

Institutional Housing and Residential Development: Lesson Learning from Indonesia

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Abstract

The issue of housing development and residential areas is one of the contemporary international issues which is contained in one of the goals of the 17 Sustainable Development Goals (SDGs), namely goal 11 to make cities and residential areas inclusive, safe, resilient and sustainable. In Indonesia, attention to the housing and settlement areas (PKP) sector is still low/small, even though the housing and residential areas are the nodes of inter-sector inter-sector and the foundation of HDI, education, and health. This study examines the institutional development of housing and residential areas in Indonesia. The complex field of finance with its various problems requires intervention in policy and management. Regional governments need to realize the importance of the existence of community institutions and facilitate the existence of institutions in the community so that they can move independently and optimally in managing housing programs and residential areas.

Keywords: Institutional, Perkim, Indonesia

INTRODUCTION

The increase in the population of a city will affect the level of need for boards/housing/houses to maintain its survival. This is where the active role of various parties such as the government, NGOs and the community is needed. The high growth of the urban population, it is inevitable that the development of cities will become larger. The development of this city has become the focus of international attention, both in terms of policy and science, because of its serious impact on the global environment such as large land consumption, air pollution, scarcity of clean water, poverty, social segregation, and vulnerability (Kotter 2004). The growth of the city's population also raises its own problems for the area. One of them is the procurement of facilities and infrastructure to meet the basic needs of the population, such as housing, clean water, educational facilities, and health. Other social facilities for community activities, such as open spaces where residents gather and sports facilities must also be available to meet the social needs of those living in urban areas. One of the focuses of attention related to the high growth of the urban population is around efforts to provide housing and improve the living conditions of the population (UNFPA 2007a).

The issue of housing development and residential areas is one of the contemporary international issues which is contained in one of the goals of the 17 Sustainable Development Goals (SDGs), namely goal 11 to make cities and residential areas inclusive, safe, resilient and sustainable. Several countries have also become the focus of attention, including: India, Mongolia, Sri Lanka, Pakistan, and Thailand. Housing development policies in India are prioritized in urban areas. The shortage of housing for the poor is sought to be addressed through the strategy of launching a special mission of the National Urban Renewal Javaharfal. Until the late 1980s, financing for the housing sector in India was dominated by informal sources. It was only in 1988 that the government through the Central Bank of India established the National Housing Bank (NHB). Mongolia's parliament passed approval of the "40,000 Homes" program. The goal of this program is to increase the number of national housing and finance for housing. Since 1970, the Government of Sri Lanka has regularly implemented public housing programs. The housing program is carried out through an approach to community participation. The Pakistani government has issued various programs to meet the housing needs of low-income groups and government employees. The Thai government has two important institutions that deal with

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housing, namely the National Housing Authority (NHA) with the Baan Eua-Arthorn Program (BEA) and the Institute for Community Organization Development (CODI) with the Baan Man Kong (BMK) Program. BEA is a new community housing program that allows low-income households to own a home in a new community communally or individually. The concept of BMK is not to solve the problem of slum housing individually but to look at collective problems on a larger scale.

The Philippine government allocates about 0.31 percent of its gross domestic product to the housing sector. Other Asian countries such as Thailand allocate 2.21 percent of gross domestic product to the housing sector (source: <https://www.merdeka.com/uang/anggaran-perumahan-ri-cuma-01-persen-dari-pdb-thailand-221-persen.html>). In Indonesia, attention to the Housing and Settlement Areas (PKP) sector is still low/small. The education sector as mandated by Article 31 paragraph 1 implies obtaining at least 20% of the State Budget and Regional Budget for the implementation of education. The Health Sector as mandated by Article 28 H paragraph 1 and Article 34 paragraph 3 implies an allocation of 5% of the total 2016 State Budget or approximately Rp. 100 Trillion. The Housing and Settlement Areas Sector as mandated by Article 28 H paragraph 1 has an implication of 1% of the State Budget and Regional Budget, even though the housing and residential areas are nodes of inter-sector connectivity and the foundation of HDI, Education, and Health.

