

A dream for sale: the commercialization of houses from the Minha Casa Minha Vida Program – range 1

Um sonho à venda: a comercialização dos imóveis do PMCMV – faixa 1

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Abstract

Historically, in Brazil, the government's actions regarding the housing agenda have been based on the home ownership ideology, opening up a possibility, even though irregular, for commercialization. This article analyzes the context of the sale of houses from the Minha Casa Minha Vida Program – range 1 (2009 to 2020). The methodological procedures include monitoring of advertisements, access to the notification control database of the federal bank Caixa Econômica Federal, and land use mapping of housing units. This research's contribution is that it analyzes those processes in different analytical scales – federation unit (state of Rio Grande do Norte), metropolitan region of Natal, and medium-sized city (Mossoró) – with the same methodological approach.

Keywords: housing policy; commercialization; Minha Casa Minha Vida Program; home ownership ideology; Rio Grande do Norte.

Resumo

No Brasil, historicamente as ações do poder público na agenda da habitação mobilizam-se a partir da ideologia da casa própria, abrindo a possibilidade, mesmo que irregular, de comercialização. Este artigo analisa o cenário de comercialização dos imóveis do Programa Minha Casa Minha Vida (PMCMV) – faixa 1 (2009 a 2020). Dos procedimentos metodológicos, constam: monitoramento dos anúncios; acesso ao banco de dados de controle de notificações da Caixa Econômica Federal; e mapeamento de uso do solo dos conjuntos. A pesquisa visa contribuir contemplando diferentes escalas analíticas: da unidade da federação (estado do Rio Grande do Norte), da Região Metropolitana de Natal (RMN) e de municípios de porte médio (a cidade de Mossoró), com o mesmo prisma metodológico.

Palavras-chave: política habitacional; comercialização; Programa Minha Casa Minha Vida; ideologia da casa própria; Rio Grande do Norte.



Introduction

We put wishes, utopias and developments into the basket of dreams which are difficult to execute. Owning a home for the Brazilian population is like a dream. First, it consolidates itself as desire and aspiration; then, as the difficulties for access. Socially produced and nurtured, the desire for their “own” home is used as a mobilization tool by government programs as well as by the real estate market (Barlow and Duncan, 1988; Cobos, 1987; Bolaffi, 1982; Arantes and Fix, 2009) and by the media in general (Ritter and Gonsales, 2017). Owning a home is an expensive commodity, with peculiar characteristics in production and consumption (Valença, 2003). The indispensability of the land and the imperative of location make the house their ticket to access the city (Ribeiro, 1996).

State intervention on housing policy in Brazil historically has the “ownership policy” as its main instrument for solving the housing problem, demonstrating a forthright alliance between the ‘fight’ against the housing deficit and civil construction (Azevedo, 1988; Andrade and Azevedo, 1982; Medeiros, 2004). The Retirement and Pensions Institutes (Institutos de Aposentadoria e Pensões – IAPs) were pioneers in promoting housing to the working class from 1937 to 1964, but only selectively, attending to those insured by the institutes (Bonduki, 1998). The first national body was created in 1946 with the Fundação da Casa Popular, exclusively focused on the provision of housing to low-income populations. This role was taken over by the National Housing Bank (Banco Nacional de Habitação) (1964-1986), being concurrently created with the National Housing System (Sistema Nacional

de Habitação) which had savings accounts from the Brazilian Society of Savings and Loans (Sociedade Brasileira de Poupança e Empréstimo – SBPE) and the Guaranteed Fund for Service Time (Fundo de Garantia por Tempo de Serviço – FGTS) as the main sources of funding for housing policy (Andrade and Azevedo, 1982; Arretche, 1999; Valença, 2001, and others).

These topdown policies received several criticisms, essentially being based on the policy model which used the housing deficit as its justification, but which did not reach the goals set in its execution (Bonduki, 1998; Maricato, 1979; Bolaffi, 1982; Azevedo, 1988). The deficit is in the agenda, but these actions are only carried out on the “edges” in their implementation. Another recurring criticism is based on the agency of the housing problem by civil construction, which guides its actions on the extracts of solvable demand, in which the ceiling (income limit in the programs) becomes the floor, meaning only the higher income extracts access the policies (Cardoso, 2003; Maricato, 1983).

Thus, the “My House My Life” Program (Programa de Minha Casa Minha Vida – PMCMV) was created in 2009 following the same response model to the housing issue in Brazil, regulated by law n. 11,977/2009, in force until August 2020. The program included families in four income brackets. The properties destined for range 1, which comprised families with a monthly income of up to R\$1,800.00 and which is the focus of this analysis, cover some specificities. The commercialization (sale and lease) and assignment of such properties are prohibited during the entire financing period, which is for ten years, except upon full payment. There is a fiduciary alienation

clause (ownership retention of the property) in the PMCMV financing agreement, in which it is stated that the Residential Lease Fund (Fundo de Arrendamento Residencial – FAR), the fiduciary creditor, has indirect ownership of the property while the property is financed. It is only after the settlement is made that the beneficiary, called the trustee, can integrate the asset into their patrimony. Another factor that should be highlighted is the subsidy contribution of up to 95% of the property value destined for the population belonging to the income range analyzed herein. The subsidy policy is added to the fulfillment of conditions, namely admission and permanence in the program. Failure to comply with the conditions may lead to the loss of the property and the impossibility of participating in new program actions. The condition of permanence in the property for at least ten years for beneficiaries of the PMCMV range 1 implies that the subsidy is no longer available if there is commercialization before the end of this period, and it is necessary to pay the entire value of the property.

By structuring itself on a commodification model of the good, Cardoso, Jaenisch and Aragão (2017) state that the PMCMV stimulates an exchange value of housing, given that “once transferred, the good has a market value, which would allow the beneficiary to capitalize on the amount monetarily, transferring it to another person” (pp. 42-43). Thus, if on the one hand the subsidy of up to 95% linked to ten years of permanence has the objective of preserving the social function of the PMCMV, on the other hand it removes one of the central attributes of the housing good, namely its mercantile character, limiting the right of ownership over the property.

