# "New Housing Policies in Brazil: Changes and Challenges"

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New Housing Policies in Brazil: Changes and challenges

Abstract: This paper presents the results of a research conducted on the urban

insertion conditions of the project of the Program Minha Casa Minha Vida (PMCMV) in

the metropolitan area of Fortaleza. Analyses were made in Fortaleza, Maracanaú and

Caucaia, municipalities that concentrate most of the contracts approved by the end of

2012. As methodological procedures we may highlight interviews with the agents

involved, field-works in the areas where the condominiums are located, application of

questionnaires to residents in order to detect the impacts with the beneficiaries. Case

studies were carried out concerning the analysis of the insertion conditions for

representative situations of the RMF reality considering: the intensity and the pattern

of land use, urban morphology, equipment proximity, access to infrastructure and

mobility conditions. The analysis of institutional arrangements reveals the

concentration of power on the part of lenders and builders, as well as the weakness of

local government and the decoupling of urban and housing policies. Dynamics were

detected that signal the segregation process, which affects families benefited from the

program. It was made evident the denial of the right to the city, given the difficulties in

access to infrastructure networks and social facilities, as well as problems related to

their peripheral location and a set of phenomena that reveal the mono functionality of

the spaces where they are located. Finally, it suggests some recommendations in order

to improve the program's implementation conditions aimed at ensuring better living

conditions to beneficiaries.

Keywords: Housing policy; Urban integration; Spatial segregation; Metropolitan area

2

#### Introduction

This article presents the results of a research that aimed to: analyze the agents that make up the institutional arrangements of the Program Minha Casa Minha Vida (PMCMV) in their roles and interests; check the pattern of urban insertion of the social housing estates hired by this program and assess the impact of the program in the beneficiaries' lives. This program was used to boost the Brazilian economy at a time of crisis in the international financial sector, as well as to reduce the housing deficit serving different income levels.

The analyses focused on the projects of the PMCMV implemented in the metropolitan region of Fortaleza (RMF) of which were chosen the municipalities of Fortaleza, Maracanaú and Caucaia. These bring together 114 of the 139 projects in the RMF hired up to the end of 2012, time frame of the survey. Covering different scales, the PMCMV was analyzed in its different modalities, attendance ranges and implementation phases considering a wide range of variables. However, in studies of the impacts along the beneficiaries, it sought to emphasize the production of residential development to households with income below 1,600 Reais.

Among the questions that guided this research the following should be highlighted: what are the difficulties encountered by PMCMV to disseminate the program along the State of Ceará in the early years? How does the decoupling of urban and housing policies interfere with the program results? How the various agents act in decision-making regarding the definition of the areas in which the projects will be implemented? How can the urban insertion conditions be associated with spatial segregation? What is the profile of the beneficiary families? What are the main difficulties faced by residents after the arrival of the new houses? What is the impact of the program on the improvement of the beneficiaries?

This article is divided into three parts. The first one presents the aim of facilitating the understanding of the phenomena discussed in the article. We actually seek to present the region adopted as a spatial cutout of this research, analyzing their productive activities and the spatial distribution of the different forms of housing. Furthermore, the object program of this research is presented here, as well as the

various scales of analysis associated to the thematic axes. The second part presents the main results obtained with this survey which are itemized according to the three axes, as follows: (i) the institutional arrangements to the agents according to the involved agents, their roles, interests and partnerships seeking to reveal the presence of hegemony and the role of public policies; (II) the dynamics that characterize the spatial segregation, highlighting problems to be faced by those responsible for implementing public policies; (III) the impact of the PMCMV on beneficiaries. Finally, compared to the identified problems, some recommendations are given which aim to contribute to the improvement of the program bearing in mind its expansion through new stages.

## 1. The RM Fortaleza: structure, housing production and analysis scales

The RMF corresponds to the 8<sup>th</sup> urban agglomeration in Brazil in terms of demographic contingent totaling, according to the 2010 IBGE Demographic Census more than 3.6 million inhabitants. Considering the state of Ceará, the RMF is home to more than 40% of the state population, a result of its condition as a historical focal point of state migration, which is strengthened due to the concentration of investments in infrastructure and deployment of services.

When seen in its role in the Cearense urban network, the RMF seems to be macrocephalic revealing the unbalanced spatial distribution of urbanization in the state, with regard to a few medium-sized cities and some regional centers. In addition to the demographic disparities, there are inequities in the access to infrastructure and limitations in institutional development conditions, especially when it comes to local government capacity in the formulation of public policies, in fund raising and project management.

Composed by 15 municipalities, the RMF has more than 70% of its population living in the capital. The representation of this population concentration becomes even more important if it is considered the large metropolitan surface facing the continuous and dense intra-urban area, which brings together Fortaleza and some border towns. From this elapses the importance of understanding the process of structuring the metropolis

from the changes in the spatial distribution of their productive activities, as well as the different forms of housing production.

Industrial activities, once concentrated in some areas of Fortaleza close to the railways and the Mucuripe port, underwent intense locational changes linked to the productive restructuring process and the consolidation of districts and industrial corridors located in the peripheral municipalities of RMF. With special emphasis to the Industrial District of Fortaleza, located in the neighboring municipality of Maracanaú (west) and to the industrial axis placed along the BR 116 crossing the municipalities of Horizonte and Pacajús (southeast direction) where companies have moved the secondary sector located in Fortaleza, like some other industries have migrated from southeastern and southern regions to Ceará thanks to tax incentives provided by the state government. The industrial displacements from Fortaleza to neighboring municipalities end up providing large areas for commercial and residential projects, especially for its location next to the centrality and transport facilities.

The spatial distribution of the tertiary sector constituting a system of centralities also interferes deeply in the RMF structure. This system is divided into two main characteristics: first, in the form of axis that run from the center to the periphery decreasing progressively the intensity of occupation; second, in the form of knots where are concentrated trade and services highlighting some sub-centralities located at intermediate neighborhoods of Fortaleza and contiguous municipalities to the capital.

It is noteworthy that this centrality system directly affects the real estate valuation, being manifested in recent decades through some dynamics: first, it is set up as an axis for the southeast where the real estate enterprises for higher-income families provided continuity to areas of greatest verticalization, conforming a segregation axis diametrically opposed to the southwest axis which focused actions of housing policies of social interest (Pequeno, 2002); second, cores are emerged that concentrate real estate projects in intermediate neighborhoods and sub-centralities provided with works of urban mobility (Rufino, 2012).

