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Minha Casa Minha Vida Program: relevance for the municipality of Lajeado/RS

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Abstract

The article discusses the Minha Casa Minha Vida Housing Program, launched in Brazil in 2009, under the Growth Acceleration Program. It aims to investigate the relevance of the Minha Casa Minha Vida Housing Program for the city of Lajeado, Rio Grande do Sul. It has a quantitative and qualitative approach, through bibliographic research, survey of demographic data in specialized agencies and interviews with three local agents about the implementation of the Program in the city of Lajeado. The data collected bring a systemic view of the regional scenario, guiding questions about the feasibility of implementing housing developments in Lajeado, as well as positive points and difficulties encountered in the management of the Program. The study has its relevance for improving the Program with regard to the accountability of public spending to the population, the distribution of income from the civil construction sector and the improvement of the flow of its administrative process. The research indicates that there is concern, on the part of the municipal public power, in ensuring that the houses present minimum standards of infrastructure and habitability, through a better urban quality in the surroundings of these enterprises. The sustainability of the Program is also put in check, in the face of a constantly changing economic scenario. With the study carried out, it is concluded that the Program has great relevance for Lajeado, in relation to the provision of housing in a city with demographic growth, mainly due to the migration in search of work, contributing to the social inclusion of the beneficiaries in the scenario regional.

Keywords: Public policy. Housing program. Minha Casa Minha Vida. Regional development.

Programa Minha Casa Minha Vida: relevância para o município de Lajeado/RS

Resumo

O artigo aborda o Programa Habitacional Minha Casa Minha Vida, lançado no Brasil, no ano de 2009, dentro do Programa de Aceleração do Crescimento. Tem como objetivo investigar a relevância do Programa Habitacional Minha Casa Minha Vida, para o município de Lajeado, Rio Grande do Sul. Possui uma abordagem quanti-qualitativa, através de pesquisa bibliográfica, levantamento de dados demográficos em agências especializadas e entrevistas com três agentes locais sobre a implementação do Programa no município de Lajeado. Os dados levantados trazem uma visão sistêmica sobre o cenário regional, pautando questões acerca da viabilidade de implementação de empreendimentos habitacionais em Lajeado, bem como pontos positivos e dificuldades encontradas na gestão do Programa. O estudo tem sua relevância para melhoria do Programa no que se refere à prestação de contas do gasto público para a população, a distribuição de renda a partir do setor de construção civil e a melhoria do fluxo de seu processo administrativo. A pesquisa indica que há preocupação, por parte do poder público municipal, em garantir que as moradias apresentem padrões mínimos de infraestrutura e habitabilidade, através de uma melhor qualidade urbanística no entorno desses empreendimentos. Também se coloca em xeque a sustentabilidade do Programa, frente a um cenário econômico em constantes mudanças. Com o estudo realizado, conclui-se que o Programa possui grande relevância para Lajeado, com relação à provisão de moradias em um município com crescimento demográfico, devido, principalmente, à migração em busca de trabalho, contribuindo para a inclusão social dos beneficiários no cenário regional.

Palavras-chave: Política pública. Programa habitacional. Minha Casa Minha Vida. Desenvolvimento regional.

Programa Minha Casa Minha Vida: relevancia para el municipio de Lajeado/RS

Resumen

El artículo analiza el Programa de Vivienda Minha Casa Minha Vida, lanzado en Brasil en 2009, bajo el Programa de Aceleración del Crecimiento. Tiene como objetivo investigar la relevancia del Programa de Vivienda Minha Casa Minha Vida para la ciudad de Lajeado, en el estado de Rio Grande do Sul. Tiene un enfoque cuantitativo y cualitativo, a través de la investigación bibliográfica, levantamiento de datos demográficos en agencias especializadas y entrevistas a tres agentes locales sobre la implementación del Programa en el municipio de Lajeado. Los datos recolectados aportan una visión sistémica del escenario regional, orientando preguntas sobre la factibilidad de implementar desarrollos habitacionales en Lajeado, así como puntos positivos y dificultades encontradas en la gestión del Programa. El estudio tiene su relevancia para mejorar el Programa en cuanto a la rendición de cuentas del gasto público a la población, la distribución de los ingresos del sector de la construcción civil y la mejora del flujo de su proceso administrativo. La investigación indica que existe preocupación, por parte del poder público municipal, en lograr que las viviendas presenten estándares mínimos de infraestructura y habitabilidad, a través de una mejor calidad urbana en el entorno de estos emprendimientos. La sostenibilidad del Programa también se pone en jaque, ante un escenario económico en constante cambio. Con el estudio realizado se concluye que el Programa tiene gran relevancia para Lajeado, en relación a la dotación de vivienda en un municipio con crecimiento demográfico, principalmente por la migración en busca de trabajo, contribuyendo a la inclusión social de los beneficiarios en el escenario regional.

