

Policy for Implementing Housing Development Licensing for Low-Income Communities in Palembang City

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Abstract

In the context of accelerating housing development for low-income people (MBR), the government makes simplification efforts in simplifying licensing for low-income housing development. To expedite this, the government issued Government Regulation Number 64 of 2016 concerning Low-Income Community Housing Development, then to accelerate its implementation in the regions, it is regulated in Minister of Home Affairs Regulation Number 55 of 2017 concerning Implementation of Licensing and Non-Permitting Housing Development for Low-Income Communities (MBR) in the Region. This study aims to determine government policies related to the implementation of MBR housing development and to determine the performance of the Minister of Home Affairs Regulation Number 55 of 2017 concerning the Implementation of Licensing and Non-Licensing of Housing Development for Low-Income Communities (MBR) in the Regions, especially in the city of Palembang.

Keywords: *Licensing Policy, MBR Housing.*



A. INTRODUCTION

The housing sector is a complex problem, which is not merely a physical aspect of building a house but is related to an inclusive industry in its procurement, such as land, the building materials industry, the environment and socio-economic aspects of community culture, to build elements of people's lives harmonious (Benfer & Gold, 2017). Therefore, housing development as a whole cannot be separated from the overall development of settlements and is an essential part of building an efficient and productive community life (Average, 2019).

The management of housing affairs, including the arrangement of slum settlements, is a political choice of the local government and results from a formulation with the domain of political bureaucracy. The public choice perspective is usually carried out with a pluralist approach pattern based on fundamental assumptions about organized society's basic wants and needs (Efendi, 2014). Tuner and Turner & Hulme (1997:122) call it: The public choice perspective has a kinship with the pluralist approach in its basic assumption about political society being composed of organized interests so that it requires sharpening in terms of elections that are useful for community (Dahab, Flasche & Checchi, 2020). An approach with attention to this aspect is essential because a policy formulation and implementation is an element that cannot be separated conceptually (Dye, 1992).

According to the PUPR Ministry, there are 11 million households that do not have proper housing in Indonesia (Fallahi, 2017). This figure consists of 7.6 million homeownership backlogs and 2.3 million uninhabitable houses. There is still a lot of work to be done and problems to be solved by the government going forward (Grumbach, Vargas, Fleisher & Schmidt, 2017). In general, there are 3 (three) problems faced by MBR house developers in urban areas, namely the problem of limited land, regional regulations, and financing (Hadjon, 1993).

The provision of land, especially in big cities such as Jakarta, Medan, Surabaya, Makassar, Palembang, and other cities, is challenging to build MBR houses. According to Hutapea & Suwandono (2014), the low purchasing power of low-income people makes it difficult to access homes offered by the market and the lack of available land (Larson, Looby, Frost & Story, 2017). On the other hand, the government has no opportunities to help the community access land. This is where the role of local governments in supporting housing policies for low-income households becomes important (Hutapea & Suwandono, 2015).

The implementation of government affairs policies in the housing and settlement areas refers to Law Number 23 of 2014 concerning Regional Government in Appendix D (Table 1). Government affairs in the housing and settlement areas cover 5 (five) sub-government affairs, namely; 1) Housing, 2) Settlement Areas, 3) Housing and Slum Settlement Areas, 4) Public Infrastructure, Facilities, and Utilities (PSU); and 5) Certification, Qualification, Classification, and Registration of Housing and Settlement Areas (Mehmood, Rowther, Kobusinge & Hyder, 2018).

Implementing the housing and settlement area policy in Indonesia underwent significant changes related to the government affairs division as stipulated in the previous law (Law Number 32 of 2004 concerning Regional Government). The division of concurrent government affairs between the province and the regency/municipality, even though the government affairs are the same, will be seen from the scale or scope of the government affairs (O'Shaughnessy, Barbose, Wiser & Dorghouth, 2021). Although provincial and district/city areas have their non-hierarchical government affairs, there will still be a relationship between the central government, restricted regions, and district/city areas in their implementation by referring to norms, standards, procedures, and criteria (NSPK) made by the Central Government.

