

## SIMPLE FLATS FOR RENT (RUSUNAWA) FOR WHO? CASE STUDY: TELUK KELAYAN FLATS, BANJARMASIN CITY

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### ABSTRACT

The construction of simple rented flats (Rusunawa) is an integral part of the slum management program and at the same time providing decent housing for low-income people. This study aims to analyze the benefits of the Teluk Kelayan Flats in the City of Banjarmasin for low-income people, including victims of relocation of slum areas. In order to obtain data, observations and interviews were carried out with several informants from the Housing and Settlement Area Office of the City of Banjarmasin, managers and occupants of the flats and several residents who were victims of relocation. The results of the data analysis show that the development policy for the Teluk Kelayan Flats has not been used optimally because not all the rooms are filled. In fact, the existing occupants are not low-income residents who are victims of the relocation of slum areas.

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### 1. INTRODUCTION

Data from the Central Statistics Agency show that the total population of Indonesia in mid-2022 will be 275,773,800 people. Data and projections from the National Development Planning Agency, in 2015 the Indonesian population living in urban areas was 53.3%, increasing to 56.7% in 2020, and is projected to reach 60% in 2025 (Bappenas, 2014).

The large number of people living in urban areas causes cities to become densely packed, so that in some areas they become slums. Likewise with the City of Banjarmasin, which has a population of 662,320 people, an area of 98.46 square kilometers, an average density of 6,727 people/km<sup>2</sup> (BPS City of Banjarmasin, 2022). The high population density has caused several corners of the City of Banjarmasin to become slums, with a total area of 549.70 ha (Decree of the Mayor of Banjarmasin No. 460 of 2015). The general characteristics of slum areas include densely populated areas, many residents living in uninhabitable houses, and some of them are even illegal buildings/houses.

The main obstacle faced by the government in providing livable housing in the City of Banjarmasin is limited land, including for Low-Income Communities (MBR) who live in slum areas. Even though MBR is a community that has limited purchasing power so it needs government support to obtain housing. Therefore, one of the policies to fulfill MBR residences is through the provision of Flats (Rusun). Article 1 of Law no. 20 of 2011 concerning Flats emphasizes that flats are multi-storey buildings built in an environment which are divided into functionally structured parts, both in the horizontal and vertical directions and are units which can each be owned and used separately. , especially for dwellings that are equipped with shared parts, shared objects, and shared land. Rusunawa development is one of the government's efforts to organize urban settlement environments that develop unhealthy (slums) and bridge the community to get decent housing according to their conditions/abilities (Anif, 2013).

In Article 3 of Law no. 20 of 2011 emphasized that the purpose of organizing flats is to:

- Ensuring the realization of livable and affordable flats in a healthy, safe, harmonious and sustainable environment as well as creating integrated settlements to build economic, social and cultural resilience;
- Improving the efficiency and effectiveness of the use of space and land, as well as providing green open spaces in urban areas in creating residential areas that are complete, harmonious and balanced by taking into account the principles of sustainable and environmentally sound development;
- Reducing the area and preventing the emergence of housing and slum settlements;
- Directing the development of harmonious, balanced, efficient and productive urban areas;

- e. Fulfill social and economic needs that support the lives of residents and the community while still prioritizing the goal of meeting the needs for adequate housing and settlements, especially for low-income people;
- f. Empowering stakeholders in the field of apartment development;
- g. Guarantee the fulfillment of the need for decent and affordable flats, especially for MBR in a healthy, safe, harmonious and sustainable environment in an integrated housing and settlement management system; And
- h. Providing legal certainty in the provision, occupancy, management and ownership of flats.

The concrete manifestation of government policy is to provide proper housing for low-income people living in slum areas, including the construction of the Teluk Kelayan Flat, Kelayan Barat Village, South Banjarmasin District, Banjarmasin City. The purpose of building the Kelayan Bay Rusunawa is for the MBR, especially the relocation victims who live in the slums around Kelayan Bay. Rusunawa was built using the 2018 State Budget of around Rp. 16 billion and began to be occupied since last September 2019. The Teluk Kelayan Rusunawa was built in type 36 complete with 58 rooms of furniture.

