

## Legal Review of The Implementation of Public Housing Assistance and Residential Areas in Palembang

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### ABSTRACT

The slum area in Palembang reaches 4,451 hectares. So that it gets priority handling from the Ministry of PUPR. The purpose of this study was to examine government regulations in the Housing Infrastructure, Facilities, and Utilities Assistance Program for Low-Income Communities (MBR). The legal research method uses a normative juridical approach and an empirical juridical approach. The results show that the implementation of the PSU Assistance Program has not been optimal and is less significant between the annual performance target and the performance agreement of the South Sumatra Province Housing Provision Work Unit. Only 18.89% can be achieved from the annual performance target of 1,800 units in 2021. Supporting factors include; budget, online submission process, and number of low-income community houses in Palembang City. The inhibiting factors include; the Covid-19 pandemic, lack of technical personnel, weather, coordination between stakeholders, and at least PSU assistance proposals submitted by developers. The advice that can be given to the South Sumatra Province Housing Provision Working Unit is to improve the planning, implementation, supervision, and control of housing development. So that the performance targets that have been set can be realized optimally. For the Ministry of Public Works and Housing, the requirements for applying for MBR Housing Road PSU Assistance are updated to make it easier for developers to meet the requirements and get MBR Housing Road PSU Assistance, especially in the city of Palembang. So that this program can realize goals and benefit together.

### 1. Introduction

The increasing population growth in Indonesia is inseparable from the need for housing which continues to grow. The population in Indonesia based on the 2020 population census reached 270,204 people, while in May 2021 the population in Indonesia reached 273,641.3 thousand people. Currently, the house is a basic human need that is used as a place of shelter and activities for both individuals and groups. Each individual certainly tries to fulfill the need for a house that is by his wishes and abilities. In 2021, the need for houses based on ownership in Indonesia is 11.4 million units. The government and related parties continue to make various efforts to provide livable housing for the community, this is the

government's effort to realize the mandate of the Act. This government program cannot be separated from the role of housing developers or developers in implementing housing development.

Based on the 1945 Constitution of the Republic of Indonesia Article 28 H paragraph (1), everyone has the right to live in physical and spiritual prosperity, to have a place to live, to have a good and healthy environment, and to have the right to obtain health services. The Ministry of Public Works and Public Housing (PUPR) continues to strive to meet housing needs, especially for Low-Income Communities (MBR) through the one million houses program launched by President Joko Widodo in 2015. Low-Income Communities (MBR) are people who have economic limitations to buy a house, so the government needs to provide support in the form of assistance. The achievement of the one million houses program launched by the Government throughout Indonesia as of December 31, 2021, and then succeeded in reaching 1,105,707 housing units. From the one million houses program, both in terms of house construction, residential infrastructure, and livable residential areas, it is hoped that it can also maintain the health of the community and the surrounding environment. In South Sumatra Province, Palembang City is one of the priority cities to get the handling of urban slum settlements from the Ministry of PUPR. The increase in slum areas is a result of high population growth but has not been able to be balanced with the availability of decent housing and infrastructure. The area of slum areas in South Sumatra Province based on the Governor's Decree in 2021 reaches 4,451 hectares. So it can be said that the Province of South Sumatra needs and needs to be prioritized for acceleration in the development of livable residential areas for its people. The number of people who need houses, especially in urban communities with large populations, so that the higher demand for housing results in higher house prices today. The increasingly high house prices have resulted in difficulty in realizing people's desire to own a house, especially the Low-Income Communities (MBR).

The amount of the Provincial Minimum Wage (UMP) in South Sumatra Province in 2021 based on the Letter of the Mayor of Palembang to the Governor of South Sumatra through the Chairman of the Wage Council of South Sumatra Province dated November 12, 2020 Number 561/002439/Disnaker/2020. The amount of the Palembang City UMP 2021 is IDR 3,270,930.78 (three million two hundred seventy thousand nine hundred thirty point seventy eight cents rupiah) per month with a standard of 7 (seven) working hours per day or 40 (forty) working hours per week. The Ministry of Public Works and Public Housing (PUPR) provides a stipulation regarding the maximum limit of income for the category of Low-Income Communities (MBR) who receive self-help

housing assistance. This rule is stipulated through the Minister of PUPR Regulation No. 1 of 2021 concerning MBR Criteria and Requirements for Ease of Construction and Acquisition of Houses. In this provision, the maximum income limit for the unmarried MBR category is IDR 6,000,000 (six million rupiahs) per month. While the maximum income limit for the married MBR category is IDR 10,000,000 (ten million rupiahs) per month.

