

**Social interest housing projects implemented by BNH in the 1980s in
Campo Grande, Mato Grosso do Sul**

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ABSTRACT

The conditions that existed in 1964 allowed the foundation of the Housing Finance System and the National Housing Bank (BNH), which led to the creation of large social housing projects the Housing Companies (COHABs). These projects were implemented to reduce the pressure for housing on the classes with lower purchasing power. This article aims to evaluate housing projects of social interest implemented in the 1980s through the BNH in Campo Grande, Mato Grosso do Sul, analysing their implementation and consequences. The document analysis method was used on data characterising the occupied areas. The BNH action was significant due to the number of housing units delivered in the period, which benefitted 13,028 families, 58,626 people. The model followed considerably reduced the housing deficit, but also led to the formation of urban voids; this was related to the fact that the BNH is a central decision-making body at the federal level. Housing construction used areas in regions that were unattractive for the formal real estate market, in places far from the centre, which were often located on the banks of streams, outside the urban perimeter. This situation made it difficult for the population to access service, mobility, supply, and urban facility networks. At the end of the period evaluated, the need to improve public policies aimed at social housing became evident, in future avoiding some mistakes made in the implementation of housing projects in the city.

KEYWORDS: National Housing Bank. Housing companies. Housing deficit. Urban voids. Peripheralisation.

INTRODUCTION

The lack of adequate housing in Brazilian cities is an old problem, and has dragged on for decades in all regions, as well as being aggravated by periods of a greater flow of people to the cities. This situation occurred in the capital of Mato Grosso do Sul, Campo Grande, after the division of the state of Mato Grosso in 1977. In the 1970s, the city had a population of 144,800 inhabitants and was considered small. After the creation of the new state, and the transformation of Campo Grande into the capital, there was a large migratory flow to the municipality, which modified its urban structure and generated the need to create new residences, in an accelerated urbanisation process (CAMPO GRANDE, 1983).

The need for housing for the population in the 1980s, gave rise to a period of great urban transformation in the new capital, as a result of the construction of large housing projects through Housing Companies (COHABs), the National Housing Bank (BNH), and Financial System Housing (SFH).

The COHABs, BNH, and SFH were founded in 1964, after the installation of the military regime. This was one of the new regime's first exceptional measures that was designed to face the worsening housing issue, and that had been brought about as a result of the accelerated urbanisation that was affecting the country. At this time, Brazil was in an economic crisis, and was suffering from the constant increase in inflation, the acceleration of the urbanisation process, and population growth, in addition to the absence of basic infrastructure, with the new government needing popular legitimation, especially from the lower classes (AZEVEDO and ANDRADE, 2011; BONDUKI, 2017).

To solve the problem of certain groups being excluded from the right to live with dignity, social interest housing appeared. Freitas et al. (2001) observe that the main characteristics of social housing are: typology of the enterprise, which must be inserted in housing projects or in mutual aid/collective effort programmes; the urbanisation of slums or recovery of tenements; a built area of less than 60 m²; an isolated housing unit, provided that it is built according to a project provided by the Municipal Government; a previously precarious, unhealthy, or risky housing situation of the beneficiaries; the beneficiary's family income is limited to 12 minimum

wages; and agents promoting the public, private, or non-governmental sphere led by public bodies.

In this way, the need for housing of social interest led to the search for large housing projects, which sought to solve the housing problems in Brazil. However, the BNH was characterised by being a centralised decision-making body at the federal level, implementing so-called technocratic policies. The resources were deployed with the following characteristics: (1) a system for creating a housing policy model with funds being raised from resources and subsidiarity and the creation of the Severance Indemnity Fund and the Brazilian Savings System; (2) the decentralisation of operations by organs' executive bodies; (3) resource allocation level and an agenda for the network, mainly regional; and (4) the formation of a network established by the policy body, responsible for defining the guidelines and resources established by the central body (MINISTÉRIO DAS CIDADES, 2004).

This model was adequate for the problem of the lack of housing, and would succeed in its aims through the construction of thousands of housing units, aimed at the low-income population. However, the houses built used a standardised architectural solution, often of low quality, and the construction areas were far from urban facilities. This was part of a process of peripheralisation, as the idea was to encourage the creation of a low-cost housing solution because it was convenient for the model of capitalism that has been implanted in the country (BONDUKI, 2017).

