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## Public Flats for the Poor? Legal Review of Cingised Rusunawa's Effectiveness in Bandung

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#### **Abstract**

Rapid population growth and limited land in urban areas have encouraged the government to develop vertical housing solutions such as Simple Rental Flats (Rusunawa), one of which is Rusunawa Cingised in Bandung City. The presence of Rusunawa aims to provide decent, safe, and affordable housing for Low-Income Communities (MBR), as well as being part of the city planning strategy, but its implementation in the field still causes various problems, both from legal, social, economic, and technical management aspects. This study aims to explain the legal provisions regarding Rusunawa and examine the effectiveness of utilizing Rusunawa Cingised as a solution for providing housing for MBR. The research method used is normative legal research with a qualitative approach through literature studies, based on secondary data from laws and regulations, books, journals, and related documents. The results of the study show that legally the development of Rusunawa has been supported by various regulations, especially Law Number 20 of 2011 concerning Flats. In practice, Rusunawa Cingised has also made a significant contribution in providing affordable alternative housing amidst limited urban land. However, in terms of the effectiveness of its utilization, Rusunawa Cingised still faces obstacles, although social programs have been designed, implementation in the field has not been fully optimal, both in terms of infrastructure maintenance, resident involvement, and sustainability programs. Therefore, synergy is needed between legal policies, professional management, local government support, and active community participation in order to make Rusunawa an effective and sustainable housing solution for MBR in urban areas.

## Keywords

Rusunawa, Low Income Community (MBR), Effectiveness

#### A. Introduction

Housing is one of the most fundamental human needs, standing on par with basic necessities such as food and clothing. The importance of housing becomes even more apparent, especially for those living in densely populated urban areas. Housing is not merely viewed as a physical necessity, but also as part of the process through which individuals organize their social lives and express their identity within the community. It serves not only as a shelter and a place to rest, but also functions as a medium for fostering harmony and well-being within the family environment. Furthermore, housing holds significant value in human life as it provides a space for the development of familial

Srinivasan, Thirukodikaul N. "Development, poverty, and basic human needs: Some issues." *Food Research Institute Studies* 16, no. 2 (1977): 11-28; Rao, Narasimha D., and Jihoon Min. "Decent living standards: material prerequisites for human wellbeing." *Social indicators research* 138, no. 1 (2018): 225-244; Rothblatt, Donald N. "Housing and human needs." *Town Planning Review* 42, no. 2 (1971): 130.

Rapoport, Amos. "Theory, culture and housing." Housing, Theory and Society 17, no. 4 (2000): 145-165; Somerville, Peter. "The social construction of home." Journal of Architectural and Planning Research (1997): 226-245; Foley, Donald L. "The sociology of housing." Annual Review of Sociology 6 (1980): 457-478.

values, a place to express lifestyles, and an area for interaction and communication with close individuals.<sup>3</sup>

As population growth continues to rise, the demand for settlements has also increased significantly. In Bandung City, the availability of healthy and adequate housing is increasingly difficult to access, primarily due to limited available land and continuously rising property prices. Meanwhile, the population growth rate continues to increase significantly. The imbalance between population size and the provision of adequate housing and land creates particular difficulties, especially for Low-Income Communities (MBR), which in turn may lead to the emergence of slum areas in urban regions due to the lack of affordable and decent housing alternatives.

To optimize the use of limited land, particularly in supporting the development of residential areas and settlements, effective land use, spatial planning, and management are required, especially in areas with high population density. Land, as a limited resource, must be utilized wisely to provide the greatest possible benefit to the community. This is also consistent with the principle of human rights, in which every citizen has the right to adequate housing. As stated in Article 28H paragraph (1) of the 1945 Constitution: "Everyone has the right to live in prosperity, both physically and mentally, to have a place to live, and to obtain a good and healthy environment as well as health services." Additionally, Law Number 1 of 2011 on Housing and Settlement

<sup>&</sup>lt;sup>3</sup> Clapham, David, Peter Kemp, and Susan J. Smith. "Housing as social policy." In *Housing and Social Policy*. London: Macmillan Education UK, 1990, pp. 21-55.