Based on the Regulation of the Minister of Public Works and Public Housing of the Republic of Indonesia Number 42/PRT/M/2015 concerning Down Payment Assistance for Low-Income Communities to Improve Credit Accessibility/Financing for Subsidized Home Ownership. Subsidized Home Ownership Credit or Financing (KPR) is home ownership whose financing receives assistance from the government issued by implementing banks, both conventional and sharia. So that it can be said that subsidized housing ownership is through purchases with payments by Credit/Financing Subsidized Home Ownership instead of cash payments.

The fulfillment of public facilities in subsidized housing is the obligation and responsibility of the developer. This statement is by the Regulation of the Minister of Public Housing Number 11 of 2008 concerning Guidelines for Harmony of Housing and Settlement Areas. However, specifically for subsidized housing, the developer will receive a portion of the government's budget for the construction of facilities.

In Law Number 1 of 2011 concerning Housing and Settlement Areas, Article 54 confirms that the government and/or local governments are obliged to provide facilities for the construction and acquisition of houses for Low-Income Communities (MBR), including infrastructure, facilities, and public utility. The implementation of the provision of infrastructure, facilities, and public utilities can run well and as it should, this is because the government issues regulations and standards needed for decent housing and settlements. Regulations regarding infrastructure, facilities, and public utilities for housing both in urban and rural areas are an effort to fulfill livable houses as contained in Article 1 number 2 of Law Number 1 of 2011 concerning Housing and Settlement Areas.

Other regulations refer to the Regulation of the Minister of Public Works and Public Housing of the Republic of Indonesia Number 03/PRT/M/2018 concerning Amendments to the Regulation of the Minister of Public Works and Public Housing Number 38/PRT/M/2015 concerning Assistance for Infrastructure, Facilities, and Public Utilities for Housing In general, in Article 4A paragraph (4) the components of infrastructure, facilities and public utilities (PSU) assistance as referred to in paragraph (2), include a. Street; b. Waste Processing Site with 3R

Principles (reduce, reuse and recycle); and/or c. Drinking Water Supply System network.

It can be said that the availability of infrastructure, facilities, and public utilities is an integral part of efforts to develop housing and residential areas, to support the realization of healthy, safe, and affordable housing for the community. So that what is expected from subsidized housing is good quality in terms of building construction and existing facilities in the environment such as good roads.

In 2021 the Ministry of PUPR distributed PSU Assistance for subsidized houses built by developers. For distribution of PSU assistance in Palembang City, 124 units with a value of Rp. 646.31 million were divided into two locations of subsidized housing, namely Griya Sematang Sejahtera Housing (74 units) and Griya Lembah Hijau Housing (50 units). With the PSU assistance, of course, it is hoped that people who live in subsidized houses can enjoy environmental roads with good quality. The provision of PSU assistance from the government cannot be separated from the standards and conditions that have been set for developers. Developers are required to comply with local government policies to ensure that the subsidized houses they build meet standards, such as those regarding licensing.

Implementation of a program is the use of infrastructure and facilities used to achieve goals. Assessment in implementation can be seen in the process, whether the program is by the provisions and whether the objectives of the program have been achieved. Actions and decisions taken in program implementation are no less important in implementing public policy. Based on the background described above, the authors are interested in researching the implementation of the PSU Assistance Program in the form of a low-income community housing road in the city of Palembang and the factors that influence the implementation of the PSU Assistance program in the form of a low-income community housing road in the city of Palembang.

