KORPRI housing development in Salatiga City: Backlog, problems and sustainability

Sunarti¹, N Yuliaestuti¹, W P Tyas¹ and D P P Sari¹

¹Department of Urban and Regional Planning, Universitas Diponegoro, Jl. Prof. Soedarto, Tembalang, Kota Semarang, Jawa Tengah, Indonesia

Abstract. Housing backlog is a difficult problem to deal with, especially for low income communities. A way to reduce home ownership backlog in Salatiga City is the development of housing for KORPRI members, but now the ownerships and functions have changed. Based on these problems, the purpose of this study is to examine the development of KORPRI housing in Salatiga City with its problems and sustainability. The analysis technique is descriptive quantitative using data collected by distributing questionnaires to 40 households randomly and field observations of houses, its facilities and infrastructure. The results showed that low-cost housing development programs for civil servants of KORPRI members in Salatiga City had changed ownership of 62.5% to other people who were not low-income people and did not help reduce the backlog. The mechanisms and initial commitments were violated a lot by civil servants, who were the buyers, leaving many problems. The sustainability of housing development for KOPRI members that used government-owned land assets is to reduce the occupancy backlog, not the ownership backlog, i.e. houses with usufructuary rights.

1. Introduction

Housing is the most expensive basic needs [1], making home-ownership difficult for some people [2]. Rapid population growth in developing countries is a crucial problem for the government in providing proper housing connected to urban infrastructure [3]. Furthermore, residents in cities are not only native but also migrants with higher living costs than rural areas [4]. The number of backlogs in Indonesia is about 11.38 million units in 2017[5, 6]. The Indonesian government focuses on economically affordable houses to deal with the backlog problem especially for low-income communities [6].

Housing provision does not meet the needs [7] including in Indonesia. Low-income communities have limitations to enter the housing market [8]. The housing policies target in various countries is to encourage home ownership in order to provide one's strength to change via the provision of subsidized housing [9]. Expanding home ownership for low-income households is the basis of housing policy in various countries because of the benefits provided by homeowners [10].

According to [11], freehold ownership is the highest type of security of tenure. Security of tenure includes legal protection against forced evictions, harassment and other threats [12]. Besides, the existence of property rights gives freedom to the holder to use these items as collateral for loans, maximize commercial value, even to increase asset value [11]. Thus, the existence of security of tenure in the form of property rights has positive and negative impacts. On the positive side, the owner fully controls his property and avoids unpleasant behaviour. On the other hand, the owner's freedom creates uncontrolled usage of his property.
Salatiga is one of cities in Indonesia that also faces backlog problems. In 2015, the number of backlogs in Salatiga is 4,068 units [5]. The Salatiga government built two housing, namely Prajamulia and Prajamukti which are intended for low-income communities. Low-income communities refer to civil servants of KORPRI members, especially class II or III and who do not yet have a house. KORPRI (Corps of Government Civil Servants of the Republic of Indonesia) is an organization in Indonesia with civil servants as members. KORPRI housing development is an effort to deal with the backlog from the ownership perspective. At the end of its construction, the properties (land and house) are certified as property rights. In fact, some of the houses produced by the development are actually owned by the upper middle class and some are rented.

There are many studies of affordable housing provision for low-income communities both about success practices in sustainability framework [13, 14] and the provision scheme [15]. A study of affordable housing provision for low-income communities in Indonesia stated that stakeholder collaboration was needed in its realization [6]. Prajamulia and Prajamukti Housing are a form of formal housing providing in Salatiga using private sector collaboration and government’s intervention starting from the stage of land acquisition, construction, to the legality of ownership [5].

It is different from previous studies; this study not only discusses the housing providing practice but also its relation to deal with the backlog problem which is the basic idea of affordable housing provision. Affordable housing providing approach to overcome backlog problem is important, which is mostly experienced by low-income communities and in practice often encountered a variety of problems and the success of overcoming the backlog is still questionable. Therefore, this study aims to examine the KORPRI housing development in Salatiga with its problems and sustainability. The research study area was in two KOPRI housing consisting of Prajamulia Housing in Randuacir, Argomulya Sub-District and Prajamukti Housing in Kecandran, Sidomukti Sub-District, Salatiga City.