Palabras clave: Políticas públicas. Programa de vivienda. Minha Casa Minha Vida. Desarrollo regional.

1 Introduction

This article discusses the Housing Program Minha Casa Minha Vida (My House My Life), launched in Brazil in 2009, within the Growth Acceleration Program (PAC). It aims to investigate the relevance of the Housing Program Minha Casa Minha Vida, for the municipality of Lajeado, Rio Grande do Sul (RS).

Housing is a social right, recognized by the Universal Declaration of Human Rights, of 1948, and guaranteed by the Brazilian Constitution of 1988. The impact of industrialization, although positive for the country's coffers, brought the population, who until then lived in the countryside, to inhabit cities unprepared to meet this demand. This situation has caused governments to seek urbanization policies, capable of concentrating the population close to their workplaces. In the 1960s, with the creation of the National Housing Bank (abbreviation in portuguese BNH), the implementation of public housing policies, promoted through government programs, was released. These policies aim at the provision of housing to low-income people in the country, aiming at a better quality of life for citizens. In this sense, with the same social purpose, but also seeking to intensify the economic activities of the construction sector, the government of President Luís Inácio Lula da Silva, in 2009, created the Housing Program Minha Casa Minha Vida.

In the regional scenario of the Taquari Valley/RS, the constant growth of the industry was an important factor in the characterization of the Valley as a region of opportunities. And in this context, we seek to discuss the importance of implementing public policies aimed at housing, focusing on the municipality of Lajeado. The choice of this municipality is due to the fact that Lajeado has the largest number of inhabitants of the Taquari Valley region and is characterized as a regional center of great economic influence (RIO GRANDE DO SUL, 2015). Thus, the research question is the relevance of the Housing Program Minha Casa Minha Vida for the municipality of Lajeado/RS?

To achieve the purpose of this work, a research was carried out with a quasi-qualitative approach, through bibliographic study, survey of statistical data and interviews with local agents, who have involvement with the Housing Program Minha Casa Minha Vida, due to their professional occupation.

The introduction of this article is followed by the characterization of the regional scenario of the Taquari Valley/RS. Section 3 presents the Housing Program Minha Casa Minha Vida, as a public housing policy. Section 4 discusses the study methodology and section 5 discusses the results obtained through bibliographic research and interviews with local agents. Finally, section 6 provides the final considerations about all the research conducted.

According to the Regional Development Council - COREDE (RIO GRANDE DO SUL, 2015), the region has 327,723 inhabitants, with an approximate proportion of 74% of these living in urban areas and 26% in rural areas, resulting in a population density of 68.18 inhabitants/km², higher than the average of RS, which is 39.79 inhabitants/km² (IBGE, 2010).

The region has a Sub-Regional Center (Lajeado), has six Zone Centers (Arvorezinha, Muçum, Encantado, Arroio do Meio, Estrela and Teutônia) and the other twenty-nine municipalities classified as Local Centers. The municipalities of Lajeado, Taquari, Bom Retiro do Sul, Fazenda Vilanova, Tabaí and Paverama, located in the southern part of the Region, have Porto Alegre as their main link. Lajeado, por sua vez, influencia os municípios centrais. As localidades ao norte são atraídas pelos Centros de Zona de Encantado e Arvorezinha. (IBGE, 2007 *apud* RIO GRANDE DO SUL, 2015, p. 9).

According to data from IBGE (2010), the Taquari Valley concentrates 3% of the population of rs and has the third highest net migration of RS. This high rate of migration, combined with population growth rates, indicates that the rural population is heading to a closer urban center within the region itself. In this scenario, the two largest municipalities of the Valley, that is, Lajeado and Estrela, concentrate 31% of the total population and exercise centrality in the region, according to Chart 1. These two municipalities also concentrate important research and teaching institutions, labor training centers, communications and health services.

