

## **Has Housing Policy for Low-Income Communities in Indonesia Undergone Significant Reform**

**Mendra Wijaya<sup>1</sup>, Setyo Utomo<sup>2</sup>, Abdul Aziz<sup>3</sup>**

<sup>1,2</sup> Universitas Islam Riau

<sup>3</sup> Direktorat Jenderal Bina Pembangunan Daerah, Kementerian Dalam Negeri

*Corresponding Author:* [mendrawijaya@soc.uir.ac.id](mailto:mendrawijaya@soc.uir.ac.id)

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### **ABSTRACT**

This article critically examines Indonesia's housing policies within the context of its intricate maritime geography, emphasizing persistent challenges despite constitutional commitments to housing rights. Indonesia, an archipelagic nation comprising over 17,000 islands, encounters unique logistical and infrastructural obstacles that complicate the implementation of effective housing strategies. The country faces a substantial housing deficit, with projections indicating a shortfall of approximately 12.75 million units by 2023, amid an annual demand estimated at between 800,000 and 900,000 units. Employing qualitative analysis, this study explores the multifaceted barriers impeding progress, including a predominant reliance on market-driven approaches and the limited efficacy of existing programs such as the Family Housing Savings Program (FLPP), the One Million Houses initiative, and Public-Private Partnership (KPBU) schemes. These measures have yet to significantly reduce the backlog, which is estimated to reach 15 million units by 2025. The research underscores that structural issues, such as inadequate funding, bureaucratic inefficiencies, and geographical dispersal, hinder policy effectiveness. To address these challenges, the study advocates for a more integrated, context-sensitive approach that combines government intervention with sustainable community-based solutions, ensuring equitable housing access across Indonesia's diverse maritime landscape.

**Keywords:** Housing Policy; Low-Income Communities; Backlog; Affordable Housing

## INTRODUCTION

Providing affordable housing for low-income communities is a global challenge faced by many countries, with Indonesia being no exception (Syed Jamaludin et al., 2020). In urban settings worldwide, the urgency of addressing the affordable housing crisis is increasingly felt, as it directly impacts the livelihoods of large populations. Housing policy encompasses the laws, regulations, and programs designed to shape the housing market, providing affordable and sustainable living conditions (Wijaya et al., 2023). Effective housing policies rely on efficient land allocation and utilization, particularly in densely populated urban centers, where land scarcity frequently hinders development. This issue is further compounded by complex land ownership systems and market-driven mechanisms that drive up land costs. Moreover, the presence of land mafias exacerbates the affordability problem, further limiting the availability of land at reasonable prices. High population density, rapid urbanization (Marchesi & Tweed, 2021), and underdeveloped regulations have led to a scarcity of developable land. Land acquisition has become a complex issue, often exacerbated by the presence of land mafias, reducing the availability of land at affordable prices.