Setiawan, Iwan. "Migrasi Penduduk Menuju Daerah Pinggiran Kota Bandung dan Implikasinya Terhadap Kualitas Lingkungan Permukiman." Jurnal Geografi Gea 10, no. 2 (2010); Dipraja, Mazaya Raffrabiha, and Fadhilla Tri Nugrahaini. Sustainable Housing: Solusi Pengembangan Kualitas Hidup Masyarakat Berpenghasilan Rendah di Kabupaten Bandung. Diss. Universitas Muhammadiyah Surakarta, 2023.

Sanjaya, Muhammad Jodi, Budiman Rusli, and Ida Widianingsih. "Jejaring Kebijakan dalam Pembangunan Perumahan Bagi Masyarakat Berpenghasilan Rendah (MBR) di Kabupaten Bandung." JANE-Jurnal Administrasi Negara 13, no. 2 (2022): 210-216; Rubiati, Betty, Yani Pujiwati, and Mulyani Djakaria. "Asas Pemisahan Horizontal Dalam Kepemilikan Hak Atas Tanah dan Bangunan Satuan Rumah Susun Bagi Masyarakat Berpenghasilan Rendah (MBR)." Sosiohumaniora 17, no. 2 (2015): 94-99.

Areas, particularly Article 3 letter f, emphasizes the importance of guaranteeing the availability of decent, affordable housing in a healthy, safe, harmonious, well-organized, planned, integrated, and sustainable environment.

Constructing apartment buildings is a strategic solution to address the challenges of fulfilling housing needs in densely populated areas, particularly in urban regions experiencing continuous population growth. Given the limited availability of land, vertical housing such as apartment buildings becomes an effective alternative for providing decent housing for Low-Income Communities (MBR). Moreover, the existence of apartment buildings also contributes to more optimal urban spatial planning, supports area revitalization processes, and reduces the prevalence of slums. In the long term, this is expected to create a more organized, clean, and comfortable urban environment.<sup>6</sup>

Based on Law Number 20 of 2011 on Apartment Buildings, the concept of apartment buildings refers to multi-story buildings constructed in a specific area and divided into functional units, both horizontally and vertically. Each unit in the building can be individually owned and utilized, primarily as a residence, and is supported by shared facilities, common property, and joint ownership. The construction of apartment buildings aims to ensure the availability of decent housing in a healthy, safe, sustainable, and accessible environment for low-income communities.<sup>7</sup>

Apartment buildings for lower-middle-income communities are generally classified into two types. First, simple ownership apartments

Pujiwati, Yani, and Betty Rubiati. "Alih Fungsi Lahan Pertanian untuk Pembangunan Rumah Bagi Masyarakat Berpenghasilan Rendah (MBR) Ditinjau dari Undang-Undang Nomor 1 Tahun 2011 Tentang Perumahan dan Kawasan Permukiman dan Undang-Undang Nomor 41 Tahun 2009." Acta Diurnal Jurnal Ilmu Hukum Kenotariatan 1, no. 1 (2017): 19-30. See ako Sudianing, Ni Ketut, Ida Ayu Putu Sri Widnyani, and Luh Nila Winarni. "Implementasi Kebijakan Rumah Bersubsidi Bagi Masyarakat Berpenghasilan Rendah (MBR) Di Kabupaten Buleleng (Studi Terhadap Pelaksanaan Undang-Undang No. 1/2011 Tentang Perumahan dan Kawasan Permukiman)." Locus 11, no. 1 (2019): 116-132.

Swasto, Deva Fosterharoldas. "Vertical living opportunities and challenges for low-income people in Southeast Asia case of Indonesia." *KnE Social Sciences* (2018): 130-147.

(*Rusunami*), which are housing units that can be purchased at government-determined prices to remain affordable for lower-income groups.<sup>8</sup> Second, there are simple rental apartments (*Rusunawa*), specifically provided for rental to Low-Income Communities (MBR), including civil servants (ASN), members of the military (TNI), and police (Polri) who do not yet have their own homes.

