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## Implementation of Housing Provision Policy for Low-Income Communities in Bandung City West Java Province

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Indra Maulana Syamsul Arief<sup>1</sup>, H. Muh. Ilham<sup>2</sup>, M.B Zubakhrum Tjenreng<sup>3</sup>,  
Faria Ruhana<sup>4</sup>

### **Abstract:**

*The high backlog gap between the number of houses built and the housing needs of low-income communities (MBR), limited land, and lack of budget, are problems faced by the local government in providing housing for MBR in Bandung City. Therefore, this study aims to analyze the implementation of the policy of providing housing for MBR in Bandung City along with supporting and inhibiting factors, and to formulate a model for implementing housing policies for MBR. The study used a qualitative research design with a descriptive method. Primary data were collected through interviews with key informants at the Bandung City Housing and Settlement Service, non-participant observation, and secondary data were collected through documentation studies. The analysis technique used descriptive analysis techniques including data condensation, data presentation and drawing conclusions. The results of the study are as follows: 1) The policy of providing housing for MBR is not yet optimal which is not supported by the availability of budget resources, limited human resources and inadequate equipment facilities; 2) Policy implementation is supported by regional regulations, support from the central government and the private sector, and cooperation between the government and public agencies (KPBU), while the inhibiting factors are limited budget, limited land, high land prices, community rejection, and urbanization; 3) The implementation model of the housing provision policy for MBR in Bandung City ("Masagi Policy Implementation Model") was formulated by researchers, with the novelty of adjustments to the normative basis of the policy, funding scheme, development implementers, supervision, and recommendations for the use of state land with the HGB scheme. In addition, the novelty of the model is the need for leadership and sustainability in the dimensions of the policy implementation model that will increase the effectiveness of housing provision for MBR.*

**Keywords:** *Implementation; Public Policy and Community Housing*

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## 1. Introduction

Housing as a basic need for shelter and primary needs for every person or citizen which is a consequence for the government to fulfill the basic needs of citizens. The consequences referred to are in accordance with the mandate of Article 28 H paragraph (1) and Article 33 of the 1945 Constitution of the 1945 Constitution. Then,

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<sup>1</sup> Institut Pemerintahan Dalam Negeri, Jakarta, [indrasyam@kemendagri.go.id](mailto:indrasyam@kemendagri.go.id)

<sup>2</sup> Institut Pemerintahan Dalam Negeri, Jakarta, [muhilham@ipdn.ac.id](mailto:muhilham@ipdn.ac.id)

<sup>3</sup> Institut Pemerintahan Dalam Negeri, Jakarta, [tjenreng@gmail.com](mailto:tjenreng@gmail.com)

<sup>4</sup> Institut Pemerintahan Dalam Negeri, Jakarta, [fariaruhana@ipdn.ac.id](mailto:fariaruhana@ipdn.ac.id)

matters relating to housing needs in Article 12 paragraph (1) of Law Number 23 of 2014 concerning Regional Government which states that housing and residential areas are mandatory matters relating to basic services. In principle, the provisions in Law Number 23 of 2014 change various policies regarding the implementation of social welfare, especially those implemented in regional governments (Syauqi and Habibullah, 2016). The data in the table of achievements in the provision of habitable houses, it can be seen that the achievement of the provision of habitable houses in West Java Province is 54.17% below the national average of 63.15%. West Java is still lagging behind Central Java and East Java, even lagging behind the average province on the island of Sulawesi. The Special Region of Yogyakarta is the province with the highest achievement in providing decent housing in Indonesia, while Papua Province is the province with the lowest achievement in providing decent housing.

Community access to housing as a place to live is relatively limited and uneven. On the other hand, financing for building and developing houses is increasingly expensive, making it difficult for people to obtain decent housing. Moreover, currently, home ownership loans offered by banking institutions require various requirements that not everyone can meet, especially the requirement to provide a down payment and interest rates that are not cheap and relatively always increase from year to year. In fact, housing is one of the basic needs of the community.

