



State Responsibility for Public Housing Ownership Post-Constitutional Court Decision: Tapera

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Abstract: The difficulty faced by low-income communities in obtaining adequate housing remains a major challenge for social policy in Indonesia. The Tapera program, intended to support housing finance, has sparked controversy as its mandatory contribution scheme has proven ineffective based on empirical data. The recent Constitutional Court decision abolishing mandatory participation has brought significant changes to the design of national housing policy. Through normative legal research employing statutory, judicial, and international comparative approaches, this study finds that the state remains constitutionally obligated to guarantee the right to housing for low-income citizens. The Tapera policy must be transformed into a more equitable, transparent, and participatory system in line with the principles of social justice and international legal standards.

Keyword: Right to housing; Constitutional Court decision; Administrative law; Public policy; International law.

INTRODUCTION

In 2020, the government initiated a policy called the People's Housing Savings or Tapera, which is one of the Indonesian government's policies to provide adequate and affordable housing financing for the community through savings by participants. Based on Government Regulation (PP) Number 25 of 2020, Tapera is defined as savings made by participants periodically within a certain period of time, which can only be used for housing financing or returned along with the collected funds after the membership period ends. Tapera participants include all Indonesian citizens (WNI) and foreign nationals (WNA) who have worked in Indonesia for at least six months and have paid Tapera savings. Tapera participants consist of two main groups, namely employees and self-employed workers. Employees who are included as Tapera participants include civil servant candidates (CPNS), civil servants (ASN), TNI and Polri soldiers, state officials, and workers in the BUMN, BUMD, and private sectors. Tapera is managed by the Tapera Management Agency (BP Tapera), which is tasked with collecting and managing public funds simultaneously, with the aim of providing sustainable long-term funds for housing needs. The Tapera procedure is regulated in Article 15

paragraphs 1 and 2 of Government Regulation No. 21 of 2024, which states that participants will contribute 3% of their wages. The 3% includes 0.5% contributed by the participant's employer or workplace and 2.5% directly from the participant's wages. These funds are used to help participants purchase their first home, build or renovate a home, and can be returned to participants after their membership period ends, for example, when participants retire.¹

The problem is that according to data, house prices in smaller areas range from IDR 180,000,000 to IDR 200,000,000, and even in Greater Jakarta, they range from IDR 200,000,000 to IDR 220,000,000. A Bank Indonesia (BI) survey also noted that in the first quarter of 2025, the growth in small house prices was only around 1.39% year on year and medium houses around 1.14% year on year. Meanwhile, the regional minimum wage (UMR) averaged Rp3,300,000 nationally, with the highest UMR in DKI Jakarta at Rp5,396,761. Not only that, according to research results from the Center of Economic and Law Studies (CELIOS), around 109 million workers in Indonesia in 2024 are paid below the provincial minimum wage (UMP).² From these two data points, it can be seen that 3% of participants' wages will not cover the cost of purchasing their first home. In theory, the implementation of Tapera must comply with the applicable laws in Indonesia. At the highest level, the Indonesian state, through the 1945 Constitution of the Republic of Indonesia, stipulates that every citizen has the right to work, a decent livelihood, and adequate and affordable housing. For example, Article 28H paragraph 1 states that "every person shall have the right to live in physical and spiritual prosperity" and Article 27 paragraph 2 states that "every citizen shall have the right to obtain work and a decent livelihood for humanity." Thus, the Tapera program can be understood as a concrete manifestation of state policy in the context of fulfilling the right to decent and affordable housing, but the question is whether it is being implemented properly or not? The theory of the "right to housing" is relevant here, regarding how the state has a positive obligation to provide or facilitate access to decent housing for citizens, especially low-income groups. A study by Tenggara Strategies in 2025 also states that the implementation of Tapera has several problems and challenges. The main issue is how the shortage of affordable land, which is concentrated in large companies, has become a major obstacle in the construction of affordable housing for low-income communities. In the Greater Jakarta area, home ownership is only around 54.44%, reflecting the low level of access to housing for the community. Therefore, it is very difficult for low-income people to buy their first home, given the continuously rising land prices in Indonesia and unfair distribution.³

Several studies have explained and paid attention to the implementation of Tapera in Indonesia. Previous studies have attempted to examine the legal basis, effectiveness of implementation, and social implications of the Tapera policy in the context of fulfilling the right to housing. One of the previous studies was written by Viona Margaretha in the *Milthree Law Journal* in 2024. She examined whether Tapera fulfills the legal and social aspects that must be met. This study also focuses on the same issue, namely the ineffectiveness of Tapera implementation. This journal explains how, despite its noble goals, the Tapera mechanism is still not fully in line with the principle of justice, because the contribution burden actually

