Policy Scheme for Housing Provision in Improving Welfare: A Case Study on ASN (State Civil Apparatus)

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Info article	Abstract
	Provision of decent and affordable housing in Indonesia has been faced with difficulty due to lower level of housing accessibility from the housing schemes submitted to the free market. Limited access to housing presents a significant impact on low level of community welfare. Based on these problems, this study aims to analyze the proper housing provision policy scheme in improving the welfare of the community. This study raises the case of ASN as one of the with no home ownership, especially for ASN with low rank / class. Based on the results of descriptive statistical analysis, housing provision is advised to address the preferences of beneficiaries, including priorities such as: (i) easy access to public services; (ii) proximity to work location; and (iii) adjusted to the level of position. Based on the existing regulations, there are two relevant schemes, including: FLPP and Tapera schemes. However, both have limitations, particularly those related to the limitations of Low-Income Communities (MBR). If the government prefers FLPP or Tapera scheme, thus the regulation (PP) on Tapera is advised to be altered to increase the MBR income limit. The results of this study suggest the importance of further research on alternative schemes in developing the best housing finance schemes for the future. ***Keywords:*** *keywords as far as possible explain the contents of the writing, written in small letters except abbreviations, minimum three words and a maximum of six words, each separated by a semicolon (;), Calisto MT 10, italic.*

INTRODUCTION

The provision of decent and affordable housing in Indonesia raises a variety of problems, specificaly in dense population with higher shelter need. Meanwhile, the trend of land area has been annually limited, due to land management which has been positioned as a commodity function rather than a social function. Whereas, in the General Explanation of Agrarian Law, it is declared that any land rights held by a person is unjustifiable, by which the land is utilized solely for personal interests, especially if it causes great losses for the community. Characteristics of a free market affects land scarcity as it is controlled by the developer (private sector) or by few individual actors. The dysfunction of land as a social function affects the accessibility to land. It is estimated that around 16 percents of Indonesia's population control nearly 69

percents of the land, while 40 percents control only 10 percents of the land (Lestari& Purwandari, 2017). From the limitations of land and houses that are habitable and low cost, a strategic policy is required to increase the accessibility of houses. Laabas & Limam (2014) argue that the provision of housing becomes one of the strategic policies in supporting the improvement of people's welfare. Vale & Freemark (2012) explore that the level of home ownership has been blamed as a major factor in supporting the success of poverty alleviation, especially for workers facing the retirement age. This finding is similar to Doling & Ronald (2009) study, emphasizing that ease of housing accessibility becomes an important factor in improving welfare level of low-income households. Some of these arguments confirm that the provision of housing is very important as a pillar of household welfare and as an important part of public policy planning.

Referring to Indonesia case, the government commitment to provide cheap and livable housing is supported by the existence of Department or Ministry that specifically handles housing development. In addition to forming a special ministry, the government also forms two State-Owned Enterprises (SOEs) to support the government's program in providing housing, such as: (i) Public Company for National Housing Development (Perumnas); and (ii) National Saving Bank (BTN). *Perumnas* engaging in housing and settlements was established on July 18, 1974 and has carried out housing and settlement construction in approximately 400 locations in Indonesia with a total of 500,000 housing units. BTN began operating as a housing finance project for public community since 1976 and launced KPR (Home Ownership Credit) as the first mortgage program in Indonesia. Despite directed towards the national policy, housing supply policies often face various problems, in terms of: politics, budget, and selection of schemes which are considered the most efficient (Imurana, Haruna & Kofi, 2014). Definition of efficiency refers to a scheme that has a minimum cost, but is expected to have a multiplier effect considered as the most maximum.

However, housing supply policies often face a variety of problems, in terms of politics, budget, and scheme selection. Understanding towards efficiency refers to scheme with a minimum cost, but having a multiplier effect. According to Adenuga (2013), government budget constraints the housing provision for the poor; thus, the concerned parties are advised to carefully considerthe policy constellation. Based on cases in various countries, the role of government is indeed crucial, especially in issuing policy instruments. In addition, the importance of housing in reducing poverty levels requires the government assistance to actualize efficient housing policy. The accuracy of the policy becomes the target of the program, which is for the low income group. The housing cost affects the poverty levels. Based on several empirical studies, the variation in housing costs turned out to have a significant effect on households categorized as poor households. To overcome this problem, most

government policies are currently focused on low-cost rental policy programs for low-income households.

Reflecting on the case in Indonesia, in order to actualize such decent and affordable housing, broad range of obstacles are inevitable, including: (i) weak purchasing power affecting dependence on subsidies; (ii) lack of banking support; (iii) limited APBN (State Budget) support; (iv) lack of cross-sectoral and cross-regional coordination in supporting infrastructure; and (v) length of bureaucracy related to housing licensing. Those aforementioned obstacles have been increasingly complicated because the level of community income is still very low. This phenomenon occurs where the houshold income has been commonly shared with other needs such as: food, clothing, transportation, children's education, and health. In this case, the efficiency of providing an decent and affordable housing becomes an urgent policy to be implemented.

Therefore, this study aims to analyze the optimal housing provision schemes, which include the provision of housing to improve people's welfare. One of the parties that yet have home ownership is ASN (State Civil Apparatus), especially for ASN with low rank / class. The existence of ASN reflects that the employment sector with a high level of interest does unfortunately present problems concerning with limited housing accessibility. BPS (Central Bureau of Statistics) data for 2017 indicates that approximately 945.000 ASNs have not yet received decent housing. This amount reaches around 1.3 percent of the total workforce in Indonesia, which is 121 million people, or around 3.29 percent of the total labor / employees of 48 million people. Even though this number is less than the previous years, the government must continue to strive in accommodating more people, including ASN, to have decent housing.