The need for housing for the community in the city of Bandung also continues to increase from year to year. This is due to the increasing population in the city of Bandung. The increasing population of the city of Bandung from year to year greatly affects the need for housing provision. Meanwhile, low access to housing financing actually creates a housing backlog. Backlog is the gap between the number of houses built and the number of houses needed. The Bandung City Regional Government has made efforts to improve the quality of housing and settlements through the PLPBK, Rutilahu, and Kotaku programs. The policy network that has been built has not been effective in achieving the goals and targets in improving the quality of housing and settlements. Governments around the world have used different approaches in their efforts to meet the housing needs of the urban poor and some countries in the West promote social rental housing, while most countries in Asia promote affordable home ownership (Sanjaya et al., 2022).

The backlog problem in Bandung City has actually been attempted to be solved. For example, the Bandung City government built several flats and apartments to meet the housing needs. However, until today the problem has not been resolved. Therefore, it is important for the author to look at it from the perspective of the housing policy implemented by the Bandung City government.

From another aspect, we can also see that Uninhabitable Houses (RTLH) in Bandung City are still high. According to data from the Ministry of PUPR in 2020, the number of RTLH in Bandung City reached 6,551 units. Of all the sub-districts in Bandung City, Sukahaji Sub-district located in Babakan Ciparay District has the largest number

of RTLH, reaching 323 units. Meanwhile, Babakan Ciparay District is the sub-district with the largest number of RTLH with 455 RTLH units.

The provision of housing by the government, especially for MBR, can no longer be solely to provide a place to live, but must also pay attention to the feasibility aspect of the housing building. MBR is a group of people with lower middle economic ability, their rights as citizens to obtain a place to live that represents the welfare of citizens must still be fulfilled (Astrid et al., 2021). The city of Bandung is known to have the largest slum area in West Java Province. Of the total 151 sub-districts in the city of Bandung, there are 121 sub-districts that are categorized as slums. According to the Mayor's Decree Number 648 / Kep.286-distarcip / 2015, it is known that slum areas in the city of Bandung reach 1,457.45 hectares spread throughout the region. If we look at the classification of the level of slums, slums with high levels of slums are found in five sub-districts, namely Astana Anyar District, Bojongloa Kidul District, Bandung Wetan District, Kiaracondong District and Sumur Bandung District.

The provision of housing and settlements is directed to strive for and encourage the realization of conditions for every person or family in Indonesia who are able to be responsible in meeting the need for decent and affordable housing in a healthy, safe, harmonious, and sustainable residential environment in order to support the realization of a society and environment that is self-reliant, independent, and productive (Wijaya, 2023). The success of housing development in an area, both in urban and rural areas, cannot be separated from the role of the government as the party that is obliged to direct, guide, and create a conducive atmosphere for the creation of that success. The community as the main actor in development plays an important role in every development program that is carried out. Law Number 23 of 2014 which states that the matter of providing housing for MBR is only the authority of the Central Government, thus limiting the Regional Government to support the realization of development for housing for MBR, as well as contributing to reducing the number of housing and RTLH backlogs. This also has an impact on the failure to achieve targets due to the burden given to the Central Government to build houses for MBR which is quite large but is not balanced with the availability of the budget.

## **2. Theoretical Background**

Implementation is a very decisive stage in the policy process. This is in accordance with Edwards III's statement that without effective implementation, the policy maker's decision will not be successfully implemented. Policy implementation is an activity that is seen after a legitimate directive is issued from a policy that includes efforts to manage input to produce output or outcomes for the community.

In Webster's Dictionary, there is a formulation of implementation as 'to implement' which means "to provide the means for carrying out". If this understanding is used, it can be said that policy implementation is a process of implementing policy decisions (usually in the form of laws, government regulations, decisions and so on) (Wahab, 2004).

In another degree, the definition of Policy Implementation is as the implementation of basic policy decisions, usually in the form of laws, but can also be in the form of important executive orders or decisions or decisions of the judiciary. Usually, the decision identifies the problem to be addressed, explicitly states the goals or objectives to be achieved, and various ways to structure or regulate the implementation process (Mazmanian & Sabatier, 1983).

