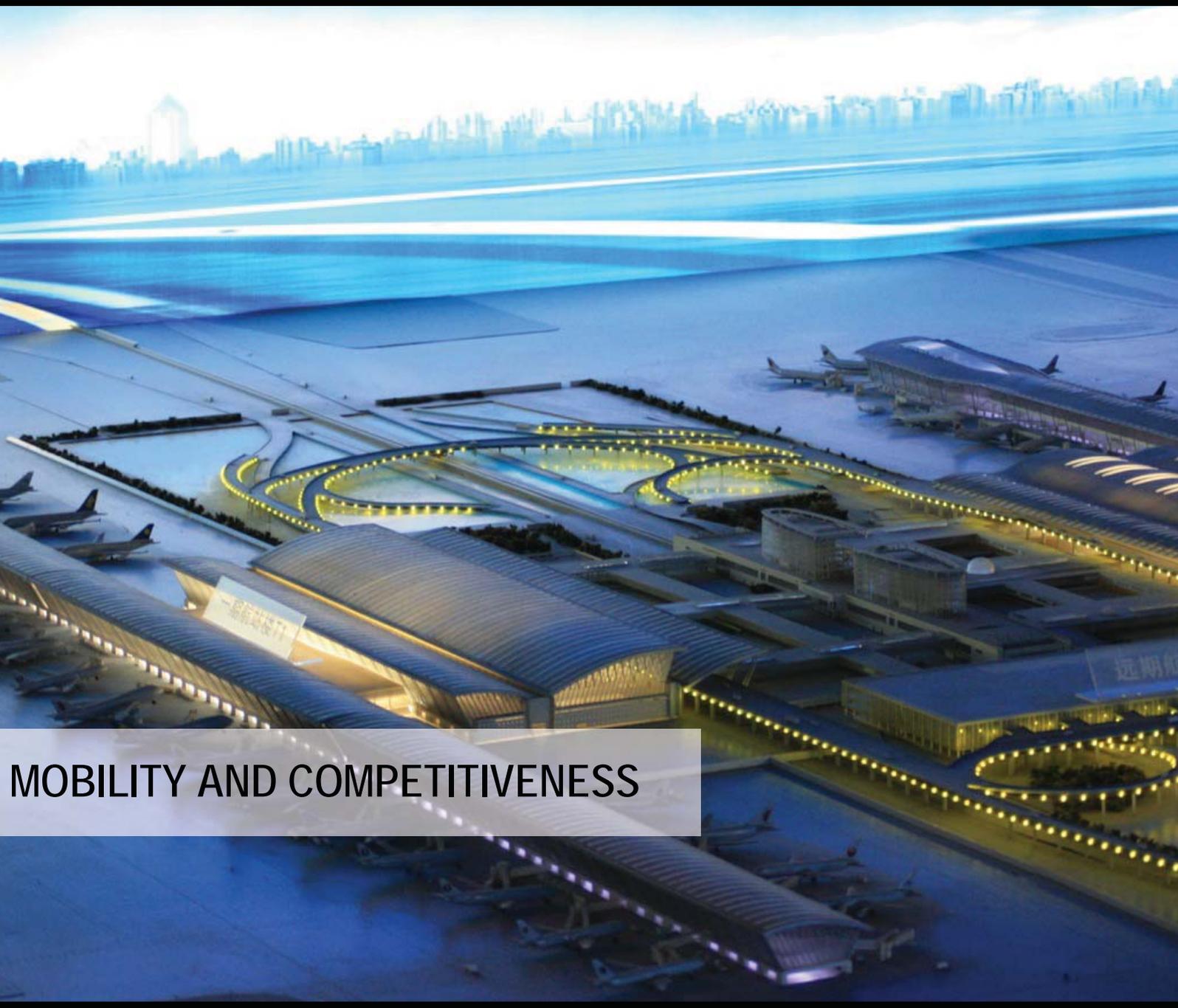


# TeMA

Journal of  
Land Use, Mobility and Environment

Urban sprawl processes characterize the landscape of the areas surrounding cities. These landscapes show different features according to the geographical area that cities belong to, though some common factors can be identified: land consumption, indifference to the peculiarities of the context, homogeneity of activities and building typologies, mobility needs exasperatedly delegated to private cars.

