

HOUSING POLICY DYNAMICS: CAN THE GOVERNMENT MEET HOUSING NEEDS FOR LOW-INCOME COMMUNITIES?

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ABSTRACT

This article seeks to identify government housing policies for low-income individuals (MBR). The existence of disparities between Housing and Residential Areas Law No. 1 of 2011 and Regional Government Law No. 23 of 2014 regarding the authority of local governments to implement housing and residential area affairs has implications for meeting housing needs, particularly housing for low-income people (MBR). The issue centered on the limitations of the regional authority in instituting MBR housing. This article employs a qualitative methodology involving document analysis, secondary data from government and local government sources, and library research to bolster housing and residential area research. This study concludes that the need for regional authority in implementing MBR housing development significantly impacts regional housing development. For local governments to contribute to the development of MBR housing in licensing and non-licensing fields, the government issued a policy package and various regulations related to the acceleration of housing development and permits for housing construction. Nonetheless, this policy should have been more effective. Financing the housing development program through a Public-Private Partnership (KPBU) is an additional option.

Keywords: Policy; Housing and Settlement; Low-Income Community

ABSTRAK

Artikel ini bertujuan untuk mengetahui kebijakan pemerintah dalam memenuhi kebutuhan perumahan bagi masyarakat berpenghasilan rendah (MBR). Adanya perbedaan kewenangan pemerintah daerah dalam penyelenggaraan urusan perumahan dan kawasan permukiman dalam Undang-Undang Nomor 1 Tahun 2011 tentang Perumahan dan Kawasan Permukiman dan Undang-Undang Nomor 23 Tahun 2014 tentang Pemerintah Daerah berimplikasi kepada pemenuhan kebutuhan perumahan khususnya perumahan bagi masyarakat berpenghasilan rendah (MBR). Masalah difokuskan pada keterbatasan kewenangan daerah dalam penyelenggaraan perumahan MBR. Artikel ini menggunakan pendekatan kualitatif dengan menggunakan telaah dokumen dan data sekunder dari sumber pemerintah dan pemerintah daerah serta penelitian kepustakaan untuk memperkaya penelitian tentang perumahan dan kawasan permukiman yang mendukung penelitian ini. Kajian ini menyimpulkan bahwa dengan tidak adanya kewenangan daerah dalam penyelenggaraan pembangunan perumahan MBR membawa dampak signifikan terhadap pembangunan perumahan di daerah. Dalam mempercepat pembangunan perumahan MBR, pemerintahan menerbitkan paket kebijakan dan berbagai regulasi terkait percepatan pembangunan perumahan dan perizinan pembangunan perumahan agar pemerintah daerah dapat berkontribusi dalam pembangunan perumahan MBR di bidang perizinan dan non perizinan. Namun kebijakan tersebut tidak berjalan sebagaimana mestinya. Sehingga alternatif lain yang dilakukan

adalah mempercepat program pembangunan perumahan dengan skema pembiayaan Kerjasama Pemerintah dengan Badan Usaha (KPBU).

