# Spatial Integration of Peri-Urban Areas and Infrastructure Management in Strategies for Strengthening Subsidized Housing: A Case Study of Denisha Residence, Deli Serdang Regency

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## ABSTRACT

The growth of peri-urban areas in Deli Serdang Regency has driven an escalation in the demand for affordable housing for Low-Income Communities (MBR). This study aims to formulate a strategy for strengthening subsidized housing to support regional development through a case study of Denisha Residence in Sialang Muda Village, Hamparan Perak District. A descriptive-qualitative approach based on strategic environmental analysis of SWOT (Strengths, Weaknesses, Opportunities, Threats) and the SWOT Matrix was employed to comprehensively evaluate internal and external factor indicators. The findings reveal that the primary internal strengths lie in legal certainty (individual land title certificates and building approvals ready for transfer), superior infrastructure specifications featuring an 8-meter main road with paving blocks, flood-free topography, and the flexibility of incremental housing design. Conversely, internal weaknesses stem from a high mortgage rejection rate caused by bad credit histories in the Financial Information Service System (SLIK OJK/online loans), limited cash flow of the micro-scale developer, and sub-optimal public facilities and green open spaces. Externally, development opportunities are backed by a captive market of 40,000 industrial workers across 11 nearby industrial estates, local government fiscal incentives (tax exemptions and transaction fee relief), and a shift in housing demand toward peri-urban zones. However, these opportunities face threats such as the negative public perception of subsidized housing quality, intense market competition, and stricter banking risk assessments. The SWOT strategy matrix recommends direct business-to-business marketing to industrial corporations, independent credit prescreening, alignment of site drainage and street lighting with regional macro-networks, and financial literacy education for prospective MBR debtors.

*Keywords:* Subsidized Housing, Peri-Urban Planning, SWOT Analysis, Low-Income Communities, Deli Serdang

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## INTRODUCTION

### 1.1 Background

Rapid urbanization in urban centers drives the expansion of urban sprawl, causing population growth and economic activities to spill into peri-urban areas. This spatial dynamics triggers an increasing demand for affordable housing among Low-Income Communities (Masyarakat Berpenghasilan Rendah/MBR). Within the framework of urban and regional planning, the provision of subsidized housing in peri-urban areas extends beyond physical development to encompass the integration of spatial functions, environmental carrying capacity, and financial affordability.

Deli Serdang Regency serves a strategic role as the primary hinterland for Medan City. A key area undergoing massive spatial transformation is Hamparan Perak District, particularly Sialang Muda Village. This area has evolved into a strategic residential growth corridor due to its proximity to industrial zones and emerging economic growth centers. The market potential for subsidized housing in this area is substantial, supported by an annual population growth rate of 2.28% and the presence of over a dozen industrial estates employing approximately 40,000 low-income workers. However, micro-scale subsidized housing developers such as Denisha Residence (offering 91 units of type 36) face a discrepancy between high potential demand and actual occupancy rates due to internal and external constraints.

### 1.2 Brief Literature Review & State-of-the-Art

Studies on peri-urban area development and MBR housing provision have been widely discussed by urban and regional planning scholars. Sugiarto (2021) highlighted that population growth strategies in Deli Serdang Regency must be strictly aligned with spatial planning to prevent spatial disintegration. Meanwhile, Andiyanto & Sugiarto (2023) underscored the necessity of integrating peri-urban spatial policies to guarantee affordable housing accessibility without isolating residents from public service centers.

From the perspective of physical environmental quality, Nuraini (2021) emphasized that MBR housing environments should be designed based on adaptive space attachment responsive to residents' social needs. Furthermore, Nuraini & Abdiyanto (2023) identified that successful MBR settlement planning in North Sumatra relies heavily on accessibility to public facilities and primary economic corridors. Additionally, Sugiarto & Ramadania (2024) alongside Milanie (2023) highlighted the importance of land management and integrated peri-urban development strategies in Medan’s buffer areas to respond effectively to shifts in housing demand.

### 1.3 Research Gap

Although previous literature has extensively examined peri-urban spatial policies and residential environmental quality, a research gap remains regarding how micro-scale subsidized housing strategies can integrate legal framework compliance, physical advantages of public infrastructure, facilities, and utilities (Prasarana, Sarana, dan Utilitas/PSU), and marketing incentives amidst financial constraints—such as mortgage (KPR) rejections caused by debtor credit track records (SLIK OJK or online loan liabilities). Most prior studies focused primarily on macro-spatial policies or building physical structures, without comprehensively combining SWOT strategic environmental evaluations specifically targeting micro-scale subsidized housing developments within the peri-urban industrial corridors of Deli Serdang Regency.

