



PLANNING MALAYSIA:

Journal of the Malaysian Institute of Planners

VOLUME 24 ISSUE 3 (2026), Page 713 – 740

RENTAL FLATS AS A SOLUTION TO LAND CRISIS IN THE PERI-URBAN GREATER JAKARTA AREA: AN EVALUATIVE STUDY IN TANGERANG CITY, INDONESIA

Forina Lestari^{1*}, Putri Aulia², Anna Karenina³

*^{1,2,5}Urban and Regional Planning Department,
INDONESIAN INSTITUTE OF TECHNOLOGY*

Abstract

The urbanization and population expansion in Tangerang City have increased the demand for affordable housing, yet land supply is constrained and prices are elevated. Home ownership is becoming progressively costly for individuals with modest income (MBR). In response, the Tangerang City Government constructed Simple Rental Flats (rusunawa) to offer adequate housing at affordable rental rates. Nonetheless, its execution encounters numerous obstacles, particularly the disparity between policies and practical situations. This study seeks to assess the utilization of rusunawa in Tangerang City by analyzing physical characteristics, and inhabitant profiles, while comparing these factors with relevant policies. The research employed a quantitative methodology with a simple random sample procedure involving 910 households throughout three rusunawa (Manis Jaya, Gebang Raya, and Betet). The findings indicated that the occupancy rate of rusunawa attained 93%, accompanied by an extensive waiting list, signifying substantial public interest. Nonetheless, a divergence existed between policy and reality, exemplified by the utilization of residential apartments for commercial purposes, exorbitant rental prices, insufficient educational institutions, and concerns over security and maintenance. Moreover, the majority of inhabitants have exceeded the maximum rental duration of three years, resulting in a misalignment of target demographics, as some people possess the financial means to afford housing. This study advises modifying the rental charge policy according to financial capacity, enhancing support facilities, augmenting oversight, and fortifying the residents' institution. The government must also contemplate the development of supplementary rusunawa including a greater variety of unit types to address community requirements. This study significantly enhances the management of rusunawa in Tangerang City, promoting greater effectiveness and equity for MBR.

Keywords: vertical housing, affordable housing, rental flats, low-income communities, policy evaluation, Tangerang City

¹ Corresponding author. Email: forient2@yahoo.com

INTRODUCTION

Intense urbanization and population increase in cities, coupled with restricted land availability, have led to challenges in securing land for housing. The escalating land costs are becoming increasingly unattainable for many individuals, particularly those with low incomes (MBR) (Lastiur & Septanaya, 2024; Rassanjani, Mukhrijal, Rahmi, & Ulya, 2023). Consequently, extensive development in suburban regions deviates from its status as residential, rendering the village dilapidated and uninhabitable. To address this situation, the government is attempting to construct vertical housing in the form of apartments/flats. In an urban context, apartments can serve as an alternative for land use, facilitating the creation of expansive open spaces, promoting high-density housing and settlements, and contributing to the revitalization of the city, thereby enhancing the area's visual appeal (Herawati, Suparjo, & Lestarini, 2023; Rukmana, 2018). The objective of organizing flats is to facilitate the development of livable and cheap housing within a healthy, safe, harmonious, and sustainable environment, while fostering connected communities that enhance economic, social, and cultural resilience. (Berawi & Miraj, 2023; Dewita, Burke, & Yen, 2020).

Tangerang City is a buffer city within the Jabodetabek region that has undergone significant development in recent decades. The substantial economic expansion, coupled with swift urbanization, has resulted in a continual annual increase in the population of Tangerang City. According to figures from the Central Statistics Agency (BPS), the population of Tangerang City in 2023 was 1,912,679, with a population density of 11,624 individuals per square kilometer. This amount significantly exceeds the average population density of cities and regencies in the Jabodetabek region, which is 8,514 persons per square kilometer. This has heightened the demand for adequate and cheap homes in Tangerang City. Nevertheless, restricted land availability and escalating land prices constitute the primary impediments to home provision.

Restricted access to adequate and affordable housing constitutes a substantial issue for low-income populations (MBR) in Tangerang City. In 2023, residential property prices in Tangerang City vary from 500 million to 3 billion rupiah, with monthly payments between 3 and 20 million rupiah. This price level necessitates that MBR allocate over 40% of their salary to secure adequate housing. This ratio significantly surpasses international standards, which recommend that housing expenses should not exceed 30% of income. The exorbitant housing costs hinder MBR's ability to secure affordable housing in Tangerang City. The constraints in the quality and affordable housing sector have compelled the Tangerang City Government to seek solutions to this issue. One method involves the development of basic rental apartments (rusunawa). The construction of rusunawa aims to provide the community with access to adequate

and cheap housing. Consequently, the community can distribute their wealth more equitably to address additional needs, such as education and healthcare, which can enhance their quality of life.

The residents of rusunawa in Tangerang City are restricted to individuals classified as low-income communities (MBR) and are prioritized for local inhabitants of Tangerang City. Nonetheless, the execution of rusunawa in Tangerang City is predominantly inhabited by affluent individuals (Fadillah, Wijaya, Sasongko, & Journal, 2024; Malik & Yoshida, 2020). This is evident by the rows of vehicles stationed in the rusunawa courtyard and several units observed utilizing air conditioning units (AC). Furthermore, the rusunawa is predominantly inhabited by individuals from outside Tangerang City who are employed in the vicinity of the Rusunawa. This illustrates the discrepancy in the target demographic for rusunawa in Tangerang City. The discrepancy in the target group suggests the presence of housing subsidies allocated to residents ineligible for such assistance. Consequently, it is imperative to undertake a study and assessment of the usage of simple rental apartments (Rusunawa) in Tangerang City.

LITERATURE REVIEW

The provision of apartments can serve as an alternate housing solution, particularly in densely populated urban areas, to address land constraints (Douglass, 2019; Vitriana, 2023). Conversely, vertically constructed apartments can enhance urban efficiency (Omar & Inaba, 2020; Verdouw, 2016; Yang, Dong, & Yi, 2022). The development of flats can generate more open areas and alleviate highly populated slum regions. Based on Regulation Mayor of Tangerang Number 76 of 2018 concerning Procedures for Management of Simple Rental Flats defines the Simple Rental Flats (Rusunawa) are multi-storey edifices designed with a functionally structured environment, organized both horizontally and vertically, comprising individually utilized units. Their ownership is based on lease agreements, and they are constructed utilizing resources from the State Revenue and Expenditure Budget and/or Regional Revenue and Expenditure Budget, primarily serving as residential accommodations.

The development of flats requires consideration of multiple variables. First, location where the optimal position is in proximity to employment, commerce, or shopping area. Additionally, apartments should be easily accessible via public transit to enhance inhabitants' mobility (Dewita et al., 2020; Yap, 2016). Secondly, rental price is a factor of individuals' capacity to reside in rusunawa (Ebekozen, Abdul-Rashid, & Jaafar, 2022; Omar & Inaba, 2020). To guarantee the affordability of rental housing for low-income communities (MBR), the government has instituted regulations via Ministry of Public Works and Public Housing (PUPR) Regulation Number 7 of 2022 about the

Implementation of Housing Development Assistance and Provision of Special Housing. This rule mandates that rental costs for rusunawa must remain reasonable for the lower-middle class, particularly MBR, with a cap not exceeding one-third of their income, calculated based on the provincial minimum wage (UMP). Third, the infrastructure and resources for successful housing and settlement initiatives are assessed not only by the physical characteristics of the structures but also by the quality of the resultant environment. One indicator is the accessibility and sufficiency of commercial, recreational, and sport amenities. Moreover, the state of the region's infrastructure services, including the provision of potable water, electricity, and waste management systems, constitutes critical factors that must be evaluated in the development of residential flats (Srivastava & Kumar, 2018; Thadani & Go, 2021; Wahi, Mohamad Zin, Munikanan, Mohamad, & Junaini, 2018). Fourth, security is vital as the house serves three primary functions: as a residence that supports family identity, as a facilitator of family opportunities, and as a provider of a sense of security. Consequently, the construction of apartments must consider security, organization, and disruptions in the vicinity (Allen et al., 2017; Berawi & Miraj, 2023).