¹ BP Tapera. (2025). *Tentang Tapera*. <https://www.tapera.go.id>. Pemerintah Republik Indonesia. (2020). *Peraturan Pemerintah Nomor 25 Tahun 2020 tentang Penyelenggaraan Tabungan Perumahan Rakyat (Tapera)*. Lembaran Negara Republik Indonesia Tahun 2020 Nomor 162. Pemerintah Republik Indonesia. (2024). *Peraturan Pemerintah Nomor 21 Tahun 2024 tentang Perubahan atas PP Nomor 25 Tahun 2020 tentang Penyelenggaraan Tapera*.

² DetikFinance. (2025, Oktober). *UMP sekadar angka: 109 juta pekerja digaji di bawah upah minimum*. <https://finance.detik.com/berita-ekonomi-bisnis/d-7942146/ump-sekadar-angka-109-juta-pekerja-digaji-di-bawah-upah-minimum>

³ Tenggara Strategies. (2024). *Analisis kebijakan Tapera dan dampaknya terhadap pekerja berpenghasilan rendah*. Jakarta: Tenggara Strategies Research Report.

burdens the poor. This research also correlates development theory with Tapera. The development theory in the preamble of the 1945 Constitution explains how there must be principles that ensure that the voice of the people is heard and accommodated, creating policies that are responsive and in line with community policies. From a principled perspective, Tapera is in line with development theory, but its implementation is questionable as to whether it is carried out in accordance with the intended principles or not.⁴

Other studies that have written about the same issue and can be used as evaluation material are from a law and development journal written by Elizabeth Samuella and Ida Susanti from Parahyangan University. This research explains how the Tapera program policy targets workers or laborers, but in this research, the authors use an empirical approach through the results of a public attitude survey on the Tapera program, as well as a survey of interclass composition in 2024, which shows that when people's incomes decline, the proportion of spending on basic needs such as food actually increases. This data serves as a basis for highlighting that Tapera policies, in practice, have the potential to put pressure on the financial conditions of the community, especially low-income groups. In addition to Tapera contributions, the community is also burdened with various other mandatory deductions such as income tax, BPJS Health, BPJS Employment (old age insurance, work accident insurance, and death insurance), insurance, and other deductions. This situation raises concerns that Tapera could become an additional economic burden that threatens the fulfillment of the right to live, which includes the right to decent life. The right to live is as guaranteed in Article 28A of the 1945 Constitution. Furthermore, this study offers solutions oriented towards the principles of fairness and policy effectiveness. It is emphasized that the Tapera program should focus only on people who really need access to housing, namely those who do not have the financial ability to buy a house independently. The author also proposes that the government exempt workers who already own a house from the obligation to pay Tapera contributions, so that they can allocate their income for other basic needs such as education and health. With the implementation of fair, inclusive, and transparent policies in fund management, Tapera is considered to be able to truly function as an instrument for protecting the right to adequate housing, rather than becoming a policy that deepens social inequality and burdens the people economically.⁵

This study found a clear gap analysis in studies on the implementation of the Tapera policy in Indonesia. Most previous studies only highlighted the weaknesses of the implementation and social impact of Tapera, especially the burden of contributions on low-income communities, without providing concrete and measurable solutions. Previous studies also tended to use a normative or descriptive approach without strong quantitative data support. In contrast, this study offers a more comprehensive and empirical data-based approach. The analysis was conducted using the latest data on the proportion of workers with incomes below the minimum wage who are directly affected by Tapera contributions. In addition, this study also compares savings and public housing systems in several countries that have successfully implemented similar policies to identify best practices that can be applied in Indonesia.

METHOD

This study uses legal research with a normative and empirical approach, which can be said to be a combined approach. The normative approach in this study was carried out

⁴ Margaretha, V. (2024). *Mengurai dampak kebijakan Tapera terhadap masyarakat Indonesia: Sebuah kajian hukum dan sosial*. *Milthree Law Journal*, 1(1), 93–118.