Ndraha (2003) argues that the concept of policy implementation is broader than just the concept of implementation. The concept of policy implementation contains further regulation and management of policies (policy management) while what is meant by policy implementation is operational implementation. The policy implementation stage can be characterized and distinguished from the policy-making stage. Policy making on the one hand is a process that has bottom-up logic, in the sense that the policy process begins with the delivery of aspirations, requests or support from the community. While policy implementation on the other hand has top-down logic in the sense of reducing abstract or macro policy alternatives to concrete or micro (Wibawa, 1994). Policy is a principle or way of acting that is chosen to direct decision making. Thus it can be stated that policy is a provision that contains principles to direct ways of acting that are made in a planned and consistent manner in achieving certain goals (Suharto, 2005). Public policy is a series of more or less interrelated choices (including decisions not to act) made by government agencies and officials. This is very important to address the state of government, development and society. Because society not only assesses what the government does but also what the government does not do (Syafi'ie, 2017).

The top-down policy implementation model was developed by George C. Edwar III, who called public policy implementation Directy and Indirect Impact on Implementation. Meanwhile, Charles O. Jones, who defines policy as formal elements or legal expressions of programs and decisions (Jones, 1996). According to Jones, there are three pillars of policy implementation, namely organization, interpretation and application (OIA) (Ndraha, 2003).

Daniel A. Mazmanian and Paul A. Sabatier (Wahab, 2004) explain the meaning of implementation by saying that: Understanding what actually happens after a program is declared valid or formulated is the focus of policy implementation, namely events and activities that arise after the ratification of state policy guidelines, which include both efforts to administer them and to cause real consequences/impacts on society or events. Based on the above views, it can be concluded that the policy implementation process is actually not only about the behavior of administrative bodies that are responsible for implementing programs and creating obedience in the target group, but also about the network of political, economic and social forces that can directly or indirectly influence the behavior of all parties involved, and ultimately affect the impacts that are expected (intended) and unexpected (unintended/negative effects).

### **3. Methodology**

This study uses a qualitative research method. Qualitative research is intended as a type of research whose findings are not obtained through statistical procedures or other forms of calculations (Strauss and Corbin, 2013). The purpose of qualitative research is directed at efforts to present the social world, and its perspectives in the world, in terms of concepts, behavior, perceptions and problems about the humans being studied (Moleong, 2009).

The purpose of qualitative research is to understand the social phenomena of a particular event and social interaction. according to the opinion of Locke Spirduso & Silverman in (Creswell, 2023) stated that the purpose of qualitative research is to understand certain situations, events, groups or social interactions.

Based on its nature, this research is descriptive research. According to Sugiyono (2019) the descriptive research method is based on the philosophy of post-positivism which is usually used to research the conditions of natural objects, where researchers act as key instruments and describe a situation objectively or based on apparent facts. Qualitative data analysis activities consist of three streams of activities that occur simultaneously, namely data reduction, data presentation and drawing conclusions/verification. Occurring simultaneously means that data reduction, data presentation and drawing conclusions/verification as something that is interwoven is a cyclical and interactive process before, during and after data collection in parallel form to build general insight called analysis (Milles and Huberman, 2009).

#### **4. Empirical Findings/Result and Discussion**

##### **Communication in the Implementation of Housing Provision Policy for MBR in Bandung City**

The current housing policy in Bandung City is directed at developing the concept of vertical housing or flats as a solution to limited land and the high demand for housing. This is in accordance with Regional Regulation (Perda) Number 10 of 2018 concerning the Detailed Spatial Plan and Zoning Regulations of Bandung City for 2015-2025. In this regulation, housing development in Bandung City is focused on maximizing efficient land use through the development of flats, especially in densely populated areas.