## **2. Method**

The author of this article is focused on the Implementation of PSU Assistance for MBR Housing in Palembang City. In discussing the problems that exist in this study, the author uses two approaches, namely: a normative juridical approach and an empirical juridical approach. Using the Empirical Approach by researching and collecting primary data obtained directly through research on the object of research using observation and interviews with sources, while the Normative Juridical Approach is carried out by studying

applicable legal norms or rules, especially those related to the Infrastructure, Facilities, and Assistance Program. Public utilities in the form of road construction infrastructure assistance and other regulations and provisions.

After the data was obtained and collected, the article writer analyzed it descriptively. In analyzing the data and drawing conclusions in the study, the author uses inductive thinking, namely drawing conclusions or specific facts, and concrete events, and then general generalizations are drawn from these particular facts and events. Furthermore, in analyzing the data, the writer uses a qualitative method, which is a method of analyzing the data collected and then described in words or sentences, separated according to categories so that the conclusion is obtained.

### **3. Results and Analysis**

#### **3.1 Implementation of PSU Assistance for MBR Housing in Palembang City**

Low-Income Communities or better known as MBR are people who have limited purchasing power so they need support or assistance from the government to get a house. PUPR Ministerial Regulation No. 1 of 2021 explains the criteria for MBR, the amount of income for MBR, and the requirements for facilities and assistance for the development and acquisition of houses for MBR. Based on Ministerial Regulation No. 1 of 2021, the MBR Criteria are indicators in determining the communities that are included in MBR. MBR criteria are based on the amount of income. The amount of income is determined based on the first, income of an individual who is not married, which is the entire net income sourced from salary, wages, and/or own business results. And the second is the income of individuals who are married and the amount of their income is the entire net income sourced from salaries, wages, and/or the results of joint ventures of husband and wife.

The regulation for implementing PSU Assistance is the Minister of PUPR Regulation Number 03/PRT/M/2018 concerning Amendments to the PUPR Ministerial Regulation Number 38/PRT/M/2015 concerning PSU Assistance for Public Housing. The number of houses that receive PSU Assistance is at least 50 (fifty) units of Public Houses or at most 30% (thirty percent) of the capacity of Public Houses in Public Housing. As for large-scale housing, all of which are intended to meet the needs of public houses, the amount of PSU Assistance can be given as much as 30% (thirty percent) of the capacity and is determined by a Decree of the Director General of Housing Provision. The requirements for applying for PSU Assistance for development actors consist of administrative

requirements, technical requirements, and location requirements.

**3.1.1 The mechanism for providing PSU Assistance in the form of housing roads for MBR in Palembang City consists of several stages, namely as follows:**

- a. The proposed application for the provision of PSU Assistance is carried out through the following stages:
  - Development actors submit a written application to the Ministry with a copy to the Regency/Municipal Government and the Provincial Government, and provincial local government; and
  - The Ministry verifies and stipulates PSU Assistance to Development Actors by applicable regulations. Verifikasi Pra-Konstruksi
- b. Pre-construction verification is carried out by the pre-construction verification team in the context of examining administrative, and technical requirements and site inspections carried out before the location is determined to receive PSU Assistance.
- c. Determination of Housing Locations for PSU Assistance Recipients. Housing locations that meet administrative, technical, and location criteria will then be summarized in the List of Housing Locations for PSU Assistance Recipients, which will then be carried out with a Public Housing PSU Assistance Location Determination which is determined through a Decree of the Director General of Housing Provision. *Penyusunan Detailed Engineering Design (DED)*.
- d. The preparation of DED is carried out by each Commitment Making Officer (PPK) equipped with a basic unit price issued by the Regional Government, which is then referred to as HPS (Self Estimated Price). This DED and HPS will serve as technical guidance documents for the implementation of construction works. The Detailed Engineering Design (DED) consists of 3 (three) main documents, namely: Map of the construction location of the PSU Assistance component, construction details, and drawings of construction pieces of the PSU Assistance component.
- e. Procurement Process. The procurement system is implemented through two mechanisms, namely public auctions and direct appointments. *Pelaksanaan Pembangunan*
- f. Implementation of Supervision and Control. The Central Government and Regional Governments by their duties and authorities carry out supervision and control of the implementation of the physical development of PSU Assistance, which is carried out in stages starting from the Regency/City level, provincial area to the Ministry.

