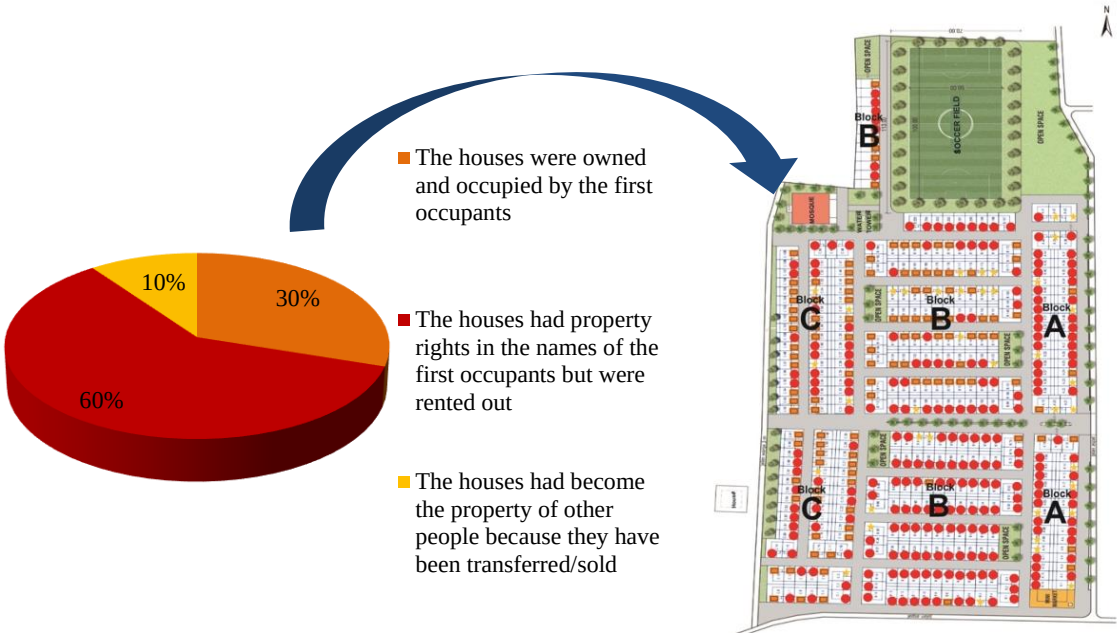
The process of low-cost housing ownership in the Prajamukti KORPRI Housing involved several stakeholders, namely government, private, and community. KPR facilities were provided by the Bank Tabungan Negara (BTN) to registered applicants (civil servants) when the house was ready for habitation. Installment payments using this KPR facility were made through a collective salary deduction mechanism by the agency treasurer of IDR 835 thousand per month for 10-15 years. This pay cut system is a fairly appropriate alternative for civil servants to own subsidized housing. Based on the results of a survey of residents who registered since the beginning, there were no obstacles in paying off their houses; even some of them were already paid off. However, on the other hand, the facts in the field show that at present, some houses are not occupied by registered occupants because the house is rented out. This is by Graph 1, which showed the existing conditions of residents of Prajamukti KORPRI Housing based on how to get a house, as follows:



Source: Researcher Analysis, 2020

Graph 1 How Residents Get a House to Live in in the Prajamukti KORPRI Housing

Graph 1 showed that the type of homeownership that should belong to a civil servant as the first owner and must be occupied by themselves, but most of the house was occupied by people who are not the owner. This was evidenced by the fact that several housing units have changed ownership, and some were rented out. The results of field observations show that overall there are 3 types of homeownership in the Prajamukti KORPRI Housing, namely: (1) 30% of the houses were owned and occupied by the first occupants; (2) 60% of the houses had property rights in the names of the first occupants but were rented out; and (3) 10% of the houses had become the property of other people because they have been transferred/sold. The reason some houses were sold is that the house was not owned by the first owner. Some of the houses were occupied by the family and are used for services. The type of homeownership is identified based on the initial process of ownership as a registered PNS member of the KORPRI to be able to pay in installments on a cheap house subsidized by the government compared to the current homeownership, which has undergone a change in ownership and residential function as commercial goods that can be bought and sold. Figure 3 shows the percentage and location that shows the type of homeownership in Prajamukti KORPRI Housing Salatiga City.

