

# Implementation of the Policy on the Construction of Cheap Houses for Low-Income Communities in Palembang City, South Sumatera Province

Hamdi Darmawan<sup>1</sup>, Ermaya Suradinata<sup>2</sup>, Rossy Lambelanova<sup>3</sup>, Sampara Lukman<sup>4</sup>

<sup>1,2,3,4</sup>Institut Pemerintahan Dalam Negeri (IPDN), Indonesia

Email: [hamdidarmawan17@gmail.com](mailto:hamdidarmawan17@gmail.com)

## Abstract

As one of the oldest cities in Indonesia, Palembang City is included in the ranks of the most populated cities in Indonesia. It should pay attention to the social life of its people, especially in terms of place of residence and residence. Since the issuance of Law Number 1 of 2011 and Government Regulation Number 64 of 2016 concerning low-cost housing, it has not been running optimally. Therefore, researchers are interested in researching implementing low-cost housing policies in the city of Palembang. This research uses qualitative methods with observation techniques, in-depth interviews with informants supported by various related documents. This study uses the concept of wisdom, the process of implementing wisdom, the factors that influence the implementation of wisdom. The results of this study indicate that the performance of low-cost housing for the people in Palembang City has not been optimal due to various dominant factors, namely communication and conflicts of interest between agencies so that it requires a strategy by carrying out different incremental policies such as regulatory reform, increasing resources, forming public opinion, and cooperation. With private parties.

**Keywords:** Strategy, Policy Implementation, Cheap Houses, Land Banking.

----- ◆ -----

## A. INTRODUCTION

As part of the international community that also signed the Rio de Janeiro Declaration (June 1992), Indonesia has always been active in activities initiated by the United Nations Center for Human Settlements regarding housing, a basic human need. It is the right of all people to occupy the accommodation. (Based on the concept of Maslow's Hierarchy of Needs Theory, "The most basic need for each person is a physiological need, among others, is the need for shelter (home), which is the need to sustain his life physically" (Mathes, 1981).

The construction of housing and residential areas that rely on the community provides the broadest possible opportunity for the community to play a role (Suwarja, 2019). In line with the part of the community in the construction of housing and residential areas, the government and local governments have the responsibility to become facilitators, provide assistance and convenience to the community, and carry out research and development covering various related aspects, among others, spatial planning, land, environmental infrastructure. The material and component industry, construction and design services, financing, institutions, human resources, local wisdom and supporting laws and regulations (Sulaiman, 2017). The house is one of the basic human needs whose importance is

only below food and clothing. The house can be defined as a space where humans live and carry out activities free from physical and psychological disturbances.

Housing is indirectly very influential in implementing the provision of community housing, especially for people with low income. According to the UNESCAP statement (2009), these poor people are the population least able to afford the increasing cost of housing construction. In the Government Regulation of the Republic of Indonesia Number 7 of 2005, it is stated that the main problems faced by low-income people are limited access to healthy and decent housing and the low quality of residential environments (Herijanto, 2008). The low level of fulfilment of decent and affordable housing for low-income people. This is due to the inability of these communities to get proper and affordable housing and the weakness of the housing subsidy system and mechanism for low-income groups of people, both through formal and informal market mechanisms (Suprijanto, 2004).

Based on the above problems, the role of the government in providing infrastructure and policies that are right on target for the functioning of the affordable housing system must be implemented. In fact, according to Singgih Santoso (2002), "for those who really cannot afford it, the government must provide subsidies. This is a consequence if the State recognizes that housing is a basic need". Aviliani (2015) argues that "in the context of complete human development, the housing problem as one of the basic human needs should naturally occupy a leading position and priority. Especially in matters concerning urban communities with the meagre and irregular income".