Prior research has emphasized vertical housing, notably Rusunawa (Simple Rental Flats), as a tactical solution to land constraints and rising housing costs (Rukmana, 2018; Douglass, 2019). This concept enhances land-use efficiency via vertical density, while maintaining open space and promoting sustainable urban development. The efficacy of vertical housing initiatives is contingent upon the congruence of policy formulation, execution methodologies, and the socio-economic circumstances of inhabitants. Research conducted by Herawati, Suparjo, & Lestarini (2023) and Lastiur & Septanaya (2024) identified a significant disparity between regulatory frameworks and practical implementation, highlighting inadequate tenant verification procedures, prolonged occupancy beyond established restrictions, and misappropriated subsidies favoring non-MBR demographics.

International best practices demonstrate the effectiveness of more robust models. The Housing Development Board (HDB) in Singapore integrates housing with education, employment, and transportation facilities, underpinned by strict eligibility criteria and income-based subsidies (Yuen, 2021). Germany utilizes a cross-subsidy mechanism along with rigorous monitoring to guarantee equitable access and utilization (Kemen, 2019). In Indonesia, research by Vitriana (2023) and Siahaan et al. (2021) suggests that community-based housing models and improved institutional governance can enhance tenant participation and ensure program sustainability. Income-based rental schemes have been suggested as an alternative to fixed-rate systems to enhance the targeting of subsidies (Putri, Iqbal, & Juliantina, 2019). This literature highlights the significance of dynamic subsidy frameworks, institutional support, and integrated

urban planning in realizing the objectives of vertical housing. This study assesses the implementation of rusunawa in Tangerang and provides evidence-based recommendations aimed at enhancing equity, affordability, and long-term sustainability of vertical housing in Indonesia's rapidly urbanizing areas.

RESEARCH METHODOLOGY

Simple random sampling used to gather samples from the population so that each element has an equal chance of being selected. In this study, representative residents from each block or level of each simple rental property were randomly selected. This method seeks a representative sample of residents in all blocks or floors to reflect the conditions in every rusunawa. This survey had 910 families (KK), 464 of whom lived in Rusunawa Manis Jaya, 396 in Gebang Raya, and 50 in Betet. Slovin formula calculates number of samples for rusunawa residents: Manis Jaya Flats (30 responses), Gebang Raya Flats (30 responses), Betet Flats (17 responses). Field observation, questionnaires, and interviews are used to collect primary data at the study site. This study employed descriptive statistical analysis by examining the following aspects: the physical characteristics of rusunawa (rental flats) in Tangerang City, encompassing housing type, rental costs, and the availability of facilities and infrastructure; and the characteristics of rusunawa residents in Tangerang City, including residents' backgrounds, vehicle ownership status, duration of residence in the rusunawa, and the social conditions of the residents. This study will also examine the disparity between regulations and the actual implementation of rusunawa utilization in Tangerang City, in accordance with applicable regulations and established minimum criteria.

Table 1: Research Variables

No	Target	Variables
1	Physical Characteristics of Rusunawa Housing	• Residential Area • Rental Fees for Housing • Availability of Facilities and Infrastructure
2	Socio-Economic Characteristics of Rusunawa Residents	• Gender • Age • Level of education • Population Status • Vehicle Ownership • Type of work • Income Level • Family Size • Length of Stay • Reasons to Choose Housing in Rusunawa

Source: Researcher Identification Results, 2024

ANALYSIS AND DISCUSSION

Rusunawa (Rental Flats) Profile

The three flats in this study, are administered by the Tangerang City Government via the Tangerang City Flats Technical Implementation Unit (UPT).

A. Manis Jaya Rental Flat Rusunawa)

Rusunawa Manis Jaya is situated in Manis Jaya Village, Jatiuwung District, Tangerang City. This Rusunawa is linked to a secondary arterial road that connects residential zones, industrial sectors, and adjacent commerce. This arterial route facilitates convenient access for rusunawa inhabitants to various activity centers in Tangerang City. The land use pattern surrounding Rusunawa Manis Jaya is predominantly residential. This indicates that the vicinity of Rusunawa Part Large is a residential zone, which influences the attributes of the dwelling and the daily experiences of the inhabitants. Furthermore, the prevalence of industrial zones surrounding the rusunawa significantly influences the economy by generating employment opportunities, while simultaneously posing environmental concerns, like air pollution and noise. The Manis Jaya Simple Rental Flats (Rusunawa) is the inaugural rusunawa in Tangerang City, established in 1995. This rusunawa was constructed to address the housing requirements mostly for laborers. Rusunawa Manis Jaya Flats was constructed on 15,000 m² of property owned by the Tangerang City Government. This Rusunawa comprises nine building blocks: Manis A, Manis B, and Manis I through VII. The structures in Manis A – B comprise 4 stories, whilst those in Manis I – VII consist of 5 stories.



B. Gebang Raya Rental Flats

Rusunawa Gebang Raya is situated in Gebang Raya Village, Periuk District, Tangerang City. This Rusunawa is situated between local roads and secondary collectors, facilitating resident movement within the neighborhood and to other activity areas in Tangerang. Despite its distance from a main arterial road, the current access adequately meets the everyday requirements of inhabitants. The land use pattern surrounding Rusunawa Gebang Raya is predominantly

residential. This indicates that the surroundings around the Rusunawa is a residential area characterized by a cohesive and supportive atmosphere, where the daily activities are centered around the lives of the residents. In addition, there are a trading zone and industrial sector. The existence of trade and service zones surrounding the rusunawa facilitates people's everyday requirements by offering convenient access to diverse commercial services. The basic rental apartments (Rusunawa) in Gebang Raya have been constructed since 2009 to offer adequate accommodation for low-income communities. Rusunawa Gebang Raya occupies 19,725 m² of property owned by the Tangerang City Government and has 5 building blocks, each with 5 stories (Figure 2).



Figure 2. Rental Flats Gebang Raya
Source: Documentation Researchers, 2024

C. Betet Rental Flats

Rusunawa Betet is situated in Panunggangan Barat Village, Cibodas District, Tangerang City. The location is highly strategic, situated approximately 2 km from toll access, facilitating rapid connectivity to activity hubs in Tangerang City and its vicinity. This rusunawa is additionally linked to the toll road by local pedestrian pathways and appropriate secondary collector roads, facilitating local mobility. The land use pattern surrounding Rusunawa Betet is mostly characterized by residential zones, signifying that this area is intended for habitation. The existence of these towns fosters a conducive environment for people requiring prompt access to metropolitan activity hubs. The location of Rusunawa Betet is situated in a central area with a high intensity of economic activity, which can bolster socio-economic stability in the region. The Betet simple rental apartments (Rusunawa) were constructed in 2016 on 6,077 m² of land owned by the Tangerang City Government and contains a single construction block comprising four stories (Figure 3).



Figure 3. Rental Flats Betet
 Source: Documentation Researchers, 2024

Table 2: Difference Characteristics Physique Flats in Tangerang City

No	Flats	Number of Units	Unit Area	Facilities Inside the Unit	Allocation
1	Manis Jaya	128 units	18 m ²	Studio/single type bedroom	All units are designated as residential units
		336 units	21 m ²	- Studio/single type bedroom - Kitchen - Bathroom	- On the ground floor, the units are designated as business units. - On floors 1 – 4, units are designated as residential units.
2	Gebang Raya	396 units	24 m ²	- 1 Bedroom - Sitting room - Kitchen - Bathroom - Place for drying clothes	All units are designated as residential units
3	Betet	50 units	36 m ²	- 2 Bedrooms - Sitting room - Kitchen - Bathroom - Place for drying clothes	- On the ground floor, some units are designated as business units and others are designated as residential units. - On floors 1 – 3, units are designated as residential units.