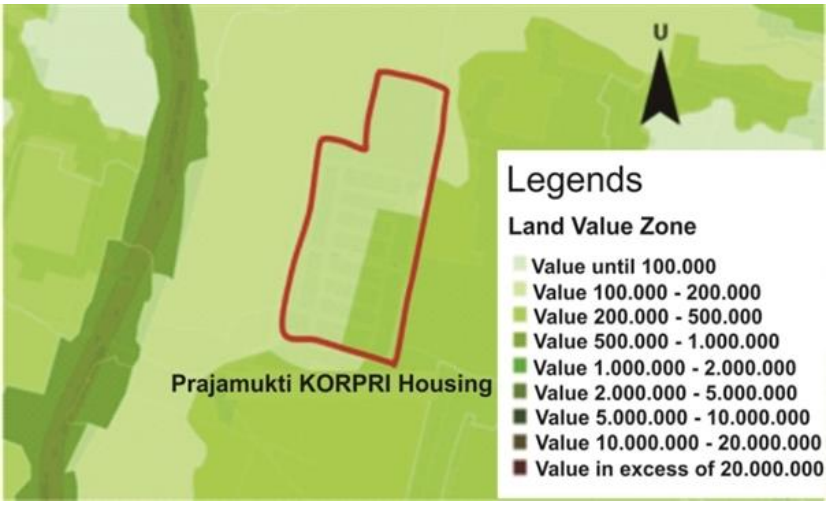


Source: Field Observations, 2020

Figure 3 Type of Homeownership in Prajamukti KORPRI Housing

The existing conditions indicate that most of the houses are only used for investment, so that they are unable to overcome the backlog. This reinforces the European Commission's statement in [15] that the house also has an important role in the economic development of each country, contributes 10-20% of the total economic activity in the country, as well as being the largest household fixed asset that may be included as their wealth. Residents in Prajamukti KORPRI Housing bought houses at low prices because there was a subsidy for land that was previously owned by the government. The function of the house should be used as a residence to meet the needs of houses for those who do not have a house and are not transferred or occupied by other people. Housing that uses government land assets should not be released to the community. But conditions in the field show a different matter because the majority of housing functions were used as investment by leasing or renting.

People can buy a house (land and buildings) at Prajamukti KORPRI Housing for only IDR 83,500,000/unit. The house price is already below the central government regional standard of IDR 128,000,000. Based on the attachment of the Salatiga Mayor's decision Number 28/320/2013 concerning the Release of Regional Property in the form of part of the land belonging to the Salatiga City Government, the Right to Use Number 30 in Kecandran Urban-Village all recipients (400) have the status of civil servants. Empirical data shows that the value of land compensation transferred from public property rights to private rights is adjusted to the Tax Object Selling Value (NJOP) of IDR 64,000 per m^2 for government land (Ex Bengkok land) in Kecandran Urban-Village (recommendation from the Salatiga City Council). Until now, the land value in the Prajamukti KORPRI Housing has increased, as can be seen in Figure 4 below.



Source: https://bhumi.atrbpn.go.id/, 2020 [26]

Figure 4 Land Value Map at Prajamukti KORPRI Housing

Initially, the price or value of land compensation based on the 2013 Tax Object Selling Value (NJOP) was IDR 64,000 per m^2. The map of land values in the Prajamukti KORPRI Housing currently has two types of colors that showed an increase from a range of IDR 100,000 to 200,000 to a range of IDR 200,000 to 500,000. The land area in Prajamukti KORPRI Housing is divided into two, namely 72 m^2 and 108 m^2. Based on data on NJOP land value in 2020 with an increase of 2.1%, the maximum price is calculating at IDR 200,000, the purchase price of a house which was original IDR 4,608,000 to 6,912,000 currently becomes IDR 14,400,000 to 21,600,000 when it is sold (Table 1). The location of the house with the increase in the percentage is located in each housing block but, the most are in Block B and Block C (Figure 4).

Table 1 Changes in House Prices Based on 2013 and 2020 NJOP (Maximum Value of IDR 200 thousand)

Block	Type (m^2)	Number of units	NJOP Tahun 2013 (per m^2)	House prices are base on land prices according to 2013 NJOP	Assumption of House Prices based on Land Prices according to 2020 NJOP (maximum value)	Land Price Increase by NJOP in 2020 (maximum value)	Percent age of Increase in Land Prices
					Rp200.000,00	Rp200.000,00	
A	36/72	14	Rp64.000,00	Rp4.608.000,00	Rp14.400.000,00	Rp9.792.000,00	2,1
	36/108	4	Rp64.000,00	Rp6.912.000,00	Rp21.600.000,00	Rp14.688.000,00	2,1
B	36/72	110	Rp64.000,00	Rp4.608.000,00	Rp14.400.000,00	Rp9.792.000,00	2,1
	36/108	17	Rp64.000,00	Rp6.912.000,00	Rp21.600.000,00	Rp14.688.000,00	2,1
C	36/72	110	Rp64.000,00	Rp4.608.000,00	Rp14.400.000,00	Rp9.792.000,00	2,1
	36/108	11	Rp64.000,00	Rp6.912.000,00	Rp21.600.000,00	Rp14.688.000,00	2,1

