

FROM THE NATIONAL HOUSING BANK (BNH) TO THE MINHA CASA MINHA VIDA (PMCMV) PROGRAM: CHARACTERISTICS OF BRAZILIAN HOUSING POLICY



<https://doi.org/10.56238/arev7n3-249>

Submitted on: 02/24/2025

Publication date: 03/24/2025

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ABSTRACT

This article aims to analyze characteristics of housing policy in Brazil, with the creation of the National Housing Bank (BNH) and the Minha Casa Minha Vida Program (PMCMV). The methodological procedures used were bibliographic and documentary reviews. The bibliographic research was based on authors who discuss the national housing policy, financial capital and the production of affordable housing. The documentary research was carried out from the access to data from the demographic censuses made available by the website of the Brazilian Institute of Geography and Statistics – IBGE, they were used to make tables and graphs. Information on federal investments was obtained from the Transparency Portal website. The PMCMV goals explained in the table were extracted from the website of the Ministry of Cities. The results show that Brazil's housing policies, although their main objective was to reduce the housing deficit of the lower income class, in practice, this was not what was observed. Both the policy that created the BNH in 1964, and the current policy that instituted the PMCMV in 2009, have offered a greater number of financing for the other income classes, distorting their main focus.

Keywords: Social Housing. Urbanization. Cities.

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INTRODUCTION

In the middle of the twentieth century, Brazil began its industrialization process. Cities began to attract an increasing number of people. The Brazilian urban population began to grow and equal the rural population, the difference between them in 1960 was 7,464,389 people out of a total of 70,070,457 inhabitants. (IBGE, 1960).

The country signaled a need to shelter the population that did not have a home in the urban area. Housing policies were highlighted in this period, when the State assumes responsibility for this promotion "[...] Popular housing is elected by the federal government, in 1964, as a "fundamental problem." (BOLAFFI, 1982, p.42).

To this end, in 1964 the federal government launched the housing policy that created the National Housing Bank (BNH) together with the Housing Financial System (SFH) with the main focus of promoting housing for the lower income class. The situation worsens over time, the urban population gradually increases, surpasses the rural population in the 1970s and the housing policy is not sustainable. The BNH did not reach its main focus, in the face of the demand for housing, the developments were largely directed to the middle class. (ROYER, 2014). The low-income population remained unassisted, for the most part.

After the end of the BNH in 1986, the Brazilian housing policy was decentralized, the states of the federation together with the municipalities were responsible for this intervention. For Shimbo (2012) there was a retreat in investments that reflected, above all, in the Housing Company – COHAB of the Brazilian States.

With the end of the military regime in Brazil, in the redemocratization phase (from 1985 onwards), the governments that succeeded did not present substantial housing policies that maintained the issue of promoting HIS with the same consistency as the BNH. Although criticized, results not yet seen in the history of housing in the country were presented, "in the period from 1964 to 1986, according to the PNADs and the censuses carried out, 15.5 million new housing units were built." (ROYER, 2014, p. 67).

These were perverse years of recession, "characterized by the final crisis of the SFH-based housing policy model." (SANTOS, 1999, p. 17). Attempts to implement housing plans were frustrated. Many of them were marked by irregularities, by clientelist practices that hindered their development, thus presenting fragility and not achieving the objective of alleviating the problem of housing scarcity in Brazil.

In 2009, through Law 11.977, the federal program was launched that proposed to mark new times in the promotion of housing in Brazil, the Minha Casa Minha Vida Program – PMCMV. The PMCMV begins with a strong impact on the construction of housing projects for various types of income of the population. Above all, with the objective of minimizing the lack of housing for the low-income population, building in partnership with states and municipalities projects such as housing complexes.

The reflection of this impact is shown in the new morphologies, especially in the cities that received this policy. The urban perimeter has been modified with its altered limits, new areas that impact the urbanization of cities. It is essential to invest in infrastructure to meet the demand of citizens, access to public transport, health and education services, and collective means of consumption such as supermarkets, pharmacies and others that are close to these new homes.

Ensuring the citizen's right to have a house along with access to adequate infrastructure is consistent with the idea of the National Housing Policy – PNH when it says that urban development has to occur in an integrated way, the house needs to be located in areas of the city that offer infrastructure, mobility, among others, this is to guarantee the right to the city. (BRAZIL, 2004).

This article aims to analyze characteristics of housing policy in Brazil, with the creation of the National Housing Bank (BNH) and the Minha Casa Minha Vida Program (PMCMV).

METHODOLOGY

The methodological procedures used were bibliographic and documentary reviews. The bibliographic research was based on authors who discuss the national housing policy, financial capital and the production of affordable housing, highlighting the contributions of Bonduki (2011); Capel (2002); Carlos (2015); Corrêa (2014); Maricato (2014, 2009, 2006, 1998, 1982); Melazzo and Guimarães (2010); Royer (2014); Shimbo (2012). The documentary research was carried out from the access to data from the demographic censuses made available by the website of the Brazilian Institute of Geography and Statistics – IBGE, they were used to make tables and graphs. Information on federal investments in infrastructure was requested on the Transparency Portal website and illustrated in graphic form. The PMCMV goals explained in the table were located on the website of the Ministry of Cities.