The Regulation Mayor Policy Number 76 of 2018 restricts the utilization of residential units for commercial purposes. In reality, numerous units in Rusunawa Gebang Raya are utilized as shops or other hazardous enterprises, such as the sale of LPG gas. This indicates inadequate regulatory enforcement and a deficiency of alternative business locations for locals. The standard area per individual is not adhered to, as numerous units are occupied

over their capacity. Moreover, the Mayor's Regulation forbids inhabitants from utilizing four-wheeled automobiles; yet, instances of individuals with private vehicles contravening this law have been observed. Despite decisive actions made to terminate the residents' rental agreements, deficiencies in oversight and rule enforcement persist.

Characteristics of Rusunawa Residents

Since the launch of rusunawa in Tangerang City, public interest in residing in this accommodation has consistently grown. This is evidenced by all dwellings that are consistently completely occupied. This has resulted in the emergence of various features among residents, as will be detailed in the subsequent explanation.

a. Level of Educational

The three flats with the highest percentage of high school graduates are Manis Jaya Flats (74.2%), Gebang Raya Flats (53.3%), and Betet Flats (64.7%). Manis Jaya Flats and Betet Flats exhibit a significant percentage of college graduates, specifically 12.9% for Manis Jaya Flats and 17.6% for Betet Flats. This illustrates the appeal of both apartments for those with secondary to tertiary education. Conversely, Gebang Raya Flats exhibits a more varied educational attainment, with a significant percentage of junior high school graduates (33.3%). This distribution of educational attainment illustrates the diversity in the educational backgrounds of inhabitants in each apartment.

b. Origin of Occupants

The origin of the residents is a crucial factor in comprehending the features and makeup of those residing in the rusunawa. The origin of the citizens will determine if the inhabitants of the rusunawa are solely from Tangerang City or if there are individuals from outside Tangerang City. All inhabitants of Rusunawa Betet are residents of Tangerang City (100%). In Rusunawa Gebang Raya, nearly all residents are from Tangerang City (96.7%), with only one individual originating from outside the city (3.3%). Conversely, Rusunawa Manis Jaya exhibits a greater percentage of residents from outside Tangerang City (29.0%) in comparison to the other two rusunawa. This indicates that this rusunawa may be more appealing to inhabitants from beyond Tangerang City, given its location in an industrial zone and the potential influx of workers from beyond the city requiring accommodation.

An interview with a resident of Rusunawa Manis Jaya, originally from outside Tangerang City, revealed that the individual resides in the rusunawa due to a registration facilitated by a friend. The registration was completed under the name of his friend, a resident of Tangerang City. This signifies a breach of

rusunawa use due to the transfer of leasing rights to a third party. This infraction may result in issues such as ambiguous resident information and the risk of inequity for eligible prospective residents entitled to obtain the rusunawa unit. This infraction may also diminish the efficacy of the rusunawa program, which aims to offer affordable housing to citizens who fulfill specific criteria. Consequently, enhanced enforcement of regulations and more efficient oversight by rusunawa managers are essential to guarantee that the use of rusunawa aligns with its intended purpose and maximizes benefits for eligible individuals.

b. Ownership of Vehicles

The Rusunawa in Tangerang City is designated for low-income communities (MBR). One criterion employed by the government to ascertain MBR eligible for residence in rusunawa is the absence of four-wheeled vehicles or more. This indicator seeks to guarantee that subsidized housing facilities effectively serve individuals in need, particularly those experiencing significant economic hardships. According to the findings of a literature review and field observations by researchers in 2023, infractions of vehicle ownership regulations were identified in Rusunawa Manis Jaya, Rusunawa Gebang Raya, and Rusunawa Betet. A number of residents from the three rusunawas possessed private vehicles and parked them within the rusunawa vicinity. During field observations made by researchers in 2024, security officials provided information indicating that residents had their leases canceled due to confirmed offenses. Researchers no longer observed any vehicles parked in the rusunawa vicinity. The answers of the questionnaire about the types of vehicles typically utilized by inhabitants for activities further corroborate that no locals employ private cars for their daily undertakings. The predominant mode of transportation among inhabitants is private motorbikes, particularly in Rusunawa Gebang Raya, where 90% utilize them, in contrast to 74.2% in Rusunawa Manis Jaya and 70.6% in Rusunawa Betet (Figure 6).

While there are presently no residents with private vehicles, this does not negate the possibility that there were residents with private cars in the past. This signifies the improper utilization of rusunawa by individuals who do not belong to low-income brackets. This abuse illustrates the inequity in the allocation system of apartments, which should be designated for individuals in genuine need. This presents challenges to the efficiency and efficacy of the rusunawa program, necessitating more rigorous examination and oversight of the selection process and employment of these facilities to assure the attainment of the program's original objectives. Conversely, this serves as a notification to the government that interest in residing in rusunawa extends beyond merely MBR. The potential desire from wealthier individuals indicates that rusunawa possesses attractiveness as a housing alternative. Consequently, it is essential to assess and

modify policies concerning rusunawa to fulfill the requirements of MBR while ensuring equity and fairness in the allocation and utilization of these facilities across all societal strata.

d. Job Classification

The employment roles of private employees and workers predominate in the three rusunawas. In Rusunawa Manis Jaya, the population is predominantly comprised of private employees (35.5%) and laborers (19.4%). In Rusunawa Gebang Raya, private employees and laborers each constitute 30% of the population. A similar occurrence transpires in Rusunawa Betet, where private employees and laborers both constitute 29.4%. The allocation of alternative occupations, including self-employed individuals, homemakers, and online motorcycle taxi operators, is quite uniform. This indicates the presence of employment variations, but fewer in number compared to private employees and laborers.

e. Income

The basic rental units (rusunawa) in Tangerang City are designated for those with low income. In Rusunawa Manis Jaya, residents with earnings ranging from Rp 2,500,001 to Rp 3,500,000 constitute 29% of the population. In Rusunawa Gebang Raya, residents with earnings ranging from Rp 3,500,001 to Rp 4,500,000 constitute 46.7% of the population. In Rusunawa Betet, inhabitants are distributed very uniformly across the income bracket of Rp 0 – Rp 7,000,000. In summary, residents with higher incomes tend to prefer rusunawa with lower rental costs (Manis Jaya) and medium costs (Gebang Raya), whereas rusunawa with higher rental costs (Betet) appeals to people with a broader range of incomes.

f. Household Size

Family size refers to the number of individuals residing in a single dwelling unit to assess the ratio of inhabitants. Rusunawa Manis Jaya is predominantly inhabited by families of four members (54.8%) and three members (25.8%). Rusunawa Gebang Raya exhibits a greater diversity in resident numbers. The majority of units are inhabited by four individuals (36.7%) and three individuals (30.0%). Furthermore, Gebang Raya documented occupants exceeding five individuals (10.0%). In Rusunawa Betet, the predominant occupancy consists of households with four members (41.2%) and five members (23.5%). The ratio of residents with five individuals in Betet exceeds that of Rusunawa Manis Jaya and Gebang Raya, suggesting that units in Betet may be suitable for marginally larger families. This disparity signifies varying preferences or spatial requirements in each locale, alongside elements such as unit design or rusunawa management strategies that influence occupant mix.

g. Duration of Stay

The duration of residency in the Tangerang City rusunawa is a critical factor in assessing the utilization of rusunawa. The majority of residents of Rusunawa Manis Jaya (51.6%), Gebang Raya (46.7%), and Betet (23.5%) have resided there for over five years. Conversely, the proportion of residents who have resided for less than one year is comparatively low throughout all rusunawa, specifically Rusunawa Manis Jaya (3.2%), Gebang Raya (6.7%), and Betet (11.8%). According to the Tangerang Mayor's Regulation, which restricts the rental duration of rusunawa units to a maximum of three years, it has been observed that 64.1% of inhabitants throughout the three rusunawas have resided in the Tangerang City rusunawa beyond the stipulated rental period. In the aggregate proportion of respondents throughout the three rusunawas, it is evident that only 6.4% have resided for less than one year; 5.1% have lived for one year; 10.3% have remained for two years; and 14.1% have lived for three years. This indicates that residing in the apartments is really enjoyable for the inhabitants. This may lead to issues concerning the backlog of new housing applications from potential residents who cannot be promptly accommodated. Consequently, an assessment and modification of rules is required to enhance the rental system, promoting sustainability and equilibrium in the management of rusunawa. The duration of residence of occupants in rusunawa in Tangerang City is depicted more clearly in Figure 10.

