

Why Government Policies Can't Be Optimization in Providing Housing for Low-Income Communities?

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ABSTRACT

The government in Indonesia makes various policies to handle the issue of low income communities (MBR) housing and reduce backlog. The implementation of housing and residential area policies should yield better results. The authority of MBR housing affairs is also not distributed to local government, and there are overlapping policies between Law Number 23 of 2014 about regional government and Law Number 1 of 2011 about housing and residential areas. This study implements a qualitative method by using a descriptive approach that analyzes data and documents from central government agencies that carry out government affairs concerning housing and residential areas in Indonesia and other related agencies. The results of the study show that central government cannot stand alone in housing development for low-income communities because the distribution of authority to local governments is not good. The government needs contributions from the private sector. Suppose development is handed over to the housing and residential private sectors. The construction of housing in MBR, which has become the state's responsibility to meet its citizens' basic needs, will change to a business orientation, even though the government is encouraging to provide various subsidies and financing mechanisms. One of the programs from the government is FLPP, which stands for Housing Finance Liquidity Facility. The program encourages housing finance to support low-income communities. Then, proceed with the specific housing program called the One Million Houses Program, which can reduce the backlog in residential construction. The program will proceed with the Public-Private Partnership (PPP) model, which ultimately involves the private sector in developing MBR. The implication of this study is that the implementation of government affairs concerning housing and settlement areas, especially the development of housing for MBR, is fundamentally a mandatory basic service affair, a concept inconsistent with its implementation.

Keywords: *Housing Policy; Low-Income Community; Backlog*

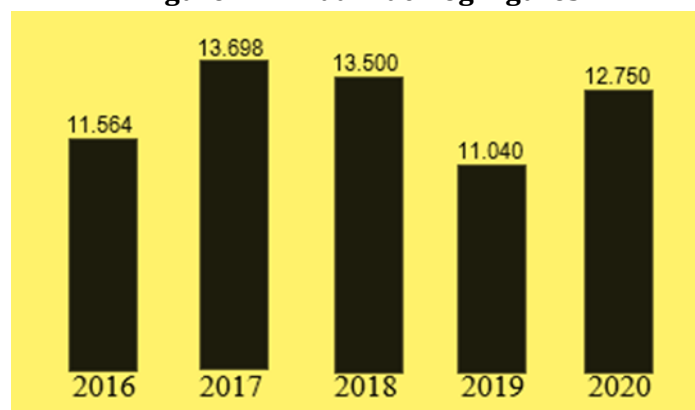
INTRODUCTION

Home as a primary need for every citizen is a complex problem caused by population growth, urbanization, and limited land. Moreover, the development base is centered on urban areas. Hence, the complexity of social and economic disparities in the acquisition of housing significantly affects low-income community (MBR). The housing development is currently primarily for medium-sized development, so the construction of simple houses is not optimal (Wijaya & Handrisal, 2021). The housing supply and development program is still focused on urban areas. There will be a need for the new organizational and economic mechanism to construct utility and housing services outside urban areas based on specific citizen working on industries (Gusakova et al., 2023). Because housing development is focused on urban areas and many apartment developments, .. MBR flats, access to public transportation is needed where they live. Even though there will be problem, such as the fact that not the whole MBR can get the subsidizing housing due to tight competition among the low income tenants (Park & Choi, 2021). Spatial and land planning documents as urban development instruments are made to

benefit the specific subject of construction activities, so that it is not designed to fulfill the subjects of other urban development (Mayboroda & Spirin, 2023). The situation will lead low-income households to change their residents, and it occurs commonly for citizens who live in cities and in developing countries (Sunarti et al., 2019).

The high demand for housing, which has yet to be facilitated at this time, shows that the provision of housing plays a strategic role in forming the nation's character. So that the provision of housing vertically has become the chosen solution in several big cities in the world, including Indonesia, at this time. Cities with the complexity of the existing problems plus the rate of urbanization, which reaches 4.4% per year, increase the demand for housing in urban areas, while land for construction is becoming more scarce. The land scarcity causes land prices to increase in the city center, thus encouraging MBR to stay far from their workplaces, such as suburban areas. The situation influences an increase in transportation costs and time to travel. There will be other effects, such as reducing the mobility of workers. Hampered mobility causes low productivity. Meanwhile, many workers insist on living in an area that is near the center of economic activity, causing irregularities in the city's spatial planning and creating new slum areas.