The construction of low-cost housing is a government policy to address the shortage of houses in Indonesia, especially for low-income people (MBR). The target groups are fishermen, workers (labourers), civil servants, military and police. Hanif Dhakiri (2015) states, "The government is trying to accelerate the housing provision program that is needed by the community by garnering support from various related parties". This program will be realized through the APBN with an allocation of Rp. 11.7 trillion with a target of 334,000 units and non-APBN at Rp. 63.5 trillion as many as 663,000 units, in a gradual manner. The anxiety of low-income communities (MBR) who wanted to own a house was somewhat relieved when the government committed to building MBR houses, this program is a remedy for people who yearn for a future home; it's just that they learn from past experiences, to provide this MBR house is always constrained, and neglected because the government itself is experiencing many difficulties (Burhanuddin, 2015).

Bank Indonesia, as the central bank which has the authority to regulate and maintain the smooth operation of the payment system in Indonesia, issued regulations regarding the amount of down payment that must be prepared when implementing a Home Ownership Credit (KPR), including subsidized credit in the form of a Housing Financing Liquidity Facility (Indonesia, 2014). Initially, Bank Indonesia regulation (PBI) related to KPR, Mardiasmo (2017) stated that prospective mortgage customers must prepare a down payment of 30% of the total house price. However, this regulation has undergone improvements, and several reforms have

emerged, one of which is the down payment which was previously 30%, now it is reduced to only needing to prepare 20% (Nurlytha, 2020).

In realizing the low-cost housing program for low-income people and interpreting a decentralized development program, the Regional Government should pay attention to Government Regulation Number 88 of 2014, stated in Article 1 that the development of housing and residential areas is an effort made by the Minister, Governor and Regent/Mayor following their respective authorities, to achieve the objectives of implementing housing and residential areas. Article 5 contains the development of regulations covering aspects of land provision, development, utilization, maintenance and funding, and financing.

Throughout 2015, the Regional Leadership Council (DPD) of the Association of Indonesian Housing and Settlement Developers (Apersi) South Sumatra has succeeded in building 1500 units of subsidized housing or for low-income communities (MBR) in South Sumatra. However, the process and implementation are not easy because it faces several obstacles. There are several obstacles faced in the field, as stated by Ganefo (2013), for example, the availability of land and raw materials, whose prices always increase significantly because the surrounding area continues to grow. The subsidized home developer expects the government to provide a land bank (land banking) to support the Housing Finance Liquidity Facility (FLPP). The higher land price is the main obstacle in realizing cheap houses. Chairman of the DPD REI South Sumatra Moerod (2012) suggested the need for land bank procurement by the Palembang City Government. This could assist developers in implementing the low-cost housing development program in Palembang City.

Palembang City has a dense population and a relatively narrow place or environment. Simultaneously, the development growth in Palembang City is classified as very fast with very high mobility compared to other regencies or cities in South Sumatra Province. The town of Prabumulih, for example, has a large area of land, but the typical residents of Prabumulih City are still not ready to accept cheap housing developments due to the availability of sufficient land so that the implementation of low-cost housing development in Prabumulih City is still useless. Besides, the City District in South Sumatra still uses the NJOPTKP rate of 60 million rupiahs as a tax deduction, and this is far different from the city of Palembang, where the Palembang City Government set the NJOPTKP value as a BPHTB tax reduction in Palembang City of 100 million rupiahs, which is the case. Make it easier for the people of Palembang City to get cheap houses.

Based on the description above, the authors are interested in conducting a study on the Implementation of Cheap Housing Development Policy for Low-Income Communities in Palembang City so that the authors understand and master the implementation of programs that have been implemented in the last five years by the Palembang City Government, to create a healthy cheap house. Prosperous and the performance of low-cost housing that is transparent, accountable, right on target and sustainable in the future.