Chart 1 – Total population, area and population density of the Taquari Valley

	Municipality	Population	%	Area (km ²)	Density (hab./km ²)
1°	Lajeado	71445	21,80	91,31	782,41
2°	Estrela	30619	9,34	184,27	166,17
3°	Teutônia	27272	8,32	178,52	152,76
4°	Taquari	26092	7,96	349,97	74,56
5°	Encantado	20510	6,26	140,01	146,49
6°	Arroio do Meio	18783	5,73	157,58	119,20
7°	Cruzeiro do Sul	12320	3,76	154,96	79,50
8°	Bom Retiro do Sul	11472	3,50	102,33	112,11
9°	Roca Sales	10284	3,14	208,63	49,29
10°	Arvorezinha	10225	3,12	270,24	37,84
11°	Paverama	8044	2,45	171,86	46,80
12°	Progresso	6163	1,88	256,04	24,07
13°	Anta Gorda	6073	1,85	242,26	25,07
14°	Santa Clara do Sul	5697	1,74	86,75	65,67
15°	Muçum	4791	1,46	111,25	43,07
16°	Putinga	4141	1,26	205,12	20,19
17°	Tabaí	4131	1,26	94,75	43,60
18°	Ilópolis	4102	1,25	118,14	34,72
19°	Marques de Souza	4068	1,24	125,43	32,43
20°	Fazenda Vilanova	3697	1,13	84,79	43,60
21°	Dois Lajeados	3278	1,00	133,54	24,55
22°	Nova Bréscia	3184	0,97	102,99	30,91
23°	Imigrante	3023	0,92	73,59	41,08
24°	Westfália	2793	0,85	43,64	64,00
25°	Capitão	2636	0,80	73,97	35,64
26°	Forquetinha	2479	0,76	93,48	26,52
27°	Colinas	2420	0,74	58,03	41,70
28°	Travesseiro	2314	0,71	80,68	28,68
29°	Sério	2281	0,70	99,74	22,87
30°	Relvado	2155	0,66	123,35	17,47
31°	Doutor Ricardo	2030	0,62	107,98	18,80
32°	Poço das Antas	2017	0,62	67,57	29,85
33°	Vespasiano Correa	1974	0,60	113,62	17,37
34°	Pouso Novo	1875	0,57	105,36	17,80
35°	Canudos do Vale	1807	0,55	82,29	21,96
36°	Coqueiro Baixo	1528	0,47	112,44	13,59
Overhall		327723 hab.	100%	4806,48 km ²	68,18 hab./km ²

Source: Adaptated from IBGE (2010).

In recent years, the demographic density of the Taquari Valley region has surpassed the growth and evolution of the state of Rio Grande do Sul. With the highest population concentration, is the municipality of Lajeado, with 782.41 inhabitants/km². In second position, Estrela with 166.17 inhabitants/km² appear. It's recorded that 26 of the 36 municipalities of the Valley have a population density of less than 50 inhabitants/km².

The Taquari Valley has increased an average of 1% per year in the last 15 years. There was an unusual growth in 2009, where density grew by 3.64%. Also from 2000 to 2015, Vilanova Farm increased its density by 44.7% and Teutônia by 31.8%. Santa Clara do Sul, Tabaí and Lajeado are other municipalities that have increased their population density by more than 20%. In evaluation of the period from 2000 to 2015, there were 5 municipalities with population growth of more than 20%, and Fazenda Vilanova with 44.69%, followed by Teutônia (31.80%), Santa Clara do Sul (28.65%), Tabáí (25.18%) and Lajeado (22.38%). (AGOSTINI, 2017, p. 23).

In the regional economy, manufacturing industries predominate, with the largest number of establishments and formal workers. Among the segments of this group, we highlight the manufacture of food products, leather artifacts, metallurgy, wood products and clothing clothing. According to Agostini (2017), the agricultural sector stands out in small municipalities, while in larger municipalities, activities related to industry and the trade and services sector stand out. According to data from the Federation of Economics and Statistics (FEE), the Taquari Valley ranks 10th in the state ranking of highest per capita income, among the 28 sectoral divisions of rs, mainly provided by industry (6th position in the state ranking), agriculture (10th position) and trade and services (9th position). (RIO GRANDE DO SUL, 2015).

In this regional scenario, the housing program Minha Casa Minha Vida, a national public policy, is integrated, which begins to impact brazilian municipalities from 2009, as treated in the following section.

3 Housing Program Minha Casa Minha Vida

The housing program Minha Casa Minha Vida (portuguese abbreviation PMCMV) is a Federal Government Program, launched in Brazil in 2009, within the PAC, whose purpose is to create mechanisms to encourage the production and acquisition of new housing units or redevelopment of urban properties, intended, at the time of its launch, for families with monthly income of up to R\$ 5,000.00 (BRAZIL, 2009). For the definition of pmcmv beneficiaries, in addition to income ranges, state and municipal policies of housing care are respected, prioritizing, among the criteria adopted, the time of residence or work of the candidate in the municipality and the environmental and urban adequacy of the projects presented (BRAZIL, 2009).

The administrative management of the Program is the responsibility of the Ministry of Regional Development, initiated by the now defunct Ministry of Cities, and operationalized by authorized financial institutions, such as Caixa Econômica Federal (CAIXA). Among the basic premises of the Program are: reduction of the housing deficit, which, according to the Ministry of Cities, in 2008, exceeded five million households, 89% of the deficit among families with incomes of up to three

minimum wages; income distribution and social inclusion; and the growth of the construction sector and the generation of labor and income (BRAZIL, 2011).