With the issuance of Law Number 23 of 2014 concerning Regional Government, regions are given the authority according to Article 17 (1). Parts have the right to determine Regional policies to carry out Government Affairs, which are under the control of the Regions, to formulate policies, one of which is policies regarding government affairs in the housing sector. And residential areas (Prasojo, 2009). The construction of housing and settlements, if carried out systemically, will directly contribute to the improvement of welfare and poverty alleviation (Riant, 2004). This is because housing development can encourage regional and regional economic growth, support socio-cultural development and make a real contribution to increasing employment opportunities, economic growth, alleviating poverty, and

improving welfare (Satori & Komariah, 2009). Therefore, the construction of housing and settlements must be based on a comprehensive and integrated policy, strategy and program, and activities so that apart from being able to fulfill the people's fundamental rights.

B. METHOD

This research is a type of descriptive research conducted to determine the value of variables, either one or more variables, without comparing or connecting one variable to another, using research methods with a qualitative approach to primary data and secondary data (Sugiyono, 2006). Data collection in this study was carried out by collecting secondary data from relevant Regional Apparatus Organizations in the form of Reports on the Implementation and Achievement of Service Minimum Service Standards, Strategic Plans, Renja, annual reports, Lakip, and library research to enrich research in the form of books, journals. Research results and other information that supports this research.

C. RESULT AND DISCUSSION

1. Housing and Residential Area Policy

The basis for formulating RPJMN IV policies for 2020-2025 is the fulfillment of housing needs equipped with supporting infrastructure and facilities for all communities supported by a sustainable, efficient, and accountable long-term housing financing system to create a city without slums. While SDGs 11, the goal is to ensure access to decent, safe, affordable housing and essential services and manage slum areas.

The challenges faced by the government in making Housing Infrastructure for the community are (1) Millennials Generation Housing Needs (population in 2019; + 81 million people), (2) The large number of backlogs of 7.6 million houses and 2.3 million RTLH, and (3) Improving the quality of housing and settlements. The next challenge faced by the government in making housing policies is the backlog of houses and uninhabitable houses, which are still very large with details as follows, BPS data in 2015 was 11.4 million backlogs and 3.4 million RTLH backlog. Meanwhile, the One Million Houses Program (PSR) in 2015-2019 is the construction of new houses (PRB) of 3,772,160 units and the Improvement of the Quality of Uninhabitable Houses (PKRTLH) of 1,020,158 units. The housing deficit in 2020 is 7.63 million housing backlogs and 2.38 million uninhabitable housing backlogs (RTL). It can be broken down that the housing deficit in 2020 is as follows: (a) + 6.63 million MBR Non-Fixed Income backlog, (b) + 1.1 million Fixed Income MBR House backlog, and (3) + 2.38 million Non-Fixed Income MBR RTLH backlog.

The targets of the 2015 – 2019 Strategic Plan for the provision of housing based on the 2015-2019 RPJMN targets are as follows: 1) Construction of Flats for MBR equipped with supporting PSUs of 550,000 units; 2) Construction of Special Houses in post-disaster/conflict, maritime/fishing areas, and state borders equipped with 50,000 units of supporting PSU; 3) Facilitation of Stimulant Assistance for New

Self-Help Construction of 250,000 units; 4) Facilitation of Stimulant Assistance to Improve the Quality of Self-help Houses as much as 1,500,000 units; and 5) Construction of livable houses, which include livable treaded public houses which were facilitated through the assistance of 676,950 units of PSU Public Houses.

