

## Implementation of the Self-Help Housing Stimulant Assistance Program (BSPS) For Unliveable Houses in Lhokseumawe City

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**Abstract:** *A healthy and liveable house is a basic need for society because it can improve the quality of life for its residents. Having a decent and comfortable home supported by a healthy and orderly environment is the dream of every individual, which plays an important role in improving the welfare of individuals and society. In Lhokseumawe City, Aceh Province, there are still many low-income people (MBR) who live in uninhabitable houses (RTLH). The local government responded to this through the Self-Help Housing Stimulant Assistance Program (BSPS), which aims to improve the quality of RTLH houses through a community self-help approach. This research aims to examine how the Self-Help Housing Stimulant Assistance Program (BSPS) is implemented and the obstacles to implementing the Stimulant Assistance Program (BSPS) in Lhokseumawe City. This research aims to examine how the Self-Help Housing Stimulant Assistance Program (BSPS) is implemented and the obstacles to implementing the Stimulant Assistance Program (BSPS) in Lhokseumawe City. This research uses descriptive qualitative methods with data collection techniques using observation, interviews, and documentation. Data analysis techniques use the Miles & Huberman Interactive Analysis model (Sirajuddin 2017), including data collection, data reduction, data presentation, and drawing conclusions. The results of the research show that the implementation of the BSPS program is only a type of program to improve the quality of housing suitability, but in implementation it still faces obstacles such as limited aid funds, lengthy bureaucracy, poor quality of materials, as well as indications of politicized practices and lack of coordination with the village government and lack of outreach to village communities. Nevertheless, the BSPS program is considered capable of improving the quality of life of the people. BSPS has the potential to become an important instrument in equalizing welfare and alleviating poverty based on decent and dignified housing.*

**Keywords:** *Implementation; BSPS Program; Uninhabitable Houses*

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## **Introduction**

Housing is one of the basic human needs that plays an important role in improving the quality of life and welfare of society. However, until now, there are still many low-income people (MBR) who live in uninhabitable houses (RTLH), especially in areas with economic limitations such as Lhokseumawe City, Aceh Province. The problem of uninhabitable housing not only impacts health and comfort aspects but also reflects social inequality that requires serious attention from the government. To overcome this problem, the government, through the Ministry of Public Works and Public Housing (PUPR), has rolled out the Self-Help Housing Stimulant Assistance (BSPS) program. This program aims to improve the quality of housing for low-income people through encouraging stimulant assistance and community self-help in building or improving the quality of houses. BSPS is an important strategy in efforts to create livable and sustainable housing. Self-Help Housing Stimulant Assistance (BSPS) is a facility from the government in the form of a number of funds distributed to low-income communities, while self-help is a house or housing based on the efforts or initiative of the community itself. To support the implementation of this program, it is based on policy regulations, namely Regulation of the Minister of Public Housing of the Republic of Indonesia No. 14 of 2011 concerning "Guidelines for Implementing Self-Help Housing Stimulant Assistance" for low-income communities. In this regulation, the implementation of BSPS is divided into three parts, namely new development, quality improvement, and development of infrastructure, facilities, and utilities. Apart from that, other efforts are also regulated in the Regulation of the Minister

of Public Works and Public Housing of the Republic of Indonesia Number 07/PRT/M/2018 and Number 13/PRT/M/2016 concerning Self-Help Housing Stimulant Assistance (BSPS). In principle, the BSPS Program seeks to encourage initiatives and efforts from the community so that they have the ability to plan, implement, and supervise the construction of their own houses directly. Lhokseumawe City is one of the regions that has implemented the BSPS program activities, which are provided to people who live in houses that are uninhabitable. Self-Help Housing Stimulant Assistance (BSPS), also known as "house renovation," is a program that aims to repair uninhabitable houses for underprivileged people.

In Lhokseumawe City, there is a proposal for a BSPS with 600 housing units, each receiving assistance of IDR 20 million. The existence of this program is very beneficial for the lives of the people of Lhokseumawe City, especially those who live in houses that are uninhabitable. So the Lhokseumawe City government also hopes that this program will really have a positive impact on improving the condition of people's homes. The physical conditions of the houses that are the target of the BSPS Program are houses whose floors are made of dirt, the condition of the roof of the house is damaged, the air ventilation is considered inadequate, the walls of the house are damaged, or in other words, the condition of the house is very bad and no longer suitable for habitation. The Lhokseumawe City Government's strategic step in improving the quality of life of the community is by implementing the BSPS program to reduce the number of uninhabitable houses and improve the standard of living of the community. The government's steps have not been taken