As a tangible effort by the Bandung City Government to improve the quality of life of Low-Income Communities (MBR), particularly those living in slum areas, the construction of simple rental apartment buildings (Rusunawa) has been carried out in various strategic locations. The establishment of Rusunawa utilizes not only vacant government land but also densely populated areas deemed unfit for habitation and illegal settlements that have been cleared. The primary priority of this program is to provide decent housing for Bandung City residents with low incomes while maintaining proximity to their work or activity areas. Thus, transportation costs can be minimized, ultimately contributing to an overall improvement in their welfare.

One of the Bandung City Government's efforts to realize urban renewal programs is the construction of simple rental apartment buildings (Rusunawa), one of which is Rusunawa Cingised. Located on Jalan Raya Cingised, Cisaranten Kulon Village, Arcamanik Subdistrict, Bandung City, Rusunawa Cingised accommodates 192 families. In total, the building provides 483 housing units divided into two types: type 21 with an area of 21 square meters and type 24 with an area of 24 square meters. The rental fee scheme is determined based on unit type and floor level. For type 21 units on the ground floor, the monthly rental fee is IDR 155,000, while on higher floors, the rental cost decreases by IDR 10,000 per floor. For example, a unit on the fourth floor is rented for IDR 124,000 per month. For type 24 units, the rental

See Mailiando, Mario, Nurahma Tresani, and Nasiruddin Mahmud. "Faktor-Faktor yang Mempengaruhi Keputusan MBR Membeli Rusunami di Kota Bekasi (Studi Kasus: Sentraland & Vida Bekasi)." Jurnal Muara Sains, Teknologi, Kedokteran dan Ilmu Kesehatan 2, no. 2 (2018): 534-547.

fee is IDR 180,000 per month on the first floor, with a similar price reduction pattern as type 21 units.<sup>9</sup>

However, despite the presence of Rusunawa Cingised in Bandung City being one of the concrete solutions to housing problems for Low-Income Communities, the effectiveness of its utilization remains an important issue that needs further examination, both from the perspectives of regulation, policy implementation, and the social and economic aspects of its residents. In some cases, built apartment buildings are not optimally occupied due to lack of socialization, mismatch between resident criteria and Rusunawa beneficiary requirements, administrative issues delaying occupancy, and location incompatibility with residents' livelihoods. The effectiveness of Rusunawa Cingised's utilization can also be seen from its ability to meet the basic needs of residents, including accessibility to public facilities, housing comfort and safety, and its contribution to improving the social and economic welfare of low-income communities.<sup>10</sup>

Moreover, the existence of Rusunawa should also be evaluated in terms of how far it can improve the quality of life of its residents. In other words, the utilization of Rusunawa should not only be measured by occupancy rates but also by its impact on improving welfare, access to public services, and social integration in the new environment. If management and utilization are not maximized, apartment buildings may experience functional degradation and become inadequate settlements in the long run. Therefore, it is essential to examine the extent to which the utilization of Rusunawa Cingised is effective as a

PERHUMANI. Vol. 1. No. 1. 2019.

Rental Housing and Use at the Technical Implementation of Rusunawa Cingised Technique in Bandung City." *Proceedings International Conference on* 

Parliana, Dewi, et al. "Kualitas dan Pola Pemakaian Ruang Terbuka Luar Rumah Susun Sewa Sederhana Cingised." Reka Karsa: Jurnal Arsitektur 4, no. 2 (2016); Julistia, Sevira, and Ria Haryatiningsih. "Preferensi Penghuni Rusunawa Cingised Kota Bandung dalam Memilih Lokasi Tempat Tinggal." Bandung Conference Series: Economics Studies. Vol. 3. No. 2. 2023; Caesar, Muhmmad Ridwan, and Achdijat Sulaeman. "Analysis of Implementation of Bandung Mayor Regulation Policy Number 1058 Concerning Procedures for Implementing the Use of Simple

Julistia, Sevira, and Ria Haryatiningsih. "Preferensi Penghuni Rusunawa Cingised Kota Bandung dalam Memilih Lokasi Tempat Tinggal." Bandung Conference Series: Economics Studies. Vol. 3. No. 2, 2023.

housing solution for Low-Income Communities (MBR) in Bandung City. This study is necessary to assess whether the construction of Rusunawa has optimally achieved its goals and provided tangible benefits to the target communities.