Regarding the production of social interest housing, Fortaleza had its metropolization process linked to the implementation of large housing estates produced by public policies with funds from the National Housing Bank (BNH) and operated by the State Housing Company (COHAB-CE) in 1970 and 1980. Predominantly located in Fortaleza, Maracanaú and Caucaia, these residential developments may be associated to some spatial dynamics: the industrial expansion desired by the state; the induction of the conurbation process between the capital and the neighboring municipalities; the presence of huge empty tracts devoid of infrastructure; shifting demands arising from pericentral neighborhoods to the periphery indicating in largescale the segregation of the poorer in peri-urban fringes.

Unable to meet the social demands, public shelter provision dispute the role of social interest production with slum process in meeting the demands of low-income families, increasing the number of occupied areas, worsening the precarious housing and sharpening up the socio-spatial inequalities. Previously concentrated in the capital, land irregularity moved together to neighboring municipalities, decentralizing the problem. The first squatter settlements Census reveals that in 1973, Fortaleza had 81 squatter areas for 35 thousand families. In 1991 those numbers went up to 314 squatter settlements, which housed 108,000 families. The recent survey of 2012 counted 619 favelas, with approximately 177,000 families<sup>1</sup>

It is important to remember that since the extinction of BNH, housing production by the state presented significant drop. In the 1990s, the implantation of small housing estates associated with squatter settlements urbanization projects became the rule. This phase has among other brands: the reduction of the state government role in housing provision; the arrival of NGOs as supporters of social movements; the delegation of responsibilities to the municipality since the Federal Constitution of 1988, which showed no consistent structural conditions according to its new role.

Only by the mid-2000s, there was diversity and multi-orientation in housing production of social interest. Just in that decade it was created the Social Housing

<sup>1</sup>Information from the specific census to slum conducted by the Social Service Foundation in 1973 by

Foundation (Habitafor), which used funds from various programs of the Ministry of Cities opening several policy fronts. Despite the attempts of housing policy formulation, as well as conduction of planning processes, the projects that were implemented did not follow criteria for selecting areas of intervention, let alone made use of urban policy instruments in the definition of resettlement areas.

It should be highlighted in this period the concentration of efforts and resources to interventions in hazardous areas, for upgrading of slums linked to urban mobility projects and for housing provision. Similarly, it is called attention to the adoption of different strategies in choosing areas for arranging of removed families: for some, empty place nearby and for others the distant periphery. Figure 1 shows the location of the public housing prior to the PMCMV, which are concentrated in the west and southwest of the RMF.

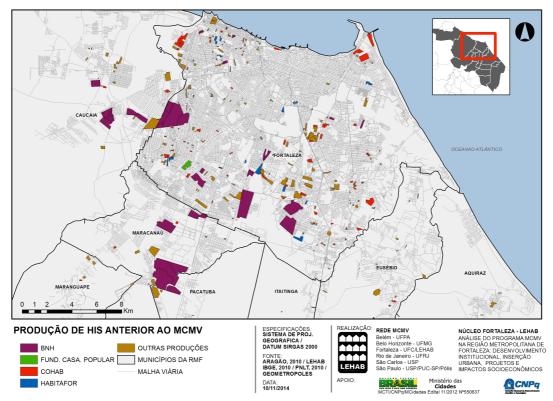


Figure 1. Location of the public housing in the RMF prior to the PMCMV

However, with the announcement of PMCMV in 2009, there has been a table of changes redirecting housing production to be discussed in the following parts of this article. As for the universe of this research, Table 1 presents some PMCMV data for total development and housing units (UHs) by municipality, according to different

income levels contracted until 31/12/2012 and its share of the total households in the municipalities.

Table 1. Housing estates and units hired by the PMCMV (2009 a 2012) in the Metropolitan Region of Fortaleza

Municipality	Total of housing estates (H.E.)	Housing estates - Range I	Total of Housing units (H.U.)	Housing units - range 1	Housing units - range 2	Housing units - range 3	% total of H.U.s RMF	Total of dwellings - 2010	H.U. PMCMV / dwellings 2010
Aquiraz	2	2	296	296	0	0	0,99	19.671	1,50
Cascavel	1	1	160	160	0	0	0,54	18.793	0,85
Caucaia	28	21	6.184	5.656	496	32	20,71	89.175	6,93
Chorozinho	1	1	312	312	0	0	1,04	5.459	5,72
Eusébio	1	0	74	74	0	0	0,25	12.711	0,58
Fortaleza	77	20	16.746	8.672	5.111	2.963	56,08	710.066	2,36
Horizonte	5	4	991	936	55	0	3,32	6.398	0,00
Itaitinga	1	1	176	176	0	0	0,59	15.676	6,32
Maracanaú	9	8	1.968	1.712	256	0	6,59	9.297	1,89
Maranguape	3	3	640	640	0	0	2,14	57.890	3,40
Pacajus	6	6	1.180	1.180	0	0	3,95	28.984	2,21
Pacatuba	5	1	1.132	396	736	0	3,79	17.587	6,71
Guaiúba	0	0	0	0	0	0	0	18.713	6,05
Pindoretama	0	0	0	0	0	0	0	5.341	0,00
São Gonçalo	0	0	0	0	0	0	0	12.011	0,00
Total RMF	139	68	29.859	20.210	6.654	2.995	100	1.027.772	0,03

Source: MCidades / CEF, 2013.

The total of 29,859 UHs of the RMF accounts for almost 2/3 of the total contracted for the state of Ceará, including contracts in the public offer of resource's modality which reached almost the total of the 142 municipalities with a population bellow 50 000 inhabitants. However, those dwellings correspond to less than 3% of the total of households of the RMF reducing at first their impact on the structuring of the metropolis.

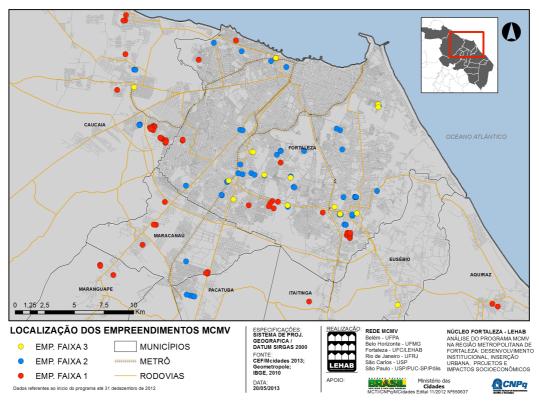
On the other hand, it turns out that the program reinforces the concentration of housing production in the capital and in the cities of Caucaia and Maracanaú, where a great majority of the public housing from the BNH /Cohab period were built. Together these three municipalities are home to over 83% of total UHs distributed in 114 projects of which 43 are in range 1 indicating future impacts on the structure of the

RMF. A lot of smaller projects in ranges 2 and 3, given the small size of the condominiums indicate the program spread in its early years.