Studies on housing and settlements have been carried out in various countries, with various focuses, ranging from studies on slums (Akbar & Alfian 2018; Paul Jones, 2016; Wijaya, 2016; Nursyahbani & Pigawati, 2015; Fitria & Setiawan, 2014), Uninhabitable Houses (Christiawan, 2019; Melawati, 2018), sustainable housing (Abu Hasan Abu Bakar, et al. (2010); Pullen, S et al. (2010); Charles L Choughil (2007); Nessa Winston and Montserrat P.E. (2007); Aneke V. Hal (1998)) to policies, including housing and settlement provision policies (Noveria, 2010), policy implementation (Adikara, 2016; Roebyantho, 2015).

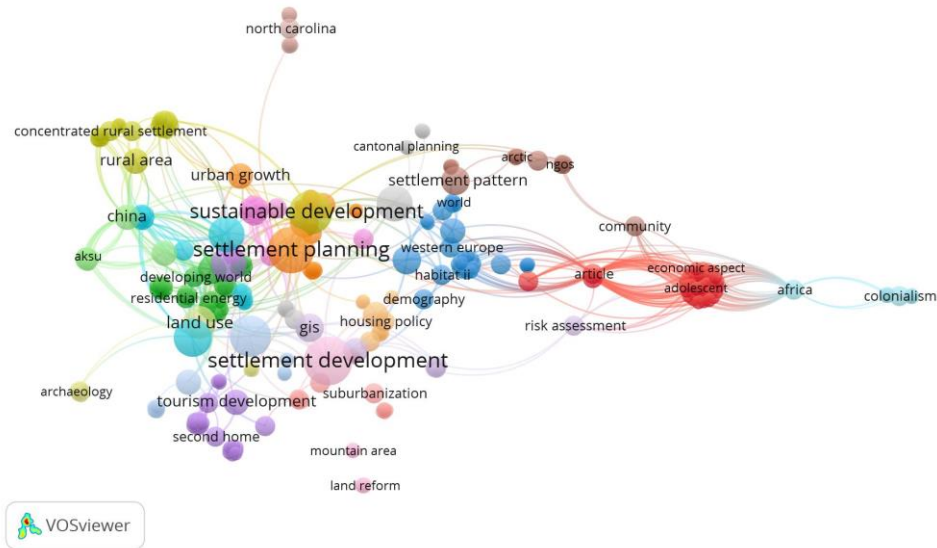
Akbar & Alfian (2018), mentioned the influence of thematic village development in an effort to overcome the problem of urban development in Malang City has a very positive impact on handling the development of the Malang City area. Paul Jones (2016), mentioned that the way the city government manages slums by trying to reshape and restructure people's lifestyles has a big impact. Wijaya (2016), said that there are eleven classifications of slum areas and five priority areas for improving the quality of slum infrastructure in slum areas. Nursyahbani & Pigawati (2015), said that the characteristics of slums are known from the characteristics of their residents, the characteristics of their residences, the characteristics of infrastructure facilities, and the characteristics of their environment. In line with Nursyahbani & Pigawati, Fitria & Setiawan (2014) stated that the characteristics possessed by slums are reviewed from 5 aspects, namely physical conditions, economy, availability of facilities and infrastructure, social, and also *hazards*.

Christiawan (2019) said that the Social Rehabilitation Program for Uninhabitable Houses received support from the community, in terms of substantial value the program not only has benefits for the community, but also has advantages in terms of economic value, social and cultural value, political value, educational value and ecological value. Meanwhile, Melawati (2018) stated that the strategy used in the uninhabitable housing program includes the formation of Non-Governmental Groups.