Source: Researcher Analysis, 2020

Table 2 Changes in House Prices Based on 2013 and 2020 NJOP (Maximum Value of IDR 500 thousand)

Block	Type (m^2)	Number of units	NJOP Tahun 2013 (per m^2)	House prices are base on land prices according to 2013 NJOP	Assumption of House Prices based on Land Prices according to 2020 NJOP (maximum value)	Land Price Increase by NJOP in 2020 (maximum value)	Percent age of Increase in Land Prices
					Rp500.000,00	Rp500.000,00	
A	36/72	52	Rp64.000,00	Rp4.608.000,00	Rp36.000.000,00	Rp31.392.000,00	6,8
	36/108	4	Rp64.000,00	Rp6.912.000,00	Rp54.000.000,00	Rp47.088.000,00	6,8
B	36/72	69	Rp64.000,00	Rp4.608.000,00	Rp36.000.000,00	Rp31.392.000,00	6,8
	36/108	9	Rp64.000,00	Rp6.912.000,00	Rp54.000.000,00	Rp47.088.000,00	6,8

Source: Researcher Analysis, 2020

As for the 6.8% increase in value per m^2 to IDR 200,000 to 500,000, it is calculated based on the maximum price of 500,000, the purchase price of a house that was originally IDR 4,608,000 to 6,912,000 became a range of IDR 36,000,000 to 54,000,000 when it was sold (Table 2). The majority of locations with this percentage increase were in Block A and slightly in the Block B section (Figure 4). This is certainly very beneficial for landowners, especially those that have increased by up to 6.8%. The location of the land with an increase of up to 6.8% is very strategic because it is close to roads and housing entrances. By the previous researcher's statement explains that location is the main determinant of someone estimating house prices, and housing investment occur because households can buy one unit or several housing units [19,20]. So that with a strategic location and homeowners do not need residential priority because they already have more than one unit of the house, there is an opportunity that the house obtained as members of KORPRI is used only for investment by rented or leased the house. The phenomenon in the field showed that with the increase in land prices that have only been running for 5 years, there has been a shift in homeownership as a residence. Houses become a commodity for their owners because owners who already own many houses have made the opportunity of low-cost housing for civil servants as a commodity that can be an investment in the form of a contract or rent and sale. This is by the statement [19] that the house can be a commodity for owners who have capital or wealth. This happens in Prajamukti KORPRI Housing, where the owner is a civil servant as a KORPRI member who already owns a house before, so the house they receive as a KORPRI member becomes tradable goods.

