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Strengthening Territorial Convergence in Indonesia's Three Million Houses Program Through a Hybrid-Integrative Governance Approach

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Abstract: This qualitative multi-site case study examines the subnational governance of Indonesia's Three Million Houses Program in Lampung, Riau, and West Kalimantan. It addresses two questions: (1) what structural governance difficulties characterize subnational program delivery, and (2) how a hybrid-integrative governance model might strengthen the role of regional governments while maintaining central leadership. Evidence from cross-site interviews, document analysis, and comparative thematic coding suggests that delivery is fragmented by parallel program streams, limited regional strategic authority over targeting and sequencing, persistent fiscal constraints, and inconsistent beneficiary datasets. The coexistence of aspirational and technocratic approaches to targeting appears to hinder territorial convergence and to create an accountability gap, because regional governments are held accountable for outcomes without control over key delivery levers. The article proposes a hybrid-integrative governance model in which the Ministry of Housing and Settlement Areas retains central direction and the Ministry of Home Affairs retains its supervisory and coordinating role, while regional governments are repositioned as light-touch territorial integrators. Four mechanisms are proposed to operationalize convergence: a mandatory local validation gate for harmonizing beneficiary lists, a single interoperable regional housing database, a regional housing convergence forum for spatial synchronization and sequencing, and trigger budgeting that uses limited regional resources to unlock larger central and private financing. The findings suggest that modest institutional interfaces may improve targeting consistency, coordination, and accountability in nationally guided programs without restructuring their underlying financial architecture. The study contributes to debates on multilevel governance and policy integration.

Keywords: hybrid-integrative governance; territorial convergence; policy integration; multilevel governance; housing program implementation.

1. Introduction

Ensuring access to adequate and affordable housing is a persistent policy concern for many developing countries, including Indonesia, because housing shortages are associated with poverty, spatial inequality, public health hazards, and the uneven distribution of urban opportunities. Land markets, regulatory regimes, infrastructure provision, and financial institutions all shape housing outcomes, which is why contemporary housing research has shifted its emphasis from the housing sector itself to the wider welfare and development system in which it is embedded (Lennartz & Ronald, 2017; Wetzstein, 2022). This broader view is especially pertinent in Indonesia, given the large volume of unmet demand and the state's obligation to provide decent housing as a basic public service. Against this background, the Indonesian government has launched Program 3 Juta Rumah [Three Million Houses Program], a national flagship initiative designed to accelerate housing provision and improve housing quality for low-income households. In addition to the construction of houses, the program is intended to improve basic living conditions by providing sanitation and other basic facilities and to reach specific worker groups and priority segments of low-income households, as set out in Peraturan Menteri Perumahan dan Kawasan Permukiman Republik Indonesia Nomor 14 Tahun 2025 tentang Rencana Strategis Kementerian Perumahan dan Kawasan Permukiman Tahun 2025–2029 [Regulation of the Minister of Housing and Settlement Areas of the Republic of Indonesia No. 14 of 2025 on the Strategic Plan of the Ministry of Housing and Settlement Areas for 2025–2029].

The size and composition of Indonesia's housing gap make Program 3 Juta Rumah all the more important. National statistics widely used in policy debates point to two related problems: many households live in substandard housing, and many do not own a home (Rahmawati & Rukmana, 2026). These trends indicate a shortfall in both the quantity and the quality of housing, a problem that is most pronounced where urbanization outpaces the growth of the affordable housing stock (Maalsen et al., 2025; Shi et al., 2016). International studies show that lower-income groups are often excluded from the formal housing market by high prices, land scarcity, planning delays, and barriers to credit, and that the resulting informal solutions often increase their vulnerability and provide inadequate services (Alexandri & Janoschka, 2025; Christensen, 1997; Goodall et al., 2024; Liu & Ong, 2021). By designating the endeavor a Proyek Strategis Nasional [National Strategic Project] and setting targets for urban, rural, and coastal areas, the Indonesian government is seeking a policy response suited to a long-term rather than a short-term shortage.

