

“ECONOMIC AND HOUSING CRISIS: LOSSES AND OPPORTUNITIES AFTER THE 2008 CRISIS, THE BRAZILIAN CASE”

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Abstract

In 2008, an economic crisis that started in the USA spread around the world, affecting the global economy. This crisis hit the housing sector in many countries, leading to a paralysis in the construction industry and to an accumulation of housing stock. Conversely, in Brazil, after the 2008 crisis, this was not the case. In 2009, the Federal Government launched, as a countercyclical economic policy, one of the largest housing programs in the world, the Programa Minha Casa Minha Vida [PMCMV]. The crisis in the housing market affected countries differently across the world. While some still faced the consequences of the housing bubble, others, such as Brazil, witnessed the growth of the sector stimulated by the government. This paper seeks to situate the PMCMV within the academic discipline of urbanism, furthering in this way the relationship between critique and urban practice - especially in relation to housing for the low-income population.

1. Programa Minha Casa Minha Vida - PMCMV (My Home My Life Program)

In Brazil, the government reacted swiftly to the international crisis by (i) expanding credit provided by public banks, thus offsetting the decline in the private sector, (ii) maintaining the *Programa de Aceleração do Crescimento* (Growth Acceleration Program) as a countercyclical policy (Cardoso and Aragão, 2013) and (iii) creating the My Home My Life Program (PMCMV), aimed at assisting families with incomes up to 10 minimum salaries by providing subsidies proportional to household income, increasing the volume of credit and lowering interest rates, thus supporting the economy through the construction industry.

When it was created, the aim of the program was to build one million homes with a budget of R\$ 34 billion. It was a credit program for both consumers and producers. After reaching the initial target set on its release, the My Home My Life-2 program was launched in September 2011, with the revision of some actions, incorporating criticisms made during the program's first phase and the allocation of additional resources. The aim of this new phase was to build two million houses and apartments by 2014 (Brasil, 2010).

Hence, the program was in line with the countercyclical economic policies that the government adopted to deal with the crisis. In terms of housing policy, not only was the intended volume of construction unprecedented, but it was actually accessible to the lowest

income population (Cardoso and Aragão, 2013). However, the finished projects prompted considerable criticism related to the urban and architectural quality of units, whilst the residents, who were generally satisfied with the program's results, did not generally share this view.

Although it is a single program, when it was created, the PMCMV was seen as a policy that encompassed strategies which differed according to the population's income bracket. According to Ferreira (2012) it was divided into:

- 1) Social Housing: a public subsidy for house building for the lowest income population (up to 3 minimum salaries). This segment concentrates a significant part of the housing deficit in Brazil.
- 2) Economic segment: for the middle-income bracket (up to 10 minimum salaries).

The MCMV-1 Program was organized as follows (Brasil, 2010):

- a. **Families with incomes up to 3 minimum salaries** (400,000 units)
 - Residential Lease Fund (*Fundo de Arrendamento Residencial – FAR*)
 - PMCMV - Entidades (aimed at institutions such as cooperatives, etc.)
 - National Rural Housing Program – Group 1 (*Programa Nacional de Habitação Rural - PNHR / Grupo 1*)
 - PMCMV for municipalities with population up to 50,000 inhabitants
- b. **Families with incomes up to 6 minimum salaries** (400,000 units)
 - National Urban Housing Program (*Programa Nacional de Habitação Urbana – PNHRU*)
 - National Rural Housing Program – Groups 2 and 3 (*Programa Nacional de Habitação Rural - PNHR / Grupo 2 e 3*)
- c. **Families earning 6-10 times the minimum salary** (200,000 units)
 - FGTS (Employee's Severance Indemnity Fund) funding, with the additional benefit of reduced insurance costs and access to the Guarantee Fund for Housing (*Fundo Garantidor da Habitação*)

Currently, in urban areas the program has maintained the policy of different provision strategies, with a change in the group's subdivisions: people earning up to R\$ 1,600 (band 1), up to R\$ 3,100 (band 2), and up to R\$ 5,000 (band 3).