The model adopted by the Program was inspired by housing policies that had already been implemented in Brazil and other Latin American countries since the 1960s, and represented a major change in the pattern established by housing policies of the past, such as the "BNH model", for example. The National Housing Bank (BNH) was created in 1964, shortly after the beginning of the military regime, with the aim of financing the acquisition of homeownership for low-income families. Not far from the premises that govern the PMCMV, the BNH model was developed in order to address the existing housing deficit, which grew with the accelerated urbanization process (ARRETCHE, 1990; AZEVEDO; ANDRADE, 1982 *apud* LOUREIRO; MACÁRIO; GUERRA, 2013).

In order for the PMCMV to achieve its objectives, it was necessary to enable the production of a significant amount of new housing, in a short period of time. This decision directly influenced the pattern of insertion of the enterprises in the urban perimeter of the municipalities, due to the urgency of the public authorities and construction companies in popularizing the Program, disregarding important aspects related to the urban quality surrounding the enterprises (ROLNIK et al., 2015).

In general, these housing policies promoted a model of inclusion by consumption, in which housing destined to the low-income population would be achieved through market relations, and a business opportunity for private companies. Thus, as in the PMCMV, housing policies had as fundamental characteristics the large-scale production by private companies and the granting of direct government subsidies to the buyer, to enable the purchase of the properties by groups that, historically, would be out of the market (RODRIGUEZ; SUGRANYES, 2005 *apud* ROLNIK et al., 2015). The following are guidelines of the Program:

- a) promotion of housing units through the construction of new housing;
- b) integration with other interventions or programs from the other spheres of government;
- c) integration and other actions that enable the sustainability of the project and promote the social inclusion of beneficiaries;
- d) reserve of 3% of housing units for care for the elderly, in attention to the Statute of the Elderly;
- e) care to people with physical disabilities, through the adoption of projects and technical solutions that eliminate architectural and urban barriers;
- f) compatibilization of projects with the area of intervention when they are intended to serve traditional communities such as indigenous peoples or quilombolas;
- g) adoption of minimum standards of habitability and health, and access by public means, access to public equipment and services, water supply and sewage solutions and electricity connection should be ensured;
- h) compliance with urban legislation; and
- i) priority care to the woman responsible for the household (BRAZIL, 2009, digital text).

The initial goal of the Program was to produce one million homes. As per UN-Habitat (2013 *apud* GONÇALVES JUNIOR et al., 2014), more than 40% of the contracts signed by pmcmv during the first year of the Program occurred in medium-sized cities, with a population between 100 and 250,000 inhabitants. These cities have important characteristics for the success of the Program, such as demand for residences, availability of land at more affordable prices, besides having the

construction sector, relatively well structured (GONÇALVES JUNIOR et al., 2014). In this scenario, it can be considered that the PMCMV stimulates the economy, not only in large cities, which contributes to the decentralization of growth.

Currently, pmcmv serves four different income ranges, with different goals, hiring mechanisms and financial subsidies. Chart 2 summarises the four funding ranges of the Programme:

Chart 2 – Funding ranges in PMCMV

Monthly Family Income	Ranges PMCMV	Characteristic
Up to R\$ 1.800,00	Range 1	Value of subsidized property up to 90%. Paid in up to 10 years with installments of a maximum of R\$ 270.00, without interest.
Up to R\$ 2.600,00	Range 1,5	Subsidy of up to R\$ 47,500.00, with interest of 5% per year.
Up to R\$ 4.000,00	Range 2	Subsidy of up to R\$ 29,000.00, with interest of 6% to 7% per year.
Up to R\$ 9.000,00	Range 3	Interest financing of 8.16% per year.

Source: Adapted from Caixa Econômica Federal (2020).

Range 1 is intended for the care of families with monthly income of up to R\$ 1,800.00 and the indication of demand for real estate developments is made by the local government. In this range, the amounts paid by the beneficiaries correspond to a very small portion of the individual cost of the units and the families benefited are responsible for making monthly payments over a period of 10 years. The construction company contracted to carry out the execution of the project is remunerated directly by the Residential Rental Fund (FAR), which receives subsidy from the General Budget of the Union (OGU), to bear the costs of the Program. Thus, the construction company is not subject to the risk of default of the beneficiaries and does not participate in the negotiation of the properties. For this income range there is also the modality "Entities", in which organizations representing housing movements, such as housing cooperatives, associations and other private non-profit entities, are responsible for the construction of the projects and the indication of beneficiaries. In this modality, funding is made by the Social Development Fund (FDS). (ROLNIK et al., 2015).