### 1.4 Research Objectives

Based on the background, state-of-the-art, and research gap outlined above, this study aims to:

1. Analyze internal strength and weakness factors in the management, facility provision, and environmental layout of micro-scale subsidized housing at Denisha Residence.
2. Analyze external opportunity and threat factors, including market conditions, spatial planning policies, and mortgage (KPR) financing accessibility for low-income communities in Sialang Muda Village, Hamparan Perak District.

3. Formulate strategic directions for strengthening subsidized housing based on the SWOT Matrix, enabling Denisha Residence to achieve optimal, integrated, and sustainable growth within the spatial structure of Deli Serdang Regency.

## RESEARCH METHODOLOGY

### 2.1 Research Type and Design

This study employs a descriptive qualitative approach with a qualitative-exploratory framework design. This approach was selected to conduct an in-depth analysis of the internal and external factors influencing the sustainability and strengthening of micro-scale subsidized housing. Through this framework, researchers can comprehensively understand spatial contexts, spatial planning policies, mortgage (KPR) financing accessibility, and stakeholder perceptions.

### 2.2 Research Location, Subject, and Informants

**a. Research Location:**

This research was conducted at Denisha Residence, a micro-scale subsidized housing development administratively located in Dusun 1, Sialang Muda Village, Hamparan Perak District, Deli Serdang Regency. Sialang Muda Village covers an area of 1.20 km² with a population of 1,832 residents. The location was selected purposely based on the rapid growth dynamics of the peri-urban area in Deli Serdang Regency as an industrial corridor, alongside the disparity between high market potential and operational-financial constraints regarding occupancy rates.

**b. Research Subjects / Informants:**

Informants were selected using a purposive sampling technique involving key informants from various stakeholder groups, namely:

1. Developer: Management of PT Piro Tetap Satu (Director and Marketing Manager).
2. Consumers/Residents: Low-Income Communities (MBR) who are applicants and residents of the housing complex.
3. Banking Institutions: Financial institutions providing subsidized mortgage loans (KPR).
4. Local Government: Officials from relevant agencies in Deli Serdang Regency (Department of Housing and Settlement Areas, and Bappeda).

### 2.3 Data Collection Techniques

Data collection encompasses both primary and secondary data:

a. Primary Data:
   - *Field Observation:* Direct observation of physical housing conditions at Denisha Residence, including the availability of Public Infrastructure, Facilities, and Utilities (Prasarana, Sarana, dan Utilitas/PSU) such as paving block roads and drainage channels, as well as spatial connectivity to surrounding industrial corridors in Hamparan Perak.
   - *In-Depth Interviews:* Structured interviews with key informants concerning legal compliance, financing hurdles related to SLIK OJK credit records, liquidity management, and marketing strategies.

b. Secondary Data:
   - *Policy Document & Report Review:* Review of the Deli Serdang Regency Spatial Plan (RTRW), BPS statistics from *Hamparan Perak District in Figures*, and the Project Feasibility Proposal for Denisha Residence by PT Piro Tetap Satu.

### 2.4 Data Analysis Techniques

Data analysis was conducted using a narrative-qualitative approach based on strategic environmental evaluation through the SWOT (Strengths, Weaknesses, Opportunities, Threats) and SWOT Matrix frameworks. The data analysis stages are outlined as follows:

1. Identification & Mapping of Strategic Factors: Inventorying all internal elements (strengths and weaknesses) and external factors (opportunities and threats) within the area.

2. Qualitative Matrix Evaluation (IFE & EFE): Constructing descriptive Internal Factor Evaluation (IFE) and External Factor Evaluation (EFE) tables to present a qualitative representation of real-world conditions without quantitative scoring.
3. SWOT Matrix Formulation: Combining internal and external factors across four strategy quadrants:
    a. *SO Strategy (Strengths - Opportunities):* Developing strategies that leverage internal strengths to capture industrial market opportunities.
    b. *WO Strategy (Weaknesses - Opportunities):* Minimizing operational weaknesses by utilizing government incentive assistance schemes.
    c. *ST Strategy (Strengths - Threats):* Capitalizing on legal compliance and physical site advantages to anticipate stringent banking risk assessments.
    d. *WT Strategy (Weaknesses - Threats):* Formulating defensive measures to minimize internal operational weaknesses and the risk of mortgage rejections.

