Minha Casa, Minha Vida program (MCMV) was created in 2009 and is the biggest housing program already implemented in Brazil. According to Caixa Econômica Federal (CEF), the bank invested more than R$ 319 billion, building 4.4 million residential units (RUs) from 2009 to 2016 (in 7 years). This is the same number of units built from 1964 to 1986 (in 22 years) by the National Housing Program (NHP).

Despite the dimension of the program, the main critique is that the built the units for the low income population in places that are far from the central areas, with low infrastructure, not innovating in the dynamics that has guided the popular housing programs in Brazil. The distance between housing and jobs, for example, has a significant impact on urban mobility and induces unequal opportunities in the city.

Housing programs usually follow the logic of larger quantity for the lowest price, with that, are prone to build housing units in the outskirts of cities where the land is cheaper. What is the impact of this logic on metropolitan structure? And on beneficiaries lives? Has MCMV contributed to the Brazilian metropolitan expansion? These are the questions that we seek to answer and thereby contribute to the debate on housing policies in the country.

The study was done by Escolhas Institute and counted with technical execution of the Economy and Politics Center of the Public Sector of Getúlio Vargas Foundation, under the supervision of Prof. Dr. Ciro Biderman, with Tibe Setubal Foundation’s support. Next we highlight the main results of the study that can be accessed, fully, at escolhas.org.

The MCMV contributed to the expansion of the urban spot in municipalities of 20 Metropolitan Regions analyzed;

MCMV’s institutional arrangement encourages urban expansion, not establishing requirements regarding the construction site of housing units and the provision of quality public services;

The MCMV did not induce the construction of housing units in the empty spaces located at internal areas inside the urban spot of the analyzed metropolitan regions;

The MCMV repeated the pattern of popular housing programs in Brazil, concentrating low-income populations in distant places, with insufficient infrastructure and job offer;

Of the 11 Metropolitan Regions with georeferenced housing units analyzed, in eight of them the majority of MCMV units were built in areas outside the urban spot.
In order to investigate whether the Program contributed to the expansion of the Brazilian metropolises, it was necessary to analyze the phenomenon of the urban spot. By urban spot we understand the urban areas of cities (with buildings and infrastructure). The urban spot can be seen by satellite images that identify points (pixels) classified as built the digital processing of the image. By comparing different chronological periods in time, we can see if the urban spot has grown, that is, if the city is expanding its intensity occupied (urbanized) area.

We analyzed satellite images of the urban spot in 2005 (before the beginning of the Program) and 2015 (after the beginning of the Program) of municipalities that received and did not receive housing units in Track 1 of the MCMV - aimed at beneficiaries with family income gross monthly up to R$ 1,600 - by 2016 in 20 Metropolitan Regions.

We verified if the municipalities developed during the period 2005 and 2015, occupying empty spaces in the urban spot (fill) or expanding. Expanded development can be of two types: occupying areas within the boundaries of the urban spot, causing a continuity increase in urbanization of the city (territories) or occupying areas outside the urban spot and distant from its boundaries (leap).

Statistical analysis showed that municipalities with Program contracts have more urban leap type development than their peers without contracts. As well, the municipalities with the highest number of units also present more leap type development in relation to municipalities with fewer units, while at the same time filling smaller urban spaces in the cities. Thus, the satellite images analysis indicates that yes, Minha Casa Minha Vida has contributed to Brazilian Metropolis expansion, in addition to not occupy the inner spaces of the cities, already provided with urban infrastructure.