Table 1 Target for the Strategic Plan for the Provision of Housing for 2015-2019

	Flats	Special House	Self Help House	PK Self-help House	Common Home PSU
Target	550,000	50,000	250,000	1,500,000	676,950
2015	10,497	6,402	20,756	61,489	29,956
2016	7,740	6,042	1,007	96,881	26,884
2017	13,251	5,037	2,000	110,732	17,218
2018	11,670	4,525	5,999	195,305	30,406
2019	5,634	1,954	5,453	236,234	15,148
Achievements	48, 792	23,960	35,215	700,641	119,612

Source: LAKIP, Directorate General of Housing Provision, Ministry of PUPR in 2019

In general, the problem of housing implementation is the affordability of the community to decent housing, both in terms of buying new houses that are suitable for habitation and building homes independently, and there are still many people who live in uninhabitable dwellings. The imbalance between supply and demand causes the problem of affordability. This inequality occurs due to various factors, including the high rate of population growth and increased urbanization in urban areas, which are not balanced with the provision of decent housing (Sinharoy, Pittluck & Clasen, 2019). From the demand side, the main problem is the low ability of the community, especially the Low-Income Community (MBR), to buy decent houses or building them independently (Soehino, 1984). The number of homes built by developers for MBR is still limited, not commensurate with the community's needs. To ensure the affordability of MBR in decent housing, the government has provided housing financing assistance, although it has not been running optimally.

Developers who are partners with the government in meeting housing needs are generally more interested in developing luxury and medium-sized homes. For houses built by developers to be affordable for low-income people (MBR), developers must be guided by the Joint Decree between the Minister of Home Affairs, the Minister of Public Works. The State Minister of Public Housing, Number 648-381/1992, 739/KPTS/ 1992 and 09/KPTS/1992 concerning Guidelines for the Development of Housing and Settlements with a Balanced Residential Environment regulates the provisions on the comparison between the construction of luxury houses, construction of medium-sized dwellings and building of simple houses is 1: 3: 6, usually will also choose locations in suburban areas. Therefore, currently on the outskirts of Palembang City, which borders Ogan Ilir Regency, Ogan Komering Ilir Regency, and Banyuasin Regency, the construction and growth of land houses/landed houses is taking place rapidly, especially for medium and straightforward types of homes.

Table 2 Number of Palembang City House Backlog Facilities in 2019

No	Districts	Village	Number of Houses	Number of Family Cards in 2019	Home Backlog in 2019
1	Alang-Alang Lebar	Srijaya	3386	6253	2867
		Karya Baru	4649	7753	3104
		Alang-Alang Lebar	1430	3153	1723
		Talang Kelapa	6868	12133	5265
2	Bukit Kecil	Talang Semut	719	1541	822
		22 Ilir	238	832	594
		19 Ilir	362	848	486
		23 Ilir	972	933	+39
		26 Ilir	1587	3287	1700
		24 Ilir	3367	4566	1199
3	Gandus	Pulokerto	2863	3916	1053
		Gandus	3278	5483	2205
		Karang Jaya	2176	3383	1207
		Karang Anyar	1871	4067	2196
		36 Ilir	1750	3618	1868
4	Ilir Barat Satu	Bukit Lama	4221	11880	7659
		26 Ilir D I	694	1661	967
		Look Pakjo	3657	8937	5280
		Demang Lebar Daun	3507	6761	3254
		Bukit Baru	2233	6362	4129
		Siring Agung	2343	6164	3821
5	Ilir Barat Dua	35 Ilir	1622	3453	1831
		32 Ilir	1364	4329	2965
		30 Ilir	2375	6066	3691
		Kemang Manis	831	2552	1721
		29 Ilir	1053	647	+406
		28 Ilir	235	926	691
		27 Ilir	396	2066	1670
6	Ilir Timur Satu	18 Ilir	372	813	441
		16 Ilir	372	323	+49
		13 Ilir	393	855	462
		14 Ilir	547	980	433
		15 Ilir	977	1495	518
		17 Ilir	1107	1219	112
		Kepandean Baru	475	1267	792