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MOBILITY AND COMPETITIVENESS

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# TeMA

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## HOUSING POLICY

### A CRITICAL ANALYSIS ON THE BRAZILIAN EXPERIENCE

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#### ABSTRACT

The last decade has revealed significant advancements on social housing in Brazil. Along with the implementation of the National Housing Policy (2004), the National Housing System (2005), and the National Housing Plan (2008), a consistent model to face the Brazilian housing deficit was created. The prime execution program, called Minha Casa Minha Vida [My Home My Life] program (PMCMV), assembles the government and private agents to build a million houses for low income people. Based on the outlined context, this paper seeks to evaluate the relationship between National Housing Policy and PMCMV, discussing its implications on housing outlook in the country. The results reveal a theoretical and conceptual unbalance between these two policies, allowing speculation on the prevalence of the economic component over the social one.

#### KEYWORDS:

Brazilian housing policy, housing, housing deficit, social housing

## 1 INTRODUCTION

A great evolution in the principles and methods of the housing policies in Brazil since the 1970s can be identified: after a standardized model without urban and social concerns during the 1970s, passing by an implosion process during the 1980s and a conceptual reconstruction in the 1990s, arrives in the 2000s with innovative principles and methods resulting in a new housing policy.

The beginning of 21st century represents a period of significant progress of the urban policy in Brazil. Approval of Law No. 10.257/2001, known as the City Statute, set guidelines and compliance mechanisms of social function of the city and the property, based on popular participation and enabled by a series of urban instruments (BRAZIL 2001). Concomitantly, a board that would coordinate the urban development policy of the country, Ministry of Cities, was created in 2003, integrating the policies related to the subject (MCIDADES 2011).

The Municipal Master Plan (MMP) was adopted as a basic instrument of the urban policy, whose contents would be responsible for establishing strategies to fulfill the social function of the city and the property. In order to ensure its effectiveness, Ministry of Cities has developed activities to support the cities financially and train public administrators and civil society on this new concept, its scope and the importance of popular participation in the PDPs (Rolnik, Nakano, Cymbalista 2008)<sup>1</sup>.

Along with the promotion of Participatory Master Plans, Ministry of Cities has been working to develop a strong strategy in housing sector. After the establishment of the National Housing Policy in 2004 (which defined guidelines and instruments), the National Housing System in 2005 (structured on a subsystem focused on social housing and another one focused on the “market housing”), and the National Housing Plan in 2008 (which outlined strategies that shall be used to fulfill the housing needs until 2023), a consistent model for dealing with the housing issue in the country was developed.

This set of instruments has established a new institutional framework, strengthening the coordination of actions and resources of the various government levels and agents involved in solving housing problem in Brazil. At local level, cities were urged to prepare their own Local Plans for Social Housing and make, in a democratic and participative way, strategies to reverse the housing situation related to irregular settlements, precariousness in housing quality and deficit of new unities (Nascimento Neto, Moreira 2010).

As result, since 2005 there has been an increase of investments in housing programs supported by the resources of National Housing System. The prioritization of this issue by federal government and improvement of macro-economic scenario stimulated an extremely favorable outlook, sponsored by the Programa de Aceleração do Crescimento (PAC – Growth Acceleration Program), which leveraged a large number of housing programs and projects that create an optimistic scenario for the coming years (Bonduki 2008).

To Rolnik, Nakano and Cymbalista (2008), the plentiful amount of credit and subsidies – which makes reaching the lower classes – and the sociopolitical process established finally permit to discuss (in a consistent way) the wide access to urban land in Brazil. At the same time, the amount of resources destined to social housing – which are promoted by Programa de Aceleração do Crescimento (PAC) and Minha Casa, Minha Vida [My Home My Life] program (PMCMV) – has increased (Freitas, Pequeno 2011).

