

The housing peripheralization process financed by the Programa Minha Casa Minha Vida

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Abstract

The article aims to analyze the production of housing units promoted by the Programa Minha Casa Minha Vida-PMCMV in the Brasília Metropolitan Area. It seeks to investigate the role played by the State in the context of the PMCMV, and to analyze the spatial distribution of financial resources and housing units financed with Program funds between the years of 2009 and 2018. The research methodology was established in three stages. The first concerns bibliographic research, contributing to understanding the main characteristics of the PMCMV. The second stage dealt with documentary research, with an analysis of the database obtained from the Ministry of Regional Development, the coordinating institution of the PMCMV. The third and last stage was field research, where it was possible to register projects that corroborate the thesis of the advance of housing production toward the metropolitan periphery of Brasília. It was observed that the State was primarily the financier of the PMCMV through the financial system (public and private banks) and the management of the territory of the Federal District that is exercised under the influence of the state monopoly of urban land, together with the action of the private initiative, promoted the process of the peripheralization of the housing financed by the PMCMV, which, in the context of the Brasília Metropolitan Area, was prominent in the Goiás cities of the “Entorno” of the Federal District, to the detriment of the territory of the federal capital.

INTRODUCTION

The production of the housing-commodity takes time, and its cost is excessively high when compared to other commodities. Until it is offered in the real estate market, there is a system that refers to the interval between the

investment to build, its availability in the market for sale (by those who produce) and the payment (by those who purchase) of this commodity, which, due to high sale values, is financed by institutions that establish periods of several years for its complete liquidation by the buyer. This whole process is financed by a complex financial system: money is taken to

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build, to sell and to buy, which constitutes an economic complex articulated between various corporations and sectors of economic activity, at different scales.

According to Dourado (2018), for both the producer and the buyer, financing is fundamental. Thus, "to inhabit" aligns with global wealth accumulation strategies. This is where the figure of the financier, most often represented by banks - national or international -, although indirectly, ends up becoming one of the main agents of the production of the urban space. For the author, even more complex is the issue of the production of housing for the poorest segments of the population, which involves a series of specific legal and economic devices, often requiring the use of government subsidies to provide access to this commodity.

The 2008 economic crisis, which began with the "bursting of the bubble" in the real estate sector in the United States, has impacted several other countries, considering the high degree of connectivity of the globalized and interdependent financial market. To minimize the consequences of the international crisis on the domestic economy, the Brazilian federal government took a series of measures, among which was releasing funds to finance housing through the Programa Minha Casa Minha Vida – PMCMV.

It is in this context that the periphery of the Brasília metropolis was impacted by the rise in the production of housing. The federal capital of Brazil has undergone significant changes in its socio-spatial structure due to the ramifications of the PMCMV in the urban space of the municipalities that make up its metropolitan area. Thus, this article aims to analyze the production of housing units promoted by the PMCMV in the Brasília Metropolitan Area – BMA. It seeks to investigate the role played by the State in the context of the PMCMV, and to analyze the spatial distribution of financial resources and housing units financed with the program's funds between the years of 2009 and 2018.

Methodological Steps

The first stage of the study is derived from a theoretical reference survey on the research topic. Here, the authors Cardoso and Aragão (2013), Amore (2015) and Santos (2016) stand out for their contributions to clarifying the observed reality.

For the second part of the documentary research, in February 2019 the Ministry of Regional Development (Ministério do Desenvolvimento Regional – MDR), formerly

the Ministry of Cities, the coordinating body of the PMCMV, provided a list, upon request, of all the funding under the Program carried out in the municipalities of the Brasília Metropolitan Area, as well as for the Federal District (DF) itself.