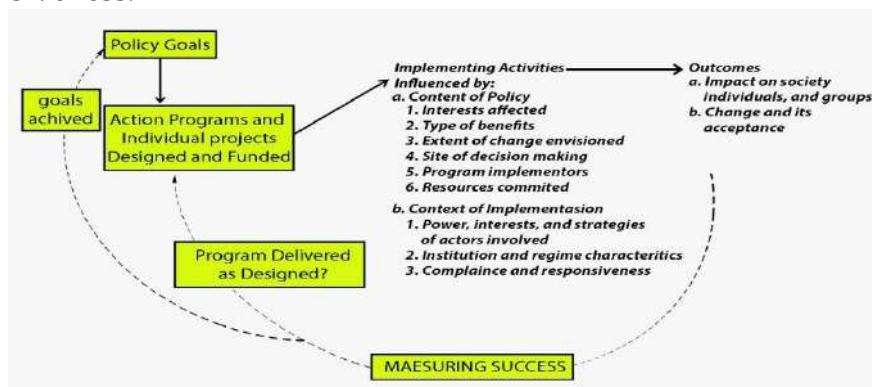
## B. METHOD

This type of research on the Implementation of the Cheap Housing Development Policy for Low-Income Communities in Palembang City uses a descriptive variety through a qualitative approach. According to Kirk & Miller, qualitative research is defined as a particular tradition in social science that fundamentally depends on human observations both in its area and in terms. . Meanwhile, Moloeng (2009) states that the qualitative research method is descriptive, namely: the data collected is in the form of words, pictures, not numbers. Even if there are figures, they are only as support. The data obtained included interview transcripts, field notes, photos, personal documents and others.

The author chooses the Qualitative Descriptive method because the writer considers that with this Qualitative Descriptive method, the writer can solve and find solutions/solutions to problems obtained/found in the field. The author hopes to get complete, extensive, accurate, and accountable information and data from the source. Truthful information about why the implementation of Law No. 1 / 2011 has not been carried out properly, and there are still many housing backlogs for low-income families in Palembang City. The data and information that the authors get in the field are really from sources that are directly involved in the implementation of the policy of low-cost housing development for low-income people in Palembang City and people who feel and become targets and enjoy the approach of low-cost housing.

## C. RESULT AND DISCUSSION

The reality that occurs in the field when the policymaker has determined the policy, the policy implementation process is not necessarily young as expected. Many factors influence the implementation of these policies so that the policies to be implemented will be tough to implement, even if they do not work. Researchers refer to the Grindle concept of Content of Policy, which includes Interest Affected, Type of Benefits, Extent of Change Envisioned, Site of Decision Making, Program Implementers, and Resources Committed. Then the Content of Implementation includes Power of interest, Institutions and Regimes Characteristics, and Complain and Responsiveness.



**Figure 1 Implementation as a Political and Administrative Process**

Source: Grindle (1980).

## 1. Content of Policy

The content of policy contains a decision that the policymaker has determined by taking into account the following aspects:

### a. Interest Affected

The interests of the target group. The policies influenced by the policy are regarding the extent to which the interests of the target groups or target groups are contained in the content of the policy. These interests relate to various interests that influence the implementation of policies. This indicator argues that the performance of a policy must involve many interests and the extent of the influence that these interests bring to its implementation (Damayanti, 2019).

The Central Government initiated the plan to build low-cost housing on December 10, 1976; however, in the process, there is still much that needs to be addressed in its implementation. Currently, the Ministry of Public Works and Public Housing (PUPR) is trying to overcome the housing shortage (backlog) and encourage low-income people (MBR) to have livable houses. One of them is through the One Million Houses Program launched by President Jokowi on April 29 2015. The involvement of the Regional Government of Palembang City in the construction of low-cost housing has an essential role as a catalyst between the interests of the Central Government and the community. In the interest of the Palembang City Government, the construction of low-cost houses can overcome slum settlements and lift the economy in the built areas. The role of the Palembang City government is to protect private interests by providing several facilities in terms of licensing, processing land certificates and safeguard the interests of the community from the possibility of horizontal conflicts.

The bank's existence also plays a significant role in which the bank acts as a mediator between the community as the target subject and the developer as the implementer of the low-cost housing policy implementation. Besides, the bank also plays a role in maintaining good relations with all parties related to housing. On the other hand, banks benefit from subsidized FLPP credit at low-interest rates. However, on the other hand, currently, the bank seems to be more selective and also focuses on restructuring efforts so that housing financing is somewhat restrained. Banks certainly do not want to take the risk of an increase in non-performing loans (non-performing loans).

