



# Policy Implementation of Housing Financing Facilitation and Assistance for Low-Income People in Bekasi District: A Case Study of Villa Kencana Cikarang Housing

Adventus Managam Simbolon, Budiman Rusli, Candradewini

Faculty of Social and Political Sciences, Universitas Padjadjaran, Indonesia

ARTICLE INFORMATION	A B S T R A C T
<p>Received: October 23, 2023 Revised: December 14, 2023 Available online: April 28, 2024</p>	<p>This study aims to assess the effectiveness of housing financing facilitation and assistance policies for low-income people (LIP) in Bekasi District, with a case study of Villa Kencana Cikarang Housing. A qualitative descriptive approach with a case study design was utilized, applying Khan &amp; Khandaker's rational model of policy implementation to evaluate five key variables: clarity of policy objectives, detailed and consistent planning, clear division of tasks, accurate standardization, and proper supervision. The findings reveal several issues, including policy targets that do not reflect the housing needs of each region, inaccuracies in targeting FLPP mortgage recipients, limited planning of FLPP credit/financing schemes, a shortage of human resources in implementing organizations, and various obstacles in post-distribution monitoring related to occupancy. Practical recommendations from this study include setting policy targets based on the proposed housing needs of each region, continuously developing and evaluating the current government housing credit/financing schemes to expand their implementation and utilization beyond LIP to include the poor and non-LIP groups, accelerating staff recruitment and rotation in implementing organizations, and ensuring inherent supervision by involving developers to monitor occupancy rates and applying strict sanctions to LIP who violate the provisions on the use of subsidized housing.</p>
<p><b>KEYWORDS</b></p> <p>Housing Financing, Housing Subsidies, Low-Income People, Policy Analysis, Policy Implementation.</p>	
<p><b>CORRESPONDENCE</b></p> <p>Name: Adventus Managam Simbolon E-mail: <a href="mailto:dventus21001@mail.unpad.ac.id">dventus21001@mail.unpad.ac.id</a></p>	

## INTRODUCTION

The Government of Indonesia through the Ministry of Public Works and Public Housing (PUPR) uses the home ownership backlog indicator as a benchmark for providing access to cheap and affordable housing, especially for low-income housing communities in Indonesia. Based on the backlog of home ownership released by the National Statistics Agency (BPS), the number of households that do not yet own a home according to the 2020 census is 12,751,871 households (BPS, 2020). Van Meter and Van Horn in Wahab (2008), define public policy implementation as actions carried out either by individuals, groups, government or private officials that are in line with previously decided policy objectives. One of the government's technical policies in the housing sector, especially for MBR that has been implemented is PUPR Ministerial Regulation Number 35 of 2021 which is a substitute for the previous ministerial regulation Number 20 of 2019 concerning housing financing facilitation and assistance for low-income people. The housing financing facility and assistance mechanism is channeled through the Housing Finance Liquidity Facility House Ownership Credit scheme (KPR FLPP) and assistance in the form of Down Payment Assistance Subsidies (SBUM) (Leman, 2021; Silaban et al., 2023). In principle, policy implementation is a way to implement policies in accordance with policy objectives that have been formulated (Cantle, 2015; H, Michael. Hupe, 2009; Wu et al., 2012). Furthermore, the policy implementation process can begin after various policy objectives have been set, programs are ready to be implemented and policy budget/budget allocations are available (Sunggono, 1994).

The Public Housing Savings Management Agency (BP Tapera) is a government agency formed to manage the government budget in collaboration with implementing banks in disbursing the KPR FLPP. Meanwhile, the management of the SBUM budget is carried out by the PUPR ministry work unit. However, in practice it is not uncommon for policy implementation to involve intervention from various interests so that the process is complex and often politically charged (Boehmer-Christiansen & Kellow, 2013; Briassoulis, 2004; Crick, 1996; Kraft, 2017).

Another understanding of policy implementation is the activity of distributing policy outputs carried out by implementers to target groups as an effort to achieve policy goals (Dunn, 2003). For low income people (MBR) who are interested in getting the KPR FLPP facility, they must meet the minimum requirements set out in the policy, including: have never owned a house before, have never received subsidies or housing finance assistance from the government related to credit/financing for home ownership and credit/financing for housing construction. self-supporting and have a fixed or irregular income that does not exceed the income limit set according to the provisions.