The metropolization process of Brasília's space has several peculiarities. In addition to other evidence, when obtaining the data from the MDR, it was noted that they made no distinction between the territory of Brasília and the territory of the Federal District. According to the Brazilian Federal Constitution of 1988, Brasília is the federal capital, and it is inserted in a quadrilateral, to which was attributed the denomination of Federal District, its division into municipalities being forbidden. Thus, the Federal District has a larger area which, in addition to encompassing Brasília, also includes the territory of several urban centers which have no administrative, political, or financial autonomy, and which are called "Administrative Regions." As the Administrative Regions are directly linked to the metropolitan center - Brasília -, institutionally they are similar to neighborhoods of the metropolis. Therefore, in this study, the territories of Brasília and the Federal District were understood as one.

the established time frame was the interval between 2009, the year of the launch of the PMCMV, and 2018. As spatial cutout to define the BMA, we chose the urban grouping which, in addition to encompassing the Federal District, is made up of the Goiás municipalities of Águas Lindas de Goiás, Cidade Ocidental, Luziânia, Novo Gama, Planaltina, Santo Antônio do Descoberto and Valparaíso de Goiás. To define this spatial grouping as a Metropolitan Area, the definition provided by the Metropolitan Statute (Article 2, Item VIII of Law No. 13.089 of January 12, 2015) was taken as the basis.

The third stage consisted of field research carried out in September 2018, where photographic records of real estate projects financed with PMCMV funds in the municipalities of the BMA were made, together with observation and analysis of the processes discussed in the study.

THE PROGRAMA MINHA CASA MINHA VIDA: THE STATE AS A FINANCIER OF HOUSING

As a result of the international financial crisis that began in the United States in 2008, the Brazilian government took a series of economic

measures to minimize the negative consequences of the foreign events on the domestic environment. Santos (2016) states that the 2008 crisis contributed to the major real estate companies becoming highly indebted, with a large part of their fixed capital in the form of land in peripheral regions of cities. For the author, "it was at this time that the Programa Minha Casa Minha Vida was launched, as a sector rescue policy which would allow companies to realize the fictitious capital embodied in the peripheral lands" (SANTOS, 2016, p. 191).

According to Maricato (2018), the PMCMV fitted like a glove: contractors and private real estate developers got together around it. The interest of the federal executive power in the program was also strong, to the point that it was created through the use of a Provisional Measure, dispensing with the legislative rite maintained for the proposition of Laws – in the strict sense – in the National Congress.

The PMCMV is a macroprogram composed of two other subprograms: the National Urban Housing Program (Programa Nacional de Habitação Urbana – PNHU) and the National Rural Housing Program (Programa Nacional de Habitação Rural – PNHR). As provided for by legislation, the resources made available come from the Residential Lease Fund (Fundo de Arrendamento Residencial – FAR), the Social Development Fund (Fundo de Desenvolvimento Social – FDS), and the Severance Indemnity Fund (Fundo de Garantia por Tempo de Serviço – FGTS). Delimiting the role of the PMCMV in urban space, the financing mechanisms were arranged according to the income bracket of the buyer of the property. During the validity of the PMCMV, the income brackets were frequently altered, which makes the methodological analysis of these alterations a task that may itself be the general objective of a study. Thus, it was disregarded the value in kind of the income brackets, and the focus turned to the understanding of the logic behind their classifications.

For Income Bracket 1, funds which do not

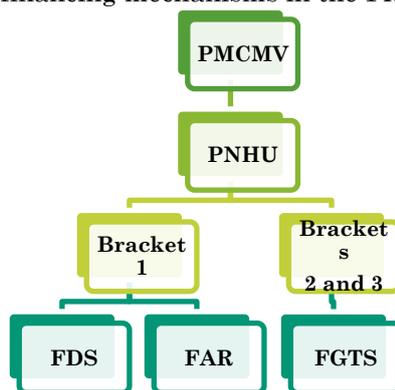
require a return are provided, to which no interest is applied, admitting almost full subsidy for families with lower incomes. The FAR resources are used in operations carried out directly by city governments, construction companies or in partnerships between these agents. According to Amore (2015), in this modality, the construction company may present the complete operation to the funding agency, with land, projects and permits, budgets and schedules, and the municipal government is allowed to provide land to "promote calls for construction companies to present the complete production package: projects, permits and construction work" (AMORE, 2015, p. 20).