- g. Monitoring and Evaluation of PSU Assistance. Monitoring the provision of PSU Assistance is an activity of collecting data and information that is carried out periodically, to observe whether the implementation of activities is by the principles and procedures set out in the Regulation of the Minister of Public Works and Public Housing which regulates the Provision of PSU Assistance for Public Housing.
- h. Stages of Handover. The handover of physical work for PSU assistance is carried out in the stages of First Hand Over or Provisional Hand Over (PHO) and Final Hand Over (FHO).

### 3.1.2 PSU for MBR Housing in Palembang City

- **PSU Assistance Budget**

Based on the results of an interview with Mrs. Yustin Patria Primordia the Head of the South Sumatra Provincial Housing Provision Work Unit, the Ministry of PUPR, that during 2021, the Budget Implementation List (DIPA) for the South Sumatra Province Housing Provision Work Unit was obtained from the Directorate General of Housing. Based on the data stated by the South Sumatra Province Housing Provision Work Unit, there is no shortage of budget for the implementation of the program. However, in the implementation of programs and activities for the 2021 fiscal year, it cannot be separated from various problems, obstacles, and obstacles.

The main problem faced this year is the Covid-19 pandemic. This problem has an impact on the implementation of programs and activities which in their implementation still have to be blended (offline and online) which are not yet optimal. Previous studies explained that the rule of law in the implementation of government programs can still be implemented during the Pandemic. Even though there is a social distancing policy that limits implementation in the field (Riyawan & Clarence, 2023).

Mr. Ongki as the developer/developer who received the 2021 Road PSU Assistance from the Griya Lembah Hijau Housing, Palembang City, said that at the end of 2021, the rainy season had entered. Rainfall became quite high and hampered the implementation of activities, especially development activities in the field such as the construction of public housing PSUs. Meanwhile, based on the results of an interview with Mrs. Yustin Patria Primordia the Head of the South Sumatra Province Housing Provision Work Unit, the Ministry of Public Works and Housing, it is clear that coordination between stakeholders in the housing sector is still not optimal. This causes the

role of local governments in the development of the housing sector in the province of South Sumatra to be not optimal, especially in the implementation of data collection in the housing and settlement areas. Meanwhile, the role of local government is very influential in this regard. In the end, the problems, constraints, and obstacles that occurred in 2021 greatly affected the performance of the South Sumatra Province Housing Provision Work Unit as a whole.

- **Amount of PSU Assistance in Palembang City**

Housing for Low-Income Communities (MBR) or commonly referred to as subsidized housing in 2021 based on the PUPR Ministry's web balance in South Sumatra Province is 993 housing locations and in Palembang City is 95 housing locations. The Province of South Sumatra in 2021 has a significant difference when compared to the annual performance targets contained in the Strategic Plan for the Implementation Center for the Provision of Housing for Sumatra V and the Planning Document for the Housing Provision Work Unit for the Province of South Sumatra for 5 years, from 2020-2024. Where to be able to carry out the annual performance target for PSU development assistance in 2021 of 1800 MBR public housing units in South Sumatra Province.

However, the performance agreement of the South Sumatra Province Housing Provision Work Unit during 2021 South Sumatra Province is the construction of 340 PSU units located in 6 Regency/City housing in South Sumatra Province. And of that amount in Palembang City, there are 124 PSU construction units in 2 MBR Housing.

Based on this, it can be said that the PSU Assistance for MBR housing roads in South Sumatra between the annual performance target in 2021 of 1800 units and the performance agreement of the South Sumatra Province Housing Provision Work Unit in 2021 of 340 units is not significant. Only 18.89% can be achieved from the annual performance target of 1800 units.