4. Synthesis of Academic Policy Guidelines: Transforming the combined SWOT strategies into an integrated policy guidance aligned with the spatial structure of Deli Serdang Regency.

## RESULTS AND DISCUSSION

### 3.1 Identification and Mapping of Internal-External Strategic Factors

Based on field observations, in-depth interviews, and document reviews at the Denisha Residence housing estate in Sialang Muda Village, a comprehensive overview of internal factors (strengths and weaknesses) and external factors (opportunities and threats) was identified.

#### 3.1.1. Internal Factors

1. Strengths:
    a. *Legal Certainty:* Secured Freehold Ownership Certificates (SHM) and Building Approval Permits (PBG) ready for individual unit subdivision, providing security of tenure for low-income communities (MBR).
    b. *Physical Quality of Infrastructure (PSU):* Equipped with an 8-meter paving-block main road exceeding minimum subsidized housing standards while enhancing groundwater infiltration.
    c. *Marketing Incentives & Schemes:* Implementation of 0% down-payment programs, complimentary canopy installation, and independent clean water facilities (water pumps).
    d. *Flood-Free Topography:* Relatively higher land contour compared to surrounding areas, ensuring environmental resilience against inundation.
    e. *Design Flexibility (Incremental Housing):* Type 36 units are designed with posterior rear plots enabling progressive building expansion.
2. **Weaknesses:**
    a. *SLIK OJK / Credit Check Barriers:* High bank mortgage (KPR) rejection rates caused by negative credit histories of prospective MBR debtors exposed to online loans or consumer debt.
    b. *Cash Flow Constraints:* Micro-scale developers experience tight working capital liquidity, where mortgage disbursements depend heavily on physical construction progress.
    c. *Limited Public Amenities & Green Space:* Restricted availability of places of worship, community halls, and integrated Green Open Spaces (RTH) within the estate.
    d. *Suboptimal Street Lighting & Drainage:* Nighttime public street lighting (PJU) and internal drainage connectivity to the regional final discharge point are not yet fully constructed.

e. *Management & Marketing Capacity:* Lean organizational structure restricts the developer's digital promotion reach.

**3.1.2. External Factors**

1. Opportunities:
   a. *Industrial Worker Agglomeration (Captive Market):* Proximity to 11 industrial estates in Hamparan Perak District with a market potential reaching 40,000 MBR workers.
   b. *Local Government Fiscal Incentives:* Deli Serdang Regency policies waiving Land and Building Acquisition Duty (BPHTB) alongside mortgage contract fee subsidies.
   c. *Enhanced Spatial Accessibility:* Main road corridor improvements connecting the site to the Hamparan Perak Police Station, Klambir V Market, and the Medan Sunggal area
   d. *Expansion of Subsidized Mortgage Quotas:* Federal policy expansions regarding subsidized financing quotas (FLPP and Tapera).
   e. *Shifts in Residential Preference (Urban Sprawl):* High land prices in central Medan drive demand accumulation for affordable housing toward the peri-urban areas of Deli Serdang.

**2. Threats:**

   a. *Negative Stigma of Subsidized Housing:* Public perception associating subsidized housing with low building quality, flood vulnerability, and poor environmental standards.
   b. *Intense Market Competition:* Over five similar subsidized housing developments operate within the Hamparan Perak corridor (such as Puri Revino Asri and Bumi Ayu Lestari).
   c. *Stringent Banking Risk Analysis:* Quota caps and policy fluctuations in credit approvals by mortgage lender banks.
   d. *Escalation of Construction Material Costs:* Building material price inflation increasing production costs amidst fixed price ceilings for subsidized housing.
   e. *Risk of Peri-Urban Ecological Imbalance:* Conversion of productive agricultural land that is not fully integrated into regional macro-infrastructure networks.