As analyzed by Amore (2015), the FDS resources are used to finance the activities of non-profit entities such as cooperatives and associations. In theory, in this modality, the participation of organized civil society could manage the available resources. Amore also describes how the funding for Income Brackets 2 and 3 works:

For Brackets 2 and 3, the financing is carried out with FGTS resources, which constitutes "more expensive money," which requires a return and charges interest. The levels of subsidy in the financing operated by this Fund, which has been the principal housing policy fund since its creation in 1966, had been raised since 2004, with the approval of Resolution 460 of the FGTS Board of Trustees, through budgetary contributions applied to Bracket 2 in an inverse way, proportional to family income: the lower the income, the greater the subsidy, up to the limit of Bracket 2, considering also the "indirect" subsidies that result from a variation in interest rates (AMORE, 2015, p. 21).

Figure 1 depicts the origin of the National Urban Housing Program funds inserted in the context of the PMCMV:

Figure 1. NUHP financing mechanisms in the PMCMV framework



Source: The authors, 2018.

As for the distribution of funds to be allocated to the federation units, the following system was established:

The resources of the PMCMV were distributed among the various units of the federation proportionally to the estimated housing deficit of the states, based on studies developed by the João Pinheiro Foundation. This distribution established, in fact, maximum quotas for access to resources, since access would depend on the demand to be presented to the Caixa Econômica [Federal] by the companies (CARDOSO; ARAGÃO, 2013, p. 36).

This way, the role played by the private initiative is understood, with the production of the housing to be sold with subsidized financing depending on the demand presented by the companies.

From the perspective of Cardoso and Aragón (2013), the PMCMV was inspired by the experiences of Chile and Mexico, where the business sector played a leading role in actions to boost housing production. In its essence, the PMCMV is a real estate credit access program, by both consumer and producer (CARDOSO; ARAGÃO, 2013), a conclusion also reached by Amore, who states that "Programa Minha Casa Minha Vida is, in its origin, an economic program" (AMORE, 2015, p. 15).

Barreira and Borges (2013), analyzing the PMCMV, point out that:

Aiming at heating up the national economy through the stimulation of civil construction activities in the country, the MCMV was molded to meet the promotion of public housing, but especially the popular economic segment of this market, in partnership with states, municipalities, companies and non-profit organizations.

The heating up of the construction sector in the country (for many a real estate boom) allows us to say that the impact of the measures and programs implemented by the federal government on the economy has achieved great success (BARREIRA; BORGES, 2013, p. 8-9).

Although the "great success" in the economic perspective is noteworthy, another facet of the PMCMV may be analyzed. According to Lopes and Shimbo (2015), instead of focusing on the quality of the product offered, from both an architectural and an urbanistic point of view, the housing producers focused on the symbolic value of the subsidy, the liquidity, the location and the safety of the business and the property itself.

The peripheralization of the housing financed by the PMCMV

Among the major criticisms raised in relation to the PMCMV, the location of the developments financed with the program's funds is highlighted. The distance between the federal policies and the local policies of the municipalities has reinforced the logic of the peripheralization of housing.

Considering the lack of articulation of housing policy with urban policy and the absence of requirements for municipalities to use the instruments of the Statute of Cities, the trend will always be for new developments to become viable based on market dynamics, seeking the cheapest land, which is the most distant from urban centers and which has the most precarious infrastructure. One of the problems announced by the program's own institutional and operational structure will

therefore be the question of the location of the new developments (CARDOSO; ARAGÃO, 2013, p. 47).