The program's design combines several policy instruments, reflecting a deliberate policy-mix approach. Program 3 Juta Rumah is a package of policies that includes several types of housing support, such as subsidies, regional funding for housing improvement, and contributions from nongovernmental actors, as set out in Peraturan Menteri Perumahan dan Kawasan Permukiman Nomor 14 Tahun 2025. These policy-mix strategies align with the growing consensus that problems of housing affordability and adequacy are multifaceted and require concerted action on both supply-side and demand-side constraints (Howlett et al., 2009; Howlett & Cashore, 2020; Howlett & Rayner, 2007). Housing investment is often cited as a key economic driver because it sets in motion extensive value chains in construction and related industries. International research has long maintained that housing programs can serve as both social safety nets and macroeconomic stimuli, provided that their instruments are implemented coherently (Bouckaert et al., 2010; Peters, 2018). The same literature cautions that layered policy mixes lacking strong integration mechanisms can produce fragmented governance, duplication, and

Table 1. Distribution of Housing Units by Scheme Across Selected Provinces

Scheme (housing units)	Lampung	West Kalimantan	Riau
Bantuan Stimulan Perumahan Swadaya [Self-Help Housing Stimulant Assistance]	2,394	3,096	976
Fasilitas Likuiditas Pembiayaan Perumahan [Housing Finance Liquidity Facility]	6,157	8,926	16,289
New Housing	322	8	38
Quality Improvement	1,938	306	13

Source: Administrative data from the provincial housing agencies of Lampung, West Kalimantan, and Riau, data processed (2026).

uneven territorial outcomes (Bouckaert et al., 2010; Howlett & Rayner, 2013). This risk is especially acute under decentralization, when administrative capacity and political priorities differ across subnational jurisdictions.

This tension is most apparent in the regional implementation of Program 3 Juta Rumah. Evidence gathered in Lampung, Riau, and West Kalimantan suggests that the program operates through a complex institutional framework involving central ministries, housing finance agencies, commercial entities, technical units, and regional administrations. Decentralized delivery does not guarantee effective cooperation, even though it relies heavily on regional administrative processes, planning choices, and interagency coordination (Lowe et al., 2024). Public administration studies indicate that weak integration, or the fragmentation of power, decision rights, and operational duties in multilevel and multi-actor systems, can create institutional uncertainty and accountability gaps (Ansell & Gash, 2008; Peters, 2021). Our interviews suggest that subnational governments are involved mainly in coordination and data provision rather than as empowered implementers, owing to the division of authority under Undang-Undang Republik Indonesia Nomor 23 Tahun 2014 tentang Pemerintahan Daerah [Law of the Republic of Indonesia No. 23 of 2014 on Regional Government]. Combining top-down financing, targets, and program design with this mode of implementation produces a split-responsibility system with insufficient integration.

Implementation is further complicated where national targets intersect with limited regional capacity. National target-setting improves focus, resource mobilization, and policy prioritization, but when subnational delivery constraints are ignored, it can produce target dominance in program design. We present findings from the three research sites on regional government support for the program's national target of three million houses. Table 1 summarizes housing delivery by scheme in the three provinces.

Table 1 shows how unevenly the program is distributed across the three provinces. West Kalimantan records the highest output of the three provinces under Bantuan Stimulan Perumahan Swadaya [Self-Help Housing Stimulant Assistance] (BSPS), at 3,096 units, and substantial uptake of Fasilitas Likuiditas Pembiayaan Perumahan [Housing Finance Liquidity Facility] (FLPP), at 8,926 units, but only 8 units under the new-housing scheme. Riau's delivery is concentrated overwhelmingly in FLPP (16,289 units). Lampung leads the three provinces in new housing (322 units) and quality improvement (1,938 units) but records the lowest FLPP uptake (6,157 units). These figures are descriptive and should not be read as standardized measures of interprovincial performance; nonetheless, the disparities suggest that program delivery remains uneven across regions and that stronger regional coordination mechanisms are needed.

The distribution of housing assistance across Lampung, West Kalimantan, and Riau supports the central theme of this study: each province has a distinct program profile rather than a balanced portfolio. In Riau, FLPP accounts for 16,289 units, far exceeding its BSPS (976 units) and quality-improvement (13 units) output. Lampung

combines substantial BPS (2,394 units) and quality-improvement (1,938 units) delivery with comparatively low FLPP uptake (6,157 units). West Kalimantan records only 8 new-housing units but performs strongly in BPS (3,096 units) and FLPP (8,926 units). It therefore occupies an intermediate position between Riau's finance-led profile and Lampung's rehabilitation-led profile.

