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Socialization of One Million Houses Subsidy Program Policy in Indonesia: Case Study on Subsidized Housing of Villa Mutiara 2 in Cimanggung District, Sumedang Regency, West Java

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Abstract---Housing financial issue is very complex. Therefore, the socialization of the subsidized housing program is carried out to all stakeholders involved in the housing sector, whether from the central government, the private sector, and the community aiming to encourage them to build houses together, particularly for the low-income people (MBR). In this case, due to the high demand for housing, further encouragement and innovation are needed from the One Million Subsidized Housing Program in Indonesia. This qualitative research was conducted to investigate how the socialization of subsidized housing program policies in Indonesia was conducted through a case study in the Subsidized Housing of Villa Mutiara 2, Sumedang Regency, West Java. This financially subsidized housing was implemented both in the form of down payment subsidies and/or interest differences as well as the provision of long-term low-cost funds for low-income people. Based on the results of research that have been carried out, the overall policy of the one million subsidized

housing program in Indonesia can reach low-income communities. In this case, the public communication performed by the central government for the subsidized housing program was done by launching applications and socialization through printed media, electronic media, social media, etc.

Keywords--government policy, low-income people (MBR), public communication, socialization, subsidized housing.

Introduction

The Ministry of Public Works and Public Housing (PUPR) has prepared a special strategy to socialize the One Million Houses Program. This socialization was performed so that this program can be acknowledged widely by the community. One of the publication methods used is through publication, which is done by involving SNVT (Specific Non-Vertical Work Units) for Housing Provision in the regional areas, since the community needs information regarding the housing programs. This is related to the housing needs which is one of the basic needs of the community that must be met. In the future, the Ministry of PUPR claimed that they will increase publications regarding housing programs through various media, including printed, electronic, and social media. This will be done through the Public Communications Team of the Directorate General of Housing to serve public complaints and requests for housing information. This is a mandate from Law Number 14 of 2008 concerning Public Information Disclosure, in which the Public Communications Team is the front line in socializing various housing policies and programs. In this case, the public complaints both at the center and the regional government must be handled well (Woo et al., 2019; Johnson, 2006; Ihrig & Moe, 2004; Wiese et al., 2021; Schelbe, 2018).

The Ministry of PUPR added that the One Million Houses Program is still very relevant until the period of 2020-2024. In addition to meeting the communities' property needs, this program also accelerates national economic growth. "The housing issue is very complex. Therefore, the One Million Houses Program aims to encourage all stakeholders involved in the housing sector, including the Central Government, the private sector, and the community together to build houses, particularly for low-income people (MBR). Due to the high demand for housing needs, it is necessary to provide encouragement and innovation regarding the One Million Houses Program in the future. Since its launching by President Joko Widodo on 29 April 2015, the achievements of the One Million Houses Program have gradually increased from 904,758 units in 2015 to 1,132,621 million units in 2018. Overall, from 2015 to 2018, 3,542,318 housing units have been built, of which 70% of them are low-income (MBR) houses, while the remaining 30% are non-MBR houses. In this case, the Ministry of PUPR targets the Million Houses Program to reach higher achievement in 2019, by 1.25 million houses. In this case, the achievement of the Million Houses program status as of 5 August 2019 has reached 735,547 units. Therefore, we have a target of 5 million units to meet the shortfall from the cumulative total in 2019. We can achieve approximately 4.79 million or 94 percent of the total target, considering that the housing sector has a fairly high contribution to economic growth. Furthermore, there is also a

high backlog or housing shortage of around 7.6 million units, in addition to the need for new houses per year of 500-700 thousand units. The high demand for housing needs must be met through the collaboration of all stakeholders involved, breakthroughs, and innovations in order to encourage the implementation of the program (Yin, 2009; Schwartz et al., 2006; Rosen, 1985; Sinai & Waldfogel, 2005).

The provision of subsidies for the community basically aims to improve community welfare since the subsidized housing program can be owned by low-income people (MBR). The subsidized housing program aims to meet housing needs for low-income people (MBR) where subsidies or housing financing assistance are included in the form of subsidized goods provided to low-income groups in terms of meeting housing needs, which is in the form of houses at prices below market prices.