At present, there are at least a number of housing finance schemes implemented by the government, such as: (i) Housing Construction Liquidity Facility Scheme or FLPP; (ii) Initial Subsidy Financing Scheme or SBUM; (iii) Housing Micro Program or PMP; (iv) Savings on Public Housing or Tapera; (v) KPR-Banking; and (vi) Funding of PT. SMF or Secondary Mortage Facility. To choose the most appropriate scheme, in-depth research analysis is necessarily required to produce proposals for an optimal housing finance scheme for the community, specifically ASN. Based on these explanations, this study aims to analyze the proper housing finance policy scheme to improve the welfare of the community, for ASN with low rank / class having difficulty in accessing livable and cheap housing. The ideal conditions must be adjusted to the preferences of the beneficiaries and the implementation of ideal housing provision concept.
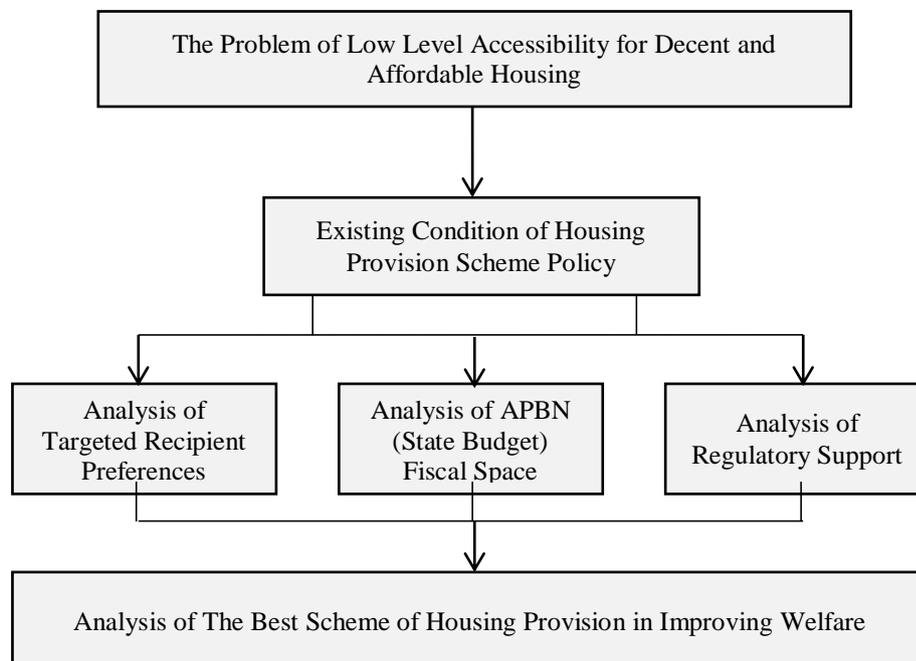
I. METHOD

a. Research Concept

The concept of this research is derived from the problem of low level of accessibility for decent and affordable housing. Meanwhile, the existing conditions indicate that a housing provision policy has actually been issued by

the government, including: (i) FLPP (Housing Financing Liquidity Facility); (ii) Tapera (Savings on Public Housing); (iii) KPR (banking housing loan); (iv) other financing through PT. SMF (*Sarana Multi Finance*); and (v) Subsidized KPR for BPJS (Social Insurance Administration Organization) Employment participants. To choose the most appropriate scheme, it is necessary to conduct an in-depth research analysis, with three considerations such as: (i) a perspective of the preferences from targeted recipient (ASN); (ii) consideration of fiscal space or allocation from APBN (State Budget); and (iii) analysis of regulatory support to optimize the program. These three considerations become the important components in determining the best scheme for housing provision in improving the welfare of the community, especially ASN (State Civil Apparatus).

Figure 01. Research Concept

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│ The Problem of Low Level Accessibility for       │
│ Decent and Affordable Housing                    │
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                        │
                        ▼
           ┌─────────────────────────┐
           │ Existing Condition of    │
           │ Housing Provision Scheme │
           │ Policy                   │
           └─────────────────────────┘
         │              │              │
         ▼              ▼              ▼
┌──────────────┐ ┌──────────────┐ ┌──────────────┐
│ Analysis of  │ │ Analysis of  │ │ Analysis of  │
│ Targeted     │ │ APBN (State  │ │ Regulatory   │
│ Recipient    │ │ Budget)      │ │ Support      │
│ Preferences  │ │ Fiscal Space │ │              │
└──────────────┘ └──────────────┘ └──────────────┘
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┌─────────────────────────────────────────────────┐
│ Analysis of The Best Scheme of Housing Provision │
│ in Improving Welfare                             │
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b.   Research Design

This study utilizes an evaluative methodwhich is approached from descriptive statistics. Descriptive meaning is intended to collect data based on various factors to support the explanation of the problem under study, to analyze andto find the character of the problem (Boateng, 2012). The description is conducted by statistical calculations, which are obtained from primary data processing. Descriptive method is also interpreted as a study to find facts with the right interpretations such as by: (i) focusing on solving existing problems, and on actual problems; and (ii) organizing, explaining and analyzing the collected data. Meanwhile, evaluative research is a design and evaluation procedure in collecting and analyzing data systematically to

determine the value or benefits of a practice activity (Daniel, 2016). The value or benefit of a practice is based on the results of data collection by applying certain standards or criteria in absolute or relative terms.

Several research methods were adopted in this study upon considering the scope of the area and the depth of the material, to investigate the best scheme of providing housing for the community/ targeted recipient (ASN). In addition, the relevant material scope will analyze theories related to housing analysis, the right scheme in accordance with the state's financial condition, the potential cooperation with the private sector, and the average preferences of targeted recipient (ASN).

c. Data Collection Method

This study collects the data with two methods by: (1) obtaining data on the preferences of prospective program participants and surveying through questionnaires conducted online to obtain total of 209 respondents; (2) gathering secondary data to photograph ASNs who do not yet have a decent home. Data sources include BPS, the Ministry of Public Works and Housing, the Ministry of Finance, Bappenas, Banking, and PT Perumnas (*Persero*).

d. Analysis Method

The data collected was analyzed by utilizing descriptive statistics in the form of tables, charts or graphics. In addition, a comparative analysis was conducted to compare the advantages of several housing supply schemes.

a. Mean, Median, and Modus

Descriptive statistics were utilized to analyze and present quantitative data to find out the description of ASN's perceptions in understanding the proper scheme and to find out the average value (mean), standard deviation, variance, maximum, minimum. This data is thus utilized to describe the research mathematically.

b. Categorization Table

The next description is conducted to categorize the scores obtained from each variable. Tendency testing is employed to withdraw a general description of each independent and bound variable in the study. The utilized method is intended to identify the tendency of the average score (mean) of the grouping data by using the following formula:

Table 01. Trend of Mean Score

No	Trend of Mean Score	Category
1	$\geq$ (Mi+ 1,5 SDi)	Strongly agree
2	Mi s/d (Mi + 1,5 SDi)	Agree
3	(Mi – 1,5 SDi) s/d Mi	Disagree
4	$\leq$ (Mi – 1,5 SDi) s/d Mi	Strongly disagree

The ideal mean formula (Mi) and the ideal standard deviation (SDi) of each variable are as follows:

  a. Mi: ½ (highest score + lowest score)
  b. SDi : 1/6 (highest score - lowest score)

The parameters which were employed as indicators of ASN preference assessment included: attributes of housing facilities such as type of house, area of house, house price, location of land, land ownership status, as well as assisting facilities such as down payment, loan interest and tenor period. These attributes are measured by using a 5 point Likert scale (ordinal measurement scale) (1-5). The highest point on the Likert scale (point 5) indicates that respondents were "strongly agree" with the statement of preference attributes. Conversely, the lowest point on a Likert scale (point 1) indicates that respondents were "strongly disagree" with the statement of preference attributes.