**3.2 SWOT Analysis Matrix Table (IFE and EFE)**

The following table presents the qualitative Internal Factor Evaluation (IFE) and External Factor Evaluation (EFE) Matrix for Denisha Residence:

**3.2.1. SWOT Analysis Matrix Table (IFE and EFE)**

The following table presents the Internal Factor Evaluation (IFE) and External Factor Evaluation (EFE) Matrix for Denisha Residence:

Table 1. Internal Factor Evaluation (IFE) and External Factor Evaluation (EFE) Matrix

| Category | Evaluation Aspect | Strategic Indicator | Real-World Field Condition Description |
|---|---|---|---|
| Internal Factors (IFE) | Strengths | 1. Property Rights Legality | Master Freehold Title (SHM) and Building Approval Permit (PBG) completed and ready for individual unit subdivision. |
| | | 2. Infrastructure Specifications | 8-meter main access road and 6-meter residential lanes constructed with K-250 paving blocks. |

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|---|---|---|---|
| | | 3. Marketing Incentive Schemes | 0% down-payment promotion, complimentary canopy, kitchen bench, and drilled well/water pump facilities. |
| | | 4. Topographical Site Conditions | Elevated site contour ensuring complete resistance to flood risks. |
| | | 5. Structural Design Concept | Adaptable design optimized for progressive housing expansion (*incremental housing*). |
| | Weaknesses | 1. Debtor Credit Qualification | High mortgage rejection rate due to adverse debtor credit histories (SLIK OJK / online loan liabilities). |
| | | 2. Working Capital Liquidity | Constrained cash flow among micro-scale developers for initial phase construction. |
| | | 3. Public Facility Availability | Absence of dedicated places of worship and integrated community halls on-site. |
| | | 4. Environmental Infrastructure | Suboptimal nighttime street lighting and unconnected internal drainage to the regional final discharge point. |
| | | 5. Marketing Capacity | Lean internal marketing team leading to relatively slow unit absorption rates. |
| External Factors (EFE) | Opportunities | 1. Labor Agglomeration | Proximity to 11 industrial estates with a captive market potential of 40,000 low-income workers. |
| | | 2. Local Fiscal Incentives | Municipal policies granting Land and Building Acquisition Duty (BPHTB) exemptions and mortgage contract fee subsidies. |
| | | 3. Spatial Accessibility | Enhanced connectivity via the primary road corridor linking to the Police Station and Klambir V Market. |

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|---|---|---|---|
| | | 4. Subsidized Mortgage Quotas | Expanded national quota allocations for subsidized housing finance schemes (FLPP/Tapera). |
| | | 5. Urban Sprawl Trends | Spillover demand for affordable housing originating from central Medan. |
| | Threats | 1. Subsidized Housing Stigma | Prevailing public perception associating subsidized units with inferior building and environmental quality. |
| | | 2. Market Competition | Intense market rivalry from more than five similar developments in the Hamparan Perak corridor. |
| | | 3. Banking Quota Constraints | Quota caps and policy fluctuations in mortgage credit approvals by disbursement banks. |
| | | 4. Material Cost Inflation | Rising prices of construction materials narrowing developer profit margins. |
| | | 5. Peri-Urban Land Conversion | Risks of environmental imbalance stemming from rapid agricultural land conversion. |

### 3.3 SWOT Strategy Formulation Matrix Table

Based on the synthesis of IFE and EFE factors, the SWOT (Strengths, Weaknesses, Opportunities, Threats) Strategy Matrix was formulated to establish policy directions for strengthening the residential area:

**Table 2. SWOT Strategy Matrix for Denisha Residence**

| Strategic Factor | STRENGTHS (S)<br><br>1. Complete legal ownership (SHM & PBG ready for subdivision)<br>2. High-quality PSU infrastructure (8 m paving block road)<br>3. Attractive marketing incentives (0% DP, free canopy, water pump)<br>4. Elevated, flood-free site topography<br>5. Flexible design for incremental housing expansion | WEAKNESSES (W)<br><br>1. High mortgage rejection rate due to SLIK OJK/online loan liabilities<br>2. Limited working capital cash flow for micro developers<br>3. Lack of integrated public facilities and places of worship on-site<br>4. Suboptimal street lighting & incomplete drainage connection to final discharge<br>5. Lean marketing team resulting in slower unit absorption |
|---|---|---|
| OPPORTUNITIES (O)<br><br>1. Proximity to 11 industrial estates with 40,000 low-income workers<br><br>2. Local government fiscal incentives (BPHTB waiver & contract subsidies)<br><br>3. Improved spatial accessibility via main arterial corridors<br><br>4. Expansion of subsidized mortgage quota allocations (FLPP/Tapera)<br><br>5. Urban sprawl driving demand for peri-urban affordable housing | SO STRATEGIES (Strengths - Opportunities)<br><br>• SO-1: Develop direct marketing (B2B/direct marketing) schemes targeting the 11 surrounding industrial estates by highlighting legal certainty, flood-free terrain, and 0% DP incentives.<br><br>• SO-2: Maximize local government fiscal incentive policies (BPHTB waiver) and national FLPP quota expansions to accelerate unit sales absorption.<br><br>• SO-3: Leverage high-quality paving block road infrastructure and strategic spatial accessibility as primary competitive advantages to capture spillover housing demand from Medan City. | WO STRATEGIES (Weaknesses - Opportunities)<br><br>• WO-1: Establish strategic partnerships with disbursement banks and labor unions to conduct financial literacy education and credit record rehabilitation (SLIK OJK recovery) for prospective MBR buyers.<br><br>• WO-2: Utilize government PSU assistance programs and regional infrastructure subsidies to fulfill public lighting, drainage connections, and community facility needs without straining developer cash flow.<br><br>• WO-3: Optimize digital marketing channels in collaboration with industrial worker associations to broaden promotional reach and accelerate operational cash flow. |

| THREATS (T) | ST STRATEGIES (Strengths - Threats) | WT STRATEGIES (Weaknesses - Threats) |
|---|---|---|
| 1. Negative public stigma regarding subsidized housing quality<br><br>2. Intense market competition from >5 local competitors<br><br>3. Banking quota caps and stricter risk assessment policies<br><br>4. Building material price inflation narrowing profit margins<br><br>5.Peri-urban ecological risks due to rapid land conversion | • ST-1: Counter negative public stigma and outperform competitors by promoting verified legal certainty (SHM/PBG) and superior physical infrastructure (8 m paving roads, flood-free site).<br><br>• ST-2: Implement eco-friendly site drainage and retain paving block water infiltration features to mitigate peri-urban ecological risks while establishing product reputation.<br><br>• ST-3: Establish early underwriter agreements with disbursement banks using master property titles as collateral to navigate stringent banking risk policies. | • WT-1: Formulate efficient construction management and bulk material purchasing strategies to suppress production costs amidst building material inflation.<br><br>• WT-2: Implement rigorous pre-screening of prospective buyers' credit profiles (SLIK OJK) prior to formal bank submission to minimize rejection rates and administrative costs.<br><br>• WT-3: Phase infrastructure delivery and unit construction incrementally (*phasing development*) aligned with disbursement priorities to maintain cash flow stability amidst bank quota constraints. |

### 3.4 Discussion and Policy Analysis

**1. Peri-Urban Spatial Integration and Infrastructure Connectivity**

Research findings indicate that Denisha Residence possesses a strategic location advantage connected to the Hamparan Perak economic corridor. However, in line with Andiyanto & Sugiarto (2023), the success of peri-urban housing is determined not merely by physical travel distance, but by the connectivity between micro-infrastructure networks and regional macro-infrastructure. The implementation of an 8-meter-wide K-250 paving block road at Denisha Residence aligns with Pratama & Kusuma's (2020) theory on eco-friendly infrastructure capable of enhancing water infiltration capacity and preventing inundation. Nevertheless, internal housing drainage channels must be aligned promptly with the primary drainage network of Hamparan Perak District to prevent potential future overflows.

**2. Developer Credibility and Mitigation of Financing Barriers**

The primary obstacle in the sales absorption of subsidized housing units in Sialang Muda Village is the high mortgage rejection rate caused by prospective low-income (MBR) debtors' exposure to online loan instruments, which adversely affects their SLIK OJK credit records. This phenomenon supports studies by Dabner & Smith (2020) and Hardi & Fitriani (2021), which state that financial exclusion among MBR has shifted from a minimum income issue to micro-credit administrative record impediments. Consequently, the implementation of independent pre-screening strategies (WT-1) by PT Piro Tetap Satu is crucial for assessing prospective consumer eligibility prior to bank submission, thereby suppressing mortgage rejection rates.

**3. Land Management and Industrial Market Access (Captive Market)**

The market potential of 40,000 workers across 11 industrial enterprises in the vicinity of Hamparan Perak District provides guaranteed, abundant market demand. This finding reinforces the study by Siregar & Lubis (2022), which emphasizes the necessity of synergy between MBR residential areas and industrial agglomeration centers in Deli Serdang. Through direct B2B marketing strategies (SO-1), developers can collaborate collectively with corporate management or labor unions to streamline income verification and mortgage administration processes. This aligns with the perspective of Nuraini & Abdiyanto (2023) regarding the importance of facilitating workplace accessibility for low-income workers.