Based on the background of the issues above, the problems discussed in this article are:

- What are the legal provisions regarding Rusunawa in Indonesia based on existing regulations?
- 2. How effective is the utilization of Rusunawa Cingised as a housing solution for low-income communities in Bandung City?

This study is a form of normative legal research conducted by examining applicable laws and regulations implemented in a specific legal issue. This research uses a qualitative approach to obtain descriptive data in the form of words to explain the discussed issues in detail. The research data sources are secondary data. Secondary data are obtained from primary materials with general binding power, such as laws and regulations. Secondary legal materials used in this research come from legal books, legal journals, scientific articles, archives, and documents relevant to the discussed issues. The data collection technique used in this research is library study by analyzing and reviewing literature such as legal books, legal journals, legal writings, and documents relevant to the researched issues.

## B. Legal Provisions Regarding Rusunawa in Indonesia **Based on Regulations**

Simple Rental Apartment Buildings (Rusunawa) are one form of housing provision that serves as a solution to land limitations and high housing demands, especially in densely populated urban areas. Rusunawa answers the need for affordable housing for low-income communities (MBR), particularly for those who lack the financial ability to purchase detached houses. In Indonesia, the existence and management of Rusunawa are normatively regulated in various laws and regulations, including laws, government regulations, and regional regulations. These legal provisions serve as the basis for planning,

construction, utilization, and supervision of rental apartment buildings.  $^{11}$ 

Juridically, the main legal basis for Rusunawa can be found in Law Number 20 of 2011 on Apartment Buildings. In Article 1 paragraph 1 of Law Number 20 of 2011, apartment buildings are defined as "a building constructed in an environment divided into stratified parts functionally in horizontal and vertical directions and are separate units that can be owned and used separately, primarily as residences, equipped with common parts, common property, and common land." From this definition, Rusunawa falls under the category of apartment buildings intended for rental use rather than ownership, generally aimed at economically disadvantaged communities.<sup>12</sup>

Articles 1 paragraphs 7, 8, 9, and 10 of Law Number 20 of 2011 on Apartment Buildings state that apartment buildings consist of four types: Public Apartment Buildings, Special Apartment Buildings, State Apartment Buildings, and Commercial Apartment Buildings. Rusunawa itself belongs to the category of Public Apartment Buildings, as explained in Article 1 paragraph 7 of Law Number 20 of 2011 on Apartment Buildings, which states: "Public apartment buildings are apartment buildings organized to meet the housing needs of low-income communities."

Article 3 of the same law states that the provision of apartment buildings aims to ensure the availability of decent and affordable housing for the community in a healthy, safe, harmonious, and sustainable environment. Furthermore, apartment buildings are directed to create integrated residential areas to strengthen resilience in

Erniwati, Erniwati, and Martin Roestamy. "Analysis of Juridis Household Contract House Rent (Rusunawa) in Acceleration of Housing Supply for Low-Income Community." *Jurnal Ilmiah Living Law* 9, no. 1 (2017); Wijayanti, Sri Hapsari, Weny Savitri S. Pandia, and Herman Yosep Sutarno. "The concept of Green Rusunawa for the urban community in Indonesia." *ASEAN Journal of Community Engagement* 3, no. 2 (2019): 6.

Wahyuni, Ridha. "Protection of the Right to Adequate Residence for Residents Affected by Eviction Based on Human Rights Perspective." *International Conference on Law Studies (INCOLS 2022)*. Atlantis Press, 2022; Karlina, Nina, and Riki Satia Muharam. "Rusunawa Management Policy in Order to Improve the Welfare of People in West Java Province (Study in Bandung and Cimahi)." *International Journal of Science and Research* 4, no. 10 (2015).

economic, social, and cultural sectors. The provision of apartment buildings also aims to increase the efficiency of space and land use and encourage the provision of green open spaces in urban areas. Additionally, the construction of apartment buildings is intended to create complete, harmonious, and balanced residential areas, while still considering the principles of sustainable and environmentally friendly development.<sup>13</sup>