The construction of low-cost housing must also pay attention to environmental aspects and good facilities and infrastructure so that security stability can occur between all parties involved. Failure to fulfil these points could lead to resistance from the community, and it is feared that it could lead to conflict if these parties cannot accommodate the community's wishes.

In the context of the community themselves, they gave a positive response to the construction of cheap houses because they were considered to be able to provide economic improvement and open new job opportunities without disturbing their livelihood activities so far. In principle, the community's interests except for the ease

of obtaining the desired cheap house and a comfortable environment without having to go through complicated stages.

The subsidized housing program is a national strategic project that uses state funds and is intended for low-income people, so this measure is deemed necessary to ensure that it reaches its destination, namely low-income communities. Permit constraints should not occur, considering that the subsidized housing construction program for MBR has been regulated in many regulations. Among others, Law No.1 of 2011 concerning Housing and Settlement Areas, Government Regulation No. 64 of 2016 concerning MBR Housing Development, Presidential Instruction No.5 of 2016 concerning Granting of Reduction or Exemption of BPHTB and IMB Retribution for MBR Houses, including Circular of the Indonesian Attorney General's Office concerning Security for the Construction of MBR Houses. So far, almost 90% (of the construction of MBR houses) must face obstacles. Sometimes even the reasons given are strange and absurd. Even though PP 64 of 2016 confirms that the granting of permits for MBR houses has been running for four years, almost no regions have implemented it. Likewise, with the presidential instruction that has lowered the Fees for Acquisition of Land and Building Rights (BPHTB), but it has been in effect for four years, there are still very few regions that have done so Palembang City Government.

The two regulations, one of which ordered the cutting of permits in the construction of subsidized housing for MBR from 33 types to 11 types, reducing the time for processing permits from nearly two years to just 1.5 months, and shortening the issuance of the main IMB and solving the IMB from 30 days. Into three working days. Not only that, to facilitate coordination in the regions in implementing the two regulations, the Ministry of Home Affairs (Kemendagri) also issued a circular to local governments on February 27 2017, regarding the simplification of licensing for MBR housing development. Among other things, the call for a merger of licensing and acceleration of licensing. Some examples are shortening the Letter of Release of Rights (SPH) overland from the Land Voters of the developer from 15 days to 3 working days. Besides, acceleration of the issuance of main building permits (IMB) and breaking of IMB from 30 days to 3 working days.

b. Type of Benefit

At this point, the content of policy seeks to show or explain that in a policy, there must be several types of benefits that offer the positive impact generated by the implementation of the procedure to be implemented. The type of benefit is a program that provides services collectively. For too many people, it will be easier to obtain support and a high level of compliance from the target groups or society at large. The low-cost housing program will undoubtedly bring benefits to all parties as long as all parties participate and are committed to the direction of development policy.

The main goal of the low-cost housing program is not only to improve the quality of life for low-income people to get decent housing, but it has other impacts that are sure to benefit various parties. The implementation of the low-cost housing

program can create jobs for construction workers and provide employment opportunities for other people to work in the property sector. The community's economy will also improve, and parties who touch will benefit, such as traders of building materials, notaries, and other services related to property and other legality.

The benefits obtained by the City Government of Palembang are increased local revenue from the local tax sector, licensing fees, fees for land certificate management and other income related to the construction of low-cost housing for low-income people. Apart from that, the organized urban environment and the reduction of slum settlements in urban areas are distinct advantages for Palembang City.

c. The extent of change Envisioned

The extent of change envisioned (Degree of Change to be Achieved) in each policy has targets to be and want to be achieved. The content of the approach that we want to explain is the extent to which the desired change from a policy must have a precise scale. A program that aims to change the attitudes and behaviour of the target group is relatively more challenging to implement than just providing direct assistance. The extent of change envisioned is related to implementing the policy of low-cost housing development for low-income people in Palembang City.