Figure 1. Annual Backlog Figures



Source : Susenas, 2020

Government intervention in the housing sector continues to be carried out with various efforts, both to overcome the housing deficit/backlog gap, handling uninhabitable houses, structuring slum areas of residential areas, and other strategic efforts. Various government interventions have been carried out by drafting housing and settlement area regulations and policies, institutional arrangements, and various financing schemes to address gaps or gaps in housing needs in Indonesia.

In principle, the state is obliged to meet citizens' basic needs. The state can handle the housing program because the state can provide various forms of policies (Gonzalez et al., 2021). In the Law of 1945 Constitution, Article 28 H paragraph (1) explains about the constitutional rights for every citizen, such as housing. The need for housing reaffirmed its existence with the Article 12 of Law Number 23, which was published in 2014. The Regional Government should provide a basic mandatory service. However, in its implementation, there are differences in the power to manage residence of MBR (Wardana et al., 2023). The authority to empower the local citizens is in the hand of the Regional Government. There are regulations in Law Number 1 of 2011 regarding resident and settlement areas. Those regulations is not well distributed with the Appendix D in Law Number 23 of 2014 concerning the regulation of Regional Government.

The Indonesian Government has issued various policies to develop the housing construction for MBR. However, in practice, these policies could be more optimal for various problems from a regulatory and technical perspective. Therefore, this article will examine the policy perspective that becomes the major problem in the less-than-optimal implementation of government issues to provide housing and residential areas.

METHOD

This study implements a qualitative method that applies descriptive approach. The research is using various literature, laws, regulations, and documents. Qualitative methods are investigative processes applied to obtain approaches based on proven traditional methodologies for studying humanities and social issues (Creswell, 2014). The study also focuses on data collection and researchers controlling the quality (Lavee & Itzchakov, 2023). This research data was collected from review of documents, laws, and regulations related to the residence sector at the Ministry of National Development Planning, the Ministry of Public Works and Housing, and the Ministry of Home Affairs. This study uses many resources, such as Law Number 23 of 2014 about Regional Government, Law Number 1 of 2011 about Residence and Settlement Areas, and the achievements of residential construction for MBR stated on the strategic plan documents of the Ministry of Public Works and Public Housing.

The document analysis has been done by compiling based on specific categories and examining various information to develop the policy implementation process. Data collection from secondary sources and related documents about the phenomenon under study is analyzed. This research emphasizes qualitative and descriptive data that is presented as it is according to existing sources. Then, they are associated with the theories according to the research objectives. Methods used in solving problems include analysis methods.

RESULTS AND DISCUSSION

Differences in Authority Between Legislation

The housing policy is not distributed well, so there are different regulations in Law Number 1 of 2011 about Residence and Settlement Areas and Law Number 23 of 2014 about Regional Government. Based on Law Number 1 of 2011, the local governments are divided into respective powers, starting with the central, provincial, district, and city governments. The law is focused on managing the for MBR. Meanwhile, another law, such as Law Number 23 of 2014, states that the regional government has the power to provide and construct houses for MBR based on directions from the central governments.

Table 1. Division of Affairs in the Housing Sector

Sub-Affairs	Central Government	Province	Regency/ Municipality
Housing	a. Allocations of residence for low income communities (MBR). b. Allocations of rehabilitation residences for victims of national disasters. c. Empowering the allocations of residence for people impacted by the remotion program of the Central.	a. Allocation and rehabilitation of residences for provincial disaster victims. b. Empower housing provision for people affected by the relocation program of the provincial Regional Government..	a. Allocations and rehabilitation of settlement for regency/ municipality disaster. b. Empower the provision of housing for people affected by the relocation program of the Regional Government. c. Issuance of housing construction and development permit. d. Issuance of building ownership certificates (SKBG). (SKBG).