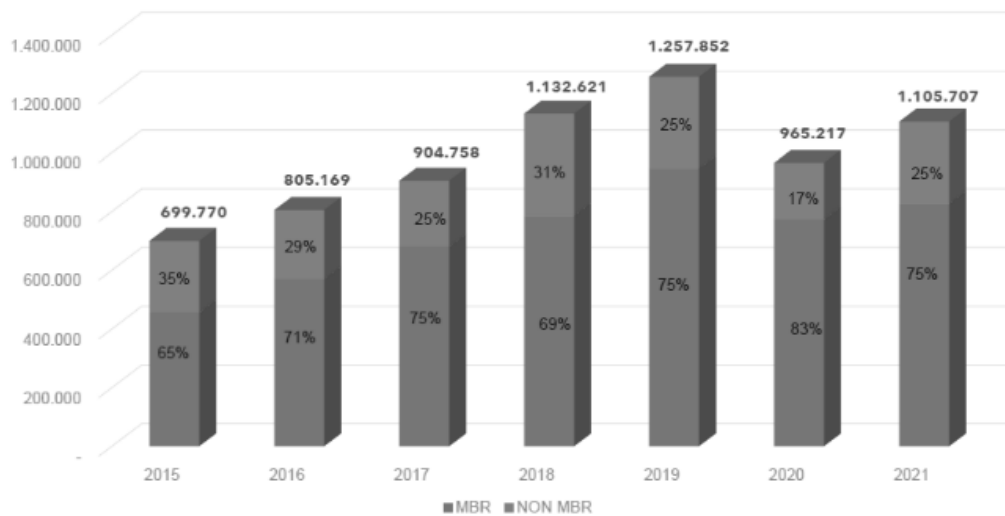
Kata Kunci: Kebijakan; Perumahan dan Kawasan Permukiman; Masyarakat Berpenghasilan Rendah.

BACKGROUND

The state is responsible for fulfilling some of the community's basic needs. Shelter or home is one of the essential human needs as a primary need. So the question arises whether the state can fulfill this. Article 12 of Law Number 23 of 2014 concerning Regional Government states that housing and residential areas are mandatory for essential services. That is, the government

has done this as a necessary service to meet the needs of its citizens. In this case, the government has carried out various development plans from the center to the regions. However, due to the government's limited authority over the regulations, it needs to be improved in their implementation, so the achievements of the development and provision of housing for low-income people are targeted every year, fluctuating.

Figure 1. Achievements of the One Million Houses Program 2015-2021



Source: Ministry of Public Works and Housing, 2022

The One Million Houses Program (P.S.R.) is an entity for acceleration and collaboration between the government and housing development stakeholders or actors to provide decent housing for the community. The One

Million Houses Program has been launched by the government since 2015, with achievements by the end of 2021 reaching 6,871,094 units.

Unlike some countries, the affordable housing sector is only partially

released to the market. In the Netherlands, for example, Before 2008, the Dutch housing system had undergone a round of liberalization by making housing associations more market-oriented (van Gent & Hochstenbach, 2020). In Germany, more and more people need help to meet their housing needs on their responsibility. This is especially true for large cities, where affordable housing offers are almost nonexistent (Zabel & Kwon, 2019).

Affordable housing policies are increasingly being formulated and delivered through complex policy networks consisting of governments and stakeholders (Raynor & Whitzman, 2021). The implementation of housing policies for low-income communities in Indonesia has implemented decentralization of public housing services through sourcing and privatization and performance-based policy deregulation (Sururi et al., 2022). However, this did not run optimally in these areas. One example of research results (Bramantyo et al., 2019) found a limited supply of subsidized low-cost housing due to low private development interest in subsidized low-cost housing programs. Then other research shows developers are reluctant to build MBR housing because of little financial benefit (Indradjati, 2020). There is a gap between (Wijaya et al., 2022) proportion and practice (Shamsuddin, 2020) while the development of the housing sector is almost the same as the manufacturing sector, so that it can influence the increase in GDP in each country (Acolin et al.,

2022). Global liquidity innovation can also significantly and positively impact housing prices only in developing countries (Chien & Liu, 2022).

This article aims to find government policies to meet the housing needs of low-income people. Looking at the changing dynamics of government policies, housing construction regulations are only under the central government's authority. The difference in authority is in Law Number 1 of 2011 concerning Housing and Residential Areas and Law Number 23 of 2014 concerning Regional Government.

METHOD

This article uses a qualitative descriptive approach to determine the value of one or more variables without comparing or analyzing the relationship between one variable and another—a qualitative research approach by analyzing primary and secondary data (Sugiyono, 2010).