In Fortaleza a total of 16,746 UHs is more than 1/3 of the total contracted for the entire state of Ceará. However, it accounts for only about 2.3% of the total capital of households. Of these, 8,672 of the units are in range 1 indicating that just over half of the housing production of PMCMV was intended to demand social interest. Also in Fortaleza, it is noteworthy that 5,536 UHs contracted take part of a single project called Residencial Cidade Jardim, which inaugurates the resumption of production of enormous housing developments in the RMF.

Figure 2 below shows the PMCMV set of housing developments covered in this study, whose spatial area encompasses Fortaleza and municipalities in conurbation with it, distinguishing them as the three income brackets and highlighting certain aspects regarding its location, without reference to size thereof with respect to the number of housing units, each point corresponding to a contract.

Figure 2. Localization of the projects of the PMCMV in the RMF distinguished by ranges according to the income level.



It is visible the concentration of condominiums of ranges 2 and 3 in Fortaleza, mostly in pericentral and intermediate districts, while those of ranges 1 are shown to be placed at the outskirts and prevalent in municipalities which are contiguous to the capital. Also, it is observed that the range of projects 1 show up concentrated in the western portion of the RMF, unlike the ranges 2 and 3 are positioned to the east.

Their spatial distribution indicates the presence in the initial phase of isolated condominiums reflecting the limitation imposed by the program regulations restricting contracts with fewer than 500 units, while some urban space fragments were also used. However, in many cases it is observed the presence of juxtaposed condominiums, especially at the periphery, where the land value was less appreciated. In this case, the contiguity arises as reduction strategy costs and increased profit from the manufacturers. However, since the second phase of PMCMV, the new contracts start to contemplate projects, which can overcome a total of 5,000 UHs, reproducing past problems and further reinforcing the problem of residential segregation approached in this chapter.

This research had in the scalar diversity one of its main highlights thereby allowing the integrated analysis of processes that characterizes the implementation of PMCMV in RMF. A first approach that considered Ceará, to try to understand the difficulties encountered in its spread along the framed municipalities. Similarly it was tried to characterize the institutional development conditions according to data provided by the surveys conducted by IBGE at Brazilian municipalities for the years 2008, 2009 and 2011, before, during and after the announcement of the PMCMV respectively.

Then, analyzes began to favor the regional scale, focusing on the RMF. However, given the demographic concentration and the dominance of the projects contracted in Fortaleza and the municipalities in conurbation, it was decided to reduce the spatial area covering the urban continuum that also meets most of the housing produced during the BNH period. On this scale we tried to analyze the implementation of the PMCMV conditions in the RMF and recognize similarities and differences in the shape and localization of projects.

The construction of some indicators on this scale allowed us to confront the location of projects of PMCMV delivered until 31/12/2012 forward to: the recognition of the centrality system; the location of the neighborhoods with greater dynamism of the real estate sector, the presence of precarious settlements and housing; the identification of sectors with greater unevenness of access to infrastructure and thus negatively influencing living conditions, as well as the quality of the environment; the mapping of the sectors with the highest social vulnerability with a view to family income and the illiteracy rate; the spatial distribution of the housing deficit in its various components, as well as the conditions of access to consumer goods and time requirements for home commuting to work.

Also in metropolitan regional scale, the projects were spatialized as to: size of the projects; situations of isolation or contiguity; location in the urban structure considering the center-periphery relations; the close relationships between housing estates promoting groupings setting on a regional scale while analysis elements were instrumental in identifying target sectors for deeper studies regarding the conditions of urban integration.

At the municipal level, we sought to confront the location of the projects by the zoning proposed in the master plans and urban structure of the city itself defined as to their centrality, location of the secondary sector, road system and large equipment.

All the range one condominiums of the municipalities studied were visited and all the syndics were interviewed in order to better understand the research universe so as to select the cases to be detailed. In selecting the projects where in-depth studies were sought to identify representative situations of the metropolitan reality where some opposition was considered in order to ensure greater scope and validity of these studies. At first, we tried to establish the duality with respect to the location in the metropolis, identifying situations of good and bad location related to the proximity of the center and peripheral position in the RMF; then, that was to counter clippings of urban space selected due to the presence of contiguity and groupings of projects in the PMCMV, distinguishing them as the interests of real estate sector.

As an isolated and well located project in relation to the others of the PMCMV the Condomínio Santo Agostinho with 232 housing units and placed in Barra do Ceará was selected due to the easy access to downtown Fortaleza. This neighborhood is dominated by the presence of occupying areas around it. As an isolated and poorly located housing estate it was chosen the Condominium J. B. Girão due to the discontinuity in the periphery of Maracanaú. With a total of 104 families, it is close to irregular occupations and little dense popular allotments beyond the fourth road ring of the RMF.

In the case of clusters were selected two clippings: the first one, in Caucaia, southwest border of Fortaleza, focusing on the analysis of four contiguous condominiums of the range I called Escritores situated amid a discontinuous periphery and having in their vicinity housing projects of social interest. This case brings out the conflicts present in the border areas between cities where the responsibility for the provision of services remains undefined. The second cluster is located in the southeast direction of Fortaleza. Comprising PMCMV condos of different income bracket, despite the precarious access to infrastructure and the difficulties of displacement, this grouping is placed at an expansion front of the real estate sector.

The analysis considered the following elements: intensity of occupation, differentiating the built areas from others unoccupied which are also distinguished from those empty unused; land use, checking for the presence of homogeneity in the residential use as well as the heterogeneity with the presence of other uses and forms of occupation associated with them; urban morphology, considering the size of the ground plot, the recognition of different forms of installment, locks and barriers that impede the free flow of pedestrians and continuity of roads; the location of different social and collective equipment, classified according to type of service provided, the age groups, in the vicinity of the project and to differentiate between their public or private ownership status; finally, urban mobility, analyzing the proximity to the centers, conditions do move around and public transport means.

Then the focus stopped in the projects of range 1, around which the urban insertion studies were made ((Santo Agostinho, Jornalista Blanchard Girão and

Escritores), as well as a sample survey was applied with residents. On this scale it was sought to seize elements of socio-spatial dynamics of condominiums considering the composition of households, changes over previous living conditions, the time and the cost of displacement, location in relation to social facilities, the presence of open spaces surrounding the conditions of sociability among residents and their understanding with respect to social work. In addition, the main advantages and disadvantages according to residents were raised, the form of ownership of units, constructive pathologies, among other aspects.

#### 2. What do the data reveal? Which are the first results obtained through PMCMV?

Following the structural logic in which this research was conducted it is intended to discuss here in condensed form, some of its main results grouped according to pre-set themes. The interaction between them reveals that problems inherent to decision-making among those who make up the institutional arrangements promote poor condition of urban integration and spatial segregation of PMCMV housing estates bringing adverse effects for their beneficiaries, especially those belonging to lower income group.