Source : Law Number 23 of 2014 concerning Regional Government.

Facilitating the allocation of residential and settlement areas for MBR is the authority of the central government. One of the objectives of withdrawing this authority is to encourage the achievement of the program target of 1 million houses per year for five years (2015 – 2019), including overcoming problems backlog housing.

The local government should follow the national regulations made by the the central government (Shoemith et al., 2020). This regulation is overlapping and causing polemic problems between the regional and central governments regarding housing affairs (Wijaya et al., 2023). The concentration of MBR housing construction has stagnated, and of course, it affects achieving suboptimal backlog reduction. So housing becomes a political and policy agenda, especially for affordable housing (Wetzstein, 2021), which impacts society (Haycox, 2023).

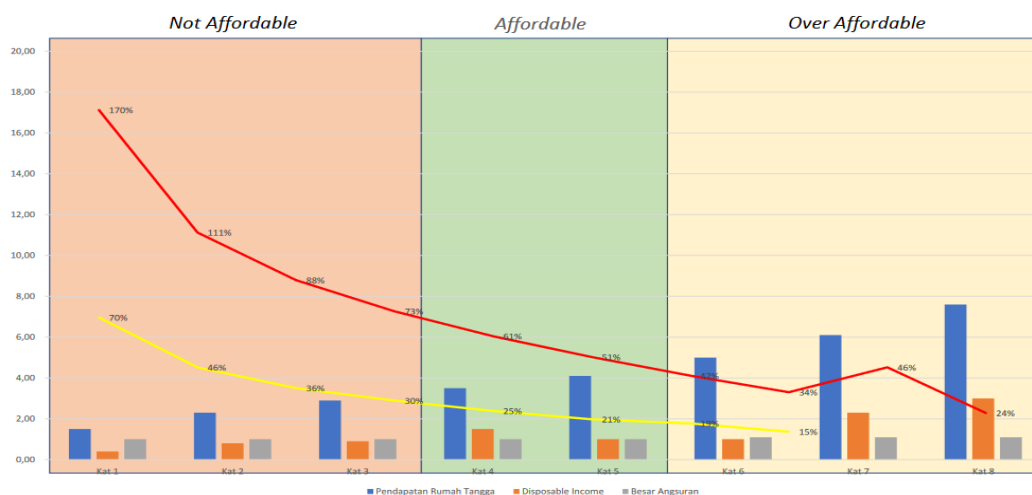
The Role of the Housing Sector on National Economic Growth

The demographic changes depict various effects on supply and demand factors in the economic sector (Wu et al., 2023). Lower, middle, and upper-class housing prices show volatility, affecting differences in Asia, America, and Europe (Chien & Setyowati, 2021). The gap is widening between citizens and the government so structurally, it is necessary to carry out fundamental housing market reforms (Boelhouwer, 2020). Housing and settlement development is a multi-sectoral activity that directly touches one of the community's basic needs and encourages economic growth. Affordable housing is essential so everyone can actively participate in community and environmental activities. So that environmental aspects and building location are also considered in planning affordable housing developments in the future (Kamaruzzaman et al., 2018).

The simple residence finance cycle requires economic dynamics (Ryan-Collins, 2021). The Ministry of Public Works and Public Residence implements the Finance Liquidity Facility (FLPP) program that empowers MBR housing finance. The FLPP is made to handle MBR housing affairs with long-term, low-cost resources that come from the State Budget (APBN). The program is designed to subsidize MBR mortgage loans. FLPP is a program that is stated in the

Regulation of the Minister of Public Works and Public Housing with Number 21 of 2016. Another regulation correlated to the previous law is the Regulation of the Minister Public Works and Public Housing Number 26 of 2016. An example of FLPP is FLPP KPR, which obtains interest equally. The program fixes the mortgage rate within the term of the loan. In fact, the FLPP involves cooperation between banks and the government so that it has lower market interest rates.