The provision of houses and housing for the community is the responsibility of the government and regional governments because everyone has the right to a decent, harmonious and orderly place to live. This is in accordance with the provisions of Article 19 of Law no. 1 of 2011 concerning Housing and Settlement Areas. In addition to physical housing provision, the government also needs to pay attention to the problem of housing finance facilities because not all community members are able to meet housing needs in cash. Therefore, through the subsidized housing program, the government hopes that this policy can help people to have affordable houses (Williams & Keady, 2021; Windahl & McQuail, 1993; Wu et al., 2017; Wu et al., 2020).

As cited from the Housing Financing Fund Management Center (PPDPP) of the Ministry of Public Works and Public Housing (Kementerian PUPR), 28% of the total distribution of subsidized housing quotas in 2021 is owned by West Java, compared to other regions in Indonesia. This program is conducted by the government to meet the public housing needs, particularly for the low-income people (MBR) through laws, government regulations, and decree of the minister and its implementation through the Ministry of Public Works and Public Housing (PUPR) using the Housing Financing Liquidity Facility (FLPP) scheme and Interest Difference Subsidy (SSB) through bank implementing the program. In carrying out the guidance, the government takes a role to allocate funds and or construction costs to support the realization of housing for the Low-Income People (MBR) and facilitate the provision of housing and settlements for the community, especially the Low-Income People (MBR) based on the Regulation of the Minister of Public Works and Public Housing Number 20/PRT/M/2014. According to the description explained above, socialization is a dynamic process, where policy implementers carry out an activity so that they will eventually obtain a result that is in accordance with the goals or objectives of the policy itself. Furthermore, based on the background that has been discussed above, then the writers formulate the questions raised in this research, which is how the socialization of the one million Subsidized Housing program policy in encouraging all stakeholders involved in the housing sector, including the central government, the private sector, and the community together to build houses, especially for the low-income people (Van Meter & Van Horn, 1975; Vedung, 2017; Sabatier & Weible, 2014; Wijburg et al., 2018).

Literature Review

Socialization

Socialization is a process throughout life where individuals obtain and interact with the social values and standards of a particular society and culture. Media is considered a powerful socialization agent and responsible for shaping an individual's socialization process. Meanwhile, the main socialization agents are family, school, peers, media, religion, occupation, ethnicity, or political climate. Socialization agents shape our norms and values regarding accordingly behaviour and how we interact with others as well as significantly affect our views and perspectives regarding our communities, countries, and the world in general. The amount of effect each agent has on an individual depends on that individual's life stage, personality, and experiences. As cited from *The International Encyclopedia of Media Effects*, Socialization is about being a member of society and is characterized by the environment, psychosocial developmental tasks, social adaptation process, and the desire to become a part of one or several particular social groups. The socialization process eventually takes time: repetitive exposure to certain social standards, rules, and values are required to be instilled in an individual (Papathanassopoulos & Negrine, 2021; Dye, 2013; Tummers, 2019; Turner & Whitehead, 2002).

Socialization covers an examination regarding the socio-cultural environment of the community concerned, including social interaction and social behaviour. Therefore, socialization becomes a significant link between the social systems. Furthermore, socialization is a process of how to introduce the system to someone and how the person determines his responses and reactions. Socialization is determined by the social, economic, and cultural environment in which the individual resides. In addition, socialization is also determined by the interaction of experiences and personality. With socialization, humans as biological beings become cultured humans and capable of carrying out their functions properly as individuals and as members of groups (Ross & Pelletiere, 2014; Smith & Larimer, 2018; Strassheim & Beck, 2019).