The low-cost housing program accommodates the needs of the property, community, and environmental business people who can coexist without being separated. The direction of change will be realized if the Government and private parties, as developers, have consistency with the agreed commitments in the residential area development plan, do not let the projects that have been developed mature, but various obstacles are encountered due to a lack of coordination between related lines. The Regional Government of Palembang City must support the development of the property sector, and the developer as the implementer of the implementation must be given several facilities in its performance because, as the author explores from merdeka.com, the strategic role of the real estate sector includes increasing the growth of 174 related industries. The number of direct and indirect workers absorbed by the real estate sector reached around 30.34 million people.

d. Site of Decision Making

Decision making in a policy plays an essential role in implementing a policy. This section must be explained where the decision-making of an approach to be implemented is located. Is the location of a program right on target or not on target? The decision-makers site (the place of the decision-maker) concerns the position of the decision-maker in playing the role of a stakeholder. This position relates to the Palembang City Government's efforts to prepare housing areas and development plans for the City of Palembang.

The low-cost housing program for low-income people has been implemented and supported by all parties involved for a long time. The Central Government occupies the top position in initiating and regulators of low-income housing programs for low-income people. At the same time, the Palembang City

Government is the facilitator between the policymakers of the target object. Meanwhile, the banks and developers here act as implementers of this policy and realize the Central Government's programs. However, along the way, the synergy between these parties is still not optimal. The different interests of each party evidence this. The difference in interests results in contradictions between the parties, causing the policies that have been given by the Central Government to be not applied perfectly and the benefits received by the policy object will feel less than optimal.

e. Program Implementors

In carrying out a policy or program, it should be supported by a competent and capable policy implementer for the success of a policy. And this must be well exposed or recorded. The program implementers (who will be the program implementors) involve the parties involved in the construction of low-cost housing areas for low-income people.

Implementers of a policy must have a high attitude and commitment. Suppose the policy executor is accompanied by a positive attitude, dedication, and support for implementing the policy. In that case, the performance of the policy will likely be carried out according to what the policymaker wants. Conversely, when those who implement policies have a negative attitude and are not committed, they will follow the results. Therefore, the disposition or attitude of implementing procedures, both the Palembang City Government and related agencies, dramatically influences the implementation of the low-cost housing program policy for low-income communities in Palembang City in particular. Therefore the disposition or attitude of implementing procedures, both the Palembang City Government and related agencies, dramatically influences the policy of low-cost housing development in Palembang City.

f. Resources Committee

The purpose of the Resources Committed (the resources provided) is whether adequate resources support a program. The implementation of policies must be endorsed by supportive resources so that their performance runs well in matters concerning budget support, human resource support and infrastructure support. Concerning budget support, as quoted from Realestat Indonesia magazine, "The government has allocated an FLPP budget of IDR 11 trillion in 2020 to facilitate 102,500 subsidized housing units. Although compared to 2019, the FLPP budget provided has increased, it is estimated that it is only enough to build 98 thousand housing units because Rp 2 trillion from the 2020 subsidy allocation has been used to cover the FLPP shortfall in 2019 ", this means that the Central Government has prepared the resources needed to achieve the goal. This implementation.

The Directorate General of Housing Provision of the Ministry of PUPR is ready to collaborate with the South Sumatra Provincial Government, Banking, and several local communities to implement the Community-Based Housing Development Program (P2BK). Based on the author's observations, three regions in South Sumatra Province are ready to carry out the groundbreaking of Community-

Based Housing Development. The three areas are Palembang, Prabumulih, and Lubuklinggau. The Directorate General of Housing Provision encourages the P2BK program to provide livable houses for the community. This can be developed through a collaborative approach between business, community and government (BCG). There are two concepts in the land acquisition process. First, land is provided by the Regional Government, and secondly, the ground is supplied by Cooperatives and Banking Business Entities. The Directorate of Public and Commercial Homes at the Directorate General of Housing Provision has assigned employees of the Ministry of PUPR to conduct a site visit carried out by the Directorate of RUK and the Directorate of Self-Help Housing on January 20-21, 2020.