## 2.1 The behavior of the social agents involved in the production of PMCMV?

Considering the social actors attached to the State, there are wide dissimilarities between different levels of government with regard to the recognition of their role, revealing visible contradictions. At one extreme, there are disputes and conflicts with a view to decision-making affecting the progress of the program; on the other, some partnerships are formed to facilitate the hiring of new projects, especially aimed at resettlement of families whose removal is associated with the works of urban mobility.

In the federal government sphere, there is the significant dominance of financial agents like *Caixa Econômica Federal* and Banco do Brasil in the PMCMV command because of its greater capillarity in the states and its role as an institution that approves and oversees the projects. In turn, the Ministry of Cities can be more

prominent only when hiring large enterprises, especially those built to families removed by public interventions of urban mobility and risky situations.

It is worth mentioning that over the years, the state of Ceará has encountered difficulties in realizing the goals set by the program. Up to the end of 2012 few projects were hired. Most of them at the RMF and in middle size municipalities encompassed by the program. Among the reasons for the small number of contracts can be pointed out: the concentration of efforts of the state and local governments in shares promoted by the federal Program for Acceleration of the Economic Growth associated with removals caused by the building works of the FIFA World Cup; rigorous analysis of projects by servants of the Caixa Econômica Federal, including changes in elapsing in charge of this management; the institutional weakness of the municipalities; the peripheral location of the land offered by municipalities transferring to the building sector the cost of infrastructure; the little interest of construction companies based in Fortaleza in opening work areas within the state, due to the small scale of the projects.

In order to streamline the program and to remove the condition of Ceará of third worst unit of the federation as the hiring of MCMV units, the state government has established some strategies: the creation of interagency committee meeting secretariat of cities, utilities, financiers and the Sinduscon- Ce, whose meetings sought to resolve the identified problems; the allocation of additional resources, increasing the value of unity and fostering the interest of the construction industry in producing social dwellings at the regional centers.

Since then, there is the expansion of PMCMV close to those centers by hiring larger housing estates, indicating the positive effect of the pressures promoted by builders. However, the lack of urban infrastructure and institutional development conditions of those municipalities remain, bringing concerns about the location of these settlements. The dissociation between the urban and housing policies, or even their absence, has made this expansion of the program even more alarming, reiterating the predominance of housing production on the planning process.

It is worth to mention that the municipal governments have not influenced much in decision-making, given that the PMCMV had the highest goal to stimulate the

economy through housing production. For the cases studied, it is find out that the local government's role is limited to the indication of the demands, to the complement criteria and to carry out the social work, reminding us of the time when the housing issue was restricted to the Social Service Foundation.

Depending on the horizontal condominium form adopted for projects of PMCMV in RMF it would be essential to carry out social work with the residents, especially to discuss the standards imposed by the operators' agents in the use of space. However, in the absence of this commitment, some points have generated controversy as the need to pay condominium fees related to public services, now delegated to residents. Sometimes these fees exceed the monthly cost of housing. It remains so for the resident syndic in the building the arduous task of convincing.

In many cases under the municipality's responsibility, the social work to be done before, during and after seems to restrict the presentation of accommodation to residents who take knowledge of the condominium convention demanded by lenders. Far from being a participatory work, the simple information about the rules and obligations by the civil servants lead to discrediting the social organization in this new form presented to the community.

Concerning the urban policy, it is very low the effectiveness of urban laws in defining areas for PMCMV, with no use of the instruments of the City Statute, the federal law approved in 2001 with the aim to reduce socio-spatial inequalities. We must reiterate the lack of interaction between the urban and housing policies, as opposed to municipal master plans and housing plans of social interest. Even worse is the situation of metropolitan municipalities, where in the absence of coordination between the municipal master plans, we may preview the emergence of problems in the implantation of peripheral estates in neighboring areas, highlighting the need for plans of urban expansion as well as metropolitan planning process for housing.

In the case of Fortaleza, the areas chosen for the construction of social housing settlements in the early stages correspond to those least recommended by the master plan given the lack of urban infrastructure and equipment, being even named as of urban requalification and restricted occupation. In Caucaia, we can see that the

minimum lot size defined by the master plan was disregarded, as well as the construction of condominiums in environmentally vulnerable areas.

With regard to the construction industry and real estate companies, in the beginning of the PMCMV it is observed the continuity of some companies that were responsible for the works of the Residential Leasing Program, using similar architectonic types but producing for different social ranges.

Thus remained the apartments grouped in 8 units of 2 floor blocks. The adoption of condominium shape allows greater intensity of land use. However, these housing estates, when larger and contiguous to each other, lead to socio-spatial fragmentation, causing negative effects in social relations, maintaining families between walls.

The contrast between local companies and large national companies has stood out in the landscape of housing production of RMF in the last five years, occurring variations over time. In the early years, when the projects were limited to five hundred units per contract, construction companies gathered around the Syndicate of Building Sector adopted a single project to the range 1 of the PMCMV. In turn, larger companies that have opened branches in Fortaleza launched condominiums in near its entirety to ranges 2 and 3, bringing in their luggage a management pack tied to vertical low-rise and high density buildings with ground and 3 or 4 floors.

Noteworthy is that the arrival of the companies of south-central Brazil motivated local businesses, hitherto accustomed to real production for families with greater purchasing power, to join the PMCMV. However, they quickly give up this contract citing among other reasons: the low profit, the slow release of funds due to excessive bureaucracy funders, the increase in land value and even the perception of negative marketing because they are producing housing for lower middle class.

Another aspect to be considered, referring to the arrival of the construction companies from other states is the establishment of partnerships with local enterprises aiming to firm contracts for building houses for families included in tracks 2 and 3 of the PMCMV. This business links the package of construction and management developed by companies like MRV from the State of Minas Gerais with the ownership

of land and the entering to the local market controlled by firms such as MAGIS, which is closely related to one of largest urban developer of Ceará, the BSPAR.

Through this partnership, new expansion fronts were opened by condominiums in neighborhoods traditionally not desired by the formal housing market, dispersing the verticalization hitherto concentrated in a few neighborhoods. However, in a few years, an overestimation of land in these new areas is undoing the cooperation between them. Thus, the MAGIS starts to focus on developments in higher real estate value, while the MRV remains with the same target audience by investing in the suburbs of Fortaleza and even in neighboring municipalities.