Moreover, apartment building development is intended to prevent the emergence of slum areas. The provision of apartment buildings is also part of an urban planning strategy to ensure balanced, efficient, and productive development. Another objective of apartment building provision is to ensure that social and economic needs supporting community life are met and to guarantee the housing needs of the community, particularly Low-Income Communities (MBR), for dwellings meeting habitability and affordability standards in a supportive environment and within an integrated settlement management system.<sup>14</sup>

Article 5 paragraph (1) of Law Number 11 of 2011 states that the state is responsible for organizing apartment buildings, and supervision is carried out by the government. This article implies that the state cannot remain passive in the provision of vertical housing such as apartment buildings but must actively ensure the availability, affordability, and quality of apartment buildings for the public, especially for lower-middle-income or low-income communities. This also means that the state cannot be indifferent to providing decent housing, particularly for low-income communities (MBR), and must actively create organized and humane settlement environments.<sup>15</sup>

This state responsibility covers various aspects, from planning, construction, management, to supervision of apartment buildings. The

13 Hutagalung, Arie Sukanti. "Dinamika Pengaturan Rumah Susun atau Apartemen." Jurnal Hukum dan Pembangunan 34, no. 4 (2004).

<sup>&</sup>lt;sup>14</sup> Chandranegara, Ibnu Sina, and Syaiful Bakhri. "Tindakan Hukum Pemerintah dalam Pembinaan Pengelolaan Rumah Susun Milik Sebagai Pemenuhan Hak Atas Tempat Tinggal." Jurnal Ius Constituendum 6, no. 2 (2021): 269-283.

<sup>15</sup> Lumingkewas, Cindy Sandra. "Analisis Yuridis Pemaknaan Konsep Dalam Pasal 16 Undang-Undang Rumah Susun Bagi Masyarakat Berpenghasilan Rendah." Arena Hukum 9, no. 3 (2016): 421-441.

government, as the state's representative, is fully authorized to conduct supervision. This means the government has the duty to supervise the entire process of apartment building management, including setting policies, providing technical guidelines, ensuring building quality standards, and conducting supervision to ensure apartment building construction complies with applicable regulations and meets community needs.

In other words, this article emphasizes that apartment building management is not solely the concern of private parties or individuals but is a state obligation to guarantee the fulfillment of the right to decent housing for all citizens. The state must be present not only as a regulator but also as a facilitator and even executor, especially in the context of providing housing for those unable to access commercial housing. This aligns with constitutional mandates placing housing as one of the basic rights of citizens that must be protected and fulfilled by the state.

Furthermore, Article 15 paragraph (1) states: "The construction of public apartment buildings, special apartment buildings, and state apartment buildings is the responsibility of the government." This article reaffirms that the government has the primary role and full responsibility in providing decent housing for the community, especially in the form of apartment buildings. This responsibility is not merely administrative or planning-related but also includes actual implementation on the ground, from the planning stage, physical construction, to the provision of supporting facilities for apartment building residents.

Thus, this provision affirms that the state, in this case, the central and local governments, cannot absolve itself of the obligation to ensure adequate housing availability for all community layers. This responsibility arises from the principle that housing is a basic necessity and a right of every citizen, as mandated by the constitution. Therefore, this article provides a strong legal foundation for government intervention in the housing sector, through state budgets, development regulations, and collaboration with various parties, to achieve social justice and comprehensive community welfare.

Additionally, the rental system applied to Rusunawa is also legally regulated. Although not detailed in the apartment building law, Rusunawa managers must refer to general provisions on rental agreements in the Civil Code (*KUH Perdata*), particularly Article 1548, which states that a lease is an agreement whereby one party binds itself to grant the other party the enjoyment of a certain object for a specific period in exchange for a price agreed upon by the other party. In this case, Rusunawa residents have the right to enjoy the housing unit with the obligation to pay rental fees according to the agreed terms.<sup>16</sup>

In terms of implementation, local governments play an important role in supervising and evaluating Rusunawa management. This is crucial to ensure that the goal of providing rental apartment buildings for low-income communities is truly achieved and to prevent misuse by ineligible groups. Therefore, verification and selection of prospective residents must be conducted transparently and accountably.