II. RESEARCH RESULT
a. Mapping of Housing Need in Indonesia

Official data from the Central Statistics Bureau (BPS) indicated the number of self-owned houses in 2015 which was 82.63 percent, the status of rental / contracted homes which was 8.08 percent, and there were no houses as 9.29 percent. Referring to a database of 2018 population of 265.46 million people and 66.71 million households, the number (9 percent) represented 6.03 million households, and those who did not own a home were also 6, 03 million households. If the total between those who rent or buy a house, the need for residential homes in 2018 is projected to reach 12.06 million.

In the million-house construction program that will be built by the Jokowi-JK government during 2015-2019, BTN/ National Saving Bank (2016) confirmed the government gave priority to the MBR (Low-Income Community). The average ratio of housing construction for MBR compared to non-MBR was 7 to 3. Meanwhile, government subsidies in the 2016 APBN (State Budget) reached around 11.49 trillion, which included 87,393 units of FLPP KPR valued at IDR. 9.23 trillion, KPR subsidized interest difference of 385,544 units worth OF IDR. 2.03 trillion, and advance assistance for 306,000 worth of IDR. 1.23 trillion. The one million house program certainly provides the hope of the Indonesian people, especially the MBR group, but it has not been supported by the capacity of developers to build it. The issuance of Law No.1 / 2011 on Housing and Settlement Areas and Law No.4 / 2016 on Tapera is expected to increase the capacity of developers to meet the target of one million houses as declared by the government.

However, in terms of the willingness and ability of the MBR to obtain mortgage financing also varies, where the MBR group is relatively small. BPS Susenas (National Socio-Economic Survey) 2013 data indicate that only 12.5 percents or 941 thousands of new housing requests, out of a total of 7.5 million are from lower-middle income groups or in the 5th position and below. Meanwhile, 87.5 percents or 6.5 millions came from the middle-upper group or

presentations 6 and above with dominance in the 7-10 percentile reaching 80 percents or 6.0 millions. This data illustrates that MBR has a relatively small income prohibiting the access to mortgage financing.

b.   Map of Housing Need for ASN

Reaching to 2018, the significant number of ASNs that did not have a home reached 964,463 people (Ministry of Finance of the Republic of Indonesia, 2018). Housing needs for ASN presented characteristics and policy challenges similar to the housing needs for the majority of the community, especially for MBR. The challenges of the housing program in Indonesia generally cover two things, such as: (i) an increasing backlog, where statistics in 2016 indicated a housing backlog of more than 17 million total houses; and (ii) the absence of a comprehensive and integrative strategy in overcoming housing needs for the underprivileged.

c.   Urgency of Provision of Housing Need for ASN

Conceptually, the provision of housing for ASN is a form of government responsibility to help ASN live in prosperity. Various empirical cases in various countries have proven that home ownership and achieving prosperity have a very strong correlation. Housing becomes the main indicator of living standards, because housing is the essential need besides food (Aluko, 2012). Housing is considered as a very important place to live in shaping the character of each household member and social life (Doling & Ronald, 2009). This notion is confirmed by Turnstall et.al (2013), that the home is a place to associate with all social services and utilities that lead to the feasibility of life. The house also indicates accessibility to economic, social, health and educational resources; thus, individuals who have certainty of home ownership tend to have a high level of productivity (Hoekstra, 2013). Some of these reasons are in line with government policy in providing housing for ASN, whose main purpose is not only focused on welfare considerations, but also on improving productivity, performance and quality of work.

d.   Existing Condition of Housing Provision Financing Program

The financing scheme for housing provision for ASN is similar to policy of housing provision for the general public, especially for MBR. To meet the provision of housing for the community, the government has several schemes along with the advantages and disadvantages. The followings are some of the intended financing schemes

1. Housing Development Liquidity Facility Scheme

FLPP is a joint movement of the central government, regional governments, the business world (the developer), and the community. The purpose of FLPP is to provide an opportunity for ASN and Low-Income Communities (MBR) with an income of between IDR. 2.5 million / month to IDR. 4 million / month, to have their own decent

house. The government established special regulations and mechanisms to support "one million housing program", through KPR-FLPP, in which the Ministry of PUPR (BLU PPDPP) acts as the program manager.

FLPP requirements are regulated in: (i) Minister of Public Works and Public Housing (PUPR) Regulation Number 21 / PRT / M / 2016 concerning Facility and / or Housing Acquisition for Low Income Communities; and (ii) Decree of Minister of Public Works and Public Housing (PUPR) Number 552 / KPTS / M / 2016 concerning Income Limits for Subsidized Mortgage Target Groups, Limitation of Selling Price Limits for House and Flat, and Amounts for Housing Initial Subsidies. Requirements regarding FLPP recipients are: (i) Indonesian citizens; (ii) 21 years old or married; (iii) does not have a house and has never received government subsidies for home ownership; (iv) basic salary / income does not exceed of IDR. 4 million / month for Land (*Tapak*) House and IDR. 7 million / month for Flats; (v) has a minimum of one year work or business period; and (vi) have an Individual Income Tax Return.

Realization of FLPP fund distribution as of July 31, 2018 reached Rp. 32.36 trillion with 532,283 houses built. The total KPR-FLPP beneficiaries since 2010 consisted of: Private Employees (73.72 percent), Civil Servants / ASN (12.85 percent), TNI / POLRI (3.98 percent), and other workers (1.73 percent). Until 2018, FLPP participants from the ASN group only reached 6 thousand people or 11 percent of the target of 58 thousand people, most of whom were MBR.