In recent years, the housing estates of the PMCMV for families included in the track 1 of the PMCMV become of bigger size, exceeding more than 5000 units, thus more attractive to large companies in the production of social interest housing. At first, the construction company of local capital Fujita was enabled to carry out the first major social housing enterprise called Cidade Jardim, which also took part of the second phase of the program. This great project on the outskirts of Fortaleza, in addition to meeting the demand from removals caused by light rail train, it also housed families of social movements who had promoted the occupation of the empty plot.

Holding a list with more than 110 thousand families waiting for their dwellings, and with only 5 small condominiums delivered until 31/12/2012, only recently, the Social Housing Foundation of Fortaleza starts to interfere more heavily in the production of social housing. Through funds raised by the Banco do Brazil and using the support of the Ministry of Cities, the Habitafor searches to reassume its role in charge of housing provision. The interventions of such institution favor the approval of a project like the MCMV, meeting demands of movements with the support of the Non Governmental Organization CEARAH Periphery. However, this development will be implemented in distant suburbs with reduced involvement of entities in the project discussion and their implementation. It will be built by the Company Fujita, which is responsible for Cidade Jardim Project.

Besides, comes into play another building company from Minas Gerais called Directional, which can enter into large contracts, estimated at around 20,000 units only

in the capital city, all located on the borders south of Fortaleza, in an area considered by the master plan to be of restricted occupation. These large housing estates will come to fill large voids in the vicinity of some others built in the late 2000s, which present serious problems arising from their peripheral location, isolated and devoid of urban services.

## 2.2 Urban insertion and spatial segregation

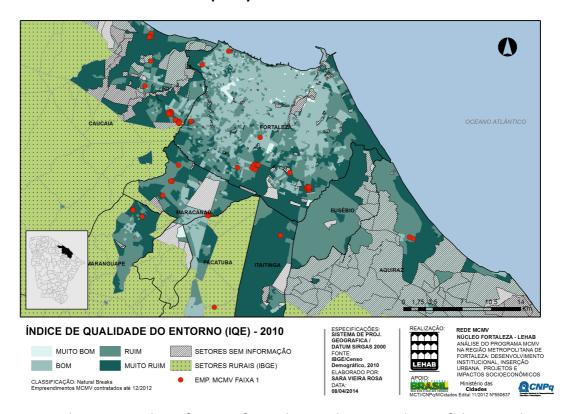
Since the launching of the PMCMV, the risk of spatial segregation was raised foreseeing the problems associated with distant location. Some investigators had already mentioned the risk of deployment housing estates in distant peripheries, where access to the collective consumption of goods were made difficult. (Rolnik and Nakano, 2009; Ferreira, 2011). Impacts were identified from the production of new fronts of homogeneous expansion considering the socioeconomic profile, in which the singularities present in the communities that were to compose them were obscured.

In the RMF, the multi-scale analysis regarding urban insertion conditions of PMCMV projects not only proves that the fears mentioned by researchers tend to be confirmed, but also brings up other problems related to spatial segregation. In the event, it was found that segregation could be deepened in the following aspects: first, due to a location where the right to the city is not guaranteed, that is where the accessibility to infrastructure networks and urban services are lacking or denied; then, as their peripheral location, complementing residual spaces or even opening new fronts of expansion, observing thus the worsening of segregation by territorial fragmentation and the social and environmental vulnerability; finally, the approach is given by the homogeneity of the social urban tissue produced where the perverse effects of mono-functionality and ghettoization intertwine reaching in a nefarious way those who were displaced to these areas.

The right to the city, considering the access to infrastructure and urban services, is not always guaranteed. It is observed that the location of the housing estates in the RMF occurred in sectors that meet precariousness of various orders, in which the quality of life of its residents is compromised. Through the synthetic indicator of environmental quality, using IBGE census data by researcher description regarding the

public areas it was found that 84% of all projects included in the range 1 of the PMCMV were built in areas where infrastructure networks sanitation, paving, tree planting, quality of sidewalks and street lighting were classified as poor or very poor.

Figure 3. Spatial distribution of housing estates (range I of the PMCMV) in relation to the indicator of environmental quality



Located in poor outlying fringes of Fortaleza and municipalities of the conurbation, it turns out that the new project to enjoy urban infrastructure arise at first as exceptions in relation to the surroundings. However, in the case of exhaustion, the decentralized processing unit solution proved to be problematic in their implementation and maintenance. In all condominiums visited the syndics pointed leakage problems that expose the residents to unsanitary conditions. In addition, poor paving conditions in the environment and the lack of rides hinder movement and access to transport compromising mobility.

The right to the city shows to be denied, when analyzing the location of new projects in relation to the centrality recognized from the concentration of health care equipment, more diversified trade and areas that concentrate jobs. In the case of the RMF, we sought to identify these concentrations of the tertiary sector through the use

of the national address register for statistical purposes provided by IBGE, observing the concentration of more than 30% non-residential properties by census tract. Thus, highlights the location of enterprises concentrated to the west, away from those sectors that make up the centrality system of RMF.

Thus falls on the new and future residents of PMCMV the burden of daily commute with the cost of transportation, time spent and the physical wear on the path. According to data from the 2010 census, about 20% of people residing in these areas that concentrate the condos PMCMV indicated to the daily commute from home to work within two hours. In the absence of trade and services, the informal tertiary sector begins to expand around the MCMV projects as alternative source of income and survival. In addition, already there are already several cases of small trade working in UHs condominiums.

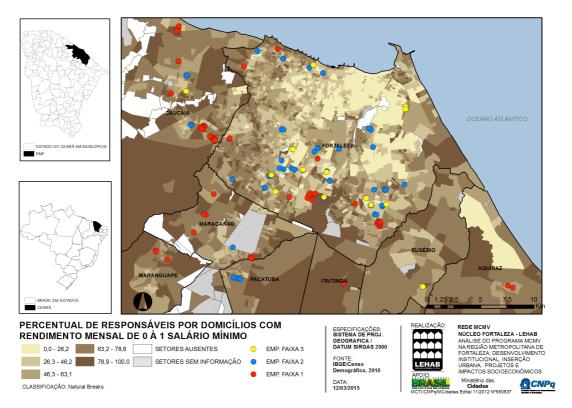
Considering the universe of level 1 condos and consultations with the liquidators, it seems that even the basic amenities are not available to everyone. Health centers and primary schools are present in the vicinity of 10 of the 14 condos; high schools serve just over half of the investments; only 6 condominiums have daycare centers and social service center, and 5 of them have nearby police stations. All of these reveal the precariousness of the areas in the studied cities where the enterprises of PMCMV have been built, as well as the denial of the right to the city. G1

Analyzing the location of level 1 projects of PMCMV with respect to sectors with greater social vulnerability, we can notice its proximity and overlap with the areas that present the worst indices, which are concentrated in the peripheral edges of municipalities that are contiguous to Fortaleza as well as on the banks of urban rivers of RMF (Metropolitan Region of Fortaleza) where are located many of the risk areas. Figure 4 confirms such situation, as well as indicates that the developments of level 2 and 3, in spite of being closer, present a slight gap of sectors with the worst indices.