2. Methods

This research used quantitative methods. Quantitative research is carried out through a deductive thinking process which is based on theories or literatures study [16]. The data collection techniques used are observation of houses and its facilities and infrastructures. Besides, questionnaires were carried out to 40 households, who are inhabitant in Prajamulia and Prajamukti Housing. The number of respondents for each location was 20 people who were randomly and directly visited. In addition, interviews were also conducted with relevant stakeholders and administrators of neighborhood groups to verify field data such as occupancy, buildings, and others.

The number of samples (n) is calculated using Slovin formula with margin on error (e) of 15%. Population (N) of the study is 530 houses. The margin of error of 15% is influenced by the limitations in the study. Although this number is relatively larger compared to research in general, the results of this study can be accounted for because the population is homogeneous. The object of the research is the households in Prajamulia and Prajamukti Housing which are intended for civil servants to overcome the problem of housing ownership backlog. The calculations are as follows.

\[ n = N + \left(1 + (N \times e^2)\right) \]
\[ n = 530 + \left(1 + (530 \times 0.15^2)\right) = 530 + \left(1 + (530 \times 0.0225)\right) = 530 + 13.19 = 40 \]

This study has limitations due to difficulties in meeting prospective respondents. The field activities are conducted on weekdays so that it is difficult to find residents in housing intended for civil servants. The majority of respondents are not original residents involved since the beginning of the construction process but are tenants or occupying their relative’s house.

Literature review is conducted to identify phenomena and problems in the practice of providing affordable housing that has ever existed. Identification of phenomena and problems that occur in two housing locations is done by describing field conditions, some of which are accompanied by illustrative images. Then, an analysis of the sustainability of housing provision for MBR in Salatiga City was conducted to find out the success of the development in overcoming the backlog problem, seen from the
beneficiaries of the program in relation to the problems that occur in the field, especially the ownership of the houses and land used. Based on the Minister of Public Works and Public Housing Regulation No. 10 of 2019, article 13, it is stated that one of the conditions for recipients of the ease of obtaining houses for low-income communities is residents who have never received assistance and/or the ease of obtaining houses. If the low-cost housing that is built is owned by residents who meet the requirements in accordance with applicable policies, then the program is right on target or in other words can reduce the number of backlogs available. Based on this analysis, recommendations for the sustainability of similar programs were formulated by researchers.

3. Literature review

3.1. Housing backlog and its problems

Many problems occur in implementing housing programs to deal with backlog problems. Backlog is the housing provision that do not meet the number of needs [7]. Some problems are: (1) the misuse of the houses by the beneficiaries, and (2) low housing quality [17]. The findings of the study show that misuse of houses in the form of selling or renting makes the government unable to ensure a level of progress towards handling the number of backlogs.

As a result of this commercial activity, low-income communities who do not have and need a place to live in are forced to buy or rent the house illegally. Then, the low quality of housing such as poor building materials and the lack of adequate facilities create short-term housing project and spend a lot of government money. Other research shows that the quality of poor buildings is a result of the cost pressures experienced by the government to increase affordability of the house because house price and rental cost are the most important criteria to achieve affordable housing [14]. The study also states that public housing in developing countries tends to lead to privatization.

The allocation of subsidized beneficiaries from housing provision programs is often not well targeted to deal with backlog problems. Learning from handling backlog problems in South Africa is the evolution of the allocation process for recipients of housing programs starting from (1) waiting list system, (2) lottery system, (3) housing demand database, (4) housing needs register, and (5) housing subsidy system to track the subsidy allocations that have been given [18]. The study shows that the challenges in the subsidy allocation system continue to grow; the most important thing is understanding the target recipients of the program and ensuring that they understand the policies and systems used.

Backlog is one indicator used by the government, as contained in the Strategic Plan (Renstra) and The National Medium-term Development Plan in the housing sector. Two perspectives to measure the backlog are occupancy or ownership. One of the approaches taken by the government to deal with the backlog from the ownership perspective is housing development for civil servants who are KORPRI members in Salatiga City. Based on the regulation of The Minister of Public Housing Number 7 in 2013, the implementation of housing and residential areas in Indonesia uses the principle of balanced housing with the composition of luxury, medium and simple houses is 1: 2: 3.