The duration of residency in rusunawa in Tangerang City is significantly determined by the particular motivations prompting their choice to settle there. Inexpensive rental rates are the primary and most significant factor for residents. This is seen in all rusunawa, but is more pronounced in Manis Jaya (87.1%) and Gebang Raya (86.7%) than in Betet (70.6%). This economic element indicates that the accessibility of affordable housing is the primary incentive for residents to reside in rusunawa. Alongside economic considerations, proximity to the job is a key issue, particularly in Manis Jaya (67.7%) and Betet (47.1%). For Betet locals, proximity to family is a significant feature (47.1%), suggesting that social considerations, such as familial connections, influence their choice to settle in rusunawa. Additional variables affecting residents' choices comprise comprehensive infrastructure in Manis Jaya (35%) and a favorable living environment in Gebang Raya (43%). These criteria indicate that the quality of amenities and the state of the surrounding environment are significant concerns for inhabitants when selecting a residence. In conclusion, residents' choice to reside in flats in Tangerang City is influenced by various variables, including affordable rental costs, proximity to workplaces and family, and the quality of facilities and housing environment.

h. Cost Rent

Cost Rent is crucial in the sustainable utilization of housing, particularly in the context of affordable rental units (rusunawa). The administration of rusunawa in Tangerang City cannot solely depend on government funding. Consequently, each resident of the rusunawa is subject to a leasing price. The price to residents consists solely of the unit rental cost and a monthly cleaning fee of Rp. 5,000 for each residential unit. Rental costs for rusunawa can be paid electronically to the Tangerang City Government on a monthly basis. Other expenses, including power, potable water, and gas, are billed to each tenant. Each rusunawa in Tangerang City implements varying rental charges. The location and accessibility of each rusunawa influence the rental costs imposed. Rusunawa Betet has a rental charge ranging from IDR 470,000 to IDR 500,000 per month, attributed to its strategic location in the city center, approximately 2 km from toll access. Rusunawa Gebang Raya ranks second, with a monthly rental cost ranging from IDR 260,000 to IDR 300,000, attributed to its strategic and burgeoning position. Conversely, Rusunawa Manis Jaya has the lowest rental price, ranging from IDR 90,000 to IDR 215,000 per month, due to its location in a predominantly industrial zone with restricted access to economic hubs and toll roads. The disparity in rental costs signifies the variation in value, location, and accessibility in the city of Tangerang. Additionally, varying floors also contribute to the disparity in rental fees for each rusunawa. The rental expenses decrease with an increase in the floor level occupied. The rental expenses for each rusunawa in Tangerang City are delineated more explicitly in Table 2.

Table 3. Cost Rent Flats in Tangerang City

<i>Floor</i>	Cost Rent Per Month			
	Manis Jaya Flats		The Gate Raya Flats	Beetle Flats
	Type 18	Type 21	Type 24	Type 36
Base		Rp 215,000	Rp 300,000	Rp 500,000
1	Rp 90,000	Rp 200,000	Rp 290,000	Rp 490,000
2		Rp 195,000	Rp 280,000	Rp 480,000
3		Rp 190,000	Rp 270,000	Rp 470,000
4	-	Rp 175,000	Rp 260,000	-

Source: Results Identification Data Researchers, 2024

According to Regulation of the Minister of PUPR Number 7 of 2022 regarding the Implementation of Housing Development Assistance and Provision of Special Housing, eligibility for occupancy in rusunawa is restricted to Indonesian citizens classified as members of the low-income community group (MBR) who can afford the rental fee for a flat unit (sarusun). The rental fee is capped at one-third of the provincial minimum wage. As per the Regulation of

the Mayor of Tangerang Number 76 of 2018 concerning the Management of Simple Rental Housing Layout Methods, the stipulated rental rates do not encompass charges for clean water, energy, waste services, or any additional expenses. Furthermore, the Mayors Regulation (Perwal) governs the duration of leasing agreements for rusunawa. The rental duration for rusunawa flats is capped at three years, with the possibility of a one-year extension, provided that the residents continue to fulfill the stipulated criteria and regulations. Applications for the extension of rusunawa usage licenses must be submitted no later than thirty days prior to the expiration of the rental permit.

i. Level Occupancy of Rental Apartments

The occupancy rate of rusunawa is a significant indication in assessing the effectiveness of the rusunawa development program's utilization. The elevated occupancy rate indicates that the government-provided facility has been favorably received by the public, although temporarily. Low occupancy rates may signify issues with design, location, or construction quality. In Tangerang City, Rusunawa Gebang Raya and Rusunawa Betet exhibit a maximum occupancy rate of 100%. This indicates that all units in each rusunawa are completely occupied and effectively utilized. Currently, the occupancy rate of Rusunawa Manis Jaya is at about 86%. The state of the buildings in Manis A and Manis B is no longer conducive to habitation, hence the units on the 3rd and 4th levels are no longer available for occupancy by the community. Consequently, from 464 units among the current units, just 400 remain operational, all of which are fully occupied. The occupancy rate of rusunawa in Tangerang City is notably high, at 93%. Despite the occupancy rate not being at its peak, all units available in the three rusunawa are completely occupied. There exists a waiting list with around 13 to 35 individuals seeking to occupy the units. The waiting period for potential residents ranges from few weeks to several years, contingent upon the departure of current occupants from their flats. This may suggest that public interest in residing in rusunawa is significantly elevated. The presence of this waiting list signifies both substantial public interest and an urgent demand for cheap housing, particularly in rapidly expanding urban regions like Tangerang City. The government must contemplate augmenting the quantity of rusunawa units or enhancing the quality of current rusunawa to satisfy the rising demand. The rusunawa development initiative will serve not just as a temporary solution but also as an integral component of a long-term strategy for delivering adequate and affordable housing to the community.

j. Facilities

Facilities serve as supportive structures that facilitate the organization and advancement of economic, social, and cultural activities. Each basic rental apartment (rusunawa) development in Tangerang City is furnished with several amenities that facilitate the activities of its inhabitants. The rusunawa residential area offers a variety of facilities, including places of worship, educational institutions, healthcare services, commercial amenities, government services, security provisions, and communal spaces. The accessibility of these facilities would facilitate residents in performing daily activities. Table 3 illustrates the availability of facilities in Tangerang City rusunawa.