The My Home My Life Program is at present considered the most comprehensive housing program in Brazil. For the first time it allocates considerable non-repayable funds for social housing development for the lowest income population. The development of social housing on such a large scale should have been an opportunity to reduce the housing deficit in the country, whilst taking into account the actual problems found in contemporary cities, particularly in relation to the peripherization of the city, the emptying out of urban centers and the design problems of dwellings. However, there are still many obstacles, mostly with regard to the difficulty in accessing well-located land, given its high costs, eventually leading to house-building in remote areas, often in precarious, informal neighborhoods subject to natural disasters.

Another problem is the high priority given to the building of new housing, leading to very few building rehabilitation projects. It was only in 2014 that the My Home My Life Program used for the first time an empty building to develop social housing: the Ipiranga building, in the center of São Paulo (Ministério do Planejamento, 2014). The *Caixa Econômica Federal* - CEF¹, for example, assists with the purchase of apartments in renovated buildings within the *Renova Centro* (Renew the Center) Program. The city of São Paulo was the first city in the country to grant this kind of opportunity as part of the My Home My Life Program.

However, this line of action does not form part of the works generally carried out in large urban centers such as the city of São Paulo. Projects mainly take place in peripheral areas, far from city centers. In addition, projects do not prioritize qualitative aspects, both in terms of the units themselves and urban integration. The shortcomings of this comprehensive housing policy are evident and widely disseminated by the specialized literature (Ferreira, 2012, Cardoso and Aragão, 2013, Rede Cidade e Moradia, 2014, Rufino, 2015). Nonetheless, problems are not only the result of the Program itself, but are aggravated by the actions of municipal agents and construction companies.

Stakeholders involved in the PMCMV

¹ a federal savings' bank which provides most housing funding and mortgages.

According to Ferreira (2012), the following stakeholders are involved in the development of the “PMCMV housing sector”:

- 1) Federal government: developed the guidelines of Urban and Housing Policies in the country. It established the PMCMV and defined how it should operate. In addition, it is also in charge of evaluating the program’s performance, responsible for overseeing and ensuring that the required architectural and urban planning quality standards are met. The federal government provides assistance with regard land issues relating to new projects and should foster the rehabilitation of central areas.
- 2) States: have a significant role in terms of land use and occupation legislation. They are also responsible for approving some projects. Moreover, states are often responsible for infrastructure projects.
- 3) Municipalities: develop Master Plans and land use and occupation legislation. They can intervene in issues involving land and, therefore, in the location of housing projects. They must ensure that the City Statute² is applied so as to prevent property speculation. Moreover, they are responsible for establishing mitigation measures for high-impact projects.
- 4) Caixa Econômica Federal: provides funding to builders, developers and customers. As this agency evaluates and approves projects prior to providing the funds, it plays an important role in ensuring the quality of projects. In order to do so, it relies on its own internal guidelines and other standards such as those set out by national legislation. However, these regulations have not guaranteed the architectural and urban quality of end products.
- 5) Private banks: other banks may also be involved in the program, exclusively for the 3-10 minimum salaries range.
- 6) Construction companies and developers: also have an important role in defining the architectural and urban quality of projects which should not be treated as run-of-the-mill, profit-making financial ventures.

Despite the fact that the different stakeholders mentioned above have instruments to guarantee the architectural and urban planning quality of projects, the housing model in place in Brazil today still presents a number of deficiencies. Several problems are highlighted by

² Legislation that defines the rules for social interest and regulates the use of urban property.

authors such as Ferreira (2012), Cardoso and Aragão (2013), Rede Cidade e Moradia (2014) and Rufino (2015).

2. Criticism of the program

Cardoso and Aragão (2013) argue that criticisms of the program can be synthesized into nine categories:

(i) lack of coordination between the program and urban policy; (ii) the absence of instruments to address land issues; (iii) problems relating to the location of new ventures; (iv) excessive privileges given to the private sector; (v) the large size of projects; (vi) low architectural and constructive quality of projects; (vii) lack of continuity in relation to SNHIS (*Sistema Nacional de Habitação de Interesse Social* - National Social Housing System); (viii) the loss of social control over implementation (...); and (ix) inequalities in the distribution of resources as a result of the institutional model adopted. (Cardoso and Aragão, 2013, p.44, author's translation)

Bonduki (2009) points to other problems such as the fact that the PMCMV disregarded or changed various measures provided for by the PlanHab (*Plano Nacional de Habitação* – National Housing Plan). He also highlights the fact that PMCMV income bands were expanded to include new groups served by the program, benefiting the middle classes and the private sector. The author shows that the distribution of income brackets within PMCMV does not address the country's main housing deficit, since only 6% of the “up to three minimum salaries” income group were contemplated in the first phase of the project, whereas the deficit relating to higher income groups may be fully addressed, with the possibility of surplus production for these income brackets.