Figure 2. Evaluation of the Affordability Improvement of FLPP and Tapera

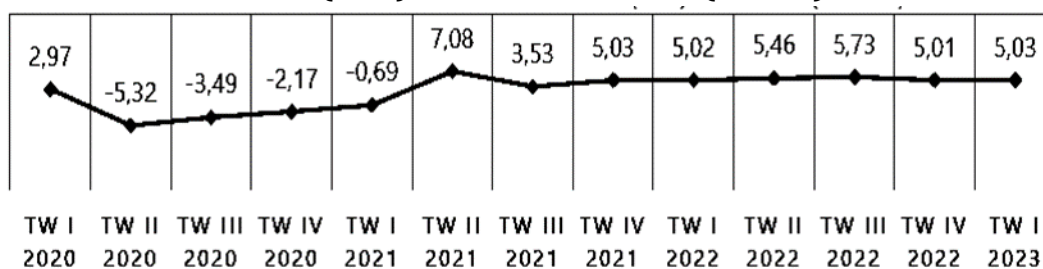


Source : Ministry of Public Work and Public Housing

This FLPP program offers loans with single-digit interest rates throughout the loan period (*fixed rate*). The government launched the housing finance scheme with the FLPP scheme on 1 July 2010, but its implementation has effectively started since 15 October 2011. The scope of housing finance that the FLPP fund will serve includes financing for the construction and ownership of welfare homes, landed houses, and flats.

The government collaborates with the public private through a public-private partnership (PPP) to fulfill the demand for infrastructure development. The collaboration increases settlement development, facilities maintenance, and infrastructure repair. The program needs to be carried out between the private sector, the regional government, and the central government. For example, they were utilizing BUMD or other similar institutions. Regional public service agencies or BUMD by the local government can contribute to the construction of MBR housing.

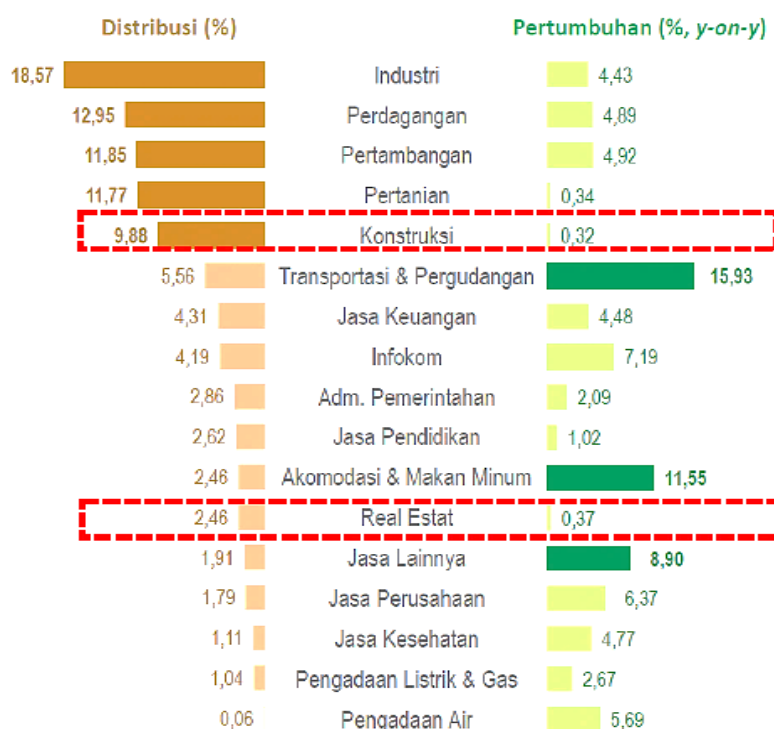
Figure 3. Indonesia's Economic Growth in Quarter IV-2022 Gross Domestic Product (GDP) Growth 2020-2022 (Y-on-Y)



Source: Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2023.