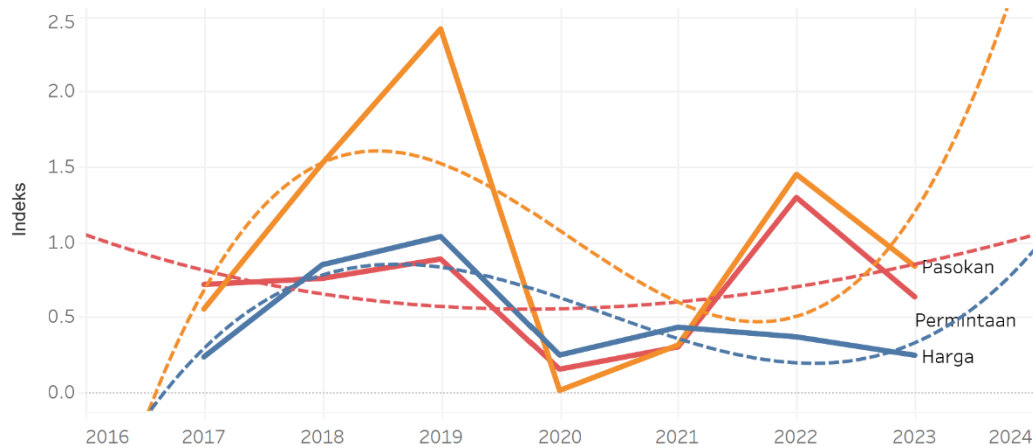
In the housing sector for low-income populations, numerous countries encounter significant obstacles in the provision of affordable housing for lower-middle-income communities (Reina et al., 2025). The livelihoods of vast populations have been significantly impacted by the growing urgency of affordable housing in cities worldwide. Housing policy encompasses laws, regulations, and initiatives that are intended to influence the housing market, facilitate the acquisition of affordable housing, and promote sustainable communities (Wijaya & Syafhendry, 2023). The efficient allocation and utilization of land, particularly in densely populated urban areas, is a critical factor in the effectiveness of affordable housing policies. Nevertheless, the development of affordable housing is frequently impeded by obstacles such as the complexity of land ownership systems and the limited availability of land. A scarcity of developable land has resulted from a combination of underdeveloped regulations, accelerated urbanization, and high population density (Schnabel & Souris, 2024). The procurement of land has evolved into a multifaceted issue, frequently exacerbated by the presence of land mafias, which has consequently diminished the availability of land at reasonable prices.

While housing challenges are universal, in Indonesia, these difficulties are particularly pronounced due to a confluence of factors, including rapid urbanization, population density, and underdeveloped regulatory frameworks. Land acquisition remains a significant barrier, with escalating urban migration only intensifying the demand for affordable housing. Furthermore, the regulations governing housing and settlement areas in Indonesia, such as Law No. 1 of 2011 on Housing and Settlement Areas and Law No. 23 of 2014 on Regional Government, present inconsistencies in addressing housing needs for low-income communities. These challenges underscore the crucial role of government intervention in striking a balance between the interests of developers and ensuring access to housing for marginalized populations.

Currently, housing has resurfaced as a political and policy priority, with affordability concerns serving as the primary focus (Wetzstein, 2021). The shifting orientation of housing projects frequently presents a challenge in achieving policy objectives (Jepma et al., 2024), with numerous stakeholders contributing to policy change (Preece, 2025). The market is frequently perceived as monopolized by developers by the lower-middle class, which increases housing prices (Nall, 2024). Nevertheless, developers should not disregard the influence of community groups on affordable housing policy from a social and political perspective (Cheah et al., 2020). The operational mechanisms of a policy system must be explicitly assessed to determine whether it is a viable solution (Granath Hansson & Lundgren, 2019). Consequently, equitable housing

policy necessitates action across a variety of sectors (Monkkonen et al., 2024) despite the fact that its conceptual and operational formulation frequently encounters obstacles (Galster & Ok Lee, 2021).

**Figure 1. Year-Over-Year Fluctuations In Housing Prices, Supply, And Demand**



Source: HREIS, Ministry of Public Works and Public Housing (PUPR), 2024

Figure 1 above illustrates the general trends in prices, supply, and demand. A significant shift occurred around 2019, marked by a sharp increase in housing prices and demand, followed by varying responses from the supply side. The overall picture shows the interaction between these indices, with demand surging while supply and prices experienced significant fluctuations.

The implementation of housing policy for low-income communities in Indonesia is still significantly influenced by market mechanisms, which creates the impression of privatization (Sururi et al., 2022). (Shamsuddin, 2020) continues to pose the question of how long affordable housing programs will be able to withstand market pressures. It is the government's responsibility to guarantee that low-income groups have access to affordable accommodation on a long-term basis (Freemark, 2024). Macroeconomic uncertainty has a positive impact on housing market instability, while financial uncertainty has a negative effect in the United States and Europe. However, the impact is frequently reversed in Asia (Chien & Setyowati, 2021). Additionally, the housing market has been transformed by globalization and financialization, which has resulted in the emergence of a new segment of developers (Gustafsson et al., 2024). Affordable housing policy is a critical component of the state's effort to promote public welfare and is a component of the broader effort to combat poverty and social inequality (Schnabel & Souris, 2024).