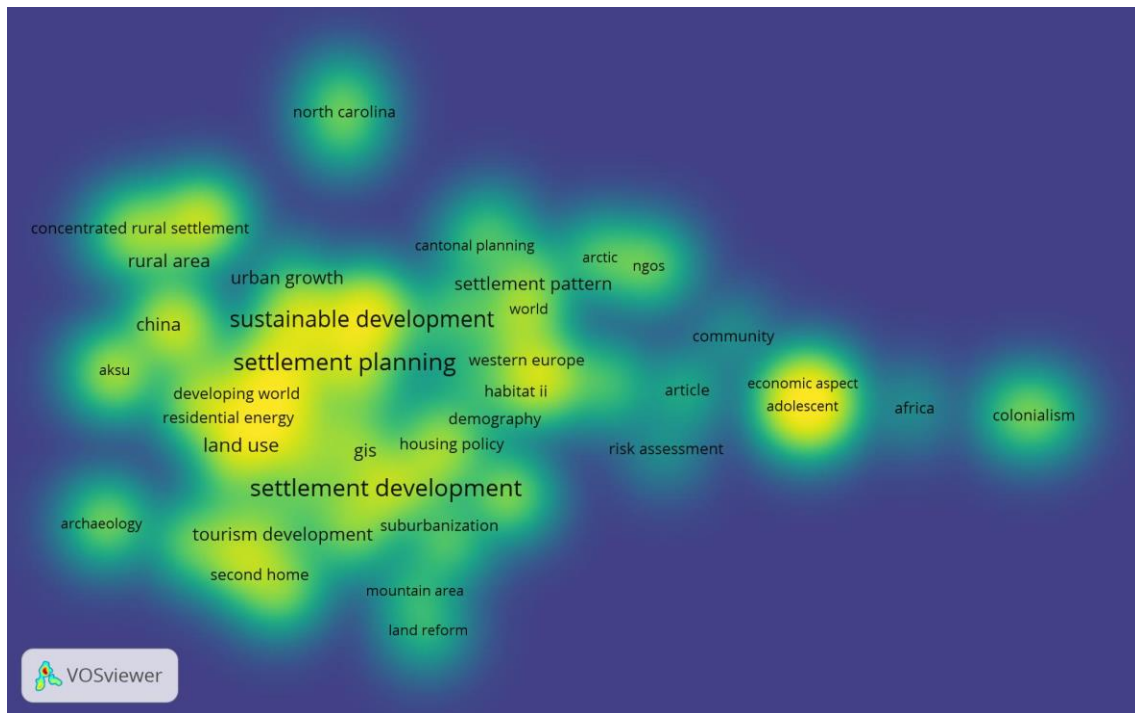
Abu Hasan Abu Bakar, et al. (2010) said that Housing makes a significant contribution to sustainability because it involves major problems related to the consumption of large amounts of resources in its development, maintenance and use and has implications for transportation, health, employment and society. Aneke V. Hal (1998), mentioned that a comparison of 24 countries shows that Denmark is currently the country where the largest number of sustainable housing is actually adopted, followed by countries such as Austria and Sweden. Nessa Winston and Montserrat PE (2007), mentioned the importance of housing aspects for Sustainable Development and the measurement of progress in that direction through social indicators. Charles L Choughil (2007), mentions the concept of sustainability has become central not only in housing policy, but in considerations of human settlements, employment, infrastructure, transport and urban services, and Pullen, S et al. (2010), affordability and sustainability are reviewed as well as emerging schemes aimed at addressing both aspects of housing development, further development is needed to achieve a quantitative assessment of affordable housing development and Sustainable.

Noveria (2010), said that rapid population growth raises various problems, requiring the will and hard work of stakeholders to deal with the various problems it causes, including the provision of housing and settlements. Meanwhile, Adikara (2016), revealed that the policy on the delivery of housing and settlement infrastructure, facilities, and utilities in its implementation still has deviations and has not been able to meet the objectives of the enactment of the policy. Roebyantho (2015), said that the understanding of policymakers is lacking, because the implementation of the Poverty Alleviation Program Policy through the Uninhabitable Houses program is not through socialization from the central agency but according to the direction.

Gambar 1. 1 *Network Visualization VOSViewer*



Gambar 1. 2 *Density Visualization VOSViewer*



The researcher uses the Scopus database to search for research related to housing development and residential areas. Using the search string TITLE ("Settlement Development") AND (LIMIT-TO (SUBJAREA, "SOC"))), the Scopus database returned 1,619 documents. The researcher then carried out the *filter process*. The data results from the Scopus database are then processed using the VOSViewer application. The researcher used the *Create a map based on bibliographic data option*. Then, *Read data from bibliographic database files*. After that, use the Scopus option and select the CSV file that has been obtained from Scopus. The next stage involves the selection of the *Type of analysis*, namely *Co-occurrence*, *Counting method*, namely *Full counting*, *Unit of analysis*, namely All keywords. Finally, the minimum number of *occurrences of a keyword* is set at 5. VOSViewer results can be observed in figure 2.1 and figure 2.2.

The results of VOSViewer's visualization show that research on settlement development is quite widely discussed. However, in the institutional context, there are still few studies that have been published in articles and conferences recorded in the Scopus database. This research raises novelty through institutional analysis of housing development and learning settlement areas in Indonesia.