The development of vertical houses is inspired by the concept of housing in major cities in the world, such as Hong Kong, where limited land encourages the government to build tall buildings as a solution to housing needs. This step is expected to be able to answer the problem of limited land in urban areas while accommodating rapid population growth in Bandung. In addition, vertical housing is considered more effective in integrating infrastructure and public facilities, thereby improving the quality of life of residents with easier access to various public facilities such as transportation, education, and health.

This policy is also part of an effort to realize more sustainable urban development. By directing development upwards, the government can reduce the land needed for horizontal housing, thus preserving green open space and strengthening efforts to organize a better environment. On the other hand, the development of vertical housing also requires more attention in terms of careful planning, including adjusting infrastructure and the availability of supporting facilities to accommodate a denser population in one area.

However, the implementation of this policy is certainly not without challenges. One of the main challenges is ensuring that the direction of this policy can be communicated to all stakeholders, including the targets of the policy, in this case low-income communities.

In the communication dimension, important aspects include the transmission of policy communication, clarity of communication and consistency of policy. Regarding the transmission of policy communication, in order for implementation to be effective, policy implementers must know what to do. In implementing a policy, orders to implement the policy must be transmitted to the right personnel and the orders must be clear, accurate and consistent.

Regarding the transmission of policy communication, an informant from the Directorate of Housing Systems and Strategies, Directorate General of Housing, Ministry of PUPR stated that: the transmission of this policy communication is very important to ensure that policies set by the central government can be understood and implemented properly at the regional level. We strive to ensure that this information reaches all stakeholders, including local governments, developers, and the community. Synchronization is very important because without good coordination, there will be gaps in policy implementation. This can result in programs that are not running effectively or are not in accordance with local needs. By ensuring that central policies are understood and adjusted in the regions, we can achieve the goal of providing more optimal housing for MBR.

The informant's statement is in line with the informant from the Head of the Housing and Settlement Area Sub-Directorate, Directorate General of Development of Regional Development, Ministry of Home Affairs, who stated: It is very important that the central government's policy on the provision of housing for MBR is conveyed to the regional government level. This is so that central policies are in sync with policies in the regions. Of course, so that central government support can optimize the implementation of policies in the regions. So it must reach the regional government. I think this policy has been transmitted well, communicated well to the lower levels.

Similarly, the informant from the Acting Mayor of Bandung stated the following statement: This housing policy for MBR is clearly mandated by law, even in our constitution, the UUD is also mandated, this is the task of the regional government according to the portion of authority it has. I think this policy has been communicated well to the OPDs.

### **Resources in the Implementation of Housing Provision Policy for MBR in Bandung City**

According to Edwards III (1980), even though the contents of the policy have been communicated clearly and consistently, if the implementer lacks the resources to implement it, the implementation will not run effectively. These resources can be in the form of human resources, for example the implementer's competence and financial resources.

The first aspect in the resource dimension is budget resources which are an important foundation for the implementation of the policy of providing housing for MBR in the city of Bandung, considering that housing development requires an adequate budget. Regarding budget resources in the implementation of the policy of providing housing for MBR, the informant of the Director of Housing System and Strategy, Directorate General of Housing, Ministry of PUPR stated: it is undeniable that the smooth implementation of the policy is also influenced by the availability of the budget. The central government has a budget, but according to its portion it is limited, adjusted to its priorities. Many regions need budget assistance from the center, but the regions that need it are also more than the budget availability. I think it depends on the local government, there must be some, but on average it is limited according to the financial capabilities of the region.

Informant Head of Housing and Settlement Area Sub-Directorate, Urban Directorate, Bappenas gave his opinion regarding budget resources as follows: one of the most important aspects in policy implementation is budget source support. Without a budget, it is impossible for policy programs to be realized properly. Yes, what I find every time I go to the regions, the problem is the same, namely budget limitations.

Meanwhile, informant PJ. Mayor of Bandung stated his statement that: we cannot deny that Bandung City needs more budget to realize public housing. Alhamdulillah, the central government provides assistance in providing housing for MBR. Yes, maybe not all of it can be realized, but at least according to the priorities and conditions in Bandung City, we are gradually realizing the availability of public housing.