However, despite these improvements, recent studies have shown many limitations to the Brazilian housing policy, such as the recurrent deficient integration between housing and land policies. Historical difficulties faced by cities to control land use and the occupation remains the major challenge for public managers and

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<sup>1</sup> In theory, the extent of Master Plan was wide. However, after ten years of the City Statute, it becomes evident a series of limitations, among which stands out the precariousness in the implementation of urban instruments, the submission of urban land to real estate lobby and the use of popular participation as a way of legitimizing practices engendered by hegemonic sectors of society (Rainer 2007; Rolnik, Klink 2011; Santos Jr., Montandon 2001).

makes National Housing Policy risk making the same mistakes of the 1970s' model, (re)producing a model marked by socio-territorial segregation and a precarious urban environment (Bonduki 2008; Rolnik, Nakano, Cymbalista 2008; Rolnik, Klink 2011).

The increase of the amount of public constructions has resulted in a housing boom, which, along with a poor regulation of the land market, tends to reduce the housing production – especially for the poorest people (Bonduki 2008). As Rolnik and Klink (2011) pointed out, significant injection of funds from Minha Casa Minha Vida program created an overheat in real estate market, which found it difficult to build new social housing units due to the high cost of the land and the lack of deployed infrastructure. Besides, the cities show a very low capacity, and on the urge of capturing part of the significant volume of investments, end up risking spending them inappropriately or using them to fund projects based on an excluding urbanization model, hegemonic in Brazil.

In this context, the following question is highlighted in this paper: is there a conceptual articulation between National Housing Policy (NHP) and its main policy of execution, Minha Casa Minha Vida program? Or did the conflict among social, political and economic interests lead to the establishment of divergent public policies? Our starting point is the following hypothesis: the strategies for the implementation of Minha Casa Minha Vida program do not find converging points that suit the principles established in the NHP and, therefore, in the National Housing Plan, generating distortions on the process of intervention on the housing problems in Brazil.

This paper is organized into three major sections: first, we discuss methodological issues; then, we examine the NHP and the PMCMV; and finally, we discuss similarities and contradictions between the aforementioned instruments for the implementation of housing policy in Brazil.

## 2 RESEARCH METHODOLOGY

Seeking to achieve these goals, we developed a case study, focused on social housing policies in Brazil, specifically the National Housing Policy (main legal milestone) and its main execution policy, *Minha Casa Minha Vida* program. The case study method can be understood as a research strategy that analyses a contemporary phenomenon in a deep way, in which there is not a clear definition in the boundaries between the phenomenon and its context and there are multiple sources available (Yin 1994).

This research is based on two complementary steps. The first one, exploratory and descriptive, provides a theoretical and conceptual deeping, relating to the contextualization of National Housing Policy (NHP) and *Minha Casa Minha Vida* program (PMCMV), with the objective to understand its formulation process, its implementation process, as well as its main guidelines. According to Gil (2002), this step seeks to describe the characteristics of a particular phenomenon, establishing relationships among identified variables. Bibliographical and documental analysis was adopted as a research technique. Results are shown in the next two chapters.

The second step, analytical, proceeds the exploratory and descriptive one, once, as stated by Gil (2002), the analysis of a phenomenon demands its prior identification and detailed description. Thus, step 2 discusses the hypothesis established in this paper by comparative analysis between the NHP and the PMCMV. Results are shown in chapter five.

Relying on the policy cycle<sup>2</sup> described by Frey (2000) and discussed by Trevisan and Van Bellen (2008), this paper focuses on the analysis of the second step of the policy cycle (implementation), treating in a less deep way the first and third steps (formulation and impacts control).

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2 As stated by Frey (2000), the public act can be divided into partial steps – formulation, implementation and impacts control – which form the political cycle, an important element of the public policy analysis.

