

# The Effectiveness Of Rental Housing Finance For Low-Income Households In Sombone Rental Flats, Surabaya

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**Abstract:** Fulfillment for the needs of housing is a priority that cannot be suspended, especially in urban areas of developing country whose population continues to increase because of the rapid urbanization. Indonesia as the developing country still has a fairly high backlog approximately at 7.6 millions unit house in 2014, most of them are low income people. The Government has several plan in striving for the scarcity of housing. One of them is the development of rental flats which have goals for the social housing fulfillment for low income people and increase their housing affordability by lowering the rental rates. The intention is to assist the low income people save their money to buy their own homes. But in facts, there are several constraints related to this rental flats finance, such as late payment by the residents, uncontrolled right transfer, and the tariff adjusted to the ability of the inhabitants, can not cover the cost of the physical building management and maintenance. This study aims to evaluate Sombone rental flat finance for low income people, in which the data are collected through in depth interview, observation, and documentation. The results of several qualitatively descriptive analysis show that the effectiveness of rental flat financing in the aspect of the purpose and goal to facilitating low income community needs of housing is quiet accomplished. Beside that, the organization is also well structured and have the efficient human resources. But Sombone rental flats effectiveness is relatively low in the aspect of profit ability, rental financing program, and in the enforcement of rules and regulation. The main problem is in the arrears of residents rental payment and the deficiency for maintenance cost so it has to depend on the city government subsidies. The rental finance constraint are caused by several factors, which are historic factors, resident's factors, and the vision and commitment of the city government to facilitate housing for low income people in Surabaya City.

**Index Terms:** Effectiveness, Housing Finance, Low Income Rental Flats, Sombone Rental Flats

## 1 INTRODUCTION

Housing is one of the basic human needs, so then the fulfillment for the needs of housing is a priority that cannot be suspended. In developing country context like Indonesia with a large number of population (over 200 million people), housing problem become a serious matter. Especially in urban areas as the population increases from the village because of the urbanization trend nowadays. On the other hand, the communities have limited capacity to cover the cost of housing procurement, because they can not afford legal land in the city center, so low-income people occupy the land illegally along railways, cemeteries, high cliffs, river banks and other abandoned land. The action resulted in the emergence of squatter settlements which is the land that is not assigned for occupancy that is not theirs [1]. Based on a study conducted by the Ministry of Public Works and Housing of Indonesia in 2014 it is known that the backlog of the current housing needs reach 7.6 millions unit in 2014. Beside that the house that has been built by people all over Indonesia around 3,4 million houses are houses with unfit conditions [2]. Looking at the data above shows that the ability of the Government in the provision of housing, especially for Low-Income Communities through the formal market is still low.

The data in 2006 show that 68 percent of Indonesians earn homes by building their own, while 15 percent of people buy new homes from formal markets. The rest through corporate allocation and transfer of rights [3]. From year to year the gap between the needs and the provision of houses still occurs. From the various obstacles faced, especially by middle and lower income communities, due to the low purchasing power and limited access to the housing finance system. The terms housing and settlement are often identified even though they are not the same. Housing is a group of houses that function as a residential environment and equipped with the facilities. Settlement is dominated by housing area with main function as residence equipped with infrastructure, environment and work place (limited) to support livelihood so that the function of the settlement can be efficient or effective [4]. The Government in striving for the scarcity of homes for the low income group of people by arranging the planning and financing patterns of housing for low income groups. The development of vertical public housing (flats) is one of the alternative solutions to the housing problems and settlement needs, especially in urban areas whose population continues to increase. One of them is Surabaya City which is the capital of East Java province. The Surabaya City has approximately 333,063 km<sup>2</sup> area with a population of 2,909,257 people (2015). Surabaya also is metropolitan area surrounded by the small city called Gerbangkertosusila (Gresik, Bangkalan, Mojokerto, Surabaya, Sidoarjo, Lamongan) with a population of about 10 million, is the second largest metropolitan area in Indonesia after Jabodetabek. With a very high population density, Surabaya City is highly required in the development of rental flats public housing as a solution to overcome the problem of providing decent housing, especially for low income people. The phenomenon is, If reviewed directly, some of the rental flats management in Surabaya did not escape the problems that hampered the achievement of the initial goal development of rental flats. One of the problems that often happens is the difficulty of rental flats managers in dealing with the late payment of rental flats and control of the residents who