With a qualitative descriptive approach, this article is expected to dig deeper into the data and obtain factual conditions at the locus of institutional research so that the research objectives can be achieved. This article uses a review of documents and data from government sources. Data collection uses secondary data from Regional Apparatuses related to the implementation of government affairs in the field of housing and settlements, digital data from the central government and local governments, as well as library research to enrich research in the form of

books, journals, research results and other information that supports this research.

RESULT AND DISCUSSION

Overview of Backlog Problems

Backlog housing is an indicator used by the Government stated in the strategic plan and RPJMN (National Medium Term Development Plan) related to the housing sector to measure the number of housing needs in Indonesia. The calculation model backlog varies in each country, and policies influence this in each country (Yahya et al., 2020). Housing policies and programs are aimed at promoting affordable housing for low- and middle-income households and at the central and local government levels (Odoi & Riekkinen, 2022); the Government is primary responsibility for housing construction for people's businesses; such as business actors, public housing developers, and private agencies, who are housing stakeholders and executors have a sizable role in building houses for the people. Furthermore, the specific objective of this study is to analyze the findings of technically suitable, socio-economically appropriate MBR housing needs and alternative financing for housing construction for low-income communities, which are composed of related aspects.

The development of the implementation of settlements, both in regencies/cities and in rural areas, is essential to create conditions for regencies/cities and villages that are livable (livable), safe, comfortable, peaceful and prosperous, and sustainable.

One of the basic human needs is Housing and Settlements, which the Government is obliged to provide access to the community to obtain livable, prosperous, cultured, and socially just settlements. The development of the implementation of housing and settlements includes the development of basic infrastructure and facilities, the development of affordable settlements, especially for low-income people, the process of land administration, the development of the urban economy, and the creation of socio-culture in the Regency/City.

For this reason, housing as one of the basic needs, until now, is mainly provided independently by the community, either building it themselves or renting it to other parties for the main obstacle the community faces in general, the affordability of housing finance. On the other hand, home ownership loans from banks require various requirements that not everyone can get quickly, and interest rates are not cheap. While the strategic issues that occur in the implementation of MBR housing in the regions are as follows:

1. Inequalities indicate differences in opportunities between development actors in infrastructure services, urban services, housing, and space for business opportunities.
2. Conflicts of interest are caused by policies that favor a group in housing and settlement development.
3. Inaccurate allocation of land and space as a result of the land and

- housing market, which tends to influence spatial planning so that it has implications for the allocation of land and space that is not by other development objectives and the ecological conditions of the area concerned.
4. There are serious environmental problems in areas experiencing high levels of urbanization and industrialization, and exploitation of natural resources.
 5. Local communities are marginalized due to a development orientation that focuses on pursuing targets through new development projects, oriented toward open markets and towards capable and profitable community groups.
 6. Urbanization in fast-growing areas is a challenge for the Government to strive positively for more equitable growth.
 7. The uncontrolled development of areas that have the potential to

- grow by ignoring other sectors, such as the agricultural sector, results in increasingly high conversion of paddy fields. Ironically, the conversion occurs in sustainable rice fields, with relatively flat/sloping locations suitable for residential or industrial/trade development; and
8. Marginalization of the local sector by the national and global sectors.

The problem of housing and settlements is a significant issue that always gets more attention from the Government. Housing and settlements are a problem that continues to increase, in line with population growth, population dynamics, and growing socio-economic demands. The unpreparedness of cities with proper urban planning and management systems in anticipating population growth with various motives and diversity is the leading cause that triggers housing and settlement problems.

Table 1. Strategy to Meet Housing Needs

Peruntukan	Instansi	Program
MBR (70%)	Government Ministry of PUPR	Rusunawa Specialized House Self-Help House DAK New Construction Self-Help Housing Stimulant Assistance (BSPS-PB) Self-help Housing Stimulant Assistance Quality Improvement (BSPS-PK)
	Other ministries/institutions Local Government	Rusunawa New Construction Self-Help Housing Stimulant Assistance (BSPS-PB) Self-help Housing Stimulant Assistance for Quality Improvement (BSPS-PK)PK

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NON MBR (30%)	Developer	Corporate Social Responsibility (CSR)
	Company	-
	Community	-
	Developer Community	

Source: Ministry of Public Works and Housing, 2022

Good quality housing is essential to everyone's life, regardless of status. Low-income residents need a stable source of income to meet their daily needs and allow them opportunities for increased social status (Park & Choi, 2021). Economic dynamics are an essential part of the simple housing finance cycle (Ryan-Collins, 2021) because low incomes are the main obstacle to homeownership (Abidoye et al., 2021) (Chan & Adabre, 2019).

