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## OPTIMIZATION OF THE IMPLEMENTATION OF THE LIVABLE HOUSING ASSISTANCE POLICY BY THE KEPULAUAN SULA REGENCY

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### ABSTRACT

*This research describes the implementation and criteria of the Decent Housing Assistance Program in Sulabesi Tengah District, Kepulauan Sula, North Maluku. The researcher utilized several data collection methods through a structured qualitative descriptive approach. This includes direct field observations to understand the implementation dynamics, in-depth interviews with various stakeholders, and detailed analysis of official documents and related reports. Integrating data from newly obtained primary sources and existing secondary data provides a comprehensive overview of the ongoing situation. The findings indicate that this assistance program has effectively provided solutions for low-income communities, evidenced by its success in socialization, evaluation processes, and meeting beneficiary requirements. However, its implementation has challenges and obstacles, such as administrative and logistical constraints. Therefore, this study not only offers insights into the current reality but also presents strategic recommendations focused on enhancing the sustainability and effectiveness of the program for optimal future implementation.*

**Keywords:** *Livable Housing Assistance, Policy Implementation, Administrative Obstacles, Policy Effectiveness*

### INTRODUCTION

Amid the dynamics of socio-economic development in Indonesia, poverty presents significant challenges, particularly in the context of housing needs (Rofikah et al., 2022; Wibowo et al., 2022). As a developing country with a large population, Indonesia faces urgent issues regarding people's access to decent and safe housing. Kahar (2019) highlights that many individuals struggle to meet basic needs such as adequate housing and a healthy environment. In this context, a house is not merely a physical structure; it represents a primary need for individuals to obtain protection and security (Na'iema et al., 2022; Saepudin et al., 2019).

However, the reality on the ground indicates that the ability to acquire decent housing is not evenly distributed among the population (Muharam & Rusli, 2019; Utami & Ubaidillah, 2022). The middle to upper economic classes tend to have better access to housing that meets quality standards. Meanwhile, low-income communities often find themselves marginalized and forced to live in inadequate environments, with insufficient access to basic facilities such as healthcare and education (Muhtadi, 2020; Nalatissifa & Ramdhani, 2020).

The needs theory approach proposed by Maslow, as cited by Sumantri and Utomo (2021),

emphasizes that after physiological needs are met, the need for security, including housing, becomes a primary priority. A home serves as a shield from natural threats and a symbol of psychological and social security for individuals. Therefore, the importance of housing in community life underscores the urgency to continuously promote policies and programs that support universal access to decent housing in Indonesia.

A home is a place of physical protection and symbolizes societal status and success (Aranski & Yunaldi, 2023; Idris et al., 2023). In many cultures, owning a decent home is often seen as an indicator of prosperity and prestige (Ihwan et al., 2022). Moreover, a home can be considered a strategic asset for business development and increasing its owner's economic value (Satria & Tambunan, 2020). Recognizing the significance of the role of homes in community life, the government, through the Ministry of Housing for the People, has been actively implementing various housing policies and programs (Sarbaini et al., 2022; Sulistiyo & Wahidin, 2020). The primary goal of these initiatives is to reduce poverty by providing decent housing for low-income communities.

However, the reality is that housing development does not align with population growth. Although the government has provided various programs, not all communities, especially those in remote or impoverished areas, can enjoy their benefits. For instance, as highlighted by Satria & Tambunan (2020), the community in Sulabesi Tengah, one of the districts in the Kepulauan Sula Regency, North Maluku Province, still faces challenges in accessing the housing programs provided. Even though such programs exist, their implementation is uneven across villages, only provided to villages deemed in need with specific priorities. The development of decent housing is a crucial indicator in assessing the quality of life of a community. In the Kepulauan Sula Regency, North Maluku Province, the government has identified an urgent need for adequate housing, especially for Poor Families or Low-Income Communities (MBR). In response, between 2020 and 2022, the local government initiated the Decent Livable House (RLH) Construction Program using state budget funds. The realization of this program reached 45 housing units spread across several villages, particularly in the Sulabesi Tengah district.

However, these government efforts are not without challenges. One of the main obstacles faced is the imbalance between the need for housing and available resources, especially among Low-Income Communities (MBR). Even though some communities meet the criteria for assistance, a lack of understanding about livable housing standards has led to slum settlements and an increase in the number of houses that do not meet the standards. Furthermore, the government's inadequate contribution to inclusive development programs exacerbates this situation. Ineffective socialization about the RLH program and minimal efforts to empower communities in meeting housing needs are other factors influencing the program's effectiveness. Therefore, it becomes essential to reassess strategies and approaches in implementing the RLH program to ensure that every individual, especially those from the MBR group, can enjoy their fundamental right to decent housing.