Minister of Finance has given approval for BTN as the executing bank for channeling of FLPP funds, specifically in terms of interest difference subsidies (SSB). To minimize the fiscal burden on the FLPP program, the policy adopted by the government is to adjust the proportion of FLPP as stipulated by Decree of the Minister of Public Works and Public Housing (PUPR) Number 463 / KPTS / 2018 concerning Proportion of Credit Financing / Housing Financing. The contents of the regulation ration are changed from 90: 10 percent into 75: 25 percent. The 25 percent portion is blanded with implementing bank funds.

Unfortunately, this policy is not regarded as the right solution, because there are variations in people's income and occupancy prices among the regions. In certain areas, people who do not enter the MBR will have difficulty to buy low-cost housing due to already high housing prices (expensive). In this case, there are still obstacles that need to be resolved by the government.

2. Advances Subsidy Financing Scheme

The government helps provide housing with SBUM scheme for teachers and TNI (Army) / POLRI (Police). In the Regulation of the

Minister of Public Works and Public Housing Number 48 / PRT / M / 2015 Regarding the Difference between Credit Installment / Housing Ownership Financing Schemes for Low Income Communities Using the Revenue of Public Service Agency (BLU) for Housing Financing Management (PPDPP), it is stated that the government provides Advance Assistance Subsidies (SBUM) to Low-Income Communities (MBR) of IDR. 4 million for land (*Tapak*) house and IDR. 7 million for flat.

Calculation scheme for subsidized housing assistance of five percent must go through the Ministry of PUPR first and submitted to BTN which regulates KPR. The channel for disbursement of funds for subsidized housing advances is through Ministry of PUPR continued to BTN and then given to the debtor to be paid to the developer.

Submissions to receive BUM are regulated in Minister of Public Work and Public Housing Regulation Number 42 / PRT / M / 2015. In the regulation, it is stated that BUM is given to MBR holding KPR-Subsidized Credit Provision Approval Letter (SP3K). MBR applying for BUM must have obtained approval to obtain KPR-FLPP from the implementing bank. The requirements and completion of documents are similar to the requirements for arranging KPR-FLPP. If the SP3K has been obtained, the applicant is required to make a letter of acknowledgment stating lack of payment for KPR installment known by the developer. This letter was delivered to the Bank as proof that the applicant had limitations in paying off the down payment. The letter contains the applicant's identity and account number submitted to applicant's account, to be paid to the developer as an additional down payment.

3. Housing Micro Program

Although there is an FLPP scheme, the facts demonstrate that MBR has difficulty to access decent and low-cost housing. Therefore, the government continues to overcome the backlog problem, especially those who work in the informal sector. These informal workers will be facilitated by the Housing Micro Program (PMP). PMP scheme provides low loans and short duration. They are assisted with a maximum financing of IDR. 50 million with a maximum loan period of five years for growing homes or renovations. With this scheme, the debtor can meet the needs of his house in stages (incremental housing) while building his creditworthiness towards financial service institutions. PMP provides flexible contract as the first loan from the purchase of land plots, building a fence, building a foundation, building construction. Then if the loan is paid off, the micro loan is deactivated to expand the house and renovate the house, until the house is ready to live.

4. Public Housing Savings

Tapera is a long-term source of funds for housing finance. Tapera is a periodic savings within a certain period to finance housing for the MBR. Through the Tapera program, it is expected that MBR can realize their dreams of having a decent and affordable home. Tapera is managed by the Tapera Management Agency (BP). The concept is savings, where people are forced, alike in BPJS, to save for their money for housing needs. Tapera participants who meet the criteria can benefit from BP Tapera's financing after one year. Tapera program participants, as stipulated in Law Number 4 of 2016 concerning Public Housing Savings are for workers or laborers and self-employed. The requirements are for workers who are over 20 years old and are married. For public workers consisting of ASN, BUMN, and BUMD are directly participants since the government regulation (PP) was promulgated.

Tapera program also faces obstacle in which the private sector has asked for seven years since it was officially opened to be involved, which means that the product of government policy in the form of periodic savings over a period of time for housing finance will only apply to government employees. For private employees, Tapera will not be enforced for at least the next seven years. To date, Bapertarum is still in the status quo because BP Tapera has not yet been formed. PUPR Ministry has been selecting commissioners for BP Tapera. This body was chosen by the Committee whose members are from the Minister of PUPR, the Minister of Finance, the Minister of Manpower, the Financial Services Authority, and Soni Loho from professionals. For the initial stage, Tapera will only overshadow the civil servants (PNS).

5. Mortage-Banking

Mortgage/KPR-Banking scheme is a non-APBN or non-subsidized housing finance. There are several types of mortgages available in the banking sector, including: KPR Sejahtera BRI intended for Diplomats, KPR Sejahtera BTN for employees, BTN subsidized KPR for MBR, and Bank Mantap (Mandiri, Taspen and Pos) for ASN. The last three KPRs can be utilized by ASNs. KPR Sejahtera BTN, for example, made interest rates of 10-11 percents for three years, with a down payment between 0-3 percent (condition: payroll at BTN) for a maximum KPR of up to IDR. 500 million. BTN subsidized for MBR with the provision of an interest rate of 5 percent for a maximum of 20 years, down payment of 1 percent and SBUM of IDR 4 million. Whereas for Bank Mantap group spurs market interest rates with a tenor of 30 years to 75 years age (can continue until retirement). Occupancy price is IDR. 300 million to 500 million. Banks cannot adjust mortgage rates similar to the subsidized interest.

6. PT. SMF (Secondary Mortage Facility)

PT Sarana Multigriya Financial (Persero) or abbreviated as SMF is a BUMN under the Ministry of Finance that was established in 2005 to

actualize one of the government programs in providing housing for the welfare of the community. SMF has a duty as a special mission vehicle, and part of the government's fiscal tool in providing medium / long-term funds, building and developing the Secondary Housing Financing Market through securitization and financing. It is expected that SMF can play a role in increasing the volume of KPR issuance, especially for MBR to support the availability of adequate housing for the entire community. Aside from being a secondary market, SMF also acts as a mortgage dealer. The benefit of a mortgage dealer is to ensure maturity mismatch between short-term funding and long-term mortgages.