optimally in the field, especially in distributing aid, so the impression that is created is an overlap between people who should receive assistance but do not receive government assistance. With a participatory approach and community empowerment, the implementation of BSPS is expected to have a real impact, not only in the physical aspects of buildings but also in building community independence and social solidarity (Nugraha 2024). Therefore, it is important for the author to review in more depth how the implementation of this program works in the field, the challenges faced, and the achievements that have been achieved in the local context of Lhokseumawe City. The implementation of the BSPS Program in the field in terms of the type of program realized is generally only of the quality improvement type. In its implementation, there are still many obstacles, especially the quality of building materials that is not suitable, limited budget allocation, and the durability of buildings that do not last long. Not all recipients of aid are able to supplement the costs of the builders with their own money, and the distribution system is divided into two stages. Considering that the funds for building or repairing each house are different, many people are of the opinion that if they only rely on the aid funds provided, it will not be sufficient to carry out house repairs, so many people will have to add additional costs from their personal money. Apart from that, many people complain that the building materials they receive are not good; in fact, most of the building materials they receive are not sufficient. Based on this problem, the author is interested in conducting further research to find out the whole story about the BSPS program, which has been running so far, by

conducting research on the Implementation of the Self-Help Housing Stimulant Assistance Program (BSPS) for uninhabitable houses in Lhokseumawe City.

## **Method**

This research uses a qualitative descriptive approach to obtain in-depth data that emphasizes meaning. Methods aimed at problem solving. Currently, it is related to the implementation of the BSPS program in improving the quality of housing for the people of Lhokseumawe City. Qualitative research methods are a type of approach in social science that uses a natural paradigm, based on phenomenological theory (and similar), to research social problems in an area from a holistic perspective and the perspective of the object being studied (Zuchri, 2021). Data collection using observation, interview, and documentation techniques. Observations are carried out directly in the field to obtain data appropriate to the problem. Interviews were conducted purposively with relevant informants. These include interviews conducted with the head of the Provincial Housing Provider Work Unit, the head of the PUPR service, JF, the young expert and the first PUPR expert, the BSPS Coordinator for Lhokseumawe City, the facilitator and District Social Welfare Division, and the beneficiary communities. Documents related to information data from internal and external documents regarding the implementation of the BSPS Program in Lhokseumawe City. Sugiono's (2021) data analysis technique describes data analysis as a process of systematically searching and compiling data obtained from field notes and documentation. Data analysis using the Miles and Huberman model includes data reduction, data

presentation, and drawing conclusions. Drawing conclusions and finding meaning from all the data presented through the data reduction process and data presentation. This method was carried out by researchers and applied in this research, namely the Implementation of the Self-Help Housing Stimulant Assistance Program (BSPS) for Uninhabitable Houses in Lhokseumawe City.

## **Results and Discussion**

### **Implementation of the BSPS Program to Improve the Quality of Housing**

The implementation of the BSPS Program comes from APBN funds, where the program implementation process involves various parties ranging from the central government, regional and district/city governments, and other related elements to the community (as beneficiaries). The BSPS program is intended for low-income communities and is carried out by community self-help. In implementing this program, at the initial stage, the government, through related agencies in the regions, conducted a survey and identified people who were entitled to receive BSPS assistance, then set several terms or conditions before receiving assistance from the BSPS program and continued with socialization. However, the reality in the field is that socialization is not carried out to the community as a whole in the gampong (village). Socialization is only carried out to the beneficiary community. The aim of socialization is to facilitate the implementation of the program, with socialization so that people receiving aid can know about the implementation mechanism. The BSPS program in Lhokseumawe City is distributed to households with certain criteria, such as low-income people who live in

uninhabitable houses. The selection process is carried out by considering several factors, including the level of damage to the house, socio-economic status, and priority areas of greatest need. Each beneficiary receives assistance of IDR 20 million, which can be used to improve the quality of their house, for example: repair of roofs, walls, floors, and sanitation. The research results showed that the majority of beneficiaries used the funds to repair the roofs and walls of their homes, which were the most damaged parts. The construction of the house was carried out independently, with most of the community carrying out the construction mutually with the help of their families and neighbors.