Table 4. Facilities on Flats in Tangerang City

No	Means	Type Means	Manis Jaya Flats	Gebang Raya Flats	Betet Flats
1	Worship	prayer room	↗	↗	↗
		Mosque	200 m	20 m	500 m
		PAUD/Kindergarten	-	≤ 500 m	-
2	Education	SD	≤ 1,000 m	≤ 1,000 m	≤ 1,000 m
		JUNIOR HIGH SCHOOL	≤ 1,000 m	≤ 1,000 m	≤ 1,000 m
		High School/Vocational School	≤ 3,000 m	≤ 3,000 m	≤ 3,000 m
		Health Center	↗	≤ 1,000 m	↗
3	Health	Clinic	≤ 1,000 m	≤ 1,000 m	≤ 1,000 m
		Roadside stall	↗	↗	↗
4	Shopping	Market	≤ 1,000 m	≤ 1,000 m	≤ 1,000 m
5	Public Services	Office Manager	↗	↗	↗
		Post Security	↗	↗	↗
		Park	↗	↗	↗
6	Room Together	Field	↗	↗	-
		Place Parking	↗	↗	↗
		Room All in one Purpose	↗	↗	↗
		Hallway	-	↗	↗

Source: Results Identification Data Researchers, 2024

The SNI-03-7013-2004 regulation mandates that educational institutions for preschool (TK and PAUD) be located within a maximum distance of 500 meters from rusunawa. Nonetheless, Rusunawa Manis Jaya and Rusunawa Betet now lack these amenities, necessitating that people seek educational facilities beyond the specified locale. This signifies non-compliance with the facility requirements mandated by the policy. Another issues is regarding Guardian Regulation The city stated that residents possess the right to enhance damaged facilities, and the manager is obligated to deliver prompt service. Nonetheless, the assessment indicates that the manager's reaction to damage notifications is frequently delayed. This delay may exacerbate the deterioration of the housing and degrade the physical state of the rusunawa. On the ground floor of Rusunawa Manis Jaya and Rusunawa Betet, numerous rusunawa units are allocated as commercial units. Residents can lease these business units for commercial operations, including grocery stores and food booths. The presence of commercial units on the ground floor not only facilitates residents in fulfilling their daily necessities but also creates opportunity for them to enhance their economic status through small business endeavors. Furthermore, the presence of the business unit. This participation contributes to creating a more vibrant and dynamic residential environment.

In contrast to Rusunawa Manis Jaya and Rusunawa Betet, which contain business units, Rusunawa Gebang Raya exclusively designates all its units for residential purposes. This leaves the residents without a venue to engage in economic activities inside the rusunawa area. Consequently, several people are compelled to employ their residential units for commercial purposes, specifically by employing their living room space. The utilization of residential units for commercial purposes not only contravenes regulations but also disrupts the peace of other inhabitants. The throngs at the stalls frequently generate noise for the adjacent residents. Children purchasing food at the kiosks frequently contribute to littering, resulting in a polluted environment. ecosystem. Additionally, LPG is sold at roadside stalls and it may elevate the risk of fire. Consequently, management must offer counseling or implement decisive measures against tenants who abuse the residential units.

ANALYSIS

A. Correlation Analysis Between Residential Type and Family Size

According to the Regulations Minister of PUPR, the minimum area per person in a simple house is 8 m². Analysis of the cross-tabulation between residence types and family sizes reveals that only 47.4% of residential units are occupied in accordance with the maximum capacity standards. Meanwhile, 52.6% of residential units are occupied over their maximum capacity. In the rusunawa with a unit size of 18 m², excellently suited for 1-2 occupants, the analysis indicates

that this type is exclusively inhabited by single-person households (100%). This suggests that inhabitants with tiny families or people prefer this dwelling type, which is tailored for small families or individuals. The 21 m² unit, designed to house 2-3 individuals, is predominantly inhabited by 4 individuals, as indicated by the analysis results (56.7%). While this type is ideally suited for families of 2-3 individuals, there appears to be a trend towards accommodating larger families, potentially beyond the comfort standards for livability. This phenomenon also manifests in 24 m² flats, which are optimally suited for 2-3 occupants, yet are frequently inhabited by 4 individuals (36.7%). The type unit measures 36 m² and is well suited for 4-5 occupants. Analysis indicates that the majority of units are inhabited by 4 individuals (41.2%) and 5 individuals (23.5%). This remains in compliance with standard Public Works and Housing for deserving residents. The analysis of results is presented more distinctly in Table 4.7.

Table 4. Cross-Tabulation of Housing Types by Family Size

Number of Resident	Residential Type			
	18 m ²	21 m ²	24 m ²	36 m ²
1 orang	100,0%	10,0%	0,0%	5,9%
2 orang	0,0%	3,3%	20,0%	11,8%
3 orang	0,0%	26,7%	30,0%	17,6%
4 orang	0,0%	56,7%	36,7%	41,2%
5 orang	0,0%	3,3%	3,3%	23,5%
> 5 orang	0,0%	0,0%	10,0%	0,0%

Source: Processed Data Results Researchers, 2024

= exceed residential capacity

Generally, smaller flats are typically inhabited by 3 to 4 individuals, with some accommodating more than 5. This signifies that the number of inhabitants surpasses the unit's capacity, potentially compromising comfort owing to insufficient living space standards. This may affect residents' quality of life, encompassing privacy, health, and cleanliness concerns. Larger flats accommodate families of up to five individuals comfortably, while still adhering to livable space guidelines. Larger units provide increased area and accommodate greater capacity. Optimize furniture layout to provide each family member a private space. This can also promote the mental and physical well-being of people by fostering a more structured and less congested atmosphere. It is known that a significant portion of individuals living in low-cost flats in Tangerang City consists of families with four members. Nevertheless, affordable apartments are available in Tangerang City, predominantly consisting of small-sized units appropriate for individuals and young families. This results in a disparity between

demand and the availability of residential units, forcing many families to settle for smaller living arrangements. This circumstance highlights the necessity for modifications in the planning of future low-cost apartment developments to more effectively accommodate the demands of the majority of inhabitants, particularly families with more than two members.

This investigation indicates that lower-income groups generally incur cheaper rents, although some may pay greater amounts. This indicates that they ought to allocate the majority of their money to rent. The middle-income demographic has a more uniform distribution in their rental expenditures, with the majority allocating funds within the median range. This suggests that they possess a little degree of flexibility in their budget to accommodate the rent without excessively straining their resources. The higher-income group tends to pay rent in the lower range temporarily, potentially reallocating their earnings to other necessities, despite their ability to pay more. The analysis results of the cross-tabulation between rental costs and inhabitants' income are presented more clearly in Table 5.

Tabel 5. Cross-Tabulation of Rental Costs and Resident Income

Revenue (Rp)	Rental Expense (Rp)			
	90.000	175.000 - 215.000	260.000 - 300.000	470.000 - 500.000
0 - 2.500.000	0,0%	16,7%	3,3%	17,6%
2.500.001 - 3.500.000	100,0%	26,7%	30,0%	29,4%
3.500.001 - 4.500.000	0,0%	20,0%	46,7%	29,4%
4.500.001 - 7.000.000	0,0%	36,7%	20,0%	23,5%

Source: Processed Data Results Researchers, 2024

The financial capacity of inhabitants to pay rent significantly differs based on their income level. Residents with higher earnings generally possess greater freedom in their expenditures, but those with lower incomes often encounter significant financial strain to meet rental obligations. Consequently, certain residents are delinquent in their rent obligations. The rental charge structure is not entirely consistent with relevant policy norms. PUPR Number 7 of 2022 mandates that rental expenses should not exceed one-third of the provincial minimum wage; yet, in practice, some people allocate more than 30% of their income to rental fees. This contradicts international standards, which recommend that housing expenditures should not surpass 30% of income. To address this issue, the government may need to contemplate financial aid policies or programs for low-income inhabitants, or modify the rental price structure to better correspond with people' financial capabilities. Moreover, instruction in financial management and budget planning can assist people in effectively managing their funds, thus reducing the likelihood of future arrears.

Consequently, low-cost apartments function not just as economical dwelling but also as a setting that fosters the comprehensive well-being of their inhabitants.