RESULTS

THE TIME OF THE NATIONAL HOUSING BANK – BNH

Between the 1940s and 1960s, the rural population was larger than the urban population. This reality will change from the 1970s onwards, when the urban population will grow considerably by 2022. In the 2022 demographic census, the difference between the urban and rural population in Brazil is 151,936,075 people, with approximately 87.4% of the total Brazilian population residing in cities.

This population growth imposes a more effective action by the government. It is in politics, after the military coup of 1964, that there was a greater government initiative to subsidize the process of urbanization of cities, since the numbers point to the difference between the evolution of the urban population and the decrease of the rural population from the 1970s onwards.

Resuming the Brazilian housing context since the 1940s is important for a brief comparative analysis between the housing policies of the 1940s, where the Brazilian government sought to regulate the situation between tenants and owners of rented properties through Decree-Law 4.598/1942, together with Law 4.380 of August 21, 1964, which instituted the BNH, with the aim of promoting access to home ownership through financing. Both legislations sought to disseminate the idea of home ownership to the working class.

The urban population demanded that the government act to legitimize the issue of rented housing, since this was the demand at that juncture. In 1940 there was a greater number of people in the rural area, approximately 69%. In the urban area, the problem of housing scarcity was growing, there was a greater number of properties inhabited by families that did not belong to them, 56.32% of the residents lived in properties that were rented or in other situations, not being owners. (Table 1)

Table 1 – Characteristics of private households by occupation conditions in 1940.

Description	Absolute value	Relative value
Owner-occupied	3.450.109	43,68%
Tenant Occupied	1.647.961	20,87%
Occupations in other conditions	2.799.699	35,45%
Total	7.897.769	100%

Source: General Census of Brazil 1940. **Org.:** BARBOSA, R. S. 2025.

The State, through the Tenancy Law, froze rent values, discouraging property owners from renting and even proposing new ways to acquire income, such as the sale of homes. On this Bonduki (2011, p. 258) addresses:

This alternative shows that the Tenancy Law, in addition to reducing the profitability of investors who lived off real estate income, stimulated the diffusion of small urban property and home ownership. [...] Certainly, the sale price of a property occupied by a tenant who enjoyed frozen rent was much lower than that of an unoccupied property, facilitating its sale and the expansion of the number of owners. [...] Even so, many tenants did not have the savings, income or financing to acquire a ready-made property and become owners.

In this context, it has become more difficult to rent a residential property, which has reinforced the State's action to promote access to home ownership. The main proposal with the creation of the BNH was to promote new housing, especially for those who could not have their own property at market price without the help of long-term financing, proposed by the State.

In the 1970s, the urban population became larger than the rural one. The problem of housing shortages in cities is getting worse; Many families were evicted, and, without having a roof over their heads, sought alternatives in risky and illegal areas. (BONDUKI, 2011)

It is pertinent, for the reflection on access to home ownership in Brazil, to elucidate that, already at that juncture, there was a considerable difference between the number of the resident population, whether urban or rural, and the portion of this population owning real estate. (Table 2).

Table 2 – Description of the population and the relationship with the property in 1940.

Description	Absolute value	Description	Absolute value	Relative value
Urban population	9.189.735	Property owners in the urban area	1.306.447	14,22%
Rural population	28.356.133	Rural property owners	3.044.250	10,74%

Source: General Census of Brazil – IBGE, 1940. **Org.:** BARBOSA, R. S. 2025.

The numbers presented illustrated the need for State intervention in the housing issue at that time, since only 14.22% of the people who lived in the urban area owned a property. Approximately 85.78% of this population did not own their own home, consequently, they lived on rent or favor.

According to Bonduki (2011, p. 209), at this time there was the intervention of the Institute of Retirement and Pensions (IAP) and the Casa Popular Foundation (FCP):

The 1940s are, therefore, crucial in terms of State action in the housing sector, when the main interventions of the federal government took place – freezing rents, mass production of housing through the IAPs and creation of the Casa Popular Foundation. In addition, in the same period, the acceptance by the State and the population of precarious, illegal housing alternatives excluded from the capitalist sphere was consolidated, such as the favela and home ownership in clandestine allotments devoid of infrastructure. This process occurred in a dynamic conjuncture of political transformations, urbanization, economic growth, popular mobilization and urban redesign.

In this context, the problematic situation of housing in Brazilian cities has advanced. The tenant population that could not pay the rent installment, and without housing options, built their residence in some illegal area. This action of the population had an impact on urban centers, since it boosted self-construction, as well as the emergence of agglomerations with precarious housing conditions, already mentioned by Rodrigues (2015) and Bonduki (2011).