The government continues to address the problem of housing deficit or backlog caused by an imbalance between supply and demand. The number of people who need houses is more than the supply of houses that can be provided each year. Based on the residential concept, the number of housing backlogs was 7.6 million in 2015, targeted to decrease to 5.4 million units in 2019. Meanwhile, the housing backlog based on the concept of home ownership was 11.4 million units in 2015 and is targeted to decrease to 6.8 million units in 2019. With the increase in population, the need for housing until 2020 is estimated to reach more than 30 million units, so the need for houses per year is estimated to reach 1.2 million units.

On the supply side, affordable housing for low-income people tends to be spread out and away from the city center, causing urban sprawl. Several other things have yet to be maximized, namely, the provision of settlement infrastructure that has not been adequate, urban management that has not been effective, and housing that needs to be integrated with the public transportation system. On the other hand, 61.7 percent of households still live in inadequate housing based on four feasibility aspects: building resilience, floor area per capita, drinking water, and sanitation, where some live in slums.

Another problem in housing and residential areas is the need for proper integration of planning between each sectoral, regional development, and spatial plan. For the housing and settlement sector, there is a Plan Housing and Settlement Area Development and Development (RP3KP), Urban Slum Prevention and Quality Improvement Plan (RP2KP-KP), and Settlement Area Plan (RKP). The planning documents that have been prepared need to synergize regarding programs, activities, and funding by involving the sector and related stakeholders (central government,

regional, private sector, and the community).

Good quality housing is essential to everyone's life, regardless of status. Low-income residents need a stable source of income to meet their daily needs and allow them opportunities for increased social status (Park & Choi, 2021). Economic dynamics are an essential part of the simple housing finance cycle (Ryan-Collins, 2021) because low incomes are the main obstacle to homeownership (Abidoye et al., 2021) (Chan & Adabre, 2019).

The government continues to address the problem of housing deficit or backlog caused by an imbalance between supply and demand. The number of people who need houses is more than the supply of houses that can be provided each year. Several breakthroughs are needed to address the housing backlog. Based on the residential concept, the number of housing backlogs was 7.6 million in 2015, targeted to decrease to 5.4 million units in 2019. Meanwhile, the housing backlog based on the concept of home ownership was 11.4 million units in 2015 and is targeted to decrease to 6.8 million units in 2019. With the increase in population, the need for housing until 2020 is estimated to reach more than 30 million units, so the need for houses per year is estimated to reach 1.2 million units.

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Limitations of Government Authority in Provision of MBR Housing.

Providing decent and affordable housing to millions of low-income people is one of the most difficult challenges facing developing countries with rapidly growing urban populations. In general, affordable housing policies can be classified into three main categories: rental assistance, home ownership assistance, and land use and regulation (Ortiz & Johannes, 2018). Housing affordability is a challenge in a society with an ever-increasing demand for housing due to increased households due to population growth and urbanization (Anacker, 2019). Backlog High housing, as well as inadequate housing for low-income people, is one of the main concerns of the Indonesian government, especially in urban areas where house prices are high (Hartono et al., 2021). The Indonesian government has many regulatory issues through laws and regulations, policies, planning, and so on (Herdiansyah & Alwini, 2018). Meanwhile, SDG's 11 goal is to ensure access for all to decent, safe, affordable housing and essential services, as well as managing slum areas.