Despite the prohibition of commercialization, research on the results of the PMCMV in several cities in Brazil (Rufino, 2015; Pequeno and Rosa, 2015; Chaves, 2019) have shown the existence of commercialization procedures by the beneficiaries of properties in range 1, even during the financing period, through informal negotiation means. The hypothesis is that, even with the contractual clauses of permanence in the property (for at least ten years), the lower income population ends up selling the properties due to typology inadequacies and/or difficulties in being inserted into a new location, or even uses them as a bargaining chip to purchase other goods to meet immediate needs.

This article analyzes the scenario of sale and/or lease of properties in the “Minha Casa Minha Vida” Program – range 1 (2009 to 2020), considering variables such as time, urban insertion and typology. The study aims to contribute to the debate about social housing, expanding the analyzes and evaluations carried out on the, contemplating different analytical scales: from the federation unit (state of Rio Grande do Norte), from the Metropolitan Region of Natal (RMN) and from a medium-size municipality (the city of Mossoró) with the same methodological prism.

The next topic presents the methodological design with a description of the steps and procedures performed. In turn, the PMCMV in the state of Rio Grande do Norte is presented, highlighting the number of developments and housing units received throughout the state, and highlighting the municipalities covered by the program. The article discusses the legal norms that prohibit the commercialization of properties in range 1, as well as the supply and commercialization

vehicles used and the main agents that operate in this market. Finally, it analyzes the cities and developments in which the sale and lease of real estate took place, considering the time, location and housing typology factors in different contexts.

Methodological design

This article presents the main results of a study with the following procedures: a) monitoring ads for sale or rent of range 1 real estate, having the state of Rio Grande do Norte (RN) in the Northeast of Brazil as its empirical focus; b) the control of notifications from the Caixa Econômica Federal (CEF); and c) mapping the land use and occupation of the program sets in the RMN and Mossoró, constituting the two locations where the program is most active in the state of RN. The study starts from the *Estúdio Conceito* research group database from the Department of Public Policies of the Federal University of Rio Grande do Norte for the years 2016 to 2020 to obtain the results of monitoring the commercialization of range 1 properties.

Information available on OLX (a classified ad website on the internet present in 118 countries) and the Facebook Marketplace platform were used to collect online ads. The frequency of access to the website was once a week, covering the period from December 2016 to August 2020. The collected ads were systematized in data sheets, highlighting the operation of each ad (sale or rent) and its respective value, characteristics of the properties, type of advertiser (individual or real estate agent), typology (house or apartment), location and justification used

in the advertisement, making it possible to understand the real estate dynamics in which the residences are inserted, as well as to approach the motivations and residents' needs when giving up the property obtained through the program. In addition, published photos, description and details of each ad were collected. The files were also numbered according to the tabulation in the data sheet. Continuous developments (separated only by a wall) were grouped and identified by location. The database systematization makes it possible to use it for other research and/or expansion of the conducted survey.

The study is also based on the control of notifications from Caixa Econômica Federal, which registers the types of complaints about irregularities practiced by the beneficiaries of the program. Access to the database made it possible to identify the enterprises in which the most complaints occurred, verifying whether there is a relationship with the amount of online classifieds collected.

Finally, another empirical field research stage was carried out in the RMN and Mossoró. This phase consisted of mapping the land use and occupation of the properties delivered by the PMCMV, identifying the use of each property in the complex (initially designed as a residence) based on pre-defined typologies. The mapping aimed to answer the various questions about the socio-spatial dynamics that have occurred and have been occurring in those locations since the emergence of housing developments. Thus, in addition to changes in use and occupation, it also reveals the diversification of the internal space of the complexes, which now house new housing typologies, provision of services, commerce and other uses (Medeiros, 2017).

Monitoring made it possible to follow the process, analyzing how the time, urban insertion and housing typology factors act in greater commercialization scenarios of PMCMV range 1 properties in the state of Rio Grande do Norte.

The commercialization of PMCMV range 1 properties

The sale of properties resulting from housing policy did not exclusively occur in the PMCMV. Valladares (1978) pioneered research in Brazil on the context of real estate commercialization owned by Banco Nacional da Habitação built in the 1960s. Through an assignment of rights, the resident benefiting from the property transferred its ownership to a third party, who, in addition to paying an amount at the time of purchase, assumed the remaining installments of the house.

Although the PMCMV establishes that its objective for range 1 is to provide adequate housing for the low-income population and defines a period in which the property must only be used for housing the beneficiary family, the reality observed in developments in this range shows that this is not effective. Surveys carried out in several Brazilian cities show properties intended for sale or rent during the financing period. Authors such as Rufino (2015) and Nascimento et al. (2015) highlight that one of the causes of the sale of properties in range 1 is associated with economically vulnerable families who previously did not have the costs that the new housing requires. If the closed condominium format is unfeasible for economically

disadvantaged families, it contradictorily arouses the interest of a population which links the closed condominium format to the feeling of security (Pequeno and Rosa, 2015). Other reasons are also associated with the sale or lease of real estate, such as the location of the developments, which in many Brazilian cities are located on outskirts far from work and access to basic services and infrastructure. Social conflicts, groups taken by violence, size and typologies are also evidenced as factors that drive the commercialization of real estate.

A case study carried out in the state of Rio Grande do Norte identified that the PMCMV range 1 covered 11 municipalities, totaling 33 developments and 14,694 housing units (HUs) delivered until 2017, according to Chart 1. Of the 16 municipalities which compose the RMN, nine received housing units subsidized by the program. Parnamirim and São Gonçalo do Amarante are the cities which received the highest number of HUs in the RMN. Outside the RMN, where housing production intensified, only the municipalities of Mossoró and Assú were awarded with developments in range 1. The vertical typology represents 47.8% of the HUs delivered for range 1 in RN. The oldest developments in the state were delivered in 2011. Therefore, all were still in the financing period in 2021, comprised of 120 months.