### **3.1.3 Performance of the South Sumatra Province Housing Provision Work Unit, Ministry of PUPR**

The implementation of the programs and activities of the South Sumatra Province Housing Provision Work Unit is a real effort in realizing the goals and targets of national development, especially in the housing sector through self-help housing empowerment activities, the provision of special houses and the provision of flats to fulfill livable housing, especially for Low-Income Communities. MBR). Based on the results of



an interview with Ms. Yenni Sofyan Mora as PPK of Self-Help Housing and the RUK of the South Sumatra Province Housing Provision Work Unit, the Ministry of PUPR for the availability and procurement of facilities and infrastructure for the South Sumatra Province Housing Provision Work Unit in 2021, it is sufficient to support the implementation of the Unit's programs and activities. South Sumatra Province Housing Provision Work and also supports the performance of Human Resources in the South Sumatra Province Housing Provision Work Unit.

Coordination among stakeholders in the housing sector is still not optimal. This causes the role of local governments in the development of the housing sector in the province of South Sumatra to be not optimal, especially in the implementation of data collection in the housing and settlement areas. Meanwhile, the role of local government is very influential in this regard. During the 2021 fiscal year, the programs and activities that were less than optimal in the construction of housing PSU assistance for MBR by the South Sumatra Province Housing Provision Work Unit. With less than optimal activities and programs, it greatly affects the success or failure of achieving the performance of the South Sumatra Province Housing Provision Work Unit which is less than optimal in 2021. Likewise, monitoring and evaluation activities cannot be carried out optimally due to the Covid-19 pandemic.

Based on the results of an interview with Mr. Ongki as the developer/developer of the 2021 road PSU Assistance recipient from the Griya Lembah Hijau Housing, Palembang City, the collaboration with the South Sumatra Province Housing Provision Work Unit, Ministry of PUPR was very good, as during the preparation of the auction for the direct appointment of the Procurement of Goods and Services. (PBJ), the developer/developer is still inexperienced in conducting auctions through the Electronic Procurement Service (LPSE) from the South Sumatra Provincial Housing Provision Work Unit, Ministry of PUPR, which is very helpful. Of course, this is for the sake of carrying out the process in the housing PSU Assistance program for MBR in Palembang City to run optimally.

Based on this, it can be said that the performance of the South Sumatra Province Housing Provision Work Unit in 2021, especially in the housing road PSU Assistance program for MBR, has improved performance, because in 2020 there has been no PSU construction implementation while in 2021 it has successfully implemented 340 units in South Sumatra Province while 124 units are for Palembang City, this is a good achievement and has human resources or technical personnel who are experts in their fields.

Regional Autonomy triggers the strengthening of authority or decentralization owned by the regions. This authority tends to be dominant in terms of managing development activities in the regions. Finally, there are often discrepancies in policies at the center and in the regions. This kind of condition also affects the PSU Assistance program in Palembang City, because this can hinder the implementation of policies carried out by the South Sumatra Province Housing Provision Work Unit.

"Based on Law Number 23 of 2014 concerning Regional Government, it means that regional autonomy is the right, authority, and obligation of an autonomous region to regulate and manage its government affairs and the interests of the local community by statutory regulations". The law has indirectly given full rights to autonomous receiving regions to manage their government without the need for approval from the center but still must be by applicable laws and regulations. This provides an obstacle to the implementation of the PSU Assistance program for MBR in Palembang City which is specified in the Central Government program.

Mardiasmo (2002) revealed, "The main purpose of implementing regional autonomy is to improve public services and advance the regional economy. There are three main missions of implementing regional autonomy, namely: (1) improving the quality and quantity of public services and community welfare, (2) creating efficiency and effectiveness in managing regional resources, and (3) empowering and creating space for the community to participate in the process. development". Other findings explain that in implementing the rule of law, of course, if someone violates it, legal assistance can be given as a form of equal distribution of justice and human rights (Muhit & Supriyanto, 2022). This explanation proves that the implementation of Law Number 23 of 2014 concerning Regional Government may hinder the PSU Assistance program for MBR in Palembang City, this is because most of the management of autonomous regional resources is widely opened and space is allocated for business and office activities. The city of Palembang in regional autonomy has a lot of space that is used to establish office centers and business areas. As a result, many houses are left behind in the city of Palembang and require PSU assistance.