These data, presented here, denote the situation of the housing crisis, which, already at that juncture, signaled the absence in Brazil of a policy to solve the housing problem that emerged in the cities. This urban problem emerged with great force and through the National Movement for Urban Reform there was a demand for the State to have a greater role in the promotion of popular housing. The problem of the scarcity of houses, with the purpose of housing the people who live in the cities, especially the low-income population, is portrayed by Bolaffi (1982) as a priority for the Brazilian government in 1964.

Thus, in 1964, Law 4.380 of August 21, 1964 was instituted, which created the BNH. With this law, it is perceived that the State has played in the promotion of affordable housing, hitherto unseen in the country. The creation of the BNH was a milestone in Brazilian housing policy, especially with regard to the production of financed houses for a greater number of the population, as Shimbo (2012, p. 32) points out:

One of the characteristics of the first Brazilian housing policy of great weight, formally and institutionally explained as such, centralized by the BNH (1964-1985), was the segmentation of the market according to family income levels, each under the responsibility of a specific promoting agent and regulated by its own legislation.

Regarding the purpose of this banking institution, Bolaffi (1982, p. 50) describes:

The National Housing Bank (BNH) and the Housing Financial System were created by Law No. 4,380 of August 21, 1964, with the mission of "promoting the construction and acquisition of home ownership", especially by the "lower income classes". The same act would also create the institute of inflation adjustment in real

estate contracts. The bank was constituted with a capital of 1 billion old cruzeiros, whose growth was ensured by the compulsory collection of 1 percent of the payroll to the country's CLT.

The State's performance in the promotion of housing was linked to the financing of home ownership, where the Housing Financial System (SFH) financed millions of new homes in Brazil. In this perspective, through the financing of home ownership, the government sought to promote to Brazilians the opportunity to acquire a residence in long installments that can be paid off. Everyone who was able to take on a monthly installment, and who met the criteria of the financial institution, could have access to this commodity.

Royer (2014, p. 51) describes this policy and the bodies created that helped structure it:

The Housing Financial System, the Brazilian Savings and Loan System, and the Guarantee Fund for Length of Service were fundamental milestones for the development of housing and real estate credit in Brazil. The law that created the National Housing Bank (BNH), Law 4,380, of August 21, 1964, also instituted the Housing Financial System (SFH), with a great innovation in the monetary adjustment in real estate contracts, in addition to the Real Estate Credit Companies (SCI), the Real Estate Bills (LI) and the Federal Housing and Urbanism Service (SERFHAU). The BNH was the central, normative and financing body of the SFH and the Sanitation Financial System (SFS).

This situation pointed out that Brazil was experiencing a significant change, with a vertiginous growth in the promotion of housing. The financed form that the government found of partnership, to solve the problems with the lack of housing in the country was important, although the capitalistic character of this policy is recognized.

Table 3 shows the growth of the population of Brazil between the years 1960 and 1991, concomitantly with the growth of families and their households.

Table 3 – Growth of Population, families and occupied permanent private households – Brazil 1960 – 1991.

Year	Population*	Families**	Households***
1960	70.070.457	13.532.142	13.497.823
1970	93.139.037	18.554.426	17.628.699
1980	119.002.706	26.806.748	25.210.639
1991	146.825.475	37.502.520	34.743.432

Source: Statistical Series & Historical Series Concepts and definitions - social research. IBGE, 2016.

Notes:

* According to the Demographic Census, the number of the population is the total of men and women, urban and rural areas.

** The Demographic Census defined families as the group of people linked by kinship, domestic dependence or coexistence rules who live in the same household.

Domicile is the structurally independent dwelling, consisting of one or more rooms, with a private entrance. By extension, buildings under construction, boats, vehicles, tents, caves and other places that are, on the date of the Census, serving as housing, are also considered households.

Org.: BARBOSA, R. S., 2025.

It is noted that between the 1960s, four years before the creation of the BNH, and the 1970s, there was a growth of approximately 24.77% in the population, 27.07% in families and 23.43% in households. The BNH was extinguished in 1986, through Decree-Law 2.291/96. It can be seen that in these years of the bank's validity there was an increase in the population, families and households, with emphasis on the 1970s (four years after the creation of the BNH) to 1991 (five years after the extinction of the aforementioned bank). The population grew by around 36.56%, families increased by approximately 50.52% and households grew by 49.26%.

With these data, it can be seen that families grew more than the population and households. It is possible to understand in this scenario that there was an intervention of the State in the promotion of housing by the BNH. Although, for Royer (2014), most of the housing built benefited the middle class, to the detriment of the lower class, this result indicates that the BNH's objective was not effectively fulfilled.