Track 1.5 of the Program is intended for families with incomes of up to R\$ 2,600.00. Track 2 of the PMCMV serves families with monthly income of up to R\$ 4,000.00, and Track 3, families with monthly income of up to R\$ 9,000.00 (SISHAB, 2020). In these ranges, which are part of the so-called "popular market", in which real estate is marketed as investment funds and not only as a basic housing need, the construction company figures as a developer of the operation, taking responsibility for the commercialization of the units and signing the purchase and sale contracts with the beneficiaries. Financing for the purchase of the units is granted by CAIXA, with resources from the Service Time Guarantee Fund (FGTS) (ROLNIK et al., 2015).

It is recorded that President Jair Messias Bolsonaro sanctioned Law No. 14,118, on January 12, 2021, replacing the PMCMV with the Verde e Amarelo House Program, to finance the construction and small renovations of residences for families with up

to R\$ 7,000.00 of monthly income, in the urban area, and with up to R\$ 84,000.00 of income per year, in the rural area.

After knowing a little more about the PMCMV, the methodological procedure used during the investigation is described.

4 Study methodology

The first step was to define the object of the investigation, that is, the Housing Program My House My Life and, from this, the study problem: What is the relevance of PMCMV to the municipality of Lajeado/RS? To achieve the objective of investigating the relevance of this Program in Lajeado, a research was carried out with a quantitative-qualitative approach, as it consisted in the analysis of statistical data about the economic development of the Taquari Valley region, as well as the exploration of particularities about the theme and its representativeness in this scenario. Dal-Farra e Lopes (2013, p. 71), elucidate that:

[...] quantitative and qualitative studies have, separately, very fruitful applications and very well-known limitations, on the part of those who have used them for a long time. For this reason, the construction of studies with mixed methods can provide relevant research with organized corpus of knowledge, provided that researchers know how to clearly identify the potentialities and limitations when applying the methods in question.

In this sense, one of the procedures adopted was bibliographic research, through which updated information on the subject was sought, in specific legislation, theses, dissertations and articles, of national and international references. Therefore, we used materials already published, according to Gil (2017). In addition, a data collection on the subject was made on specialized agency websites.

Interviews were also conducted with three local agents to deliberate on the relevance of the PMCMV, regarding economic, political and social issues, from the perspective of the regional scenario. According to Gil (2017, p. 117), the interview "is the technique in which the researcher presents himself before the investigated and questions, in order to obtain data that interest him to the investigation". To be considered valid and follow the protocolled method, the interviews were conducted in four stages: 1) selection of people, who should be key people and leading informants; 2) preparation of the interview script; 3) collection of information (with the use of the recorder, with prior authorization and guarantee of anonymity and fidelity in the reproduction of the interviewee's words in the final work) and 4) analysis of the results (interpretation, analysis and comparison).

Then, initially, five potential interviewees were defined, chosen by the criterion of representativeness in the municipality of Lajeado, either by the provision of services or by participation in municipal public management. However, due to the covid-19 pandemic, it was necessary to reduce the number of local agents for interview, from five to three. The profile of the interviewees and the dates of the interviews are described in Chart 3:

Chart 3 – Profile of interviewees and dates of interviews

<i>Interviewee</i>	<i>Graduation</i>	<i>Agent type</i>	<i>Position</i>	<i>Date of interview</i>
In.1	Urban Architect	Publish	Municipal Secretary of Planning	18/11/2020
In.2	Advocacy	Private	Emeritus Real Estate Registrar	19/11/2020
In.3	Social Worker	Publish	Municipal Secretary of Housing	07/12/2020

Source: From the authors.

To preserve the identity of the three interviewees, these were identified as In.1, In.2 and In.3 in this article. The application of the interviews, with semi-structured and exploratory issues, took place in person, from November 18 to December 7, 2020, respecting all the necessary security protocols and imposed by the pandemic of the covid-19. According to Gil (2017, p. 120), in a semi-structured interview, "the interviewer allows the interviewee to speak freely about the subject, but when it deviates from the original theme, it strives for its resumption". In this sense, a basic interview script was elaborated, as described in Chart 4:

Chart 4 – Semi-structured interview questions

<i>Interviewee</i>	<i>Previous questions</i>
In.1	1) What is your perception of the Minha Casa Minha Vida Program and its greatest benefits to society? 2) Does the program fulfill the function of housing policy fully, especially with regard to the right to housing of all citizens of Lajeado? 3) In large regional centers, such as the municipalities of Caxias do Sul and Passo Fundo, the program's projects face implementation problems, such as construction of projects in peripheral areas without access to transport infrastructure, schools and leisure. Do you realize this here in the county?
In.2	1) What is your perception of the Minha Casa Minha Vida Program and its greatest benefits to society? 2) In your opinion, what is the relevance of the Minha Casa Minha Vida Program from the perspective of Law?
In.3	1) What is your perception of the Minha Casa Minha Vida Program and its greatest benefits to society? 2) How do you evaluate the implementation of the Program in the municipality of Lajeado and in the regional scenario?