Resources are essential in implementing a policy concerning various matters such as budget support, human resources in the form of competence and expertise and infrastructure. In the implementation scope of the low-cost housing policy for low-income communities in Palembang, the required resources have been fulfilled. However, the Central Government seems still half-hearted in implementing the policies they set themselves. The limited FLPP quota proves this from year to year. This condition shows that the available resources are still not maximal in implementing policies, especially in the budget sector. Therefore, implementing this policy, it must be done optimally with good planning. If the guidelines and budgets provided are not suitable, then the implementation of the policy cannot be said to be going well.

## **2. Context of Impementation**

### **a. Power of Interest**

Power, Interest, and Strategy of Involved Actor. In a policy, it is also necessary to consider the strength or power, interests and strategies used by the actors involved to facilitate the implementation of policy implementation. This concerns the involvement of stakeholders in determining strategic steps to build low-cost housing for low-income people. If this is not taken into account carefully, it is very likely that the program to be implemented will have far less than expected results.

A policy is formulated based on the power possessed by an organization. In control over the interests of parties inside and outside the organization. This can be seen in implementing the construction of low-cost houses for low-income people, divided according to each organization's authority. It is intended that each stakeholder takes a portion according to their respective authority to accelerate the realization of the construction of low-cost housing for low-income people.

The involvement of stakeholders has played a role so far. Relevant agencies, significantly the Palembang City Government have contributed to the running of this low-cost housing policy, and this is evidenced by the issuance of the policy of Acquisition Fees for Land and Building Rights, which currently the Palembang City Government provides NJOPTKP (Sales Value of Non-Taxable Tax Objects) worth 100 million rupiahs, which is the highest reduction compared to other districts/cities

in the South Sumatra region. This is, of course, appreciated positively by both the developer and the community, where the NJOPTKP value provides a significant tax reduction or relief.

Community support for the construction of low-cost housing for low-income people is enormous. This is different from what is shown by policymakers; the community is very enthusiastic about this plan because it is considered very supportive for low-income people to have decent housing at a low price. However, on the way, the Central Government still limits the subsidy quota for housing loans so that the results received are not well absorbed.

b. Institutions and Regimes Characteristics

Institution and Regimes Characteristics or the characteristics of institutions and regimes in power, concerning the aspects of institutions and governments in management in determining the direction of low-cost housing development for low-income people, which includes the work patterns of institutions in charge of implementing policies and alignments of the ruling regime with the implementor. Field. The environment in which a policy is implemented also affects its success, so in this section, we want to explain the characteristics of an institution that will influence a policy.

The work pattern carried out by the competent institution is still partially carried out. Relevant agencies are still working independently, following their respective policies. This requires support from the development agency to provide input to related agencies to operate sustainably without any difference in interests between agencies. For example, in collaboration with the Palembang City Planning Office, the One-Stop Service Office, where permits are made in layers, such as environmental permits, advice planning, Amdal permits, site plan approval, then Building Construction Permits, then Building Allocation Permits. The licenses mentioned above should be implemented in one go, not in stages, which can waste time for developers in realizing low-cost housing for low-income people.

Quoted from Presidential Regulation Number 64 of 2016, "PTSP issues building permits and legalization of technical plan documents no later than 7 (seven) days from the time the application is submitted by a legal entity completely and correctly including for the issuance of site plan approval and requests for technical considerations" but in reality management of Site Plan and IMB at One-Stop Integrated Service (PTSP) can reach 3 (three) months or more. It is undeniable that in licensing, there are many parties involved, both from related agencies and related sub-sections, but this has been a "ghost" that frightens low-cost housing developers for low-income people.

c. Complain and Responsiveness

Compliance and Responsiveness (Level of Compliance and Execution Response). Another thing that is considered necessary in implementing a policy is the compliance and response from the implementers, so what will be explained at this point is the extent to which the compliance and response of the implementer in responding to a policy will be. Compliance with the regulations governing and

responsive resources for the construction of low-cost housing for low-income communities includes Adherence to policy implementers in following applicable norms and responding to the suitability of the field implementation regulations.

