



The Housing Policy: A Literature Review

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Abstract

This research aims to provide a deeper explanation of the key aspects that need attention in formulating public housing policies, from local considerations to the aspect of decent living. In this study, the author employed a descriptive method with data processing based on a literature review, analyzed using the VosViewer application. A total of 95 articles were obtained from a Scopus search, which resulted in 3 clusters with 3 dominant discussions or themes. The findings of this study highlight that an effective and inclusive approach to public housing policy is crucial to addressing housing issues. Additionally, there is a need for integration among various stakeholders to achieve these objectives. Overall, this research makes a significant contribution to the development of knowledge, particularly in the field of governance related to public housing policy.



INTRODUCTION

Public housing policy has become a hot topic of interest, particularly among the Indonesian community today. Issues range from substandard existing housing, a mismatch between housing supply and consumer demand due to price or location variables, and addressing and preventing slum settlements (Chen & Zhang, 2022; Garcia & Lee, 2023). These conditions indicate that the direction of national development policy in the housing sector must be focused on providing adequate and affordable housing and settlements. The aim is to gradually and inclusively increase public access to decent housing (Tanaka & Chang, 2022; Williams & Brown, 2024). In implementing the policy for adequate housing provision, Law No. 1 of 2011 on Housing and Settlement Areas serves as the primary reference.

Additionally, the public housing savings policy, as outlined in Government Regulation No. 41 of 2020 on the One Million Houses Program and Government Regulation No. 25 of 2020 on the Tapera program, is a crucial part of this policy. However, these policies have faced both support and opposition from the public. One major issue is the additional financial burden on workers. With a 3% salary deduction for Tapera contributions, many workers feel that their already limited income is further reduced (Sari & Maulana, 2023; Setiawan & Saputra, 2023). In an unstable economic environment, this additional deduction is seen as burdensome, reducing purchasing power, and ultimately lowering their quality of life.

Another issue of concern is the effectiveness and transparency in managing Tapera funds. History has shown that similar programs often face administrative problems, complex bureaucracy, and even corruption. A study conducted by Megan

Freund et al. (2022) in Australia found that tenants' experiences in social housing often relate to housing pathways that push tenants into the private rental sector. However, with allocations almost entirely based on the 'greatest need,' the prospects for transition are limited for most social housing tenants. This highlights the need for long-term support partnerships between tenants, social landlords, and appropriate support agencies.

The various needs of tenants found in this study also point to the necessity for multi-component programs to provide adequate support. This level of support is often critical for maintaining tenancies. Since this study is exploratory, further research is needed to explain the prevalence and types of tenant welfare needs to guide social housing providers and policymakers (Prasetyo & Kartika, 2024; Puspitasari & Wahyuni, 2024). Various mechanisms have been proposed to address these issues, including Land Value Capture and inclusive housing zoning, allowing governments to obtain a share of the increase in land value for use in affordable housing programs (Nzau & Trillo, 2020).

Moreover, public housing also affects the welfare level of the community. For instance, research conducted by Lorga et al. (2022) in Lisbon, Portugal, found that public housing policies are linked to the impact of the foreign population. The growing number of foreigners migrating to Lisbon and visiting the city on holidays has led to a series of actions that, directly and indirectly, caused a significant increase in real estate prices within a short period. The decline in Lisbon's municipal population is one of the consequences of the globalization of Portugal's capital and the evolution of short-term rental business models.

There is insufficient evidence to support the potential impact of annual housing completions, which may be related to the gap between the number of homes completed each year and the number needed to balance supply and demand. The implementation of NRAU has only exacerbated this rapidly growing problem, creating lucrative business opportunities in Lisbon for new investors who previously had difficulty accessing the Portuguese market. The authors concluded that it is essential to create regulatory policies in the foreign population sector, the construction sector, and the real estate sector (Chen & Zhang, 2022; Garcia & Lee, 2023). In tourism, the reformulation of the overnight tourist tax could have positive effects.

Although previous research has extensively discussed public housing policy, this study focuses on a systematic literature review (SLR) approach with articles sourced from the Scopus database. The SLR method is a scientific method with strengths in understanding research issues based on previous studies (Putri, Anggraeni, & Widyastutik, 2023). Therefore, this research focuses on a review paper using the SLR approach, employing 95 scientific articles from the Scopus database. The research aims to answer the question, "*How has research on public housing policy developed?*"

This study uses a qualitative content analysis method with an SLR approach and article analysis using Vosviewer. This research contributes to the development of knowledge, particularly in governance related to public housing policy issues. It also contributes to the development of policies addressing the adequacy and availability of public housing in Indonesia (Rodriguez & Peterson, 2024; Widiastuti & Nugroho, 2024; Smith & Kim, 2023). With a comprehensive approach, this study is expected to provide new insights and effective solutions to address housing issues in Indonesia.