B. Correlation Analysis Between Extended Residency and Residential Tranquility

The analytical results reveal a noteworthy correlation between the duration of residence in the low-cost flat and the occurrence of disruptions or conflicts among tenants. Residents of low-cost flats for less than three years usually lack expertise with disturbances. However, for people who have resided for an extended duration, particularly those exceeding five years, the percentage that the feeling of bustle or noise has increased dramatically, reaching 87.5%. This phenomenon may be associated with the evolving social dynamics over time. Residents with prolonged tenures are generally more engaged in community activities, hence enhancing social relationships; nevertheless, this also heightens the likelihood of conflicts among neighbors. Additionally, alterations in family structure, such as an increase in family members or changes in lifestyle, add to the heightened propensity for conflict. Frequent problems typically arise around the usage of communal facilities, hygiene, and disputes among residents, such as those relating to pets or noise. Instances of such concerns were observed at the Gebang Raya Rusunawa, where people reported suffering disturbances, from petty disagreements to significant disruptions. The melody from the voice is excessively difficult. In contrast to Flats Sweet Jaya and Betet, which are typically more tranquil due to the good relationships and mutual understanding among residents.

This circumstance necessitates particular focus in the administration of affordable housing units. Management must evaluate various options to ensure order and comfort for all inhabitants, both new and long-term. One measure that can be used is to restrict long-term residents through regular assessments of social unrest and cooperation levels. Nonetheless, if limitations on duration of stay are considered ineffectual, alternative measures such as conditional extensions may be implemented. These standards may encompass adherence to cleaning regulations, noise prohibitions, and active participation in community activities that foster a peaceful ambiance inside the rusunawa setting. Managers must adopt a more proactive strategy by enhancing oversight, consistently communicating regulations, and engaging residents in regular meetings to address developing concerns. Through effective communication and an appreciation for the significance of collective quiet, people are anticipated to get a clearer understanding of their individual responsibilities in preserving neighborhood order. Steps to cultivate an atmosphere that is comfortable and harmonious, so minimizing potential conflicts among long-term residents.

C. Analysis of the Correlation Between Lama Residency and Residential Security

Analysis of results indicates that among people who have been in proximity for less than one year, only one respondent (5.3%) reported encountering crime. In contrast, among residents who had resided there for one year, a greater proportion, specifically two respondents (10.5%), reported experiencing crime. This suggests that new residents generally lack experience or involvement in numerous criminal episodes. Among inhabitants residing there for two to four years, a comparable tendency was noted. No residents who resided for two years reported any criminal activity. This differed from residents who resided for three to four years, where each group had an analogous percentage of those perceiving any crime (10.5%). This indicates that crime reporting rates remain low for residents over this time frame. Temporary residents living for more than five years have distinct data. Among the 34 respondents who resided there for over five years, 11 individuals (57.9%) encountered criminal activity. This represents the highest percentage relative to other duration of stay categories.

This investigation indicates that most residents perceive a lack of safety. There has been crime; they have vacated their residence for an extended period. Nonetheless, inhabitants with longer tenures (exceeding five years) have a greater incidence of crime compared to those with shorter durations of residence. This phenomena may indicate that long-term inhabitants have observed fluctuations in security levels over time, including rising criminal activity and diminished efficacy of security systems. Consequently, it is essential to enhance security systems and implement more effective crime prevention tactics, such as neighborhood security programs and regular patrols, to foster a sense of safety. a more secure environment for all inhabitants, both newcomers and long-standing residents.

D. Analysis of the Correlation Between Length of Stay and Social Interaction

The results indicated that people residing for less than a year exhibited restricted interactions. Twenty percent engaged solely with neighbors on the same floor, whereas forty percent communicated with neighbors inside the block, and twenty percent connected with neighbors throughout the entire block. This indicates that new residents typically possess a more limited social network. Residents who have lived for one to two years exhibit enhanced social engagement. In the past two years, 37.5% engaged with adjacent neighbors and 25% with neighbors on a different block. This subject demonstrates an increase in social participation following residents' settlement and subsequent comfort. After three to five years, social interactions generally become more steady and diverse. For instance, 36.4% of residents engage with their neighbor on a temporary basis throughout a three-year period inside one block. An further 36.4% engaged with neighbors

throughout the block. At five years, interaction patterns exhibited greater equilibrium, with engagements distributed across multiple categories. Residents with over five years of tenure exhibit the most comprehensive social connections, with 26.5% engaging with neighbors on the same level and 32.4% with neighbors across the block. This indicates that an extended duration of residence increases the probability of inhabitants forming social interactions with others in the vicinity. This investigation demonstrates that prolonged residency affects the level of social interaction among residents. New residents typically possess a more restricted social circle, while long-term residents tend to engage in greater contacts with their neighbors. This may result from reasons such as more time dedicated to cultivating connections or a desire for deeper engagement with fellow residents.

Assessment Outcomes of the Employment of Basic Rental Apartments (Rusunawa) in Tangerang City

The assessment of simple rental flats (rusunawa) in Tangerang City was conducted based on the identification and analysis of their characteristics. The physical housing, management of affordable apartments, and characteristics of Rusunawa residents are then compared with relevant policies and norms. An assessment of Rusunawa use in Tangerang City revealed various significant matters concerning policies enacted by the government at both local and national tiers. This assessment uncovered multiple inconsistencies between the prevailing circumstances and the relevant policies, specifically:

The Regulation Guardian City Number 76 of 2018 prohibits the use of residential units for business purposes. In actuality, certain apartments in Flats Gate Raya are utilized as roadside stalls or for conducting other hazardous activities, including the sale of LPG gas. This signifies inadequate enforcement of the policy. And absence of alternative commercial locations for residents. The standard occupancy per individual is not adhered to, as numerous apartments are occupied over their capacity. The Regulation Minister of Public Works and Housing Number 7 Year 2022 stipulates that rental fees must not exceed one-third of the provincial minimum wage (UMP). Evaluations indicate that low-income residents frequently incur higher rents than their higher-income counterparts. This engenders disparities in the execution of rental policies, which ought to be more adaptable and equitable, customized to individuals' financial capacities. According to SNI-03-7013-2004 laws, pre-school education institutions, including kindergartens and early childhood education centers, must be located within a maximum distance of 500 meters from low-cost apartments. Nonetheless, the Manis Jaya and Betet low-cost apartments now lack these amenities. Consequently, residents must seek educational facilities beyond the

allocated region. This signifies noncompliance with the facilities standards mandated by the policy.

Maintenance: The Mayor's Regulation affirms that residents are entitled to repairs. Indicates which items are damaged, and the management must provide prompt service. Evaluations indicate that management's response to damage reports is frequently sluggish. This delay may exacerbate damage to the house and deteriorate the physical condition of the affordable apartments.

Security and Tranquility: Despite regulatory emphasis on the significance of preserving the safety and serenity of the area, grievances persist concerning disruptions among residents and criminal occurrences, such as theft, in the affordable housing units. This suggests that policies concerning security and calm have not been effectively executed.

The Mayor's Regulation forbids residents from possessing four-wheeled cars; yet, some people have been discovered using private vehicles in contravention of this rule. Despite decisive measures to terminate the tenant's lease, deficiencies persist in the oversight and implementation of the regulations. The Regulation Guardian City stipulates a maximum rental duration of three years; nonetheless, the majority of inhabitants have exceeded this limit, with some residing for almost five years. This situation results in the accumulation of prospective residents who cannot be promptly accommodated due to full occupancy. This signifies the necessity to modify the housing duration of stay policy to accommodate elevated demand. The regulations governing the flats are administered by the Association of Owners and Occupants of Flats (PPPSRS), although their execution is obstructed. Due to elevated resident changes. The alternate mechanism via a coordinator has proven ineffective, as residents lack clear regulations concerning their responsibilities and powers.