Concept of policy

According to the Cambridge dictionary, a policy is a set of ideas or plans about what to do in a particular situation that has been officially approved by a group of people, business organizations, governments, or political parties. 'Policy' refers to a set of explanations and intentions, the realization of intentions (Hall & McGinty, 1997), a series of actions and their consequences, or all of these together. Concerning 'policy analysis', Wildavsky (1979), claimed that there is no single definition for the term. In contrast, there are many approaches that concern such as 'outputs of policy making', 'response patterns', 'decision-making regulation' and 'structures or behavioral encounters of values' (Kerr, 1976), which reflects the complexity of the work. Furthermore, policies are made in various different contexts whose each of them produces different outcomes. Therefore, we prefer to consider policy analysis as an overview of the subject studies. This avoids unnecessary review of what policy is (and can be), as well as trivial repetition of the literature.

In practice, it is difficult to conceptualize policy, even as a term, as it usually involves various issues, actors, and aspects. A policy ideally comes from a central authority through a process of rational review to set clear goals. However, policies are sometimes not visible or established everywhere; for example, statements by government ministers on matters under discussion may be considered important as well as sensitive or controversial. However, such policy communication is important because it allows citizens and interest groups to be informed about the intention of the policy and thus involved in the policy-making process (Gelders et al., 2007). Inaction can also be included as a policy; therefore, the absence of a policy is a positive decision that supports non-intervention in the media industry, such as in the printed media sector in Western Europe.

Policies also often have unintended consequences, and these may be important for certain media. Policies are often incremental, build on past rules (Bar & Sandvig, 2008; Storsul & Syvertsen, 2007), and may be contradictory in the case that they will deal with some particular sectors but not others. Therefore, there may be differences in the policy of printed media with the policy of broadcast policy, thus creating an anomaly. The Internet, in many cases, offers challenges to policy processes that have traditionally dealt with separate media. However, the policy is the result of the interaction between the government's approach to problem solving and discussion, including bargaining, and the other actors involved in the formulation of policy outcomes. Understanding policies and processes should not require the discovery of a new repertoire of concepts or taxonomies. This can begin by integrating the existing knowledge. Therefore, the definition of open policy and policy analysis provide many spaces for critical reflection. It also has the additional advantage that policy must be treated as a means to achieve a goal rather than its own goal. While this may be considered a simplification, a detailed discussion may be preferable, and debate around the details of regulatory decision-making, evaluation, and oversight mechanisms might be meaningless.

Concept of public policy

Public policy is a broad and interdisciplinary field of study and research that tends to be reflected in the field. However, for those who teach and study public policy, the disjointed characteristics of this field of study can be confusing and impractical. Thus, a consistent and coherent framework for unifying the field of public policy is provided. In this case, Kevin B. Smith and Christopher W. Larimer offer an organized and comprehensive overview of the core questions and concepts, the main theoretical frameworks, the main methodological approaches, and the main controversies and debates in the world for each sub-field of policy studies ranging from the policy processes and policy analysis to program evaluation and policy implementation. Open to the public grows develops from the public attention towards an evaluation and a fight to understand the best method to use the information produced. There are many evaluation concepts and models, how to conduct it, and how to make it more useful and developed before the public is interested in the government performance. It can be considered that the recent changes in form, shape, structure, and media through which the information developed in the evaluation process becomes public, requires a new way of thinking about its role in society. What is the role of evaluative information

in the current public arena? How, when, and under what circumstances does the actual use of evaluative information occur, and what forces play a role? Therefore, by compiling and comparing international case studies, this book considers the forces that make the information produced in evaluations “open to the public.” It provides insight into the many factors that influence evaluation and its use in the public arena (Afnarius et al., 2020; Andrusz, 2019; Nyandra et al., 2018; Pemayun & Suryanata, 2019).

Furthermore, according to Thomas R. Dye, the policy is something the government chooses to do or not to do. The choices made must have a purpose. Public policy is made by the government in the form of government action, oriented to the public interest, and is a form of the act of selecting alternatives to be implemented or not implemented by the government for the public interest. In practice, the policy has 2 (two) meanings, those are:

- Policy which refers to freedom, exists in a certain subject (or which is equated with a subject), to have the best acceptable alternative based on the values of living together or a certain country in using certain powers that exist in that subject in overcoming human problems in relation to living together in the country.
- Policy which refers to a way out is to overcome human problems related to living together or in a certain country, as a result of the use of freedom of choice which is accepted as the best based on the values of living together or a certain country.