Similarly, informant Head of the Bandung City Housing and Settlement Area Service stated: our policy program has many agendas that must be realized. But the budget is limited, sir. The APBD itself is not sufficient for the entire budget needs of this public housing provision policy. So we really hope for assistance from the central government, we certainly also need assistance from the private sector. So if there are other budget sources outside the APBD or APBN, that would be better, as it can further facilitate the availability of MBR housing.

### **Disposition in the Implementation of Housing Provision Policy for MBR in Bandung City**

Edwards III (1980) explains that the term "disposition" refers to the drive, motivation,

and tendency possessed by policy actors to implement a policy seriously. Disposition ensures that the objectives to be achieved from the policy can be realized effectively. Disposition here shows the enthusiasm and sincerity of policy actors in implementing the established policy. The dimensions of disposition include the commitment of implementers and incentives.

The aspect of implementer commitment is reflected in the implementers who are appointed who have high dedication in implementing the policy. Regarding the commitment of implementers, the informant of the Acting Mayor of Bandung stated that: the bureaucratic commitment of the implementers of the MBR housing provision policy is quite high. The agency carries out its duties well, according to direction and command.

Likewise, the informant of the Head of the Bandung City Housing and Settlement Area Agency stated: we are committed to implementing what is the direction, instruction, or order of superiors and the mandate of laws and regulations in providing housing for MBR. Apart from being our duty, the benefits of this program for our low-income brothers and sisters are very high.

Meanwhile, the informant of the Head of Housing Division of the Bandung City Housing and Settlement Area Service in his statement said: apart from administratively, our organization is bound by a commitment to service to the community. Our compliance with the institutions and work culture that have been built, of course, results in a strong commitment to implementing policies as well as possible.

Then, the informant of the Bandung City DPRD leadership also expressed his views regarding the commitment of policy implementers as follows: I think the local government and we together have the same commitment to making the government's policy program a success in providing housing for MBR. The difference is, we support through the political area, policy formulation, budgeting, and supervision. In addition, we also oversee the aspirations of the community so that similar programs can run smoothly.

Regarding commitment, the informant of the Head of the West Java Himperra DPD stated his statement that: I think we and the local government have the same commitment to making the policy a success. We will carry out the mandate as best as possible in providing housing for MBR. Of course with quality in development, complying with all predetermined standard operating procedures.

Meanwhile, in the view of informants from the Bandung City Community, it was stated that: I see that the local government and policy implementers have a good commitment in implementing this policy. This needs to be maintained and improved with various concrete evidence so that it can increase our trust as a community.

## 5. Conclusions

Based on the description of the research results and discussion, the following conclusions can be put forward: 1) The implementation of the policy of providing housing for MBR has not been optimally implemented based on the perspective that although policy communication has been transmitted consistently and clearly, the commitment of implementers and incentive systems are available quite well, and the bureaucratic structure with the availability of SOPs and fragmentation of responsibilities, but in the resource dimension it is not sufficiently supported by the availability of adequate budget resources, human resources and equipment facilities; 2) Supporting factors for the implementation of the policy of providing housing for MBR in the city of Bandung include, the existence of regional regulations that support central government policies; Pilot project for the Rusunami Cingised Bina Harapan public housing program; the existence of supporting parties from the private sector and non-government elements, and the existence of a KPBU cooperation scheme. Meanwhile, the inhibiting factors for policy implementation are budget constraints, land constraints; high land prices; citizen rejection; and urbanization. 3) The implementation model of the housing provision policy for MBR in Bandung City was formulated by researchers, namely the "Masagi Policy Implementation Model" as an implementation model developed from the Edwards III (1980) policy implementation model, and named based on the philosophy of the Sundanese people who represent completeness, solidity and stability. The model presents novelty, namely adjustments to the normative basis of policy, funding schemes, development implementers, supervision, and alternative solutions to limitations, high land prices and community rejection of the use of state land with the HGB scheme. In addition, the novelty of the model is also in the need for leadership and sustainability dimensions in the dimensions of the Masagi model.

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