Implementation of the BSPS program in Lhokseumawe City involves several parties, such as the Lhokseumawe City Public Housing and Settlement Area Service, sub-district government, BSPS coordinator, TFL BSPS, as well as experts in the field of house construction. The research results show that the BSPS program has a positive impact on community welfare, especially in terms of health and residential comfort. Before the renovation, many houses had problems with roof leaks, holes in the floors, and walls that were easily damaged. After renovation, the quality of the house improves significantly, which has an impact on the health of the residents, because the humidity and cleanliness of the house can be handled properly. However, the long-term impact on family economic well-being still needs to be further evaluated, considering that the majority of beneficiaries still face difficulties in meeting their daily needs even though their homes have been repaired. The increase in the quality of houses provided to the community is because almost all the people in

Lhokseumawe City who are listed as potential recipients of assistance already have their own houses. However, there are still people who do not own a house and live in rental houses. However, the realization of the BSPS program is only a type of quality improvement. For people who already have a house whose condition is unfit for habitation, data and verification have been carried out, and they can apply to get a house that is more suitable to live in. If you look at the budget distributed from the BSPS program, it is unlikely that it will be enough to carry out new development, because new development can be carried out only if the community does not have a house and on empty land in the name of the community's own ownership.

Based on data obtained in 2022-2023, those who received assistance from the BSPS program for uninhabitable houses in Lhokseumawe City are as follows:

**Table 1.** Receiver of BSPS Assistance

No	Subdistrict	Year 2022	Year 2023
1.	Banda Shakti	552 unit	142 unit
2.	Muara Satu	136 unit	83 unit
3.	Muara Dua	166 unit	408 unit
4.	Blang Mangat	312 unit	99 unit
<b>TOTAL</b>		<b>1.166 unit</b>	<b>732 unit</b>

Source: Recap of BSPS Unit Data from PUPR Lhokseumawe for 2022-2023

The implementation of the Self-Help Housing Stimulant Assistance Program (BSPS) in Lhokseumawe City has a role in reducing social disparities and improving community welfare through access to decent and dignified housing.

This program is a positive step in supporting adequate housing for the people in Lhokseumawe City so that it can encourage increased welfare for the people who receive assistance from the BSPS program in Lhokseumawe City. In accordance with field data obtained in implementing the Self-Help Housing Stimulant Assistance Program (BSPS) activities for people with uninhabitable houses in Lhokseumawe City, there are several mechanisms that are carried out starting from the initial stage of program implementation to the final stage of the program; usually, in the final stage, an evaluation (assessment) is carried out after the program is completed.

The use of aid by BSPS aid recipients will also be reported when the development stages have begun. Reports can be made via the emitting application, weekly physical progress reports, and reports via the SIRus application data input. This reporting will be accompanied by an evaluation of the sustainability of the program that has been carried out. This evaluation will be carried out in two stages, namely the first evaluation when the physical progress of the building has reached 30%. The second evaluation will be carried out when the building condition has reached the completion stage or 100%. The success of implementing the BSPS Program in Lhokseumawe City can be seen from the number of uninhabitable houses in Lhokseumawe City and the number of program realizations that have been obtained from BSPS. By looking at the comparison of the number of uninhabitable houses with the assistance that has been realized, it can be seen whether the implementation of this program has been successful or not.

Based on interviews with several parties related to the implementation of

the BSPS program in Lhokseumawe City, namely the Aceh Province Housing Provision Work Unit, the Lhokseumawe City PUPR Service, and the BSPS coordinator and facilitator in Lhokseumawe City, they revealed that the implementation of the BSPS program in Lhokseumawe City has been running since 2018, where the implementation of this program uses APBN funds. They stated that this program is intended for low-income people. The aim of implementing the program is to improve the quality of houses where aid is distributed in the form of materials. Apart from that, any use of existing aid will always be reported when the construction phase has begun. Reports can be made via the e-monitoring application, weekly physical progress reports, and reports via the e-SIRus application data input.

As a continuation of the explanation regarding the implementation of the Self-Help Housing Stimulant Assistance (BSPS) program in Lhokseumawe City, it needs to be stated that the implementation process of this program also involves intensive coordination between various parties in the field. One important role is held by the BSPS facilitator and coordinator, whose task is to provide technical and administrative assistance to aid recipients, starting from the planning, implementation, and development reporting stages. The facilitator has the responsibility to ensure that the technical specifications for construction comply with the house suitability standards set by the PUPR Ministry. They also assist the community in preparing a budget plan (RAB), selecting material shops that have officially collaborated, and ensuring that construction is carried out independently and participatively by aid recipients together with the surrounding