### **3.2 Factors Affecting the Implementation of the Road PSU Assistance Program for MBR in Palembang City**

The implementation of the PSU Assistance program for MBR in Palembang City is the mandate of the Housing Provision Work Unit for the South Sumatra Province. Programs that will be realized or

carried out in the development process will face many obstacles and also factors supporting the sustainability of development activities.

### **3.2.1 Supporting Factors for the PSU Assistance Program, namely:**

Based on the results of interviews conducted by researchers with Mr. Ongki as developer/developer recipient of the 2021 Road PSU Assistance from Griya Lembah Hijau Housing, Palembang City, he stated that:

- Sufficient budget, human resources, and technology

Sufficient budget, human resources, and technology to support the success of the PSU Assistance program that is being implemented, because it will not work effectively if the required resources are insufficient or inadequate. Sufficient resources will optimize the performance and development process of PSU Assistance in the field. The employees of the South Sumatra Provincial Housing Provision Work Unit, Ministry of PUPR, are very helpful in guiding developers/developers who are still inexperienced in doing things in the process of implementing the PSU Assistance program in the form of MBR housing roads, such as auctions by direct appointment to the Electronic Procurement Service (LPSE). ). Of course, this is for the sake of carrying out the process in the housing PSU Assistance program for MBR in Palembang City to run optimally.

- The application process to get PSU Assistance in the form of MBR housing roads can be carried out anywhere or online with a web-based application.

The existence of an online web-based application makes it easier for developers to make proposals. Proposals made online mean that developers do not need to come directly to submit proposals. Especially during the COVID-19 pandemic, which is still ongoing today, to support government policies. However, the program can still run as it should.

- The number of low-income housing in Palembang City

Based on the results of interviews with Ms. Yustin Patria Primordia as Head of the South Sumatra Province Housing Provision Work Unit and Ms. Yenni Sofyan Mora as PPK Self-Help Houses and RUK Work Unit of the Ministry of PUPR, South Sumatra Province Housing Provision Work Unit, Ministry of PUPR, the supporting

factors in the PSU Assistance program for MBR in Palembang City, which has 95 MBR housing locations in Palembang City and is likely to continue to grow in the future. This supports the PSU Assistance program that will be provided. Because there are MBR housing that can be recipients of PSU assistance.

### **3.2.2 The inhibiting factors of the PSU Assistance Program, namely:**

- Covid-19 pandemic

The Covid-19 Pandemic situation requires that every activity, both indoors and outdoors, be limited or the Implementation of Emergency Community Activity Restrictions (PPKM). This has an impact on the implementation of programs and activities which in their implementation must be carried out in a blended manner (offline and online). This also affects the sub-optimal process of proposing and developing the PSU Assistance program for MBR in Palembang City.

- Lack of technical staff.

Human resources in the PSU Assistance program are an important point in the success of the PSU Assistance program. Employees in this case include human resources owned by the Work Unit for the Provision of PSU Assistance Programs in Palembang City. The number of employees in the technical field is not sufficient in implementing the program, this has an impact on several employees who have a double workload. Including the imbalance in the number of employees with the number of existing activities, the performance burden borne by employees exceeds the standard.

- Weather.

Longer rainfall conditions make it difficult to carry out development activities in the field. Construction delays will occur when rainfall is high and long. This is the same as what was conveyed by Mr. Ongki as the developer/developer who received the 2021 Road PSU Assistance from the Griya Lembah Hijau Housing, Palembang City.

- Coordination between stakeholders.

Communication itself is the process of delivering information from communication to the communicant. Communication will determine the success of achieving the goals of implementing

public policy. In addition, the policies communicated must be precise, accurate, and consistent. Communication in the housing sector is still not optimal.

- At least the PSU Assistance proposal submitted by the developer/developer.