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transfer their rights of the rental flats units that have been hired to another party. In addition, the operational costs and maintenance of rental flats also become its own problems that are not less complicated. The tariff adjusted to the ability of the inhabitants which is the low income people, can not cover the cost of the physical building management, so all rental flats housing currently still get subsidies from the Government. The limited level of subsidy and occupant knowledge about the procedure of living in vertical dwelling, resulting in reduced quality of physical maintenance of buildings, and rental flat's life durability is far from expected. One example is a case study in Sombo rental flats.

## 2 THEORITICAL FRAMEWORK

In this literature review will be discussed about several literature relating to the title "The Effectiveness of Rental Housing Financing for Low-Income Households in Sombo Rental Flats, Surabaya". Financing definition here is in the context of rental financing for flat units. In this study context, the apartment project is a low-income flats for low-income people and includes flats resulting from urban renewal.

### 2.1 RENTAL FINANCING EFFECTIVITY

Effectiveness is the utilization of a certain amount of resources, facilities and infrastructure that are consciously established in advance to make some work on time [5]. While the rental is a process of delivering goods by the owner to others with the condition of rental payment by the user to the owner [6]. In this case, the effectiveness of rental financing is the accuracy of management related to rental finance especially in the context of rental flats to be able to achieve the desired goals. The effectiveness of a program can be seen from the aspects such as [7]:

#### 1) Aspect of task and function

The effectiveness of the institution can be seen if they carry out their duties or functions;

#### 2) Aspect of plans or programs;

#### 3) Aspect of rules and regulations

the effectiveness of a program can also be seen from the rules that have been made in order to maintain the ongoing process of its activities was function or not; and

#### 4) Aspect of purpose or ideal conditions

a program is said to be effective when the goal or ideal conditions of the program can be achieved

Furthermore, Strees (1985:46-48) mention several measurements of effectiveness, namely [8]:

- 1) Quality Quality produced by the organization;
- 2) Productivity the quantity of services produced;
- 3) Alertness a thorough assessment of the possibility of completing a specific task well;
- 4) Efficiency a comparison of some aspects of achievement to the cost of producing such accomplishment;
- 5) Income or Profit Ability the amount of resources remaining after all costs and obligations are met;
- 6) Growth a comparison of the existence of the present and the past;
- 7) Stability the maintenance of structures, functions and resources over time
- 8) Accidents frequencies in terms of repairs that result in time losses
- 9) Spirit at Work the feeling of being bound in terms of the attainment of goals, which involves additional effort,

togetherness of purpose and feeling of belonging;

- 10) Motivation the power that arises from each individual to achieve the goal;
- 11) Cohesiveness the fact that the members of the organization like each other, meaning to cooperate well, communicate and coordinate;
- 12) Adaptation Adaptation is a process of adjustment made to synchronize an individual to the changes that occur in his environment. Adaptation consists of several factors, namely capacity building and infrastructure.

In a narrower context, based on Cristanti (2017), effectiveness of rental flat's management can be measured through [21]

- 1) Financial The effectiveness of operational cost management compared to revenue received. The financial system is effective when financial system established, already independent in the operation and maintenance of rental flats
- 2) Maintenance of Rusunawa Infrastructure Facilities Effectiveness of maintenance and periodic renovation by managers to maintain the physical quality of buildings, facilities and infrastructure of rental flats
- 3) Human Resources (HR) Effectiveness of human resource management. Reached its peak when the amount of human resources is very efficient and working effectively in the management of rental flats
- 4) Service to the Occupants Effectiveness of service to residents complaints (reports of damage, loss, offenses, etc.)

