

## ABSTRACT

### **HENRIKO GANESHA PUTRA "SAVING HOUSING (TAPERA) AND APPLICATION IN DKI JAKARTA: STUDY OF SOCIAL SECURITY HOUSING MODEL"**

*Number of pages* : xi + 98 pages + 17 images + 24 Tables  
*Advisors 1* : Dr. Ir. Erwin Fahmi, MURP  
*Advisors 2* : Ir. Kemal Taruc.MBA.,MSc

*Residence is a basic need for every human being. As mandated by the UUD 1945, the State guarantees the fulfillment of citizens' needs for a decent and affordable place of residence in order to develop Indonesian people as a whole, be self-sufficient, independent and productive. The Housing Savings (Tapera) according to the UU Republic of Indonesia 4/2016, is a long-term fund storage program that is used for housing finance, especially for Low-Income Communities (MBR).*

*Tapera is expected to be a solution for MBR in reaching out for funding to obtain housing. BAPERTARUM-PNS is an important lesson on how the goal of the housing savings is being used as retirement savings by most participants. Housing systems in Germany through Bausparen and Singapore through the Central Provident Fund (CPF) can be used as learning in implementing effective Tapera policies.*

*Modeling of membership potential and funds for Tapera utilization nationally and regionally in the DKI Jakarta Province, will indicate the gap between the Tapera policy and the expectations of the community for the presence of solutions to affordability of housing finance for MBR.*

***Keywords: Residence, Tapera, Low-Income Communities, BAPERTARUM-PNS, Bausparen Germany, CPF Singapore.***