Based on the realization data, Bekasi Regency is the district that has the highest realization of KPR FLPP every year at the national level with the following table details:

Table 1. Five highest KPR FLPP Realization per Regency

No.	Regency/ City	KPR Realization 2021		Regency/City	KPR Realization 2022	
		Unit	Value (Rp thousand)		Unit	Value (Rp thousand)
1.	Bekasi Regency	22.556	2.725.185.976	Bekasi Regency	20.004	2.416.586.724
2.	Bogor Regency	8.712	1.046.641.112	Bogor Regency	10.869	1.305.778.495
3.	Karawang Regency	8.484	915.688.381	Karawang Regency	9.161	988.757.810
4.	Sukabumi Regency	5.586	599.160.264	Tangerang Regency	8.161	971.375.032
5.	Cirebon Regency	4.533	484.783.878	Palembang City	6.458	690.202.266

Source: Portofolio BP Tapera, 2022

Although in terms of KPR FLPP distribution in Bekasi Regency has the highest rating, the low occupancy rate of houses is also quite dominant in Bekasi Regency as is the case in Villa Kencana Cikarang Housing. Based on the results of data collection and preliminary information obtained by researchers from previous research sources and field research observations, it can be concluded that the problem of implementing the policy of facilitating and assisting housing finance for MBR includes the inaccuracy of targeting subsidy recipients where the subsidized housing facilities can still be enjoyed by non-MBR or those who receive double facilities and violation of the use of subsidized housing where the MBR does not immediately occupy a minimum of 1 year continuously after the credit agreement so that the condition of the house is empty and abandoned, the house is rented/transferred before 5 years. This problem has also become a repeated audit finding obtained by related supervisory agencies such as The Financial Audit Board of Indonesia (BPK), The Financial and Development Supervisory Agency (BPKP) and the Inspectorate General of the Ministry of PUPR. This has become one of the problematic phenomena that is of interest to researchers to conduct research related to the implementation of housing financing facilitation and assistance policies for the MBR.

Several policy implementation problems that need to be addressed by policy actors include: the causes of failure of policy implementation in an area, the success rate of policy implementation that differs in each region, the ease of implementing one policy over another, the success of policy implementation which is influenced by differences in policy objectives (Purwanto & Sulistyastuti, 2012). In addition, the causes of unsuccessful policy implementation are determined by limited human resources, inadequate organizational structure

and weak coordination with the parties involved (Martadisastra, 1987). In overcoming the failure of implementing a policy, each organization/policy actor needs to measure their ability to carry out a policy so that guarantees are obtained that the goals and targets set in the policy are achieved (implementation capacity) (Giest, 2020). Besides that, to build a policy effective, one of the factors that has a dominant influence is public trust (Gille, 2024; Nolan-Flecha, 2017).

The results of the literature study collected from previous research are divided into two research scopes, namely the scope of national publications and international publications. Within the scope of national publications, the discussion on the topic of housing financing facilitation and assistance is closely related to subsidized housing policies. According to Rudi Handoko and Pandu Patriadi Priliansyah, Z.P's research, housing subsidies are payments made by the government to companies or households to achieve certain goals that enable them to produce or consume housing in larger quantities or at lower prices. With cheaper house prices, the houses produced will be higher due to high public consumption. (Priliansyah et al., 2021). Meanwhile, in international publications, discussions on housing subsidy policies are rarely carried out when it is related to the topic of housing policy and is closer to the concept of affordable and sustainable housing. Furthermore, currently the concept of affordable and sustainable housing continues to be developed with various other approaches such as affordable housing if it has accessibility that is conducive, functional and sustainable (Olubi & Aseyan, 2022). Affordable housing is not only assessed in terms of economical costs, but must be viewed more broadly and holistically (Ezennia & Hoskara, 2021).

The search results for housing policy topics in international publications in the Scopus journal look like Figure 1 as follows:



Figure 1. Density Visualization related to housing policy topics in Scopus publications

Source: Scopus Database, 2022

From the figure above, the mapping results of the international journal published by Scopus using the vosviewer application show that research related to affordable housing has not been widely studied in international scientific articles related to housing policy. The topic of affordable housing is still green and its position is far from the locus of housing policy.