No	Districts	Village	Number of Houses	Number of Family Cards in 2019	Home Backlog in 2019
		20 Ilir I	3153	4059	906
		Sungai Pangeran	2792	2960	168
		20 Ilir III	1011	2544	1533
		20 Ilir IV	1323	4557	3234
7	Ilir Timur Dua	Lawang Kidul	1765	3089	1324
		3 Ilir	2569	4345	1776
		1 Ilir	978	1899	921
		Sungai Buah	3700	3993	293
		2 Ilir	3970	5759	1789
		5 Ilir	2845	2384	+461
8	Ilir Timur Tiga	10 Ilir	441	6826	6385
		11 Ilir	915	4257	3342
		Kuto Batu	1951	1224	+727
		Duku	4149	1124	+3025
		9 Ilir	2546	4415	1869
		8 Ilir	4210	5135	925
9	Jakabaring	15 Ulu	2849	7275	4426
		Tuan Kentang	1790	2754	964
		8 Ulu	1733	2932	1199
		Silaberanti	3482	4817	1335
		9/10 Ulu	2366	3066	700
10	Kalidoni	Sei Lais	2719	4115	1396
		Sei Selina	5667	7917	2250
		Sei Selayur	3210	6197	2987
		Kalidoni	3516	8780	5264
		Bukit Sangkal	5053	8730	3677
11	Kemuning	Sekip Jaya	2858	4571	1713
		Pahlawan	2157	3567	1410
		20 Ilir II	2656	4655	1999
		Pipa Reja	2460	5327	2867
		Talang Aman	1642	3605	1963
		Ario Kemuning	1976	3003	1027
12	Kertapati	Karya Jaya	2077	3317	1240
		Keramasan	2907	3690	783
		Kemang Agung	3379	6851	3472
		Kemas Rindo	3190	5136	1946
		Ogan Baru	3969	6160	2191

No	Districts	Village	Number of Houses	Number of Family Cards in 2019	Home Backlog in 2019
		Kertapati	2046	3058	1012
13	Plaju	Plaju Darat	5821	5531	+290
		Talang Putri	1977	5105	3128
		Compete	1374	835	+539
		Plaju Ilir	1884	4407	2523
		Talang Bubuk	1364	2851	1487
		Plaju Ulu	3222	6547	3325
		Bagus Kuning	1839	3230	1391
14	Sako	Sukamaju	5325	8558	3233
		Silang	5631	6543	912
		Sako	7448	12255	4807
		Sako Baru	1741	3489	1748
15	Seberang Ulu Satu	1 Ulu	1554	2445	891
		2 Ulu	1384	2281	897
		3-4 Ulu	2967	4471	1504
		5 Ulu	3230	8332	5102
		7 Ulu	2328	4428	2100
16	Seberang Ulu Dua	11 Ulu	1229	4924	3695
		12 Ulu	791	8263	7472
		13 Ulu	2104	5435	3331
		14 Ulu	2244	3876	1632
		Tangga Takat	2899	3476	577
		16 Ulu	4292	1736	+2556
		Sentosa	3021	2164	+857
17	Sematang Borang	Lebung Gajah	5239	4220	+1019
		Srimulya	1346	2060	714
		Suka Mulya	943	6648	5705
		Karya Mulya	1717	1508	+209
18	Sukarami	Sukabangun	3654	3450	+204
		Sukajaya	9264	8760	+504
		Sukarami	3478	4450	972
		Kebun Bunga	6460	6547	87
		Talang Betutu	1029	4320	3291
		Sukodadi	4096	4210	114
		Talang Jambe	1814	4252	2438
Amount			271,019	460,222	189,203

Source: Processed Data, 2020

Based on the table above, it can be seen that 14 urban villages do not need to add housing units because the current number of housing units can meet the needs of houses or more in 2019. Based on the RT RW of Palembang City, the fulfillment of housing and settlement needs for the short, medium. Long-term needs to be carried out with the development of large-scale settlements through the Ready-to-Build Area (Kasiba) and the Ready-to-Build Environment (Lisiba), independent of the Palembang City Regional Spatial Plan.