Housing policies and programs must be economically viable, socially acceptable, and technically feasible to achieve sustainable housing provision [19]. The criteria for sustainable housing: (1) is not expensive both in terms of construction and maintenance; (2) is in accordance with the natural and social environment; (3) can be accessed by public facilities and is flexible; (4) is efficient resources; (5) is secure, dignified and healthy; (6) is durable; and (7) has good architecture [20].
3.2. Security of tenure
The tenure types ranging from the informal to the formal include: (1) perceived tenure approaches; (2) customary; (3) occupancy; (4) anti evictions; (5) adverse possession; (6) group tenure; (7) leases; (8) registered freehold [11]. The type of tenure in providing KORPRI housing in Salatiga is the registered freehold because all houses and land are ideally certified property rights at the end of the program implementation period. The characteristic of this tenure type is that ownership is forever and the access costs are generally high so that not everyone can reach it [11].

4. Results and discussion
4.1. KORPRI housing and backlog profile in Salatiga City
Salatiga is a small city in Central Java Province with an area of 50.04 km² [21]. Salatiga is administratively divided into 4 sub-districts namely Argomulyo, Tingkir, Sidomukti and Sidorejo Districts. The population of Salatiga City is 188,928 in 2017 [21]. Based on statistical data, in the period 2015-2017 there was an increase in the number of households both in each sub-district and cumulative in Salatiga. The details of data can be seen in Table 1. The increase in the number of these households has an effect on the needs and backlog of houses in Salatiga, which are listed in Table 2.

### Table 1. The number of households by sub-district in Salatiga in 2015-2017 [21-23].

| Sub-district | 2015 (Household) | 2016 (Household) | 2017 (Household) |
|--------------|------------------|------------------|------------------|
| Argomulyo    | 11,070           | 11,214           | 11,351           |
| Tingkir      | 10,935           | 11,077           | 11,213           |
| Sidomukti    | 10,856           | 10,997           | 11,131           |
| Sidorejo     | 17,664           | 17,894           | 18,112           |
| Total        | 50,525           | 51,183           | 51,807           |

Based on Table 1, there is an increase in households every year. This condition has resulted in a growing backlog of houses. The number of backlogs in Salatiga was 4,068 units in 2015 (Table 2). Based on the inter-census population survey data by Central Bureau of Statistics, the addition of houses in Salatiga from 2015 to 2017 amounted to 3,328 units through formal and self-help development seen from the data gap between those years. If the number of additions is considered constant, this indicates that the number of additional houses does not reach 2,000 units per year.

### Table 2. The Salatiga housing needs in 2015 [5].

| Sub-districts     | The Number of Existing Houses in 2015 (units) | The Houses Needs (units) | Backlog 2015 (units) |
|-------------------|-----------------------------------------------|--------------------------|---------------------|
| Argomulyo         | 10,819                                        | 10,856                   | 37                  |
| Tingkir           | 10,405                                        | 10,722                   | 317                 |
| Sidomukti         | 9,669                                         | 10,468                   | 799                 |
| Sidorejo          | 10,996                                        | 12,991                   | 2,915               |
| Total             | 41,889                                        | 45,037                   | 4,068               |

To reduce the number of backlogs, the Salatiga Government procured housing intended for civil servants, especially class II and III who did not yet have a house. KORPRI Housing Development is in two locations, namely (1) Prajamulia Housing in Randuacir, Argomulyo Subdistrict with 345 units; and (2) Prajamukti Housing in Kecandran, Sidomukti Subdistrict as many as 400 units. The two KORPRI
housing were built on government-owned land, namely ex-bengkok Kecandran land with an area of ± 59,207 m² and usage rights Number 27 on behalf of the Salatiga Government with an area of ± 48,115 m² in Randuacir (Mayor Decree No. 028/247/2013).