METHODOLOGY

In this study, the author employs a qualitative descriptive method, with the research data sourced from articles indexed in Scopus. The data processing was conducted using the VosViewers application. Data collection was carried out using the Scopus database by entering the keyword "Public Housing Policy," which resulted in 95 articles meeting the criteria. These articles were then processed using VosViewers, generating three dominant topics and three main clusters. This research aims to delve deeper into Scopus-indexed articles related to public housing policy that have been published in accredited journals. The published articles serve as the primary data source for this study. The discussion in this research is based on a formulated research question: "What aspects should be considered in the development of public housing policy?" The findings, frameworks, and key topics from previously indexed Scopus articles will be used to answer this research question.

Countries are crucial contexts where public housing policies are implemented, and each country applies these policies based on its unique social and communal characteristics. One of the countries that has contributed the most research on public housing policy is the United States.

In a study conducted by Abigail Latimer, Natalie D. Pope, Chin-Yen Lin, JungHee Kang, Olivia Sasdi, Jia-Rong Wu, Debra K. Moser, and Terry Lennie in the U.S., it was revealed that elderly homeless individuals age faster and die earlier compared to their housed counterparts. Decisions related to health care for these individuals should be guided by healthcare providers and supported by policies. The Serious Illness Conversation Guide (SICG) is a communication tool used to guide discussions, but it has yet to be adapted for Older Adults Experiencing Homelessness (OAEH). Future research should consider utilizing this updated guide for implementation planning. Further adaptations may be necessary depending on the specific situations in which SICG is to be applied.

Documents by country or territory

Compare the document counts for up to 15 countries/territories.

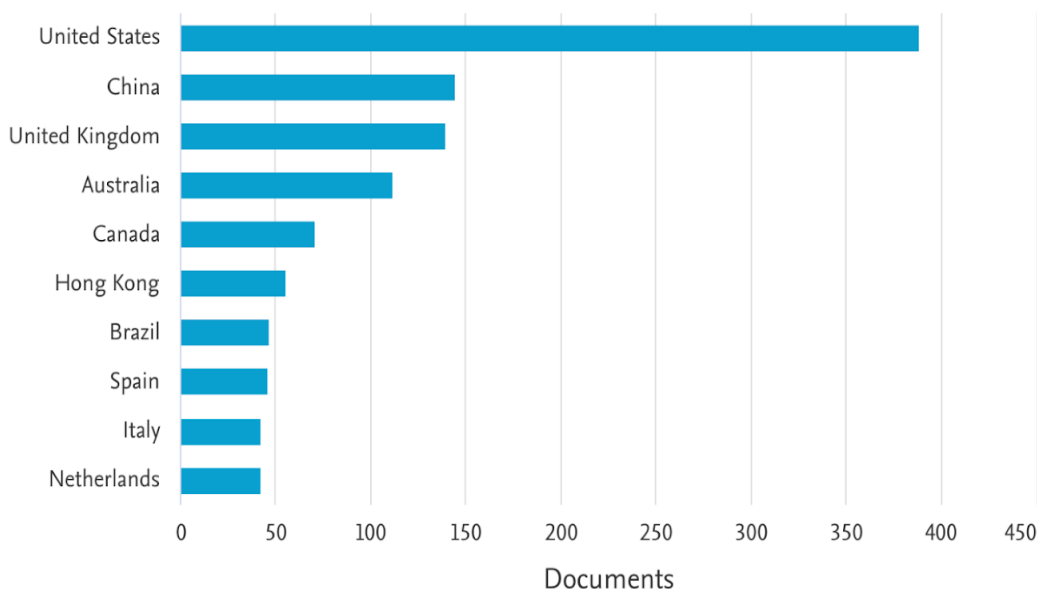


Figure 3. Documents by Country Region

CONCLUSION

Overall, this article discusses the development of public housing policy, focusing on several key aspects that need to be considered when conducting research on public housing policy development, including:

1. **The Role of Government in Public Housing Policy Development:** The government plays a crucial role in considering various aspects such as welfare, health, and the impact of policies that have been implemented. The discussion on public housing policy is divided into three clusters with three dominant topics: impact, health, and process.
2. **Literature Review Findings:** The author identified 95 articles verified through the Scopus database. Using the VosViewer application, the review identified three clusters. Cluster 1 focuses on the process related to public housing policy, Cluster 2 centers on the impact of public housing policies, and Cluster 3 emphasizes health and social life.

3. Country-Specific Public Housing Policies: Public housing policies are implemented differently in each country based on the unique social and communal characteristics. The Scopus review revealed that the United States has the most discussions on public housing policy. When developing research on public housing policy, it is essential to focus on creating more effective and inclusive policies that address public housing issues, along with the need for integration between various stakeholders to achieve these objectives. Overall, this study makes a significant contribution to the development of knowledge, particularly in governance related to public housing policy.

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