By considering these numbers, it is possible to understand that financed housing has become a very expensive good, and continues to be a privilege for a few. During the term of the BNH, there were several real estate constructions in Brazil, but in large part they were directed to a middle to upper class population. BNH received other criticisms about its performance. As an institution that aimed at the construction of low-income housing, the bank was distorted throughout its term and began to subsidize other constructions in the country, such as urban infrastructure (roads, bridges, among others) and financing for high-end constructions, which benefited the middle and upper classes. Bolaffi (1982, p. 49-50) describes this moment:

In Brazil, in fact, popular housing has never received any priority beyond what the electoral speeches seemed to give it. [...] If this has not occurred, it is precisely because, from its origins, the need to improve the housing conditions of low-income urban populations has been formulated as the false problem that it really is. The BNH not only never took any efficient measure to organize the civil construction industry and increase its productivity, but in fact performed functions totally unrelated to its objectives.

In the author's approach, it is possible to make an analysis, albeit primary, of the real intentions of the Brazilian housing policy that established the BNH as the bank responsible for the execution of affordable housing in the country. It was configured more as a state action to accelerate the economy of a country that was suffering a recession.

Villaça (1986) makes a critical analysis of the BNH as a provider of popular housing, highlights the incoherence between the 1964 legislation and the syllabus proposed in 1969,

which gave a new interpretation to the objectives of this law. Still in the author's view, this legislation did not make clear the objective of offering housing, above all, to the lowest income class in the country, but to use this pretext of the ideology of home ownership to promote the accumulation of capital of a small economic class, and with the objective of solving the political and economic problems of that Brazilian conjuncture.

Thus, this law allowed the growth of the civil construction industry, with the increase in employment for a low-skilled class of workers, making it possible to have a greater circulation of money in the country. What the government did not foresee was that the housing deficit in Brazil did not have satisfactory reductions.

According to Bolaffi (1982, p. 53), the numbers pointed out show the inefficiency of the BNH in view of its initial proposal:

According to the BNH's annual report of 1971, "the resources used by the Housing Financial System were only sufficient to meet 24 percent of the population's demand" (urban). This means that, six years after the creation of the BNH, all its contribution to meeting or reducing the deficit that it proposed to eliminate consisted of this same deficit increasing by 76 percent. According to BNH forecasts, in 1971 the percentage attendance would have been 25.3 per cent and, although it should increase slightly each year until 1980, the deficit should exceed 37.8 per cent of the increase in needs.

From the author's considerations, it is possible to understand that, although the BNH was a creation of the government, with proposals to minimize the problem of housing for a lower income class in the country, this did not happen satisfactorily. Maricato (1982, p. 85) also made this assessment when he says that:

After the first years of unsuccessful experiments with low-cost housing, the National Housing Bank redirected its investments to the markets with higher purchasing power, more clearly from 1969 onwards. We can set at five minimum wages the income below which the population has not benefited from BNH financing and which has excluded, therefore, the majority of families living in large cities, as can be seen from the country's income distribution spectrum, documented by the IBGE.

This context signals the inefficiency of the BNH in the provision of affordable housing. Azevedo (1988, p.112) reiterates: "Despite all the efforts made, the BNH was not able to satisfactorily reach the lower income sectors through traditional programs." In view of this circumstance, there was a worsening of the housing situation in the country and the extinction of this bank in 1986.

The dissolution of the BNH reflected in the Brazilian housing scenario. Financing for the acquisition of one's own home became more distant from the working population, which

saw its purchasing power dwindle in an economic difficulty that Brazil was going through. These were difficult times, credits were reduced for the poor.

With the extinction of the BNH, the chances of financing one's own home were limited, other bank branches did not promote this credit with low interest rates and plausible conditions for the value of the installments, access was made difficult. The specialized literature is abundant in demonstrating that the programs aimed at popular housing demonstrated the fragility of this political and economic conjuncture that occurred in Brazil, especially the retraction in the sector of production of economic housing for the lower income class in the country.

The phases of the BNH's activities, from 1964 to 1986, twenty-two years of action, were progressively weakened until their expected extinction. The negative results of the numbers of low-income housing units were indisputable factors in this process (Valladares, 1983). This balance was negative with regard to the production of affordable housing. The figures did not show the efficiency of the system proposed by the government, to promote the acquisition of home ownership by the low-income population (Santos, 1999). Based on the author's statement and the numbers exposed, it is possible to understand that the main objective of this housing policy was not achieved.

FROM THE NATIONAL HOUSING BANK – BNH TO THE MINHA CASA MINHA VIDA PROGRAM – PMCMV

The years that followed the end of the BNH were a period of little expression of the federal government's performance in the provision of affordable housing. (Santos, 1999). In this period, described by the author, a moment of renewal of Brazilian politics, the redemocratization of the country, stands out. This consists in thinking that several institutions would be analyzed, perhaps extinct, to get rid of the stereotype of the old dictator regime.

It was a time of change, of the creation of economic plans, where the population clamored for social rights, which culminated in 1988 in the elaboration of the country's Magna Carta, the Brazilian Federal Constitution – CFB. However, it is clear that the attempts, the new plans, programs and institutions focused on housing were timid and incipient, deepening the already existing crisis in this sector.