In a deep exploration of the Decent Livable House Assistance Program in the Sulabesi

Tengah District, Kepulauan Sula, findings indicate a significant positive impact on low-income communities. This program not only succeeded in providing housing solutions but also stimulated community awareness about the importance of having a decent place to live. However, amidst its effectiveness, the research also identified several barriers, including administrative and logistical challenges affecting its implementation. Nevertheless, these difficulties have spurred innovation, with the local government making concerted efforts to enhance the program.

## **RESEARCH METHOD**

In a study focusing on optimizing the implementation of the Decent Livable House Assistance policy in the Sulabesi Tengah District, Kepulauan Sula, North Maluku, a structured descriptive qualitative approach was adopted as the primary method (Creswell, 2017). Various data collection methods were employed to comprehensively understand this program's dynamics, challenges, and criteria. First, through direct field observations, researchers gained real-time insights into how the program was being implemented. This observation looked at physical aspects, such as the constructed houses, and involved interactions between the program implementers and the beneficiary community. Every detail, from the registration process and resource allocation to community responses, was noted to ensure a deep understanding.

Second, a series of in-depth interviews were conducted with various stakeholders. Through direct dialogue, local government officials shared their perspectives on the program's objectives, challenges, and expectations. Meanwhile, interactions with the beneficiary communities provided insights into how the program affected their daily lives and areas that might require improvement. Last, document analysis also formed an integral part of the research method. Official documents, such as program policies, implementation reports, and previous statistical data, were analyzed to provide historical and in-depth context about the program's evolution and execution. Through this combined approach, researchers aimed to present a holistic overview that described the current situation and offered valuable guidance for future program enhancement and optimization.

## **RESULTS AND DISCUSSION**

### **Housing Conditions in Kepulauan Sula Regency**

The housing conditions in the Kepulauan Sula Regency indicate a concerning reality for most of its population, regardless of their geographic location. In the inland areas, the community's houses are typically designed in a stilted form to mitigate the risk of wild animal attacks. Interestingly, this stilt house design has become an iconic symbol reflecting the local wisdom and traditions of the Kepulauan Sula Regency community over time. Meanwhile, in rural areas, houses are built directly on foundations without stilt structures. In the shallow water coastal village areas, houses stand firmly on neatly arranged wooden piles. However, ironically,

most of the population in these areas still inhabit old, damaged houses without adequate access to decent and permanent housing. In 2019, the housing situation in the Kepulauan Sula Regency, especially in the Sulabesi Tengah District, was worrisome. Most houses were still of simple architecture and were far from meeting decent housing standards. Such conditions prompted the local government to take strategic steps to address the issue. They recognized the urgency to improve the residents' housing conditions to meet healthy and livable housing criteria.

In this context, the leadership of Hj. Fifi Adeningsih Mus, a local daughter who served as the Regent from 2019-2023, became a crucial momentum in realizing change. With a clear vision and mission, the Regent initiated the Rehabilitation, Renovation, and Construction of Livable Houses (RLH) program for the less fortunate community members. This RLH program was a physical initiative and symbolized efforts to empower the community and foster collaboration between the central and local governments. Its goal was to enhance the quality of life for the community, promote self-reliance, and strengthen economic welfare at the village level. The construction of Livable Houses (RLH) became one of the significant efforts undertaken in the Kepulauan Sula Regency, especially in the Sulabesi Tengah District. The primary focus was on the Waiman Village, which received particular attention in this program. Starting in 2020, the RLH construction program in Waiman Village was initiated with funds sourced from the Regional Revenue and Expenditure Budget (APBD) of the Kepulauan Sula Regency for 2020-2022.

The allocated funds for this program amounted to a substantial figure of Rp50,000,000. The assistance scheme was carefully designed to ensure that the needy community could benefit. In this regard, each village or settlement unit received social assistance funds worth Rp50,000,000 per house unit. The uniqueness of this program lies in its inclusive approach; there is no differentiation in fund distribution among regions, whether in inland areas, rural areas, or shallow water coastal areas. This demonstrates the government's commitment to providing equal access and services to all communities in the Kepulauan Sula Regency.