Also, according to Bonduki (2009), the incorporation of PlanHab strategies to PMCMV, such as the additional subsidy provided for ventures in central and consolidated areas, would have been of benefit, given that it is the responsibility of municipalities to set out, through their master and housing plans, areas for new projects.

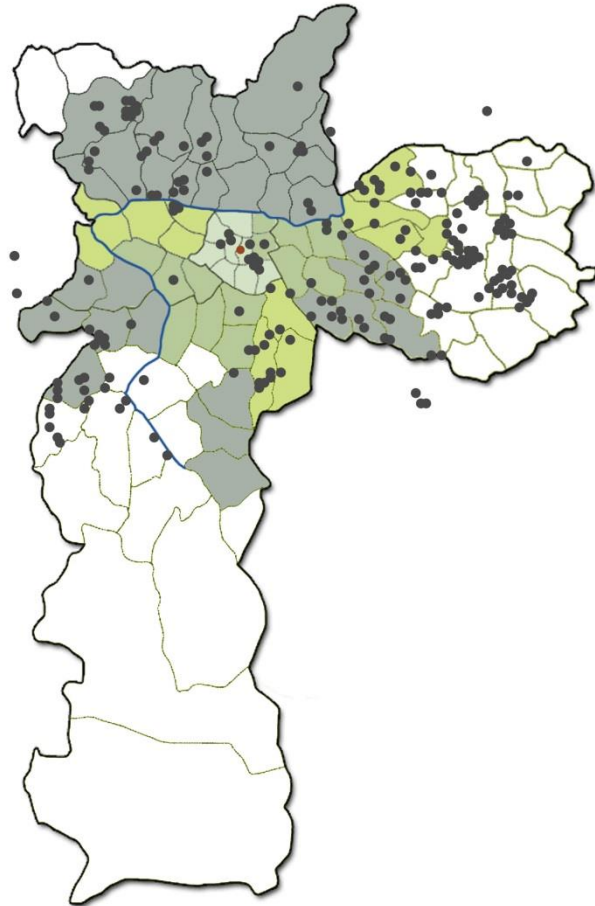
It is also important to point out that this type of program presents a number of problems such as the failure to consider the peculiarities of the specific locations where housing is implemented, given it was designed as a single program for the whole country.

3. Recent PMCMV house-building

As part of the author's Master's research (Nagle, 2014), all projects developed under the My Home My Life Program were mapped. In conjunction to the census data collected, this analysis enabled an overview of the recent housing developments in the city center of São Paulo. Presentation is facilitated by the use of graphs, based on data obtained during the research.

Below is a map showing the location of buildings included in the PMCMV, and a graph presenting their distribution in terms of the various regions in São Paulo, according to a division of the city presented in Bógus and Pasternak (2004). The data refer to both finished and unfinished contracted projects between 2009 and 2013, for families of all income levels, in the city of São Paulo. In total there were 43, 416 housing units, distributed in 249 buildings.

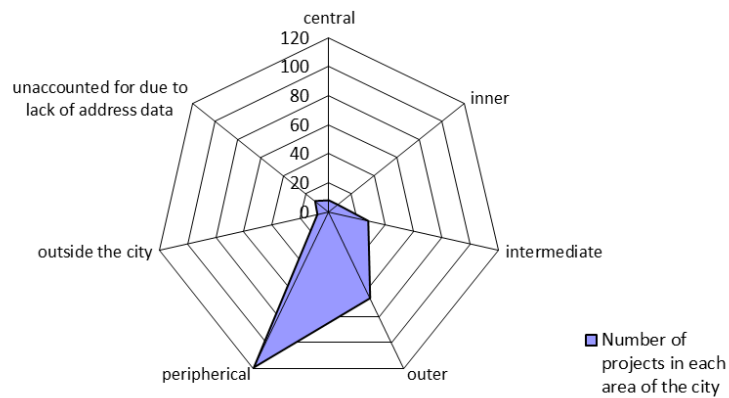
Figure 1. Projects undertaken within the My Home My Life Program, between 2009 and 2013, in São Paulo



Note: The city center is marked in light gray at the center of the map. Each color on the map represents an area of the city – division according to Bógus and Pasternak (2004), used for data analysis in this study.