Then to examine in more depth the policy implementation of housing financing facilitation and assistance for low-income people, the authors conducted in-depth research and decided to use the theory of policy implementation with a rational model developed by Khan & Khandaker. The measure of the success of

policy implementation performance developed by researchers is determined by several dimensions, namely: clarity of goals, policy targets and objectives, detailed and consistent planning, complete and clear division of tasks, accurate standardization, and proper supervision. With the fulfillment of each policy dimension, it is hoped that it will have a positive impact on policies that will contribute to the performance of the policy implementation of housing financing facilitation and assistance for low-income people in Bekasi Regency. The following is a research framework developed by researchers in this study which can be seen in Figure 2 as follows:

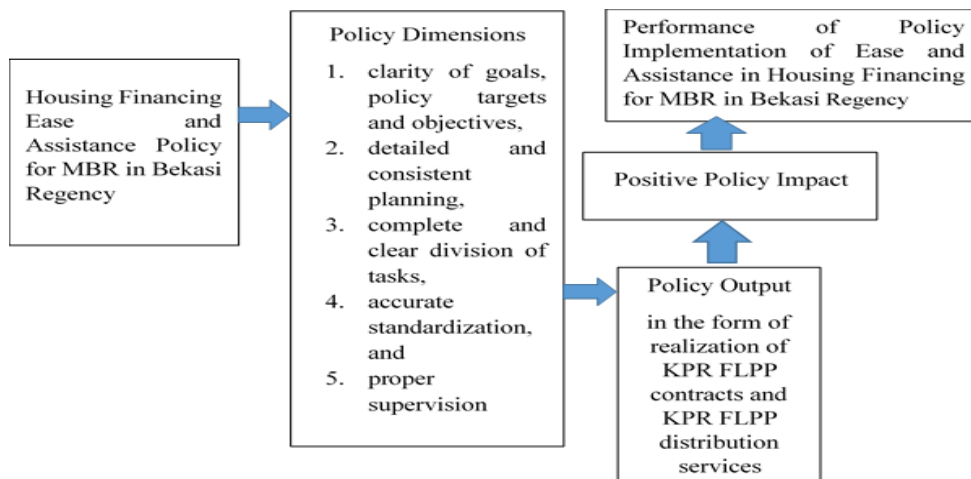


Figure 2. Research Thinking Framework  
Source: Author, 2023

The use of Khan & Khandaker's theory in discussing phenomena can provide novelty in research on the topic of policy implementation because it has not been found in previous studies. The results of this study are expected to provide suggestions for policy improvements that can be used as input in overcoming problems implementing the policy of facilitating and assisting housing finance for the MBR and becoming a reference for subsequent research related to housing policy.

**METHOD**

The methodology used in this study uses a qualitative descriptive approach. According to Creswell (2018), the qualitative descriptive method is an approach or search used to explore and understand a central symptom. Furthermore, to focus research on the problem phenomenon, the researcher uses a case study research design conducted at Villa Kencana Cikarang Housing. In this study, the sample in this qualitative research method is purposive in nature, meaning that it is in accordance with the aims and objectives of the research which does not emphasize quantity or representation but rather the quality of information, credibility and richness of information held by informants. The key informants in this study came from elements of the government, implementing bank elements, backward developers and MBR elements.

The data collection techniques carried out during this study included: Interviews, which were conducted in depth with semi-structured interview guidelines that had been prepared by previous researchers. Observations are the results of field observations that produce observational data in the form of descriptions in the field in the form of attitudes, actions, conversations, interpersonal interactions and others. Library

Studies by conducting a review of documents in the form of written and stored material can be in the form of correspondence or audiovisual documents.

The qualitative data that has been collected can be tested for credibility by triangulating data sources, namely by cross-examining various data sources that have been collected and enriching in-depth information that has been obtained from the first source (Raco, 2010). In this study, the qualitative data analysis technique used was the descriptive qualitative data analysis technique of the Milles and Huberman model which divided the qualitative data analysis process into four stages, namely: data collection, data condensation, data presentation and drawing conclusions (Miles & Huberman, 2014).

**RESULTS AND DISCUSSION**

*Overview of Bekasi Regency*

Bekasi Regency is one of the regencies in West Java Province with its capital city named Cikarang which is located on the coordinate boundary between 6°10' - 6°30' South Latitude and 106°48'78" - 107°27'29" East Longitude. Bekasi Regency administratively consists of 23 sub-districts, 7 sub-districts and 180 villages. Bekasi Regency has an area of 1,273.88 Km<sup>2</sup> with area boundaries which include:

1. To the north is bordered by the Java Sea
2. To the south it is bordered by Bogor Regency
3. To the west it is bordered by Jakarta City and Bekasi City
4. To the east it is bordered by Karawang Regency.