SMF buys a mortgage (KPR) from a creditor bank in a debt securities or Asset Backed Securities or EBA and then sold to investors, both for individuals and institutions such as insurance companies and pension funds. Financing scheme through PT. SMF can be an alternative housing finance for ASN. In this scheme, PT. SMF acts as a warehouse which will buy mortgages that have been issued by banks (originator). Cumulatively, the total accumulated funds that SMF has channeled into the housing finance sector from 2005 to December 2018 reached IDR. 47.52 trillion, with a total flow of funds channeled during the period in the form of securitization activities of IDR. 2 trillion and lending IDR. 9.88 trillion. All funds disbursed by SMF have funded approximately 765 thousands of KPR debtors from Aceh to Papua.

e.   ASN's Perception of Housing Provision Policy Scheme

In this study, researcher conducted an online survey of the ASNs, involving: Ministry, Institution and Local Government employees who filled out the questionnaire and submitted it. The intended respondents consisted of ASN, the Ministry of Finance, LIPI (Indonesian Institute of Science), Regional Government, schools / colleges, and the Ministry of Communication and Information. From the total surveyed agencies, the most number of respondents (in sequence) came from: the Ministry of Finance (78 percent), LIPI (7 percent), Local Government (7 percent), schools / colleges (4 percent), and the Ministry of Communication and Information (4 percent).
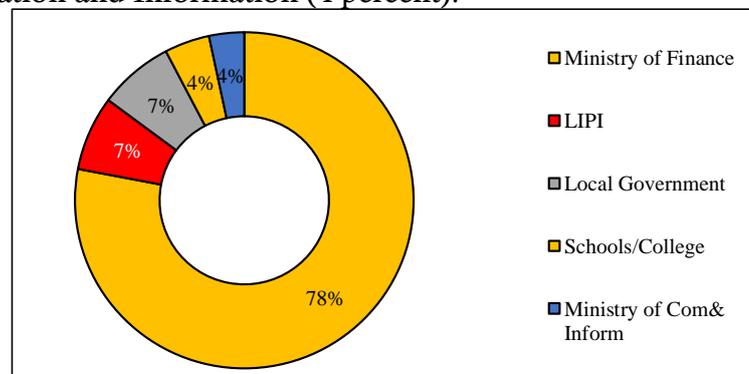

Figure 03. Percentage of Respondent
Source: Primary Data, 2019

In terms of employee groups, the rank of majority respondents is IIIb, then followed by IIIa, IIa, and IId. This data reflects that the majority of respondents are in group II and group III, which are representative for a low rank and junior ASNs that require a more ideal home price accessibility.
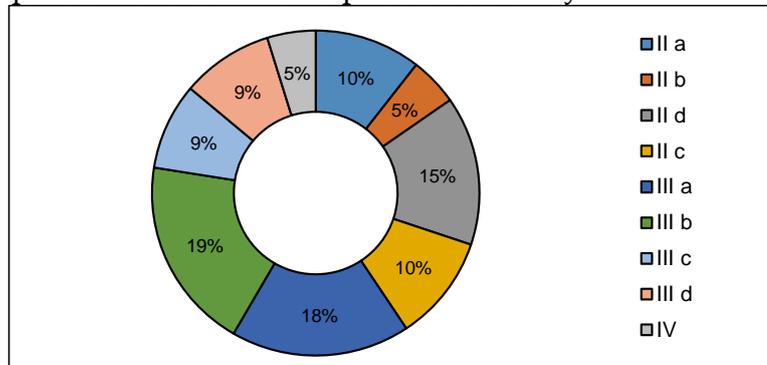

Figure 04. Percentage of Rank of Respondent
Source: Primary Data, 2019

Respondents' preferences are aimed at any attributes that are attached to the ASN housing policy. Based on the results of sorting and calculating the answers to the questionnaire, these attributes are divided into seven attributes, which include: (i) respondent preferences regarding the provision of housing linked to level of position; (ii) respondent preferences regarding housing provision linked to years of service; (iii) respondent preferences regarding housing provision linked to work locations; (iv) respondent preferences regarding housing provision linked to housing prices in accordance with the distance of office or work location from home; (v) respondent preferences regarding housing provision linked to public service accessibility; (vi) respondent preferences regarding housing provision linked to proximity to public services; and (vii) respondent preferences regarding housing provision linked to individual preference location. These seven attributes are essential for the priority compilation of ASN preferences as program targets. The calculation of the seven preferences is as follows:

(1) Respondents preferences regarding housing provisionlinked to level of position

From the position level preference, the majority of respondents (43.06 percent) stated that they strongly agree and agree (14.35 percent) that housing provision for ASNs must consider the position level. The reason was that the level of position would differ the individual workloadand the difference in workload would determine the specifications for providing housing. As many as 16.7 percent of respondents stated they disagreed, illustrating that the paradigm of ownership of home assets for young people or millennials is no longer important considering that they feel more practical and efficient and more mobile when using a rental system house.

Table 02. Respondent Preferences Regarding of Level Position

No	Respondent Perceptions	Majority of Respondents	Percent (%)
1	Strongly agree	90	43.06
2	Agree	30	14.35
3	Neutral	42	20.10
4	Disagree	35	16.75
5	Strongly disagree	12	5.74
Total		209	100

Further, the score is calculated to determine the respondent preference index based on position. The results of the calculation are as follows:

Index Value = (12x1)+(35x2)+(42x3)+(30x4)+(90x5) : 5 = **155.6**

(2) Respondent preferences regarding housing provision linked to years of service

In terms of the work tenure preferences, the majority of respondents answered strongly agree (28.23 percent) and agree (19.14 percent), because the work period became a benchmark of housing provision.

Tabel 03. Respondent Preferences Regarding of Years of Services

No	Respondent Perceptions	Majority of Respondents	Percent (%)
1	Strongly agree	59	28.23
2	Agree	40	19.14
3	Neutral	40	19.14
4	Disagree	50	23.92
5	Strongly disagree	20	9.57
Jumlah		209	100

The respondentspreference index based on years of service is as follows:

Index Value = (20x1)+(50x2)+(40x3)+(40x4)+(59x5) : 5 = **139.0**

(3) Respondent preferences regarding housing provision linked to work locations

In terms of respondents' preferences based on work location, the majority of respondents (60.7 percent) stated that they strongly agree and agree (12.92 percent) that housing provision should consider the location of work. This data illustrates that government policy in providing housing for ASNs is suggested to consider work locations as they prefer the convenience of choosing a residential location.