Implementing sustainable, adequate, and affordable housing development is part of the National Long-Term Development Plan (RPJPN) 2005-

2025 mandate. More fully, the housing policy directions in the document are for the implementation of housing development that is sustainable, adequate, decent, and affordable by the purchasing power of the people and supported by adequate and quality settlement infrastructure that is managed professionally, credible, independently, and efficiently; The construction of housing and settlement infrastructure that is self-sufficient, capable of generating potential financing from the public and the capital market, creating employment opportunities, as well as increasing the equity and distribution of development; and The construction of housing and settlement facilities takes into account environmental functions and balance.

The 2020-2024 RPJMN has mainstreamed the Sustainable Development Goals (SDGs). The targets of the 17 Sustainable Development Goals (SDGs) and their indicators have become integral to Indonesia's seven development agendas going forward.

The policy direction of providing access to decent, safe, and affordable housing and settlements is to gradually increase people's access to decent, safe housing and settlements to create cities without slum settlements. The strategy is carried out through three main approaches: the demand side approach, the supply side approach, and the enabling environment. At the regional level, although all provinces and districts/cities already have Regional Apparatus Organizations (OPD) that handle housing and residential areas, their presence has

yet to be accompanied by an increase in institutional capacity and human resources.

With the formulation of the 2020-2024 RPJMN IV policy above, for this reason, the government needs to innovate housing supply policies in 3 ways, namely (1) Inclusive housing development to be able to mobilize the great potential of the ability of the MBR community in terms of providing housing independently, (2) Program Community Based Housing Development (P2BK), (3) Outreach Non Fixed Income or Non Bankable Community, (4) Through Expansion: Micro KPR, BSPS PB, and Housing PSU Assistance.

Housing Policy Stagnation

To pursue the MBR housing development target, the government issued Government Regulation 64 of 2016 concerning Housing Development for Low-Income Communities and Minister of Home Affairs Regulation 55 of 2017 concerning Implementing Permits and Non-Permits for Housing Development for Low-Income Communities in the Regions. Then a Team for the Acceleration of MBR Housing Development was formed (Presidential Decree No. 21 of 2018), which has published a Guidebook for Implementing Housing Development Permits for Low-Income Communities (PP No. 64 of 2016) and will soon be disseminated to referred to or guided by and supported by Government Regulation No. 24 of 2018 concerning Electronically Integrated Business Licensing Services is

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expected to accelerate further the ease of licensing in the regions, including permits for the construction of MBR housing.

MBR housing development is carried out for a land area of no more than 5 (five) hectares and a minimum of 0.5 (zero point five) hectares. It is located in 1 (one) designated for constructing landed houses. The location of the MBR housing development is to the regional spatial plan. The implementation of the MBR housing development is carried out in 4 (four) stages, namely a) preparation; b) pre-construction, c) construction; and d) post-construction. Economic Policy XIII was followed up with the One Million Houses Program in 2015. Based on the mandate of the Minister of Home Affairs Circular Number 648/1062/SJ concerning the Acceleration of MBR Housing Development in the Regions, asked the Regional Government to take steps related to simplifying the licensing process in the regions by way of 1) Simplify the procedure; 2) Acceleration of completion time; and 3) Merging of several irrelevant permits. Volume XIII of the Economic Policy Package accelerated the licensing stages from previously 33 stages to 11 stages. The MBR housing permit process, which used to take 943 days, was accelerated to 44 days with savings in licensing costs of up to 70%.

Permits removed are location permits, approval of master plan drawings, and recommendations for flood peels. The entire licensing process takes 146 days. The combined permits are submitting a proposal with a statement of no dispute, checking the suitability of the

RUTR/RDTR with advice planning, and Ratifying the site plan with an environmental permit. Meanwhile, accelerated licensing and non-licensing are Letters of the release of land rights, Measuring and making maps of land parcels, Issuance and split of IMB, Evaluation, and issuance of SK determination of land rights, Splitting the certificate on behalf of the developer, Solving PBB on behalf of consumers.