Total population

Demographically, based on data from the Central Statistics Agency for 2022, the total population in Bekasi Regency is 3,214,791 people consisting of 1,631,660 male residents and 1,583,131 female residents.

**Livelihood**

Furthermore, based on BPS 2022 data, the number of people who are actively working is 1,799,668 people with the main job status as laborers/employees/employees predominate around 56.95% or as many as 1,024,871 people. The minimum wage rate for workers in Bekasi Regency over the past five years has been around IDR 4,100,000-IDR 5,130,000.

By assessing the characteristics of the active working population dominated by laborers (formal sector workers) and the acquisition of the minimum wage for workers in Bekasi Regency is still under the MBR category (salary/income below IDR8.000.000) with the target criteria for recipients of the policy of housing financing facilitation and assistance for low-income people in Bekasi Regency.

Villa Kencana Cikarang housing is one of the government subsidized housing with a land area of ± 105 ha located on Jalan Raya Sukatani, Karangsentsosa, Kec. KarangHappy, Bekasi Regency, West Java which was developed by Arrayan Bekasi Development Limited Company. Until now, the construction of subsidized houses in the Villa Kencana Cikarang housing has reached more than 8,500 subsidized housing units and is going through the third stage of development.

**Analysis of the Implementation of Housing Financing Facilitation and Assistance Policies in Bekasi Regency**

To find out the policy implementation of housing financing facilitation and assistance for low-income people in Bekasi

Regency using 5 (five) dimensions of policy implementation based on the theory of Khan & Khandaker (2016):(1) Clarity of goals, targets and policy objectives (2) Detailed planning and consistently (3) Complete and clear division of tasks (4) Accurate standardization and (5) Appropriate supervision with the results of the discussion as follows:

**(1) Clarity of goals, targets and policy objectives**

From the point of view of clarity over policy goals, the existence of a clear policy goals will provide the same understanding and direction for each policy actor in implementing a policy. With regard to the policy of facilitating and assisting housing finance for MBR, the policy goals is stated in the goal of providing KPR FLPP, namely to provide funds to support housing finance for MBR.

In terms of clarity on policy targets, the setting of these policy targets has not been distributed per region so that they have not reflected housing needs in each region/region. From the target of the National medium-term development plan (RPJMN) and Strategic Plan in the housing sector for 2020-2024, until 2022 the achievement of the realization of the entire housing finance program implemented by the government has only reached an average of 42.59% of the policy target set in the RPJMN. Efforts are still needed to accelerate the realization of KPR FLPP distribution to achieve the previously set policy targets.

In terms of clarity on policy objectives, it can be assessed based on the realization of the 2022 KPR FLPP distribution in Bekasi Regency where the MBR target group based on income is dominated by debtors/customers who have income between 4 million to 5 million rupiah by 39.18% with details in figure 3 as follows :