The socialization of a policy is the peak of a regulation or policy made. The general socialization stage is how a policy issued becomes an answer to the problems encountered by the public and is implemented maximally in order to overcome these problems. In this case, the factors that affect a policy need to be investigated in order to better assess a public policy. Many models can be used to determine the outcome of policy socialization. According to the theory of Donald Van Meter and Van Horn, the implementation of the policy refers to the actions carried out by individuals, officials, government or private groups aiming to achieve the goals determined in policy decisions. Furthermore, Donald Van Meter and Van Horn suggested that six variables that affect the implementation performance, are: 1) Standards and policy objectives, 2) Resources, 3) Communication between organizations and activities encouragement, 4) Characteristics of the acting agents, 5) Economic, social, and political environment, and 6) the attitude of the implementers. In addition, these two experts also stated that the path that connects policies and works performance is separated by a number of interrelated factors, such as 1) the size and objectives of the policy, 2) the sources of the policy, 3) the characteristics of the agency or the implementing institution, 4) communication between the organizations involved and the implementation activities, 5) attitudes of implementers and 6) economic, social and political environment. Based on the explanation above, it can be concluded that the concept of policy socialization leads to a dynamic activity that is responsible for implementing the program and setting the goals of the policy so that it will eventually produce a result that is in accordance with the goals or objectives of the policy itself (Anike et al., 2017; Diegtiar et al., 2021; Larisu & Mona, 2022; Vavrus & Bartlett, 2006).

Concept of subsidized housing

In carrying out the development task, government plays a role of allocating development funds and or costs to support the realization of housing for Low-Income People (MBR) and facilitate the provision of housing and settlements for the community, particularly for Low-Income People (MBR). Based on the Regulation of the Minister of Public Works and Public Housing Number 20/PRT/M/2014 concerning Liquidity Facilities for Housing Financing in the Context of Acquiring Welfare Homes for Low-Income People in Article 2 paragraph (1), FLPP has the objective to support credit or financing for simple healthy housing (KPR RSH) for the Low-Income People (MBR).

As cited from the Investopedia.com page, the subsidy is benefits given to individuals, businesses, or institutions, by the government. This can be provided directly (such as in the forms of cash payments) or indirectly (such as in the forms of tax relief). Subsidies are usually provided to relieve several burdens and are often considered general public interest which is provided to promote social goods or economic policies. A subsidy is a direct or indirect payment to an individual or company, usually in the form of a cash payment from the government or a targeted tax deduction. Subsidies can be used to balance the market failures and externalities in order to achieve greater economic efficiency. With the provision of a lower price, there will be higher goods production, because there is a high public consumption. Economically, the purpose of subsidies is to reduce prices or increase output. The provision of subsidies for consumers or the public basically aims to improve people's welfare which will affect the economic growth in a country (Birkland, 2015; Breul, 2017; Cairney, 2019; Leung et al., 2020; Chu & Chang, 2017).

Method

This research was conducted through a case study. Such a method was used to describe or provide an in-depth and comprehensive description of the research results concerning circumstances. Yin (2009), defined a case as a contemporary phenomenon in real life, especially when the boundaries between phenomenon and context are not clear. In this case, the researcher has little control over the phenomenon and the context handle. Another definition of this term was also given by Yin who claimed a case study as an inquiry or empirical investigation that examines phenomena in real life, when the boundaries between phenomena and context are not visible, by answering research questions raised of "how" or "why" about interesting phenomena. Yin further explained that the use of case study in research is aimed to comprehensively explain something related to various aspects of an individual, group, organization, program, or social situation that is studied and pursued deeply. Furthermore, Yin (1981), also explained that by employing a case study, the researchers are able to maintain the holistic and meaningful characteristics of real-life phenomena. In addition, he also emphasized this method has strength in the forms of its ability to deal intensely with various types of evidence in the form of documents, tools, interviews, and observations. Furthermore, Creswell (2010), also defined a case study as a research strategy that can be used by researchers to carefully investigate a program, event, activity, process, or group of individuals. However, he claimed