Source: the author, based on data supplied on request by the Ministry of Cities

Figure 2. Location of PMCMV projects in São Paulo, according to the division of the city displayed in Bógus and Pasternak (2004).



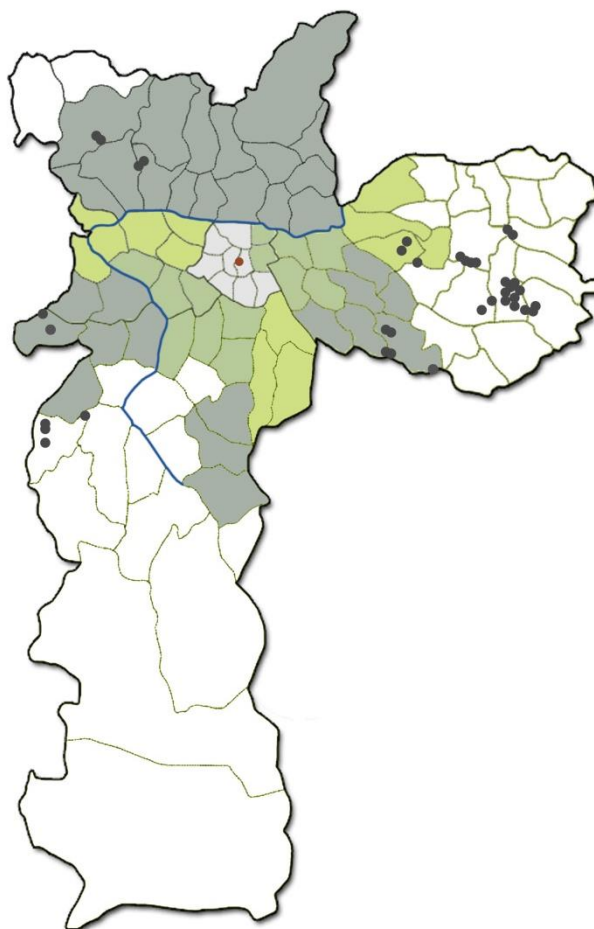
Source: Graph produced by the author, based on data supplied on request by the Ministry of Cities

Despite improvements and the budgetary increase for social housing developments in the country as part of the PMCMV, the data collected indicates a number of problems. First, as is evidenced in the graphs, is the problem of the location of buildings, mainly sited in the outskirts of city. The vast majority of ventures are concentrated in the "outer" and "peripheral" areas, whereas the center of São Paulo saw only eight buildings completed within the period analyzed. Despite the need for a return to the center, insufficient numbers of social housing units were built in this area under the program. This is mainly due to the difficulty of implementing housing developments in the center, as some authors such as Helena Barreto and Leticia Sigolo (2007) show.

In addition, builders tend to focus on new homes. Thus, the first example of building rehabilitation in the PMCMV in the city of São Paulo was only announced in 2014 (Ministério do Planejamento, 2014).

The map below shows all finished or ongoing projects in the city of São Paulo, in 2012, exclusively for families earning between 0 and 3 minimum salaries.

Figure 3. Housing Development under the My Home My Life Program, 0-3 minimum salaries, according to data available in September 2012, containing all finished or ongoing projects



Note: The red dot indicates the Sé Cathedral Square, in the center of São Paulo.

Source: the author, based on files made available by Caixa Econômica Federal

Although the first map indicated housing developments in the city center, even if minimal when compared with the numbers in other areas of the city, the latter map makes it clear that no housing developments were undertaken for families falling within the 0-3 minimum salaries bracket in the innermost central area of the city, up to the time of data collection. There were also no housing projects undertaken within the so-called "inner" area for this lowest income bracket, whereas the "intermediate" ring reveals only a small number of projects. This indicates serious shortcomings in the program, as the largest housing deficit in the country is concentrated in this income bracket. Thus, more attention should be paid to the poorest families, not to the higher income groups, as has been the case so far.