⁵ ScholarHub Universitas Indonesia. (2023). *Analisis hukum dan kebijakan program Tapera di Indonesia*. *Jurnal Hukum dan Pembangunan*, 53(2), 199–220. <https://scholarhub.ui.ac.id/cgi/viewcontent.cgi?article=1698&context=jhp>

comprehensively in analyzing legislation, Constitutional Court decisions, and the opinions of legal and social experts related to our research, namely related to Tapera. In addition, the normative approach was also used to make normative comparisons in terms of international law as material for evaluating the Tapera program and to find more effective solutions from countries that have successfully implemented public housing. Apart from the normative approach, an empirical approach was also used as a tool to analyze the effectiveness of the Tapera program implementation, particularly to analyze its impact on home ownership among low-income people and whether the mandatory 3% contribution is effective or not, because it is questionable whether the money set aside is effective or not, and this can later be concluded quantitatively. Specifically, this research is descriptive-analytical in nature, aiming to describe the legal regulations governing Tapera and the changes following the Constitutional Court's decision, as well as to analyze the effectiveness of the Tapera program's implementation in the field and the obstacles faced by participants.

The analysis also includes a comparison of international law, reviewing instruments such as the International Covenant on Economic, Social and Cultural Rights, UN-Habitat reports, and public housing policies in other countries that have successfully implemented public housing. The types of data used include normative data on international aspects, in the form of laws or government regulations, legal journals, and international legal instruments such as agreements, conventions, and international case studies related to the right to housing. In addition, this study uses empirical data obtained from tables and official government reports or publications that assess the effectiveness of Tapera. This approach allows this study to analyze Tapera holistically, from both legal and implementation aspects in society, and to provide alternative solutions based on clear legal and social aspects.

RESULTS AND DISCUSSIONS

Tapera Fund Management

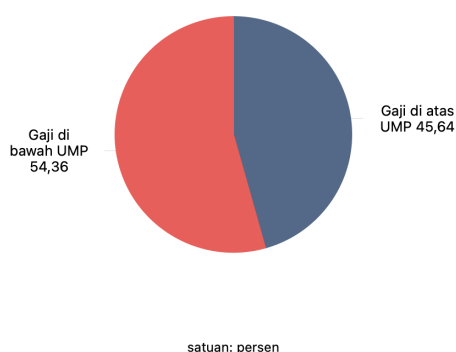
Tapera management is an activity of collecting public funds that is regulated and programmed by the government, carried out jointly by participants to provide a sustainable long-term source of financing to meet the need for decent and affordable housing. First, funds are mobilized by collecting contributions from Tapera participants, which consist of formal workers, including civil servants (ASN), employees of state-owned enterprises (BUMN/BUMD), private sector workers, and self-employed workers in the informal sector. Based on Government Regulation Number 21 of 2024, the Tapera contribution is set at 3% of monthly salary or income, with 0.5% borne by the employer and 2.5% by the employee. For self-employed participants, the entire 3% contribution is their personal responsibility. Second, the funds are accumulated through professionally managed investment activities, where participants' funds are invested in safe financial instruments with stable returns, such as government bonds or other fixed-rate or fixed-income securities.⁶ The purpose of this activity is to maintain the value of participants' funds and generate returns that can strengthen the Tapera fund as a whole. Third, the utilization of Tapera funds is directed at providing easy access to housing financing for participants, especially those who do not yet own a home. The funds collected are distributed in various forms of financing programs such as First Home Ownership Credit (KPR Tapera), Home Renovation Credit (KRR Tapera), and Home Construction Credit (KBR Tapera) on privately owned land. In addition, BP Tapera also collaborates with other government programs such as the Housing Financing Liquidity Facility (FLPP) to expand the reach of financing to non-civil servants and informal sector workers. Through this management method, the funds collected will be used to help the community,

⁶ BP Tapera. (2025, September). *BP Tapera hormati keputusan MK, pastikan layanan tetap berjalan*. <https://www.tapera.go.id/2025/09/bp-tapera-hormati-keputusan-mk-pastikan-layanan-tetap-berjalan>

especially low-income communities, to own their first home with low interest rates, long tenors, and affordable installment schemes.

Analysis of Tapera's Effectiveness in Fulfilling the Right to Housing

As explained in the Tapera program in practice, various data and public views show that Tapera has not been effective and even tends to cause social disapproval. The effectiveness of a public program is not only measured by good intentions or legal frameworks, but also by the extent to which the policy succeeds in achieving its objectives without creating new socio-economic burdens. In this context, Tapera still faces a number of fundamental obstacles. One of the main factors hindering Tapera's effectiveness is the income inequality among Indonesians. Based on data, around 54.36% of workers receive wages below the Provincial Minimum Wage (UMP)⁷, while only 45.64% are above the UMP. This can be seen from the data uploaded by databoks:



<https://databoks.katadata.co.id/teknologi-telekomunikasi/statistik/c197c372d751f66/28-juta-karyawan-terima-gaji-di-bawah-ump-awal-2024>

This fact shows that more than half of Indonesia's workforce is classified as low-income, which generally makes it difficult for them to save money. When this group is required to save 2.5% of their monthly income for Tapera, their economic burden actually increases. These contributions, which are ideally intended to prepare for home ownership, are in fact disproportionate to the financial capabilities of the community. In the short term, this policy may even reduce purchasing power for basic necessities. As a result, Tapera has the potential to widen the gap between high-income formal workers and informal or low-income workers who are in the greatest need of decent housing. There is also the factor of rising inflation in Indonesia and their wages, which are still below the minimum wage or minimum regional wage, so that some people still struggle to survive, and adding contributions becomes difficult for them. There are also other programs, such as the Health Social Security Agency (BPJS Kesehatan) and the Employment Social Security Agency (BPJS Ketenagakerjaan), which the public is already required to pay for. Therefore, if there is another program that requires additional contributions, it must be ensured that the program is effective and beneficial so as not to burden the public financially, especially those with low incomes.

The Populix Survey (2024) confirms the low level of public trust in this program. According to the survey results, 71% of respondents expressed concern about the transparency of fund management, 66% about the security of savings, 55% about the effectiveness of the

⁷ Katadata. (2024, Januari). 28 juta karyawan terima gaji di bawah UMP awal 2024. <https://databoks.katadata.co.id/teknologi-telekomunikasi/statistik/c197c372d751f66/28-juta-karyawan-terima-gaji-di-bawah-ump-awal-2024>

program, and 44% about its sustainability.⁸ These figures show that more than half of the public is not yet convinced that Tapera is managed in an accountable manner. Public trust is the main basis for the effectiveness of contribution-based policies. Without clarity on the mechanisms for the use and return of funds, the public will tend to view Tapera not as a means of social investment, but as a form of salary deduction that does not provide direct benefits. This lack of transparency has caused the Tapera program to be perceived more as an administrative obligation rather than a real solution to the housing problem. Therefore, in order to achieve the objectives of the Tapera program, a more transparent and clear system is needed to explain what the funds will be used for, so that the contributions paid by the public can be assured to be beneficial and not a financial burden.

Another reason for the ineffectiveness of the Tapera program is that its main objective, which is to help people buy their first home, will not be achieved if the calculations are presented, and will only burden the public. Based on data for 2025, the price of subsidized landed houses is estimated to range from IDR 166,000,000 to IDR 240,000,000. However, this price range is highly dependent on the region. For example, for the Java region except Jabodetabek, the price of subsidized houses ranges from IDR 180,000,000 to IDR 200,000,000. Meanwhile, in Jabodetabek, the price can reach IDR 200,000,000 to IDR 220,000,000.⁹ So, if a person with a minimum wage living in DKI Jakarta has to set aside 3% of their salary every month, which is Rp 5,396,761 per month, the contribution they have to pay is Rp 161,903 per month, while the price of a house in Jabodetabek ranges from Rp 200,000,000. Therefore, with a contribution of IDR 161,903 per month. A worker earning the Jakarta minimum wage would need more than 100 years to save enough money to buy a subsidized house worth IDR 200 million (without interest by the Tapera program), and without taking into account future increases in house prices. Based on this calculation, it can be concluded that the Tapera program is ineffective in helping people buy houses, which is the target of this program, because even with the people receiving interest from investments made by the Tapera program, the interest will only be around 3%-7% which is still far from achieving the target to afford a house through the program.

Several public figures have also highlighted fundamental weaknesses in the implementation of Tapera. Fahira Idris, a member of the DPD RI, said that the government had not prepared mature social and systemic prerequisites before mandatorily implementing the Tapera program. She assessed that this program was carried out without sufficient public understanding, causing confusion and distrust. This needs to be given more attention because the welfare of the people is important, and justice in living together or social justice is a goal in the life of the state. In the administration of the state, all policies, powers, authorities, and distributions must always be based on applicable laws.¹⁰ Teras Narang, a senator from Central Kalimantan, also warned that Tapera should not become an additional burden for workers whose incomes are not yet stable. Even Minister of Public Works and Public Housing Basuki Hadimuljono himself admitted that the implementation of Tapera has caused public anxiety due to ineffective communication from the government. The lack of socialization and technical readiness strengthens the argument that Tapera is not yet structurally or socially ready to be implemented as a mandatory national program. Without clarity on the benefits, guarantee of