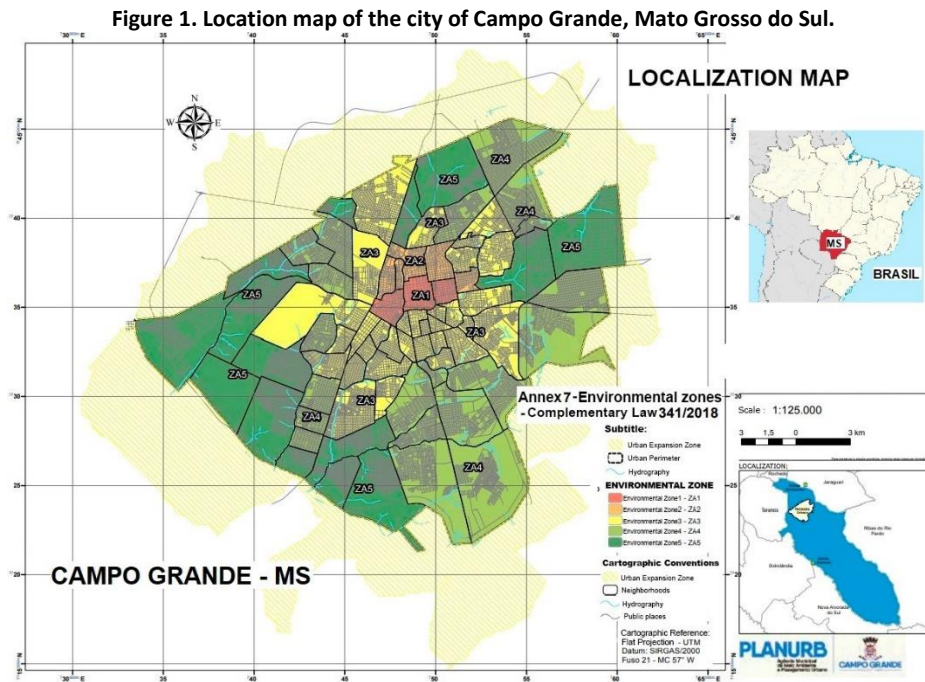
OBJECTIVES

In this way, in view of the importance of housing of social interest, the objective was to identify these housing projects initiated in the 1980s in Campo Grande, Mato Grosso do Sul, analysing their implementation and consequences.

MATERIAL AND METHODS

Study area

Campo Grande, the capital of Mato Grosso do Sul, occupies 8,082.97 km² and is geographically located in the central portion of the state, representing 2.26% of its total area. It has the geographical coordinates of ground zero: Latitude (S): 20°28'13.40737, Longitude (W): 54°37'25.87099". The neighbouring municipalities are Jaraguari, Rochedo, Nova Alvorada do Sul, Ribas do Rio Pardo, Sidrolândia, and Terenos. The city has 11 watersheds in its urban territory, namely: Anhanduí, Bandeira, Balsamo, Coqueiro, Gameleira, Imbirussú, Lajeado, Lagoa, Prosa, Ribeirão Botas, and Segredo (Figure 1) (PLANURB, 2020).



Source: adapted from PLANURB (2020).

In 1995, the municipality enacted Complementary Law n. 5 of the Master Plan, in order to facilitate the planning of urban territory. In this way, the city was divided into nine urban regions, seven in the main district, and two corresponding to the districts of Rochedinho and Anhanduí. The district headquarters are in the urban region of the Centre, Segredo, Prosa, Anhanduizinho, Lagoa, and Imbirissu (PLANURB, 2020).

Methodology

The research and document analysis was carried out with the State Housing Agency (AGEHAB), where data were obtained to in order to form a picture of the areas of operation of housing developments built in the 1980s by the BNH, during a period that precedes the creation of the Municipal Housing and Land Affairs Agency. The consolidation of the document analysis took place with a bibliographic review of publications on housing programme issues, its guidelines, norms, and laws.

The maps were produced using free software, the Qgis3.10 program, and by using PLANURB base shapes, in which current information was inserted. In this way, it was possible to make an inventory of housing projects of social interest in the 1980s, using the cadastral survey as a basis.

RESULTS

The occupation of the Campo Grande site began on the banks of the Prosa and Segredo streams. These sites, spatially configured in the shape of the letter Y, historically marked an evolution and distribution of housing. First, the residences occupied the quadrant of this Y,

making the city centre effective, which was 500m equidistant from the two streams (CAMPO GRANDE, 1983), and the central region of the city, next to Horto Florestal.

In the 1970s, when the Integrated Development Plan was drawn up, the housing situation in Campo Grande 'was considered good and, practically, there were no slums and tenements. Even the lower standard houses were built mostly on their own land, with conditions to be improved' (CAMPO GRANDE, 1983). However, the creation of the state of Mato Grosso do Sul led to the arrival of a large contingent of migrants in search of new opportunities. These people, from different social classes, were looking for housing which did not exist in sufficient quantity for everyone. In 1980, the population reached 291,000 inhabitants, and in 1991, 526,000 inhabitants. In 2010 the number of inhabitants stood at 786,000 (PLANURB, 2020), demonstrating the pressure that the real estate system began to suffer.

Due to the increase and proliferation of informal settlements and sub-housing, as well as the problems related to the sudden growth of the city, public policies and urban legislation were revised. For these reasons, in the 1970s, in order to eradicate this type of inadequate housing, the municipality joined the PROMORAR (Programme for the Eradication of Sub-housing - precarious housing) and PROFILURB (Programme for the Financing of Urbanised Lots), which was related to the BNH, with the intention of improving housing conditions for the low-income population and assisting families that could not obtain real estate financing (SANTOS, 2018).