Existing research on housing primarily focuses on technical aspects such as spatial planning, architectural design, and financial mechanisms (Maalsen et al., 2025). In contrast, this article shifts the focus to governmental housing policies and programs aimed at reducing the housing deficit. While previous studies have evaluated the ineffectiveness of many housing initiatives (Rachmawati et al., 2018), this study examines explicitly the policies implemented in Indonesia, highlighting their successes, failures, and areas requiring reform. This article aims to fill a significant gap in the literature by providing a critical analysis of these policies and offering recommendations for their improvement. Unlike previous works, which have predominantly focused on the technical and economic aspects of housing, this research critically evaluates policy

mechanisms through a public policy lens, aiming to understand better their impact on low-income communities and the broader housing market.

### **Method**

This article utilizes a qualitative methodology. Qualitative analysis is a methodology in the social sciences that fundamentally depends on individual field observation and verbal representation (Creswell, 2007, Wijaya et al., 2024). The objective is to deliver a detailed analysis of housing policy in Indonesia through a domain-specific methodology, concentrating on home provision for low-income populations. Public policy study aims to comprehend or elucidate social, political, economic, cultural, and other pertinent concerns that necessitate involvement or consideration from policymakers (Aiyede & Muganda, 2023). This essay employs the public policy cycle to methodically examine Indonesia's existing housing policy and rigorously compare Law No. 1 of 2011 concerning Housing and Settlement Areas with Law No. 23 of 2014 regarding Regional Government.

#### **Public Policy Cycle Framework**

This research uses the public policy cycle framework as an analytical tool. This framework consists of three main stages: policy formulation, policy implementation, and policy evaluation. Each stage will be evaluated in detail to compare the two laws:

1. **Policy Formulation:** In this stage, the research will analyze the formulation of housing policies through a review of relevant legal documents, government regulations, and interviews with policymakers. The primary focus is to understand the foundations of policy formulation as stipulated in Law No. 1/2011 and Law No. 23/2014, and how these policies aim to address housing challenges faced by low-income communities.
2. **Policy Implementation:** The implementation stage will be analyzed by examining the extent to which the policies are implemented in the field. This research will evaluate the effectiveness of the policies in reducing the housing shortage through government program documentation, evaluation reports, and interviews with policy implementers at the local level.
3. **Policy Evaluation:** Evaluation is conducted to measure the extent to which the policies have achieved their intended objectives. Data obtained from evaluation reports, document reviews, and stakeholder interviews will be used to assess the impact of the policies on the provision of affordable housing for low-income communities.

#### **Data Sources**

The data used in this study consist of policy documents relevant to the housing sector in Indonesia, including laws, government regulations, and policy reports from relevant ministries, such as the Ministry of Public Works and Public Housing (PUPR) and the National Development Planning Agency (Bappenas). The primary data sources also include interviews with policymakers and program implementers, including government officials at both the central and regional levels who are involved in housing policy. Documents were selected based on their relevance to the research topic, the role of policy in providing housing for low-income families (MBR), and the availability of policy documents covering the implementation period of both laws. The analysis period spans 2011 to 2025, providing a comprehensive overview of policy changes that occurred during the implementation period of both laws.