Rather than a unified strategy, Program 3 Juta Rumah thus appears to be a patchwork of initiatives with varying aims and regional implementation strategies. These variations suggest that intergovernmental cooperation, market readiness, and regional institutional capacity all shape how well the program works. FLPP uptake may be higher where mortgage markets are more developed, and BPS and rehabilitation programs more prominent where the need for public housing assistance is greater. Even relative to national planning, however, subnational implementation remains fragmented, which points to problems both on the supply side and in the multilevel governance of Indonesia's housing program.

Research on policy implementation indicates that ambitious government commitments can create administrative pressure to demonstrate rapid results. This pressure may lead to reporting that emphasizes compliance over problem-solving and prioritizes easily quantifiable outputs over more complex adequacy objectives, such as service connectivity, locational suitability, or long-term affordability (Head, 2023; Tummers & Bekkers, 2014). In Indonesia, variation in land availability, infrastructure development, and institutional competence reinforces the dominance of national targets over subnational capacity. In addition to their administrative duties of updating data, verifying beneficiaries, and coordinating the program with the central government, regional governments may face constraints in land management and permit coordination. Despite the availability of national financing mechanisms, these constraints may hinder regional governments' ability to align housing efforts with regional economic targets, spatial plans, and infrastructure sequencing, thereby undermining program convergence at the regional level.

Another governance problem is ensuring that beneficiaries are correctly selected and targeted. Verifying all applications, fully specifying the selection procedure, and accurately identifying eligible families are crucial if the program is to reach low-income households. Regional variation in verification capacity, ambiguous eligibility rules, and flaws in administrative data systems frequently contribute to errors in large-scale assistance and subsidy programs. Under intense political pressure, program incentives may shift from comprehensive validation toward meeting numerical targets, which can produce targeting errors when policy design does not match implementation capacity (Tummers & Bekkers, 2014). Field evidence suggests that targeting in Indonesia is complicated by the coexistence of technocratic procedures and channels shaped by political or aspirational considerations. Aspirational targeting is not inherently problematic; in the absence of a clearly defined integration structure, however, it can lead to inconsistent beneficiary and spatial priorities, less accurate allocation of limited subsidies, and a decline in perceived fairness. These risks are especially severe in housing programs because housing subsidies are high in value, permanent, and difficult to reallocate, so that early distributional errors can have far-reaching effects.

Although Program 3 Juta Rumah is large and important, most research on the implementation of Indonesian housing policy has treated financing, housing supply, and beneficiary selection as separate technical challenges. Important as these areas are, they do not adequately explain why policy instruments fail to eliminate regional implementation disparities. A growing body of international housing research

(Chapple et al., 2023; Goodall et al., 2024; Paleo Mosquera & Quintiá Pastrana, 2024) suggests that housing outcomes depend not only on instrument choice but also on governance arrangements and institutional interactions across sectors and levels of government. Similarly, studies in public administration and policy (Candel, 2021; Dorado-Rubín et al., 2025) stress the importance of clear roles and responsibilities, coordination capacity, and mechanisms for cross-organizational integration in determining implementation success. Research on these dynamics in Indonesian housing policy appears to be limited. In particular, empirical work is needed on the interplay between national and regional governments, to show how multi-actor governance shapes the convergence of housing instruments at the regional scale.

We contend that technical adjustments and additional financing alone will not make Program 3 Juta Rumah more effective. Instead, we propose reconfiguring the implementation model to strengthen the governance arrangements that promote convergence among policy instruments and actors. Rather than treating regional governments as data suppliers, this perspective sees them as policy integrators that can convene stakeholders and align spending within their jurisdictions. This line of thinking is consistent with the collaborative governance perspective of Ansell and Gash (2008), which emphasizes the role of local actors as conveners in complex service systems and the alignment of different organizations. It also reflects policy design research that stresses the significance of time-based policy-mix governance, sequencing, and bundling (Howlett, 2020). We examine governance and coordination problems in subnational implementation using qualitative evidence from Lampung, Riau, and West Kalimantan, and we then propose an approach that strengthens regional integration while recognizing the significance of national standards and central financing instruments (Hill & Hupe, 2014; Kimhur, 2020; Peters, 2007, 2021; Tummers & Bekkers, 2014).

Theoretically and practically, this study contributes to the literature by examining how fragmented governance, inadequate mandates, and overly ambitious targeting bear on housing program implementation in Indonesia. It proposes hybrid-integrative governance as a middle-ground solution, in which the central government retains control of funding and standards while regional governments work together more closely to improve policy effectiveness, targeting, and delivery.