Based on the results of interviews with Mrs. Yustin Patria Primordia as Head of the Work Unit and Mrs. Yenni Sofyan Mora as PPK of Self-Help Houses and RUK of the South Sumatra Province Housing Provision Work Unit, the Ministry of PUPR, stated that at least PSU assistance can be processed in Palembang City. This is because the houses built by the developer/developer are more than T-1 (more than 1 year before technical verification is carried out). The process of assisting requires time requirements, namely: the survey period is at least 1 year, but most are still less than 1 year before the survey is carried out. This has an impact on the cessation of the assistance proposal process which will be processed by the verification team. As well as many developers who do not have a Business Entity Certificate (SBU S1 003/BG 001) regarding Environmental Road Construction. So that the implementation of the PSU Assistance development will be carried out using a public tender/auction.

- Routine socialization by Satker to developer/developer associations

Socialization is a forum for work units of the PSU Assistance program in Palembang City in disseminating information related to the management of the proposed PSU Assistance. The socialization carried out by the PSU Assistance program work unit is centered on the developer. the fact is that the socialization carried out has not been thoroughly understood by the developer/developer;

In the end, the problems, constraints, and obstacles that occurred in 2021 greatly affected the performance of the South Sumatra Province Housing Provision Work Unit as a whole. And success in the PSU Assistance program for MBR in Palembang City will be difficult to achieve according to the targets set in the policies made. UU no. 1 of 2011 concerning Housing and Settlement Areas, "Article 1 paragraph (21) The PSU Assistance Implementing Work Unit, hereinafter referred to as the Work Unit, is the power of attorney to use the budget/power to use goods appointed by the Minister". So based on these rules, the South Sumatra PUPR service formed a hall to be filled by the PSU Provision Work Unit in Palembang City to support the

implementation of socialization to the association of PSU Assistance program developers for MBR in Palembang City.

Article 54 paragraphs (1) and (3) of Law no. 1 of 2011 concerning Housing and Settlement Areas states that “1. The government is obligated to meet the housing needs for MBR and 2. Ease of and/or assistance in building and acquiring houses for MBR”. The explanation of the regulation emphasizes that the PSU program provided for MBR in Palembang City is an obligation of the central government and the program is fully supported through Law No. 1 of 2011 concerning Housing and Settlement Areas. And the nomination process carried out by the developer/developer is guaranteed to be easy and the acquisition is guaranteed in the regulation. Thus, the majority of the PSU Assistance program for MBR in Palembang City has been implemented by applicable regulations, however, its implementation has not been optimal and must be further improved to achieve the objectives of the PSU Assistance program for MBR in Palembang City.

#### **4 Conclusion**

The implementation of the Assistance Program in the form of MBR Housing roads has been carried out by the South Sumatra Provincial Housing Provision Work Unit of the Ministry of PUPR for the City of Palembang, can be seen through the PSU Assistance Budget As of December 31, 2021, financial realization in the 2021 fiscal year reached 75.47% of the total ceiling budget, while the physical realization reached 72.36%. This year's performance target cannot be fully realized and will be realized in the 2022 fiscal year. , Amount of PSU Assistance in Palembang City The implementation of PSU Assistance for MBR housing roads in South Sumatra has not been optimal and is less significant between the annual performance target and the performance agreement of the Provincial Housing Provision Work Unit. South Sumatra. Only 18.89% can be achieved from the annual performance target of 1800 units in 2021. And of that number in Palembang City, there are 124 residential PSU developments for MBR. Performance of the South Sumatra Province Housing Provision Work Unit, Ministry of PUPR. During the 2021 fiscal year, the activities and programs carried out were less than optimal. However, the performance of the South Sumatra Province Housing Provision Work Unit in 2021, especially in the housing road PSU Assistance program for MBR, has improved performance, because in 2020 there has been no PSU construction implementation, while in 2021 340 units have been successfully implemented in South Sumatra Province while 124 unit for Palembang City, this is a good achievement.

Factors Influencing the Implementation of the Road PSU Assistance Program in Palembang City consist of supporting factors, namely budget, human resources, and sufficient technology, the application process can be carried out anywhere or online with a web-based application, the number of low-income housing in the city of Palembang. While the inhibiting factors, namely the Covid-19 pandemic, lack of technical staff, weather, coordination between stakeholders, at least proposals for PSU assistance submitted by developers/developers, and routine socialization by the Satker to developer/developer associations.

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