Discussion of the Utilization of Rental Flats (Rusunawa) in Tangerang City

The urbanization and population increase in Tangerang City have exerted significant pressure on the supply of adequate and affordable housing for both high-income and low-income groups (MBR). In response, the Tangerang City Government established Simple Rental Flats (rusunawa) to mitigate land limitations and escalating property costs. An evaluative research of three rusunawa (Manis Jaya, Gebang Raya, Betet) indicated a discrepancy between policy and implementation in practice. Despite an occupancy rate of 93% accompanied by a lengthy waiting list, issues such as the utilization of units for commercial purposes, inequitable rental fees, and insufficient educational facilities signify a failure to meet policy objectives (Lastiur & Septanaya, 2024; Rasanjani et al., 2023). This aligns with the findings of Herawati et al. (2023), which underscore that vertical housing strategies frequently neglect the socio-economic dynamics of people. A research by Berawi and Miraj (2023) indicates

that disparities in housing availability for MBR frequently arise from policies that neglect the dynamics of income and the actual needs of the community. The prevalent utilization of residential units for commercial purposes illustrates the economic survival methods employed by people (Rassanjani et al., 2023; Rukmana, 2018). Inflexible policies lacking alternative economic incentives for MBR may undermine the primary goal of rusunawa as a viable housing solution.

The execution of rusunawa in Tangerang has structural problems, including the disparity in rental cost distribution. Despite the stipulation in Minister of PUPR Regulation No. 7/2022 that rental costs should not exceed one-third of the provincial minimum wage (UMP), numerous MBRs allocate over 40% of their income to rent, surpassing the international benchmark of 30%. The presence of high-income residents who contribute less indicates a failure in subsidy targeting precision. The issue is intensified by inadequate enforcement of legislation, including breaches of the maximum three-year stay limit and the utilization of unauthorized private automobiles (Mayor Regulation No. 76/2018). Rukmana (2018) posited that the lack of alternative economic incentives compels inhabitants to convert residential units into commercial spaces, undermining the original intent of rusunawa as adequate housing. Research conducted by Lastiur and Septanaya (2024) in Jabodetabek indicated that housing subsidies frequently lack suitable targeting due to inadequate verification of resident data. This finding aligns with the research conducted by Herawati et al. (2023), which underscores the significance of an income-based rental scheme to guarantee equity. In the absence of policy reform, rusunawa risks becoming into a vehicle for covert gentrification that marginalizes at-risk populations.

From a governance standpoint, inadequate coordination among the government, management, and inhabitants is the fundamental cause of the sluggish enhancement of facilities and minimal social engagement. Vitriana's (2023) study on rusunawa in Surabaya indicates that enhancing community-based institutions, such as co-housing models, can augment housing sustainability. The deficiency of educational institutions and public spaces in Tangerang exemplifies the shortcomings of comprehensive planning, as critiqued by Douglass (2019) regarding urban growth in Southeast Asia. Long-term solutions necessitate the incorporation of rusunawa into urban governance plans, encompassing the availability of local employment and inexpensive transit (OECD, 2022). Absent this multifaceted strategy, rusunawa will merely serve as a partial remedy to the housing crisis in urban regions.

Insights from different nations provide methodologies for enhancement. Singapore, via the Housing Development Board (HDB), has effectively amalgamated educational, healthcare, and transportation amenities within the residential complex, bolstered by rigorous occupant verification and income-dependent subsidies (Yuen, 2021). Germany has adopted a cross-subsidy

mechanism with unit usage monitoring to maintain equity (Kemen, 2019). In Indonesia, the proposals from UN-Habitat (2023) about income-based rent and the incorporation of micro-jobs on the ground floors of apartments (Vitriana, 2023) can be implemented to mitigate unit misuse. The OECD (2022) underscores the need of comprehensive planning, including the principles of green building and multistakeholder governance, to enhance sustainability.

This article primarily contributes by highlighting the disparity between policies and the socio-economic conditions of inhabitants. flats, along with recommendations grounded in empirical evidence. Findings indicate a high occupancy rate (93%) and waiting lists affirm the necessity for vertical housing development in metropolitan regions (Douglass, 2019). However, in the absence of policy modifications—such as diversification of unit types, cross-subsidies, and enhancement of institutional residents—flat housing at risk remains a partial answer. According to the World Bank research (2021), the incorporation of rusunawa within inclusive urban development programs is essential to tackle the intricacies of the housing issue in periurban regions like Jabodetabek.

The housing backlog issue in the Jabodetabek region is intrinsically linked to the dynamics of migration and economic development in the area. As the appeal of the urban economy rises, the demand for housing has surged significantly, while the supply of available land remains constrained (Decker, 2021; Restuccia & Rogerson, 2017). The Rusunawa, as a vertical solution, appears promise; yet, without comprehensive planning, it will merely result in a temporary patchwork. This research indicates that the majority of inhabitants in low-cost housing no longer satisfy the criteria for MBR, highlighting the inadequacy of the selection and verification processes. Comparative analyses with other nations indicate that the efficacy of social renting schemes hinges on two primary factors: precise targeting and an adaptable subsidy framework (Herawati, Suparjo, & Lestari, 2023; Omar & Inaba, 2020; Putri, Iqbal, & Juliantina, 2019). In the Netherlands, the "income-based rent" system facilitates equitable and effective subsidies, deterring subsidy exploitation by non-MBR groups. This is a blatant indictment of the established fixed rent regime in Tangerang. Moreover, in Singapore, the HDB living system exemplifies the significance of integration with transportation, jobs, and public amenities that render inexpensive living viable and comfortable (Allen et al., 2017; Wee et al., 2018).

Future policy solutions must facilitate the decentralization of rusunawa management and the fortification of resident institutions, as the co-housing model has been effectively executed in other nations (Siahaan, Fachrudin, Fachrudin, & Muda, 2021). Conversely, dynamic monitoring utilizing population data is essential to avert the exploitation of rusunawa units. Interventions must be underpinned by an analysis of housing requirements informed by demographic

and economic forecasts, ensuring that rusunawa development is not merely quantitative but also qualitative and adaptable (Malik & Yoshida, 2020; Pojani & Stead, 2015). The Rusunawa in Tangerang exemplifies the intricate nature of housing within the Jabodetabek region. The elevated occupancy should serve as a compelling indication for the government to broaden this model, contingent upon enhancements in the rental framework, verification processes, and facility support. By adopting a more inclusive and community-oriented strategy, rusunawa can serve as a crucial basis for addressing the national housing deficit and fostering an inclusive, egalitarian, and sustainable urban environment.

CONCLUSION

An assessment of the implementation of Simple Rental Flats (Rusunawa) in Tangerang City indicates that this initiative serves as a crucial alternative for offering adequate and affordable accommodation to low-income individuals (MBR) amidst limited land availability and elevated property prices. The three analyzed rusunawa: Manis Jaya, Gebang Raya, and Betet exhibit elevated occupancy rates, accompanied by waiting lists, indicating substantial demand and interest from the community in vertical housing. Nonetheless, the execution of the rusunawa program in practice encounters certain issues that reflect non-adherence to established policies. The issues encompass: the inappropriate use of residential units for commercial purposes, disparities in rental pricing, insufficient basic educational facilities within a reasonable distance, delayed management responses to property damage, and inadequate oversight regarding duration of residency, vehicle ownership, and resident origins. The ineffective operation of the rusunawa institution adversely affects social involvement and results in suboptimal housing management.

To enhance the efficacy and equity of the rusunawa program, it is imperative to amend regulations, fortify the institutional framework for residents, ensure consistent enforcement of regulations, and provide facilities and services aligned with community needs. By implementing these stages, rusunawa can evolve into a sustainable, inclusive long-term housing solution that enhances the quality of life for urban populations. The housing's physical attributes differ, with unit sizes spanning from 18 m² to 36 m². There exists a discrepancy between the need and supply of housing units, as the bulk of available rusunawa are small-sized, although most residents consist of families with four people. Disparities in the financial capacities of inhabitants are concerning, as those with better earnings typically pay lower rates, but others are compelled to allocate over 30% of their income towards rent, in violation of international standards.