community. In terms of supervision, the monitoring process is carried out in stages. At the city level, the Lhokseumawe City PUPR Service is tasked with monitoring program developments and submitting reports to provincial and central authorities. The reporting system through e-monitoring and the e-SIRus application is very helpful in speeding up the reporting process and ensuring transparency in the use of funds. The reports included the physical development of the building, use of materials, and photos of the condition of the house before and after construction. It is also important to note that in its implementation, there are several challenges that are often faced, such as delays in the distribution of materials, geographical conditions of aid recipients that are difficult to reach, and a lack of public understanding regarding technical administration. However, with synergy between the central government, regional government, and active community involvement, the BSPS program in Lhokseumawe City is considered to have had a positive impact on improving the quality of life for low-income communities by providing decent housing.

The implementation of the BSPS program is carried out continuously every year. From field data, it was found that there were indeed beneficiaries among the residents, and the data collection process was carried out together with facilitators. Every year there is a quota for aid recipients, although the number is limited and cannot cover all residents who need it. Before program implementation begins, a selection process is carried out based on a survey of house conditions and document verification. The following is the condition of the house from the BSPS program assistance:



**Picture 1.** House From the BSPS Program Assistance  
Source: Author (2025)

### **Obstacles in Implementing the BSPS Program**

The BSPS program has been implemented, but several main challenges or obstacles are still found in the field, such as:

- a. The amount of aid distributed is limited

Limited budget availability means that the Lhokseumawe City government only implements a type of program to improve the quality of decent housing with a limited amount of assistance compared to the number of people who need decent housing, so there are still people who have not received BSPS program assistance. Meanwhile, due to budget limitations, new building activity program types cannot be implemented. So there are still people in Lhokseumawe city

who don't have a house, and they have to rent a place to live (occupy a rental house). Due to budget limitations, the implementation of the BSPS program is only for improving the quality of houses. Then. The budget for improving the quality of houses is IDR 20 million. This assistance is distributed to the community in the form of building materials and labor costs amounting to IDR 2,500,000 so that only the front part will be renovated according to the available materials. There are cuts in administrative costs in the field in distributing funds for the BSPS program to improve quality. There are still cuts in funds for administrative costs, so that the funds received by the community as aid recipients are reduced.

- b. The verification and bureaucratic process is quite long.

The system and bureaucracy of distributing funds is too long in the implementation of the BSPS program, starting from the central government, then the bank, and then it will go into the account of the aid recipient, which will then be handed over to the supplier of the building materials shop. This causes there to be residents who have not been able to receive assistance even though their conditions meet the requirements. However, there is a lack of coordination with the gampong in verifying aid recipients, so some residents complain that the verification process is deemed less than transparent. And some residents felt they did not receive clear information regarding the selection criteria and mechanisms.

- c. Geographical constraints and distribution of materials at several location points.

It is also important to note that in



implementing the BSPS program, there are several challenges that are often faced, such as delays in the distribution of materials, distribution of materials that are of poor quality, and geographical conditions that are difficult to reach for aid recipients.

d. Lack of public understanding

The community's low understanding of the administrative procedures and distribution mechanisms of the BSPS program, even though socialization has been provided to the community receiving assistance, is an obstacle in implementing the program because the community thinks that the BSPS program assistance is the same as the house renovation program. Making some of them disappointed. Then, due to a lack of understanding of administrative procedures, they did not complete the requirements correctly due to inadequate socialization. There are cuts in administrative costs in the field in distributing funds for the BSPS program to improve quality. There are still cuts in funds for administrative costs, so that the funds received by the community as aid recipients are reduced.

e. Lack of Coordination

There are several local gampong government officials, such as geuchik and other gampong officials, who do not know anything about this program. There is involvement of external parties in the implementation of the BSPS program, such as many people who have stated that they received assistance based on suggestions from members of legislative candidates.

Based on the several obstacles above, it can be explained that even though the BSPS program has good

intentions and real benefits in providing decent housing for the poor, its implementation in Lhokseumawe City still requires increased supervision and building good coordination with the gampong government and other related parties in the region. And to implement the program more optimally, it requires increasing transparency, improving bureaucratic mechanisms, and educating the public, as well as strict monitoring of implementation in the field to ensure that assistance is truly on target and free from political interests or abuse. This is important to do so that the main objective of the BSPS program, namely improving the quality of life for low-income people through providing adequate housing, can be achieved optimally.