Source: From the authors.

After describing the methodological procedures used during the research, in the next section, the statistical data collected and the results obtained in the interviews with the three local agents of the PMCMV are analyzed and discussed, in the light of the theoretical framework of this article.

5 Analysis and discussion of results

Data from the quantitative-qualitative research reveal that the Taquari Valley, a region located 120 km from the capital Porto Alegre, encompasses 36 municipalities and has a population density higher than that of RS, i.e., 68.18 inhabitants/km². The study indicates that there is a high rate of population migration directed to urban centers and Lajeado is characterized as an important regional center, being the city with the largest number of inhabitants, followed by the municipalities of Estrela, Teutônia, Taquari and Encantado. These municipalities represent a large part of the regional economy, in which the processing industries predominate, with the largest number of establishments and formal workers.

In this scenario, the PMCMV appears in 2009. This Federal Government Program brought repercussions to Brazilian municipalities and, in this article, addresses the relevance of this Program in the municipality of Lajeado. The three interviews conducted, with public or private agents, contributed to discuss the relevance of the PMCMV, about the implementation of housing projects in Lajeado, in order to observe the functionality of the Program in relation to the supply of housing and the demand for work in the Taquari Valley region.

When asked about the importance of implementing the Program and its benefits for society in general, In.1 considers PMCMV an important resource for the provision of housing to low-income families, who would not be able to invest in their own property through private initiative. It also points out that the Program meets an existing demand and that there is a great concern to ensure that these properties present a quality construction standard. These considerations are consistent with the program's purposes, in order to ensure that minimum standards of habitability and healthiness are respected in the execution of the enterprises (BRASIL, 2009). In.2's position is also related to In.1 and federal legislation on the subject, when it says that the Program consolidates the fundamental right to housing, indicates the possibility of access to home ownership as a positive point and reiterates its importance, citing the principle of human dignity, constitutionally guaranteed (BRAZIL, 1988).

In.3 said that the greatest social benefit of the Program is the offer of its own property and that the reference of belonging to an individual territorial space contributes to the effectiveness of the collective space. This opinion is in line with the manifestation of In.2, when it says: *"[...]you can't forget the cultural aspect, especially in our region, which is to have ownership. Own your home or apartment. This culturally says a lot. There are other cultures that the right to property does not have this relevance that has to us [...]."*

In order to understand the Program as a public housing policy, the interviewees were asked what their interpretation of this subject is and its general considerations about it, considering its perception of the regional scenario. E1 says that, in general, the Program delivers what is proposed, which is the provision of affordable housing, available to low-income citizens. It points out some difficulty in the management of these projects, especially when they are condominiums with many families. However, it states that the value of these enterprises becomes immeasurable when compared to the social benefit given to its residents.

In Brazil, the right to housing is guaranteed in Article 6 of the Brazilian Constitution, which was amended by Constitutional Amendment No. 90 of 2015: "Social rights are education, health, food, work, housing, transportation, leisure, security, social security, protection of motherhood and childhood, assistance to the homeless, in the form of this Constitution" (BRASIL, 1988, p. 18). This social right, constitutionally guaranteed, added to the intention to promote urban development and the right to the city to all citizens through the inclusion of sectors previously excluded by society, was the premise for the creation of the Ministry of Cities in 2003. Its mission was:

Improve cities, making them more humane, socially and economically fair and environmentally sustainable, through democratic management and integration of public policies of urban planning, housing, sanitation, urban mobility, accessibility and transit in an articulated way with federal entities and society. (BRASIL, 2003, digital text).

In.2 considers the PMCMV a very positive initiative, however, questions its sustainability in the sense that, in order to succeed, the beneficiary is able to honor its commitment until its debt is paid off. "If the economy does not go well and the beneficiary is unable to pay, he will eventually lose his right to property". In this sense, In.2 understands that, from a socializing perspective, the State would have to afford a significant part of these dwellings, for those who are unable to pay. Data from the Housing System (SISHAB) of the Ministry of Regional Development ratify the thinking of In.2, in which it is consistent with the concern with the sustainability of the Program, because between the years 2009 and 2020 1.5 million housing units were delivered in Range 1, while the other ranges totaled 3.8 million units (SISHAB, 2021).