This study underscores the necessity of developing rusunawa in Tangerang City to address the long-term housing requirements for all societal strata, including affluent individuals and those from outside Tangerang City

employed within it. The construction of rusunawa in Tangerang City must consider the provision of unit types that align with residents' needs, allowing for the integration of various unit types within a single rusunawa to enhance inclusivity. Additionally, it should include business units to facilitate residents' entrepreneurial activities, ensure the provision of adequate and accessible facilities and infrastructure, and establish a fair rental cost based on residents' financial capabilities through cross-subsidization, where each resident pays rent amounting to 20-30% of their respective income.

Based on the research findings, several recommendations are proposed to enhance future studies: Firstly, subsequent research should aim to further investigate resident satisfaction concerning various life aspects in rusunawa, including facilities, social interactions, and management, which may assist in pinpointing areas for improvement and elevating overall housing quality; additionally, a comparative analysis between rusunawa in Tangerang City and those in other cities should be conducted to identify best practices and the challenges encountered in each region.

REFERENCES

- Allen, L., Williams, J., Townsend, N., Mikkelsen, B., Roberts, N., Foster, C., & Wickramasinghe, K. (2017). Socioeconomic status and non-communicable disease behavioral risk factors in low-income and lower-middle-income countries: a systematic review. *The Lancet Global Health*, 5 (3), e277-e289. doi:10.1016/S2214-109X(17)30058-X
- Berawi, M.A., & Miraj, P. (2023). Towards poverty alleviation for the base of the pyramid: social business models in urban low-cost housings. *Business, Management Economics Engineering*, 21 (1), 169– 189-169–189.
- Dewita, Y., Burke, M., & Yen, BT (2020). The relationship between transport, housing and urban form: Affordability of transport and housing in Indonesia. *Case studies on transport policy*, 8 (1), 252- 262.
- Douglass, M. (2019). The Rise of Progressive Cities for Human and Planetary Flourishing: A Global Perspective on Asia's Urban Transition. In M. Douglass, R. Garbae, & KC Ho (Eds.), *The Rise of Progressive Cities East and West* (pp. 23-46). Singapore: Springer Singapore.
- Ebekozien, A., Abdul-Rashid, A.-A., & Jaafar, M. (2022). Low-cost housing demand-supply gap: Government housing planners perspective on possible solutions. *International Journal of Construction Management*, 22 (9), 1736-1745. doi:10.1080/15623599.2020.1742627
- Herawati, E., Mr. Suparjo, S., & Lestarini, R. (2023). Housing regulations for low income people in Indonesia. *International Journal of Environmental, Sustainability, Social Sciences*, 4 (1), 240- 249.
- Lastiur, C., & Septanaya, I. (2024). *Assessing Resident Satisfaction in Subsidized Housing in Indonesia: A case study of FLPP subsidized housing in Bekasi Regency*. Paper presented at the IOP Conference Series: Earth and Environmental Science.

- Omar, M.A., & Inaba, K. (2020). Does financial inclusion reduce poverty and income inequality in developing countries? A panel data analysis. *Journal of Economic Structures*, 9 (1), 37. doi:10.1186/s40008-020-00214-4
- Rassanjani, S., Mukhrijal, A., Rahmi, I., & Ulya, S. (2023). Affordable and Sustainable Government- Subsidized Housing Development in Aceh Besar Regency. *International Journal of Sustainable Development Planning for Urban Region Environment Journal*, 18 (6), 1893-1899.
- Rukmana, D. (2018). Upgrading housing settlement for the urban poor in Indonesia: an analysis of the Kampung Deret program. *Metropolitan governance in Asia the Pacific Rim: Borders, challenges, futures*, 75-94.
- Srivastava, M., & Kumar, V. (2018). The methods of using low cost housing techniques in India. *Journal of Building Engineering*, 15, 102-108. doi :<https://doi.org/10.1016/j.jobbe.2017.11.001>
- Thadani, H.L., & Go, YI (2021). Integration of solar energy into low-cost housing for sustainable development: case study in developing countries. *Heliyon*, 7 (12). doi:10.1016/j.heliyon.2021.e08513
- Verdouw, J. (2016). The invisible houses: re-thinking and designing low-cost housing in developing countries. *Housing Studies*, 31 (6), 752-753. doi:10.1080/02673037.2016.1195100
- Vitriana, A. (2023). Post-implementation Review of Low-income Housing Provision Policy: A Qualitative Study with Executives' Perspective Case study: West Java Metropolitan Areas, Indonesia. *International Review for Spatial Planning Sustainable Development*, 11 (4), 131-149.
- Wahi, N., Mohamad Zin, R., Munikanan, V., Mohamad, I., & Junaini, S. (2018). Problems and Issues of High Rise Low Cost Housing in Malaysia. *IOP Conference Series: Materials Science and Engineering*, 341 (1), 012027. doi:10.1088/1757-899X/341/1/012027
- Yang, X., Dong, X., & Yi, C. (2022). Informal housing clearance, housing market, and labor supply. *Labor Economics*, 78, 102199.
- Yep, K.S. (2016). The enabling strategy and its discontent: Low-income housing policies and practices in Asia. *Habitat International*, 54 , 166-172.
- Allen, L., Williams, J., Townsend, N., Mikkelsen, B., Roberts, N., Foster, C., & Wickramasinghe, K. (2017). Socioeconomic status and non-communicable disease behavioural risk factors in low-income and lower-middle-income countries: a systematic review. *The Lancet Global Health*, 5(3), e277-e289. doi:10.1016/S2214-109X(17)30058-X
- Decker, N. (2021). Affordable Housing Without Public Subsidies. *Journal of the American Planning Association*, 87(1), 62-72. doi:10.1080/01944363.2020.1798806
- Herawati, E., Suparjo, S., & Lestarini, R. (2023). Housing regulations for low-income people in Indonesia. *International Journal of Environmental, Sustainability, Social Sciences*, 4(1), 240-249.
- Malik, A., & Yoshida, T. (2020). Residents' willingness to move from slum to Rusunawa in Tangerang city, Greater Jakarta: Dimensions of place attachment in housing relocation. *Journal of the Asia-Japan Research Institute of Ritsumeikan University*, 2, 92-108.

- Omar, M. A., & Inaba, K. (2020). Does financial inclusion reduce poverty and income inequality in developing countries? A panel data analysis. *Journal of Economic Structures*, 9(1), 37. doi:10.1186/s40008-020-00214-4
- Pojani, D., & Stead, D. (2015). Sustainable Urban Transport in the Developing World: Beyond Megacities. *Sustainability*, 7(6), 7784-7805. doi:10.3390/su7067784
- Putri, F. H., Iqbal, M. M., & Juliantina, I. (2019). Determining rent price of Kasnariansyah flat using ability to pay analysis. *Journal of Physics: Conference Series*, 1198(8), 082011. doi:10.1088/1742-6596/1198/8/082011
- Restuccia, D., & Rogerson, R. (2017). The Causes and Costs of Misallocation. *Journal of Economic Perspectives*, 31(3), 151-174. doi:10.1257/jep.31.3.151
- Siahaan, E., Fachrudin, K. A., Fachrudin, H. T., & Muda, I. (2021). Factors Determining Decision to Rent Low-Cost Flats (RUSUNAWA): A Case Study in Indonesia. *The Journal of Asian Finance, Economics Business & Information Systems Engineering*, 8(6), 779-787.
- Wee, L. E., Daniel, P., Sim, A., Lee, R., Tay, S. M., Luo, N., & Koh, G. C.-H. (2018). Health-Related Quality of Life in a Low-Socioeconomic Status Public Rental-Flat Population in Singapore. *Applied Research in Quality of Life*, 13(1), 179-195. doi:10.1007/s11482-017-9519-6

Received: 13th February 2026. Accepted: 14th April 2026