Maricato (2018) highlights the great movement of construction work throughout the country generated from the funds released by the Program, but the author also points out that the location of the properties to be financed was left up to real estate owners, developers, and contractors, to the detriment of the federal government. Thus, the institutional model of the PMCMV repeated the pattern of the National Housing Bank (Banco Nacional da Habitação – BNH) created during the military regime, described below by Bolaffi:

By transferring to the private sector all decisions regarding the location and construction of the housing it finances - and this is a guideline that came from above, inherent in the very "philosophy" of the plan, as we have just mentioned - the BNH has generated a chain of unscrupulous deals. As our research has confirmed, and as newspapers publish every week, the construction starts with the use of inadequate and badly

located land, continues with the construction of useless buildings, and ends with the sale of the house to those who cannot pay for it, for prices are often higher than the market value (BOLAFFI, 1979, p. 54).

The location of the housing units financed by the PMCMV was strategically planned in a way that reaffirms the model of territorial expansion to distant peripheries, considering the actions of the producers in search of land with lower real estate costs in order to maximize their profits.

Figure 2 shows a billboard of a housing production company that focuses its operations on the municipalities around the Federal District. The figure shows the prominence of the Caixa Econômica Federal as a financing agent through resources provided by the PMCMV, which is also featured in the announcement. In addition, it is worth mentioning that the billboard is located by the federal highway BR-040, in the territory of the Federal District. The announcement concerns housing units in Valparaíso de Goiás, but it was set up within the Administrative Region of Santa Maria/DF.

Figure 2. Billboard of a real estate producer by the BR-040 highway in Santa Maria/DF - 2018



Source: the authors, 2018.

The PMCMV reproduces common dynamics of Brazilian urbanization, and in the Brasília Metropolitan Area it was no different. Most of the developments were built in the municipalities of the Goiás *Entorno* (translator's note.: the term is both capitalized and italicized because it has the peculiarity of being a common noun used a proper noun, the common noun

usage meaning 'surrounding area'; the authors elaborate on the concept further ahead), that is, in the periphery of the metropolis, and even in the peripheries of these municipalities, reinforcing the peripheralization of housing, an urban spot fragmented into several centers, and the dispersion of neighborhoods and developments. The peripheralization process

financed by the PMCMV was also observed by Rufino (2015, p. 60), who highlights the logic of conurbation in the housing production of the program:

It may be said that the Program has reinforced the logic of conurbation, due to the growing acceptance of the metropolization of the deficit, with the implementation of developments in the farthest municipalities from the center, ensuring greater profits to the private sector, through the appropriation of cheaper land and subjecting lower-income families to living in regions farther from jobs, commerce, services, and public equipment, and commuting daily for long periods and long distances (RUFINO, 2015, p. 60).

It is also interesting to highlight Lopes and Shimbo's (2015) observation that "the Program promises to 'spin the wheel of the economy', but through the renewal of a speculative cycle that, at the same time, concentrates income and segregates significant portions of the city" (LOPES; SHIMBO, 2015, p. 242).

The PMCMV in the Brasília Metropolitan Area

Paviani (2007) establishes three periods for the urbanization of Brasília. In the first period, 1956-1973, the construction work for the new capital begins, and migratory flows arise which will support the development of public services and the growth of the local economy through civil construction work, commerce, agriculture, among others. The second period of the urbanization of Brasília, 1974-1990, is marked by the consolidation of Brasília as a political project in the country. This phase is marked by several factors concerning land use and occupation: the creation of several land management plans aimed at curbing the disorderly occupation of the Federal District. The third phase, 1991-present, corresponds to the process of the consolidation of Brasília as a metropolis. The migratory flows towards Brasília and the resulting demographic growth pressure the urban complex of Brasília, intensifying urbanization inside and outside the Federal District, with the creation of settlements within the territory of the Federal District which would become Administrative Regions. At this moment, there is also the advance of Brasília towards the closest Goiás municipalities, culminating in the Brasília Metropolitan Area.