The recession in the country has hit all sectors of the economy. In the 1990s, during the democratic administration of Fernando Collor de Mello, programs aimed at social

housing were created and managed by the then created Ministry of Social Action (Royer, 2014). Also, according to the author, the omissions pointed out in the use of the FGTS as a source to sustain the housing programs of the Collor era led to the creation of a Parliamentary Commission of Inquiry (CPI). This investigated several irregularities: "after the scandalous episode of the Collor government with the FGTS in the years 1990 and 1991". (ROYER, 2014, p. 73).

There were many dissonances that culminated in negative results in the production of popular housing in the country. However, it is important to highlight that it was during the Collor government that the use of the FGTS, as a source of funds to enable the construction of affordable housing, had such significance since the end of the BNH in 1986. (GONÇALVES, 1997). As presented by the author, the corruption of the Collor government caused deficit situations in the sector, left a negative legacy in the promotion of social housing in the country. The illegality of the described process did not allow a coherent development with the numbers presented, not even meeting the objective of producing the residential units.

After the impeachment of Collor's mandate in 1992, Vice President Itamar Franco assumed the presidency of Brazil. During his administration, he transformed the Ministry of Social Action into the Ministry of Social Welfare, in accordance with Law 8.490 of November 1992. With this new Ministry, the government sought to establish relations with the other public administrative spheres, aiming to decentralize the actions of the federal government as a housing manager in the country, as well as to delegate actions that would enable greater social inspection in the municipalities.

To this end, councils were created that aimed at the participation of the community in local management (ROYER, 2014). Even with the change of Ministry, the government did not present relevant results in the numbers of affordable housing in the country, although it presented housing programs to standardize the functioning of the Ministry. In this period, the creation of housing programs stands out: "Habitar-Brasil and Morar-Município, the first for medium and large cities, and the last for small municipalities." (ROYER, 2014, p. 73).

In the first government of Fernando Henrique Cardoso (1995-1998), two housing programs were significant. Santos (1999) highlights the Habitar-Brasil, created in the previous government, and the Pró-Moradia, both linked to the Secretariat of Urban Policy – SEPURB. The resources to sustain the financing of these programs were the FGTS for Pró-Moradia and the General Budget of the Union – OGU for Habitar-Brasil.

Thus, Santos (1999) states that the Pro-Housing required financial replacement by the states and municipalities, which made it difficult to approve the resources for the projects. Habitar-Brasil, on the other hand, as it used OGU resources, exercised its objective more effectively. This can be seen in the numbers presented by SEPURB between the years 1995 and 1998, where Pró-Moradia benefited 285,000 families in 630 municipalities, while Habitar-Brasil favored 437,524 in 2,546 Brazilian cities.

Even with these numbers presented by the programs, Royer (2014) criticizes the government's performance in relation to the sources of funds, in the face of a less expressive contracting of states and municipalities. According to Santos (1999), these programs were aimed at improving the housing conditions of needy populations, and no amount was charged to the beneficiaries for the improvement of the residences. If these programs did not contribute to the construction of new housing units, what was the situation of those who had nowhere to live, and who, with insufficient income, could not finance their own home?

It is noteworthy that during the FHC government, the housing policy adopted in Brazil favored the social classes that were able to finance homes from the Letter of Credit Program. "The Letter of Credit Program, despite originally seeking to serve lower income brackets, ended up being the main financing instrument for middle-income sectors, between the 1990s and the present moment." (SHIMBO, 2012, p. 37). In fact, the numbers demonstrate the commodification of the housing policy that favored the middle economic class population to the detriment of the lower class, who without sufficient resources to finance housing, so expensive, largely depended on state subsidies: "With this financial matrix, it is not surprising that the FHC government has done so little for the low-income population." (MARICATO, 1998, p. 7).

In this horizon of decentralized actions, which the Brazilian housing policy has been in since the end of the BNH, in which the federal government transferred the management of housing to the municipalities, what occurred was a negative impact on the development of the sector in the promotion of social housing. "At the end of the period, a process of municipalization of housing policy was clearly underway, which would be recognized and institutionalized after 2003 with the creation of the National Social Interest Housing System." (CARDOSO; ARAGÃO, 2013, p. 24).

The National Social Interest Housing System (SNHIS) was created from the changes in the political scenario of urban reform, with emphasis on the creation of the

Ministry of Cities in 2003, in the first government of Luiz Inácio Lula da Silva. This government proposed the participation of society, which already demanded it in the management of the country. (MARICATO, 2014).

The creation of the Ministry of Cities was the beginning of a renewal in the scope of reform interests and policies focused on the urban. In this context, it can be seen that there were institutional reforms, with the objective of solving the demands of the population. Urban reform was something that needed revision and investments. The promotion of social housing emerged with greater vigour. The FGTS needed to be applied more appropriately, as a resource providing affordable housing, so its management underwent modifications. (ROYER, 2014).