The location of the projects in form of gated communities on the outskirts signals the complementarity between spatial segregation and socio-spatial fragmentation. Located at lower cost land due to the lack of infrastructure and the distance from the

center, these new small isolated or grouped housing estates represent the production of an incomplete city.

Figure 4. Housing estates of the PMCMV in relation to the spatial distribution of households with monthly income lower than 1 minimum salary



It is noteworthy that some of the projects of first phase of the PMCMV were implemented in small residual urban tissue located in neighborhoods composed by popular settlements and slums in which the walled form condominium establishes barriers between the similar ones and compromises the social relations among the residents and the surroundings.

At the origin of this problem can be identified as causal factors: the intention of the builders to increase the number of units, in contrast to the single-family lot; the transfer of responsibilities to residents regarding street lighting, security and even water supply, secured by means of a castle of water and engine.

In other situations in which the projects are located in more peripheral and less dense areas, there is evidence of the presence of problems related to environmental vulnerabilities. The implementation, in grounds or empty blocks, of peripheral allotments there is the interruption of streams, creeks and natural drainage lines,

interfering with the flow of water. The proximity of the projects, next to the ponds, shows the city's expansion into sectors with greater fragility, reflecting the opening of new urban expansion fronts in sectors lacking infrastructure.

It is also possible to be sometimes faced up with the juxtaposed location to large empty grounds not yet split, which adversely impacted the conditions of mobility and accessibility of the residents. Exposed to an unsafe situation flanked by large empty areas, its residents come to overvalue the seclusion brought with gated communities. Even more critical situation has been identified in new communities deployed in discontinuous suburban fringes setting up in situations of urban sprawl, which occur both in peripheral municipalities of RMF, as in medium-sized cities and regional centers of the state of Ceará.

With regard to the homogeneity of residential use and the predominance of a same social class, it is observed that new developments have promoted certain differentiation in the periphery and in new areas of urban sprawl of the RMF. The new residential developments are located in the contiguity with old housing estates and bring in the architectural and urban typology its greatest distinction. In the first phase predominated gated community composed of houses, which was replaced in the second phase for buildings up to four floors. Both, despite the low rise, bring the verticalization to the edges to the city associated with high density. It is worth remembering the presence of shanty towns and illegal settlements, whose form of informal and spontaneous housing production contributes to the morphological diversity found in the outskirts of the RMF.

The absence of collective public spaces on the periphery, combined with increasingly reduced contents of social infrastructure leads to the low integration among its residents committing sociability between residents of new housing estates and the others present in the vicinity. In the case of a housing production program, there is an evident need that the city is also produced. The lack of inter-sectorial approach in the PMCMV also takes place in the absence of public community facilities, which tends to aggravate social problems as perceived at other times in our history of housing production.

In this case, the violence outside the walls and even intramural gains ground as one of the problems being mentioned as recurrent complaint by residents. The fact is that even with concierge, electric fences and high walls, condos prove to be vulnerable as any other peripheral settlement. Threatened syndics, real estate delivered due to debt with traffic; property abandonment and even murders were reported in the interviews. In addition, there was testimony from residents about assaults in the home path to school or to work, revealing the lack of public safety in these edges of the city.

In this regard, the willingness of beneficiaries to the Program Minha Casa Melhor, increasing consumption and modifying the internal environment of the housing units projects to the neighborhoods the image of income increase, thanks to the frequent arrival of trucks for delivery of appliances and furniture. In the case, even within the condominiums, the robbery complaints led the ground floor apartments to have bars in their openings. Even those on the upper floor have been collecting money to put bars the common access via stairs.

The situation tends to get even more alarming, because from the second phase of the MCMV the projects have become larger and more distant, reaching more than 5000 units per contract. Then, problems arise that are related to mono functionality of those peripheral areas, bringing to them an alarming scenario of ghettoization.

## 2.3 The profile of the beneficiaries and appropriation of the housing units?

After analyzing the role of agents who take part of the institutional arrangements in the decision making process and recognition of problems that reveal the wide association between spatial segregation and poor conditions in urban insertion, it is intended to achieve, in this topic, the scale of domestic unit aiming at understanding who are the beneficiaries as well as how to get to know whether their desire for a new housing have been met and how they appropriate of the housing units.

From the results obtained with the questionnaires<sup>2</sup>, applied to three case studies, it is possible to identify some common characteristics of the families served by the

<sup>&</sup>lt;sup>2</sup>Results obtained from the survey application in 260 households spread over sampling in 3 condos RMF (Santo Agostinho/Fortaleza; J.B.Girão/Maracanaú and Escritores/Caucaia) from January-March 2014 following questionnaire adapted from the model provided by research network Cidade e Moradia

PMCMV. It is observed that although the program is intended for families with an average income ranging from 0 to 3 minimum wages, there has been the presence of families outside the profile, especially the condominium JB Girao, where 10% of households have incomes above 3 salaries.

By drawing a profile of the head of household, you can point that the boss is a woman without a husband with little schooling, as: 90% of households are headed by women half of which has no spouse and that 44% of holders have not completed primary school. Highlighting the Caucaia - Escritores condominium where this percentage reaches 53.7% of all households.

As for the previous living conditions before moving in condominiums, it is observed that 62% of the total families come from rented houses and another 17% lived in assigned households. Considering the land situation, about 30% of all beneficiaries reported having been residents of slums, and another 15% said they were living in risk areas. In this sense, the new housing in apartments in condominiums represents a considerable improvement for residents.

However, the adoption of this housing type deployed in multi-family condominiums with up to 2 floors, caused some problems for the residents of level 1, once it implies extra expenses for maintenance of common areas, lighting and payments of employees affecting families which are found with no income or very low monthly income. Such problems arise from the adoption of single project contracted by Sinduscon-Ce, used by a large majority of condominiums built in the RMF, similar to the type used in the Residential Lease Program, which was intended for families with income between 3 and 6 times the minimum wage.

In the 3 case studies, it can be seen from the questionnaires that the average population per UH is approximately 3.6 people. However there is a percentage above 8% of households with 6 or more residents, surpassing the recommended for units with two bedrooms, which is a maximum of 3 people per bedroom, setting up an excessive density of the household situation. Although it is a low percentage, it emphasizes the growth trend of this problem, since half of heads of households are in

the age group between 17 and 39 years, which are likely to have children in the coming years.