that the existing cases are limited by time and activity, and in this case, the researchers collect the information using various data collection procedures and based on a predetermined time. Considering the components of a case study, Yin proposed that there are five important components for designing case study research, including research questions, research proportions; the thing to be investigated, the unit of research analysis, the logic that relates the data to the proposition, and the criteria for interpreting the findings (Clark & Dieleman, 2017; Colburn, 2021; Creswell et al., 2007; Crowe et al., 2011). Based on the explanation above, the current researcher employed Robert K. Yin's case study method since it is considered able to help understand the phenomenon of Indonesia's subsidized housing program, especially in the West Java area. In addition, researchers also utilized a case study method because this method is deemed appropriate in explaining comprehensively related to the use of printed media, electronic media, and social media as a tool to provide public socialization regarding the subsidized housing program policies. Furthermore, since this research was carried out qualitatively, then this research aims at describing the research results by using a theoretical basis as a reference in analyzing research results. Case studies have a different set of possible informants from another research. According to Yin, informants should include field collegial, policymakers, practitioners and leaders, special groups, and research funders. Therefore, the informants involved in this research are the Head of the Main Branch of Bank BTN of East Bandung, Regional Management Board of the West Java National Home Developers and Marketers Association (DPD ASPRUMNAS), the Head of Housing Development Company (Developer) of PT. Bina Karya Citramandiri and the users of the subsidized housing program at Villa Mutiara 2, Cimanggung District, Sumedang Regency, West Java.

According to Yin (1981), the data of a case study were collected in the form of documents, archives, in-depth interviews, observations, and physical devices. However, the current researchers only used several data collection techniques suggested by Yin, which include: 1. open observation, which is the process of direct observation of an object at the research site. In this case, the behaviors of all individuals and activities (objects) were recorded in an unstructured or semi-structured manner. In this case, there are four types of observations, those are perfect participants, participants as observers, nonparticipants or observers as participants, and perfect observers (Creswell, 2014). Related to this research, researchers employed non-participants or observers as participants. The type of non-participant observation shows that the role of the researcher is known to the informant, but the researcher is an outsider of the group being studied so that the researcher only watches, observes, and records what happens in the field (Creswell, 2014). The form of non-participant observation that the researcher did was the researcher recorded pictures during the interview process with the four informants. This was done by researchers to understand the situation and behavior of the four informants which are not stated verbally but have meanings that can support the results of the study.

Another data collection technique employed was interviews, in which the research data were collected by conducting an oral question-and-answer process, face-to-face, to obtain information according to the social situation studied. According to Creswell (2014), there are several advantages of collecting data through

interviews. Those advantages are that the researchers are able to directly see and assess verbal and non-verbal answers of the interviewees, researchers are able to control the flow of questions so researchers can ask questions and get answers in more depth, and the interviewees can be more flexible in explaining their statements and can provide historical answers. In addition, interviews also allow researchers to repeat questions that are not clear and are directed to be more meaningful. The author's interview technique was carried out directly with four informants, namely the Ministry of PUPR represented by PPDPP, the acting Banks, Developer Associations, and Subsidized Housing Developers. The interview was conducted semi-structurally to find out the use of digital media as a tool to fulfill their information needs. Through this interview technique, researchers try to see the types of needs and motives for using digital media by stakeholders involved. In addition, the interview was also utilized in order to understand how to discuss a subsidized housing policy program from the government aimed at low-income people (MBR) in Indonesia (Howlett, 2019; Jacobs, 2019; John, 2013; John & Stoker, 2019; Jones, 2013).

Furthermore, the documentation technique was also used by the researchers to collect qualitative documents. This can be in the form of public documents through electronic media, social media, websites, webinars, and so on; personal documents (personal journals, letters, e-mails, meeting minutes, and so on). Documents can also be in the form of relevant pictures or photos (Creswell, 2014). In the case of data validity, Yin (2009), proposed that a data validity test was proposed to reveal the objective truth of a study. In this case, he proposed four data validity tests, including construct validity, internal validity, external validity, and reliability. However, related to the current research, only construct validity and reliability can be applied in the current research (Yin, 1981).