Overall, the legal provisions regarding Rusunawa in Indonesia have been comprehensively regulated through various interrelated laws and regulations. These regulations cover aspects of construction, management, utilization, and legal protection for residents. The implementation of these provisions requires synergy between the central government, local governments, and the community as direct users. The existence of Rusunawa as part of the national housing provision system is a concrete manifestation of the state's responsibility in guaranteeing the fulfillment of the right to decent housing for all citizens, as mandated in Article 28H paragraph (1) of the 1945 Constitution of the Republic of Indonesia.

Paujiah, Siti Fuji. "Perjanjian Jual Beli Tanah di Bawah Tangan Berdasarkan Pasal 1458 Kitab Undang–Undang Hukum Perdata Dihubungkan Dengan Peraturan Pemerintah Nomor 18 Tahun 2021 Tentang Hak Pengelolaan, Hak Atas Tanah Satuan Rumah Susun dan Pendaftaran Tanah." *Jurnal Kebaruan* 1, no. 1 (2023): 57-64; Alzamzami, Jefri, and Leli Joko Suryono. "Pelaksanaan Perjanjian Sewa Menyewa Rumah Susun dan Akibat Hukumnya dalam hal Terjadi Wanprestasi." *Media of Law and Sharia* 2, no. 3 (2021): 238-253.

# C. Effectiveness of Rusunawa Cingised Utilization as a Housing Solution for Low-Income Communities

Housing issues are one of the complex social issues amid continuously increasing urbanization. Major cities like Bandung face high pressure on the availability of decent, affordable, and safe housing for all community layers. High land prices and limited community income make it increasingly difficult to access safe, healthy, and affordable housing. To address this, the Bandung City Government through the Housing and Settlement Areas Office has developed the Simple Rental Apartment Building (*Rusunawa*) Cingised as an alternative housing option for Low-Income Communities (MBR). Rusunawa is expected to answer the need for cheap and decent housing for residents lacking the economic ability to purchase homes in the city area.<sup>17</sup>

Rusunawa Cingised was built with the primary goal of providing affordable and decent housing for lower-middle-income communities. This vertical housing concept is considered capable of addressing land limitations in urban areas while providing access to adequate settlement facilities for the poor. Although the physical building is available and relatively adequate, the question arises as to how far Rusunawa Cingised has succeeded in fulfilling its initial objectives and whether this housing is truly accessible and optimally utilized by the intended target groups.

One of the main indicators to assess the effectiveness of Rusunawa utilization is affordability. Rental costs must be balanced between the payment ability of Low-Income Communities (MBR) and building management needs. In terms of affordability, Rusunawa Cingised has set rental rates relatively lower than similar housing rents in surrounding areas. This is certainly attractive for Low-Income Communities (MBR) who have difficulty finding affordable housing. However, some residents report that although rental prices are quite cheap, there are still complaints about additional costs such as electricity, water, and cleanliness fees, which are sometimes not clearly communicated initially.

Rubiati, Betty, Yani Pujiwati, and Mulyani Djakaria. "Kepastian Hukum Kepemilikan Rumah Susun Bagi Masyarakat Berpenghasilan Rendah." *Bina Hukum Lingkungan* 1, no. 2 (2017): 134-145.

Residents sometimes feel constantly pressured to promptly settle rental payments, while economic empowerment programs intended to help improve their living standards have not provided significant impacts. The pressure to pay rent has intensified since the installation of a large banner in one of the Rusunawa field areas stating "Pay rent on time to avoid fines and arrears." Although residents understand that paying rent is their obligation, the source of dissatisfaction lies in the fact that some responsibilities of the city government that should be fulfilled have not yet been felt by the residents.

In addition to offering affordable rental costs, managers also promised economic empowerment programs to prospective residents when they were about to occupy the Rusunawa. This promise is actually formally regulated in Mayor's Regulation Number 1337 of 2017 on the Management of Simple Rental Apartment Buildings, particularly in Article 69, which obliges managers to organize activities for the Economic Empowerment of Rusunawa Residents (P5R). These programs include resident skills training, forming UMKM groups, providing waste bank facilities, utilizing surrounding areas for urban farming, and various other empowerment forms tailored to resident needs. Although some of these initiatives have been implemented, such as waste management, many residents feel their impact on their lives has not been significant.18