However even though it was built complete its contents it does not guarantee that this flat is of interest to the MBR. The proof is since it was opened only 10 heads of families (KK) have filled in including rooms for the disabled which have also not been filled, said the head of the housing and settlement area office of the City of Banjarmasin (<https://kumparan.com/banjarhits/rusunawa-teluk-kelayan-banjarmasin-sepi-deans>). This is in line with the results of Refa's research (2020) which found the fact that Teluk Kelayan Flats are only inhabited by 25 heads of households out of 58 available rooms.

This phenomenon raises a fundamental question, namely: why is the implementation of the development policy of the Teluk Kelayan Flats not optimally beneficial?

## 2. METHOD

In order to obtain the data needed in this study, data collection techniques were used (a) interviews with the Head of the Flats Section and the Head of the Technical Implementation Unit (UPT) of the Rusunawa Services of the City of Banjarmasin, the Office of Public Housing and Settlement Areas (PKP) of the City of Banjarmasin, 2 residents of the Flats Teluk Kelayan, and 2 victims of the relocation of slum areas around the Rusunawa Teluk Kelayan; (b) a documentary study of records closely related to the development process of the Teluk Kelayan Rusunawa and its occupants; and (c) observation of the physical building and environment of the Teluk Kelayan Rusunawa.

Data were analyzed using an interactive model developed by Miles and Huberman (2004). The process of data analysis is the interaction between data reduction, data presentation, and conclusion/verification.

## 3. RESULTS AND DISCUSSION

### Overview of Rusunawa Teluk Kelayan

Within the city of Banjarmasin, which has an area of 98.46 km<sup>2</sup>, there are 549.70 ha (Decree of the Mayor of Banjarmasin No. 460 of 2015). One of the slum areas that has received the KOTAKU (City Without Slums) program is the Kelayan Bay area. As an integral part of the Kelayan Bay area management program is the construction of Simple Rent Flats (Rusunawa).

The development of the Teluk Kelayan Rusunawa is the second Rusunawa development program in an effort to reorganize slum areas in the city of Banjarmasin (the first is the Ganda Magfirah Rusunawa). The Teluk Kelayan Rusunawa stands on 0.46 ha of land from the 2 ha of land that was acquired by the Banjarmasin City Government. The government chose the low-income housing program because it is an alternative for handling the housing problem in the city of Banjarmasin, especially for low-income people who live in slum areas.

The development process for the Teluk Kelayan Rusunawa started in 2017. At that time the Banjarmasin City Government proposed the development program for the Teluk Kelayan Rusunawa as an integral part of efforts to reduce slum areas, while at the same time providing decent housing for low-income people who live in these slum areas. As a support, data on prospective occupants of 161 households who meet the criteria and requirements for flat occupants are also included.

After fulfilling all requirements, the central government through the Ministry of Public Works and Public Housing carried out the construction of the Teluk Kelayan Flats using APBN funds for the 2018

Fiscal Year and was completed and ready for occupancy in 2019. The types of Flats in Teluk Kelayan are as follows:

- a. The building area is 69,350 m (length) x 21,150 m (width) approximately the total area of the building is 1466,753 m<sup>2</sup>.
- b. 1 tower 4 floors, 58 residential units type 36.
- c. The 1st floor consists of 10 residential units (6 units with disabilities), function rooms, funeral rooms, minimarkets, management offices, prayer rooms, public toilets and warehouses.
- d. Floors 2 to 4 consist of 16 residential units per floor.
- e. The furniture in each room consists of:
  - Main bed and bunk bed.
  - Medium cupboard and 1 door large cupboard.
  - 2 seater sofa and coffee table.
  - Partitions and dining table chairs.
- f. The monthly rental rate is Rp. 450,000 plus the mandatory saving of at least Rp. 150,000, so the mandatory monthly rental rate is Rp. 600,000.