In this case, a construct validity test was done to determine the correct operational measure for the concepts studied. Construct validity can be conducted firstly through multiple sources of evidence or data triangulation, namely comparison and re-checking of information or data obtained by researchers in the field using various data sources, including time, space, and individuals (UNAIDS, 2010). Second, it can be done through the chain of evidence and member checking, which is the confirmation from research respondents to help increase the confidence of interpretation and show the similarity of statements (Stake, 1995).

Meanwhile, a reliability test was conducted aiming to show that the implementation of a study, such as data collection procedures can be interpreted with the same results. Reliability was carried out using a case study protocol, as well as developing basic case study data. According to Yin (2009), in analyzing a study, special techniques are needed as part of a general strategy. Yin suggested three dominant forms of analysis techniques, those are pattern matchmaking, explanation making, and time series analysis. In this study, the researcher only used three types of analytical techniques suggested by Yin, which are: pattern matchmaking which is comparing empirical-based patterns and predicted patterns. If the two patterns have similarities, then the results can strengthen the internal validity of the case study. In this case, the researcher compared the predicted pattern with the empirical pattern or the results of observation,

interviews, and documentation data. Furthermore, the theoretical explanation of the socialization of public policy was compared with an empirical-based pattern. In order to get the results of the pattern matchmaking, the researchers conducted a second analysis model which is the data explanation. The Explanation Making Analytical technique aims to analyze case study data by making explanations about a related case. This technique was done to avoid the conclusion of the research, instead, it was done to develop ideas for further research or what is being done. Meanwhile, time Series Analysis as the third analysis strategy is conducted to make it possible that there is only one single dependent or independent variable. In this case, if a large number of relevant and available data items are available, statistical tests can even be used to analyze the relevant data (Yin, 2009). Researchers conducted data analysis on the implementation of the Policy Socialization of the One Million Houses Subsidized Program by taking a case study at the Subsidized Housing Villa Mutiara 2 Cimanggung, Sumedang Regency, West Java. The researcher explained the data in time series analysis which was then compared with the data collection techniques. This study compared the information obtained with several sources, in order to obtain valid data. Thus, the researcher used two steps, namely comparing the observational data with interview data and then matchmaking the pattern in order to get an explanation of the data studied. In this case, the researchers carried out two explanations on pattern matchmaking and time series analysis which were then compared with data collection (Knill & Tosun, 2020; Kraft & Furlong, 2019; Li et al., 2019; Moyson et al., 2018).

Results and Discussion

This case study was conducted on the socialization of Subsidized Housing program policies in Indonesia on subsidized housing at Villa Mutiara 2 in Cimanggung District, Sumedang Regency, West Java. The policy socialization does not only concern the behavior of the administrative bodies responsible for implementing the program and creating obedience to the target group but also concerns the network of political, economic, and social forces that can directly or indirectly influence the behavior of all parties involved and which ultimately affects the expected and unexpected effects. Van Meter and Van Horn formulated implementation as actions taken by individual officials, government, or private groups directed at achieving the goals determined in policy decisions (Lynch & Kidd, 2017; McNabb, 2015; Mertens, 2018; Squires, 2017; Kleit et al., 2019). This research was conducted to see how the socialization of the subsidized housing policy became the government's program so that it affects the policy of the Subsidized Housing program in Cimanggung District, Sumedang Regency, West Java, based on indicators established. Based on the analysis of the implementation theory proposed by Van Meter and Van Horn, which has been explained previously, policy performance is affected by several interrelated variables, including policy standards and objectives, resources, communication between related organizations, characteristics of the acting organizations, social, economy and political environment as well as the attitudes of the implementers.