On a year-on-year basis, in the first quarter of 2023, Indonesia's economic graph still grew by 5.03%. There has been an increase in performance compared to Indonesia's economy in the last quarter of 2022. Generally, the property sector is divided into two industrial groups: the construction sector and the real estate sector. The Construction Sector includes all forms of physical infrastructure development, such as residential buildings, commercial buildings, and other infrastructure developments, such as roads and railroads. While the Real Estate Sector includes services in the property sector, including buying, selling, and leasing properties and other related services such as price estimating services. In the first quarter of 2023, the construction sector grew by 0.32% (yoy) with a distribution to GDP of 9.88%, and the real estate sector grew by 0.37% (yoy) with a distribution to GDP of 2.46%.

Figure 4. G.D.P. Matrix



Source: Central Bureau of Statistics of the Republic of Indonesia, 2023

As a developing country, housing ownership cases in Indonesia may differ from developed countries and other developing countries (Abidoeye et al., 2021). The development of the residential sector is focused by the government to improve the economic recuperation after pandemic of Covid-19. The government tries to provide the facilities home ownership based on Regulation Number 35 of 2021 from Minister of Public Works and Public Housing and also regulation Number 7 of 2022 from Minister of Public Works and Public Works regarding concerning Implementation of Assistance Housing Development and Provision of Special Houses.

Then for the ease of doing business, the government also issued Law Number 11 of 2020 concerning Job Creation which was later amended by Law Number 6 of 2023, which is equipped with several implementing regulations which are expected to be implemented by implementing regulations that can encourage housing development in Indonesia, especially for income-

earning people. (MBR) while simultaneously encouraging the achievements of the One Million Houses Program (PSR) in Indonesia.

Table 2. Housing Sector Policies

Law	Government Regulation
<p>1. Law Number 11 of 2020 regarding Job Creation is amended to Law Number 6 of 2023 regarding Job Creation.</p>	<ol style="list-style-type: none"> 1. Government Regulation Number 5 of 2021 regarding the application of Risk-Based Business Licensing. 2. Government Regulation Number 12 of 2021 about the application of Housing and Residential Areas. 3. Government Regulation Number 13 of 2021 regarding the application of Social Housing. 4. Government Regulation Number 16 of 2021 about Buildings 5. Government Regulation Number 14 of 2021 regarding Construction Services. 6. Government Regulation Number 19 of 2021 about the application of Land Acquisition for Development in the Public Interest. 7. Presidential Regulation Number 9 of 2021 regarding the Agency for the Acceleration of Housing Application.

Source : Law Number 11 of 2020 concerning Job Creation.

Efforts to finance the state's housing procurement for MBR have been allocated through budget distribution efforts in the State Revenue and Expenditure Budget (APBN). However, it needs to be evaluated to make it more targeted. Collaboration with the private sector in housing development, especially housing for low-income communities, is pursued through a balanced housing development policy.

One Million Houses Program

Housing affordability and affordable housing can be challenging to address through policies and programs (Anacker, 2019) and sometimes create contradictions. Although the residential programs and policies are made to support MBR so they can own affordable housing. The programs and policies also target middle-income communities at the local and central levels of government (Odoyi & Riekkinen, 2022). Evolution in the private developer sector providing housing at a cost and various payment mechanisms solves the housing crisis (Josiah Omotosho et al., 2020). Stakeholders from various housing groups and organizations can build adequacy as a paradigm in optimizing housing policies (Bohnenberger, 2021) and overcome obstacles sustainably (Marchesi & Tweed, 2021). Various countries are implementing policy measures to increase housing for low-income households (Heylen, 2020). The government continues to try to increase the affordability of low-income people (MBR) to buy a residence through many programs that are already running, such as Housing Financing Liquidity Facility (FLPP), Housing Loans (KPR), Housing Credit Interest Difference Subsidies (SSB), Saving-Based Housing Financing Assistance (BP2BT), and Down Payment Assistance Subsidies (SBUM).