This study integrates collaborative governance and implementation theory, multilevel governance, and policy integration. Multilevel governance theory holds that the distribution of authority, resources, and responsibility among national and subnational actors shapes program implementation. Policy integration succeeds when BPS, FLPP, regional housing interventions, and supplementary resources share data, beneficiary criteria, spatial priorities, and implementation sequencing (Tosun & Lang, 2017). Collaborative governance and implementation theories identify the institutional procedures that link these actors and instruments, such as local validation, resource mobilization, interoperable data, and joint coordination forums. The study aimed to identify the structural factors that fragment territorial delivery and to lay the theoretical groundwork for a hybrid-integrative governance model that would maintain central steering while strengthening regional integration. We propose that centrally planned housing instruments implemented through parallel channels, combined with insufficient regional authority to validate beneficiaries and coordinate territorial priorities, lead to accountability gaps, weak policy coherence, and fragmented data, and that institutionalized regional integration strategies might increase territorial convergence without full decentralization. We assess this proposition through cross-case pattern matching in

Lampung, Riau, and West Kalimantan, comparing theoretically expected patterns with interview and documentary evidence.

2. Methods

We examined the governance factors that shape the subnational implementation of Program 3 Juta Rumah using a qualitative, multi-site case study design. Institutional arrangements, intergovernmental coordination, and actor interactions are the primary empirical foci; because these aspects are usually only partially observable through administrative indicators, a qualitative approach is more suitable (Chand, 2025; Flyvbjerg, 2006; Ji, 2024). The study adopts an interpretive-institutional approach, which treats the interpretation of mandates, the negotiation of authority, and cross-level resource coordination as informal routines that condition the outcomes of formal regulations. It rests on the premise that how actors understand mandates, negotiate power, and coordinate resources across levels of government may shape program implementation more than formal regulations do. This approach is therefore well suited to clarifying the gap between the officially recognized institutional responsibilities of Program 3 Juta Rumah and its actual subnational implementation practices. The multi-site design allows comparison across cases, which can reveal governance patterns while accounting for the particular circumstances of each province. In keeping with case study logic, the aim is analytical generalization rather than statistical representativeness, connecting patterns in the empirical data with concepts from governance and implementation research.

Fieldwork was conducted in Lampung, Riau, and West Kalimantan. To maximize information richness and policy relevance, sites were selected purposively on the basis of three criteria. First, the program is actively implemented in each province, in line with the national policy framework. Second, the provinces' different geographies in Sumatra and Kalimantan help capture heterogeneity in institutional and territorial implementation contexts. Third, scoping revealed distinct coordination dynamics and implementation obstacles. The three provinces thus differ in territorial setting, program mix, and coordination mechanisms: West Kalimantan combines extensive BPS and FLPP delivery with minimal new-housing provision; Lampung is distinguished by activity under the new-housing and quality-improvement schemes; and Riau by its concentration in FLPP. This variation provides information-rich cases for assessing whether other subnational contexts face similar challenges related to the allocation of authority, data fragmentation, and intergovernmental coordination. Rather than statistically representing every Indonesian province, the cases are intended for analytical comparison. The qualitative evidence comprised in-depth, semi-structured interviews with actors responsible for program strategy, financial planning, and technical implementation, together with official guidelines, planning documents, meeting records, and other policy documents. Participants were drawn from provincial, regency, and city delivery chains, technical implementation units, and other institutions involved in housing and settlement improvement. The interview guide covered institutional mandates, coordination routines, decision authority, implementation constraints, problem-solving, and locally relevant concerns. Supporting documents cited by participants were collected to improve the traceability and interpretability of claims.

The analysis compared within-case and cross-case data iteratively. Interviews and documents were coded for institutional authority, supporting regulations, intergovernmental coordination, data issues, resource constraints, implementation barriers, and central government support. Comparing province-specific evidence

allowed context-specific governance problems to be distinguished from systemic ones. Cross-case pattern matching then examined whether the interview and documentary evidence matched the theoretically expected patterns. Triangulation, thorough documentation of analytical decisions, and consistent coding and interpretation across the three sites were used to strengthen credibility and reliability.