Table 04. Respondent Preferences Regarding of Work Location

No	Respondent Perceptions	Majority of Respondents	Percent (%)
1	Strongly agree	127	60.77
2	Agree	27	12.92
3	Neutral	33	15.79

4	Disagree	12	5.74
5	Strongly disagree	10	4.78
Total		209	100

The respondent preference index based on work location is as follows:
Index Value = (10x1)+(12x2)+(33x3)+(27x4)+(127x5) : 5 = **175.2**

(4). Respondent preferences regarding housing provision linked to housing prices in accordance with the distance of office or work location from home

In terms of price preferences according to proximity to the office, the majority of respondents (31.10 percent) stated that they agree and strongly agree (22.01 percent) if house prices should consider the proximity of the location of the house to the office because the price is relatively cheap.

Table 05. Respondent Preferences Regarding of Price in Accordance With The Distance of Office or Work Location from Home

No	Respondent Perceptions	Majority of Respondents	Percent (%)
1	Strongly agree	46	22.01
2	Agree	65	31.10
3	Neutral	45	21.53
4	Disagree	16	7.66
5	Strongly disagree	37	17.70
Total		209	100

The respondents' preference index based on differences in house prices is as follows:
Index Value = (37x1)+(16x2)+(45x3)+(65x4)+(46x5) : 5 = **138.8**

(5). Respondent preferences regarding housing provision linked to public service accessibility

In terms of accessibility preferences of public services, the majority of respondents (47.85 percent) stated that they strongly agree and agreed (38.28 percent) that the provision of housing for ASNs must be based on the accessibility of public services, as it cuts of their time to reach it.

Tabel 06. Respondent Preferences Regarding of Public Service Accessibility

No	Respondent Perceptions	Majority of Respondents	Percent (%)
1	Strongly agree	100	47.85
2	Agree	80	38.28
3	Neutral	17	8.13
4	Disagree	12	5.74
5	Strongly disagree	0	0
Total		209	100

The respondents' preference index based on differences in house prices is as follows:

Index Value = (0x1)+(12x2)+(17x3)+(80x4)+(100x5) : 5 = **179.0**

(6). Respondent preferences regarding housing provision linked to proximity to public services

In terms of house price preferences that must be in accordance with the accessibility of public services, the majority of respondents answered agree (3.49 percent), and strongly agree (22.97 percent) because the price of a house close to public services will vary greatly and determine the amount of the house price.

Table 07. Respondent Preferences Regarding of Housing Provision Linked to Proximity to Public Services

No	Respondent Perceptions	Majority of Respondents	Percent (%)
1	Strongly agree	48	22.97
2	Agree	70	33.49
3	Neutral	51	24.40
4	Disagree	25	11.96
5	Strongly disagree	15	7.18
Total		209	100

Based on the table above, the index value is as follows:

Index Value = (15x1)+(25x2)+(51x3)+(70x4)+(48x5) : 5 = **147.6**

(7). Respondent preferences regarding housing provision linked to location according to individual preferences

In terms of location preferences that must be based on individual preferences, the majority of respondents (31.5 percent) agree and strongly agree (23.92 percent) that in providing housing for ASN, they must be offered a freedom to choice their home location not limited to group in one complex.

Table 08. Respondent Preferences Regarding of Location According to Individual Preferences

No	Respondent Perceptions	Majority of Respondents	Percent (%)
1	Strongly agree	50	23.92
2	Agree	65	31.10
3	Neutral	50	23.92
4	Disagree	29	13.88
5	Strongly disagree	15	7.18
Total		209	100

Based on the table above, the index value of respondent preferences based on individual preferences is as follows:

Index Value = (15x1)+(29x2)+(50x3)+65x4)+(50x5) : 5 = **146.6**

The order of respondents' preference indexes is reflected in Table 09. The table confirms that any housing provision scheme is considered as the most appropriate for ASNs, allowing them to consider their preferences to housing prices which are distinguished by office location, access to public services, differences in position levels, and proximity to public service centers.

Table 09. Total Indexs of ASN Preferences

No	Indicator	Indexs Value
1	Respondents' Perceptions Regarding Access to Public Services	179.0
2	Respondents' Preferences Regarding Work Location	175.2
3	Respondents' Preferences Regarding Position Level	155.6
4	Respondents' Perceptions Regarding House Prices and Proximity to Public Access	147.6
5	Respondents' Perceptions Regarding Site Selection in Accordance With Individual Preferences	146.6
6	Respondents' Preferences Regarding Work Period	139.0
7	Respondents' Perceptions Regarding Distance from Home to Office	138.8

From the index sequence above, three main priority preferences of respondents are identified, including: (i) the consideration of providing housing for ASN with easy access to public services; (ii) close to the work location; and (iii) adjusted to the level of position.

III. DISCUSSION
a. Housing Financing Scheme Analysis

In accordance with the objectives of the study, the researchers are deemed to analyze the most appropriate housing finance schemes for ASNs generalized to the wider community, especially for Low Income Communities (MBR). There are two schemes being compared, such as: FLPP with a subsidy pattern and Tapera. The two schemes are considered as the most relevant by considering the target which is the MBR. To discuss this, the discussion is started by presenting the characteristics of each financing scheme.

Table 10. Most Relevant Housing Financing for ASN

No.	Program	Recipient Target	Facilities and Requirements (Product Features)
1.	a. FLPP-SSB (Interest Difference Subsidy)	MBR : Public Community and Civil Servant/ ASN	• Fixed 5 percents of interest rate for a maximum tenor of 20 years. • Down payment (DP) of 5 percents from the price of house. • Purchased as the first (new) home. • Must be inhabited and cannot be rented or sold for 5 years for land house and 20 years for flat • Financing through credit from KPR.
	b. SBUM (Down Payment Subsidy)	MBR : Teacher and ASN	• Percents of interest rate for 5 years (after that the market interest rate). • Down payment (DP) of IDR.4 million. • Market prices for TNI / POLRI (free house DP). For Teachers, will be adjusted to subsidized housing prices, provided with free wifi by BRI. • BUM is given to MBR that has a Subsidized Mortgage Credit Approval Letter (SP3K).
2.	Tapera	MBR : Public Community and Civil Servant/ ASN	• Workers who are Tapera participants must pay a contribution of 3 percents from the price of the house. • Savings Based Housing Financing Assistance Program (BP2BT). • The BP2BT program is focused on informal sector workers. • Later, the participants pay an initial deposit of 5 percent. • The government will provide a deposit of 25 percents, thus the installment will be 70 percents at an interest rate in accordance with market conditions.