Figure 5. Realization of the 2018-2021 FLPP

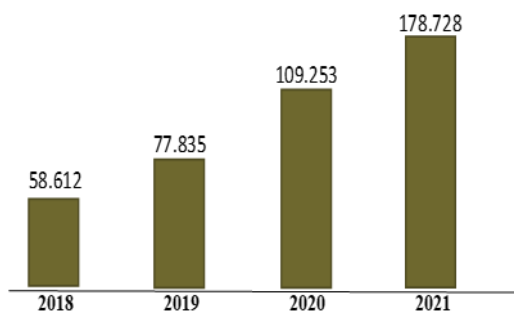
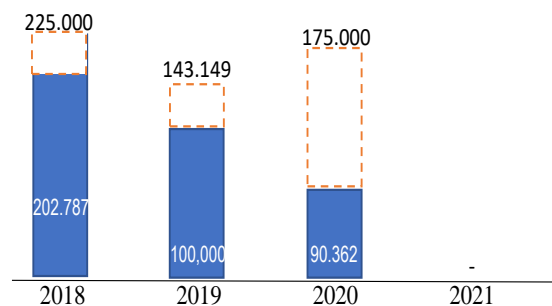


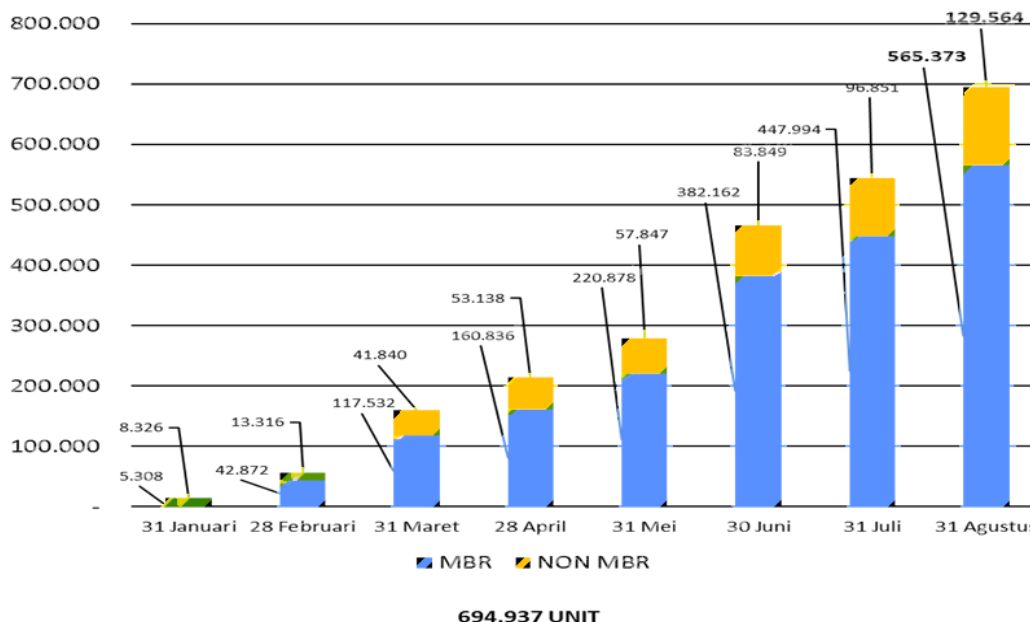
Figure 6. Targets and Realization of 2018-2021 SSB Distribution



Source: Ministry of Public Works and Public Housing, 2021.

In addition to encouraging the demand side, on the supply side, the Government also provides incentives in the form of impunity from the deception of Value Added Tax (VAT) for Simple Landed Houses and Owned Flats Units, Reducing Final Income Tax (PPH) from 5% to 1% for developers building houses. Subsidized housing, and the Infrastructure, Public Facilities and Utilities (PSU) assistance program so that the quality of subsidized housing is more comfortable to live in. Housing needs are still very high, meaning many development opportunities exist. In line with this, in the 2020-2024 RPJMN, the Government is targeting the KPR contribution to GDP to increase to 4% in 2024. The need for livable houses continues to increase. The need for new houses is based on the growth of New households of ±700-800 thousand/year. The APBN's capacity can only finance ±30% of the provision of livable housing for MBR.