Some experts above have classified the indicator for measuring the effectiveness. The expert opinions is comparable and complementary, so it can be concluded that the the indicators of the effectiveness of rental flats financing are consisted of:

- 1) Task and Function of Managers
- 2) Plans and Programs of Financing
- 3) Rules and Regulations
- 4) Purpose and Ideal Condition
- 5) Productivity
- 6) Profit Ability
- 7) Stability and Growth
- 8) Cohesiveness
- 9) Adaptation

### 2.2 RENTAL FLATS

One of the government efforts in striving for the scarcity of homes for the low income group people is by building flats [9]. To maintain the existence and continuity of a low cost rental flats is by forming a local technical management unit (UPTD-Unit Pelaksana Teknis Daerah) [10]. The structure organization of the local technical management unit can be developed in accordance with the organization's needs and scope of management or at least have the areas that manage the administration and financial, technical and rental, and also marketing and coaching of the residents. In terms of cost management component there are several kinds of costs to be incurred when a low cost rental flats production process has been done [11]. This cost component consists of several sub components such as:

#### a. Operational costs

Operational costs are any kind of costs required in performing a low cost rental flats management function

which generally consist of administrative costs including personnel wage fees, fees for electricity, water, telephone calls from waste management and waste, land and building tax, corporate tax and VAT (Value Added Tax). The VAT tax expense charge will be further explained in the policy review of the Minister of Finance Regulation No.36 / PMK 03/2007 [12] on the limits of the rental flats waived on the VAT.

**b. Maintenance cost**

Maintenance cost is a type of expenses incurred for maintenance of a low cost rental flats building and the infrastructure, facilities and utilities used. The amount of maintenance cost is issued on a monthly basis, annual or anytime [13]. Total operational and maintenance costs are approximately 5% of the rental price of the flats [14].

**c. Tax**

As mentioned before, the types of taxes imposed into the process of low cost rental flats management is land and building tax

**d. Insurance**

Insurance used in the process of flats management is intended as a guarantee in resident's safety risk which can be caused by fire or earthquake in the rental flats building.

### 2.3 AFFORDABILITY OF LOW INCOME HOUSEHOLD IN RENTAL FINANCE

The ability of the household depends on the level of income and how much assumptions to be allocated for housing[15]. If such an assumption can be made then the capability level can be used as a measure to determine the number of units from the supply side of housing and housing demand, so as to establish the price level. Households spend more than 30% of their income on housing sectors [16]. This is the housing affordability problem that is defined as having no ability to fill a decent quality of dwelling place with greater effort in its fulfillment. So that the housing affordability is defined as decent quality housing where low income households can earn it without spending more than 30% of their income. House rental rates also should not exceed 30% of household income [17]. The amount of rental rate is no larger than 1/3 of MBR income [18]. So the ability of low income people is approached with a ratio of 30% or 1/3 of the income spent on housing. The ability to pay for rental of residential units can be done in a way [19] :

**a. Use the percent of income per month**

This is based on the average payments made by the household. In determining the ability to pay, this method is easiest and most used. The general rule for lower-class households is to use rates between 20% and 40% of household income per month (most common is 30%). However, using 40% of the monthly income for homes is very high for the poor who must use half of their income for food and other primary costs such as transportation and schools.

**b. Reduce expenses from monthly income,**

To determine the affordability, this method may be more accurate, as it calculates income and expenditure, thus better describing the economic reality of the household clearly. But in fact, measuring individual ability to pay is very rare. So the average group is used to determine the household's financial capacity, and this average is usually higher than the actual paying ability.

**c. Let the household decide on its own.**

This method is the best method, because it depends on the ability, willingness and decision of every household. Knowing how much a household will pay, rather than how much it can afford, is more effective at understanding factors (such as home design, location, or time) that low income people must consider before making a home loan.