One important step is to strengthen coordination between the central government, regional governments, and sub-district governments so that information about this program is distributed evenly and is not only known by certain parties. Apart from that, transparency in the selection process for aid recipients needs to be guaranteed by involving elements of the community and independent institutions as supervisors. Any political intervention or use of programs for personal interests must be dealt with firmly so as not to harm public trust in government programs. Field supervision must also be increased to prevent cuts in aid funds, irregularities in the use of materials, or involvement of unauthorized parties. Community empowerment is also the key to the success of this program. Comprehensive outreach regarding procedures, rights, and obligations of aid recipients, as well as simple technical training, will really help recipients make maximum use of aid. Thus, BSPS is not just a physical assistance program but is also



part of the social and economic empowerment of the community. If these efforts can be carried out consistently and sustainably, the BSPS program will become an effective instrument in alleviating poverty and improving community welfare in Lhokseumawe City in a fair and sustainable manner.

Based on the results of the research and discussion regarding the implementation of the Self-Help Housing Stimulus Assistance Program as a government effort to provide decent housing for the poor, as well as explanations based on real conditions that occurred in the research above, several things can be drawn as follows:

1. Based on the results of the research in the organizing stage, both the preparation of the technical team and the cooperation carried out by the Kesra Setda, the Housing Service, and Bank Lhokseumawe, which were appointed as the program implementers, can be implemented well, as well as the availability of budget funds from the APBD as one of the supporting factors for the program.
2. Interpretation in the implementation of the BSPS program has been running quite well, but several problems are still found in its implementation. This can be seen from the submission procedure, which is too complicated and must go through a very long process so that this often causes unrest.
3. Implementation or application in the implementation of the BSPS program consists of the distribution of funds and the results of the implementation of BSPS, where in the distribution of

funds there are no problems, while in the implementation results there is inaccuracy of targets resulting in differences in results between houses provided by BSPS, and this can create social resonance in the community environment.

4. The influence of supporting factors is the increase in community participation and enthusiasm and the increase in the quality of uninhabitable houses to become habitable houses. While the influence of inhibiting factors on the implementation of the BSPS program is the lack of supervision and lack of funds from the government, resulting in inaccuracy of program targets.

## **Conclusion**

The Self-Help Housing Stimulant Assistance Program (BSPS) is one of the government's strategic efforts to provide decent housing for low-income people (MBR), especially in areas with economic limitations such as Lhokseumawe City. Since being implemented in 2018, this program has had a positive impact on improving the quality of uninhabitable houses, as well as encouraging community participation and independence through a self-help approach. The implementation of BSPS in Lhokseumawe City is largely focused on improving the quality of houses (PKR), with a fund allocation of IDR 20 million per unit. The implementation process involves many parties, starting from the PUPR Service, technical facilitators, and sub-district governments to village governments. The aid distribution process is carried out non-cash, and reporting is carried out through digital systems such as e-monitoring and the e-

SIRus application. The research results show that the improvements made, especially to the roof, floors, and walls, have improved the comfort and health of the environment where the recipient community lives.

However, the implementation of this program cannot be separated from various obstacles and challenges in the field. Some of the main problems found include the limited amount of aid compared to community needs, long bureaucratic processes, lack of community understanding of procedures, as well as indications of politicization and funding cuts by irresponsible parties. In fact, there are also geuchik and gampong officials who are not aware of the existence of this program, indicating weak socialization and coordination between implementing agencies. Therefore, comprehensive supervision is needed over the implementation of the BSPS program in Lhokseumawe City, including increasing transparency in recipient selection, improving bureaucratic mechanisms, and strengthening prevention of abuse. The government also needs to expand outreach and technical training to the community so that assistance can be utilized optimally. With continuous improvement, BSPS has the potential to become an important instrument in alleviating poverty and equalizing community welfare through the provision of decent and dignified housing.

The suggestions for this research are as follows:

1. Efforts to improve the quality of life and welfare of the community are important, so ongoing program policies are needed by continuing to improve distribution and coaching systems and procedures. The importance of allocating

adequate funds so that all types of BSPS activity programs can be implemented so that program objectives can be achieved

2. There is a need for increased coordination on the part of the gampong in carrying out the implementation stages of the BSPS program and transparency of information to the community in increasing community understanding of the program. So it will have an impact on opportunities for program access for people who are entitled to receive it.
3. Efforts to increase the achievement of maximum results from the BSPS Program implementation process require accountability for supervision from every level of authority so that it has an impact on increasing community access to adequate housing and increasing the social welfare of community life.

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