These values do not follow the same proportionality when correlating the data regarding contractual distractions. According to SISHAB (2021), almost 100,000 beneficiaries of Range 1 interrupted their process of obtaining their own home, while only just over 5,000 occurrences related to hiring in Ranges 1.5 are recorded; 2 and 3. Also on the sustainability of the Program, In.2 cites the government's strategy to stimulate the economy promoted through the first phase of PAC 1, which reduced taxes for various sectors and encouraged the investment of the population in various property. In this sense, In.2 states that:

[...]in addition to access to home ownership, people were stimulated or had credit lines to purchase goods, new car, refrigerator, stove... What happened? People thought they were in paradise, because they started to have access to goods they didn't have before, but on the other hand, they became too indebted and when the economic crisis came, it reached the possibility, the ability of these people to pay, to fulfill the obligations they assumed.

In.2 further adds that:

[...]The Caixa Econômica Federal has a legal mechanism, which is proper to fiduciary alienation, that if the person does not pay by such date, if he does not purge the mora, the Cashier goes there and removes the property and sells in an auction to another person. Then we're talking about the right to property. The person when she acquired the house, funded by the Program, she financed herself by making use of the system and gave in guarantee to caixa via fiduciary alienation. What does this mean: she bought it, became the owner, she alienated the Caixa. It's like she's, in quotes, selling it to the cashier so the bank can own this house or apartment while she's paying. In conclusion, the Caixa returns the ownership right to this person. If the person can not pay, the Caixa this property, makes the auction and sells later.

Given this context, it is worth highlighting the importance of implementing public policies aimed at encouraging job creation with the local economy, because, in this way, the beneficiary will have its source of income close to its place of residence. In addition, with the guarantee of employment there is also the guarantee of ownership of the property, because the beneficiaries will be able to afford the legal commitment, signed with the financial agent, at the time of signing the financing contract, thus ensuring the right of ownership, observed in the speech of In.2. Even if the process of financing the good itself, for low-income families, is facilitated, it is necessary to consider that a review of the PMCMV is necessary in order to reduce incompatibilities between access to the Programme and the approval of funding by stakeholders.

In.3 understands that the Program generated an extremely positive impact, since, in the municipality of Lajeado alone, 448 low-income families were contemplated with their own housing and that in the regional scenario it was equally positive, because it made the offer feasible. In a survey dated March 2018, according to data from Caixa Econômica Federal, 288 families in Range 1, received their property in Residencial Novo Tempo I (Bairro Santo Antônio), while 160 families were allocated to Residencial Novo Tempo II (located in the same neighborhood), totaling an amount of R\$ 26,880,000.00, in investments in the execution of these projects, in Lajeado. This significant investment value meets one of the pmcmv guidelines (BRAZIL, 2011), which is the stimulus to the construction sector, generating employment and income for the municipality of Lajeado and for the Taquari Valley region.

The two real estate developments are located on the border with the neighborhoods Santo Antônio and Jardim do Cedro, traditionally working neighborhoods of the city of Lajeado, on land given by the city. There are 28 buildings, with 16 apartments each, totaling 448 vertical housing units. All blocks are identical and the typology is the same for all units: 40 m², two bedrooms, a bathroom and a kitchen room (SY, 2018). The two housing estates were the object of two contracts for the construction between the municipal administration, Caixa Econômica Federal and the construction company ALM Engenharia, from Venâncio Aires/ RS, winner of the bid.

Residencial Novo Tempo I is fully fenced, has a green area and has a ballroom, two houses with toys, two kiosks with barbecues, two parking areas, a sentry box and an entrance gate. Residencial Novo Tempo II is surrounded and has a sentry box, a square with toys, a ballroom of approximately 30m², a space with barbecues, a green space on both sides of the paved street and a central street that serves as parking, distributed among the different blocks (SY, 2018).

As Lajeado is considered a municipality of great economic representative for the Taquari Valley region, which receives annually a contingent of families seeking better working conditions in this city, E1 was asked, as a representative of the municipal planning secretariat, its understanding of the infrastructure conditions for the reception of housing projects, considering the territory of the municipality and its urban development. In this sense, In.1 says:

The search for more economical land, of appropriate sizes for the implementation of the developments, it naturally takes a little more to the outskirts of the city. It is difficult to implement My House My Life in nobler neighborhoods with very high land values [...]

In.1's speech coincides with the perception of In.2, when he says:

In large centers, the large conglomerates of the Minha Casa Minha Vida Program were built beyond the periphery, without public service, infrastructure, without necessarily observing environmental issues. Therefore, new cities were created in which these people were encouraged to go there, and when they had no public transport and a number of services that instead of improving their lives, in some ways, worsened. If on the one hand they had to live, on the other they had difficulties in locomotion, because they needed to use two or more means of transport and so on [...].

