ANALYSIS OF COLLATERAL VALUE FOR HOUSE AT
JL. GEBANG LOR NO.62 SURABAYA

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ABSTRACT

Collateral is an important factor to get a conviction for bank to funds disbursed in the form of loans with the purpose of guarantee in the event of congestion or can be used as collateral for the smooth running in business rescue of banks. In general, goods used as collateral is a real property. This final project aims to analyze the value of collateral in the form of residential property.

The collateral that became the object study in this final project is the property of residential house in Gebang Lor 62 street Surabaya. The residential house belonging to a customers who applying for credit at a bank. When a customer of a bank require an additional of funds (credit) and his property became a bank collateral, it is necessary to appraise the collateral.

The method which is used to appraise is market data approach, cost approach method and income approach. The method generates market data approach a market value of the object which is calculated by comparing studies with comparable data. Market value in the cost approach method is obtained by calculating the cost of new construction minus depreciation plus the land value. income approach is chosen because object study has a value as a property. The market value of these three
methods will be used as an assessment to determine the value of the collateral.

The collateral value analysis result of residential house in Gebang Lor 62 street Surabaya is Rp.2.622.080.286 and Rp.2.221.521.939.

*Keywords: Collateral, Appraisal, Property.*