The PMCMV provides resources for housing, but it is the duty of municipalities to ensure that the housing developed is suitable and well-located. The legislation establishing the

PMCMV, (Law nº11.977, 2009), decrees that priority be given to municipalities offering land located in consolidated urban areas and those that control idle areas. Thus, municipalities should implement the City Statute, provide well-located land and control building projects. The law also provides for the rehabilitation of existing buildings in consolidated areas (revised by Law nº 12.249, 2010). Therefore, there is a gap between the program's initial proposal and actual housing development under the program, both in terms of project implementation, not always well located, and in relation to the rehabilitation of buildings, still insufficient under the MCMV. Thus, it is necessary to identify at which stage of the process these deficiencies occur, and which stakeholders are having difficulties complying with the proposals, in order to achieve better outcomes in terms of developing adequate and well-located social housing.

Considering the need for housing developments in urban centers, authors such as Silva and Sigolo (2007) highlight the opportunities in downtown São Paulo, given the existence of idle buildings. According to the 2010 IBGE census, there were 51,016 dwellings in the innermost area of central São Paulo, encompassing unoccupied, private non-occupied, private vacant and uninhabited public dwellings that could be rehabilitated for social housing. In addition, several studies show the potential for rehabilitation in the city center of Sao Paulo, for example:

- research carried out by the Buildings Assessment Technical Group (*Grupo Técnico de Avaliação de Imóveis*), for the Live in the Center Program - available in the 2001-2004 Procentro Management Report (*Relatório de Gestão do Procentro*). According to the group's assessment, based on 400 properties, 54 were considered suitable for the program, all in the downtown area. Of these, the original use of the majority was not residential, and were either empty or for sale. Among items assessed, potential for use conversion and building conditions, such as lighting and ventilation, were analyzed.

- the study for the implementation of housing units in downtown São Paulo (Gonçalves, 2009) sought to select the best opportunities and options for city center recovery in the year of the survey by promoting housing in idle buildings. After analyzing different sets of data, the group selected 66 buildings that could be rehabilitated, generating approximately 3,000 housing units.

Despite the low generation of social housing in the city center of São Paulo under the My Home My Life, it is important to highlight a number of projects executed under other housing programs. According to Silva and Sigolo (2007), between 1990 and 2007, 5285 social housing units in the central area of São Paulo were completed or initiated by the different public sector spheres. Examples of building rehabilitation for social housing are: the Riachuelo building and the Asdrubal Nascimento building.

Table 1. Social housing units completed or ongoing in the central area of São Paulo (1990-2006)

Promoting agent	Building rehabilitation	New construction	Total	Observations
SEHAB/COHAB (tenement housing program)	-	300 (5)	300 (5)	FUNAPS (1989-1992) and FMH (2001-2004)
SEHAB/COHAB (social rent)	205 (3)	768 (3)	973 (6)	FMH and PEHP
CAIXA (agreement PMSP)	826 (8)	709 (3)	1535 (11)	PAR and Associative Credit
CDHU	70 (1)	2124 (14)	2194 (15)	PAC/BID
Total	1101 (12)	3756 (24)	5002 (37)	

Note: The number of ventures in brackets

Source: SILVA; SIGOLO, 2007

Figure 4. Riachuelo Building



Source: the author

Several initiatives emerged in the city of São Paulo which sought to meet the need for housing in the inner city. In 2001, the Regional Administration of the Sé ward and Procentro drafted the Rebuilding the Centre Plan, in order to revitalize districts which comprise the historic center of São Paulo. Eight programs were proposed within this plan, based on functional and social diversity: Walking in the Centre; Living in the Centre; Working in the Centre; Discovering the Centre; Preserving the Centre; Investing in the Center; Taking Care of the Center; and Managing the Center (Prefeitura de São Paulo, 2004). The plan defined government guidelines for the central area, highlighting the importance of housing through its Living in the Center program.