### 3. NATIONAL HOUSING POLICY IN BRAZIL

Set up in 2004, the National Housing Policy (NHP) was the first milestone of the prioritization of housing issue, led by Lula's Government<sup>3</sup>, and had, as a primary goal, the idea of resuming the planning process of the sector and ensuring institutional conditions necessary to promote access to decent housing for all segments of the population, especially the lower class (MCIDADES 2011). Its elaboration process was led by the National Cities Council (subordinated to the Federal Ministry of Cities), based on an extensive participatory process grounded on a series of workshops, culminating in a final version of the NHP, approved by the National Cities Council in December 2004 (MCIDADES 2004).

Retaking old demands of social movements for housing and urban reform, the NHP has brought significant advances in the field of social housing – promoting urbanization, regularization and urban integration of precarious settlements, and improving in housing quality and provision of new units (Andrade 2011; Rolnik 2009) –, once it considered the integration between housing policy and urban development policy essential to achieve its goals (MCIDADES 2004).

In order to ease its implementation, a set of instruments was determined – of which the National Housing System and the National Housing Plan (PlanHab) must be highlighted. The National Housing System (NHS) establishes the basis of the NHP institutional project, providing integration among the three government levels and between public and private agents, setting rules for the financial articulation required to accomplish the goals of the referred policy. Its structure is organized based on two subsystems: the National Market Housing System (NMHS) and the National Social Housing System (NSHS) (MCIDADES, 2004).

As Andrade (2011) highlights, the NSHS (created by Law No. 11.124/2005 and regulated by Decree No. 5.796/2006) has great relevance, once it focuses on the lower class, providing subsidies that shall meet the needs related to the production of new housing and the livability improvement of inadequate dwellings. The author also emphasizes the importance of the National Fund for Social Housing (NFSH), which was also created by the aforementioned legislation, in order to centralize resources for social housing programs.

With the creation of the NSHS, a new management model for social housing funds was established in Brazil (these resources are handled by a Management Council formed by government representatives, civil society and academic institutions). This model was democratic, participatory and decentralized, and promoted the creation of Municipal Housing Councils and Social Housing Local Plans<sup>4</sup>, allowing the adaptation of strategies to cope with housing issues within the local reality (Andrade 2011; Nascimento Neto, Moreira 2010).

The implementation of these instruments was overseen by the President Luiz Inacio Lula da Silva, reelected in 2007, when the elaboration of National Housing Plan (PlanHab), a major component of the new NHP, was started. This plan was completed in 2008, after an intense participatory process. According to Bonduki (2009), the PlanHab aims to delineate public and private strategies to equalize the needs of the country within 15 years – a long-term strategic plan linked to actions of short and medium term. The strategy requires simultaneous actions in four essential facets: financing and subsidies, institutional arrangements, civil construction productive chain and urban land strategies. These facets are intrinsically linked: there will be no substantial changes unless simultaneous actions in four facets are carried out.

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3 The housing issue has been taken as one of the main banners of the candidate Luiz Inacio da Silva (Lula) for the presidential elections of 2002, tracing its historical commitment to the theme. In this context, his performance stands out as a general coordinator of the Projeto Moradia [Housing Project], created in 1999 with the objective to develop a strategy to face the Brazilian housing deficit, based on coordinated actions of housing production and control of the land market (Bonduki 2009; Andrade 2011).

4 The Social Housing Local Plans (SHLP) is the most important management instrument of municipal housing policy, which guides the decision-making, express the main guidelines and formulate a long-term strategy to solve housing deficits by 2024. Along with NHP, NHS and PlanHab, it structures and embodies the social housing municipal policies (Nascimento Neto, Moreira 2010).

It's important to emphasize that this development process started from the understanding of the existence of a "social debt" accumulated in Brazil, which resulted from social inequality and income concentration, expressed in territorial segregation of urban spaces and difficulties in accessing the formal housing market faced by the lower class.

Rescuing the background theory of this public policy, we can observe a view based on concepts of social production of urban space. These concepts were widely discussed by Mark Gottdiener (1997), who made up his work based on a confrontational dialogue with the previous studies of David Harvey (2005) and Lefébvre (1999)<sup>5</sup>.