The program's conditions in the second phase of the PMCMV, which began in 2011, included a ban on the sale or rent of properties in range 1. The prohibition of commercialization by the beneficiaries of housing units received under the PMCMV range 1 is expressed in articles 6A and 7B of the legislation that regulates the program, law n. 11,977/2009. These rules are also

Chart 1 – PMCMV developments range 1 delivered until 2017 in RN by municipality

Municipality	Development	Type	Year delivered	HUs	HU by municipality
Ceará-Mirim	Residencial Natureza	House	2011	1,155	1,155
Extremoz	Residencial Jardins de Extremoz I, II, III e IV	House	2011	790	790
Macaíba	Residencial Minha Santa	Apartment	2012	500	1,443
	Residencial Manoel Dias	House	2013	540	
	Residencial Campinas	House	2015	403	
Monte Alegre	Residencial Esperança	House	2013	169	519
	Residencial Novo Monte	House	2015	350	
Natal	Residencial Vivendas do Planalto	Apartment	2014	896	1,992
	Residencial São Pedro	Apartment	2016	200	
	Residencial Village de Prata	Apartment	2018	896	
Nísia Floresta	Residencial Clóvis Ferreira da Silva	House	2013	199	618
	Residencial Alto da Floresta	House	2013	184	
	Residencial Alto do Coqueiral	House	2014	235	
Parnamirim	Residencial Nelson Monteiro	Apartment	2011	352	4,224
	Residencial Waldemar Rolim	Apartment	2011	496	
	Condomínio Vida Nova	Apartment	2012	464	
	Residencial América I	Apartment	2012	496	
	Residencial América II	Apartment	2012	496	
	Residencial Terras do Engenho I	Apartment	2013	496	
	Residencial Terras do Engenho II	Apartment	2013	496	
	Condomínio Ilhas do Pacífico	Apartment	2013	432	
Condomínio Ilhas do Atlântico	Apartment	2016	496		
São Gonçalo do Amarante	Residencial Jomar Alecrim	House	2011	305	1,849
	Residencial Dr. Ruy Pereira I, IV, V e VI	Apartment	2016	1,200	
	Residencial Padre João Maria	House	2017	344	
Mossoró	Residencial Mons. Américo Simonetti I e II	House	2012	803	2,433
	Residencial Santa Júlia	House	2016	376	
	Residencial Jardim das Palmeiras	House	2016	410	
	Residencial Maria Odete Rosado	House	2017	844	
Assú	Residencial Irmã Lindalva	House	2012	406	406
São José de Mipibu	Monte Pascoal	House	2015	161	161

Source: authors' own elaboration based on CEF data, 2018.

reproduced in Caixa Econômica Federal documents, which are signed by the range 1 beneficiaries, such as the Private Purchase and Sale Instrument and the Beneficiary's Declaration. By signing the latter, in addition to declaring other requirements, the beneficiary declares "to be aware that the property now acquired is intended for the residence of the acquirer(s), not being able to rent or assign it" (Brasil, 2009).

In addition to commercialization, the Private Purchase and Sale Instrument highlights abandonment of properties among the causes which can cause the beneficiary to incur early maturity of the debt. Early maturity of the debt consists of completion of the contract before the deadline, with the total value of the property being charged in advance to the beneficiary, meaning the value of the property without the subsidy conceived of up to 95%. If the owner cannot pay this amount, the property is reappropriated by the Caixa Econômica Federal.

However, even with all the provisions of the contract and the law that regulates the program, commercialization appears in the Caixa Econômica Federal notification database, which records various types of complaints about irregularities committed by the program's beneficiaries. The CEF received a total of 1,757 complaints (considering abandonment, commercialization, irregular works, commercial use, etc.) between 2012 and 2018 in the state of Rio Grande do Norte, especially Mossoró and Parnamirim, which together account for 70% of the complaints (see Table 1).

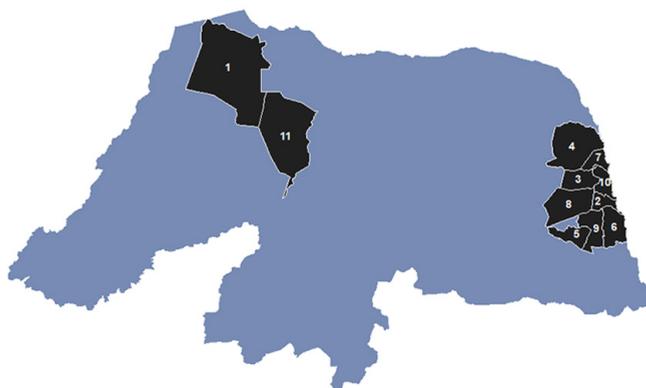
A total of 394 advertisements were identified in the continuous collection process of online classifieds for properties in range

1 of the PMCMV in RN, distributed in eight cities, as shown in Figure 1. The highest number of commercialization cases appears in 2020, with 108 advertisements (30.7%). The commercial sales operation predominates in all analyzed periods, representing 85.8% (338) of the state's advertisements, against 12.9% (51) of leasing. The data show that the most commercialized typology is apartments, accounting for 74.1% of the ads collected. Regarding the spatial distribution of the ads collected, Parnamirim leads (46.9%), followed by Mossoró (20.3%) and Natal (19.0%). Together, these municipalities concentrate 86.3% of the total ads collected. These data converge with the CEF complaint database for the cases of Mossoró and Parnamirim, as the municipalities that received the most complaints about irregularities committed by program beneficiaries.

The insertion of residents in the mercantile logic can not only be observed in the act of selling the properties, but also in the description of the advertisements, in which the advertisers show the potential to earn differential income with the property, such as the use of corner properties for insertion of commercial activity: "I am selling a house in Santa Júlia [...] it is a great corner to place a store or a mineral water point" (Publication 39, 2018); and "I sell or exchange "Minha casa Minha vida" apartment transfers [...] great investment for anyone who wants to earn money from rent" (Publication 23, 2020). As discussed, in addition to being useful for the family that uses it, the property has a high value in the goods market, and this exchange value appears as an opportunity to fulfill other needs such as the acquisition of a car. Owners were identified in the ads collected who declared