Rubiati, Betty. "Kepemilikan Rumah Susun Umum Yang Dibangun di Atas Tanah Barang Milik Negara/Daerah." Acta Diurnal Jurnal Ilmu Hukum Kenotariatan 6, no. 2 (2023): 206-220. See also Republic of Indonesia. Peraturan Walikota (Perwali) Kota Bandung Nomor 1337 Tahun 2017 tentang Pengelolaan Susun Sederhana Sewa. Available https://peraturan.bpk.go.id/Details/159148/perwali-kota-bandung-no-1337tahun-2017. The Mayor Regulation (Perwali) of Bandung City Number 1337 of 2017 concerning the Management of Simple Rental Flats (RUSUNAWA) faces several implementation challenges. One major issue is the limited number of available units compared to the high demand from low-income communities, resulting in long waiting lists. Additionally, administrative burdens such as monitoring rental durations, processing renewals, and maintaining the facilities strain the city's capacity. Financial constraints further hinder proper upkeep and expansion of the housing units. There are also concerns regarding fairness and transparency in the tenant selection process, as well as the limited rental period that may affect housing stability. While the regulation provides a clear framework,

Another indicator for assessing the effectiveness of Rusunawa utilization is the occupancy rate. If a housing building is specifically designated for Low-Income Communities (MBR) but not fully occupied, this indicates a mismatch between planning and field implementation. Although data obtained from literature studies show that all units in Rusunawa Cingised are occupied, there have been vacant units despite a long waiting list of Low-Income Communities (MBR) needing housing. This indicates challenges in the selection process or overly strict regulations, leading to a gap between real needs on the ground and program implementation.

Furthermore, the quality of available facilities and services also determines whether Rusunawa truly adds value for its residents. Basic facilities such as clean water, sanitation, and electricity are essential for resident comfort. Rusunawa Cingised has been equipped with these facilities. However, in practice, not all facilities function optimally at all times. Reports of clean water supply disruptions, slow infrastructure repairs, and environmental cleanliness issues exist. Limited managerial resources and the absence of an efficient resident complaint reporting system are the main causes of these problems.

Additionally, in terms of facilities, Rusunawa Cingised is also equipped with various supporting amenities such as green open spaces and parking areas. These facilities are important for creating a decent living environment and supporting community social activities. However, in practice, the utilization of these facilities is not optimal. For example, the green open space, which should function as a social interaction area, is often not used properly due to a lack of community activities or inadequate maintenance. On the other hand, limited parking facilities cause some residents to park vehicles in prohibited areas, disturbing communal comfort. This shows that facility effectiveness depends not only on availability but also on how these facilities are used and managed participatively.

its effectiveness is hampered by weak inter-agency coordination, declining infrastructure quality, and insufficient oversight. As a result, the regulation's main objective—to provide decent, affordable housing for low-income residents—has not been fully realized in practice.

The effectiveness of Rusunawa Cingised utilization can also be viewed socially, in terms of how this housing creates an inclusive environment and supports healthy social life for its residents. Ideally, Rusunawa should not only be a residence but also a social space enabling positive interactions among residents, building solidarity, and opening work or productive activity opportunities. At Rusunawa Cingised, community activities and public facilities such as multipurpose halls are available, but resident participation in joint activities remains low. This highlights the importance of a community empowerment approach in Rusunawa management, so residents are not just passive recipients of housing policies but also actively participate in maintaining and revitalizing their living environment.

From an economic impact perspective, Rusunawa Cingised contributes positively to improving housing stability for Low-Income (MBR). With decent permanent residence, Communities a communities can allocate household expenses more efficiently, allowing for overall quality of life improvement. Some residents even state that the existence of rusunawa enables them to develop small businesses in the surrounding area or facilitates their children's access to education and health facilities. However, it should be noted that this success also heavily depends on the sustainability of government support in resident economic empowerment, such as skills training, business capital access, and local community strengthening.

Another equally important aspect in assessing rusunawa effectiveness as a solution is housing sustainability. Housing can be considered effective if it can be inhabited sustainably in the long term without sacrificing residents' quality of life. In the context of Rusunawa Cingised, there are challenges in ensuring residents comply with rental rules and do not use rusunawa units for commercial purposes, such as subletting to third parties. Such practices can undermine the original purpose of rusunawa construction, which is to provide housing for those truly in need. Therefore, a continuous monitoring and evaluation system from managers is needed, along with strengthened resident selection mechanisms to ensure accuracy in targeting.