⁸ Populix. (2024). *Program Tapera: Apa, siapa, dan bagaimana dampaknya bagi pekerja Indonesia?* Diakses dari <https://info.populix.co/articles/program-tapera>

⁹ Merdeka.com. (2025, Juli). *Harga rumah subsidi terbaru 2025: Catat wilayahnya!* Diakses dari <https://www.merdeka.com/trending/harga-rumah-subsidi-terbaru-2025-catat-wilayahnya-375770-mvk.html?page=3>

¹⁰ Pureklolon, T. T. (2020). PANCASILA SEBAGAI ETIKA POLITIK DAN HUKUM NEGARA INDONESIA [Pancasila as Political Ethics and Indonesian State Law]. *Law Review*, 20(1), 71–86. <https://doi.org/10.19166/lr.v20i1.2549>

fund security, and transparency of management, the effectiveness of Tapera in fulfilling the right to housing is still very low. In theory, Tapera is designed to help low-income communities obtain housing. However, empirically, it is these communities that find it most difficult to participate and are least likely to receive direct benefits. Mandatory contribution deductions actually reduce the economic capacity of poor groups, while access to housing financing remains limited and bureaucratic. Under these conditions, Tapera fails to achieve its basic goal of equalizing opportunities to own decent housing.

Analysis on the Constitutional Court's Decision Regarding Tapera

On Monday, September 29, 2025, the Constitutional Court conducted a judicial review of the Tapera program policy. The ruling stated that Law No. 4 of 2016 on Tapera was contrary to the 1945 Constitution conditionally unconstitutional legal force if it was not revised within a maximum period of two years from the date of the ruling on September 29, 2025.¹¹ The Constitutional Court ruled that the Tapera policy also contradicts the principles of convenience and social justice, because Tapera actually burdens the community. This can be seen in how many workers in Indonesia already have other housing programs such as Taspen Properti, Asabri, or subsidized mortgages. This shows that there is an overlap in the contribution obligations that must be paid by the community, so that policies designed to help the community actually burden the community financially. For example, civil servants (ASN) already participate in Taspen Properti, but are still required to participate in the Tapera program, which is a double burden for ASN workers. Judge Enny Nurbaningsih explained that Article 7 paragraph (1) of the Tapera Law, which requires every worker to become a participant, is the core norm of the Tapera Law. However, if the word "mandatory" is replaced with "may," the Tapera system would lose its legal logic and function, because Tapera would have no basis for mandatory contributions, sanctions would lose their meaning, and the Tapera institution would also become unable to function. However, the problem is that the Constitutional Court considers the Tapera savings concept to be ineffective in providing housing for the people, because it only returns participants' money upon retirement, without guaranteeing access to home ownership, so that the obligation imposed is very ineffective for the community. Because the Constitutional Court invalidated Article 7 paragraph (1) of the Tapera Law, which requires every worker to be a participant, other articles that depend on this provision automatically lose their legal or constitutional basis. In law, this is referred to as the principle of *accessorium sequitur principale*, meaning that additional rules or accessory norms cannot stand alone if the main rule is invalidated. The affected norms include Article 9 paragraphs (1) and (2), which regulate the mechanism for registering workers and self-employed persons as Tapera participants, as well as Article 17 paragraph (1), which states that Tapera savings are paid by employers and workers. In addition, Article 16, which gives the government the authority to further regulate the procedures for participation and savings through government regulations, no longer has a strong legal basis. In other words, the invalidation of the core articles means that the entire Tapera system has lost its legal basis for implementation, so this law must be restructured to be in line with the constitution.

Analysis of International Legal Standards for Public Housing

Tapera policy standards can also exemplify public housing standards that are in line with international standards. The legal basis for public housing standards refers to the Universal Declaration of Human Rights (UDHR, 1948), which states that everyone has the right to an adequate standard of living, including housing. Another legal basis that can be used as a