These Goiás municipalities involved in the metropolitan spatiality of Brasília form the grouping known as "*Entorno do Distrito Federal*", being thus named by the state of Goiás' own territorial organization in mesoregions. In addition to the official label, the definition of the word "*Entorno*" takes on new meanings in Brasília. In people's daily lives, the word "*Entorno*" is not a common noun but a proper noun. As a proper noun, it must be written with emphasis - *Entorno* -, and it identifies a space of segregation, conflicts, and inequalities, represented by the Goiás municipalities that had their occupation directly influenced by the expansion of Brasília out of the quadrilateral of the Federal District.

It is not negligible that there are urban centers preceding the construction of Brasília within the Federal District and the *Entorno*, called vernacular centers, but the process of the implementation of the new capital gives them new content, new dynamics. Thus, despite their previous existence, it is understood that the construction of Brasília and the actions of the Government of the Federal District (Governo do Distrito Federal – GDF) have had a major

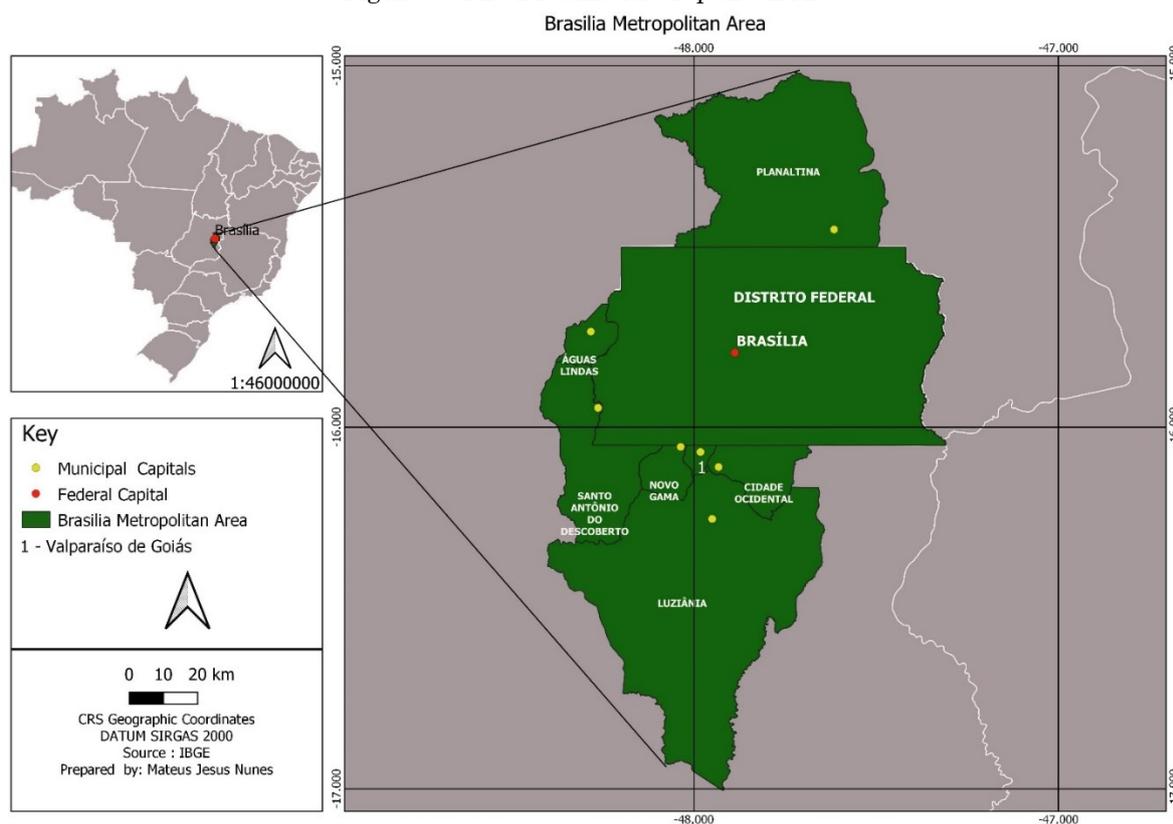
impact on the formation of the *Entorno*, and the municipalities in this region are those that make up the Goiás part of the Brasília Metropolitan Area.