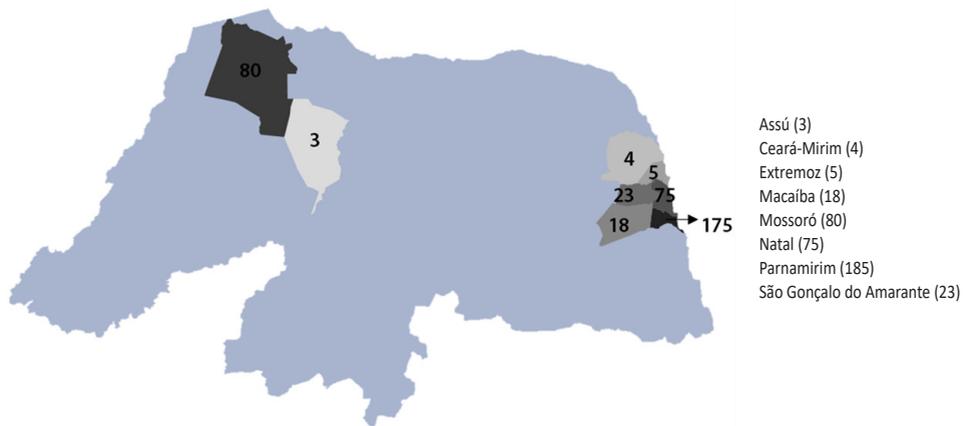
Table 1 – Number of complaints by municipality of Rio Grande do Norte in the period from 2012 to 2018

Municipality	PMCMV range 1 HUs	Nº of complaints	% of the total of complaints	% proportional to the number of units delivered
1. Mossoró	2,433	675	38,42	27,74
2. Parnamirim	4,224	558	31,76	13,21
3. São Gonçalo do Amarante	1,849	231	13,15	12,49
4. Ceará-Mirim	1,155	95	5,41	8,22
5. Monte Alegre	519	84	4,78	16,18
6. Nísia Floresta	618	38	2,16	6,14
7. Extremoz	790	29	1,65	3,67
8. Macaíba	1,443	27	1,54	1,87
9. São José do Mipibu	161	17	0,97	10,55
10. Natal	1,096	2	0,11	0,18
11. Assú	406	1	0,06	0,24
Overall total	14,694	1,757	100,00	–



Source: authors' own elaboration based on the Caixa Econômica Federal database of complaints, 2019.

Figure 1 – Spatial distribution of ads collected in Rio Grande do Norte (2016-2020)



Source: authors' own elaboration in 2021.

that they accepted a car as a means of payment for the property. In some cases, demand for the car was reported for use as a work tool.

The irregular sale of properties is carried out through informal negotiation means, according to which the operation is carried out without the consent of the financing body, with a “drawer contract”. It is an assignment of rights contract that does not act as an instrument of direct ownership, but can be evidence of possession in an adverse possession action (Ruzyk and Frank, 2011). Furthermore, even though it is an informal contract, the fact that many peripheral real estate transactions are not legal or officially recognized does not detract from their capitalist character (Santos, 1980). This reflects Abramo’s (2007) discussion: if the informal market cannot be supported by laws, it creates its own regulatory institutions. For the author,

the informal market would thus have its informal institutions, which would guarantee the market functioning (ibid.).

It was observed that the agents who publish on the online advertisement platform are the owners of the housing units; only one advertisement published by a real estate company was identified. It was also possible to identify the disclosure of commercialization through sales signs on the facade of the properties during the field research carried out in each development. However, these signs were not associated with any specific real estate agent or realtor. Thus, beneficiaries have adopted marketing strategies based on a combination of virtual and face-to-face dissemination methods. We highlight the possibility of increasing access by future owners and tenants that the use of online platforms can provide.

Figure 2 – PMCMV apartment for sale advertisement



Figure 3 – Apartment for sale ad detail



Source: Estúdio Conceito research group in 2018.

There is a concern that with the sale of properties in range 1, there is a deviation from the social purpose of the program. Questions are asked about the origin of the population that settles in these enterprises, whether they belong to the same income bracket as the beneficiary population or whether there is an appropriation of these enterprises by classes with greater purchasing power. As verified in the survey of both spatial scales analyzed, the fact that the advertisements are only published by property owners and not by formal real estate agents, added to the fact that the transactions are carried out through a “drawer contract” indicates that there is no operationalization of the commercialization process by the formal real estate market. But what factors have caused the dream of home ownership to be suppressed, causing beneficiaries to dispose of their properties? Do these factors exert the same weight in all localities?

According to Rufino (2015) who analyzed the results of the PMCMV in six states, the sale of properties still in the financing period is above all associated with families that are more economically vulnerable. Access to formal and adequate housing through property ownership can no longer represent the realization of a dream and becomes an impasse for some families. The new housing comes with expenses such as urban services, which were mostly irregularly accessed in the previous housing, such as water, energy, gas (ibid.). It also brings with it new expenses that were not part of the lives of most families, such as the installment of the property financing received, and condominium fees in cases where they are charged. Thus, for Rolnik et al. (2015, p. 415), commercialization practices can be translated as a reflection of the private property model adopted by the program, as well as the mistaken view that only access to

formal housing, disconnected from a social protection network, is enough for fulfilling the right to housing.

Pequeno and Rosa (2015) find that the program's properties in Fortaleza/CE have also been the target of sales and rental transactions. For these authors, the bad location of the enterprises, far from the workplace, is the main motivation for this commercialization. The poor insertion of housing developments is included in the "basket" of expenses of beneficiaries in range 1 by contributing to an increase in their transport expenses. Fernandes (2019) evaluated all the costs involved in this new housing model for beneficiaries of the PMCMV in an RMN enterprise, comparing the income of families with existing expenses. Thus, the precarious urbanization scenario with the absence of services, shops and job offers in which housing developments are inserted makes it difficult for the most vulnerable families to stay in their new housing, both in terms of time spent, especially in commuting from home to work, as well as increased transport costs. In this study, the direct implications of apartment-condominiums were not explored, configuring a relevant research agenda.

Informality, illegality and irregularity in the ways of inhabiting are mainly present in large Brazilian metropolises, especially affecting the population with lower purchasing power, who see these arrangements as the only access option due to not being able to access land and/or housing through the formal housing market. Although it is concentrated on the poorest population, illegal/informal access to land and housing also affects other segments of the population and is not

restricted to the poor. Smolka (2003) states that illegality rates are higher than poverty rates, demonstrating that urban poverty is not enough to explain informality in its entirety, as the illegal and informal go beyond informal settlements. There are several levels of illegality and a diversity of irregularity.