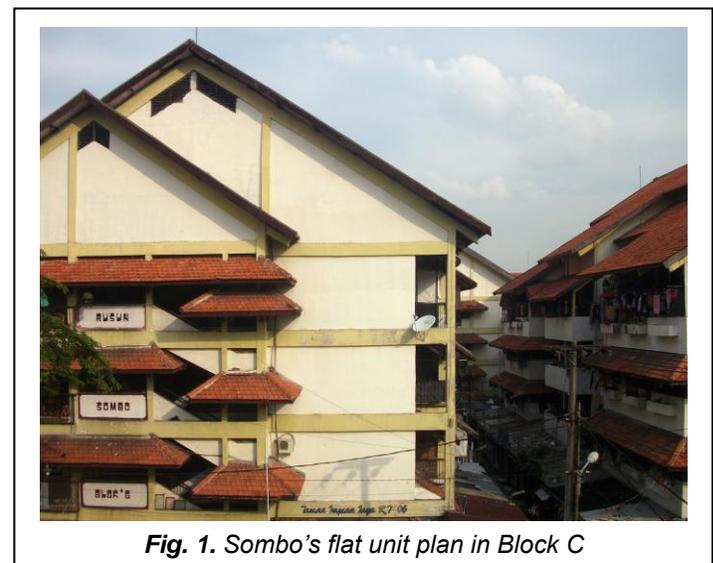
### 3 METHODS

This research is descriptive qualitative research with data retrieval technique are literature review and in depth interview with the member of Department of Building and Land Management of Surabaya who is in charge in the management of rental flats and also interview with sample residents of Sombo Flats, Surabaya.

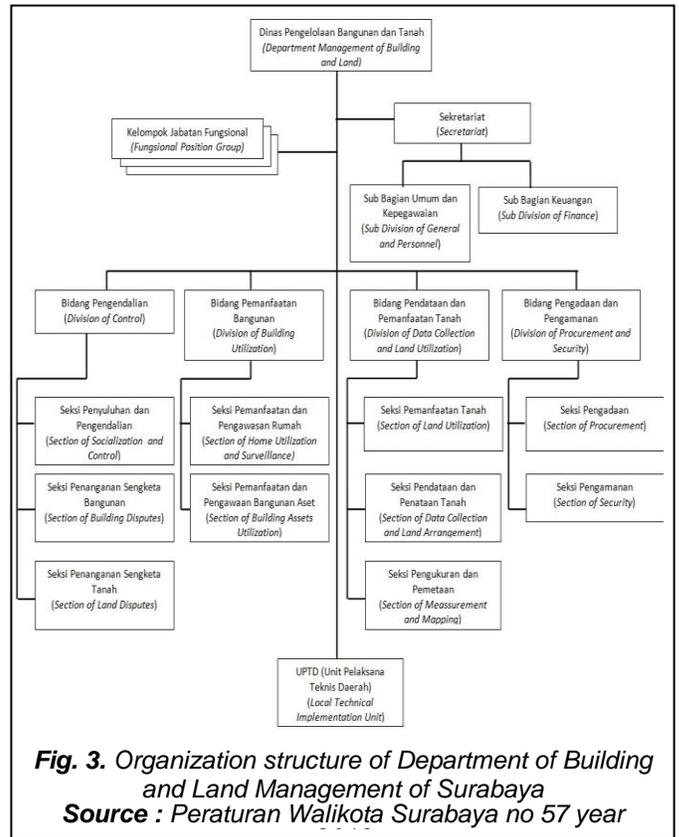
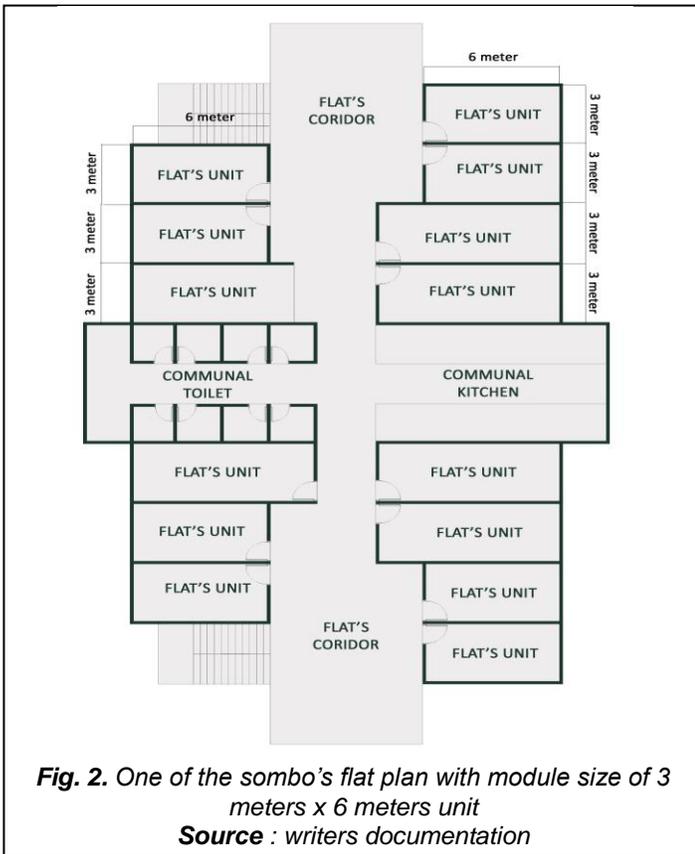
### 4 DISCUSSION AND RESULT