However it should be noted that there was an extreme improvement of the conditions of these families compared to the previous dwelling in terms of household density. Relating the total of residents who were part of the family before moving to apartment of the MCMV to the total number of bedrooms, it is estimated that on average 40% of the families served by the PMCMV, who now live in these three condos, were in the situation of overcrowded housing per bedroom.

Also regarding the housing units, their meager dimensions and the total area of 38.31 m² deserve special mention. Even if they have followed the guidelines of minimum acceptable sizes for housing established in the program's regulations, the standard type employed by Sinduscon-CE was considered inadequate basic needs for the vast majority of residents. Approximately half of the families considered the apartment too small, and almost 15% consider inadequate the distribution of rooms.

This fact is reinforced when families are asked about the feeling of lack of any room in the house earlier and to which they would refer. On average almost half of the families said they miss any room of the old house, especially 26% of which miss the garden or yard plus 8% miss the service area and almost 7% miss the old kitchen.

In a few years after moving into the apartments, it is observed that most families have made changes in their homes, which do not relate to the expansion of the unit or change in the walls especially because the program's standards, the plant of the unit and the adopted constructive system prevent any expansion initiative. The most frequent reforms were the floors and wall covering laying. But a change that drew attention was the withdrawal of the kitchen sink, causing the washing tank to accumulate this function. This small change is complemented with distribution of furniture somewhat peculiar to some apartments, where the refrigerator was moved to the living room, which strengthen the dissatisfaction of the dwellers with the small size of the service core of UH.

Although the program ignores the need of commercial areas or any other productive activity and the prohibition of such use within the community, families

have changed rooms and especially the living room of their homes into points of sales, reaching in average of 20% of households of the three case studies. Among the productive activities found, stands out making clothes. In the case of the condominium Escritores in Caucaia, the presence of sewing machines in over 10% of households was observed. Some are real clothing micro industries with up to five machines.

For small businesses and services, in addition to the interest of some families seeking to supplement household income, there has been a need due to the poor conditions of urban integration of residential developments. A comparison of the three case studies reinforces this situation. The separate analysis of the 3 condos points out that the Santo Agostinho, considered the best located one, has informal trade and services in just over 16% of the units; the condos, J.B.Girão and Escritores on the other hand, reach 20.3% and 26% respectively.

The information obtained from questions that compare the current home (PMCMV) with the previous one regarding the improvement, maintenance or worsening in access to urban infrastructure and services indicated that in some ways there is a considerable deterioration in the three case studies, especially for public transport and public lighting services.

In the case of the juxtaposed condos called Escritores in Caucaia most families stated that these services have worsened: 88.7% of all families asked in the case of public transport, 66.4% for public lighting and 84.1% for paving. Even for the water supply, more than ¼ of the families indicated that the above conditions were better

Table 2. Percentage of households with worsening in the access to the urban infrastructures and urban mobility comparing to the previous housing conditions

Housing	Water	Sanitary	Energy	Garbage	Public	Paving	Public light
estates	supply	system	supply	collection	transports	Conditions	
Escritores	25,7	5,3	7,1	9,7	86,7	66,4	84,1
St. Agostinho	14,3	4,8	7,1	1,2	29,8	13,1	15,5
J. B. Girão	11,9	5,1	1,7	11,9	40,7	33,9	27,1

Source: LEHAB (2014) / survey applied in jan./mar. de 2014 at the three housing estates.

The same goes for access to work, to school, health center and leisure, for which most of the families began to spend more time in these shifts. The situation the

Escritores condos remain critical to almost 80% of the households in access to health services, 77% in access to trade, almost 70% in access to school and more than 63% in access to work. As for the other condos studied, there are some favorable differences to Santo Agostinho located in Fortaleza, though the numbers obtained with the J.B.Girão surprised positively on access to employment and health services (Table 3).

Table 3. Percentage of households with worsening in the access to the tertiary sector comparing to the previous housing conditions

Housing		Public	Health	Commerce	Access to	Access to	Access to
estates	Post	Phone	care	and services	work	school	leisure
Escritores	36,3	78,8	79,6	77,0	63,7	69,9	55,8
St. Agostinho	23,8	47,6	29,8	23,8	33,3	23,8	31,0
J. B. Girão	16,9	37,3	28,8	37,3	28,8	39,0	45,8

Source: LEHAB (2014) / survey applied in jan./mar. de 2014 at the three housing estates.

Considering the resident's satisfaction with the new residence, the fact is that the poor condition of urban integration, seem at first, to be overcome by the dream of home ownership. However, this high level of satisfaction, on average 90% of the total, is opposed by at least two points: First, while around 20% said they prefer to live in the former home; second, when approximately 40% of the heads of households of J,B,Girão and Escritores condominiums admitted to have thought of the possibility of changing housing alleging as main reasons the distance in access to basic services and insecurity.

However, as if the problems linked to the location of the condos in the city associated with segregation conditions in which they find themselves were not enough, other issues should also be highlighted, which were found in interviews with the syndics and confirmed in the questionnaires. Some irregularities were mentioned with respect to ownership of units as the transfer to family members, even if they are not made by current residents, who pointed out that the holder of the household spent his weekends in the apartments and were it not for the distance from the place of work, were living in that unit.

According to the syndics, there are cases of sale and rental of the properties, whose processes and values follow the periphery informal housing market. The fact of

putting the property for sale is often due to the peripheral location and the distance of existing social ties in the previous location. It was also mentioned the demand from buyers by the concierge, being the conditions of a closed condominium an attractive depending on the security that the walls and electric fences transmit to the neighborhoods.

As for the construction problems present in the investigated households, in addition to the recurring weaknesses as poor environmental comfort conditions, were noted and mentioned pathologies in the structure and plumbing associated with poor material choices, and even the implementation of finishes.

It is also observed that the projects bring problems linked to variables considered crucial in its formulation. Firstly, in terms of typological diversity, it is mistakenly assumed that all families are of the same type, with the same habits and composition, given the uniqueness of the projects. In both types of apartments, adopted in RMF (ground + 1 floor and ground + 3 floors), the program content of the projects remains the same. Blocks of 2 bedroom apartments, 1 bathroom, living room and kitchen, aligned and parallel to each other. Each condominium has generally only the ballroom and some, children's wood playgrounds some of which, in many cases, have already been destroyed or dismantled.

Secondly, it is prevented any flexibility in the use of the housing unit, disregarding labor trend in the own household, to supplement the income as a survival strategy. Finally, the beneficiary families are hindered to promote by themselves the expansion of their dwellings, as well as to choose the most suitable housing project among other ones according to their needs. Through a closed design, strongly linked to the constructive system, it is prevented the expansion of the unit or the new room to be increased due to the implementation of juxtaposed, twinned, and very condensed multi-family buildings, including compromising the privacy of the families.