LITERATURE REVIEW

Social science experts in explaining the concept of institutions usually provide a uniform definition based on their scientific point of view. The fields of social sciences such as psychology, anthropology, sociology, public administration, organization and management, and environmental science, generally discuss many concepts about institutions. Psychology, for example, looks at the institution of human behavior (*behavior*). Sociology and anthropology look at institutions from the perspective of norms, behaviors and customs. The elements of *the rules of the game*, collective *action* for the public interest are usually more emphasized on the science of public administration when explaining institutions. Economists see institutions as boundaries that are created to form a harmonious pattern of interaction between individuals in political, social and economic interactions.

According to Tumpal (2001), there are several types of institutions (institutions). There are *institutions that are not organizations*, there are institutions that *are organizations*, and organizations that *are not institutions*. A more detailed explanation of the understanding of institutions and organizations is outlined with the following examples:

A bank can be called an organization because in it there is a structure of roles that have been recognized and terminated. There is the role of the Head (*Director*), there is the role of the Credit Section, there is the role of the Customer Service Section, and so on. As an institution, the Bank as a service provider to 'save and borrow' money, the use of Bank services has become the norm and behavior of the wider community who have and need money. Therefore, the Bank is an institution that is also an organization.

The Banking Law as an institution in the context of providing financial services has become a common need of a group of citizens, even the world community. The various rules and procedures regulated in the law have become the norm and general behavior in money saving and borrowing activities. But the Banking law does not have a Chairman (*Director*), Head of Section, and so on. Therefore, the Banking law in this case is an institution that is not an organization.

The arisan group of women in a neighborhood unit (RT) is an organization because there is a role structure that has been known and recognized by the participants of the arisan. The arisan group can be dissolved (not continued) after all members get their turn to get arisan money. Therefore, and especially for the consideration of its persistence, a social gathering group as described above cannot be called an institution.

Furthermore, Haryanto (2014) external factors for the success of institutional capacity include: *networking*, information, and regulation. The explanation of these factors is as follows:

Networking

"Networking is a process of getting together to get ahead. It is a building of mutually beneficial relationship". In reality, it often happens that institutional capacity building programs do not run as expected. This can be caused by the reluctance of individuals to build partners, and to develop aspects of cooperation in institutional capacity

development, it must be understood that the process of institutional capacity development cannot be carried out in an institutional ego; However, it needs to be done through collaboration with relevant *stakeholders*.

Information

Information about environmental changes or changes in community services/products is very useful for organizations as a basis for designing institutional development programs. Organizations that have little information about the various changes that exist in the environment will affect the quality and success of the development programs designed.

Regulation

The mindset of the leadership and culture of the employees of an institution that always takes refuge in existing regulations and various legal-procedural factors from the government can be a serious obstacle to the success of institutional development programs. Therefore, as part of a program implementation, reforms to various regulations that are carried out in a conducive manner by taking into account various dynamics that arise, are one of the ways that need to be done in order to support the success of institutional capacity building programs.

Referring to opinions, (Goodman, 1998; GTZ, 2005; JICA, 2004; UNDP, 1992; Mahsun, 2006 : 25; Haryanto, 29-32). Institutional or institutional capacity is defined as the ability of an institution to use the available resources optimally in achieving its vision, mission, goals, targets, *outputs*, *outcome*, and *impact* as determined. The resources owned by the institution can come from within the institution (human resources, systems, mandates, structures, budgets, and facilities), as well as outside the environment or *external factors of networking*, information and regulation.

METHOD

The methodology in this study will be explained descriptively (depicted) using qualitative research principles. In order to support the research method, the author uses the following data collection techniques:

Literature Study, which is data collection by studying books, regulations on spatial planning and written documents on relevant housing and settlement development policies.

Field Study, which is a way to get data and collect data related to the material for discussing the problem that is directly researched on the research object using the following techniques:

Observation, which is collecting data by observing and recording.

Interview techniques. The interview technique is an effort to obtain data by holding oral questions and answers with predetermined informants. The interview techniques conducted by the researcher consist of two types, namely:

An *in-depth interview*, is "An interview conducted between the interviewer and the informant regarding a carefully discussed problem". (Faried Ali, 1997: 85). This technique uses guided *interview guidelines* as an instrument.

An independent interview, is "An interview process in which the interviewer does not intentionally direct questions and answers to the main points of the research focus." (Cholid Arbuko, 1997: 84).