The role played by the Palembang City Government concerning the construction of Cheap Houses for low-income people is essentially complying with Government Regulation. No. 64 of 2016 issued by the President of the Republic of Indonesia; however, this obedience must be balanced by making concrete efforts to overcome obstacles faced, such as stages. They were winding land permits and certification. Through regulations governing the procedures for managing land licensing and land certification, the Palembang City Government still adheres to these regulations, but this does not only stop obeying or not; more than that, the relevant agencies should make efforts to revise existing licensing laws. . regulations made by the Palembang City Government are pretty good, but the output produced is still not maximal.

Various factors shown in the Grindle concept show why the implementation of the policy of low-cost housing development for low-income people is still not optimal because of the lack of communication between related institutions in implementing the policy of low-cost housing development for low-income people. This is especially true in the interest affected factor, where the synergy between the Palembang City Government and related agencies such as the One-Stop Integrated Service and the City Planning Office is still not optimal, which causes the direction of development to be hampered.

Besides, in the context of Complaint and Responsiveness, the lack of compliance of the Palembang City Government with the Central Government, which is marked by the lack of seriousness of the Palembang City Government in implementing Presidential Regulation No.64 of 2016 concerning low-cost housing for low-income people, has resulted in the main objective of this policy being not achieved by soon. Even though the Palembang City Government has provided the most considerable NJOPTKP reduction in South Sumatra Province, which is 100 million rupiahs, bureaucracy and land permits and certification are still a big problem for developers who take more time, energy and costs.

In the Grindle Institutions and Regimes, Characteristic points show how the Palembang City Government works partially and is too focused on its duties and roles, and seems to lack synergy between one agency and another, leveraging the implementor's steps in implementing low-cost housing for people with income low becomes slow and gradual, in which one package can be implemented at once. Still, it is carried out gradually, one by one. This can be seen because the related institutions still work independently, lack coordination, and have solid sectoral egos.

The not yet optimal implementation of the policy of low-cost housing development for low-income people is predominantly due to factors of communication and resources. In communication, this is due to the lack of intense communication within the institutions involved, be it the Central Government, the Province, or the City of Palembang. Meanwhile, the limitation of resources is a

problem in itself carried out by the Central Government, where it appears that the Central Government is violating the policies they have made. Presidential Regulation No. 64 of 2016 has stipulated the implementation of low-cost housing for low-income people. Still, on its way, the Central Government limited the amount of the FLPP Subsidy Quota for low-income people so that the implementation of the cheap housing policy for low-income people was not maximally realized.

#### D. CONCLUSION

The policy of building low-cost housing for low-income people is correct. However, it is still not optimal, especially in Palembang City, where the implementation of this policy has not been running smoothly. The results have not been maximized, as indicated by the backlog of housing demand in Palembang City continues to increase. This occurs because of differences in interests between related agencies that are still working independently following their respective policies. Besides, the Palembang City Government has assisted in reducing NJOPTKP BPHTB by 100 million rupiahs, which is greater than other City Regencies in South Sumatra Province, which are still at 60 million rupiahs. Still, on the other hand, the complexity of the housing permit bureaucracy and the characteristics of the regime that is suitably changed, such as the culture of extortion, is a big problem that has the impact of reducing efficiency in time and costs in the process of implementing the policy.