#### **Data Analysis**

In this study, data analysis was conducted using three main techniques:

1. **Document Review:** The first step involved reviewing relevant policy documents, including laws, government regulations, and program evaluation reports. The purpose of this review

- was to identify key information regarding implemented housing policies and to understand the principles underlying these policies.
2. Triangulation: Following the document review, this study employed triangulation techniques to ensure the validity of the findings. Triangulation was conducted by comparing and verifying information from various sources, such as policy documents, interviews with policymakers and program implementers, and evaluation reports. This aimed to increase the credibility of the analysis results by examining the data from multiple perspectives.
  3. Policy Implementation Evaluation: The final step was to evaluate the extent to which implemented housing policies successfully addressed housing issues for low-income communities (MBR). This evaluation involved analyzing the effectiveness of the policies in achieving their stated objectives and identifying barriers to their implementation.

## **Results And Discussion**

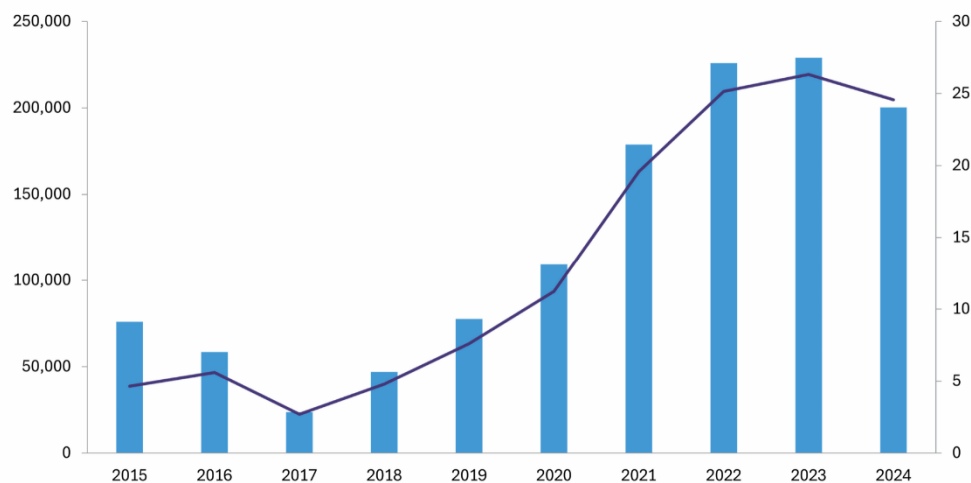
### **Housing Financing Policy**

Despite the government's numerous initiatives to offer affordable housing for both rural and urban people, housing prices frequently remain elevated, resulting in a continual affordability gap. This has resulted in public perceptions that the government is sluggish or ineffective in tackling housing issues (McConnell & 't Hart, 2019). Simultaneously, the rising migration to urban centers has intensified the strain on infrastructure and housing demand (Ley et al., 2020), rendering investments in affordable housing for low-income groups a fundamental urban strategy globally.

Indonesia's housing finance policy has evolved through various programs designed to provide housing access for low-income communities (MBR). One key policy is the One Million Houses Program, launched in 2015, with a target of building one million homes annually. This program aims to accelerate housing needs, particularly for low-income communities. However, despite the high number of houses built, the program has not fully addressed the growing housing backlog (Wardana et al., 2023).

One major obstacle is limited access to financing. Initiatives such as the Housing Financing Liquidity Facility (FLPP) provided by Bank Tabungan Negara (BTN) and Bank Rakyat Indonesia (BRI), while providing financing for low-income communities, continue to face challenges due to funding capacity and slow administration (Ozer & Jacoby, 2022). Furthermore, the program's reliance on banking institutions for funding makes it vulnerable to changes in economic conditions and monetary policy. Despite some achievements, such as an increase in the number of houses built, several factors limit the effectiveness of this policy, including a mismatch between the policy and changing housing market conditions, and difficulties in ensuring that housing construction actually reaches low-income communities.