According to Dourado (2018), the Goiás municipalities of the BMA undergo demographic growth and an extension of their area of occupation due to the political unavailability of land in the Federal District. For the author, this unavailability is characterized by the large amount of land available for the construction of housing owned by the GDF, which, coupled with the low offer for purchase and the strict control of zoning and finality, drives the price of urban land to high levels, directly impacting the values of residential units, be they land, houses or apartments, in the quadrilateral of the federal capital. Thus, the Goiás municipalities bordering the Federal District receive part of the population contingent that was "pushed" by the GDF out of the federal capital (PAVIANI, 1987). Another observation on the influence of the Federal District in the formation of the *Entorno* region is worth mentioning:

In addition to receiving migrants from all over Brazil, who initially settled in the Federal District, there is also a considerable participation of residents who have been living in the territory of Brasília for several years - and even natives of the Federal District - who are looking for housing at more affordable prices, so that they move to the municipalities on the border between the two units. In this sense, the municipalities in the state of Goiás bordering the Federal District have become an informal extension - since they are outside the quadrilateral - of the territory of the federal capital (DOURADO, 2018, p. 17).

For this study, the Brasília Metropolitan Area was considered as an urban grouping that has Brasília as its center and encompasses the entire quadrilateral of the Federal District. In addition to the Federal District, the BMA also includes municipalities in Goiás that had their occupation, consolidation and urban expansion related to the socio-spatial dynamics of the federal capital. We chose to analyze the BMA as being composed of the Goiás municipalities of Águas Lindas, Cidade Ocidental, Luziânia, Novo Gama, Planaltina, Santo Antônio do Descoberto and Valparaíso de Goiás, represented in Figure 3:

Figure 3. The Brasília Metropolitan Area



Source: the authors, 2018.

The municipalities making up the BMA have strong relationships with the Federal District in various sectors such as health, education and the labor market, where a large part of the local population works and uses the services of the Federal District, in addition to sharing the spatial contiguity and the process of urban conurbation.

Table 1 shows the BMA population estimate, where the variation in the estimate is observed between the years 2008 (before the PMCMV) and 2018. Most of the inhabitants live in the territory of the Federal District, and that the Federal District has lost a percentage share in relation to the Goiás municipalities of the BMA in the studied period:

Table 1. Population estimate of the Brasília Metropolitan Area - 2008 and 2018

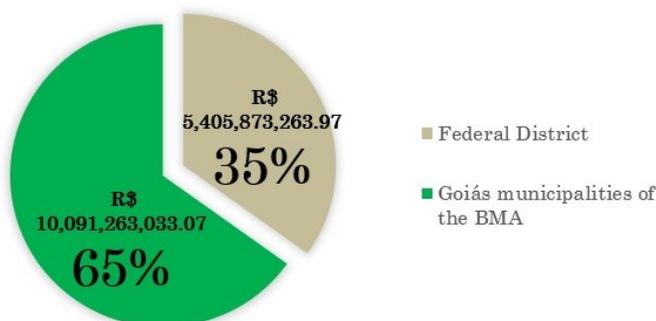
Federation Unit	Inhabitants		% of BMA population	
	2008	2018	2008	2018
Federal District	2,606,885	2,974,703	77.5%	76.3%
Goiás municipalities of the BMA	756,027	923,141	22.5%	23.7%
Águas Lindas	143,179	207,070	4.3%	5.3%
Cidade Ocidental	52,380	69,829	1.6%	1.8%
Luziânia	210,064	205,023	6.2%	5.3%
Novo Gama	88,835	113,679	2.6%	2.9%
Planaltina	79,651	89,181	2.4%	2.3%
Santo Antônio do Descoberto	58,474	73,636	1.7%	1.9%
Valparaíso de Goiás	123,444	164,723	3.7%	4.2%
Total	3,362,912	3,897,844	100%	100%

Source: IBGE (2020). Organized by the authors, 2020.