The existence of the Teluk Kelayan Rusunawa has indeed succeeded in reducing the slum area in the city of Banjarmasin, as well as providing a decent place to live for its tenants. This was stated, among others, by MAS (Head of UPT Servicing Rusunawa) who said:

*The benefits are quite a lot because it can help the people of Banjarmasin City who don't have a house yet. They can rent in flats which are cheaper than renting an ordinary house, security is maintained, and cleaning staff are prepared by the Banjarmasin City Government. Then those who are affected by the development program, for example being evicted can also occupy these rental flats.*

A similar statement was conveyed by S as a service staff for the Rusunawa Service of the PKP Service. He said: "With the construction of the flat, the area will become orderly and no longer seedy. The view from the river is also good and that is also one of the fulfillment of the provision of livable houses. So we have been helped because of the State Budget."

One of the tenants who inhabit the 3rd floor, namely AI said:

Alhamdulillah, the existence of this flat is very helpful for those of us who cannot afford to rent a different house (dempit house: pen) which costs around 800 thousand a month, not to mention electricity and clean water. This Rusunawa is greatly helped because the rent is affordable, Rp. 450,000 per month, clean water Rp. 60,000 – Rp. 70,000, the electricity token will be at least Rp. 22,000. If you rarely save Rp. 150,000 according to obligations, sometimes only Rp. 100,000, even Rp. 50,000 according to my income, the important thing is saving.

The results of field observations found that the development data for the Kelayan Bay flats did not merely reduce slum areas in Banjarmasin City and create decent housing for low-income people, but also benefited the surrounding environment. The area that was once a slum, has now turned into a clean and comfortable place. Apart from that, the Rusunawa is equipped with a soccer field, children's playground, a gazebo and a garden to make the city of Banjarmasin look more organized. The river that used to be neglected, is now cleaner and better. The government is also building sirings along the river to Teluk Kelayan Rusunawa to make it easier to access the flats while enjoying the riverbanks.

### **Profile of Residents of the Kelayan Bay Rusunawa**

In accordance with Article 10 of Banjarmasin City Regional Regulation No. 2 of 2009, the requirements for becoming a flat-bottom resident in the city of Banjarmasin are as follows:

- a. City Residents as evidenced by KTP and Family Card;
- b. Have a permanent job, both working in the formal and informal sectors as evidenced by a certificate from the leadership for those who work formally and a certificate from the RT, Lurah and Camat for those who work informally;
- c. Low income with a maximum income of 2 (two) times the UMP as evidenced by a salary slip for government or private employees signed by the salary manager and details of income for non-employees known to the RT, Lurah and Camat;
- d. Already married/married with proof of marriage certificate;
- e. Maximum family members are 4 (four) people as evidenced by a family card;
- f. Do not yet have a permanent residence as evidenced by a Statement Letter on stamped paper and the latest color photo known by the RT, Lurah and Sub-District Head.

In contrast to the results of Refa's research (2020) which found 25 households living in the Teluk Kelayan Flats, when this study was carried out there were only 24 residents, with the following profiles:

Table 1. Residents of Kelayan Bay Rusunawa

No.	room	Name	Work
1	I	Baihaki. H	Private sector employee
2	I	Rustam Effendi	Entrepreneur (Trader)
3	I	Denddy Purnomosidi	Private sector employee
4	II	Ahmad Anwar	Private sector employee
5	II	Dedy Hermawan	Contract employees
6	II	Rama Yoga Hidayat	Private sector employee
7	II	Saddam Malik	Driver (Private sector employee)
8	II	Rahmani Mulyadi	Private sector employee
9	II	Randy Resmana	Trader
10	II	Assauri	Labor
11	II	Ajeng Puspa P	Private sector employee
12	II	Agus Sutanto	Private sector employee
13	II	Gusti Muh. Rizal	Private sector employee
14	II	Muhammad Sazli G.	Private sector employee
15	II	Tony Azrin	Driver (Private sector employee)
16	II	Safrudi. Spd	Honorary teacher
17	II	Zainal Arifin	Clothing Merchant / Technician
18	III	Anjar Ismail	Cookie Merchant
19	III	Ya'kub	Private sector employee
20	III	Rinto	Driver (Private sector employee)
21	III	Alpiannur	Private sector employee
22	III	Haidir	Chicken Trader
23	III	Danny Kristianto	Comp/Laptop Service Technician
24	III	Abdul Husein	Private sector employee

Source: UPT PKP Service, Banjarmasin City, 2021.