Considering the illegality of buildings and urban planning, Maricato (1995) states that "the illegal use of land and the illegality of buildings in urban areas affect more than 50% of construction developments in large Brazilian cities, if we consider the legislation on land use and occupation, zoning, land subdivision and building" (p. 9). According to Fernandes (2007), this rate varies between 40% and 80% in relation to the urban population of large Brazilian cities, making illegality in the production forms of urban space more the rule than the exception. Thus, for both the population served by the PMCMV, which by passing on the properties received may result in their return to inappropriate housing, and for those who were not covered by the program who will access these properties irregularly, being in formality or informality does not appear as a decisive factor due to the conditions in which illegality/irregularity is permissible in the Brazilian urban space. Thus, the irregularity does not inhibit those who sell or buy these properties.

The study of the informal market for PMCMV properties range 1 constitutes an important tool for understanding the forms of access to housing and allows a significant understanding of the production and reproduction process of housing informalities in intra-urban spaces and within the scope of the low income population. It also contributes

to understanding the distortions between the design and implementation of housing policies (Lotta, 2019).

In the following topic, the irregular/informal negotiations of PMCMV properties range 1 in the cities of Rio Grande do Norte with the highest number of commercial transactions will be analyzed, notably Parnamirim, Natal and São Gonçalo do Amarante which compose the RMN, and Mossoró, seeking to explore the scenarios in which these commercializations occur.

The highest number of commercialization scenarios

A total of 11 municipalities in Rio Grande do Norte were awarded with the construction of PMCMV range 1 housing units. All municipalities have notifications in the CEF database, with the municipalities of Mossoró and Parnamirim being those with the most complaints of 38.42% and 31.76%, respectively. Moreover, eight municipalities showed sales of these properties in the online

collection of publications, again being led in absolute numbers by Mossoró (20.30%) and Parnamirim (46.95%), followed by Natal (19.04%) and São Gonçalo Amarante (5.84%).

An analysis of the production characteristics of the PMCMV in the analyzed municipalities enables placing it in relation to the general dynamics of production in the country. The national proportion of units delivered in range 1 in the FAR modality in relation to the housing deficit within the population from zero to three minimum monthly salaries (MS), was 23.7% (Fundação João Pinheiro, 2019). This proportion is lower than those presented by the municipalities in question. The HUs delivered for range 1 until the year 2017¹ represent overcoming 99% of the housing deficit of São Gonçalo do Amarante, a municipality with the lowest average household income per capita among those analyzed (IBGE, 2010). This rate was 77.7% in Parnamirim, and 42.3% in Mossoró. Only the state capital, Natal, presented a lower proportion than the national rate, in which the HUs delivered by the program until the year 2017 are equivalent to only 9.5% of the capital's deficit (Chart 2).

Chart 2 – Characteristics of PMCMV production (FAR mode) in Natal, Mossoró, Parnamirim and São Gonçalo do Amarante, RN, Brazil

Municipality	Population (2010)	Average household income per capita	HUs delivered (2017)	HU proportion by housing deficit (0-3 MS)
Natal	803,739	921.29	1,992	9.5%
Mossoró	259,815	590.33	2,433	42.3%
Parnamirim	202,456	833.82	4,224	77.7%
São Gonçalo do Amarante	87,668	359.96	1,849	99.0%

Source: authors' own elaboration in 2022, from SisHab (2021), IBGE (2010) and the Fundação João Pinheiro (2010).

The research regarding the RMN shows that the municipalities which present the most ads mostly have vertical housing typology and the location in less privileged urban insertions of the city, with precarious access to services and basic urban infrastructure. The typology in the municipality of Mossoró is not a conditioning variable, since all the housing units delivered were houses. However, the distant and precarious location is a prominent factor in the developments which present higher commercialization rates, as well as the age (time of construction) of the housing complex, meaning that the number of properties offered for sale and/or lease in more recent developments is higher than in older ones.

Commercialization of PMCMV properties – range 1 in the RMN

The RMN received 11,855 HUs from the PMCMV, making up 80.6% of the housing production in the state. Of these, 36% are located in Parnamirim, 16% in São Gonçalo do Amarante and 9% in the capital, Natal. A total of 283 advertisements were collected in these municipalities, which represents 71.8% of the total advertisements referring to RN (see Chart 3). Parnamirim is the municipality with the most advertisements. The most used platform for advertising classifieds in these municipalities was the OLX website (72% of ads).

Chart 3 – Parnamirim, Natal and São Gonçalo do Amarante advertisements by development – 2016-2020

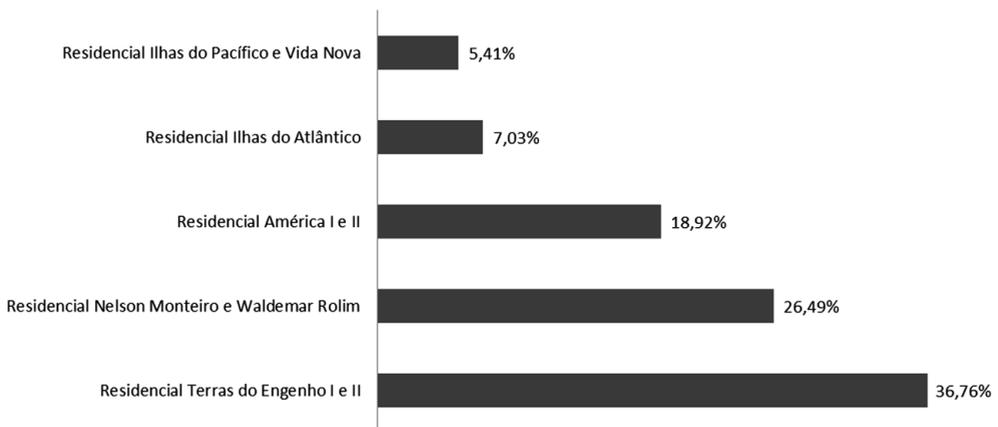
Municipality	Development	Type	Nº of adss	Ads by municipality
Parnamirim	Residencial Terras do Engenho I e II	Apartment	68	185
	Residencial Nelson Monteiro e Waldemar Rolim	Apartment	49	
	Residencial América I e II	Apartment	35	
	Residencial Ilhas do Atlântico	Apartment	13	
	Residencial Ilhas do Pacífico e Vida Nova	Apartment	10	
	Not identified	Apartment	10	
Natal	Residencial Vivendas do Planalto	Apartment	64	75
	Residencial Village de Prata	Apartment	11	
São Gonçalo do Amarante	Residencial Ruy Pereira I, IV, V e VI	Apartmento	18	23
	Residencial Padre João Maria	House	3	
	Residencial Jomar Alecrim	House	2	

Source: authors' own elaboration in 2020.