The PMCMV has served as a driver of economic activity, more precisely in the construction and real estate sectors in the BMA. In the studied period, the federal program

released more than R\$ 15 billion for projects in the municipalities of the BMA, and the values were distributed as represented in Figure 4:

Figure 4. Distribution of PMCMV funds in the Brasília Metropolitan Area



Source: Ministério de Desenvolvimento Regional. Organized by the authors, 2020.

The Goiás municipalities of the BMA received most of the financial resources released by the PMCMV, despite the discrepancy in the housing contingent between the Federal District and these municipalities, which corroborates the thesis of peripheralization for the municipalities of the Goiás *Entorno*. Other

information verified included the number of housing units produced per municipality and the corresponding percentage of these units in relation to the production financed with funds from the program in the BMA according to Table 2:

Table 2. Housing Units and PMCMV funds released for the Brasília Metropolitan Area

Federation Unit	HUs	% HUs in the BMA	Value R\$	% of funds released for the BMA
Federal District	34,921	27%	5,405,873,263.97	35%
Goiás municipalities of the BMA	92,677	73%	10,091,263,033.07	65%
Águas Lindas de Goiás	24,054	19%	2,504,951,635.86	16%
Cidade Ocidental	8,753	7%	895,623,725.65	6%
Luziânia	12,080	9%	1,438,900,445.69	9%
Novo Gama	2,017	2%	219,932,992.11	1%
Planaltina	10,030	8%	1,070,305,666.51	7%
Santo Antônio do Descoberto	4,895	4%	539,852,991.78	3%
Valparaíso de Goiás	30,848	24%	3,421,695,575.47	22%
	127.59			
Total	8	100%	15,497,136,297.04	100%

Source: Ministério de Desenvolvimento Regional. Organized by the authors, 2020.

The data in Table 2 show that the expansion of the PMCMV developments to the metropolitan periphery is a fact, considering the Federal District, with almost 3 million inhabitants (IBGE, 2020) received, within its territory, about 34,921 housing units, while the other Goiás municipalities received about 92,677 housing units, greatly adding to the urban spot of these municipalities. Among the *Entorno* municipalities, Valparaíso de Goiás, 32 km from Brasília's Pilot Plan, stands out, having within its territory the execution of the largest amount of financial resources and housing units, representing about 24% of the housing units built in the BMA, which is even more

significant if compared to the entire Federal District, which received 27%.

The Figures below present the same vertical-type development in Valparaíso de Goiás, with an emphasis on the origin of the funds for that building present on the identification plate (Figure 5) and the presence of the Caixa Econômica Federal as a representative of the public power in the production process of the urban space (Figure 6). Previously restricted to the center of the metropolis, the vertical type has become increasingly widespread in the peripheries, due to the high profit-maximizing potential for its producers:

Figure 5. Identification plate of the vertical development site in Valparaíso de Goiás – 2018.



Source: the authors, 2018.

Figure 6. Vertical development financed with funds from the Programa Minha Casa Minha Vida in Valparaíso de Goiás – 2018.



Source: the authors, 2018.

Considering the distribution of the housing units and the financial resources according to the income bracket established by the federal

government program, Table 3, which highlights this relationship, was prepared:

Table 3. Housing Units and PMCMV funds released by income bracket in the Brasília Metropolitan Area.

Income Bracket	Federation Units	HUs	% of HUs in the BMA	Value R\$	% of the released funds for the BMA
Bracket 1	Federal District	6,273		1,341,506,479.00	
	Goiás municipalities of the BMA	1,939	6%	133,352,083.62	10%
Bracket 1,5	Federal District	53		84,023,756.00	
	Goiás municipalities of the BMA	4,059	3%	538,106,200.00	4%
Bracket 2	Distrito Federal	17,961		2,661,578,647.07	
	Goiás municipalities of the BMA	80,238	78%	8,809,201,098.72	74%
Bracket 3	Federal District	10,634		1,318,764,381.90	
	Goiás municipalities of the BMA	6,441	13%	610,603,650.73	12%
Total		127,598	100%	15,497,136,297.04	100%

Source: Ministério de Desenvolvimento Regional. Organized by the authors, 2020.