Apart from that, in Government Regulation Number 64 of 2016, there is also a cost reduction component, including the elimination of the cost of dealing with location permits, reducing the cost of dealing with UKL/UPL permits (for areas under 5 ha), eliminating the cost of dealing with matters and recommendations for flood protection.

However, in practice, only 1% of local governments in Indonesia implement it. Data from the sub-directorate of Housing and Settlement Areas (2021), only 2 Provinces have followed up, but in the form of a Circular Letter of the Governor of South Sulawesi Number 648/2090, April 18, 2017 and following up Government Regulation Number 64 of 2016 instead of Minister of Home Affairs Regulation Number 55 of 2017 and West Sumatra Province through the same Circular Letter.

Even though the government has issued Government Regulation Number 64 of 2016 concerning MBR Development and Housing, its implementation in Regency/City areas must still be entirely up to expectations. Even following Government Regulation

Number 64 of 2016, the government has included granting licensing facilities in the form of site plan approval and issuance of IMB for developers building MBR houses especially landed houses with a land area of 0.5-5 hectares (ha), which is then supplemented with the form of easiness of requirements, service, and acceleration of permit completion time.

In addition to accelerating the issue of permitting MBR housing development, for this reason, the government is also thinking about the housing deficit problem (backlog housing), where the definition is simple backlog Housing is the gap between housing needs and the number of existing homes. At issue backlog, housing is not only the number of houses built but also the number of decent housing needs, especially for low-income people (Wijaya & Handrisal, 2021). Based on data from the Central Statistics Agency (BPS), the backlog figure reached 13.6 million units throughout Indonesia. There are differences in data on the number of backlogs according to BPS and the Ministry of PUPR. From the perspective of the Ministry of PUPR, the backlog of houses is for houses that are unfit for habitation, while from the perspective of BPS, the backlog for houses is for owned houses. From the BPS perspective, people (households) live in livable houses, but rent is still considered a housing backlog. On the other hand, according to the Ministry of Public Works and Public Housing perspective, as long as there is adequate housing, it is counted as a housing backlog figure. With this

difference, the Ministry of PUPR's housing backlog tends to be smaller than the BPS backlog.

The policy dynamics in implementing housing and settlements are related to three main factors: economic growth, population growth, and land availability. In short, the rapid population growth accompanied by a significant economic growth rate can continue to increase the need for land, housing, and settlements. This phenomenon is a fundamental thing that triggers various challenges and dynamics in the implementation of housing and settlements. This understanding is very much needed in designing effective policies in the construction of housing and settlements in provinces and districts/cities.

Policy for the Development of Low-Income Community Housing Alternatives

The government program implemented by the Ministry of Public Works and Public Housing is one of the policies to encourage low-income housing finance through the Housing Finance Liquidity Facility (FLPP) program. The FLPP is a low-cost, long-term fund originating from the State Budget (APBN), designed to support subsidized mortgage loans. The implementation of the FLPP program is regulated in the Regulation of the Minister of Public Works and Public Housing Number 21 of 2016 and the Regulation of the Minister of Public Works and Public Housing Number 26 of 2016. Through the

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FLPP KPR, MBR receives interest equal to a fixed rate mortgage within the term of the loan, where the mortgage interest. The FLPP is lower than market interest rates through cooperation between the government and banks.

The concept of housing development experienced various policy dynamics until it shifted to aspects of

financing to the private sector. The backlog is increasing, but the authority for building MBR housing, according to Law Number 23 of 2014 concerning the Regional Government, is only in the central government. Meanwhile, the demand for access to housing in the area is high.