Gottdiener's arguments (1997) also fit in this context. By demonstrating the complexity of the social production of urban space, the author argues that space is fundamental in the process of capitalist (re)production, not as a substrate, but as an active element that establishes a dialectical relation with the society in the (re)production of cultural, political and economic values. There is a multiplicity of interests and stakeholders involved with land issue that sometimes prioritize the usage values, and other times prioritize exchange values, depending on the conditions under which they are placed, regardless the categorization of classes – so valuable to Marxism. This condition results in a permanent conflict of interests around the social space, not only as an area full of socio-cultural value, but also as an abstract space.

Several intervention strategies for the National Housing Plan (PlanHab) (which considers a joint and coordinated action essential) involving (1) resources supply, (2) formatting of appropriate institutional arrangements, (3) promotion of the supply chain of the civil construction focused on social housing and (4) urban strategies to control land speculation and the access to urbanized land are elaborated based on this theoretical and conceptual understanding. In brief, universal access to decent housing is sought, with minimum standards of basic infrastructure, public transportation and social services, understood as forms of social inclusion.

Reinforcing the understanding of adequate housing as a component of social inclusion, Cesar Eduardo Marques and Renata Bichir (2001) studies reveal a "spatial pattern of social segregation" in Brazil, formed by a process of socio-territorial reproduction of low incomes. For Torres and Marques (2004), this model of poverty concentration creates negatives externalities, producing poverty reproduction circuits that are difficult to break by individual clipping policies that do not add the variable *space* while one of its inputs.

Contributing to the discussions, Raichelis (2006) states that the analysis of urban poverty and of the urbanization model that suggests expanding the periphery refers to the links among social classes, work and city access. Within this model, the interdisciplinary approach of housing problems establishes itself as a theoretical and practical need among the various sciences. This articulation demands the participation of a range of specialists, who bring their views of the reality (Floriani 2004). Andrade (2011) reaffirms the above, emphasizing that the strategies adopted in the PlanHab reaffirm the government posture of facing housing problem from the perspective of participation, diversity, interdisciplinarity and complementarity.

#### 4. *MINHA CASA, MINHA VIDA* PROGRAM (PMCMV)

A strong investment of public resources directed to urban areas – led by the launch of the *Programa de Aceleração do Crescimento* [PAC – Growth Acceleration Program] – was part of Lula's decent housing

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<sup>5</sup> According to Limonad (1999), the understanding of the social production of space as an essential part of the reproduction of social conditions of a capitalist production can be credited to Lefébvre (1999), although the author saw the space issue purely as a regulatory role. Besides, David Harvey (2005) emphasized the importance of space production as a fundamental mechanism of capital accumulation. Although Lefébvre and Harvey's formulations have great importance, their discussions – based on the dialectical relationship of the class struggle – are seen by many authors as insufficient against contemporary socio-economic organization, which established new relations of production and consumption, hindering the identification of the class struggle classical dialectical relation.

defense program and could be noticed after 2007. Being part of a strategic action plan, PAC is a set of measures intended to encourage private investment, increase public investment in infrastructure and promote economic growth and an improvement of the living conditions (BRAZIL 2007). According to Andrade (2011), the projects got around R\$ 500 billion between 2007 and 2010 – including a program of slum interventions of around R\$ 13 billion of the total amount.

Despite PAC's relevance, the urge for investment in housing sector got significant leverage only with *Minha Casa, Minha Vida* [My House, My Life] program (PMCMV) – created by the Provisional Presidential Decree No. 459/2009 and subsequently approved by Law No. 11.977/2009 –, which intended to finance housing constructions through real estate market in a partnership with public sector, aiming to build 1 million houses by 2010 and another million between 2011 and 2014.

In general, the Program provides four modalities of housing financing: (1) one directed to families with incomes up to 10 minimum wages, through the National Program for Urban Housing, whose subsidy percentage depends on the family income level; (2) a subsidized line, directed to families with incomes up to three minimum wages, that would be appointed by local governments, (3) one directed to collective operations in urban and rural areas (self-management task forces); (4) and credit supply for infrastructure of housing projects (Shimbo 2010).