### **Implementation of the Livable Housing Assistance Program**

Policy implementation is a critical phase in the public policy process. It is the stage where plans, strategies, and objectives have been formulated and agreed upon at the policy level and begin to materialize into tangible actions. To achieve effective implementation, the government requires a profound understanding of the targets and objectives it aims to achieve (Sarbaini et al., 2022). Without this strong understanding, the risk of failure or mismatch between plans and the realities on the ground becomes higher.

In this context, the importance of thorough and detailed planning cannot be overlooked. Every policy aspect must be formulated, from regulations and implementation procedures to dispute resolution mechanisms. This ensures that everyone involved in the implementation has consistent and unambiguous guidance (Sulistiyo & Wahidin, 2020). However, a policy will only succeed if it receives full support from the target groups or beneficiaries. Consistency in

implementation, where every individual or entity is committed to adhering to the established rules and provisions, is the key to success (Nawi & Lestari, 2019). Furthermore, evaluating the actual impact of the policy is a crucial step in ensuring its effectiveness. This evaluation includes assessing the extent to which the policy objectives have been achieved and how much benefit the community has felt.

Finally, but equally importantly, is the perception of the community and institutions towards the policy. This perspective reflects how the community evaluates the policy's benefits, relevance, and impact. By considering this perception, the government can obtain valuable feedback to make adjustments or revisions to the policy to be more responsive to the needs and expectations of the community (Kesuma & Purwoto, 2022). One tangible effort of the local government in realizing the welfare of its community is through implementing a program to provide livable housing. This program aims to provide adequate housing for low-income or less privileged people. Thus, the hope is that their quality of life can be improved, aligning with the principles of democracy, regional autonomy, and efforts to distribute prosperity (Kadir & Lubis, 2019).

The North Maluku Province, along with the District/City Governments in the region, including the Kepulauan Sula Regency Government, has prioritized the development of livable housing as one of its main programs. Amid the extensive implementation of this program, the Sulabesi Tengah Subdistrict in the Kepulauan Sula Regency has become one of the focal areas. In its implementation, this program is undoubtedly equipped with specific criteria and requirements the community must meet to benefit from.

However, various observations and analyses have shown that several issues arise from implementing the livable housing program in the Sulabesi Tengah Subdistrict, particularly in Waiman Village. These issues have been the main focus of the discussions that the author has previously presented. This highlights the importance of evaluation and adjustments in the program's implementation so that the goal of providing livable housing can be maximally achieved and positively impact the target community. Based on information obtained from interviews with relevant informants, the decision made by the Kepulauan Sula Regency Government regarding the Livable Housing Assistance program demonstrates the local government's commitment to fulfilling its community's basic needs. This decision is designed to assist the less privileged communities, enabling them to have decent and adequate housing.

In making such decisions, the Kepulauan Sula Regency Government refers to higher regulations and laws, specifically Law No. 1 2011 concerning Housing and Settlement Areas. This indicates that the policy has a solid legal foundation and is relevant to the community's needs. However, despite the local government establishing the Livable Housing Assistance program as an initiative to assist the less privileged communities, implementing this program has not been fully optimal in some areas. Based on observations made by the author, findings indicate that the distribution of information regarding this program has not been evenly and effectively disseminated across the sub-district, especially in Waiman Village. Some segments of the

community are still not fully aware of or familiar with the livable housing assistance program initiated by the government. Therefore, efforts to disseminate information and raise public awareness about this program are crucial to enhance and ensure the program's objectives are maximally achieved.

### **Target Group Compliance**

Compliance with the target groups in a government program or policy is a crucial aspect that reflects the effectiveness and success of the program's implementation. Compliance here refers to the factual behavior of individuals or groups aligning with the norms or rules set by the government. In the context of providing livable housing, adherence to the rules established by the government is paramount, both for the community receiving housing assistance and for the government as the program implementer (Ashari, 2023). According to Sarwono (2020), compliance is not merely about following rules but also reflects an individual's or group's responsibility towards the assigned tasks and obligations. In other words, compliance creates conditions where orderliness, loyalty, and obedience can grow and flourish (Kadir & Lubis, 2019). In this context, if the target group demonstrates a high level of compliance, then the goals of the policy or program set by the government have a greater chance of being effectively achieved.