#### **Conclusions**

After a period in which public housing policies have been reduced to low impact local actions implemented through simultaneous demonstrative projects to the dismantling of much of the institutional framework, Brazil has since the beginning of the Twenty-first Century promoted the implementation of urban and housing policies, albeit in a dissociated way.

There was the expansion of real estate credit and the increased availability of resources by the federal government, even attending social groups previously excluded from the formal housing market, setting up a de-elitization process of the housing production.

Communities in intermediate and pericentral neighborhoods were subjected to urbanization projects, which would not always ensured the presence of former residents moved to popular peripherals housing estates. On the other hand, empty urban land became target of urban developers giving deep dynamism of the real estate market. However in the absence of urban infrastructure, the competition for the best urbanized areas is intensified, increasing the land price of the properties of those sectors considered better located. Thus, new areas of expansion of the real estate market are perceived, where once the landscape was limited to self-help construction in popular subdivisions, as well as new neighborhoods are then opened for the implementation of various forms of housing.

City sectors before marked by residential segregation process start to incorporate socio-spatial fragmentation as the main brand, juxtaposing various social groups, without however, meaning an increasing in sociability. Rather, this approach promotes the growing of physical barriers that stop free movement of people, who may not have the equipment of collective use as possibilities of social meetings.

The fact is that the right to the city has showed to be more and more selective, guaranteed to some, denied to others, demonstrating the intensification of uneven development in Brazilian cities, where the supposedly homogeneous suburbs are now marked by the presence of different juxtaposed settlements, revealing the heterogeneity of those fronts of urban growth.

Faced with these problems, there have been many efforts to implement an urban policy from the national level through the dissemination of the importance of municipal master plans as a tool to reduce socio-spatial inequalities. However, it appears that the mismatch and the decoupling of urban and housing policies as well as the preponderance of real estate and civil construction in decision-making process prevailed in the contest for the best locations in the cities.

In this case, as the PMCMV provides ample resources for hiring residential projects, serving different income levels, to be achieved by the construction industry, it puts in check the instruments of urban policy formulated in recent years. Similarly, at the local level, the different social actors were placed in the same arena, where in an optimistic scenario it could be agreed upon measures developed to address all of them, or in a worst case scenario, the disputes could be intensified reflecting in the increase of socio-spatial disparities. Therefore, the RMF, historically marked by its social inequalities, translated into poor housing conditions for many and in the privilege with which few enjoy the benefits of urbanization, represented an exemplary spatial cutout.

The concentration of urban development in the polo municipality, to where converge most of the investments, the creation of municipal public institutions created to combat the housing problem in the past decade, the attempts, by the state government, to recover actions in housing production, the difficulties experienced in urban planning processes at the municipal level, the power of oligopolies that control the real estate industry and the poor condition of distribution of infrastructure networks, to name just a few, they are characteristics whose simultaneity and overlapping in the RMF, reinforce their special status as an object of study.

The application of specific methodological procedures for different scales and axes of this research allowed the identification of processes that translate the existing framework of the early years of PMCMV, which deserve to be followed in the coming years due to the changes brought about in the last two years and especially with the new phase.

The resumption of large peripheral housing estates exemplifies this framework change, which we consider essential for the next few years of the PMCMV, given the

impacts that should cause in the structuring process of the RMF, especially Fortaleza and municipalities in conurbation to it. Even for the regional centers of the state of Ceará, it is possible to recognize possibilities for implementing housing projects that may bring negative effects intensifying its unequal growth.

In a synthesis effort, some recommendations can be outlined here. A first aspect to be considered is the need that the roles of those involved in the program should be reviewed, especially in relation to the local government power that has proved to be far from decision-making processes that derived largely from the problems identified. As managers of the planning processes that enabled the design and implementation of urban and housing policies, the municipalities cannot have their role reduced to the establishment of additional criteria and to the appointment of social demands.

Especially due to the likelihood that aims to expand the size of the housing projects, it is of fundamental importance the compatibility between urban and housing policies in their guidelines and instruments, as well as in the other sectorial public policies concerned with urban expansion in order to mitigate the impacts on beneficiaries and to contain the harm brought with the spatial segregation. Some measures should be taken in order to facilitate this interaction between urban, housing and other policies related to them such as: the identification of vacant areas as special interest social zones areas for housing and social infrastructure; the real estate consortia as well as other instruments to combat real estate speculation.

Therefore, the development of urban structure plans for the sectors in which the PMCMV is going to focus in order to mitigate the problems related to segregation resulting from urban insertion conditions is a requirement to be fulfilled. Especially in the case of the peripheral neighborhoods, where the excesses of real estate market and urban informality prevail, these plans would correspond to greater detail in relation to land use, demographic density, road structure, mobility, the needs for social facilities, the demands by urban infrastructure and the delimitation of areas of urban permanent preservation.

On a closer scale to the housing estate to be hired, considering its immediate surroundings, the formulation of guidelines that promote neighborly relations with the

neighborhoods of the projects with an emphasis on social facilities, the road continuity and free spaces can be strategies to be adopted in order to mitigate the impacts along the neighboring sectors. Thus, problems of spatial segregation boosted with the social fragmentation that mark the many micro territories that make up the urban tissue are likely to be overcome. Therefore, bearing in mind the plans for regulating the urban sprawl, the state's presence is paramount whether in urban control in the approval process of these new housing estates. The implementation of sectorial public policies promoting measures to stimulate diversity and the "social mix", as well as the rethinking the social work, considering the way it has been carried out, should be a other essential steps to be taken.

Within the projects, pondering their program contents, it is recommended the opening of diversified possibilities of land use as an alternative to tackle the monofunctionality that has been seen in large projects. More and more peripheral in direction to rural zones, these new projects are distant from existing centralities, being put at the mercy of urban informality.

Finally, given the architectural and urban results so far obtained, depending on the use of the rational construction, in order to cheapen the costs and increase the profits of builders, it is recommended to encourage projects that value the typological diversity, flexibility of use and the progressiveness of construction. If, after one first stage in which predominated as a closed condominium kind with overlapping apartments in juxtaposed blocks conforming seclusion situations in high-density and low privacy conditions, there is the consolidation of a second phase in which the building with up to 4 floors stands as the unique alternative.

These new projects, marked by the large number of housing units bring out new urban patterns in more distant suburbs. Thus leads to several problems arising from the poor conditions of urban insertion, worsening due to some reasons such as: the absence of the state in carrying out a misguided short term social work; the unbundling of urban and housing policies, instead of the complementary perspective between them; the lack of urban plans with guidelines that harmonize the new land uses with the environment at different scales.

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