Annotation : In 2019, it is targeted to issue 234,000 housing mortgages. The figure is divided into 84,000 units with the FLPP scheme; 100,000 units with the SSB scheme; 14,000 units with the BP2BT scheme; and 36,000 units with the Tapera scheme.

Based on the product features in the two schemes above, a comparative analysis is performed between the schemes by using the financial model. The Ministry of Public Works and Public Housing (PUPR) as the technical responsible program holder for providing housing for ASN has made the financial model in question, under the agreement with the relevant Ministries/Institutions several times. Thus, the researchers only analyze the financial model, which confirms the following:

1. Community segments that are targeted for housing finance, both FLPP and Tapera schemes are MBR or communities who have a maximum income of IDR.4 million / month. If this scheme is applied to ASN starting from group I to group IV, then there are some of the ASN who have income above IDR.4 million / month or more than the MBR criteria. Therefore, it does not meet the requirements to utilize both of these schemes. The implication is that the government's mission to increase the number of ASNs to have livable homes is unlikely to be realized. If the government's commitment to build one million houses must be continued, the government needs to deregulate regulations related to the segmentation or target of the people being helped.

2. Due to weaknesses in the FLPP and Tapera schemes, the researchers made a financial simulation model by using three scenarios. As for the requirements regarding the principal amount of the loan, down payment, tenure and the initial and ending periods of the loan are assumed to be similar to the three scenarios, distinguished by interest rates and installment values.

Table 13. Simulation of Alternative Financial Models

Description	Scenario Assumption I	Scenario Assumption II	Scenario Assumption III
Main Loan	300 million	300 million	300 million
Down Payment	-	-	-
Interest rate (annual)	7 percent	First 5 years = 7 percent Second 5 years = 9 percent Last 5 years according to market interest	First 5 years = 7 percent Second 5 years = 11 percent Last 5 years according to market interest
Initial Installment	180 month	180 month	180 month
Date of initial loan	1/1/2020	1/1/2020	1/1/2020
Tenor	15 year	15 year	15 year

Date of final loan	1/12/2034	1/12/2034	1/12/2034
Monthly installments	IDR.2,7 jt	IDR.2,7 jt (year 1-5) IDR.2,9 jt (year 6-10) IDR.3,6 (year 11-15)	IDR.2,7 jt (year 1-5) IDR.3,2 jt (year 6-10) IDR.3,6 (year 11-15)
Monthly subsidy	IDR.0,9 million (mulai year ke-4)	IDR.0 (year 1-3) IDR.0,9 jt (year 4-5) IDR.0,7jt (year 6-10) IDR.0 (year 11-15)	IDR.0 (year 1-3) IDR.0,9 jt (year 4-5) IDR.0,4 jt (year 6-10) IDR.0 (year 11-15)

All scenarios in the financial model provide interest difference subsidy (SSB) facilities from the Government, as the Employer. Assumptions used include a house price of IDR 300 million, loan term of 15 years, interest on commercial mortgage interest in the first 3 years fixed at 7 percents, and commercial interest expenses after the third year at 13 percents. Scenario I uses an assumed interest expense of 7 percents fixed over the term of the loan. Scenarios II and III have different interest expense assumptions in the second five year period, which are 9 percents for scenario II and 11 percents for scenario III (Table 13).

Assuming an interest rate of 7 percent, the government bears the difference in interest subsidies that are slightly higher than the FLPP and Tapera interest rates for the MBR. With different interest rates between the MBR segment schemes (FLPP and Tapera) and the alternative (non-MBR) scheme, ASNs and TNI / POLRI who earn more than IDR.4 million / month can take advantage of this alternative scheme. The alternative scheme serves as a solution to overcome the weaknesses of the FLPP and Tapera schemes.

In terms of fiscal burden (APBN), scenario II and scenario III have a lower fiscal impact because the difference in interest rates borne by the government is lower (shared by participants). If viewed from the perspective of fiscal burden, scenario I is more burdensome to the state budget. With interest rates below market rates, class III and IV ANS have the ability to pay encouraging them in utilizing the program.

b. Selection of the Best Scheme: Able to Implicate the Ease of Housing Accessibility

The results of the primary analysis (questionnaire data) indicate that the respondents' answers have not been able to address certain scheme. However, of the several housing provision schemes previously described, the majority of respondents answered between FLPP and Tapera schemes. Therefore, analysis is further required through secondary data on the scheme which is considered

to be the most appropriate for ASN housing provision policies, either FLPP or Tapera.

a. FLPP Scheme

In FLPP scheme, the source of funds is basically sourced from the PPDPP BLU (Center for Housing Financing Management Funds). Exposure from the Ministry of Finance (2019) has made it clear that the surplus funds from the PPDPP BLU are beneficial for two scenarios, which include: (i) as a source of funding for KPR suppliers; and (ii) as a source of expenditure at the PPDPP BLU which will later be used through the interest subsidy scheme. Surplus funds from the PPDPP BLU are basically potential as there are surplus funds reaching IDR. 1 Trillion (Ministry of Finance, 2019). However, there are three weaknesses in terms of financing, including: (i) the need to go through APBN mechanism; (ii) the ASN KPR loan higher than FLPP scheme; and (iii) a revision of the Minister of Finance's regulation regarding BLU PPDPP.. From the expenditure side, PPDPP BLU surplus fund is potential for two reasons, including: (i) surplus funds as a source of PPDPP expenditure in the fiscal year without going through the normal APBN cycle; and (ii) funding in the first year (2019) which are not too large, around IDR. 20-83 billion adjusted to the needs of housing povision. However, in terms of expenditure, there are at least three challenges, such as: (i) a revised BLAB PPDPP (BLU PPDPP) and BLU expenditure source boundaries; (ii) a revision of the Minister of Finance's regulation regarding BLU PPDPP services; (iii) adjustments to ASN KPR loan higher than the FLPP scheme; and (iv) a burden on the state budget during the tenor period.

b. Tapera Scheme

Tapera scheme comes from the ex-Bapertarum (Civil Servants Housing Savings Advisory Agency) funds. In the ex-Bapertarum (Tapera) funding scheme, there are at least two advantages that can be offered, which are: (i) a scheme sourced from Non-APBN; (ii) the value of ex-Bapertarum funds which is quite large; (iii) the ex-Bapertarum fund changed into a Tapera fund combined to support the ASN KPR through a fertilization scheme. However, the ex-Bapertarum (Tapera) fund scheme has three crucial weaknesses, such as: (i) the ex-Bapertarum fund is still in the status quo because according to the Tapera Act, the fund will become a Tapera Fund; (ii) there is no party that can make a decision, which is still in the process of establishing BP Tapera Commissioner; and (iii) loan recipients are MBR groups who must be adjusted to ASN group.

c. Based on these strengths and weaknesses, it is concluded that: (i) Tapera Scheme is the most efficient type of scheme from the perspective of APBN (State Budget); however, Tapera scheme lacks potential resources; and (ii) FLPP scheme becomes the scheme with the most

excess resources (surplus) compared to the Tapera scheme. Yet, the challenges of actualizing FLPP scheme are also greater.