**4. Environmental Quality and Space Attachment**

To overcome the negative stigma associated with subsidized housing, the provision of superior public infrastructure, facilities, and utilities (PSU), alongside verified legal certainty (SHM/PBG), serves as the developer's primary asset. As underscored by Nuraini (2021), fostering space attachment through a well-structured residential environment, flexible incremental housing design, and a secure, flood-free setting enhances residents' satisfaction and social attachment to their living area.

## 4. CONCLUSION AND RECOMMENDATIONS

### 4.1 Conclusion

Based on the analysis and discussion regarding the strengthening of subsidized housing at Denisha Residence in Sialang Muda Village, Hamparan Perak District, several main conclusions can be drawn in accordance with the research objectives:

1. Internal Factors (Strengths and Weaknesses): Denisha Residence possesses strong internal advantages in terms of legal certainty (Freehold Title/SHM and Building Approval Permit/PBG ready for individual unit subdivision), superior infrastructure quality featuring an 8-meter main road with K-250 paving blocks, elevated topography resistant to flood risks, attractive promotional incentive schemes (0% down payment, complimentary canopy, and drilled water pumps), and flexible structural design allowing incremental housing expansion. However, spatial sustainability is constrained by internal weaknesses, notably high mortgage (KPR) rejection rates caused by prospective low-income (MBR) consumers' adverse credit histories in SLIK OJK (online loan liabilities), tight operational cash flows inherent to micro-scale developers, and incomplete completion of Green Open Spaces (RTH), street lighting (PJU), and internal drainage networks.
2. External Factors (Opportunities and Threats): The primary external opportunity stems from a captive market of 40,000 industrial workers across 11 surrounding enterprises, local government fiscal incentive support from the Deli Serdang Regency (waivers for Land and Building Acquisition Duty/BPHTB and contract fee subsidies), improved regional road connectivity, and spillover housing demand from central Medan City. Conversely, external threats include negative public perceptions regarding subsidized housing quality, intense market competition from similar local housing projects, stringent banking credit risk assessments, building material cost escalation, and peri-urban environmental sustainability challenges.
3. Sustainable Strengthening Strategy Directions: Strengthening Denisha Residence is achieved through multi-sectoral integration based on SWOT analysis outcomes. Strategic priorities include penetrating the industrial captive market through direct B2B marketing, mitigating mortgage rejection risks via independent debtor pre-screening mechanisms, capitalizing on regional fiscal incentives, and aligning internal housing infrastructure (drainage and street lighting) with Deli Serdang Regency's macro-infrastructure networks in a sustainable manner.

### 4.2 Recommendations

To realize the strategic directions for strengthening subsidized housing sustainably, the following recommendations are formulated for relevant stakeholders:

1. For the Developer (PT Piro Tetap Satu):

a. *B2B Marketing Transformation:* Shift sales strategies from retail approaches to collective partnership schemes (direct selling) by collaborating with labor unions, worker cooperatives, or management teams of the 11 nearby industrial enterprises.
b. *Independent Pre-Screening Mechanism:* Perform initial verification of prospective buyers' SLIK OJK credit records prior to formal bank submission to lower mortgage rejection rates and optimize operational cash flow.
c. *Infrastructure Quality Enhancement:* Expedite the installation of public street lighting (PJU), optimize internal drainage channels, and establish integrated Green Open Spaces (RTH) to dismantle negative public stigmas surrounding subsidized housing.

2. For the Deli Serdang Regency Government:
   a. *Macro-Infrastructure Integration:* Accelerate the alignment of primary drainage networks and main road upgrades in Hamparan Perak District to fully integrate MBR residential areas into the regional spatial system.
   b. *Expansion of Financing Assistance:* Maintain and maximize BPHTB waiver programs while streamlining licensing procedures for developers committed to building quality affordable housing.
3. For Banks and Mortgage Disbursement Institutions:
   *Financial Literacy & Adaptive Assessment:* Conduct regular financial literacy and education programs for industrial workers and develop adaptive credit scoring frameworks tailored to low-income earners with stable fixed incomes.

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