There is a consensus among many authors that the PMCMV's main motto was to boost the Brazilian economy<sup>6</sup> in a time of international crisis – right when there is an increasing input of international funds in the housing production market (Bonduki 2009; Shimbo 2010; Andrade 2011; Bastos 2010). Despite the consensus, the authors show different degrees of distrust in its implementation.

Indeed, one cannot deny the advances achieved with the increase of subsidies and taxes incentives, which reached the lower class – where the largest portion of the housing deficit can be found. The data presented by Andrade (2011) reinforce this statement: there has been a 900% increase of the resources between 2005 and 2009, allowing the NFSH and the PMCMV to serve families that were once excluded from traditional system of financing.

Despite the increase in investments and subsidies, the distribution of the units offered to different classes can still be questioned. The group that earns up to three minimum wages – which concentrates 90% of the housing deficit in Brazil – shall get 400,000 housing units, whereas the group that earns up to 10 minimum wages shall get 600,000. These numbers indicate a mismatch between the supply created by the PMCMV and the housing deficit, suggesting that the focus of the housing policy, although to a lesser extent than in the past, is still concentrated on the production of housing-commodities that will be consumed by the middle class (Bastos 2010).

Another recurring question refers to housing quality built by private enterpriser. The urge of public power to pursue the number of 1 million houses leads to the risk of encouraging the reproduction of remote settlements built in the 1970s – which have low housing standards, are in inappropriate locations and detached from national deficit profile (Shimbo 2010). According to Andrade (2011), there is a significant recurrence of housing complexes located in remote areas of the cities – where the land prices are lower and there is precarious (or no provision of) public transportation and social facilities – in the projects hired by the PMCMV until now. Besides, the contiguity of similar housing complexes generates a pattern similar to the 1970s': the difference is that nowadays they are no longer built by the government (only funded).

Although one might argue that the PMCMV, besides financing through civil construction companies, also offers a financing line directed to social entities (a new version of the *Programa Crédito Solidário* [Solidary Credit Program], with funding for self-management task forces), the distribution of resources is significantly

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<sup>6</sup> Only in the first step of MCMV (2009 - 2001) the investments were of over R\$ 34 billion.

uneven. As Lago shows (2011), between 2009 and 2011, the *PMCMV Entidades* [PMCMV - Entities Program] hired about 9,000 units, while the private production hired by PMCMV financed 449,000 units.

## 5. ARE WE OVERCOMING THE HOUSING DEFICIT IN BRAZIL?

The analysis on the National Housing Policy and the *Minha Casa, Minha Vida* Program presented in this paper permits identified certain mismatches in the treatment of housing problem in Brazil. Before talking about the critical analysis of these points, however, it's necessary to take one last consideration.

Indeed, one cannot deny the advances in the last decade in terms of access to decent housing: the creation of the Ministry of Cities, the formulation of the National Housing Policy, the National System of Social Housing, the National Housing Plan (PlanHab) and the *Minha Casa Minha Vida* program (PMCMV) brought answers to the main demands that have been historically claimed by social movements for urban reforms and housing.

However, the execution of the PlanHab guidelines through the Program *Minha Casa Minha Vida* program led to a series of distortions between the original intention and the actual result. In this paper, we chose to discuss two key-issues: the deficit and the (sometimes nonexistent) integration between housing policy and land policy; and the prioritization of the PMCMV in boosting the civil construction industry at the expense of tackling the housing deficit.

Historically, the scientific community has been warning society about cities' low administrative capacity as a main obstacle in urban policies, especially in the housing policy. Not coincidentally, the cities' institutional strengthening was one of the main axes of the PlanHab, trying to overcome the difficulties of implementing this public policy, which should be linked to the social policy and to the land policy.

The recurring cities' inability to control the land use and occupation constitutes a major challenge for the public managers, and make the National Housing Policy risk making similar mistakes to those of the 1970s model, (re)producing a model characterized by socio-territorial segregation and a poor urban environment (Rolnik, Klink 2011). For Rolnik, Nakano and Cymbalista (2008), the integration between housing policy and land policy is essential, once it would allow the control of land speculation in order to avoid the maintenance of a certain urbanization pattern in Brazil – where the most needy are systematically apart from the areas occupied by the market, requiring increasing investment for their integration with the urban grid.