¹¹ Mahkamah Konstitusi Republik Indonesia (MKRI). (2025, Mei). *UU Tapera inkonstitusional jika tidak ditata ulang dalam 2 tahun*. Diakses dari <https://www.mkri.id/berita/uu-tapera-inkonstitusional-jika-tidak-ditata-ulang-dalam-2-tahun-23845>

reference is General Comment No. 4, interprets the right to adequate housing as a freestanding right and outlines the elements that must be fulfilled, namely security of tenure, availability of facilities, affordability, suitability of location, accessibility, and cultural appropriateness.¹² Based on these legal principles, it is clear that the state has an obligation to protect and fulfill the right to adequate housing for its people, particularly low-income communities. The Tapera program in Indonesia should be in line with these international standards, ensuring that the management and utilization of Tapera funds truly support the fulfillment of the right to adequate housing for all participants, not merely as a savings program, but as an instrument of the state in fulfilling its constitutional obligations and international commitments to the socio-economic rights of its citizens. This is analyzed as the basis for evaluation to be applied to Indonesia, and used as the basis for the implementation and evaluation of the Tapera program. Thus, the implementation of the Tapera program in Indonesia should be directed to be in line with these international standards. Therefore, Tapera cannot be positioned only as a mandatory savings program or financial instrument, but must function as a state policy tool in fulfilling constitutional obligations and international commitments to the right to adequate housing.

Comparison of Tapera with South Korea's National Housing Fund

Based on the challenges and weaknesses of the Tapera program described above and the reasons behind the Constitutional Court's decision, the main point is that the Tapera program actually places a financial burden on the community. Therefore, a comparison can be made with South Korea's National Housing Fund to evaluate the Tapera program in terms of its reform by the House of Representatives. The South Korean National Housing Fund (NHF) is a national housing financing instrument managed by the Ministry of Land, Infrastructure and Transport (MOLIT) and operated by the Korea Housing and Urban Guarantee Corporation (HUG) as the technical implementing agency.¹³ Unlike the Tapera system in Indonesia, which requires regular deductions from participants' salaries, the NHF does not take funds directly from people's income, but rather collects funding sources through the issuance of National Housing Bonds, government loans, and installment repayments from previous beneficiaries. National Housing Bonds are bonds purchased by financial institutions, companies, and citizens, which are sometimes required on a voluntary basis, such as when applying for permits or property transactions. They function similarly to housing contribution bonds. The proceeds from these bonds are directed to the National Housing Fund to finance home loan and purchase subsidy programs. The interest paid by the South Korean government in this bond system also comes from the general budget and not from deductions from people's salaries, so the repayment of the principal of the bonds is borne entirely by the South Korean state budget. It should also be noted that the NHF has a revolving fund system, so that funds that have been lent to the public through the NHF, when returned after the people's needs have been met, will be used again for other people, so that it does not only depend on the state budget. This scheme allows the government to provide long-term funds at low interest rates without burdening workers. The funds collected are then used to provide interest subsidies, down payment assistance, and home loan facilities for low- and middle-income people. Through this bond and financing guarantee mechanism, NHF stabilizes the housing market and expands access to home ownership without forcing direct contributions from individual wages, making it a fairer and more solidarity-oriented model compared to Tapera, which is a mandatory payroll deduction that can burden the finances of the community, especially low-income communities.

¹² The International Council on Human Rights Policy. (n.d.). *The right to housing*. Diakses dari <https://www.international-council.org/the-right-to-housing>

¹³ National Housing Fund Korea. (2024). *About National Housing Fund*. Ministry of Land, Infrastructure and Transport, Korea. <https://www.hug.or.kr/english/nhf>

CONCLUSION

Based on the results of an analysis of the People's Housing Savings (Tapera) policy from various legal, economic, and international comparative aspects, it can be concluded that its current implementation has not been effective in achieving its main objective of providing fair and sustainable housing financing for low-income communities. The Tapera scheme, which is based on payroll deductions, tends to increase the burden on workers, especially those earning below the minimum wage, and according to data, there are still many people whose wages are lower than the minimum wage. It should also be noted that the transparency and accountability of fund management are still weak. In addition, Tapera does not yet have an efficient revolving fund system, so that the funds collected are not circulating productively to expand access to housing financing. This makes Tapera appear more as a mechanism for income deduction than an inclusive and socially equitable public financing instrument.

As input, the Indonesian government could research and evaluate Tapera by comparing it to South Korea's National Housing Fund (NHF) model, which has proven to be more effective and sustainable. The NHF system does not burden participants through salary deductions, but rather collects funding sources through the issuance of National Housing Bonds, government loans, and installment repayments from previous beneficiaries. The funding is managed under the revolving fund principle, which allows the financing proceeds to be reused for new housing construction without burdening new participants. In addition, the NHF applies subsidized interest rates supported by the state budget and upholds the principles of transparency and public accountability. By emulating the structure and mechanisms of the NHF, Tapera can be transformed into a more equitable, inclusive, and sustainable housing financing system in line with the constitutional mandate and international legal standards on the right to adequate housing.

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