3. Results and Discussion

3.1. Results

3.1.1. Institutional Actors in Program Implementation

Program 3 Juta Rumah is implemented by central ministries, subnational governments, and financial institutions. Kementerian Perumahan dan Kawasan Permukiman [Ministry of Housing and Settlement Areas] (Kementerian PKP) sets targets and rules and coordinates program implementation. Balai Pelaksana Penyediaan Perumahan dan Kawasan Permukiman [Housing and Settlement Provision Implementation Center] (Balai P3KP) units serve as the ministry's field-level operational arms, particularly for centrally financed initiatives such as BSPS. Badan Pengelola Tabungan Perumahan Rakyat [Public Housing Savings Management Agency] (BP Tapera) manages the housing finance track for several subsidized

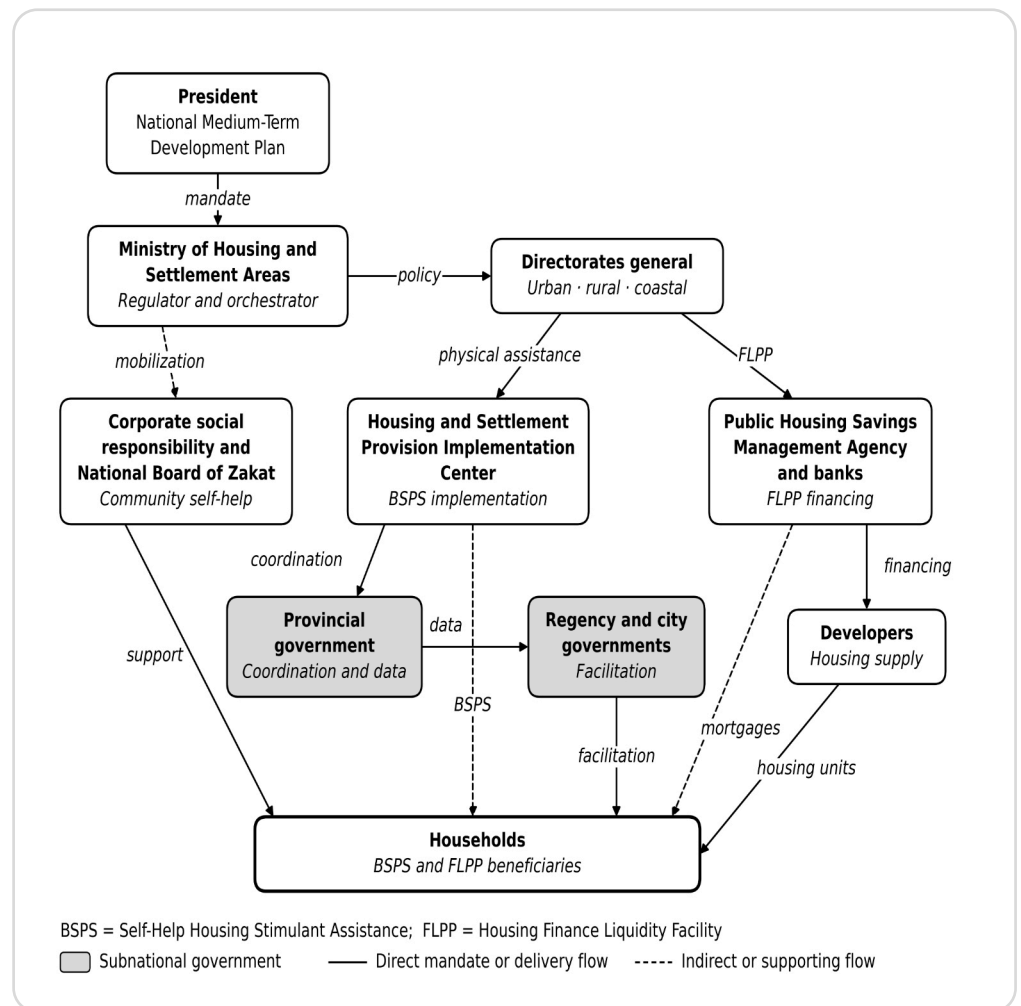


Figure 1. Existing Institutional Architecture of Program 3 Juta Rumah [Three Million Houses Program]

Source: Compiled by the authors from fieldwork data (2026).

mortgage schemes, including FLPP. Provincial, regency, and city governments are formally involved but mainly manage, organize, and coordinate data (Figure 1).