**Figure 2. Housing Finance in Indonesia (2015–2024)**



*Source: Sub-directorate of Housing and Settlement Areas, Ministry of Home Affairs*

Figure 2 shows an increase in the allocation of funds and housing units since 2020, indicating that despite a significant increase in financing, the private sector's contribution to affordable housing development remains low due to low profit margins. The number of residential units consistently increases from approximately 50,000 units in 2015 to a peak of nearly 200,000 units in 2023, and remains the same in 2024. This trend shows consistent growth, especially from 2020 onward, with significant spikes in 2021 and 2022. Funding began at a minimum level in 2015 and continued to increase progressively in the following years. In 2021, funding experienced a significant spike, reaching approximately 27 units (unit of measurement not specified), which remained fairly consistent in 2022 and 2023 before experiencing a slight decline in 2024.

The government has emphasized state-owned banks, including Bank Tabungan Negara (BTN) and Bank Rakyat Indonesia (BRI), in the implementation of the Housing Financing Liquidity Facility (FLPP) program. As of July 2024, BTN administers 70% of FLPP funds, with BRI following. Nevertheless, owing to the program's magnitude, banks with greater balance sheets are expected to have an even more pivotal role. The FLPP program, which has supplied money to banks for affordable housing since 2010, has financed 1.6 million units over the previous 14 years despite a sluggish inception, with acceleration commencing in 2019. The recent decrease in the housing backlog may not be exclusively ascribed to prior initiatives like the One Million Houses program or FLPP.

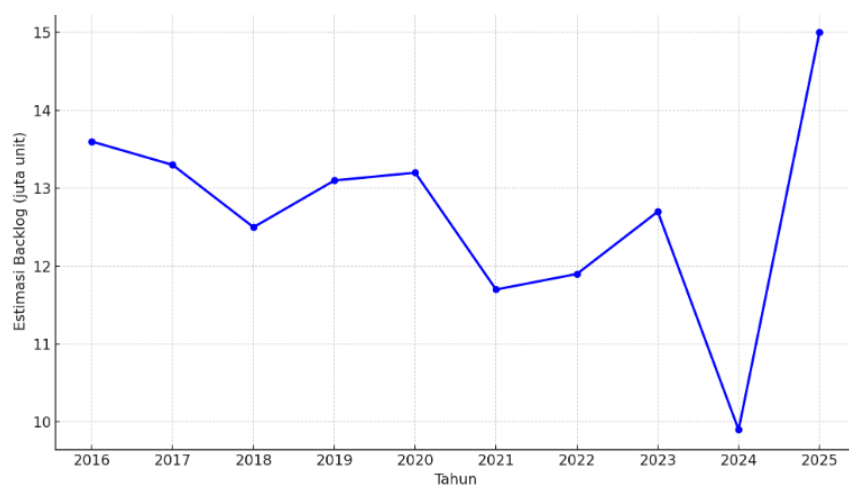
The FLPP initiative has significantly influenced housing adequacy (Pangeran & Khoirunurrofik, 2023). The government's dedication to housing, exemplified by projects like the One Million Houses Program, establishes a basis for additional development. Indonesia must implement a comprehensive housing strategy that concurrently tackles land concerns, financing, building, and government. This necessitates more coordination among various governmental tiers, increased community involvement in housing initiatives, and the alignment of housing policies with comprehensive urban development objectives.



### Housing Backlog and Urbanization Challenges

Indonesia faces a significant housing backlog challenge, estimated to reach 15 million units by 2025. Rapid urbanization, particularly in major cities such as Jakarta and Surabaya, exacerbates this issue (Abadi et al., 2024). According to data from the Central Statistics Agency (BPS), Indonesia's urbanization rate reached 56.2% in 2021 and is expected to continue rising. This increase has led to a surge in housing demand that is not matched by an adequate rise in supply. One of the primary causes of the backlog is the high cost of land and construction, which hinders the development of affordable housing. Furthermore, despite various financing policies, such as the FLPP (Finance Housing Financing Program), many low-income households (MBR) struggle to access financing due to administrative constraints and low purchasing power. The government has attempted to address this problem through programs such as subsidized Home Ownership Credit (KPR), but these policies have not been effective in significantly reducing the backlog. A more holistic strategy is needed that focuses not only on financing but also on better urban management and planning to support housing development.