All the developments in Parnamirim had advertisements published. Residencial Terras do Engenho I and II concentrate the largest number of ads collected, with a total of 36.7% of the ads in the municipality (see Graph 1). Residencial Nelson Monteiro and Waldemar Rolim are in second place with 26.5%, followed by Residencial América I and II with 18.9%. Terras do Engenho I and II and América I and II are the most distant and disconnected from the urban fabric, with low connectivity with other neighborhoods (Rodrigues, 2018). In turn, Residencial Nelson Monteiro and Waldemar Rolim are located in an area of real estate appreciation with a consolidated road network, close to the city center and with good connectivity to other neighborhoods, with minimal infrastructure and services in its surroundings

In addition, 85.3% of the ads in Natal refer to the Residencial Vivendas do Planalto, located in the Planalto neighborhood. A total of 448 of the 896 housing units in this development were intended for families residing in the settlements called 8 de Outubro, Monte Celeste and Anatólia. The residence is located in a low-density area with large urban voids around it, which together with a road system still under development, makes connectivity with other areas of the city difficult (ibid.). In addition to this development, the program delivered the Residencial São Pedro in Natal in the neighborhood of Ribeira in 2017, one of the oldest and most consolidated in the city. This development was intended for the resettlement of families who resided in the Maruim favela, located in the same neighborhood. The residential

Graph 1 – Online advertisements of Parnamirim developments



Source: authors' own elaboration in 2020.

installation took place in a location that had good infrastructure provision in dense and consolidated areas. Next, the Village de Prata residential units were delivered in 2018, which has 11 commercialization advertisements, which represents 14.7% of what was collected for Natal.

All the developments in São Gonçalo do Amarante had advertisements published. The Residencial Ruy Pereira has the highest number of ads collected in the municipality (78.3%), followed by the Residencial Padre João Maria delivered in 2017. The Residencial Jomar Alecrim, together with Ruy Pereira, has a strong dependence on commuting to the center for access to equipment, commerce and daily services. Both developments share the same road network with precarious infrastructure, low connectivity with other neighborhoods and low attractiveness for non-motorized travel (*ibid.*).

The data indicate that housing typology and location are the factors which have the greatest relationship to sales and rental transactions in the Metropolitan Region of Natal. The developments with the highest number of ads are apartments. Through the Residencial Jomar Alecrim and Ruy Pereira, the case of São Gonçalo do Amarante demonstrates that even though there are developments of both types (horizontal and vertical), and with similar characteristics in terms of location, with low connectivity with other neighborhoods (Rodrigues, 2018), residential apartments are the most frequent

in the ads. Thus, inadequacy of the typology to the profile of the beneficiary population is evidenced. This characteristic can be observed through advertisements found in classifieds in which the beneficiary wants to exchange the apartment received by the program for a house: “I will exchange an apartment for a house [...] Reason for the exchange is my husband works with carpentry” (Publication 131, 2020).

The bad location showed an influence on the disposition of properties on the market. The exception is the Residencial Waldemar Rolim and Nelson Monteiro, which are located among the best urban insertions in the RMN. Other developments which also have privileged locations, such as the Ilhas do Pacífico and Vida Nova condominiums, which are located in an intensely dense neighborhood and with satisfactory connectivity to the rest of the city of Parnamirim (*ibid.*), do not appear with the same frequency in the published advertisements as Residencial Waldemar Rolim and Nelson Monteiro, located in the same city.

Time does not appear as a determining factor, since the oldest developments, such as the Residencial Waldemar Rolim and Nelson Monteiro in Parnamirim delivered in 2011, to the most recent such as the Residencial Ruy Pereira in São Gonçalo do Amarante delivered in 2016, and the Residencial Village de Prata in Natal delivered in 2018, present significant numbers of commercialization announcements.

Commercialization of PMCMV range 1 properties in Mossoró

The municipality of Mossoró received 2,433 HUs from the PMCMV and thus appears as the third municipality with the highest number of HUs delivered, behind only Parnamirim and the capital. All the HUs built in Mossoró are horizontal typology. A total of 80 advertisements were collected in the marketing monitoring in the municipality, which represents 20.3% of the total referring to RN (see Table 2). Of these, 84% refer to the sale operation. Unlike what happens in the RMN, the most used platform for advertising online classifieds is Facebook Marketplace (97.5% of ads).

All of the developments in Mossoró had advertisements published. The Residencial Maria Odete Rosado concentrates 58% of the ads collected in the municipality. The Residencial Jardim das Palmeiras is in second place, which was intended for the removal of families who lived in the Tranquilim favela. Both developments are the newest in the

municipality, being respectively delivered in 2017 and 2016. In addition, they are the most distant and disconnected from the urban fabric, with some units of Maria Odete inserted in the rural perimeter.

The Residencial Américo Simonetti I and II and the Residencial Santa Júlia, delivered in 2012 and 2015, are part of the urban fabric of the municipality. Both developments are located close to the housing developments built by Cohab/RN, the Conjunto Abolição, built in four stages (I, II, III and IV), between 1977 and 1983, and the Santa Delmira, opened in 1980. The areas in which the Cohab sets are located currently play a major role in the municipality. According to Beserra (2017), this location in areas adjacent to the Cohab complexes makes the access of residents of Américo Simonetti and Santa Júlia to some services less hostile, in addition to attracting equipment and infrastructure without so many difficulties. This is also the case of Américo Simonetti, where streets were created and linked due to the existence of the Abolição III and IV sets (Beserra, 2017). Américo Simonetti had the highest advertised maximum value

Table 2 – Advertisements in Mossoró by development

Municipality	Development	Type	Year of delivery	Nº of ads	Total
Mossoró	Res. Maria Odete Rosado	House	2017	46	80
	Res. Jardim das Palmeiras	House	2016	17	
	Res. Américo Simonetti I e II	House	2012	10	
	Res. Santa Júlia	House	2015	7	

Source: authors' own elaboration in 2020.

of range 1 properties in the state and the highest average value of R\$90,000.00 and R\$65,000.00, respectively. The Residencial Santa Júlia development presented higher values than those announced in the Jardim das Palmeiras and Maria Odete Rosado developments (Table 3), which demonstrates greater incorporation of exchange value with the consolidation of the residential ones, notably Américo Simonetti and Santa Júlia.