Figure 1 maps the delivery architecture observed in the three provinces. The President and the Rencana Pembangunan Jangka Menengah Nasional [National Medium-Term Development Plan] direct Kementerian PKP and its directorates general to implement Program 3 Juta Rumah. The program runs along two main delivery routes. The first provides physical assistance through Balai P3KP, supported by provincial, regency, and city governments, with the aim of reaching program-eligible households. The second finances FLPP-supported housing through BP Tapera and partner banks, working with developers. An ecosystem of corporate social responsibility, Badan Amil Zakat Nasional [National Board of Zakat], and community self-help also contributes to housing outputs.

3.1.2. Program Structures: National Instruments and Regional Interventions

To achieve the national housing target, Program 3 Juta Rumah is implemented through several interrelated mechanisms. Rather than relying on a single policy instrument, it uses a hybrid framework that combines centrally financed assistance, government-backed housing finance, and regionally driven initiatives, each with its own delivery method and policy logic.

BSPS was among the program's first major initiatives and is a crucial supply-side instrument. Through incremental self-help construction, it aims to rehabilitate substandard housing and assist low-income families. Our conversations with Balai P3KP staff in the field suggest that BSPS remains one of the ministry's most visible and useful instruments, particularly because it funds housing repair and maintenance directly. The other essential component is FLPP, the primary demand-side financing scheme. Implemented by BP Tapera and partner banks, it has been strengthened through larger quotas, simplified regulations, and tighter financial coordination.

Regional governments also contribute alongside these national initiatives by providing financial incentives and regulatory flexibility, as provided for in Keputusan Bersama Menteri Perumahan dan Kawasan Permukiman, Menteri Pekerjaan Umum, dan Menteri Dalam Negeri Nomor 03.HK/KPTS/Mn/2024, Nomor 3015/KPTS/M/2024, dan Nomor 600.10-4849 Tahun 2024 tentang Dukungan Percepatan Pelaksanaan Program Pembangunan Tiga Juta Rumah [Joint Decree of the Minister of Housing and Settlement Areas, the Minister of Public Works, and the Minister of Home Affairs No. 03.HK/KPTS/Mn/2024, No. 3015/KPTS/M/2024, and No. 600.10-4849 of 2024 on Support for Accelerating the Implementation of the Three Million Houses Construction Program], and by rehabilitating substandard housing with regional budget funds, as directed by Surat Edaran Menteri Dalam Negeri Nomor 900.1.1/348/SJ tentang Dukungan Program Pembangunan Tiga Juta Rumah untuk Masyarakat Berpenghasilan Rendah dalam Anggaran Pendapatan dan Belanja Daerah [Circular of the Minister of Home Affairs No. 900.1.1/348/SJ on Support for the Three Million Houses Construction Program for Low-Income Households in Regional Revenue and Expenditure Budgets].

3.2. Discussion

3.2.1. Reconstructing the Hybrid-Integrative Governance Model

On the basis of the cross-provincial diagnosis, we propose a hybrid-integrative governance approach to address the structural fragmentation of Program 3 Juta Rumah. The approach does not seek to redistribute central authority over key

programs. Instead, it adds a light-touch territorial integration layer to existing program streams to improve convergence. The reconstruction addresses six governance problems: fragmentation, inadequate regional authority, fiscal mismatch, unreliable data, aspirational pressures on targeting, and the accountability gap.

3.2.2. Core Design Principles and the Repositioning of Regional Governments

The proposed implementation model rests on three pillars: guided central steering, territorial integration, and non-fiscal intensification. Together, these principles aim to improve delivery performance without reorganizing Indonesia's formal authority structure, and they respond to the implementation difficulties repeatedly observed in the field. Rather than recommending an entirely new set of institutions, the model fits within the existing system of multilevel governance and fills the gaps that arise when ambitious national targets must be translated into territorially grounded interventions in diverse subnational contexts. Effective policy delivery depends not only on where authority is formally located but also on how coordination, sequencing, and accountability are organized across levels and sectors (Eaton et al., 2019; Hooghe & Marks, 2003; Piattoni, 2010). This emphasis on working with existing institutional arrangements reflects a broader insight from multilevel governance research (Bache & Flinders, 2004; Zhang et al., 2022). Figure 2 presents the hybrid-integrative model of territorial housing governance, illustrating how central ministries, regional governments, coordination mechanisms, and financing actors interact to produce integrated territorial housing outcomes.