Therefore, both interviewees show concern about the development of these projects in the urban perimeter of the municipality of Lajeado, however, they believe that their implementation in the region does not suffer so much with the problems encountered in large urban centers, as highlighted by In.2. In this sense, it is worth emphasizing the perception of ROLNIK et al. (2015, p.128) on these difficulties, mainly observed in the implementation of projects near metropolitan regions:

[...]the program did not take into account the territorial dimension as a relevant aspect of a housing policy oriented towards the universalization of access to housing under appropriate conditions, having neglected to face the problem of socio-spatial segregation as a function of income in Brazilian cities. On the contrary, it was found that the system of the program, attributing a leading role in the design of operations to private construction companies, which are generally responsible for the development of projects and the choice of land, encouraged the proliferation of large sets in places where the cost of land is as low as possible – a fundamental condition for the profitability of operations – reiterating a historical pattern of occupation of the territory where the settlement of the poor population is made primarily in precarious and poorly equipped peripheries.

Still on this issue, In.1 points out that with the new Lajeado master plan, in force since 2020, we sought the valorization of peripheral areas by encouraging the installation of trade points and services, making people value space and seek everyday solutions, without the need to move to the center, as is currently done.

The interviewees indicate that, in addition to territorial issues about the implementation of housing projects, there is also a social and cultural relevance of the Program, since the offer of housing brings to the beneficiaries a sense of belonging to the place, which is corroborated in the speech of In.1:

[...] it is a work that is not simply from a planning secretariat or a secretariat of works, which involves a lot of the social and cultural issue and this relationship is very important, you prepare the people who will receive this benefit so that they understand that, yes, they are receiving, but that this has had its value and that it has to understand that for them it also has a very strong value [...].

The sense of place belonging is a concept widely discussed in the area of Architecture and can be defined as a process of psychological connection of the individual with the space where he is inserted (TUAN, 1983). This author addresses the importance of this issue in his work entitled Space and Place – The Perspective of Experience, stating in it that:

[...]experience implies the ability to learn from one's own experience. To experience is to learn; means acting on the data and creating from it. The given is not known in its essence. What can be known is a reality that is a construct of experience, a creation of feeling and thought. (TUAN, 1983, p. 10).

In view of the above, it is possible to affirm that the three interviewees agree that the PMCMV is of great relevance for the municipality of Lajeado. All praise the greatness of the Program, point out its qualities and shortcomings, but are unanimous in stating that the PMCMV meets its main objective, which is the provision of housing in a way accessible to the large portion of the population of the municipality.

6 Final considerations

This article aimed to investigate the relevance of the Minha Casa Minha Vida Housing Program, for the municipality of Lajeado/RS. The Taquari Valley presents itself as a region of opportunities, bringing more and more the population of the countryside to inhabit the urban centers. Lajeado is established in this scenario as a regional pole of great relevance to the economy of RS, housing large production centers, privileged logistics, skilled labor and nationally recognized academic institutions. The search for better opportunities generates a significant demand for real estate in the city, a fact that, by itself, becomes positive for the implementation of housing developments in the municipality.

The study has its relevance for improving the Program with regard to the accountability of public spending for the population, the distribution of income from the construction sector and the improvement of the flow of its administrative process. The PMCMV is a social program created to reduce the housing deficit and stimulate the growth of the construction industry, generating jobs and income. Its guidelines propose to implement social development strategies, through actions aimed at the country's economic growth. In this sense, it is possible to affirm that the Program has brought numerous benefits to society, the main one being the possibility of access to home ownership by low-income families and, consequently, the feeling of belonging to a place, that is, the possibility of social inclusion of beneficiaries.

The low effectiveness of the Program is notorious in terms of properties accessible to beneficiaries corresponding to range 1. There are only two developments in the municipality of Lajeado, Residencial Novo Tempo I and Residencial Novo Tempo II, which meet the demand of families who depend exclusively on the government subsidy for the acquisition of their own property. In this case, it is worth noting that the PMCMV did not fulfill its full purpose, allowing families with greater purchasing power to benefit in a more expressive number than those who actually need the Program.

The concern with the location of the enterprises in the urban network, especially with regard to the conditions of infrastructure and access of these projects in the municipality, was also relevant in this research. In interviews with local public agents, it can be verified that there is a strong concern of the municipality in ensuring the best conditions for the beneficiaries of the Program, especially with the new master plan of Lajeado, seeking to offer minimum conditions of habitability and healthiness, through a better urban quality around the PMCMV projects.

The theme arose from a concern of the researchers about the implementation of the enterprises and evolved to an analysis of the economic scenario of the Taquari Valley region, observing that Lajeado has requirements to offer adequate housing to its citizens, in an orderly manner and with infrastructure conditions favorable to its development. In this sense, future studies are indicated, the investigation of the relevance of the PMCMV, listening to direct beneficiaries of the Program, and the comparative analysis of the PMCMV between regions of the RS.

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