In accordance with the public housing regulation number 7 of 2013, the implementation of housing development uses a balanced residential principle of a total backlog of houses in Salatiga City of 4,068 in 2015; the composition was 678 luxury housing units, 1,356 medium housing units, and 2,034 simple housing units. Meanwhile, the annual development is less than 2,000 units both independently and formally. The types of houses built in Prajamulia and Prajamukti Housing are simple buildings with an area of 36 m² and lots of 72 m². The total number of houses planned to be built is 745 units. This amount contributed to 18.3% of the total number of Salatiga backlogs in 2015 (Table 2), while for balanced housing (simple houses) was 36.6%. At present, both of these housing areas have been inhabited and social society has been formed. Prajamulia housing is divided into 9 neighborhood units (RT), while Prajamukti Housing consists of 4 neighborhood units.

The civil servants’ housing in Salatiga has been inhabited for around 6 years with a long process that is 12 years through two periods of government [5]. Requirements and commitments have been agreed upon by members of the civil service and the KORPRI Board of Directors when making agreements, but many are not fulfilled, resulting in many problems.

4.2. Problem analysis in Prajamulia and Prajamukti housing
Various problems occurred in both Prajamulia and Prajamukti Housing. The identification of problems refers to the results of field observations and questionnaires to a total of 40 respondents including existing community leaders (neighborhood groups). Most (60%) of respondents are female and 40% are male. Based on employment status, 23% of them are housewives, 33% work in the private sector, and 44% are civil servants or retirees. The age of the respondents is in the range of 19 to 67 years. Furthermore, the profile of respondents can be seen in Table 3. The following below is an analysis of various problems in the housing of civil servants, members of KORPRI.

| Table 3. Respondents profile. |
|-------------------------------|
| **Origin** | **Occupants** | **Year of Occupation** |
| Salatiga | Outside Salatiga | 1 KK | 2 KK (Household) | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Others |
| Amount | 19 | 21 | 35 | 5 | 2 | 3 | 11 | 10 | 9 | 4 | 1 |
| Percentage | 47.5% | 52.5% | 87.5% | 12.5% | 5% | 7.5% | 27.5% | 25% | 22.5% | 10% | 2.5% |

Ownership. Some houses in both residential locations, both Prajamulia and Prajamukti, have been sold or rented. Cumulatively, 213 of the 745 units (28.6%) were empty or not yet built. 77% of these empty buildings are in Prajamulia and 23% in Prajamukti. Based on the survey results, 37.5% of respondents obtained a house by following the process from the beginning and fulfilling the requirements to get KORPRI houses, 15% buying by replacing the previous owner, 22.5% occupying a house owned by parents or relatives, and 25% contracting or rent. So, the total number of houses that are not owned by the first buyer is 62.5%.

This change of ownership is not in accordance with the rules agreed upon by the first owner as a member of KORPRI to fulfill housing needs as the most expensive basic needs [1]. In its regulations, housing may not be transferred for ten years (Number 236/12/DPK Salatiga/II/2013). Based on the regulation, apart from the problems that occur clearly there are violations of the agreed regulations. This shows the lack of action against violations. Houses that have transferred ownership to other people and are not inhabited are illustrated in Figures 1 and 2.
Physical Problems. Some of the housing units and plots designated for public and social facilities in Prajamulia Housing have not yet been built, illustrated in Figure 3 and 4. This unfinished development process shows that there are problems in the housing development process. Based on an agreement with the developer, Number 236/29/DPK Salatiga/III/2013 and 236/30/DPK Salatiga/III/2013, development was carried out in stages over the period 2013 to 2014. Some respondents, who experienced this problem, claimed that the construction of housing was stalled because the first owner as a member of KORPRI had sold his house to the second owner before the house was built. At the construction stage there are problems regarding the financing mechanism between the two developers and the bank.
Another problem that occurs is the low quality of buildings built especially in Prajamulia Housing. This is in accordance with the research [17] about problems in implementing housing programs to overcome backlog problems. The quality of the building produced is poor. 90% of respondents in Prajamulia and 75% of respondents in Prajamukti claimed that there had been damage to the building units that were occupied. The damage in two residential locations is almost the same. The problems that exist are broken or porous frames either doors or windows because of termites, leaky roofs, and cracked walls or floors.

Only 5% of respondents in Prajamulia Housing and 15% of respondents in Prajamukti Housing have never experienced damage to buildings. The remaining 5% in Prajamulia and 10% in Prajamukti claimed they did not know because it was a new tenant or occupying a relative's house and was never inhabit (sold). 100% of respondents admitted that the existing sills were eaten by termites so that they were weathered and 55% had repaired and even replaced the existing sills. These damages occur even within less than 5 years after the construction period.