**Figure 3. Estimated Housing Backlog in Indonesia (2016–2025)**



*Source: Ministry of Housing and Settlement Areas, 2025*

Figure 3 shows the fluctuation in backlog figures between 2016 and 2025. It shows a significant decline in the backlog in 2020 (from 13.2 million units to 11.7 million units), influenced by easier financing policies during the COVID-19 pandemic. However, in 2021, the backlog rose again to 12.7 million units, reflecting high unmet demand. In 2020, there was a significant drop in the housing backlog from 13.2 million units to 11.7 million units. This decline was most likely associated with the impact of economic policies implemented during the COVID-19 pandemic (Gamal et al., 2023). The government also began introducing more accessible housing financing programs, along with subsidies or assistance aimed at alleviating housing challenges. However, the backlog rose again to 12.7 million units the following year. This increase may have been driven by rising housing demand from low-income communities (MBR), who often face difficulties in accessing housing finance. The projection for 2025 indicates a further increase in the backlog to 15 million units, suggesting that despite various government housing initiatives, the challenge of addressing the housing backlog remains substantial.

## Sustainable Strategy and the Role of Public-Private Partnerships

The Indonesian government has launched various policies to address the housing backlog. One key initiative is the One Million Houses Program, which began in 2015. This program aims to build one million housing units annually, with a primary focus on providing affordable homes for low-income communities (MBR). By 2022, the program had successfully built over 3 million housing units, although this achievement still falls short of its original targets (Vitriana, 2023). Additionally, the government provides incentives to developers to encourage the construction of affordable housing. These incentives include streamlined licensing processes and tax reductions for developers who commit to offering homes at affordable prices. Data from the Association of Housing and Settlement Developers throughout Indonesia (APERSI) indicates that such incentives have attracted developers' interest in investing in affordable housing projects.

However, despite these efforts, challenges persist. Many developers remain reluctant to build low-cost housing due to the lower profit margins (Hanssen et al., 2024). Therefore, the government should consider additional policy instruments, such as direct subsidies for first-time homebuyers, to improve accessibility for low-income groups. Data show that approximately 60% of total housing demand comes from MBR, emphasizing the importance of policies that target this segment (Tutuko et al., 2025). The private sector plays a crucial role in providing affordable housing (Ma & Liu, 2024, Beer et al., 2025). To effectively address the housing backlog, the government needs to establish strong partnerships with private developers. The Public-Private Partnership (PPP) model offers an effective solution for integrating the resources and expertise of both sectors. Within this partnership framework, the government can provide land and basic infrastructure, while private developers are responsible for housing construction and management.

**Table 1. Public-Private Partnership (PPP) Schemes in Housing Development**

| Program                                    | Launch Year | Scheme                  | Objective  | Private Sector Role   | Financing Model   |
|--|-------------|-------------------------|--|---|---|
| <b>One Million Houses Program</b>          | 2015        | PPP, National Funding   | Build one million homes annually for MBR and disadvantaged communities | Private property developers collaborate on low-cost housing | Subsidized mortgages for MBR, funding from <i>Bappenas</i> and <i>BTN</i> |
| <b>Special Housing Development Program</b> | 2015        | PPP with Private Sector | Develop housing for MBR and other sectors                              | Developers build homes with government financing support.   | Government subsidies, private sector-led housing development.             |
| <b>Row Housing Program</b>                 | 2016        | PPP                     | Construct affordable vertical housing for MBR                          | Developers build row housing with government support        | Urban vertical housing development through public-private collaboration   |