The PMCMV establishes a ceiling per unit built – which in phase 1 of the program ranged between R\$46,000.00 and R\$52,000.00; and in phase 2 between R\$70,000.00 and R\$76,000.00 (Amore, 2015). However, it is important to point out that even if the property in the contract signed between the financing bank and the beneficiary has a value close to the established ceiling, the government subsidy could comprise up to 95% of the debt, which results in a much lower charge for the beneficiary. As a result, the sale of real estate, even in a situation where it is below the value of the fiduciary alienation agreement, can generate gains for the owner when carried out without the consent of the financing bank.

It is noteworthy that most of the ads collected from Américo Simonetti are from the years 2015, 2016 and 2017. Only one ad was collected each year in 2019 and 2020. Moreover, at the MPF-RN (an agency which also receives complaints about irregular marketing practices) there were at least four procedures for investigating complaints in progress in 2013; one of them referred to the Residencial Américo Simonetti (Lucena, 2019). This shows that the residential development was also the target of commercial operations in the past, although it appears less frequently in current advertisements.

Thus, there is a trend in the commercialization of properties in Mossoró. The largest number of commercial transactions occurs after the first years of occupation of the complex. Then commercialization tends to decrease after the first few years with the consolidation of the area in which the residential is located. As an example, the Maria Odete and Jardim das Palmeiras, which are the newest, concentrate the largest number of ads, while the older Américo Simonetti and Santa Júlia developments have a small number of

Table 3 – Advertised values of PMCMV range 1 developments of Mossoró

Development	Min value – R\$	Max value – R\$	Average value – R\$
Américo Simonetti	50,000.00	90,000.00	65,000.00
Jardim das Palmeiras	12,000.00	33,000.00	19,444.44
Maria Odete	7,000.00	30,000.00	11,780.77
Santa Júlia	23,000.00	43,000.00	32,250.00
Total geral	7,000.00	90,000.00	19,173.81

FSource: authors' own elaboration in 2020.

classifieds, mainly recent ads. Thus, the time factor proved to be an important factor in marketing procedures in Mossoró.

The finding that the commercialization is decreasing with the consolidation of the area in which the residential is located also shows the weight of the location factor in the transactions. This can be seen in mapping land use and occupation in the properties of the complexes (Figures 4, 5, 6 and 7), in which the residential units that are most

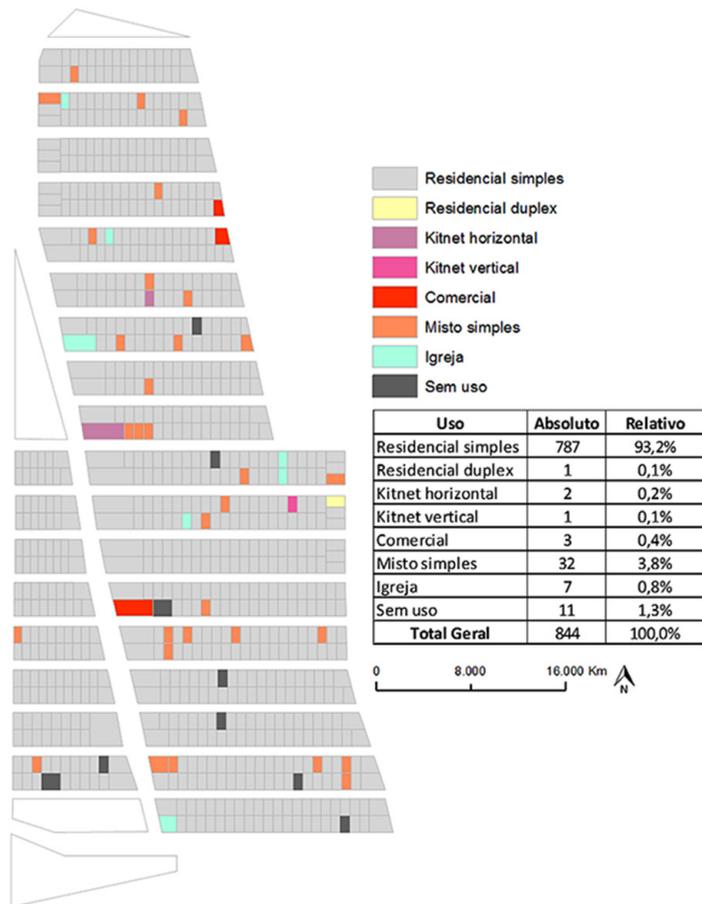
disconnected from the consolidated urban fabric (Jardim das Palmeiras and Maria Odete Rosado) have the highest number of usage changes. Changes in land use in these sets, which are the newest ones delivered by the program, arise as a result of the demand for services and businesses in the location. The percentage of unused housing units in these developments, meaning abandoned, indicates the possibility of commercialization by the owners.

Figure 4 – Mapping of land use and occupation of the Jardim das Palmeiras development



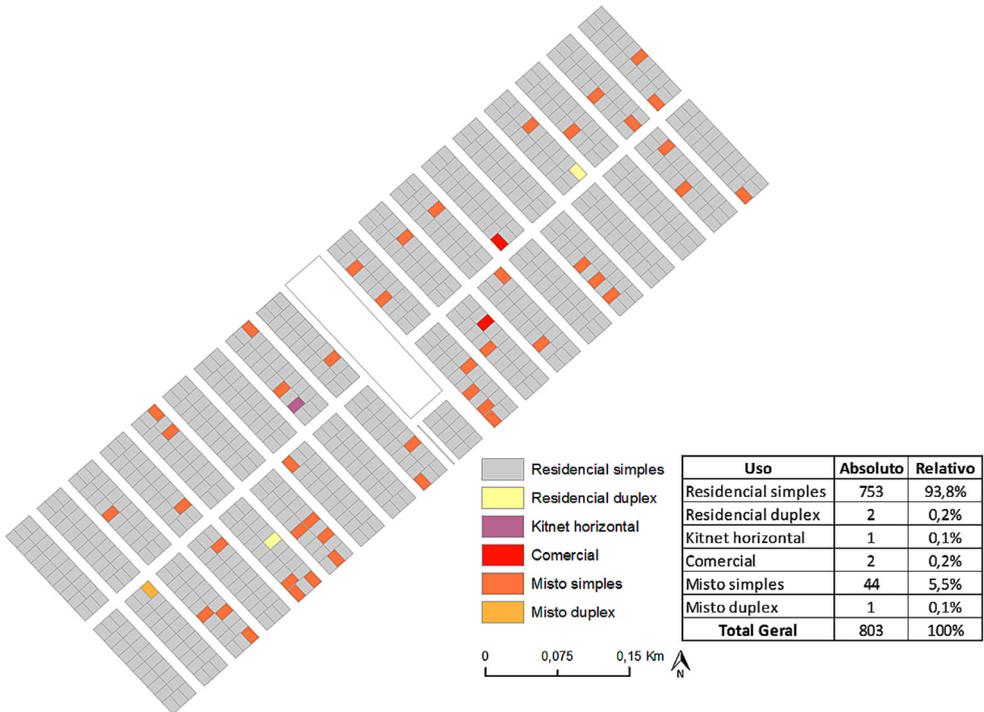
Source: Estúdio Conceito research group in 2020.