The low quality of buildings is due to housing prices that are far below the standard. The price of each home unit is IDR 85 million, far lower than the price set by the government is IDR 128 million [5]. The price was suppressed through government assistance both in the provision of land using regional assets and the construction of facilities and infrastructure. In accordance with research by [14], the poor quality is the result of pressure on costs that must be borne to increase affordability of the house.

The low quality of buildings and the demand for space for housing has caused homeowners to renovate their building. The space in each house unit, especially the kitchen, is almost entirely renovated. The renovations carried out include the development of previously open and non-floored ones to be closed and floored. In addition, some housing units which are proprietary rights in both houses were rebuilt by demolishing the original building that was built by the developer and rebuilding it. Some new buildings are in the form of two-story houses and/or the addition of fences and expansion of terraces. This condition is a result of having a registered freehold that is owned permanently so that it gives freedom for the owner to change it (United Nations Human Settlements Programme [11]).

**Housing Development Mechanism.** There are around 10 houses that are problematic and have not been built especially in Prajamulia Housing. Based on the results of questionnaires, this problem arises because the buying and selling process is carried out independently by the previous homeowner. The first owner sells his building to someone else by paying a portion of the money to the individual and paying the rest to the developer so that housing development can continue. Meanwhile, civil servants who are the original owners (first hand) of the housing units still pay their credit installments to the
bank. However, until now the house has not been built due to persons who escaped the money of the occupants (second owner) who were not directly related to the contract process.

On the other hand, based on the results of interviews with related stakeholders, it was stated that the stalling of this development was due to the lack of discipline of civil servants in installments and other payments which hampered financing in the construction stage by the developer. This condition is very contrary to the results of a questionnaire which shows that 100% of civil servants involved since the beginning claimed there were no problems in the installment payment process because installment payments were made through a cumulative salary deduction mechanism by the agency treasurer. This is in accordance with the Triparit Cooperation Agreement between KORPRI, BTN and developer Number 236/69/DPK Salatiga/VI/2014.

“The construction of Prajamulia Housing is still not finished, maybe the developers are not bona fide, but this is also caused by the civil servants themselves. They are not disciplined in installments and other payments so that the money expected by the developer does not go well. This causes developers to not be able to use the money that should be paid by the homeowner to the bank so that it cannot be used for development and finally until now the house has not been completed. There are several houses that have not been built until now, around 10-11 houses. In addition, the infrastructure has not been completed yet.” (HW, 27-08-2018)

4.3. Sustainability of housing provision for civil servants of KOPRI members

The number of housing units that are rented or sold or left empty shows that there is an misuse of the house by the beneficiaries. That means, the allocation of houses is given to individuals who are not right so they have not been able to reduce the backlog problem [17]. There are 37.5% of respondents who own more than one house.

Then, the damage to building parts in most units in both Prajamulia and Prajamukti Housing does not meet the sustainable criteria [20] because the building is not durable and creates unexpected additional expenses beyond the price of the house paid. This means that the cost of construction and maintenance is expensive. In the case of several respondents whose houses have not yet been built, they independently built houses to become a single building unit. This means that beyond the higher home purchase price of the previous owner, the new owner must also bear the cost of construction independently.

Sustainability in low-cost housing finance in Salatiga with house prices far from the standard raises a problem in the form of poor quality buildings to ownership changes. Then, for sustainability in the provision of land that uses government-owned assets cannot overcome the backlog problem it actually further reduces the assets of land owned by the government. The house is actually misused as an asset belonging to individuals [17] who are not low-income communities. This is indicated by the number of houses that are rented to be resold for profit. This is due to the existence of a security of tenure registered freehold type that gives freedom to its customers to maximize commercial value and the value of assets owned [11] because all existing houses and land are the full property rights of the owner.

The many changes in ownership with the mechanism agreed upon between first-hand home buyers (members of KORPRI) and the government indicate that there is a need for reform and strict sanctions for those who violate. Furthermore, the sustainability of housing for handling backlog problems in Salatiga not only provides cheap houses but also treatments that are inexpensive, durable, secure, and can be accessed by public facilities [20].