Compliance itself consists of several interrelated components. Firstly, some entities have the authority to establish rules or policies. Secondly, parties or groups are required to demonstrate compliance behavior according to these rules. Thirdly, the content or substance of the rules established by the authoritative party. In the context of the livable housing program, the government acts as the authoritative entity, the community as the party required to demonstrate compliance and the policies or decisions issued by the government serve as the substance of this compliance demand (Purwanti & Sujianto, 2023). The research findings discovered that the level of compliance or adherence from both target groups, namely the government as the implementer and the community as the recipients, in the livable housing program has been effectively realized. This is primarily evidenced by the Recipient Operational Standards (SOP) implemented and executed by the Waiman Village Government. This SOP serves as a guideline for the selection and determination process of potential recipients of livable housing in Waiman Village, ensuring that all steps taken align with the regulations set by the Kepulauan Sula Regency Government regarding the program.

Nevertheless, even though the Waiman Village Government has demonstrated compliance in implementing this program, the community's perspective on the program's execution in the Sulabesi Tengah Subdistrict, Kepulauan Sula Regency, also presents a positive picture. This can be observed from the high enthusiasm of the community in participating in and supporting the program. Such enthusiasm stems from the community experiencing significant positive impacts from providing livable housing, which is expected to enhance their overall quality of life.

In carrying out their duties, the Waiman Village Government has shown commendable compliance with the regulations set by the Regency Government concerning the livable housing program. The Waiman Village Government accepts proposals from interested community members seeking livable housing assistance as part of the implementation process. To ensure representation and fairness in aid distribution, the Waiman Village Government then organizes consultations. These consultations make decisions on which community members meet the criteria to receive housing assistance.

However, in its execution, the livable housing provision program in Waiman Village faced challenges. One emerging issue is the perception among some community members that decisions on selecting beneficiaries for livable housing assistance have not been entirely fair. This indicates that the Waiman Village Government needs further evaluation of the decision-making process. Enhancing the community's trust in fairness and transparency in selecting aid recipients is essential for the sustainability and success of this program in the future.

### **Policy and Socialization Program in the Community**

In the development context, policy programs and community outreach are interrelated and essential elements (Manurung et al., 2023). Policy programs, fundamentally, are action plans formulated by the government or other institutions to achieve specific targets related to public interests. Meanwhile, community outreach is disseminating information and understanding about policy programs to relevant stakeholders, including target groups, so they can actively support and implement the program (Safiteri et al., 2023). One compelling reason why policy programs and community outreach are crucial is to strengthen community participation and empowerment in the development process (Manurung et al., 2023). When communities feel engaged and clearly understand programs that impact their lives, they are more likely to take ownership and responsibility for the outcomes of those programs (Nisa & Salomo, 2019).

Furthermore, community outreach also enhances transparency and accountability from the government or other institutions. With widespread understanding among the public, they can function as effective watchdogs, provide feedback, and ensure that policy programs are executed with integrity and in line with the established objectives (Ismi, 2021). Moreover, community outreach efforts are also directed toward maximizing the effectiveness and efficiency of the policy programs. With good participation and understanding from the community, available resources can be utilized more optimally, ensuring that program objectives are achieved with satisfactory outcomes. Lastly, but equally importantly, policy programs and community outreach aim to improve the community's overall quality of life and well-being. With programs designed based on the needs and aspirations of the people, it is hoped that they can enjoy more significant benefits, enhance their quality of life, and experience positive changes in their daily lives.

In the context of implementing policy programs and community outreach, a series of strategic steps can be followed to ensure the success and positive impact of the planned

program. These steps include: First, the crucial initial step is to conduct a situational analysis and mapping of the issues that are the focus of the policy program. In this way, the implementing parties can clearly understand the challenges and obstacles present and define the main objectives to be achieved. Moreover, identifying stakeholders involved or affected by the policy program is also essential to ensure that all relevant parties can contribute and actively participate in its implementation. Subsequently, the drafting of the policy program becomes the next step. In this draft, the vision, mission, objectives, and strategies to be implemented must be clearly outlined. Activities, indicators, budgets, schedules, and implementation mechanisms must also be detailed to ensure that the program proceeds as planned.

Effective communication with the public is crucial to the success of a policy program. Therefore, involving the community from the early stages of planning to the program's implementation is essential. This can be achieved by providing precise and accurate information and creating opportunities for the public to provide input and feedback on the proposed program. Furthermore, policy outreach is the stage where information about the program is disseminated to the broader community. In this process, various media and outreach methods suitable for the characteristics and conditions of the community should be employed. Media such as face-to-face meetings, distributing leaflets, posters, banners, radio broadcasts, television broadcasts, and utilizing internet platforms can be used to reach a broader and more diverse audience. Lastly, continuous monitoring and evaluation steps need to be implemented. By collecting relevant data and information, implementers can conduct a thorough analysis of the process and outcomes of the policy program. The evaluation report can then serve as a basis for drafting improvement recommendations, ensuring that the policy program continues to be optimized to achieve a more significant impact on the community.