|   |      |                         |  |   |   |
|---|------|-------------------------|--|---|---|
| <b>Subsidized Housing for Workers Program</b> | 2016 | PPP                     | Provide affordable homes for workers                         | Developers partner to build worker housing                      | Subsidized mortgages or national housing finance programs                 |
| <b>Industrial Zone Housing Project</b>        | 2020 | PPP (Industrial Areas)  | Provide housing for workers in industrial zones              | Developers build homes within industrial areas                  | Subsidized worker mortgages and simplified financing schemes              |
| <b>TAPERA Program</b>                         | 2020 | PPP with Private Sector | Offer housing savings funds for <i>MBR</i> to purchase homes | Developers build homes to be sold to <i>Tapera</i> participants | <i>Tapera</i> participant funds used for low-interest mortgage financing. |

*Source: Ministry of Housing and Settlement Areas, 2025*

Public-private partnerships (PPP) play a crucial role in housing development in Indonesia. Facing a growing housing backlog, the PPP model offers an alternative that allows for the integration of resources between the government and the private sector to provide affordable housing. Programs such as the One Million Houses Housing Program and the Public Housing Savings Program (TAPERA) are examples of PPP implementation, where the private sector plays a role in the physical construction of housing, while the government provides fiscal incentives and financing to encourage private participation. However, despite several initiatives involving the private sector, many developers remain reluctant to participate in housing development for low-income families due to the low profit margins. Therefore, it is crucial for the government to provide more attractive incentives for developers, such as tax breaks or streamlined permitting processes. Existing policies and programs need to be strengthened with more coordinated policies between the central and regional governments, and attention to the needs of local communities (Czischke, 2018). Furthermore, there is a need to utilize technology and a sustainable development approach that prioritizes not only the quantity of houses built but also the quality and sustainability of the surrounding environment.

One example of successful partnership implementation can be seen in a housing project in Bekasi, where local governments collaborated with private developers to build thousands of affordable housing units (Adhy Muhtar & Rusli, 2020). This project not only provided housing for communities but also created employment opportunities for residents (Akbar et al., 2024). However, to maximize the potential of these partnerships, the government must ensure clear and transparent regulations. This is crucial for fostering trust between public and private sectors and for attracting greater investment into the housing market. According to data from the Ministry of Public Works and Public Housing (PUPR), private-sector investment in affordable housing projects rose by 15% in 2022, indicating untapped potential in this sector.

## CONCLUSION

Housing policy is a critical tool for guaranteeing that all individuals have access to sustainable, affordable, and secure living conditions. The health and well-being of residents must be safeguarded from climate and environmental hazards that may be present in housing. Policymakers need to develop innovative solutions that balance the requirements of vulnerable populations with economic development as cities continue to expand. In order to establish inclusive and prosperous communities for the future, housing policies must confront persistent challenges associated with affordability, inequality, and sustainability, whether through public housing programs, rent control, or subsidies.

This research contributes to the literature on housing policy in Indonesia by providing an in-depth evaluation of the effectiveness of existing policies and highlighting the importance of innovation in delivering housing that is not only affordable but also high-quality and safe. Although several policies, such as the One Million Houses Program, have been launched, their effectiveness in addressing long-term housing challenges remains limited, particularly due to the inability of the private sector to meet the housing needs of low-income communities (MBR).

More detailed policy recommendations include the adoption of modern technologies in housing construction to reduce costs and increase efficiency, such as the use of modular or prefabricated technology, which can accelerate the house-building process. Furthermore, there is a need to strengthen collaboration mechanisms between the government and the private sector through more structured and measurable public-private partnerships (PPP), accompanied by additional incentives for developers to build affordable housing. Finally, housing financing policies need to be updated to be more flexible and inclusive, ensuring the accessibility of financing schemes such as the FLPP (Financial Literacy and Planning Program) for low-income communities. Clear follow-up from the government is needed, with regular policy updates to adapt to evolving socio-economic dynamics. Ensuring Indonesia's housing policy remains relevant and practical requires continuous assessment, adaptation to demographic shifts, and integration of sustainable development practices.

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