



INTISARI

Program Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dirancang untuk mengurangi backlog hunian bagi Masyarakat Berpenghasilan Rendah (MBR), namun realisasinya di Kabupaten Bantul belum optimal. Kondisi ini terlihat dari masih tingginya unit rumah bersubsidi yang tidak terserap, dipengaruhi keterbatasan daya beli, akses kredit, serta ketidaksesuaian lokasi pembangunan dengan preferensi MBR. Sebagai wilayah penyangga Yogyakarta, Bantul menghadapi dinamika harga tanah dan mobilitas penduduk yang turut memengaruhi efektivitas program. Penelitian ini bertujuan menganalisis faktor-faktor penyebab rendahnya penyerapan dan merumuskan strategi optimalisasi. Pendekatan kuantitatif digunakan melalui Regresi Linear Berganda terhadap tujuh variabel persepsi konsumen, didukung analisis SWOT yang disusun dari survei terhadap 115 responden penerima subsidi potensial serta wawancara dengan pemangku kepentingan. Variabel yang diuji meliputi aspek harga dan keuangan, kualitas fisik, lokasi, kebijakan, faktor sosial, kondisi ekonomi umum, serta riwayat kredit. Hasil regresi menunjukkan hanya Kondisi Ekonomi Umum yang berpengaruh positif signifikan terhadap minat pembelian, menegaskan dominasi stabilitas makroekonomi dibandingkan faktor fisik atau harga. Analisis SWOT mengidentifikasi strategi yang berfokus pada penguatan regulasi dan manajemen, perluasan akses pembiayaan pekerja informal, peningkatan integrasi lokasi hunian dengan aksesibilitas, serta optimalisasi dukungan pemerintah dan industri. Temuan ini menunjukkan bahwa hambatan utama penyerapan tidak hanya terkait permintaan, tetapi juga kendala struktural pada akses kredit, harga lahan, dan mismatch spasial. Optimalisasi FLPP di Bantul memerlukan reformasi pembiayaan, perencanaan lokasi yang lebih adaptif, dan kolaborasi lintas pemangku kepentingan.

Kata Kunci: Program FLPP, Masyarakat Berpenghasilan Rendah (MBR), Backlog Hunian, Minat Beli, Kabupaten Bantul, Analisis SWOT.



ABSTRACT

The Housing Financing Liquidity Facility (FLPP) program is designed to reduce the housing backlog for Low-Income Households (MBR); however, its realization in Bantul Regency remains suboptimal. This condition is evidenced by the high number of unabsorbed subsidized housing units, influenced by limited purchasing power, restricted credit access, and a mismatch between development locations and MBR preferences. As a buffer region for Yogyakarta, Bantul faces land price dynamics and population mobility that further impact program effectiveness. This study aims to analyze the factors contributing to low absorption rates and to formulate optimization strategies. A quantitative approach was employed using Multiple Linear Regression regarding seven consumer perception variables, complemented by a SWOT analysis derived from surveys of 115 potential subsidy recipients and stakeholder interviews. The tested variables included price and financial aspects, physical quality, location, policy, social factors, general economic conditions, and credit history. Regression results indicate that only General Economic Conditions have a significant positive effect on purchase intention, highlighting the dominance of macroeconomic stability over physical or pricing factors. The SWOT analysis identifies strategies focused on strengthening regulation and management, expanding financing access for informal workers, improving the integration of housing locations with accessibility, and optimizing government and industry support. These findings suggest that the primary barriers to absorption are not solely demand-related but also involve structural constraints regarding credit access, land prices, and spatial mismatch. Optimizing the FLPP in Bantul requires financing reform, adaptive location planning, and cross-stakeholder collaboration.

Keywords: FLPP Program, Low-Income Households, Housing Backlog, Purchase Intention, Bantul Regency, SWOT Analysis.