

# Analisis Faktor yang mempengaruhi Implementasi Program Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) untuk Masyarakat Berpenghasilan Rendah (MBR) di Kabupaten Bogor, Jawa Barat = Analysis of factors affecting the Housing Financing Liquidity Facility Program (FLPP) for Low-Income Communities (MBR) in Bogor Regency, West Java Province

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## Abstrak

Penelitian ini bertujuan untuk menggambarkan proses Implementasi Program FLPP untuk Masyarakat Berpenghasilan Rendah (MBR) dengan menggunakan konsep Implementasi Kebijakan serta menggambarkan faktor-faktor yang memengaruhi pelaksanaan kebijakan tersebut di Kabupaten Bogor. Meningkatnya pertumbuhan penduduk dan angka kemiskinan yang tinggi berkaitan erat dengan hunian tempat tinggal masyarakat di Kabupaten Bogor. Pada pertengahan tahun 2019, terjadi pengurangan kuota FLPP serta penyediaan rumah bersubsidi sehingga menyebabkan calon penerima Program FLPP kesulitan mendapatkan kepastian untuk dapat menempati hunian. Penelitian ini menggunakan pendekatan *post-positivist* dengan teknik pengumpulan data kualitatif melalui wawancara mendalam serta studi kepustakaan. Wawancara mendalam secara individual dilaksanakan terhadap 10 Informan. Hasil penelitian menunjukkan bahwa Implementasi Program FLPP untuk MBR di Kabupaten Bogor belum berjalan dengan baik, karena hingga saat ini program FLPP belum berjalan secara sistematis sebab belum memiliki perencanaan kinerja pengembangan program yang menjadi tolak ukur pencapaian, serta masih terjadinya ketidaktepatan sasaran penerima manfaat program FLPP untuk MBR. Penelitian ini menemukan faktor yang mempengaruhi kendala Implementasi Program karena belum seragamnya pemahaman para aktor implementasi mengenai kebijakan yang diampu; Minimnya ketersediaan sumber daya manusia, kewenangan, fasilitas, dan keuangan; Rendahnya pembagian tugas dan tanggung jawab antar aktor serta terdapat ketidaktepatan sasaran kepada MBR pada Implementasi Program FLPP. Kehadiran suatu sistem baru di PPDPP dinilai dapat membantu proses percepatan alur pemilikan hunian dan memonitor pelaksanaan program untuk mengurangi terjadinya kecurangan oleh beberapa pihak.

.....The research objective was to describe the implementation process of the FLPP Program for Low Income Communities (MBR) using the concept of Policy Implementation and to describe the factors that influence the implementation of the policy in Bogor Regency. Increased population growth and high poverty rates are closely related to community housing in Bogor Regency. In mid-2019, there was a reduction in the FLPP quota as well as the provision of subsidized housing, causing potential recipients of the FLPP Program to have difficulty obtaining certainty to occupy a residence. This study used a post-positivist approach with qualitative data collection techniques through in-depth interviews and literature study. Individual in-depth interviews were conducted with 10 informants. The results showed that the implementation of the FLPP Program for MBR in Bogor Regency has not been going well, because until now the FLPP program has not run systematically because it does not have a program development performance plan that is a benchmark for achievement, and there are still inaccuracies in the targeting of FLPP program beneficiaries for MBR. This study found the factors that influence the program implementation constraints due to the lack of

uniform understanding of the implementing actors regarding the policies being handled; Lack of availability of human resources, authority, facilities and finance; The low division of duties and responsibilities among actors and there is a lack of targeting to MBR in the implementation of the FLPP program. The presence of a new system in PPDPP is considered to be able to help the process of accelerating the flow of residential ownership and monitoring program implementation to reduce the occurrence of fraud by several parties.