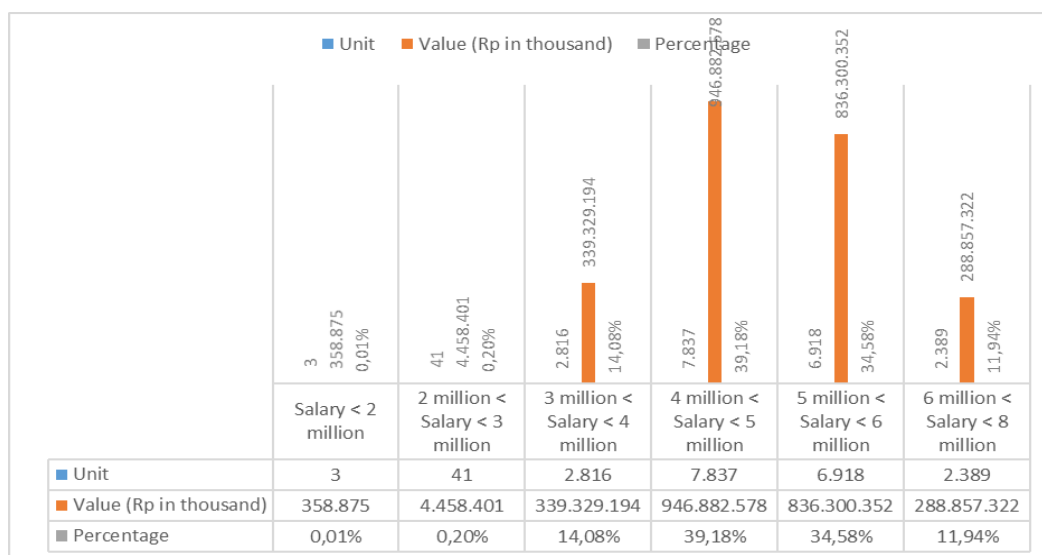


Figure 3. Realization of KPR FLPP 2022 Bekasi Regency by income group

Source: BP Tapera Portfolio, 2022

This amount is still in accordance with the conditions required in the PUPR Ministerial Regulation that the maximum MBR income is IDR 8,000,000. Even so, based on the results of BPK's examination in the previous year it was found that the distribution of subsidized KPR in Bekasi Regency was still not on target, which was given to 8 debtors who had more than one KPR FLPP, given to 12 debtors who were husband and wife, given to 1

debtor with excess income. This finding is being followed up by applying binding sanctions according to the provisions.

**(2) Detailed and consistent planning**

This detailed and consistent planning discussion is grouped into four budget planning processes, credit/financing scheme planning, Human Resources (HR) policy planning and policy implementation time planning.



In terms of budget planning, the budget planning process for implementing housing financing facilitation and assistance policies is almost the same as setting targets for KPR FLPP distribution which are determined nationally each year. The amount of the planned budget cannot be distributed and is not a proposal per region/region so that it does not reflect the planned budget requirements for housing finance from each region. In terms of realization for the Bekasi district, as the district that obtained the highest realization value of KPR FLPP distribution nationally it automatically contributed to the absorption of the planned KPR FLPP budget with a total realized value of IDR 2,416,586,724,000.00 or 9.61% of the total realized value of KPR FLPP 2022 nationally.

In terms of credit/financing scheme planning, the policy content of the housing finance facilitation and assistance for low-income people has actually been clearly regulated that credit/financing for livable housing can be carried out through several schemes as follows:

- 1) Credit/financing for the ownership of public landed houses and public flats that are ready for habitation;
- 2) Credit/financing for the ownership of public tread houses and public flats that are not yet ready for habitation;
- 3) Credit/financing of public flat ownership with proof of ownership in the form of a certificate of ownership of the flat building with a fiduciary guarantee;
- 4) Credit/financing for the ownership of public landed houses and public flats through lease purchases

The planning of the KPR FLPP credit/financing scheme by BP Tapera is currently still focusing on the ownership of public landed houses and public flats that are ready for occupancy, while for other housing ownership credit/financing schemes as stipulated in the policy, BP Tapera is still in the normalization stage for implemented in the next period. Based on the realization of the 2022 KPR FLPP distribution, it is known that the KPR FLPP disbursed by BP Tapera during 2022 in Bekasi Regency are entirely (100%) intended for the ownership of 20,004 ready-to-live-in public houses.

In terms of Policy HR planning, detailed and consistent Policy HR planning is carried out by each implementing organizations in terms of fulfilling human resources both in terms of the quantity and quality of employees they have. In terms of the quantity of BP Tapera employees, it is still necessary to accelerate the fulfillment of employees to fill several strategic and non-strategic positions so that the implementation of the organization and housing finance disbursement policies can be fulfilled according to their main tasks and functions. Meanwhile, in terms of the quality of human resources, it is fulfilled through carrying out human resource planning by routinely conducting outreach, technical guidance and education and training periodically and alternately to all existing employees.

In terms of the time planning for implementing the policy in the context of implementing the housing finance facilitation and assistance policy for MBR, the implementation of the time planning for the KPR FLPP disbursement policy has been fulfilled every year properly. This can be judged from the achievement of KPR realization which can be met during the current year every year even in 2021, KPR FLPP distribution has reached the quota and closed before the end of the policy period, namely October 2021.