However, when the occupants' data was compared with the document data from the families of the relocation victims, it turned out that these residents were not the families of the relocation victims who used to live in the slums around Teluk Kelayan. Prospective occupants included by the PKP Office of Banjarmasin City when proposing the construction of the Teluk Kelayan Flats to the PUPR Ministry are a waiting list of prospective occupants of the Double Magfirah Flats. This is in accordance with SR's statement as follows: "I did not know that I was made a candidate for occupancy of the Teluk Kelayan Flats because I registered for the Double Magfirah Rusunawa in Pekauman." This data is in accordance with Z's statement, who had been the manager of the Ganda Magfirah Flat Apartment until 2020. He said: "The names registered as potential occupants of the Teluk Kelayan Rusunawa, whose address is Jl. Translucent Mantuil RT 22 RW 02 is a candidate for occupants of the Double Magfirah Rusunawa Flat.

The data above is in line with S's statement as a service staff for the flats at the PKP Office which states that:

*The names of the people on the list of prospective occupants of Teluk Kelayan Flats are people who are on the waiting list or queues who want to occupy the Double Magfirah Rusunawa. We do this because we can no longer track data on relocation victims. We submit the proposals for 2017 after the land is clean and clear, so that the land is no longer inhabited. Meanwhile, the waiting list data that we hold is just that, and we think they have the right because it includes MBR who don't own a house, want to rent, and want to live in a flat. So that's the data we submitted, that in the city of Banjarmasin there are still many waiting lists that are interested in occupying the flats.*

The data illustrates that the residents of Teluk Kelayan Flats are not victims of the relocation of slum areas, but members of the community who previously registered as prospective occupants of the Ganda Magfirah Flats and the general public. Related to this, S further explained:

*Residents who are victims of relocation are those who receive compensation because on average they have proof of land ownership. Because they get profit compensation, it means they can buy a house since payment to the relocation victims from 2016 to 2017, while the low-cost flats were only*

*completed at the end of 2018 and only inhabited at the end of 2019. With a long time gap and the average victim of relocation there getting compensation, means they are not a target for flats. For low-income housing, the target is MBR or those who don't own a house at all.*

In order to understand the living conditions of the relocation victims, an interview was conducted with SKh, one of the relocation victims who received compensation. He, who now owns a house in a housing complex, says:

Alhamdulillah, the impact for us is like losing a chicken coop to a goat coop. Our house used to be shaky because it was old and on the riverbank, now we can build cement houses (semi-permanent: pen). From the point of view of social life, it is also comfortable because all Muslims here, they mix there. Here for religion is also more advanced.

Even so, there are also relocation victims who do not have their own home, including a hospital who said: *"I still live here. I borrowed land from 2020, continued the job of looking after the shop from the 1990s. We can't afford to buy a house because we only get compensation money, not compensation like other people who own land with complete papers."*

A relatively similar condition was experienced by one of the families of the relocation victims whose houses were also evicted. he says:

I used to get replacements, but since my son had a lot of money I distributed it and bought a bajaj so it ran out. I suspected that relocation victims who couldn't buy a house could occupy the flat according to the discussions at the meeting, but it turns out we weren't called to be flat residents.

Based on the explanation above, it can be concluded that none of the occupants of the Teluk Kelayan Flats came from residents who were victims of the relocation of slum areas, which totaled 175 heads of families. This study only found three heads of families who were relocation victims with different living conditions. One family head represents the image of a resident who has managed to get out of the slum area by living in a livable house and a peaceful environment. Meanwhile, the other two relocation victims represent residents without certainty of a decent place to live.