From a policy perspective, the utilization of Rusunawa Cingised can be considered quite effective as an initial step in reducing the housing backlog for Low-Income Communities (MBR) in Bandung City. Furthermore, the existence of Rusunawa Cingised also impacts urban spatial planning. By promoting vertical construction, the government can optimize the use of increasingly limited urban land. From a spatial and urban planning perspective, the location of Rusunawa Cingised is relatively strategic, located within the urban area with access to public transportation, education, and health facilities. However, some residents report that connectivity with economic centers is still suboptimal, especially for those working outside the Cisaranten Kulon area. This indicates the need for integration between housing policies and effective urban transportation systems so residents can access economic opportunities without additional cost or travel time burdens.

Furthermore, effectiveness is closely related to program sustainability. In the long term, Rusunawa must operate sustainably without fully depending on government subsidies. Therefore, professional management, transparent financial systems, and involvement of various parties, including private entities and NGOs, are needed to support rusunawa management and development. If management is not effectively carried out, there is concern that the physical condition of buildings will deteriorate and residents' motivation to maintain their homes will decrease, impacting the quality of life in the area.

Additionally, the effectiveness of Rusunawa as a housing solution for Low-Income Communities (MBR) must also be examined from policy and regulatory perspectives. Clear and fair regulations are essential to determine who is eligible to reside in Rusunawa, how long the permitted stay is, and periodic resident evaluation mechanisms. Without firm and well-implemented policies, the goal of equitable housing access will be difficult to achieve. For example, without strict supervision, residents no longer categorized as Low-Income Communities (MBR) might remain in Rusunawa, closing opportunities for other genuinely needy MBRs.

Based on the overall analysis, it can be concluded that Rusunawa Cingised has played an important role in providing housing for lowincome communities in Bandung City. Its existence successfully addresses the basic need for decent housing, especially for groups who have difficulty accessing housing in the conventional property market. However, its effectiveness can still be improved through better management, adequate social facility provision, and synergy with other social and economic policies.

Efforts to evaluate and improve the Rusunawa system need to be conducted periodically so that this vertical housing model can truly be effective and function as a long-term solution, not just temporary shelter. The local government, as the responsible party, is expected to be more active in mentoring, monitoring, and guiding residents to foster a healthy, productive, and sustainable living culture. On the other hand, the community needs to be empowered so they are not just policy recipients but also active participants in maintaining and developing their living environment.

Thus, Rusunawa Cingised has great potential to become a strategic solution to address MBR settlement issues in Bandung City. However, to achieve maximum effectiveness, synergy between technical, social, economic, and institutional aspects that mutually support each other is required.

#### D. Conclusion

Rusunawa Cingised is one form of implementing policies to provide decent and affordable housing for Low-Income Communities (MBR) in Bandung City. Juridically, the existence of rusunawa is regulated in various laws and regulations, particularly Law Number 20 of 2011 on Apartment Buildings, which affirms the state's active role in managing public apartment buildings. These legal provisions serve as the basis for central and local governments to plan, construct, manage, and supervise vertical housing in a structured and equitable manner. In practice, Rusunawa Cingised has made a significant contribution in providing affordable housing alternatives amid limited urban land. However, its effectiveness as a long-term housing solution for MBR still faces various challenges. Key aspects of concern include cost affordability, occupancy rates, facility quality, effectiveness of economic empowerment programs, and sustainable management. Although basic facilities are available and social programs have been designed, field implementation has not been fully optimal in terms of infrastructure maintenance, resident involvement, and program continuity.

Therefore, for Rusunawa Cingised to truly function as an effective and sustainable housing solution, synergy between legal policies, professional management, active local government involvement, and community participation is required. Periodic evaluation and improvement are necessary to ensure rusunawa does not become just temporary shelter but can create an inclusive, productive, and dignified living environment for all residents. With a holistic and collaborative approach, Rusunawa Cingised has the potential to become a successful vertical housing model addressing MBR settlement issues in urban areas.

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