Figure 7. Attainment of the National Program for One Million Residents as of August 2022



Source: Ministry of Public Works and Public Residential, 2022.

The Regional Government plays a role through the Resedience and Settlement Area Working Group (Pokja PKP), collaborates in the application of the One Million Dwellings Program, provides input in the implementation of PSR data collection and development of the PSR database in the regions), as well as collects, records, and submits PSR data. Meanwhile, the central government is a primary stakeholder in formulating policies, managing PSR data, and

developing strategies for achieving PSR data collection. However, in practice, various constraints are limited in this implementation. It has limitations in resolving land issues and supporting infrastructure that still needs to be improved, limited authority and budget, and the number of human resources.

The affair of providing residential is almost entirely related to housing provision in urban areas. That is due to population movement from villages to cities due to the influence of city attractions and encouragement from villages. The urban population continues to increase, so it will also impact the provision of land for housing. The main obstacle to providing MBR housing is the high land cost, especially in urban areas. Therefore, in addition to a subsidy to MBR as an approach to providing low-cost public housing, it is carried out as it is done in developed countries (Indradjati, 2020). However, before following the example of developed countries, efficiency is needed in the socio-political context, which is focused on the housing finance system, political commitment, land acquisition policies, and bureaucratic efficiency (Das, 2021); (Fuster-Farfán, 2021) so that regulations from the government are the primary means (Jibril & Maretta, 2019).

Stakeholders as an alternative in the provision of housing

Article 12 of Law Number 23 of 2014 regarding Regional Government places government problems in residential and settlement areas as mandatory basic service affairs, which means that housing is a basic need for citizens that the state must meet. This phrase can be interpreted that the government provides services to fulfill the demands of living to every community as a fundamental need with standards and categories set by the government. Essential services are ideally not profit-oriented but relatively priced.

However, in the course of government projects in the residential construction sector as an essential service, it has become a business. It has significantly impacted the arrangement of residential for low-income households (MBR). In practice, policies created at the national level always encounter the problem of assuring a certain level of consistency in implementation at the local government level (Hudson et al., 2019); (Sulaiman et al., 2016). Managing government institutions should be guided by institutional arrangements, formulation, and implementation of policies that involve ongoing interaction and coordination between government actors and stakeholders (Liu et al., 2021). One of the factors is that the authority to organize housing for MBR is distributed somewhere other than regional governments, so the central government is the sole authority in organizing housing for low-income people (MBR). A model of collaboration between the private sector and government was formed for the application of the MBR housing provision program due to the budget limitations of the central Indonesian government.

When essential services that the government should carry out are given space for the private sector, the essence of fulfilling fundamental services changes, especially in the housing sector for low-income people (MBR), the government sees citizens as objects whose basic needs must be served. In contrast, the private sector sees citizens as market potential. Government intervention in the housing sector is vital as a regulator even though operationally, it is handed over to the private sector as an operator. However, the government's strengthening of control should occur in continuity so that it does not create gaps for the private sector to take advantage of improvement for the people to become corporate profits.

CONCLUSION

Law Number 1 of 2011 regarding Residential and Settlement Areas cases that regional governments have joint authorization and responsibility with the central government in handling residential for MBR in the districts. While Law Number 23 of 2014 regarding Regional Government states that MBR residential matters are the absolute authorization of the central government. Two conflicting regulations and laws caused an interplay in housing policy authority for MBR between the central and local governments.

In this case, the arrangement and implementation of government affairs cannot only be concentrated at one point in the center. However, they must be spread across the regions (distributed) considering that the application of the policy is very reliant on the local context, so it becomes an essential question about how the central government, as the holder of authority, addresses this fact. To overcome this, one of the government's policies for financing MBR housing is through the Housing Finance Liquidity Facility (FLPP) program so people can obtain housing through loans and subsidies. Then the One Million Dwellings Program by the Indonesian government also needed to run optimally to achieve the temporary target backlog. It continues to increase yearly, coupled with centralized housing development in urban areas, so urban polarization exists.

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