The sustainability of low-cost housing programs in Salatiga, which leaves many problems, requires a strict mechanism. To reduce the problems that occur, the system and mechanism of the process of providing housing requires challenges to be right on target. This can be done according to the research of [18], that the program recipient allocation process is related to (1) waiting list system, (2) lottery system, (3) housing demand database, (4) recording of housing needs, and (5) housing subsidy system
to track the subsidy allocation that has been given. Thus, for low-cost housing programs in Salatiga because the provision process runs for at least two years, the PNS registrar's database should be selected by the PNS not only when their conditions are registered, but predictions to at least the next 2 years, the registrant's condition with his family not yet have a house, and land subsidies provided in the form of rent, not the surrender of assets owned by the government to the community in the form of property rights.

5. Conclusion
The development of KORPRI Housing in Salatiga has not been fully able to deal with the problem of housing ownership backlog. In addition, there are various problems both physical and non-physical. Selection of developers in development cooperation, monitoring and evaluation of building quality is a concern that cannot be ignored by the government.

The practice of selling and renting houses raises various problems. Mechanism improvement is needed especially in the selection of prospective recipients of houses and reinforces acts of violations specifically related to the transfer of ownership. The transfer of house ownership violates a predetermined agreement and causes government assets to move to communities that are not on target. The sustainability of low-cost housing programs in Salatiga can be continued if it does not reduce the land of government assets and can help reduce the backlog of home ownership, especially for low-income communities. The transfer of land owned by the government to the community, the land should not be a full ownership right to the community but in the form of rent, with ownership rights in the form of building use rights or use rights or leases, so that it can fulfill the backlog of occupancy.

In this research, the novelty is the fulfilment of low-cost housing for civil servants of KORPRI members in fulfilling the backlog of home ownership from government-owned asset lands, while previous researchers only discussed the problem of backlogs in providing low-cost housing to low-income communities in general in the form of subsidies. The results of this study indicate that the house does not have to be owned but can be used as a container for the process of life with the status of the right to use, rent or contract with decent conditions, safe and comfortable.

Acknowledgments
The data in this study are part of Research of Development and Implementation Sceme (RPP – Riset Pengembangan dan Penerapan). On this occasion, the researchers would like to thank the Diponegoro University, who has given support to conduct research through the Letter of Assignment No. 474 – 36/UN7.P4.3/PP/2019. Thanks to the informants who have provided the data and information so as to enable the preparation of this article, included residents of Prajamulia and Prajamukti Resident.

References

[1] Elkin M 2017 What Everyone Gets Wrong About Affordable Housing [cited 2019 November 27] Available at https://www.newamerica.org/weekly/edition-174/what-everyone-gets-wrong-about-affordable-housing/

[2] Theodos B, Stacy C P, Braga B and Daniel R 2019 Affordable homeownership: An evaluation of the near-term effects of shared equity programs Housing Policy Debate 29 865-79 DOI: doi.org/10.1080/10511482.2019.1596965

[3] Muhammad Z and Johar F 2018 Critical success factors of public – private partnership projects: A comparative analysis of the housing sector between Malaysia and Nigeria. International Journal of Construction Management 19 257-69 DOI: doi.org/10.1080/15623599.2017.1423163

[4] Lloyd-Jones T and Rakodi C 2002 Urban Livelihoods: A People-centred Approach to Reducing Poverty (London: Earthscan)
[5] Sunarti, Yuliastuti N and Indriastjario I 2018 Stakeholder Collaboration in Provision of Housing for Low Income Community in Salatiga Tata Loka 20 455–71

[6] Prabantarikso M., Fahmi I, Fauzi, A M and Nuryantono N 2018 Strategic collaborative model of BGAC+ for sustainable housing development in Indonesia Earth and Environmental Science Conference Proceedings 145 012128 DOI: 10.1088/1755-1315/145/1/012128

[7] Boshoff D G B, Kachepe S and Pienaar J 2013 Urban housing provision in Botswana: A critical analysis of Gaborone 2nd Virtual International Conference on Advanced Research in Scientific Fields [cited 2019 November 27] Available at https://www.researchgate.net/publication/273137234_Urban_Housing_Provision_In_Botswana_A_Critical_Analysis_of_Gaborone