In this context, cities' first actions are inevitable for the development of Municipal Master Plans (MMP) and the Social Housing Local Plans (SHLP) – which, when matching strategies, allow the adoption of urban instruments in order to control land speculation and ensure social justice and access to urbanized land, as well as social management of land appreciation.

It is precisely at this point that lays one of the biggest misunderstandings between the National Housing Policy and the *Minha Casa Minha Vida* program. While the first sets out the Social Housing Local Plan (SHLP) as a basic instrument to access the resources of the National Social Housing System (NSHS), the funding provided by the PMCMV have no connection with the municipal planning instruments – such as the MMP or the SHLP (Buonfiglio, Bastos 2011; Andrade 2011). This observation acquires more troubling outlines if we observe the amount of money involved: while the NSHS handled R\$ 2.4 billion in 2009, the resources invested in the MCMV exceeded R\$ 34 billion.

Based on the foregoing observation, a weakness in the municipal government's ability to coordinate the urban housing policy becomes evident, even though the Municipal Housing Council and the SHLP do exist. In the words of Buonfiglio and Bastos (2011), it is possible to observe the crucial role played by civil construction companies and real estate developers: these agents not only define the location and the target

audience, but also the design, type and quality of the buildings. It is the housing market interfering with and defining the demand for social housing, which is not a market demand.

Thus, although the Brazilian Housing Policy has added important concepts regarding the democratization of urbanized land and the quality of housing production, in the PMCMV, the integration with urban policy was abandoned, leading to standardization housing units of poor quality and peripheral location (Andrade, 2011; Rolnik, Nakano 2009).

In addition to that, it's possible to notice a difficulty in leverage new projects of social housing, in view of the rising costs of urbanized land. As observed by Rolnik and Nakano (2009), evaluations made in the 1970s already indicated the excessive increase in land prices during a boost of real estate industry without a urban-land strategy. Bonduki (2009) contributed to the abovementioned, stating that the raise in land prices (driven by the demand for social housing building without the adoption of appropriate land instruments) generates a simple transfer of public subsidy for real estate speculation, distorting the program purpose.

Bonduki (2009) also states that even though the National Housing Plan has made a range of housing alternatives at lower cost available (like urbanized land with building materials and technical assistance offers), the PMCMV focused on the production of units aligned with the interests of real estate market. Not by chance, despite the amount of resources involved, the quantitative targets are «shy in the lower class, because the subsidy average unit value is higher than it would be necessary in a strategy that aimed guaranteeing the right to housing to all» (Bonduki 2009, 13, author translation).

In the scenario outlined, a “corporate urbanization” is established as hegemonic. Thus, the *Minha Casa Minha Vida* program has been acting more as a guarantor of capital accumulation standards than as a driving force for the implementation of the PlanHab (Bastos 2010). This consideration also identifies a complementary conflict that, although it occurs in the backstage, is directly related to the matters discussed in this paper.

Since, on one hand, the federal government recognized, in 2003, the social demands as a priority, and on the other hand, the continuous need for capital accumulation, there has been a constant struggle among antagonistic social groups: while there is an attempt to maintain the participatory urban planning principles<sup>7</sup> (which are typical from the formulation process of the National Housing Policy), there is also a conflict for an economic interest hegemony (above a social interest hegemony), which overlaps the surplus value of real estate market over the right to decent housing.

Thus, if the NHP defended the inclusion of the population and third sector organizations in planning and management process, it is also possible to observe the State downsizing in favor of the market, leading to disputes among cities to attract investment and obtain resources to develop the private sector (Vainer 2000). Inserted in this process, the urban management has been shifted to search for competitiveness: the city became a product, marketed in a highly competitive market (Vainer 2000, 2003).