FGD

Focus Group Discussion (FGD) is the sharing of questions and answers on certain topics that are directed at the formation of an agreement or consensus together, starting with efforts to explore or devote ideas from several experts in accordance with the field of expertise as well as technical and theoretical mastery of various fields in question (Irwanto, 1998:2).

Data analysis activities are carried out simultaneously with data collection activities, namely through triangulation. The definition of *triangulation* is a technique for checking the validity of data that utilizes something else. Outside the data is for the purpose of checking or as a comparison of the data. In other words, according

to Lexy J. Moleong, with *triangulation*, researchers can *recheck* their findings by comparing data with various *sources, methods, or theories*.

Descriptive data analysis is intended as an effort to explain parts of the entire data through clarification and categorization, so that a more systematic series of descriptions can be arranged. The series is through data collection, field notes, and data presentation.

DISCUSSION

Institutions in housing and settlement development in Indonesia in 1947 have been established as Housing Centers. Perkim's policy was strengthened by the holding of the First Healthy People's Housing Congress on August 25-30, 1950. This congress took place after the Round Table Conference led by Vice President Mohammad Hatta. On March 20, 1952, the Public Housing Auxiliary Agency was formed which acted as an advisor with the task of providing the necessary considerations by the Public Housing Office.

In the following year, in 1957, the government issued Law No. 72 of 1957 concerning the sale of state houses to civil servants, followed by the stipulation of Government Regulation No. 6/1958 concerning the Handover of Housing Affairs from the Central Government to Regional Governments. This regulation regulates the division of affairs to Level I Regional Governments, which emphasizes the provisions of housing rent. The Level I Regional Government acts as a housing committee, and its members are appointed by the Regional Head. Provisions regarding Housing Permits (SIP) were also issued in 1958. SIP is issued by the Housing Affairs Office (KUP) as the institution that has the power to regulate and supervise the use of houses.

In terms of housing institutions, in 1970 the *Building Information Center* (BIC) was formed which was later transformed into the Building Engineering Information Center (PITB), Real Estate Indonesia (REI), the National Housing Policy Agency (BKPN), and Perum Perumnas. The Building Information Centre (BIC), was formed in 1970 as a form of government effort in collecting data on housing conditions in Indonesia. BIC was formed in four major cities in Indonesia, namely Jakarta, Bandung, Yogyakarta and Denpasar. On May 5, 1972, the government held the National Workshop on Housing and Settlements. In this activity, three main decisions were made, namely the establishment of the National Housing Policy Agency (BKPN) as the institution responsible for housing policy, the establishment of the National Housing Development Public Company (Perum Perumnas) as the implementing institution for housing development, and the provision of the necessary financing for housing development. In this workshop, the concept of National Urban Development and City Urban Development System was also initiated. BIC was transformed into the Building Engineering Information Center (PITB) in 1972.

Entering 1974, the realization of the decision of the National Workshop on Housing and Settlements was realized. In 1974, the National Housing Policy Agency (BKPN) was officially formed through Presidential Decree No. 35/1974 concerning the National Housing Policy Agency (BKPN). This institution is in charge of the management of Indonesian public housing and is responsible for housing policies.

In 1983, there was an institutional change in the Institution of the Deputy Minister of Public Housing Affairs, becoming the Minister of State for Public Housing. This change is based on Presidential Decree No. 25/1983. The main duties of the Minister of Public Housing are to formulate policies and plan the implementation of Perkim policies, coordinate the activities of all government agencies related to Perkim, and coordinate the operations of business entities and cooperatives related to Perkim.

Entering 1987, a cooperative was formed that dealt with the issue of perkim. The establishment of this cooperative is carried out to provide funds, production, housing distribution, as well as construction services and consultations with target groups in the form of informal MBR. During this period, the provision of housing was carried out by BUMD and SOEs, while the role of cooperative coordination was carried out by the local government. There are two regulations used, namely Permendagri No. 3/1987 concerning the provision and granting of land rights for the expansion of housing development, as well as the Joint Decree (SKB) of the Minister of Cooperatives and the Minister of Public Housing No. 02/SKB/M/87 concerning the Provision of Housing and Settlements through cooperatives.

In 1994, BKPN was transformed into the National Housing and Settlement Development Policy and Control Agency (BKP4PN) so that its functions were broader. BKP4PN has three main tasks, namely formulating policies, solving various problems, and carrying out supervision and control in the field of Perkim. The change of BKPN to BKP4N was continued with the issuance of the legal basis for P2BPK.