Figure 5 – Mapping of land use and occupation of the Maria Odete Rosado development



Source: Estúdio Conceito research group in 2020.

Figure 6 – Mapping of land use and occupation of the Américo Simonetti developme



Source: Estúdio Conceito research group in 2020.

Figure 7 – Mapping of land use and occupation of the Santa Júlia development



Source: Estúdio Conceito research group in 2020.

The advertisements for Jardim das Palmeiras stand out, as well as those for Vivendas do Planalto in Natal. Both cases can be translated as a result of favela removal with a deterritorialization process. When removing a population to a space far from where it previously lived, and with precarious infrastructure, there is a loss of social and economic dynamics of the population with the territory in which work, housing and leisure relationships are developed (Haesbaert, 2005). Thus, a loss of territorial ties and the network of solidarity or community externality (Abramo, 2007) existing in these settlements can act as a driving element for the owner to get rid of their property.

Differently from the case of the municipalities of the RMN, the typology factor does not appear in the conditioning variables in the commercialization scenario of the properties in Mossoró, since all the units of the analyzed sets are horizontal typology. Therefore, the case of Mossoró is important to demonstrate how the informal real estate market of the PMCMV behaves when the available scenario is only of houses, without the presence of vertical type properties.

Conclusions

This study evidenced the weight that the typology, location and time variables exert on the real estate commercialization scenarios. In looking at the RMN universe, the apartment housing typology proved to have an influence on the real estate sales scenario. The bad location, a characteristic which is the main target of criticism of PMCMV

range 1 properties, was a driving factor for commercialization, both in the municipalities of the RMN and in Mossoró. The exception is the Residencial Nelson Monteiro and Waldemar Rolim, located in Parnamirim. It can be inferred that the location of these developments does not act as a negative variable, but as an opportunity, as they are located in privileged areas with real estate appreciation. Time proved to be an important element in the properties offered by the program in Mossoró, where commercial practices are concentrated in younger developments. This fact was not observed in the cases analyzed in the RMN.

The deterritorialization process proved to be an important variable among the developments destined for resettlement (Vivendas do Planalto, in Natal, and Jardim das Palmeiras, in Mossoró); those built further away from the urban fabric and with precarious infrastructure have more advertisements. When the settlement is removed without a deterritorialization process, as in the case of the residential São Pedro in the city of Natal, it does not appear in the advertisements. Other factors may also interfere with the beneficiary getting rid of their property. In informal conversations, residents report that neighbors sold due to issues related to violence and stigma present in some complexes; the conflict between residents of different income, education and occupation ranges (a diversity that includes garbage pickers, teachers, police officers, day laborers, etc.); to new family arrangements, such as divorce cases; and even the opportunity to sell a high-value asset to meet other needs, such as the purchase of a car and/or motorcycle.

In analyzing the dynamics of this informal market, the commercial sales operation stood out as predominant in all the analyzed residential units. The dissemination of real estate offers mainly occurs with the publication of advertisements on online platforms such as OLX and Facebook Marketplace. The use of online dissemination methods makes it possible to expand access beyond the intraset scale and trust-loyalty relationships, meaning the fact that the property belongs to a friend or relative, as presented by Abramo (2007) as the main mechanism used in informal real estate sales.

The subsidy of up to 95% linked to ten years of permanence results in forced fixation on the developments, disregarding the reality of each family and the possibility of the dynamics of individuals' lives changing and consequently of family needs. This process encourages the emergence of an informal real estate market in areas produced by the State. The growth of housing informality is a phenomenon that is observed in most medium and large Brazilian cities. Although it is one of the main means of access to housing for the low-income population, informal production and reproduction is not a process which is only associated with poverty (Smolka, 2003). Most studies on the development and functioning of the informal real estate market have analyzed the dynamics of this market only in informal settlements. Few analyzes have explored the informal real estate market in formal areas, especially within the scope of a state housing policy, as the present study does. Little is known about the informalization phenomenon of the formal.

The movement of beneficiaries leaving and new residents entering may indicate flaws and challenges in the housing policy aimed at the low-income population. Sale and rent denote the urban processes to which these commercial practices are associated for territorial and urban analysis, such as the appreciation of the area in which the developments are located or the devaluation linked to precarious urban expansion.

By not absorbing the diverse housing needs of the beneficiary population and demanding that families remain in the properties for at least ten years, the program's institutional design ends up indirectly contributing to the reproduction of housing informality within the low-income population. This reproduction of housing informality occurs in both the context of the real estate transaction, meaning in the access to housing, which occurs informally, and in the possibility of families leaving the properties to return to inadequate and even informal/irregular housing conditions. Therefore, the effectiveness of the program in reducing the housing deficit of the low-income population is questioned.

However, new commercialization scenarios will emerge at the end of the 10 years of real estate financing. Commercialization is a veiled matter during the financing period, and when it comes to the sets, it is only the tenant or the new owner. In these circumstances, it is possible to only explore the scenario in which they occur. It will be less difficult to interview the beneficiaries who sold their properties after 10 years in order to understand other reasons not listed in this study.

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Note

(1) Period that comprises the time frame of the study carried out in this research.

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