3.3. Location Analysis of the Prajamukti KORPRI Housing as an Opportunity for Investment

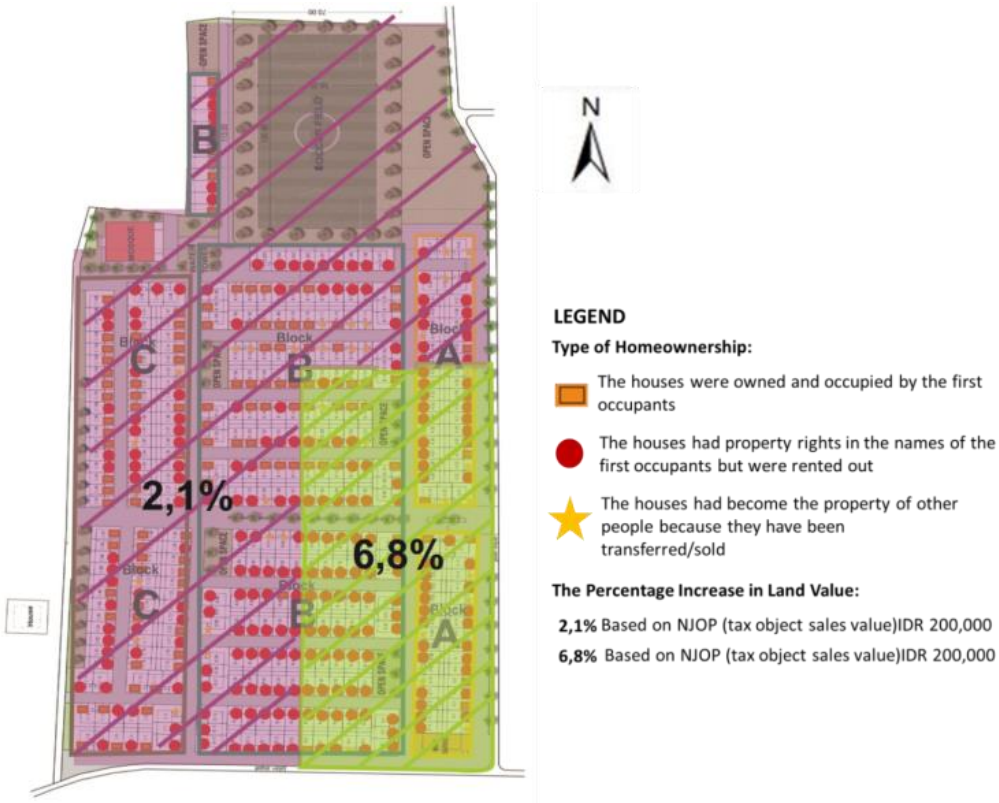
In the 2020 field survey, the overall types of homeownership as property and occupied by the first or original occupants in the Prajamukti KORPRI Housing amounted to 120 units. In Block A, the number of houses occupied by the first owner was seven units and located close to the road. When compared with the results of the delineation of the increase in land value showed that the average land value of the houses occupied by themselves currently reaches 6.8%. It is because, according to the 2020 NJOP data, the land value around Block A per m^2 reached IDR 200,000 to 500,000. Meanwhile, for Block B, the number of houses occupied by themselves was 58 units. This is due to the location of Block B, which is in the middle, so that there are houses that have increased land value of between IDR 200,000 and IDR 500,000 per m^2. For Block C, the houses occupied by themselves were 55 units with a land value of around IDR 200,000 per m^2 or 2.1%. The purpose of developing Prajamukti KORPRI Housing is for civil servants in Salatiga City. So that there are still residents who occupy their own

houses (30%), it can be seen in (Figure 3) that the conditions are following the original purpose of the Prajamukti KORPRI Housing construction to meet the housing needs of low-income communities.

KORPRI homeowners have not only one house, according to the previous researcher's statement explain that rich households have the capital to play with the house as a tradable asset [19]. The statement is by the condition of the house owner in Prajamukti KORPRI Housing that for a KORPRI member who previously had a house, the subsidized house will be traded goods. Next are the houses that have property rights in the names of the first occupants but are rented out at the Prajamukti KORPRI Housing. This kind of ownership amounted to 240 units. In Block A, the type of homeownership that was invested by contracting amounted to 51 units. When compared with the delineation results of the increase in land value, it showed that the land value average of the residential that rented out had reached 6.8%. This is because, according to the 2020 NJOP data, the land value around Block A per m^2 reached IDR 200,000 to 500,000.

In Block B, the type of homeownership that was invested by rented out amounted to 142 units. Compared with the delineation results of the increase in land value, it showed that the average rented house land value had increased around 2.1% to 6.8%. It was because the location of Block B was in the middle of the housing. Therefore some houses have increased land value of between IDR 200,000 and IDR 500,000 per m^2. In contrast to the two previous blocks, Block C has the majority of land value increases of only IDR 200,000 per m^2 or 2.1%. The background factor for the difference in land prices was that the location of Block C, namely located at the back of the Prajamukti KORPRI Housing, making it less strategic. This analysis showed that the difference in land prices in each block affects the rental price.