Table 2. Percentage of Households Having Access to Decent and Affordable Housing by Area of Residence (Percent) 2020-2022

Residential Area	Years		
	2020	2021	2022
Urban + Rural	59,54	60,90	60,68
Urban	63,24	64,65	63,48
Rural	54,82	55,95	56,84

Source: Central Bureau of Statistics, 2022

When authority becomes limited, the government makes new policies for housing development, especially financing through government cooperation with the private sector or business entities, known as a public-private partnership or PPP. Given the increasing demand for infrastructure for economic development and the limited resources and skills to build, maintain and repair these facilities, the government is increasingly adopting Public Private Partnerships (PPP) to provide new infrastructure. The involvement of the private sector must be regulated in a legislative mechanism to hinder a profit-oriented approach for PPPs in the housing sector (Batra, 2021).

Alternative policies in financing housing development through the Public

Private Partnership (PPP) scheme regulated in Presidential Regulation 38 of 2015 concerning Government Cooperation with Business Entities in the Provision of Infrastructure. In addition to Presidential Decree 38 Number 2015, PPP in the regions is regulated by Law Number 23 of 2014 concerning Regional Government and Government Regulation Number 28 of 2018 concerning Regional Cooperation. Considering the limited financial capacity of the government in financing infrastructure development, it is necessary to develop a mechanism that can provide opportunities for the private sector to participate in infrastructure development through a public-private partnership (PPP) scheme (Irawan, 2016).

Table 3. Types of Infrastructure that Can Use the KPBU Scheme

Facility	Type of Infrastructure Built
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Urban Facilities	Drinking Water Localized Waste Management Centralized Waste Management Waste Management Natural Resources and Irrigation Public Housing Tourism Education Community Institutions Sports, Arts and Cultural Facilities Area Health
Social Facilities	

Source: Ministry of Public Works and Housing, 2022

With this scheme, the investment climate will also be formed. Because the government will need resources from many business entities and vice versa, business entities will benefit from the investment the government provides for KPBU. They were implementing a Public Private Partnership (KPBU), usually that both parties made a Pre-Contractual Agreement (Memorandum of Understanding) to signify the initial contract for the parties. PPP schemes and procedures are comprehensively regulated in Presidential Regulation Number 38 of 2015, which comprehensively regulates the existence of PPP schemes in Indonesia. Comprehensive here is meant because the Presidential Decree regulates the making of agreements to the implementation arrangements of ongoing projects (Dzakky, 2021).

CONCLUSION

The main obstacle in implementing housing and residential areas is the difference in authority to administer housing for low-income people (MBR), which initially rested with the local government as stated in Law Number 1 of 2011 concerning Housing and Residential Areas. However,

after the issuance of the Law Number 23 of 2014 concerning the Regional Government, the regions need the authority to implement MBR housing. Efforts to develop MBR housing cannot be optimal if the development authority is only the central government's authority. In contrast, local governments have the potential to develop MBR housing, but there is no such authority following Law Number 23 of 2014 concerning Regional Government. This paper will look at another perspective from implementing government affairs in the housing and residential areas, namely from the consequences of implementing concurrent affairs and the criteria for administering regional government as the philosophy of Law Number 23 of 2014.

On the other hand, permits for the construction of Low-Income Community Housing (MBR) have not yet been facilitated as mandated by Government Regulation Number 64 of 2016 concerning the Development of MBR Housing and Minister of Home Affairs Regulation Number 55 of 2017 concerning the Implementation of Permits and Non-Permits for Housing Development for MBR in the Regions. Several local governments

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still need to follow up on drafting regional head regulations regarding ease of licensing, which deletes, combines, or accelerates the permitting process for the construction of MBR housing.

Development is carried out through the PPP scheme; the PPP includes three stages, from planning and preparation to transactions. In the early stages, starting with planning, Ministers/Heads of

Institutions/Heads of Regions/Directors of BUMN/BUMD prepare budget plans, identify, make decisions, and prepare PPP Plan Lists. The output includes a list of project priorities and preliminary study documents, which are submitted to the Ministry of National Development Planning/BAPPENAS to be compiled as a List of PPP Plans consisting of PPPs ready to be offered and PPPs being prepared.

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