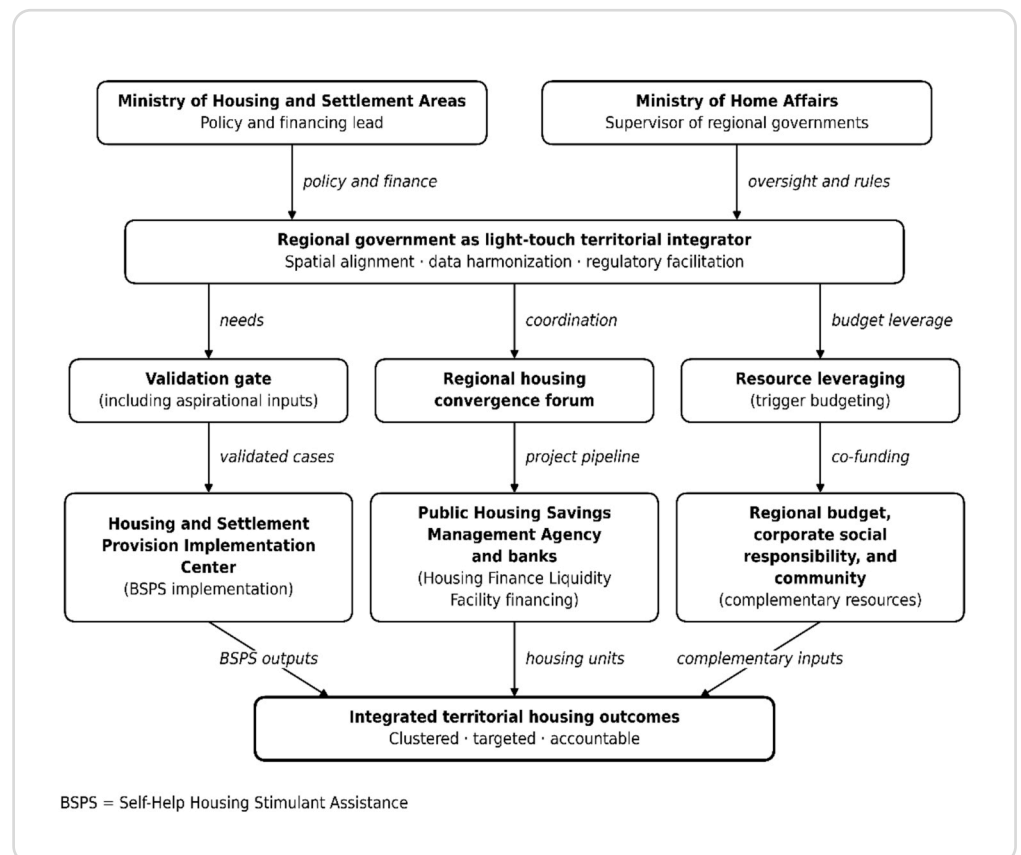


Figure 2. Hybrid-Integrative Model of Territorial Housing Governance

Source: Developed by the authors from fieldwork data (2026).

In the proposed model, directed central steering is the basic organizing principle: the program's funding instruments, performance targets, and delivery commitments remain essentially national in scope. The central government is responsible for consistent long-term priorities, short-term targets, financing methods, and the design of national housing instruments, with Kementerian PKP playing a particularly prominent role. Under Undang-Undang Nomor 23 Tahun 2014, Kementerian Dalam Negeri [Ministry of Home Affairs] continues to oversee and coordinate regional governments to ensure that their implementation meets minimum national requirements. Key strategic levers, such as subsidies, national funding systems, and macro-level targeting rules, cannot be disaggregated across jurisdictions without causing inconsistency and higher coordination costs; the design recognizes this and seeks to avoid institutional disruption. In governance terms, guided steering allows goals to be defined centrally while giving subnational actors more latitude to pursue them in ways suited to their own circumstances (Batista et al., 2024; Pierre & Peters, 2020). It is also justified from an accountability standpoint, since the center should be held accountable for strategic results as long as it controls the program's primary objectives and most of its funding (Bovens, 2007).

Under this approach, regional governments are positioned as active coordinators rather than passive administrative units, which is intended to increase territorial cohesion. Responsibility for BPS implementation remains with Balai P3KP, and FLPP delivery with BP Tapera and partner banks, so this coordinating function does not supplant sectoral actors. Rather, regional governments coordinate spatial goals, integrate data from various sources, and foster cooperation among the agencies operating within their jurisdictions (Provan & Kenis, 2007). Policy integration often improves through better alignment of existing objectives, instruments, and procedures rather than through entirely new programs (Biesbroek et al., 2022; Candel & Biesbroek, 2016; Trein et al., 2021). Where regional budgetary resources are inadequate, cooperation and clear regulations are equally important (Hill & Hupe, 2014).