#### REFERENCES

1. Aviliani. (2015). *Program 1 juta oleh pemerintah perlu trobosan*. Kompas. com.
2. Burhanuddin, S. (2016). *Mengukur Nasib Program 1 juta Rumah Jokowi*. Retrieved from <https://tirto.id/mengukur-nasib-program-1-juta-rumah-jokowi-c8> on 26 October 2020.
3. Damayanti, E. (2019). Pelaksanaan Tukar Guling (ruislag) Tanah Wakaf di Kota Semarang Untuk Pembangunan Jalan Tol Trans Jawa. *Journal of Politic and Government Studies*, 8(04), 351-360.
4. Ganefo, E. (2013). *Peran Serta APERSI dalam Pembangunan Sejuta Rumah*.
5. Government Regulation No. 64 of 2016 concerning Low-Income Community Housing Development.
6. Government Regulation Number 88 of 2014 concerning the Development of Housing and Settlement Areas.
7. Grindle, M. S. (2017). *Politics and Policy Implementation in The Third World* (Vol. 4880). Princeton University Press.
8. Herijanto, B. (2008). *Implementasi Kebijakan Terhadap Kualitas Pelayanan Konsumen Masyarakat Berpenghasilan Rendah*. Doctoral Dissertation.
9. Indonesia, I. B. (2014). *Mengelola Bank Komersial*. Jakarta: Gramedia Pustaka Utama.
10. Kirk, J., & Miller, M. L. (1986). *Reliability and Validity in Qualitative Research* (Vol. 1). Sage.

11. Law Number 1 of 2011 concerning Housing and Settlement Areas.
12. Mardiasmo. (2017). *Perpajakan*. Yogyakarta: Andi.
13. Mathes, E. W. (1981). Maslow's Hierarchy Of Needs as A Guide For Living. *Journal of Humanistic Psychology*, 21(4), 69-72.
14. Minen, A. (2015). *Program Sejuta Rumah, 60% Dibangun di Palembang*. Retrieved from <http://beritapagi.co.id/2015/05/12/program-sejuta-rumah-60-dibangun-di-palembang.html> on 26 October 2020.
15. Moerod. ( 2012). *Subsidi Rumah Sejahtera Tapak, Perkembangan di Kota Palembang*. Retrieved from <https://beritapagi.co.id/2012/09/25>.
16. Moleong, L. J. (2009). *Metode Penelitian Kualitatif*, Bandung: Remaja Rosdakarya.
17. Nurlytha, K. T. (2020). *Persepsi Nasabah Terhadap Perubahan Bunga Pada Pembiayaan KPR di PT. Bank Mandiri Tbk. Cabang Tunjungan Plaza Surabaya* (Doctoral Dissertation, STIE Perbanas Surabaya).
18. Rosa, Y. (2013). Rumusan Metode Perhitungan Backlog Rumah. *Jurnal Permukiman*, 8(2), 58-68.
19. Santoso, S. (2002). *Prilaku Organisasi*. Jakarta: Gramedia Pustaka Utama.
20. Soederberg, S. (2017). Universal Access To Affordable Housing? Interrogating An Elusive Development Goal. *Globalizations*, 14(3), 343-359.
21. Sulaiman, S. (2017). Tinjauan Yuridis Terhadap Tanggung Jawab Pemerintah Daerah Dalam Penyediaan Tanah Bagi Pembangunan Perumahan Masyarakat Berpenghasilan Rendah (Undang-Undang Nomor 01 Tahun 2011 Tentang Perumahan dan Kawasan Permukiman). *HAKAM: Jurnal Kajian Hukum Islam dan Hukum Ekonomi Islam*, 1(1).
22. Suprijanto, I. (2004). Reformasi Kebijakan & Strategi Penyelenggaraan Perumahan & Permukiman. *DIMENSI (Journal of Architecture and Built Environment)*, 32(2).
23. Suwarja, H. M. (2019). Implementasi Undang-Undang Pemerintah Republik Indonesia Nomor 1 Tahun 2011 Tentang Perumahan dan Kawasan Permukiman Dalam Rangka Peningkatan Kualitas Infrastruktur Kawasan Permukiman Kumuh Kota Medan di Kecamatan Medan Marelan. *Publik*, 5(1).
24. UNESCAP. (2009). *Fiscal Stimulus Packages in Selected Asia-Pacific Countries*. Bangkok.