#### 4.1 The Overview of Case Studies

This research is located in Sombo rental flats, Surabaya. Sombo rental flats is a flats of urban renewal results, that is considered to "replace" a slum area (originally a slum houses called Los KMS). Making low cost rental flats is intended to help Sombo residents in order to improve the standard of life so they can have a clean and decent dwelling. Since the land is owned by the city government, the ownership of the apartment is rental. This figure below shows Sombo rental flats plan. [20]



**Fig. 1. Sombo's flat unit plan in Block C**



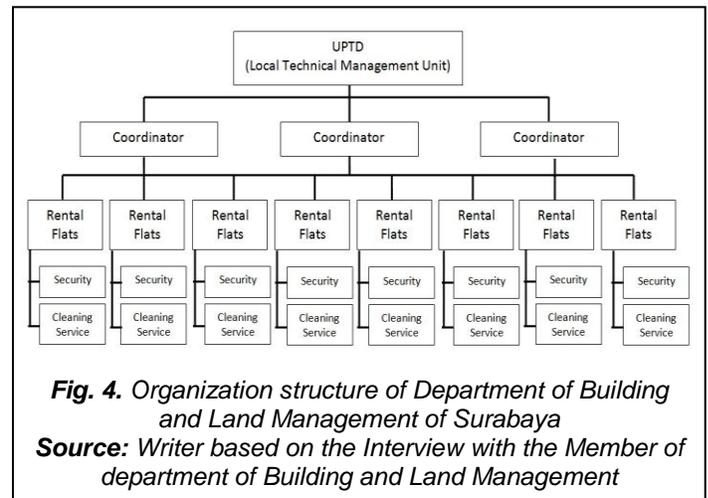
**4.2 Analysis of Rental Financing Effectiveness**

From the literature review, there are several indicators to measure the effectiveness of the rental flats financing. That several indicators are task and function of managers; plans and programs of financing; rules and regulations; purpose and ideal condition; productivity; profit ability; stability and growth; cohesiveness; adaptation

**a. Function and Job Manager**

Surabaya has 18 rental flats which are managed and controlled by Department of Building and Land Management of Surabaya City. This department is responsible for both physical and non physical management and major administration. Under this department, there is UPTD (Local Technical Management Unit) that has role and function to be responsible for daily technical management in each rental flats. Before, there was 3 UPTD in Surabaya for the management of rental flats, which are UPTD 1 that controlled flats in central and southern Surabaya, UPTD 2 for western Surabaya, and UPTD 3 for east and north Surabaya. But in 2016, because of the policy of streamlining the organization from Internal Affairs Ministry of Indonesia, there is only one UPTD that controlled all 18 rental flats in Surabaya. The structure organization of Department of Building and Land Management can be seen in the following diagram (fig. 3).