Bracket 2 of the PMCMV received most of the Housing Units, corresponding to 78% of the HUs produced within the BMA. It also received most of the funds released, corresponding to 74%.

Bracket 1, aimed at the population with the lowest income, had the second-lowest values of the total released by the PMCMV in the BMA

(only behind Bracket 1.5, which was created only in 2016). When the specific housing production of Bracket 1 is analyzed, the prominence that the Federal District obtained in relation to the Goiás municipalities of the BMA is noteworthy, as may be seen in Table 4:

Table 4. Housing Units and released funds for Bracket 1 of the PMCMV in the Brasília Metropolitan Area

Federation Units	Modality	HUs	Value R\$
Federal District	FAR	6,273	1,341,506,479.00
Goiás municipalities of the BMA		1,939	130,928,419.02
Águas Lindas de Goiás	FAR	303	10,623,000.01
Luziânia	FAR	499	29,940,000.00
Luziânia	Entities	150	14,146,241.00
Planaltina	FAR	688	71,153,999.99
Planaltina	Entities	150	3,166,730.52
Santo Antônio do Descoberto	Entities	149	1,898,447.50
Total		8,212	1,472,434,898.02

Source: Ministério de Desenvolvimento Regional. Organized by the authors, 2020.

The FAR modality was the only one directed towards Bracket 1 that materialized in the Federal District, with no Housing Unit concluded with resources from the "Entities" modality in Brasília. In the Goiás municipalities of the BMA, only four HUs were produced for Bracket 1, with an emphasis on the absence of Cidade Ocidental, Novo Gama and Valparaíso de Goiás, which did not receive any units for this bracket of the program.

CONCLUSIONS

When analyzing the production of housing units promoted by the Programa Minha Casa Minha Vida in the Brasília Metropolitan Area, some conclusions may be drawn. The first of these concerns the role played by the State in the context of the federal government program. As the state actions were more prominent for Bracket 1, providing for partnerships between city governments and construction companies, in addition to being aimed at the lower-income

population, it was expected that the Government of the Federal District, as well as the government of the Goiás municipalities of the BMA, would be committed to use these funds to promote the construction of housing units on a large scale. The study shows that Bracket 1 received the second-lowest number of units and funds. Thus, it is possible to say that the program's actions were not focused on the lowest-income population, despite the incentives provided, such as the payment of subsidies, as well as the reduced interest rates. As for the location of the HUs in Bracket 1, the Federal District led the process, which was rather timid for the rest of the BMA.

Another conclusion concerns Brackets 2 and 3 of the PMCMV, which were responsible for 91% of the HUs and 86% of the funds allocated to the BMA. For these brackets, the private initiative was responsible for the choice of the land and of building typologies (apartments or houses), the public power was only responsible for the release of the funds requested through the financing contracts. Thus, the State's action was to support and finance the Housing Units which were built by private parties. The dynamic of the PMCMV highlighted the prominence of the action of the private initiative, which sought ways to maximize its profits.

The third conclusion is that the distribution of the PMCMV funds shows how private parties exploited the Goiás municipalities of the BMA. Given that territorial management within the Federal District is carried out under the influence of the monopoly on urban land of the State, which regulates, sells and grants it with strict regulations, which does not happen in the same way in the metropolitan periphery of the BMA, outside the territory of the Federal District. It can be seen how housing producers have focused their activity outside the Federal District quadrilateral, considering that 65% of the funds were executed there. This shows how the federal program acted as an inducer of the housing peripheralization process in the BMA, considering its marked action in the Goiás municipalities to the detriment of the territory of the Federal District.

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