In implementing the decent housing assistance program, the government's role in determining the program's targets is crucial. The presence of some houses that are already decent yet still receive aid, while other houses do not meet the eligibility standards but do not receive assistance, indicates imperfections in target determination. The program's outreach is an essential factor the government needs to enhance. In this context, a more proactive approach must be carried out intensively, such as increased socialization, mentoring, and supervision. The fact that some communities feel they have not received adequate guidance and direction from relevant authorities indicates that the effectiveness of the conducted outreach has not fully met the community's needs. Consequently, some low-income communities may not have comprehensive and transparent information about the organized housing assistance program. Based on field data analysis, it is evident that some communities feel that the program's implementation has not been optimal. The discrepancy between aid recipient criteria and the reality on the ground is a growing issue that affects the community's perception of the program's performance. This situation undoubtedly requires serious attention from the Waiman Village Government to ensure that the decent housing assistance program runs more effectively and positively impacts the needy communities.



## Program Evaluation

Policy evaluation is a crucial step in assessing the effectiveness of a program or initiative the government implements. In the context of the decent housing policy, this evaluation is paramount, given its goal to provide houses that meet health, safety, and comfort standards for the poor or financially challenged communities (Tondang et al., 2023). Within the evaluation process, one of the focal points is assessing the extent to which the policy has achieved its predefined objectives and targets. Evaluations are also conducted to understand the positive and negative impacts of the policy (Polnaya et al., 2023). Consequently, the government can gain a clear understanding of the effectiveness of the implemented policy and how well it meets the needs of the target communities.

Moreover, evaluating the decent housing program also encompasses various aspects, such as the strategies employed in its execution, budget allocations, and program sustainability. Through such evaluations, the government can pinpoint areas that require improvement or adjustment to enhance the program's efficiency and effectiveness in the future. Additionally, evaluation outcomes can serve as a foundation for formulating new policies or programs that are more responsive to the needs and aspirations of the communities. When evaluating the decent housing program, there are meticulously structured steps to follow. Firstly, defining the scope of the evaluation is crucial to ensure that the assessment aligns with the predetermined focus. For instance, will the evaluation cover all aspects of the program or only specific ones, and what methods and data types will be utilized in the evaluation process?

Subsequently, the development of an evaluation framework is the next step. This framework serves as the primary guide in the evaluation process, encompassing vital elements such as background, objectives, targets, methodology, indicators, criteria, data collection and analysis techniques, and the schedule and budget allocated for the evaluation. The subsequent step is data collection, where pertinent and valid information is gathered from diverse sources and methods such as documents, observations, interviews, surveys, and case studies. This process ensures that the obtained data reflects the actual conditions of the evaluated program. Once the data is gathered, data analysis is conducted to process and interpret the collected information. This process requires specific statistical analysis and descriptive, comparative, causality, and triangulation techniques to produce accurate and relevant findings.

The evaluation results are then compiled into a systematic and objective evaluation report. This report includes an executive summary, introduction, methodology, results and discussions, conclusions, recommendations, and supporting appendices. Lastly, the evaluation report is presented and discussed with various stakeholders, such as the central and regional governments, donor agencies, working partners, and the target communities and beneficiaries of the program. This phase aims to obtain constructive feedback and responses and agree on necessary follow-up actions.

In the implementation of the decent housing program in the Kepulauan Sula Regency, the role of the Head of the Housing and Settlement Area Division is exceptionally crucial. This Head is entrusted with various responsibilities, from planning, coordination, supervision, and program evaluation. Additionally, they serve as a bridge or mediator between the central government, local government, and the community in various aspects, such as funding provision, technical assistance, and community support. Based on observations conducted by the author, the Kepulauan Sula Regency Government has implemented the decent housing provision program with noble intentions, aiming to uplift the community and bring about positive impacts for them. This program is expected to enhance public trust in government policies and provide direct benefits through housing assistance.