### *(3) Division of tasks that are complete and clear*

In the implementation of the housing finance facilitation and assistance policy, the division of tasks for each policy implementer relating to the distribution of KPR FLPP has been clearly stated in other regulations regarding the organizational structure and work procedures of each implementing organization. Furthermore, the policy implementation of housing financing facilitation and assistance for low-income people in Bekasi Regency which is being carried out by the Ministry of PUPR is currently more focused on distributing SBUM to MBR KPR FLPP recipients in Bekasi Regency and realizing the interest difference subsidy spending budget for SSB KPR distribution with the last contract of 2020 until the installment period ends. Meanwhile, the policy implementation of housing financing facilitation and assistance for low-income people in Bekasi Regency which is carried out by BP Tapera is currently more focused on realizing the distribution of KPR FLPP in Bekasi Regency which has been effective since 2022 until now.

The policy stipulates that the Executing Bank's task is to work together in the context of distributing KPR FLPP and/or SBUM. The pattern of cooperation carried out in the distribution of KPR FLPP uses an executing pattern in which the risk of uncollectible KPR FLPP is borne by each Executing Bank. In more detail, the division of tasks given to Executing Banks is regulated in the cooperation agreement agreed between BP Tapera and each Executing Bank. In Bekasi Regency, the realization of KPR FLPP distribution in 2022 is dominated by The State Saving Bank (BTN) Bekasi of 86.96% of the total realized value of KPR FLPP.

Furthermore, the role of the developer who provides his housing project in Bekasi Regency also has an important task in achieving the policy objectives of facilitating and assisting housing finance with the KPR FLPP scheme in Bekasi Regency. The main task of developers in Bekasi Regency is to provide adequate subsidized housing according to the provisions and ready for habitation and to build infrastructure and housing utility facilities. The total number of developers contributing to the provision of subsidized housing in Bekasi Regency is 200 with a total number of housing projects that have been built during 2022 of 283 housing projects.

### *(4) Accurate standardization*

In supporting the implementation of housing financing facilitation and assistance policies for MBR, the Ministry of Public Works and Public Housing has established several PUPR regulations in the form of Ministerial Regulations (Permen PUPR), Ministerial Decrees (Kepmen PUPR), and Technical Instructions (Juknis PUPR) for program implementation, including:

PermenPUPR Number 35 of 2021 concerning Housing Financing Facilities and Assistance for MBR

- 1) KepmenPUPR Number 22 of 2023 concerning Amount of Income
- 2) KepmenPUPR Number 995 of 2022 concerning Selling Price Limits
- 3) Board of Directors Circular Letter (SE Direksi) Number 1 of 2020 concerning Technical Instructions for Calculation of Income Limits for Subsidized KPR Target Groups
- 4) SE Direksi Number 3 of 2022 concerning Technical Instructions for Controlling Housing Financing Facility and Assistance

Likewise, BP Tapera, as the implementing organization for the policy of facilitation and assistance in housing finance for MBR with the KPR FLPP scheme, has developed and established relevant regulations which have become standard standards and references in its implementation. The BP Tapera regulations were approved and stipulated by the Commissioner of BP Tapera, including:

- 1) BP Tapera Regulation Number 9 of 2021 concerning Home Ownership Financing through the Housing Finance Liquidity Facility (FLPP)
- 2) BP Tapera Regulation Number 3 of 2021 concerning Appointment of Channeling Banks

Every policy that has been set, of course, still needs to be reviewed to evaluate the extent to which the policy can be implemented in the context of the current policy. In the context of the implementation of housing finance facilitation and assistance policies for MBR, reviews/updates of policy standards/guidelines are carried out regularly to accommodate policy changes, including:

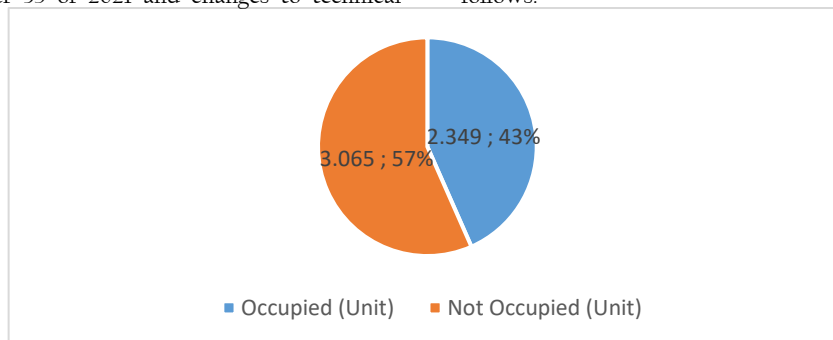
- 1) Changes in management institutions, for example: when the KPR FLPP disbursement was transferred from Housing Finance Management Center Public Service Agency (BLU-PPDPP) to BP Tapera, changes were made to PUPR Ministerial Regulation Number 20 of 2019 to Ministerial Regulation Number 35 of 2021 and changes to technical

instructions regarding control of convenience and assistance from previously SE Director General Number 5 2021 becomes SE Director General Number 3 of 2022;