Apart from the two appointed schemes above, the main purpose of the scheme is to ensure that the community (in this case ASN) can easily and affordably access the housing. Provision of decent and affordable housing becomes one of the important variables in forming the level of welfare. Conceptually, a decent or livable house is a house that meets the minimum safety and adequacy requirements of the building area and the health of its occupants. In terms of health, occupancy that is considered appropriate must be in a location that is not flooded and not damp. In addition, each room must meet the requirements of lighting and good air circulation. Each housing environment must have adequate electricity and public street lighting as well as clean water supply. Moreover, in terms of construction, the house building must meet the technical requirements and the selection of the right material. Some of the criteria for decent or livable homes significantly determine the level of community welfare. Theoretically, the relevance between housing provision and welfare level can be distinguished based on the aspects that are formed, including economic and social aspects.

1. In terms of economic aspect, according to Laabas & Limam (2004), providing housing access for low-income groups is an effective strategy in reducing poverty levels. Housing is a place of residence that determines the level of household productivity, affecting the level of comfort and quality of life. The results of Conley & Gifford's (2003) study found out that the inclusion of housing costs in the calculation of household income can be a significant distingusher of poverty levels, thus housing cost variables have a dominant influence. The cost of low-cost housing indicates that a household will have a high level of probability in increasing productivity, leading to thigher likelihood of living a comfortable life. The results of the study were reinforced by Doling & Ronald (2009),that home ownership is a functional alternative in calculating welfare to reduce social inequality. Therefore, based on this research, access to home ownership should be employed as a parameter to overview the Gini ratio among the regions. Some of the results of empiricism have led to an important concept, that housing becomes one of the main components in determining the level of household living standards in relation to the level of welfare.

2. In terms of social aspect, housing is a means of shelter, family development, aspects of child development and adult health, character and personality development for household members. Socially, housing can guarantee that a household can interact socially, foster a family, and make life quality. Therefore, home becomes a significant variable for determining the quality of household life. In addition, according to Tunstall, et.al (2013), housing is a shelter that includes all social services and utilities that lead to a decent life. A decent life is the main variable

in achieving the quality of people's welfare. Even if the home is the smallest living space, it is vitallyimportant for coaching in the community. Therefore, house will psychologically determine how a household can do social interaction. In addition, housing is an indicator for level of accessibility to economic, social, health and education resources (Hoekstra, 2013). The range of benefits, especially involving the level of accessibility from housing, can significantly improve welfare, as measured by family and social interactions.

IV. CLOSING
a. Conclusion
Based on the analysis of the discussion, the conclusions in this study are:

1. Provision of housing for ASNs must pay attention to aspects of beneficiary preferences (ASNs). Based on the results of the questionnaire, ASN preferences are: (i) accessibility with public services; (ii) work location; (iii) work position; (iv) housing prices adjusted to the proximity to public service access; (v) adjusted to individual preferences; (vi) adjusted to the length of service; and (vii) adjusted to the distance from home to the office.

2. The FLPP scheme and Tapera scheme are aimed for MBR at a lower cost and flexibility than other programs. ASNs that meet the criteria are eligible to utilize it. In FLPP scheme, MBR criteria include those with the highest income of IDR. 4 million / month for the procurement of land houses and a maximum of IDR. 7 million / month for the procurement of flats.

3. The financial model simulation demonstrates that the interest expense above the FLPP interest rate and below the commercial mortgage rate can still be reached by ASNs with an income above IDR. 7 million / month. Interest expense which gradually increased from 7 percents in the first few years to 13 percent (market interest) in the last few years, provided an installment fee borne by ASN of IDR. 2.7 million to 3.6 million.

4. Under similar simulation, monthly assistance provided by the Government as Employer, ranges from IDR. 0.4 million to IDR. 0.9 million. In some scenarios, the Government no longer subsidizes when the interest expense borne by ASN is equal to market interest. The interest rate range imposed on ASN is intended to minimize the burden on the APBN or secure fiscal space in the long run.

b. Policy Implication

1. In the case of housing provision policies, the government has the responsibility to be a facilitator, provide assistance and facility to the community, and conduct research and development covering various aspects related to housing provision. This implication is considered vital,

given the increasingly difficult challenges to providing public housing. The current condition does not only lie on housing shortage, but also in crisis (housing difficulties). Therefore, general housing development policies should be directed at beneficiary preferences. In addition, the government must also consider the policies regarded the provision of housing, meeting the principles of: propriety, reasonableness, rationality, and conformity.

2. Most ASNs have average take home pay above IDR. 4 million / month so it does not meet the limits set by the regulation, both on the FLPP and Tapera schemes. In order to accelerate the ownership of habitable housing at ASN, Government needs to provide other alternatives.

3. Government can encourage ASNs to take advantage of bank mortgages, but with affordable interest rates, between FLPP and commercial interest rates. The financial simulation model recommends an interest rate charged to ASN of 7 percents and gradually increases to similar market interest rates in the last few years of the loan term. Thus, the government only provides interest rate subsidies at a time when ASN is relatively not bankable, as much as the difference between market and new scheme interest rates.

4. The interest rate differential scheme requires relatively large banking funds. In the event that banks have limitations, Government can combine with some funding from Government and / or other financial institutions.

5. Any housing supply and financing scheme chosen by the government shall consider the preferences of prospective customers. Factors of house prices and location of houses close to offices and public service centers such as transportation and public trade centers, are highly recommended by the ASN. The easier or closer to the location of the house, will inarguably influce a more expensive house prices, and vice versa. ASN definitely willing for higher position and tenure, must be borne with more expensive housing price, proving justice in government facilities.

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