There were many proposals for changes, and the creation of the Ministry of Cities was a milestone in this context. Two years after its creation, organizations were established that instrumentalized the State to better manage the issue of social housing in the country. Through Law 11.124 of June 2005, the National Social Interest Housing System – SNHIS was created. Within the SNHIS, the National Fund for Social Interest Housing – FNHIS and the FNHIS Management Council were conceived. (BRAZIL, 2005).

In this context, the State was equipped to legally operationalize a policy, with the perspective of solving the housing problem for the lower income class in the country, according to the objectives set forth in Article 2 of the new law:

I - to enable the low-income population to have access to urbanized land and decent and sustainable housing; II - To implement policies and programs for investments and subsidies, promoting and enabling access to housing for the low-income population; and III - articulate, make compatible, monitor and support the performance of institutions and bodies that perform functions in the housing sector. (BRAZIL, 2015).

Brazil was experiencing serious problems, especially the deficit issue of social housing, with the lack of housing for the low-income population. Effective government actions were needed to assist this homeless class, according to the report of the Minister of State of the Ministry of Cities, Olívio Dutra:

Currently, about 80% of the country's population lives in urban areas and, on a variable scale, Brazilian cities have common problems that have been aggravated over the years by the lack of planning, land reform, control over the use and occupation of the land. In order to ensure access to decent housing, urbanized land, drinking water, a healthy environment and safe mobility, we began our management with the Ministry of Cities by immediately expanding investments in the housing and environmental sanitation sectors and adapting existing programs to

the characteristics of the housing deficit and urban infrastructure that is greater among the low-income population. (BRASIL, 2004, p. 3).

In addition, the Ministry of Cities was the starting point of urban reform, especially with regard to changes in the housing sector with popular housing in the country. This is because, since the extinction of the BNH in 1986, the housing policy in Brazil has left gaps, and the most affected class, at this juncture, was the low-income.

In this horizon of government actions, the creation of the National Council of Cities stands out, it was a participatory proposal of society in the set of suggestions to solve urban problems in Brazil, among them, housing. The State, based on this new model of action in urban management, proposed changes in the housing scenario.

Thus, the population gave rise to an effective performance guaranteed by law for the State to build new popular housing. Thus, from the union of agents fighting for housing in the country, the movement called the National Campaign for Decent Housing emerged – a social priority that aimed at the approval of PEC 285-A/2008.

According to Amore (2015, p. 16), the proposal of this PEC is that "[...] to link 2% of the budgetary resources of the Union and 1% of the states, the Federal District and municipalities to their respective Social Interest Housing Funds, permanently backing the national policy of housing production." This measure was important for the country to legitimize the housing issue, since this problem was already recurring and needed convincing actions, especially so that it did not happen, as in other times in the country's history, of fragile housing plans and policies.

Thus, it was convenient to implement federal legislation that would contribute to the development of Brazil, which would cover social and economic aspects, such as encouraging the generation of new jobs, so that the country would not suffer from the crisis that began in the USA and that reached other countries that year.

In 2007, the world experienced a real estate crisis in the US known as *subprime*, which hit other fields of the US economy. This crisis affected other countries on the planet from 2008 onwards. In Brazil, the government tried to react so that the country would not be deeply affected by this economic collapse. Among other measures taken, the Growth Acceleration Plan (PAC) was launched on January 22, 2007, the largest of the government's investments in the country's development. The expectation of some economists and Brazilians was for a great change in the economic scenario, an increase in the employment rate, a reduction in the housing deficit, among other achievements.

According to Maricato (2014), the PAC has fostered the resumption of growth in the Brazilian economy since 1980. One of the most important aspects of this plan was the investment in the housing sector of R\$ 106.3 billion. This demonstrates the greatness of this plan, which in addition to the resources allocated to housing, also proposed investments in the areas of energy, infrastructure and logistics. There is no doubt that it was in housing that the actions of the PAC had the greatest repercussion, especially with the launch of the PMCMV, created by Law 11.977 of July 2009, which according to Article 1 aims to:

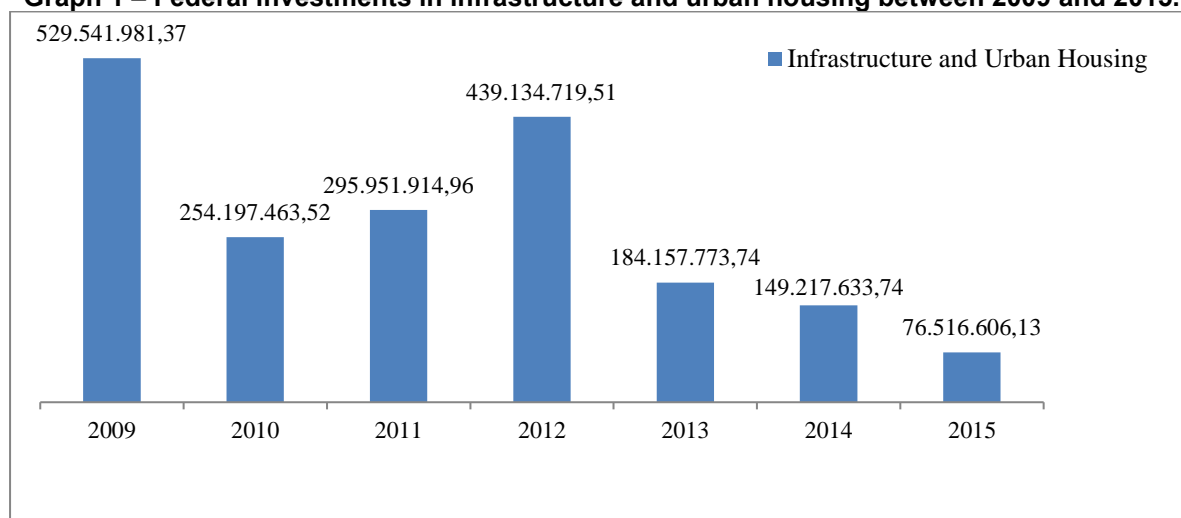
The Minha Casa, Minha Vida Program - PMCMV aims to create incentive mechanisms for the production and acquisition of new housing units or requalification of urban properties and production or renovation of rural housing, for families with a monthly income of up to R\$ 4,650.00 (four thousand, six hundred and fifty reais) and comprises the following subprograms: I- the National Urban Housing Program - PNHU; II - the National Rural Housing Program - PNHR. (BRAZIL, 2009).

The PMCMV was based on the premise of promoting new numbers of the Brazilian economy. It boosted the sector of the civil construction industry, real estate construction companies, as well as leveraged the formal employment index in the country. The impacts, both on the economy and on the social promotion of the Brazilian citizen, deserve to be highlighted. Maricato (2014, p. 65-66) describes the effect of the program on the drop in the unemployment rate:

On March 25, 2009, the federal government launched the Minha Casa Minha Vida Program (PMCMV), aimed at boosting the construction of housing as a way of reacting to the announced international crisis that erupted in October 2008. The IBGE figures pointed to the strong impact of the crisis on employment, which fell significantly at the end of that year.

The greatest effect of the PMCMV occurred in the construction of housing in the country, through the resources and subsidies allocated to investment in housing since 2003 (FGTS, FAR, FDS, OGU, CAIXA, FAT, SBPE). These sources were indispensable for the advancement in the financial volume destined to the housing sector. There were many applications for the housing sector between the years of the creation of the Ministry of Cities (2003) and the launch of the PMCMV (2009). This growth in the development of Brazilian cities is notorious in the country's history, with many resources destined to urban reform. In 2009, the year that the PMCMV begins until 2015, there were many investments in housing and improvements in urban centers. (Graph 1).

Graph 1 – Federal investments in infrastructure and urban housing between 2009 and 2015.



Source: Office of the Comptroller General of the Union – Transparency Portal, 2015. **Org.:** BARBOSA, R. S., 2025.

It can be seen that in the seven years of the government's work with the PMCMV, investments in infrastructure and urban housing totaled R\$1,928,718,029.97. In 2009, the year the program was launched, the investment was R\$529,541,981.37, while in 2015 R\$76,516,606.13 was spent. There was, therefore, a reduction in investments of around 85.55% in this period. It is evident how much investments have grown in the housing sector since the creation of the Ministry of Cities, especially the change in the management of the FGTS. Hence the high number in 2009, the year of implementation of the PMCMV. This is also reflected in the promotion of construction of projects for social housing, which had the highest approval rate for the program, since this demand was urgent in the country, where "82.5% of the urban housing deficit is concentrated below 03 minimum wages." (ARANTES; FIX, 2009, p. 4).

This increase can also be justified by the creation of the Popular Housing Guarantee Fund – FG HAB, which gave credibility to the buying and selling process. Consequently, financial agents would not be harmed in the event of default by the buyer, as described in Article 20 of this law:

[...] The Federal Government is hereby authorized to participate, up to the limit of R\$ 2,000,000,000.00 (two billion reais), in the Popular Housing Guarantee Fund - FG HAB, which will have the following purposes: I - to guarantee the payment to financial agents of monthly installments of housing financing, within the scope of the Housing Financial System, due by a final borrower, in case of unemployment and temporary reduction of payment capacity, for families with a monthly income of up to R\$ 4,650.00 (four thousand, six hundred and fifty reais); and II - assume the outstanding balance of the real estate financing, in case of death and permanent disability, and the recovery expenses related to physical damage to the property for

borrowers with a monthly family income of up to R\$ 4,650.00 (four thousand, six hundred and fifty reais). (BRAZIL, 2009).

Although in a financed way, as Shimbo (2012) calls social market housing, with long deadlines for the payment of installments, it was the way that the government proposed to the low-income population to realize the dream of owning a home. The federal subsidy for band 1 (from 0 to 3 minimum wages), together with the value of the installments, allowed access to a residence.