2. Implementation of Housing Development Permits for Low-Income Communities in Palembang City

The policy for accelerating and facilitating housing development permits for MBR has not been fully implemented consistently in the regions (Subica, Douglas, Kepple & Grills, 2018). This can be seen from the number of Regional Governments that compile regulations related to the ease of licensing as a follow-up to Government Regulation Number 64 of 2016 concerning MBR Housing Development and the mandate of Article 10 of the Minister of Home Affairs Regulation Number 55 of 2017 concerning Implementation of Licensing and Non-licensing of Housing Development for Low-Income Communities in the Region that the Region establishes a Regional Head Regulation in the context of facilitating the implementation of Housing development Licensing and Non-licensing for MBR. Until 2019, the Regional Governments identified as having issued Perkada concerning the ease of licensing for MBR housing development are 4 (four) Regencies/Cities, namely Prabumulih City, Muara Enim Regency, Sleman Regency, and Pontianak City. Then as many as 3 (three) Provinces have issued a Governor's Decree regarding the Acceleration of MBR Housing Development, namely South Sulawesi Province, North Sumatra Province, and South Sumatra Province. Meanwhile, there are 3 (three) Regencies/Cities currently ratifying the Perkada, namely Tomohon City, Manado City, and Lubuk Linggau City.

Furthermore, 5 (five) Regencies/Cities have provided SOPs for Simplifying Housing Licensing, namely Surabaya City, Balikpapan City, South Tangerang City, and Muara Enim Sumedang Regency, and Tangerang Regency. Not many regions have implemented this policy, hindering developers, not least developers who build houses for MBR, in building housing. Another problem related to the implementation of this policy is that the synergy between policies and stakeholders in the housing and settlement areas is not strong enough even though the Housing and Settlement Area Working Group (Pokja PKP) has been formed to facilitate the resolution of problems with licensing barriers in the housing sector.

The South Sumatra Provincial Government is following up on the Economic Policy Package XIII of the Jokowi Government and the mandate of the Minister of Home Affairs Number 55 of 2017 concerning the Implementation of Licensing and Non-Licensing of Housing Development for Low-Income Communities in the Regions, issuing Circular Letter No. 056/Se/Perkim/2019 concerning Ease of Licensing for Subsidized Housing Development for people in South Sumatra. The

circular letter is intended to provide direction and guidance to Regents/Mayors throughout South Sumatra, heads of regional apparatus within the South Sumatra Provincial Government, Banking Leaders, GM PT. providing licensing and non-licensing in the construction of low-income housing (MBR).

The Office of Investment and One-Stop Integrated Services (DPMPTSP) of Palembang City is part of the Regional Government of South Sumatra Province. Palembang Mayor Regulation Number 55 of 2015 concerning the delegation of authority in the Licensing Sector to the Head of the Investment and One-Stop Service Office. The Office of Investment and One-Stop Integrated Services (DPMPTSP) is a supporting element for the mayor's duties in licensing services based on the authority possessed by the City Government following the provisions of different laws and regulations. Since the inauguration of the Palembang City PTSP Mall on November 27, 2020, the PAN-RB Minister, the Palembang City Investment and One-Stop Integrated Service (DPMPTSP), has served 337 Licensing Services in 28 Agencies. To provide ease of licensing and non-licensing of MBR Housing in DPMPTSP Palembang City has practically been implemented but has not been regulated in special regulations (Perda and Perwali) in one form of law related to the overall authority of DPMPTSP but is still separated in several Perda / Perwali, among others; Regional Regulation Number 1 of 2018 (related to the ease of Environmental Management Permits) and Mayor of Palembang Regulation Number 7 of 2020 (related to Dispensation for IMB Retribution Fees).

**Table 3 Differences in the Division of Government Affairs Housing Sector
Related to MBR**

Government	Law Number 1 the Year 2011	Law Number 23 the Year 2014
Center	- Allocating funds and development costs to support the realization of housing for MBR. - Facilitating the implementation of policies and strategies at the national level.	- Provision of housing for low-income people (MBR) - Development of housing finance system for MBR
Province	- We are allocating funds and development costs to support the realization of housing for MBR. - Facilitating the provision of housing and settlement areas for the community, especially for MBR	-
County/City	- We are allocating funds and development costs to support the realization of housing for MBR.	-

Government	Law Number 1 the Year 2011	Law Number 23 the Year 2014
	- Facilitating the provision of housing and settlement areas for the community, especially for MBR	

Source: Processed Data, 2020

Law Number 23 of 2014 states that the affairs of providing housing for MBR are only the Central Government's authority, thus limiting the Regional Government to support the realization of development for housing for MBR and contributing to reducing the housing backlog and RTL. This also impacts not achieving the target due to the burden given to the Central Government to build houses for MBR, which is quite large but is not balanced with the availability of the budget.

