

ABSTRAK

Hadirnya program Hunian DP Nol Rupiah bermaksud untuk mengatasi persoalan permukiman kumuh, krisis penyediaan hunian yang layak, serta ketidakmampuan masyarakat miskin perkotaan untuk memperoleh hunian dengan DP murah. Terpilihnya Anies-Sandi (2017-2022) sebagai Gubernur Provinsi DKI Jakarta menjadi tonggak diwujudkannya program tersebut untuk masyarakat berpenghasilan rendah. Dalam keberjalanannya, realisasi pembangunan Hunian DP 0 Rupiah belum mampu mencapai target secara kuantitas. Selain itu, syarat minimal penghasilan calon pembeli hunian yang awalnya ditargetkan Rp 4 juta dinaikkan menjadi menjadi 14,8 juta. Skema pembayaran yang panjang menjadi bahan pertimbangan calon pembeli. *Outbreaks* pandemi COVID-19 pada awal tahun 2020 ikut berdampak besar terhadap pasar hunian di Indonesia.

Di samping itu, tantangan penyediaan perumahan yang terjangkau dan berkelanjutan terus menuntut program pembaruan perkotaan yang mampu bernegosiasi dengan baik antara konsumen, pemerintah, dan pengembang tentang kompensasi harga tanah, status kepemilikan hunian, serta mengurangi laju pemerosotan daya dukung lingkungan pada kawasan perkotaan. Konsep Sistem Penyediaan Perumahan yang Terjangkau dan Berkelanjutan atau *Sustainable and Affordable Housing Delivery System* (SAHDS) memberikan gambaran ideal penyediaan perumahan yang inklusif dengan memperhatikan aspek sosial-budaya, ekonomi, dan lingkungan. Fokus penelitian ini untuk mengkaji bagaimana pencapaian program Hunian DP Nol Rupiah dalam mewujudkan SAHDS menggunakan model *Analytical Hierarchy Process* (AHP). Jenis penelitian yang digunakan adalah kuantitatif-kualitatif (*campuran/mixed-method*). Sedangkan strategi penelitiannya menggunakan penelitian kualitatif *sequential exploratory* yang dilaksanakan terlebih dahulu dan selanjutnya dilengkapi dengan metode kuantitatif. Metode pengumpulan datanya dengan cara wawancara, observasi, serta kuesioner. Hasil analisis digunakan sebagai rekomendasi untuk pemerintah daerah dalam memprioritaskan masing-masing kriteria SAHDS agar diimplementasikan dalam program Hunian DP Nol Rupiah.

Berdasarkan hasil analisis, kriteria SAHDS yang paling prioritas untuk diimplementasikan pada program Hunian DP Nol Rupiah adalah kriteria komponen sosial-ekonomi yakni “Skema Pembiayaan dengan Harga yang Terjangkau bagi MBR” dan “Keterjaminan terhadap Status Legal Hunian”. Sedangkan kriteria-kriteria komponen fisik lingkungan seperti “Luas Hunian yang Disediakan” dan “Pembinaan mengenai Penggunaan Sumber Daya Ramah Lingkungan” berada pada urutan akhir. Simpulannya, program Hunian DP Nol Rupiah dapat menjadi solusi persoalan penyediaan hunian yang layak bagi MBR, apabila mampu mewujudkan sistem penyediaan perumahan yang terjangkau dan berkelanjutan, dengan cara menyeimbangkan komponen kriteria sosial-ekonomi, fisik-lingkungan, serta kebijakan dan tata kelembagaan sesuai dengan rekomendasi hasil peringkat yang diprioritaskan untuk dipenuhi terlebih dahulu.

Kata Kunci: Berkelanjutan; Keterjangkauan; Panjaran Nol Rupiah; Sistem Penyediaan Perumahan

ABSTRACT

The presence of the Zero Rupiah Down Payment (DP) housing delivery program aims to overcome the problem of slums, the crisis by providing decent housing, and the inability of the urban poor to obtain housing with cheap down payments. The election of Anies-Sandi (2017-2022) as Governor of DKI Jakarta Province is an important step in the realization of the program for low-income people. In terms of its sustainability, the completion of the construction of DP 0 Rupiah Housing was not able to reach the target amount. In addition, the minimum income of prospective residential buyers, which was initially targeted at IDR 4 million, was increased to 14.8 million. Potential buyers take account of a long-term payment system. The COVID-19 outbreak in early 2020 also significantly impacted the residential market in Indonesia.

In addition, the sustainable and affordable housing delivery issues continue to demand an urban renewal program that is able to properly negotiate between consumers, governments, and developers about compensation for land prices, residential ownership status, and also reducing the rate of degradation of environmental carrying capacity in the urban area. The concept of a Sustainable and Affordable Housing Delivery System (SAHDS) provides an ideal picture of inclusive housing delivery by taking-into-account socio-cultural, economic, and environmental aspects. The focus of this research is to examine how the achievement of the Zero Rupiah DP Housing program in indicating the realization of SAHDS using the Analytical Hierarchy Process (AHP) model. The type of research used is quantitative-qualitative (mixed-method). Meanwhile, the research strategy uses sequential exploratory qualitative research which is carried out first and then equipped with quantitative methods. Data collection occurs through interviews, observations and questionnaires. The results of the analysis are used as recommendations for local governments in prioritizing each SAHDS criteria to be implemented in the Zero Rupiah DP Housing program.

Based on the results of the analysis, the most priority SAHDS criteria to be implemented in the Zero Rupiah DP Housing program are the criteria for the socio-economic component, namely "Financing Scheme at an Affordable Price for MBR" and "Availability of Legal Status of Housing". Meanwhile, the criteria for the physical components of the environment such as "Residential Area Provided" and "Guidance on the Use of Environmentally Friendly Resources" are in the final order that has not been prioritized by stakeholders. In conclusion, the Zero Rupiah DP Housing program could be a solution to the problem of providing decent housing for MBR, if it is able to realize an affordable and sustainable housing delivery system, by balancing the components of socio-economic, physical-environmental criteria, as well as policies and institutional procedures in accordance with the recommendations of the ranking results that are prioritized to be solve first.

Keywords: *Affordability; Housing Delivery System; Sustainable; Zero Rupiah Down Payment*