- 2) Changes in the selling price of public landed houses and public flats facilitated by KPR FLPP are evaluated for value every year causing changes to the related KepmenPUPR;
- 3) Adjustment of the income limit for unmarried MBR in non-Papua areas, from previously PUPR Ministerial decree Number 411 of 2021 to PUPR Ministerial decree Number 22 of 2023;
- 4) Cooperation Agreement (PKS) between BP Tapera and each Executing Bank which is determined annually.

**(5) Proper supervision**

At present one of the important issues is the implementation of the policy of facilitating and assisting housing finance for MBR in Bekasi Regency is post-distribution supervision of the use/occupancy of the house by the beneficiary. Even though Bekasi Regency has succeeded in occupying the best portion of KPR FLPP distribution every year, in terms of house utilization/occupancy, there are still many unoccupied housing. From the monitoring and evaluation results of the Ministry of PUPR in 2022, the house occupancy rate in Villa Kencana Cikarang Housing is still very low, around 43.39% or as many as 2,349 housing units are inhabited, as shown in Figure 4 as follows:



**Figure 4.** Occupancy rate of Villa Kencana Cikarang housing  
 Source: Ministry of PUPR 2022 Money results

From the results of field research observations, namely Villa Kencana Cikarang housing conducted by researchers, it is clear that there are many empty houses that have not been inhabited

for a long time and have been abandoned. Several housing blocks with low occupancy rates are located in Block I and Block J.



**Figure 5.** Condition of Not Occupied House  
 Source: Observation results, 2023



Furthermore, from the results of observations made by researchers while in the field on unoccupied houses in Block I and Block J, it was found that several houses were already in the auction process (stickers attached to in the Bank auction process), sale/rent and other reasons.

The results of this observation are in line with the results of the Ministry of PUPR's monitoring and evaluation which stated that the obstacles encountered in the monitoring of occupancy at the Villa Kencana Cikarang Housing Complex were caused by several factors including:

- 1) There is a house that is rented out or transferred without the knowledge of the bank or the Ministry of PUPR/BP Tapera, while the payment of installments is on time;
- 2) There are problems with housing occupancy from the MBR, because:
  - a) The debtor moves assignment/place of work to another city/regency;
  - b) The debtor changes residence due to termination of employment;
  - c) The debtor is required to live in a residential facility provided by the employer;
  - d) The debtor has to live with his parents because of illness;
  - e) Limited public transportation or road infrastructure to access housing.
  - f) The debtor lost/changed contacts without the knowledge of the Bank

Another obstacle that occurs in the post-distribution monitoring process faced by implementing organizations from both the Ministry of PUPR and BP Tapera at this time is the limited human resources implementing staff to support monitoring of occupancy of subsidized housing as a whole.

## CONCLUSION

The results of the research implementation of the policy of facilitating and assisting housing finance for MBR in Bekasi Regency revealed several findings, including setting policy targets that did not reflect the housing needs of each region, problems of inaccuracy in targeting KPR FLPP recipients, limited planning of KPR FLPP credit/financing schemes, the lack of human resources in implementing organizations, and post-distribution monitoring related to occupancy are still experiencing various obstacles. Some of the recommended practical suggestions from this study include: in setting policy targets it should be prepared based on the proposed housing needs of each region/region. integrated, the current government housing credit/financing scheme still needs to be continuously developed and evaluated continuously in the future so that its implementation and utilization can expand not only for MBR but for the Poor and Non-MBR, Acceleration of staff fulfillment in implementing organizations to support policy implementation is necessary to be immediately followed up with the recruitment of new employees and staffing rotation and the need for inherent supervision by involving the developer to monitor the occupancy rate of each housing and the application of strict and strict sanctions to MBR who violate the provisions on the use of subsidized housing.

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