In 2003, the Rehabilitation of the Central Area Program - Action Center was launched, developed by Emurb (Municipal Urbanization Company) which took over the coordination of the revitalization of the downtown area, incorporating the Living in the Center and Procentro programs.

More recently, in 2012, the Renew the Center Program was established allowing for the redevelopment of dilapidated, abandoned or underutilized buildings in central areas. FUPAM (Foundation for Research in Architecture and Environment, USP), under the coordination of Professor Fabio Mariz, conducted a survey of unoccupied buildings which had a potential for intervention. Fifty-three abandoned buildings in the city center of São Paulo were selected, all already undergoing a process of expropriation (Leite and Gonçalves, 2010), or in process of design or construction. The buildings are being expropriated and readapted to generate a total of 2,500 units, including one and two bedroom apartments. According to city hall data, available in the HABISP website, under this program, for the period 2013-2016, the following buildings are planned:

Table 2. List of buildings planned under the Renew the Center Program for 2013-2016

Cineasta - Av. São João	Under construction
Mario de Andrade - R. Asdrubal do Nascimento 268	Under construction
Hotel Cambridge - Av. Nove de Julho 216	Project
Ed. Andrade (USP) - R. Benjamin Constant 170	Project
Cond. Irmãos Gonçalves (USP) - R. José Bonifácio 137	Project
Ed. D. Miguel - R. Avanhandava 63-65	Project
Anambé - R. Antonio de Godói 65	Project
Santo André - Av. Celso Garcia 2090	Project

Source: HABISP, 2014

Among the instruments at the municipal level available to guarantee the generation of housing in the center is the Integrated Environment Rehabilitation Boundaries (PRIH), where subsequent to the delimitation of areas with a concentration of substandard housing the following actions are proposed: new housing units, heritage rehabilitation, intervention in tenement housing, public areas and equipment, and the institution of ZEIS 3 - Special Social Interest Zones in the Master Plan, that is, areas of the metropolis which are set aside for the development of social housing. According to the Municipal Housing Plan (Prefeitura de São Paulo, 2011), among the legal instruments of particular interest to housing provision programs which contribute to the provision of well-located housing, the following stand out:

- a) creation of special social interest zones (ZEIS).
- b) compulsory division, construction or use of buildings.
- c) progressive IPTU (property tax).
- d) the municipality's right to preferential purchase (*direito de preempção*).
- e) expropriation paid with government bonds.
- f) payments in return for granting the right to build or change of use (*outroga onerosa do direito de construir*).
- g) transfer of the right to build.
- h) joint urban operations (*operação urbana consorciada*).

The context presented in this study shows that there are discrepancies between the values shared by urbanism as an academic discipline and practices effectively implemented through urban policies. In order to improve outcomes, the processes of management and control of projects related to urban policies must also be improved. These mechanisms are complex, especially when taking into account the generation of approximately 1 million housing units per year. This scenario presents a vast field for research as yet unexplored.

Conclusions

This article sought to present one of the strategies undertaken by the Brazilian federal government to address the economic crisis. Despite the stagnation in the housing construction market in several countries, Brazil believed that the construction sector could boost the economy.

Indeed, investments in the sector enabled the economy to remain buoyant, generating income for the population. However, the urgency of house building as part of a countercyclical economic policy had negative impacts on its quality as an urban and housing policy. In addition, the expertise developed by academic sectors - both in terms of urban criticism and practice - was underutilized in this process. There is no doubt that the housing deficit in Brazil must be addressed at low costs. This is a fundamental economic issue. However, differently from what has occurred in the majority of cases, it is possible to build quality housing without disregarding economic factors.

The My Home My Life Program is an ambitious program that seeks to meet the quantitative deficit of housing in Brazil. This is one of the largest housing programs in the world in terms of the potential number of units produced and funds invested.

However, the development of these units still presents problems with regard to their relations to urban practices. Often these projects have neglected the urban context in which they operate, are located in remote areas and present problems relating to architectural and urban quality.

As a result, investments could be better targeted if discussions on architectural and urban practices gained space within urban and housing policies in Brazil. The aim of this article,

therefore, is to contribute to discussions on how public investments are being applied in the field of housing.

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