However, there are several aspects to be considered in the execution of this program. One of them is the number of housing units to be constructed. Considering the significant number of individuals who have not yet received assistance, increasing the number of units could be a solution to meet these needs. This could also prevent potential negative repercussions, such as the emergence of social envy among those who have received assistance compared to those who have not.

The author's observations indicate several behavioral changes within the community, mainly increased trust towards the government. The Village Government and the Kepulauan Sula Regency Government have experienced a surge in public trust, one of the positive outcomes of implementing the decent housing program. With this program in place, the community can feel the benefits of the government's efforts to improve their quality of life, especially in securing decent and comfortable housing. This is also reflected in the number of Decent Housing Units (RLH) constructed, especially in Waiman Village.

From the explanation provided, it can be seen that the decent housing program in the Central Sulabesi District, Kepulauan Sula Regency, has yielded tangible results in housing development for those in need. The primary objective is to enhance the welfare of the less fortunate in the community. Moreover, the program's implementation has instigated positive behavioral changes among the populace, such as increased trust in the government-run initiative. This underscores the sentiment that the community feels more attended to by the government through this program. However, despite the evident positive impacts, areas still require attention. The government must address several issues emerging from the community regarding the selection process of eligible housing assistance recipients. Therefore, the government must continue evaluating and refining the program's implementation to meet the community's needs and expectations more effectively and efficiently.

### **Barriers to the Implementation of the RLH Assistance Program**

The research conducted by the author reveals several barriers to implementing the Decent Housing Program in the Sulawesi Tengah District, Kepulauan Sula Regency. These factors can potentially hinder the program's effectiveness and efficiency. One of the concerns is determining the recipients of decent housing assistance. From field observations, it was found that there is inconsistency in the selection of beneficiaries. Some low-income families with more dependents did not receive help, while others with better housing conditions did. This inconsistency raises questions about the criteria for selecting beneficiaries that may need to be evaluated and refined.

Furthermore, another hindrance is related to budgetary mechanisms. The disbursement process for this program requires a lengthy mechanism, so the funds received by the Village or Sub-district do not reach 100% of the initial allocation. This certainly affects the smooth purchase of building materials required to construct decent homes. With delays in fund disbursement, the house construction process can be hindered, affecting the program's target achievement. Additionally, the supervision carried out by field facilitators is also considered suboptimal. The mentoring that should be a key to the program's success has not been well implemented, so the targets intended for the program have not been fully realized. The lack of proper mentoring can result in beneficiaries not receiving sufficient information and guidance to utilize the program effectively.

The Regency Government of Kepulauan Sula has initiated a program to provide habitable homes to improve the community's welfare. This program is designed with dual objectives: firstly, to directly impact by providing housing assistance to those in need; secondly, to strengthen the community's trust in the government's aid programs. However, the implementation of this program is not without challenges. One issue that arises is the limited number of housing units constructed. Considering the many individuals who have yet to receive assistance for habitable housing, an increase in housing construction capacity is essential. This challenge is crucial to address so the program can have a broader and more significant impact on those in need.

Furthermore, the government must also consider the potential negative impacts of implementing this program. One such concern is the potential emergence of social jealousy among the community. Social jealousy can arise if differential treatments exist between those who have received housing aid and those who have not. Therefore, the government must devise communication strategies and inclusive approaches to ensure all parties feel fairly treated and included in the program. Considering these factors, it is hoped that the Regency Government of Kepulauan Sula can continue to optimize the implementation of the habitable housing provision program so its positive impacts can be felt across all layers of society without leaving behind potential negative repercussions.

## CONCLUSION

The conclusion of this article finds that the Decent Habitable House (RLH) program in the Central Sulabesi Sub-district, Kepulauan Sula Regency, has been designed by the standards outlined in Law No. 1 of 2011 concerning Housing and Settlement Areas. Through a qualitative descriptive approach, the researcher observed that although the program has successfully positively impacted low-income communities, it still faces several challenges. Some of these challenges include rising commodity prices due to fuel price hikes affecting construction costs and a lack of effective coordination and communication among the central government, regional government, and village governments. Moreover, the roles of the Head of the Department and the Head of the Housing and Settlement Area Division of Kepulauan Sula Regency are crucial in coordinating, supervising, and evaluating this program. Periodic evaluations are vital to identifying and addressing various challenges, such as the potential emergence of social jealousy among communities that have not yet received assistance and constraints in determining eligible recipients. Therefore, while this program has provided significant benefits to those in need, continuous efforts for improvement and enhancement are essential to ensure its more efficient and effective implementation in the future.

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