The head of UPTD has to mobile everyday to each flats to do the control. Under the head of UPTD, there are coordinators (civil servants) that are in charge of several rental flats. This coordinator function is responsible for residents payment and administration of rental flats. One civil servant has three or four flats under his control, so that he has to mobile in several flats that they are managed. This coordinator oversees the cleaning service and security officers in each flats. Cleaning service and security officers are the ones who stay in the rental flat every day and take control of it. Because Sombo flat rental is already a government asset, then the form of rental fee is in the form of retribution. The structure organization under the head of UPTD is mention below (figure 4).



From that explanation above, the structure organization of flat management is quite structured and adequate. The amount of human resources is also efficient because there has been streamlining in the organization structure since 2016. In Sombo rental flats itself, job and function of the manager run relatively well based on the opinion of sample residents, although there are several rental financing constraint that will be explained in the net explanation.

### b. Rental Financing Program

In Sombo rental flats, since the land is owned by the city government, the ownership of the apartment is rental. Although rental flats in Surabaya City has received subsidies from the City Government but the rent payment is still enacted to maintain the sustainability of the operational rental flat. Rental payments in Sombo flats are made monthly at the following cost (1 dollar = approximately IDR 13.000 in 2017) :

First floor	: IDR 40.000,00
Second floor	: IDR 30.000,00
Third floor	: IDR. 20.000,00
Fourth floor	: IDR 10.000,00

The fees mentioned above do not include electricity and water charges. Both operational costs are charged to the residents of each rental flats unit. This amount is relatively cheap compared to other rental flats payment. This is possible to cover the operational and maintenance cost because of the large amount of subsidies given by Surabaya city government that have a serious concern and commitment to facilitate public housings for low income people in Surabaya. The amount of subsidies given by the Surabaya city government in terms of maintenance is approximately around 200 million rupiahs per unit block of rental flats. That is a very large number compared to the income from residents rental charges. For the comparison of the amount of rental payment in Surabaya rental flats are in figure 5 below.

No	Low-cost Apartment	Number of floor	Rental price (IDR)
1	Jambangan (Surabaya)	5	39.000 – 87.000
2	Grudo (Surabaya)	5	36.000 – 80.000
3	Siwalan kerto (Jawa Timur)	5	258.000 – 734.000
4	Sombo (Surabaya)	3	20.000 – 50.000
5	Dupak Bangunrejo (Surabaya)	3	20.000 – 50.000
6	Pesapen (Surabaya)	5	38.000 – 85.000
7	Penjaringan Sari III (Surabaya)	5	34.000 – 76.000
8	Wonorejo (Surabaya)	4	38.000 – 59.000
9	Randu (Surabaya)	5	22.000 – 48.000
10	Gunungsari (Jawa Timur)	5	156.000 – 235.000
11	Tambak Sawah (Sidoarjo)	3	250.000 – 300.000
12	Gulomantung (Gresik)	3	95.000 – 105.000
13	Bulusidokare (Sidoarjo)	5	245.000 – 300.000
14	Warugunung (Surabaya)	5	60.000 – 105.000
15	Griya Asri	5	220.000 – 300.000

**Fig. 5. Rental Fee in Surabaya Rental Flats**  
**Source: Rachmawati (2015) [22]**

From that explanation, it can be seen that there are imbalance in the operational cost compared to revenue received. The financial system is not effective because the revenue received

from the resident's rental payment is not enough to cover the maintenance and other additional cost and still need a lot of subsidies from City Government to cover the amount. With this condition, the financial system is not independent and established yet because it depend so much on the subsidies of the government. But considering the goal of rental flat is facilitating the low income community needs of housing, the City Government have to cover the cost by subsidies to make residents pay less for rental charges so they can save money to buy their own homes later or to increase their affordability of housing.