In 1998, the Minister of State for Public Housing changed to the Minister of State for Housing and Settlements, and the Association for the Development of Simple Houses Throughout Indonesia (APERSI) was established. Then in 1999, the National Housing and Settlement Policy and Strategy (KSNPP) was established as an evolution of the national housing policy and strategy (KSNP) which contained the basis of the idea that housing and settlements could not be separated, in accordance with Law No. 4/1992 on Housing and Settlements. In addition, Government Regulation No. 80/1999 was also issued related to the Ready to Build Area (KASIBA) and Ready to Build Environment (LISIBA).

The issuance of Law No. 22/1999 concerning Regional Government which is loaded with the mechanism of implementing decentralization and regional autonomy, through this Law, there is an obligation for local governments to participate in the implementation of the Perkim. This is supported by the issuance of the Ministry of Housing and Settlements Number 9/KPTS/M/IX/1999 concerning Guidelines for the Preparation of Regional Housing Development and Development Plans (RP4D).

In 2000, there was a merger of the Minister of State for Housing and Settlements with the Ministry of Public Works, becoming the Ministry of Settlements and Regional Development. Organizational changes also occurred at the ICECRD which turned into the Center for Research and Development of Settlement Technology. Furthermore, in 2002, there were several other institutional structural changes. The Department of Settlements and Regional Development was changed to the Department of Settlements and Regional Infrastructure (Kimpraswil), while the Directorate General of Settlement Development was changed back to the Director General of Housing and Settlements. In 2004, the establishment of the State Ministry of Public Housing which was later renamed the Ministry of Public Housing was the initial effort of the central government to restructure the bureaucracy managing the development of perkim at the national level.

In 2005, through Law No. 11/2005 on the Ratification of the International Covenant on Economic, Social and Cultural Rights, the government introduced the understanding that home rights are a set of economic, social and cultural rights. After the enactment of the regulation, the ICECRD was restructured as an institution unit under the Research and Development Agency of the Ministry of Public Works.

In 2006, the Coordination Team for the Acceleration of Urban Housing Development was formed, but its implementation was only in 2007. Significant strengthening of local government capacity has occurred, this is evidenced by the existence of a partnership network between regions related to housing, although most regions still face fiscal problems. Strengthening partnerships is carried out not only in relations between local governments, but also partnerships between local governments and the private sector. Since 2010, the institutional change of the Ministry of Housing to the Ministry of Public Housing (Kemenpera) has been the beginning of the policy of distributing the Special Allocation Fund (DAK) for housing for 33 provinces.

Entering 2011, Law No. 4/1992 was revised into Law No. 1/2011 on Housing and Residential Areas. The change was made because the old law was substantially not able to handle the complexity of the perkim problem. In addition, the presence of this regulation is also a form of giving new enthusiasm to related stakeholders to play a role in meeting housing needs, especially for MBR.

In 2015, the merger of the Ministry of Public Works and the Ministry of Public Housing became the Ministry of Public Works and Public Housing (Ministry of Public Works and Public Housing). The year 2016 was marked by the establishment of Certain Non-Vertical Work Units (SNVT) in the housing sector in all provinces in Indonesia. SNVT is a work unit that is not a vertical agency of the Ministry/Institution, whose activities are financed from the budget allocation of the relevant Ministry/Institution.

Entering 2020, several laws and regulations were issued, including the role of the community in the implementation of housing and residential areas, which also included forums and working groups (Pokja) PKP. Regulation of the Minister of Public Works and Public Housing No. 12/2020 concerning the Role of the

Community in the Implementation of Housing and Residential Areas. This regulation regulates the role of the community, the PKP forum, and the PKP Working Group.

CONCLUSION

The complex field of finance with its various problems requires intervention in policy and management. This is where a clear division of duties and good cooperation between governments need to be carried out effectively so that the implementation of perkim development can run optimally.

Institutionalization has not been integrated, the work mechanism and related stakeholder involvement have not been realized, so it is difficult to build a network model so that it is difficult to improve people's welfare. Therefore, it is very necessary to collaborate with actors in the policy network in the form of a "PKP Forum" with a pentahelix model (Business, Government, Community, Academic, and Media) so that the development of housing and community-based residential areas that can have social, economic and environmental impacts on the community will be achieved. Regional governments need to realize the importance of the existence of community institutions and facilitate the existence of institutions in the community so that they can move independently and optimally in managing housing programs and residential areas.

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