## Discussion

### a. Collaborative Policy Implementation

Referring to the opinion of Thomas R. Dye (2014), the development of the Teluk Kelayan flats is a government action aimed at reducing slum areas in the City of Banjarmasin while at the same time providing decent rental housing for low-income people, especially for residents who are victims of relocation. The process began with land acquisition by the Banjarmasin City Government in 2017, followed by physical construction in 2018 by the PUPR Ministry, and handed back to the UPT Dinas PKP Banjarmasin City as the manager. This series of activities can be interpreted as the implementation of collaborative policies between the central government represented by the Ministry of PUPR and the Banjarmasin City Government.

The legal basis for this collaborative policy is Law no. 1 of 2011 concerning Housing and Residential Areas, where in Article 5 paragraph (1) it is stated that the state is responsible for organizing housing and residential areas whose guidance is carried out by the government. In addition, Article 9 paragraph (3) and Article 12 paragraph (1) letter d of Law no. 23 of 2014 concerning Regional Government regulates the affairs of public housing and residential areas as mandatory government affairs relating to basic services.

Viewed from the perspective of public administration, the implementation of development policies for the development of the Kelayan Bay flats can be understood as the application of a new public service paradigm, as stated by Denhardt and Denhardt (2015). The issue of housing (residence) is one of the basic needs for relocation victims as citizens, so it is mandatory for the government to provide it.

### b. Impact of Rusunawa Development Policy

The development of the Kelayan Bay Rusunawa as the implementation of public policy certainly has an impact on the environment and the surrounding residents. By using William N. Dunn's theoretical approach (2003), the impact of the development policy of the Kelayan Flats in Teluk Kelayan, among others, was analyzed from the following aspects:

1. Effectiveness. The development of Kelayan Bay Rusunawa along with playgrounds, open spaces, gazebos and others has succeeded in turning the slum area into a neatly arranged area. This is in line with Law no. 20

of 2011 Article 3 which states the purpose of organizing flats is to increase the efficiency and effectiveness of space and land use, as well as to provide green open spaces in urban areas in creating residential areas that are complete, harmonious and balanced by taking into account the principles of sustainable and environmentally sound development. However, seen from the point of view of expediency, the existence of the flats has not been of optimal benefit because most of the rooms are uninhabited. Even the residents who are there are not relocation victims who used to live in the slums around Kelayan Bay.

2. Responsiveness. The development policy of the Teluk Kelayan Rusunawa is not responsive to residents who have been relocated, who until now do not have their own homes and those who are not accommodated in the flat. In other words, the orderliness and beauty of the Kelayan Bay environment cannot satisfy the relocation victims who are not accommodated in the flats there.
3. Accuracy. This aspect is closely related to responsiveness. In this case the development program for Rusunawa Teluk Kelayan was less responsive because it did not accommodate the target group of residents who were victims of relocation as residents.

Judging from the three aspects above, it can be concluded that the development of Teluk Kelayan Flats has succeeded in changing some of the face of the City of Banjarmasin, which was originally a slum, to become neatly arranged. However, this change was not followed by a change of residence for some of the relocation victims. Although among the relocation victims there were those who managed to build their own homes after the evictions using compensation money, the whereabouts of many were unknown. Two relocation victims who have been traced still hope to become residents of the flat, but so far this hope has not been realized. With very little data, it was revealed that the cost of renting flats was quite heavy for relocation victims who only received compensation.

#### 4. CONCLUSION

The results of this study indicate that the implementation of development policies for the Teluk Kelayan Flats in the City of Banjarmasin has not been optimally beneficial. The large number of unfilled spaces is a paradoxical illustration of the absence of residents who have been relocated to become residents of the flat. Based on the conclusions above, it is suggested that every policy on the development of low-rise flats should be preceded by a thorough study in order to realize the dual goal of reducing slum areas in urban areas as well as accommodating relocation victims in rented flats built by the government.

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