These three principles aim to address the growing accountability gap in program implementation. Field evidence suggests that key decisions are often poorly coordinated and that accountability shifts between institutions. Although regional governments take part in delivery, they do not fully control who receives benefits or how funds are distributed, while the central government plans funding and policy without being involved in day-to-day operations. This division of labor makes it difficult to determine who is responsible for resolving targeting and coordination problems (Hooghe & Marks, 2003; Peters, 2018; Pierre & Peters, 2020; Trein et al., 2019). The proposed three-tier accountability model addresses this problem by assigning funding and goal-setting to the center, implementation to sectoral agencies, and integration to the regional level. Within existing institutions, the approach is expected to encourage spatial alignment, strengthen accountability, and improve targeting, although its success depends on the integration of regional and national frameworks. More broadly, these findings suggest that the effectiveness of public programs may depend less on additional funding than on improved coordination, power sharing, and standard-setting.

3.2.3. Strategies for Achieving Regional Integration in Practice

Rather than adding administrative layers, the approach proposes four practical mechanisms to improve territorial cooperation in day-to-day implementation. Delivery problems in multilevel programs are often attributed less to a lack of policy instruments than to poor coordination, fragmented data, and imprecise decision

procedures. The first mechanism is a local validation gate that, before implementation, reviews beneficiary proposals submitted through different channels, verifies them against local data on substandard housing, and checks them against spatial priority maps.

The second is a single interoperable regional housing database. Beneficiary data for BSPS, FLPP, and regional housing interventions are currently dispersed across inconsistent systems, which the findings associate with fragmented beneficiary lists and unreliable targeting. A shared regional database, linked to national housing databases, would give the validation gate a common evidence base and allow regional governments to harmonize data across program streams without taking over the data systems of sectoral agencies.

The third is a regional housing convergence forum, in which the regional government convenes the sectoral actors operating in its jurisdiction, including BP Tapera and partner banks, to synchronize the location and sequencing of their interventions with regional spatial plans and infrastructure development. The forum gives institutional form to the coordinating role described in Section 3.2.2 while leaving each actor's implementation responsibilities unchanged.

The fourth is trigger budgeting, in which limited regional funds are used to unlock larger central and private financing. Regional budget allocations, together with corporate social responsibility and community contributions, serve as complementary resources that draw in national and private funding rather than substituting for it. Because the mechanism relies on leverage rather than new spending, it is designed to avoid imposing additional costs on regional governments. Together, these measures are intended to improve coordination, targeting, and spatial consistency, making the system more scalable and coherent, without disrupting the existing national financing framework.

4. Conclusion

This study examined the implementation of Program 3 Juta Rumah [Three Million Houses Program] in Lampung, Riau, and West Kalimantan. The findings suggest several causes of fragmented implementation: technocratic and aspirational targeting, dispersed and inconsistent data systems, limited regional strategic authority, subnational fiscal constraints, and parallel program streams. Problems of alignment and coordination, more than fiscal constraints, appear to hinder cooperation across areas and to weaken accountability. We therefore propose a hybrid-integrative governance model that combines central steering with territorial convergence and repositions regional governments as light-touch territorial integrators rather than as core implementers. In this model, Kementerian Perumahan dan Kawasan Permukiman [Ministry of Housing and Settlement Areas] provides strategic leadership and Kementerian Dalam Negeri [Ministry of Home Affairs] provides supervision. An interoperable housing database, a mandatory local validation gate, a regional convergence forum, and trigger budgeting, in which limited regional funds are used to unlock larger central and private financing, could promote integration.

Rather than launching costly new projects, the government could focus on improving existing arrangements. Initial steps could include convergence forums for regular cooperation, local validation, and links between regional and national housing databases. These improvements could increase program alignment and spatial coherence without imposing additional costs on regional governments. The study has a sound institutional foundation but is limited by its reliance on qualitative

data from only three provinces. Future studies should test the model in other provinces and use quantitative indicators to refine it and assess its applicability. Comparative research should examine provinces' housing program portfolios, institutional capacities, fiscal conditions, and geographical characteristics and compare the model with alternative approaches. Such work would help strengthen the model's validity and generalizability and distinguish context-specific from generalizable features.

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