### c. Term and Rules of Financing System

There are several issues relating to the rules of rental finance management in Sombo rental flats, where the main problem is the resident did not pay the monthly rent fee on time. They usually are in arrears paying up to 6 months or even a year late. In order to overcome this problem, some rules have been made to regulate the payment arrears, which is 2% fine of the amount of retribution paid per month. There are also some socialization efforts conducted by government experts and academics on the importance of paying monthly rent fees. Although there has already clear term and rules mentioned and practiced there, based on the interview with residents and the member of rental flat managers, in Sombo rental flats there are still many residents did not pay on time and even up to 6 months late. This is the most crucial rental financing constraint in the context of Sombo rental flats. This late payment is caused by several diverse factors. The average Sombo rental flat's residents are work in informal and private sectors. So that the salary obtained are under the regional minimum wage. But in determining the rental rates, the manager has already applied the value of 1/3 of household income and supported by a subsidy from the government. Even though the rental payment has already cheap enough and supported by the government subsidies, many people still prefer to pay every 3 or 6 months. This indicates the presence of non-compliance of residents against existing regulations. Just as Cristanti (2017) stated that there is a problem in Sombo rental flats that is the non-compliance of residents to the existing rules and regulation. According to her, this also indicates the lack of managerial order in data update and the lack of management firmness in enforcing the rules order in Sombo rental flat [21]. Furthermore, there are several factors which influence this resident's arrears habits in paying the rental flats. These factors include:

#### 1. Historical Factor

This historical factor is one of the most influential factors on the problem of the resident's late payment of rental fee. This is because the majority of people in Sombo rental flat is originally come from slum areas in the same location, and has been living there for a long time before. They lived in the local slums that affected by urban renewal and relocated to the Sombo flats which are also built in the same location. Until now, these conditions still the same although there are several units that have been inherited to relatives who have inheritance rights. Under these conditions, many people are not disciplined to pay the rent because of the historical and psychological factors that they think they have been living there for a long time and feel like they have owned the land in that location.

## 2. Resident's Factor

The second factor is resident's factor, where the majority of residents are working in informal sector such as traders, drivers, scavengers, laborers, and housewives that have relatively low levels of income and education. This is one of the barriers that the managers through in order to overcome the late payment of the rental fees even though there are clear fines and many socialization that have been conducted by experts to raise self awareness of the residents to pay the rent on time.

## 3. The vision of the Surabaya city government in facilitating social housing for the low income people.

Previously, there was a government rule that said the maximum period for renting the low cost rental flats was 1 x 3 years and a maximum of 2 times extensions (9 years in total). Where in fact, after a maximum period of 9 years renting, there are several people that still not able to afford to buy their own house. This will create new problems and increase the number of homeless people if this rule continues. However, after there is Perda Surabaya no 15 year 2012 regulation, the government of Surabaya City implements no restriction year to rent rental flats until low income people can afford to buy their own house. This is as an effort of the government in the procurement of rental flat housing in order to accommodate:

- a. The fulfillment of social housing for low income people
- b. Increase the affordability of low-income communities by lowering the rental rates so people can save their money to buy their own homes (increasing the low income people's affordability)
- c. Fulfillment of the rental flats applicant backlog number in Surabaya that is reaching 4000 household in 2017

## d. Purpose and Ideal Condition

Based on constitution nomor 20 year 2011, the purpose of rental flats procurement is as an effort in order to accommodate:

- a. Ensure the realization of affordable housing projects in a healthy, safe, harmonious and sustainable environment and create integrated settlements to build economic, social and cultural resilience;
- b. Improve the efficiency and effectiveness of space and land use, and provide green open spaces in urban areas in creating a complete and harmonious settlement and balanced area by taking into account the principles of sustainable and environmentally sound development
- c. Reduced the extent and prevented the emergence of housing and slums;
- d. Directing the development of harmonious, balanced, efficient and productive urban areas;
- e. Meet the social and economic needs that support the lives of residents and communities while maintaining the objective of meeting the needs of adequate housing and settlements, especially for low income people

- f. Empowering stakeholders in the development of apartment projects;
- g. Ensure the fulfillment of decent and affordable housing needs, especially for low income people in a healthy, safe, harmonious and sustainable environment in integrated housing and settlement management system;
- h. Provide legal certainty in the provision, property, management and ownership of flats.

From that purpose and ideal condition of the rental flats, Sombo rental flats has already achieve the purpose of the realization of affordable housing projects in a healthy, safe, harmonious and sustainable environment and create integrated settlements to build economic, social and cultural resilience especially for low income people. But in the other hand, the purpose of empowering stakeholders in the development of rental flats projects is not fully accomplished because of the deficit amount of profit and revenue that the managers received. The management of rental flats cant be independent yet because it has to depend of City Government subsidies to cover the maintenance cost.

## e. Productivity

Productivity indicator is quite accomplished where the government can accommodate occupancy for low income people in Sombo rental flats. This flats can accomodate 600 households of low income people dwelling's need and help to solve backlog of affordable housing especially in Surabaya Cty.

## f. Profit Ability

In terms of profit ability, Sombo rental flat's profit ability level is very low, given the maintenance costs can reach 200 million rupiahs per unit block of rental flats. And because of the rental payment amount of Sombo rental flats is relatively cheap (approximately 20.000-50.000 rupiahs), this revenue income from resident's rental payment cannot cover the large amount of maintenance cost and have to depend on the City Government subsidies.

## g. Stability and Growth

The maintenance of structures and building of Sombo rental flats is not decent due to lack of maintenance money that manager has. Whereas, the age of the building is already old enough (in 1980s) and suffer from physical degradation and overcapacity of residents who live there, so the need of maintenance is very important for the sustainability of this rental flats.

## h. Cohesiveness

In terms of cohesiveness, there are some dissatisfaction between occupants and managers. Where managers complain that many residents are very reluctant to pay on time, and there were some residents who complained about the lack of rental flat's maintenance by the managers. But the lack of maintenance of this rental apartment is related to the limited cost of maintenance, considering the cost is derived from the local government subsidies because the rent cost is very cheap and the residents often pay late which is not enough to cover the shortfall of maintenance cost.

### i. Adaptation

Adaptability of work is quite well considering the existence of various kinds of government assistance and facility programs such as cost maintenance subsidies, build local cooperation, build BLC or Broadband Learning Center for people, build library, and so forth. There is also no significant conflict between the residents and the managers and the sombo rental flat still survive to this day.

## 5 CONCLUSION

The effectiveness of the rental housing finance can be measured with several indicators from the comparison and elaboration of literature review. That several indicators are task and function of managers; plans and programs of financing; rules and regulations; purpose and ideal condition; productivity; profit ability; stability and growth; cohesiveness; and adaptation. The results of several qualitatively descriptive analysis show that the effectiveness of rental flat financing in the aspect of the purpose and goal to facilitating low income community needs for housing is quiet accomplished. Beside that, the organization is also well structured and have the efficient human resources. But Sombo rental flats effectiveness is relatively low in the aspect of profit ability, rental financing program, and in the enforcement of rules and regulation. The main problem is in the arrears of residents rental payment and the deficiency for maintenance cost that has to depend on the city government subsidies. The rental finance constraint are caused by several factors, which are historic factors, resident's factors, and the vision and commitment of the city government to facilitate housing for low income people in Surabaya City.

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