Table 4 Division of Government Affairs in the Housing and Settlement Areas

No.	Sub-Affiliation	Central government	Province	Regency area/ City
1.	Housing	a. Provision of housing for low-income people (MBR). b. Provision and rehabilitation of houses for victims of national disasters. c. Facilitate the provision of houses for	a. Provision and rehabilitation of provincial disaster victims' houses. b. Facilitating the provision of houses for communities affected by the relocation of the Provincial	a. Provision and rehabilitation of houses for disaster victims in districts/cities. b. Facilitating the provision of houses for communities affected by the relocation of the district/city

Source: Processed Data, 2020

3. Regulatory Ambiguity in MBR Housing Development

The government has issued Government Regulation Number 64 of 2016 concerning MBR Housing and Development, its implementation in the Regency / City area is still not fully as expected. Whereas following Government Regulation Number 64 of 2016, the government has included the provision of licensing facilities in the form of ratification of site plans and issuance of IMB for developers who build MBR houses, especially landed houses with a land area of 0.5-5 hectares (ha), which is then added in the form of ease of requirements, services, and acceleration of licensing completion time.

In addition, the permits that are allowed to be merged are MBR proposals related to land claims that are not disputed, and space utilization permits with a

checking process or suitability of plans, ratification of site plans with environmental management statements or recommendations for firefighters and others (Suteedi, 2015). With the instructions from the president in granting accelerated permits, for this reason, it is expected that the time for processing land rights from owners can be accelerated to a maximum of three days. For the future, maybe even in a matter of hours (Turner & Humle, 1997).

Apart from accelerating licensing for MBR housing development, the government is also thinking about the housing deficit (housing backlog). A simple definition of the housing backlog is the gap between housing needs and the number of existing houses. The main problem of the housing backlog is the number of homes built and the number of decent housing needs, especially for low-income people.

Article 2 paragraph (1) reads that the construction of MBR housing is carried out for a land area of not more than 5 (five) hectares and at least 0.5 (zero points five) hectares and is located in 1 (one) location designated for the construction of landed houses. Then the Ministry of Home Affairs issued Regulation of the Minister of Home Affairs Number 55 of 2017 concerning Implementation of Licensing and Non-Licensing of Housing Development for Low-Income Communities in the Region Article 5 (1) Legal Entities that carry out housing development for MBR in the regions are carried out for a land area of not more than 5 (five) hectares and at least 0.5 (zero points five) hectares, and located in 1 (one) location designated for the construction of a landed house.

If the two articles of the statutory regulations above are met, then the need for MBR housing cannot be fulfilled because the statute limits landed houses. Meanwhile, the city of Palembang has relatively no land allotted for the construction of MBR housing for landed homes, except for land for flats. The land is a classic problem that is often encountered in the provision of housing. Land problems, in general, are high prices and limited availability in urban areas (Winarno, 2002). Providing land with adequate space and worth to be used as a location for house construction, especially in urban areas, is a tricky thing. This led to the emergence of land scarcity problems, which resulted in land prices rising and house prices becoming more expensive and unaffordable for MBR.

D. CONCLUSION

In the implementation of housing licensing for low-income communities in Palembang City, there are several things, namely, first, optimization of Housing and Settlement Area Policies Based on the RPJMD is stated in one of the missions of the Palembang City RPJMD 2018-2023 to overcome the backlog in Palembang City to achieve national development goals. Second, in the context of accelerating the Implementation of Housing Development Licensing for Low-Income Communities in the City of Palembang, the Governor of South Sumatra has issued Circular Letter No. 056/Se/Perkim/2019 concerning Ease of Licensing for Subsidized Housing Development for Communities in South Sumatra to provide direction to the Regency/City in the province of South Sumatra. Third, several factors hinder the

implementation of licensing for low-income housing development, namely the overlapping authority between Law Number 1 of 2011 concerning Housing and Settlement Areas and Law Number 23 of 2014.

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