The PMCMV encourages the construction of popular houses, according to the market production models. To this end, it classified the population's income according to the deficit of each one, to better manage the financing process. This can be seen in the criteria adopted for the choice of families benefiting from the program, according to Art.3 of this law, especially when it prioritizes families that live in risk areas or are homeless:

[...] For the indication of the beneficiaries of the PMCMV, the following requirements must be observed: I - proof that the interested party is part of a family with a monthly income of up to R\$ 4,650.00 (four thousand, six hundred and fifty reais); II - income ranges defined by the Federal Executive Branch for each of the modalities of operations; III - priority of care for families living in risk or unhealthy areas or who have been homeless; IV - priority of care for families with women responsible for the family unit; and V - priority of assistance to families that include people with disabilities. (BRAZIL, 2009).

The progress of the Brazilian housing policy in phase 1(one) of the PMCMV from April 2009 to June 2011 is notorious. The program was also adopted in the next government of Brazil, of President Dilma Rousseff elected in 2010, with the beginning of the second phase in the period from June 2011 to December 2014.

PMCMV 2 was instituted by Law 12,424 of June 2011, in order to continue the one launched in 2009 with some changes in legislation, mainly in the readjustment of the values of operations and income ranges to match the current economy. In addition, there were changes in the architecture of the residential units. The new goal of PMCMV 2 was described by Amore (2015, p. 19):

After two years of operation (from 2009 to 2011), having met the quantitative goal of 1 million units contracted, Phase 2 of the program was launched with the objective of contracting another 2 million units, including a review of the limits of each income bracket, with an increase in the maximum costs of the units and with the incorporation of minimum specifications that included the requirement of universal accessibility, increasing the dimensions of the environments, and minimum finishing standards.

Table 4 – Quantitative targets by income brackets of phases 1 and 2 of the PMCMV.

Program Phase	Operating Period	Track 1*	Track 2**	Track 3***	Total investments
Phase 1	April 2009/ June 2011	40%	40%	20%	28 billion reais
Phase 2	June 2011 / December 2014	60%	30%	10%	125 billion reais

* Income from Band 1 in Phase 1 was up to R\$ 1,395.00 and in Phase 2 it was up to R\$ 1,600.00.

** Income from Bracket 2 in Phase 1 was from R\$ 1,395.01 to R\$ 2,790.00 and in Phase 2 it was from R\$ 1,600.01 to R\$ 3,100.00.

Income in Band 3 in Phase 1 was from R\$ 2,790.01 to R\$ 4,650.00 and in Phase 2 it was from R\$ 3,100.01 to R\$ 5,000.00.

Source: Ministry of Cities, 2016. Amore, 2015. **Org.:** BARBOSA, R. S. 2025.

The growth of investments in housing promotions for band 1 of the program is certified, which covers the lowest-income population in the country. As can be seen, therefore, the growth in this range rose from 40% of investments in phase 1 to 60% in phase 2, in bands 2 and 3 there was a reduction from 40% to 30% and from 20% to 10%, respectively.

One of the consequences of this supply of social housing can be perceived, especially in the expansion of projects in the form of housing complexes in the Brazilian cities served by the program. In March 2016, the federal government launched phase 3 of the PMCMV, with the proposal to invest 210.06 billion reais by the end of 2018. One of the novelties of this phase is the creation of a new income bracket, 1.5 (between brackets 1 and 2). (BRAZIL, 2016). Projects in the form of housing complexes in the Brazilian cities served by the program. In March 2016, the federal government launched phase 3 of the PMCMV, with the proposal to invest 210.06 billion reais by the end of 2018. One of the novelties of this phase is the creation of a new income bracket, 1.5 (between brackets 1 and 2). (BRAZIL, 2016).

In 2025, there was the launch of a new version of the Minha Casa Minha Vida Program, which has established itself as a long-lived Brazilian housing program. However, the effects of this new version of the PMCMV can only be evaluated in a few years.

CONCLUSION

The transformations that occurred in urban Brazil in the mid-twentieth century were decisive for the State to insert housing policy as a relevant sector for state actions, necessary for sustainable living in cities. In this context, this research presented a brief history of policies aimed at housing in Brazil, represented here by those that instituted the

BNH and the PMCMV, aimed at reducing the housing deficit in the country; even considering the merely quantitative character of the policy.

Brazil's housing policies, although their main objective was to reduce the housing deficit of the lower income class, in practice, this was not what was observed. Both the policy that created the BNH in 1964, and the current policy that instituted the PMCMV in 2009, have offered a greater number of financing for other income classes, distorting its main objective.

This critique reveals the consonance of these housing policies, the financing and commodification of housing. These are policies of economic growth, not just housing promotion. However, it is noteworthy that the technical, convergent form of application of these policies was relevant due to the number of HIS housing units built in Brazil. The strength of centralization in the development of social housing policy in Brazil is corroborated by the PMCMV, which has promoted, in a few years, a significant number of HIS in the country.

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