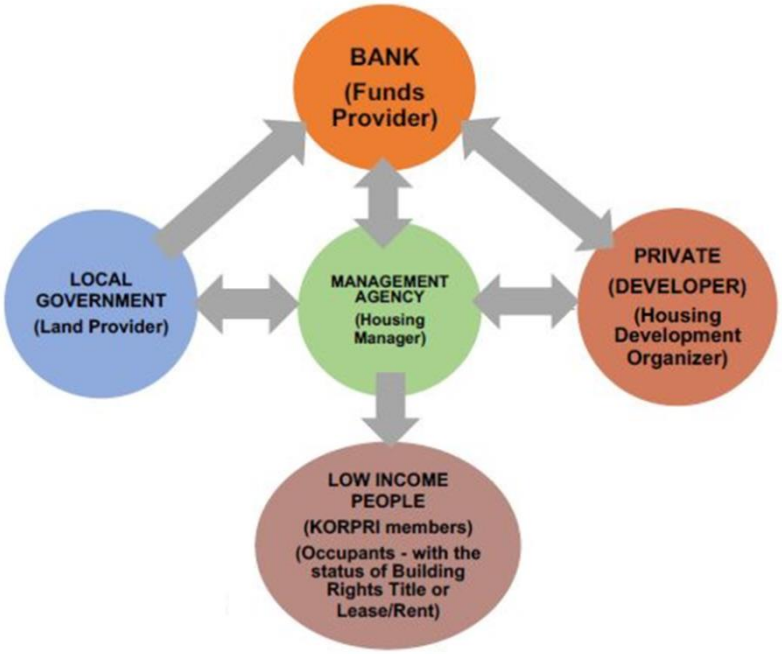
In connection with the types of homeownership that has been sold/transferred, this gave the owner a huge advantage with the increase in land prices reached IDR 31,392,000 (land area 72 m^2) and IDR 47,088,000 (land area 108 m^2) from the original land costs from the government of only IDR 4,608,000 to 6,912,000. Block A and B have more houses whose type of homeownership was sold than Block C. However, in Block A and B, only a few houses whose land value has increased by around IDR 500,000 per m2. For the rest of the houses which were sold in Block A and B, the land price or land value has increased by around IDR 200,000 per m^2. It was because some of the houses were located at the back of the housing. For Block C, the ownership status of the houses which were sold was only seven units with land values in the range of IDR 200,000 per m^2 or 2.1%. The majority of the type of homeownership in Block C was for investment by leased/rented out. One of the possible factors was that the location of Blok C is not close to the main road. The following is Figure 5, which showed an overlay map of the house distribution based on homeownership types with delineation of land price increases in Prajamukti KORPRI Housing.



Source: Researcher Analysis, 2020

Figure 5 Percentage of Land Price Increase in 2013 and 2020 at Prajamukti KORPRI Housing

According to Jie Chen [21], housing is a tradable commodity and an asset that can be invested. Based on this statement and the condition of the Prajamukti KORPRI Housing purchased cheaply, and without strict sanctions, the owner can freely invest in any form. Housing policies that affect homeownership and the value of housing purchased are rare, tend to be universally applied [7]. So that the land subsidies provided by the government to reduce the price of houses for KORPRI members must be review. This condition will be detrimental to the government by reducing assets owned. Government assets should not be released to the community, but ownership and management are still in the hands of the local government. Low-cost housing management for KORPRI members can be in the form of rental houses or another status which not the freehold title. This process requires the coordination of several relevant stakeholders, as shown in Figure 6 below:



Source: Researcher Analysis, 2020

Figure 6 Diagram of the Forms of Stakeholder Relations in the Provision of Low-Cost Housing

Based on Figure 6, it is found that to provide low-cost housing by utilizing government-owned land assets, government asset land can be used as a housing function, but the rights are not transferred to the community. The government can appoint or compete for the agency that will manage the housing area in the form of a management agency, but this institution must have a strong statute and by-laws to manage the area. The authority of this agency is under the local government. The management agency can cooperate with the developer as the organizer of housing development. Meanwhile, the Bank is the appointed budget/funds provider and or collaborates with local governments. Low-income communities, in this case, are civil servants who are members of KORPRI who do not have a house, as residents who can rent or own buildings but cannot take control of the land assets owned by the government.

4. Conclusion

The affordability of housing prices in the Prajamukti KORPRI Housing, Salatiga City for KORPRI member civil servants was due to a subsidy from the government in the form of releasing government land assets to the community at a low price. Based on the results of the research, civil servants who are members of KORPRI have bought a house with ownership rights as the owner, but over time, the type of homeownership has changed. Type of homeownership in Prajamukti KORPRI Housing, namely 30% owned and occupied by the first owner, 60% leased or rented, and 10% being transferred or sold.

The change in ownership that occurred for approximately five years was because the homeowner already owned another house, a strategic location for housing, and an increase in land prices. During five years, most of the homeowners, namely 70% of the house owned, became commodity good became investments to increase income for the owners. This is not following the original aim of the local government in providing land subsidies to the community at low prices, which are expected to reduce the backlog of homeownership.

The contribution of this research is that the local government in providing housing for low-income communities or civil servants as members of KORPRI can use their land assets for the public interest, but the land right does not release to the community. The government can collaborate with developers,

banks, and management agencies to organize affordable housing for low-income communities, and the status of ownership is the Building Right Title or by renting or leasing.

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