[8] Reid C K 2019 Rethinking “Opportunity” in the siting of affordable housing in California : resident perspectives on the low-income housing tax credit Housing Policy Debate 29 645–69 DOI: doi.org/10.1080/10511482.2019.1582549

[9] Aigbavboa C and Thwala W 2014 Homeownership and Effectiveness of the South Africa Government Housing Subsidy Scheme ICCREM Smart Construction and Management in the Context of New Technology 547–57 DOI: doi.org/10.1061/9780784413777.064

[10] Aarland K and Reid C K 2018 Homeownership and Residential Stability: Does Tenure Really Make A Difference? International Journal of Housing Policy 19 165-91 DOI: doi.org/10.1080/19491247.2017.1397927

[11] UN-Habitat 2008 Secure Land Rights for All GLTN contributes to the implementation. (Kenya: UN-Habitat) [cited 2019 November 27] Available at https://unhabitat.org/books/secure-land-rights-for-all/

[12] Norwegian Refugee Council 2017 Security of Tenure in Urban Areas. Guidance note for humanitarian practitioners (London: International Institute for Environment and Development - IED) [cited 2019 November 27] Available at http://pubs.iied.org/10827IIED

[13] Adabre A M and Chan A P C 2019 Critical Success Factors (CSFs) for Sustainable Affordable Housing Building and Environment 156 203–14 doi.org/10.1016/j.buildenv.2019.04.030

[14] Chan A P C and Adabre M A 2019 Bridging the gap between sustainable housing and affordable housing: The required Critical Success Criteria (CSC) Building and Environment 151 112-25 DOI: doi.org/10.1016/j.buildenv.2019.01.029

[15] Shakantu K K and Evans K 2010 The Role of Banks in The Provision of Low Income Housing Finance in South Africa : Can They Play A Different Role? International Journal of Strategic Property Management 10 37–41 DOI: doi.org/10.1080/1648715X.2006.9637542

[16] Priyono 2016 Metode Penelitian Kuantitatif (Sidoarjo: Zifatam)

[17] Manomano T, Tanga P T and Tanyi P 2016 Housing problems and housing programmes in South Africa: A literature review Journal of Sociology and Social Anthropology 7 111–17 DOI: doi.org/10.1080/09766634.2016.11885707

[18] Moolla S and Hattingh T 2015 Creating the right expectations: Department of Human Settlements International Association for Management of Technology Conference Proceedings (IAMOT) 1503–19 [cited 2019 November 27] Available at http://www.iamot2015.com/2015proceedings/documents/P195.pdf accessed 28-11-2019

[19] Tan T H 2011 Sustainability and Housing Provision in Malaysia Journal of Strategic Innovation and Sustainability 7 62–71 [cited 2019 November 28] Available at http://www.nabusinesspress.com/JSIS/tan_abstract.html

[20] Jamaludin S Z H S, Mahayuddin S A and Hamid S H A 2018 Challenges of integrating affordable and sustainable housing in Malaysia Earth and Environmental Science Conference Proceedings 140 012001 DOI: doi.org/10.1088/1755-1315/140/1/012001

[21] Central Bureau of Statistics 2016 Kota Salatiga dalam Angka 2016 (Salatiga: BPS Kota Salatiga) [cited 2019 November 28] Available at https://salatigakota.bps.go.id/publication/2016/07/15/4467bf5ae546c0ac9c80499/kota-salatiga-dalam-angka-2016.html

10
[22] Central Bureau of Statistics 2017 *Kota Salatiga dalam Angka 2017* (Salatiga: BPS Kota Salatiga) [cited 2019 November 28] Available at https://salatigakota.bps.go.id/publication/2017/08/11/4d54f78cf21e4bc5d0dbec71/kota-salatiga-dalam-angka-2017.html

[23] Central Bureau of Statistics 2018 *Kota Salatiga dalam Angka 2018* (Salatiga: BPS Kota Salatiga) [cited 2019 November 28] Available at https://salatigakota.bps.go.id/publication/2018/08/16/97d67c8019522b7973165f1c/kota-salatiga-dalam-angka-2018.html

[24] Turner J F C 1976 *Housing by People toward Autonomy in Building Environments* (London: Marion Boyars)