- Policy standards and objectives. The policy standards and targets implemented in the Subsidized Housing program in Cimanggung District are stated in the Regulation of the Minister of Public Works and Public

Housing of the Republic of Indonesia Number 20/PRT/M/2019 Article 9 concerning the Target Group of Subsidized KPR which is the low-income people with certain income limits. (2) Certain income limits as referred to in paragraph (1) shall be determined by the Minister. (3) The Target Group can only take advantage of the Subsidized KPR in the form of: KPR Sejahtera Tapak and others. Furthermore, Article 11 (1) stated that the target group for subsidized KPR recipients as referred to in Article 9 paragraph (1) is MBR (low-income people) that meet the following requirements: Indonesian citizen; registered as a citizen in 1 (one) regency/city area; have never received subsidies or housing finance assistance from government related to credit/financing of homeownership, and credit/financing of self-help housing development; an individual who is not married or a married couple; who does not have a home; and have a fixed or non-fixed income that does not exceed the income limit as referred to in Article 9 paragraph (1). The KPR-RSH subsidy is a subsidy in the provision of housing both in the forms of a down payment or interest difference which is intended for the target group of households/families who do not have a house yet and have an income in accordance with the stipulated income, which is a maximum income of IDR 8,000,000.- Real estate developers or commonly abbreviated as developers are individuals or companies who work to develop a residential area into housing that is livable and has economic value so that it can be sold to the public. Subsidized housing developers are attractive because of the various facilities provided by the government when developers build the Subsidized Housing. The facilities obtained as a subsidized housing developer include Free VAT, PSU Assistance (Utilities Facilities) to land acquisition credit. In the midst of the downturn in the housing world, subsidized housing development is the best choice that provides profits and fast turnover for the developer (Gilbert et al., 2018; Hamilton & Finley, 2019; Hendren et al., 2018; Zu, 2021). The common and current obstacle encountered by housing developers is the high price of land and the rising price of land around the project being built so that development is forced to move to other locations. The standard for subsidized housing that has been carried out by developers in Cimanggung District is in accordance with the rules for subsidized housing. In accordance with the Decree of the Minister of Settlement and Regional Infrastructure Number 403/KPTS/M/2002 concerning Technical Guidelines for the Construction of Simple Healthy Homes (Healthy Hospital), the maximum land area is 200 m². However, in this case, the local regulations should also be considered. The decree of the Minister of Public Works and Public Housing Number 242/KPTS/M/2020 further stated that a minimum land area is 60 m², while a maximum land area is 200 m². The area of the house or building starts from 21m² and a maximum of 36m² with a selling price that has been determined by the government of IDR 150,500,000 (One Hundred Fifty Million Five Hundred Rupiah) for Java (except Jakarta, Bogor, Depok, Tangerang, Bekasi) and Sumatra (except Riau Islands, Bangka Belitung, Mentawai Islands). Furthermore, the developers involved must be registered with Sireng (System Developer Registration Information) of the Ministry of Public Works and Public Housing and registered in housing associations such as REI, Apersi, Asprumnas, Perwiranusa, and others.

- **Resources**
The subsidized housing development fund prepared by the government is managed by PPDPP whose distribution is conducted through banks involved. The government itself always adjusts the budget for subsidized housing every year, the budget prepared by the government is quite large and continuously increases every year (Oyebanji et al., 2017). Importance of increasing the human resources of developers in Cimanggung District is needed so that developers build houses and livable environments for Low-Income People (MBR) and participate in selecting the feasibility of prospective buyers instead of only pursuing profit.
- **Communication between the related organization**
In order that the public policy can be implemented effectively, the standard goal must be understood by individuals (implementers) who are responsible for achieving the standards and objectives of the policy. Therefore, the standards and objectives must be communicated to the implementers (Campos & Reich, 2019). Communication within the framework of delivering information to policy implementers regarding standards and objectives must be consistent and uniform from various sources of information. In the subsidized housing program in Sumedang District, communication and coordination have gone well between stakeholders. This is proven during the process according to the plans of each stakeholder. Communication between Bank BTN as the provider of subsidized housing loans (KPR) and the community can be seen through various information in the form of billboards, brochures, and direct information through specially appointed bank staff. In communicating subsidized housing products in Cimanggung District, the developers convey to the public with advertising media that are easily accessible everywhere. Several information facilities for subsidized housing can be seen in the form of installing billboards in crowded places and distributing brochures and through application SiKasep, SiKumbang, and SiPetruk.
- **Characteristics of Acting Agents**
The attention focus on the acting agencies includes formal organizations and informal organizations that will be involved in implementing the policy. This is important because the performance of policy implementation will be greatly affected by the right characteristics which match with the implementing agents. The Standard Operating Procedure (SOP) was developed as an internal guideline for the limited time and resources of the implementers and the desire for uniformity in the operation of complex and widespread organizations. Settlement construction must be done through accurate data from Spatial Information regarding land use. The most subsidized housing development areas are located in Cimanggung District, Sumedang Regency, West Java (Bayerlein et al., 2020).
- **Socio-Economic and Political Environment**
The condition of housing and the environment can be used as an indicator of the level of community welfare, especially public health. Inadequate housing facilities and unhealthy environmental conditions greatly affect the health of the occupants of the house (Li, 2019). Home facilities here are not fully defined by the completeness of household furniture, but rather focus on housing quality standards related to the floor area, floor type, wall type, roof, and lighting. An unfavorable social, economic and political