Given the abovementioned, a prevalence of market logic in Brazilian housing policy becomes clear. Although the democratic management is always present (in different levels), if, for instance, we consider that the exhaustive participatory process of the Social Housing Local Plan tends not to achieve similar success compared to real estate market lobby, we must recognize certain hegemony of the civil construction sector over the Social Housing Local Plan. However, it is necessary to emphasize the speculative nature of this statement, once it is a hypothesis to be investigated in future studies.

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7 Instigated by theoretical discussions in Brazil led by Erminia Maricato, Raquel Rolnik and Nabil Bonduki, the assumptions about participatory urban planning are based on the desired conflict among social groups, seen as a key element to the transformation of the city (Vainer 2003), which would allow us to overcome the Brazilian pattern of exclusionary urban planning (Maricato 2000).

Based on the discussed issues, one can still say that the National Housing Policy is pressed between the government agenda (mainly related to the quantitative target of new units) and the civil construction sector, which is mainly concerned about a maximized absorption of resources through the construction of a larger number of housing units, but not about any architectural or urban issues (Andrade 2011). For Shimbo (2010), from the moment that the housing policy paradigm started being governed by private logic, the corporate management model fits the operationalization of the policy itself. Both State and company look for quick results and solvency of the system.

Given this confluence of interests, Buonfiglio and Bastos (2011) highlight the concentration housing policy resources in the “*housing market production*”, where even families that earn up to three minimum wages are able to access the housing projects through private real estate developers.

Thus, although the significant amount of investments and subsidies is desirable when it comes to dealing with housing problems in Brazil, the actions implementation methods, which transfer the responsibility over their execution to real estate market – generating what Shimbo (2010) calls “social housing market” –, is worrisome. For the author, the current housing policy shows an excessive autonomy of the civil construction and development companies in comparison to the State, «whose numbers work as an indicator of the performance of the policy itself, even though it depends institutionally and financially on public agents» (Shimbo 2010, 342, author translation).

## 6. FINAL REMARKS

This paper discussed the articulations and disagreements between the National Housing Policy (NHP) and their main form of execution, the *Minha Casa Minha Vida* program (PMCMV). Discussion was based on the questions: *is there a conceptual articulation between the National Housing Policy and its main form of execution, the Minha Casa Minha Vida Program? Or did the conflict among economic, political and social interests lead to the establishment of divergent public policies?*

The current scenario outlined in the country has engendered a significantly positive process of increasing investment in the housing sector (with great urge to the production of social interest housing), the inconsistencies between the policy and the housing program (which should be corresponding) are clear. Although the investigations only allow preliminary observations, the hypothesis outlined in this paper was partially confirmed, and a lack of appropriate adhesion points between the NHP directives and the implementation dynamic of the PMCMV could be seen.

The deficient - and sometimes nonexistent - integration between housing policy and urban policy aggravates the precariousness of social management of land appreciation in Brazilian cities, reducing the (already) limited forms of access to housing by lower class.

Besides, the conflicting overlap among the several government level actions, the NHP guidelines and the PMCMV goals lead to disjointed initiatives, such as the elaboration of Social Housing Local Plans (SHLP) and housing projects financed by the *Minha Casa Minha Vida* program, which makes us question the level of subordination of housing projects before the planning guidelines, or the correlation between the planning tools and the access to federal resources.

The argument here is that by failing to create a link between the SHLP and MCMV resources, the federal government itself weakens the main mechanism for reconciling the guidelines outlined in the National Housing Plan and the local reality, which is an efficient subject of change. If we adopt the classical definition of public policy as “what the government chooses to do or not do” (Dye 1984 apud Souza 2006), it becomes possible to speculate about the inadequacy of the social component in the *Minha Casa Minha Vida* program,

which shows concerns that are more compatible with a program of economic stimulation than with a housing program whose purpose is to overcome the Brazilian housing deficit.

Although the results are not deep enough to support a hypothesis, it's possible to end this paper with a provocative enquiry: urban programs that are displaced from social policies that promote them make up the basic substrate that makes the political patronage go on. We ought to highlight that this study's purpose is to contribute to investigations regarding trends in implementing housing policies in Brazil, which adds support to the deepening of a theoretical discussion on this issue, and has no intention of ending the discussions on the subject.

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