environment can be a source of problems for the failure of policy implementation performance. In this case, there is a relationship between economic conditions and the priority level of housing needs for every human being. For low-income people, there are 3 priority levels of housing needs, namely:

- The distance factor is a top priority. The main priority in choosing a house is the location that determines the distance between the residence and the activities of its inhabitants. The construction of subsidized housing carried out by developers in locations far from the city center, workplace, and schools is a major obstacle for low-income people because it causes additional transportation costs, especially fuel and time prepared for travel.
- The land and house status factors are the second priority. The current ownership of Subsidized Housing sold by the developer is a Building Use Rights Certificate (SHGB), which is less acceptable to the public. However, it can be upgraded to a Certificate of Ownership (SHM) after a certain period.
- The form and the quality of the house factors are the third priority. The subsidized housing offered by the developer has almost the same shape and quality. With a building area of 30 m², thus there are not many choices for low-income people so it becomes the last priority.
- The attitude of the implementers
The attitude of the implementers in the subsidized housing program includes three important things, those are: (a) the response of the implementer to the policy that will affect his willingness to implement the policy, (b) cognition, which is his understanding of the policy, and (c) the value preferences of the implementer. At the time of the research, there were no Subsidized Housing offered by the developer below the government's benchmark price but instead, it continuously follow the maximum benchmark set by the government (Daymon & Holloway, 2010; Dove, 2020; Fordham et al., 2019; Alexandri & Janoschka, 2018).

Conclusion

Based on the research and discussion that have been conducted, several conclusions can be made from the Socialization of the One Million Houses Subsidized Program Policy in Indonesia.

- The standards and targets based on the provisions determined by the government have been able to meet the targets of the Subsidized Housing program in Cimanggung District, Sumedang Regency, West Java. In this case, West Java has the largest subsidy distribution figure in Indonesia in 2021.
- The resources have the ability to understand the implementation of the Subsidized Housing program in Cimanggung District, Sumedang Regency, West Java, particularly in making information, so that the implementation and supervision of subsidized housing can be done quickly and on target for low-income people. Innovations for service systems to make it easier for developers, channel banks, local governments, and even consumers are also continuing to be developed by creating SiKasep, SiPetruk, and Sikumbang

applications to discuss the policy of the one million subsidized housing program in Indonesia.

- Developers usually communicate with government representatives through their respective associations or at the visiting task force or webinar with the Ministry of PUPR so that communication and understanding of policies or policy reforms on subsidized housing can be understood by stakeholders so that subsidized housing which is aimed at low-income communities can reach the target.
- The different characteristics of the acting agents with different institutional backgrounds cause the implementation of the subsidized housing program to encounter obstacles. The lack of protection for developers in the subsidized housing program makes developers only build houses in certain areas.

The social, economic, and political environment has sometimes become an obstacle in the construction the subsidized housing, thus local government regulations that determine the locations where subsidized housing can be built are needed so that it will not cause conflict with local residents who already live in the location of subsidized housing development.

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