Thus, in the 1980s and early 1990s, major civil construction works were commenced, creating residential clusters for the low-income population (Table 1). These were necessary to accommodate the new population that settled in the capital.

Table 1. Housing projects of social interest in the city of Campo Grande, Mato Grosso do Sul, between 1969 and 1993

Number	Housing	Units (13028)	Delivery Date
1	Lar do Trabalhador	308	June/69
2	Moreninha I	1000	December/81
3	Moreninha II	1000	December /81
4	FICAM	220	March/87
5	Estrela do Sul	1465	January/82
6	Bonança	600	October/77
7	José Abraão	814	December/81
8	Moreninha III	1996	May/83
9	Buriti	982	March/83
10	Universitário	1240	June/83
11	FICAM/Núcleo Industrial	193	November/83
12	Recanto dos Rouxinóis	656	May/86
13	Jardim Parati	727	August/86
14	Aero Rancho Setor 4	594	October/88
15	Aero Rancho Setor 7	610	October/88
16	Aero Rancho Setor 6	702	May/89
17	Aero Rancho Setor 5	829	May/89
18	Aero Rancho Setor 3	458	May/93
19	Nascente do Segrego	-	-

Source: AGEHAB (2020).

The construction of housing complexes did not occur homogeneously, and there was a greater concentration of residential units in certain urban regions. In first place, the largest number of developments is located in the urban region of Bandeira; in second place is the urban region of Anhanduizinho; in third place, the urban region of Segredo; in fourth place, the urban region of Lagoa; and in fifth place, there is the urban region of Imbirussú (Table 2).

Currently, the largest number of housing units is located in the most populated areas of the city, demonstrating that the implementation of such sets changed the growth dynamics of the regions, leading the population to settle in these places. The urban region of Bandeira received 26,514 people in its housing, while Anhanduizinho has 15,579 people, Segredo, 10,255 people, Lagoa 4,419 people, and Imbirussú, 1,858 people.

Table 2. Housing projects of social interest and their urban regions, Campo Grande, Mato Grosso do Sul, between 1969 and 1983

Urban Region	Enterprises	Total of UH
Centro	0	0
Segredo	2	2,279
Prosa	-	-
Bandeira	5	5,892
Anhanduizinho	5	3,462
Lagoa	1	982
Imbirussú	2	413
Total	15	13,028

Source: AGEHAB (2020).

The total sum of social housing units in this period was 13,028, which represents 59.38% of the housing units produced throughout the state in the period, out of an approximate total of 21,940 units (AGEHAB, 2020). This situation demonstrates that the capital was favoured, to the detriment of other municipalities also considered important in housing and economic terms, such as Dourados, Três Lagoas, and Corumbá, for example.

The construction of new houses and apartments also led to the displacement of a large volume of people, inevitably generating demands such as urban transport, health centres, day care centres and schools, in addition to water, sewage, and energy networks. This new situation meant additional costs for the municipal coffers, for the servicing of the buildings' basic requirements (such as the provision of new services). This often led to a decline in the quality of the provision of urban services and cost increase, in addition to the creation of urban voids and real estate speculation processes. Another relevant point was the underutilisation of urban infrastructure in regions with higher population density.

The issue of service provision is related to Law n. 1913/80 (CAMPO GRANDE, 1999), in which the feasibility of a housing complex is related to certain urban amenities. Among these, for example, are first grade schools and community facilities (leisure areas), in addition to the determination that greater trees and vegetation, forests, and valley bottoms must be preserved, so that the population is not harmed when choosing a new home, and have access to their fundamental rights while environmental quality is guaranteed.

According to the socioeconomic profile of 1983, in this period the best residences in the municipality were located in the urban region of the Centre, in the neighbourhoods of Monte

Líbano, São Bento, Jardim dos Estados, Bela Vista, and Guarujá. Housing of a lower standard was mostly distributed in peripheral areas, close to the road access routes entering or leaving the city, where there were large spaces that were still empty and difficult to urbanise, due to the distance from the urban fabric which had already been established. During this period, 'the housing demand [was] met by the housing developments of INOOCOP [the Institute of Guidance and Coordination of Housing Programmes], of the Housing Company of Mato Grosso do Sul – COHAB-MS, and by the private initiative, through real estate and developers' (CAMPO GRANDE, 1983).

In the period before the 1980s, Campo Grande already had 17,858 housing units of social interest, representing 21% of the existing building volume in the city (CAMPO GRANDE, 1983). Despite this significant number for the city, population growth continued, and the need for new houses put pressure on the housing system. Given the income range of up to one minimum wage and between one and three minimum wages, 28,829 units would be needed (Table 3) to meet the housing demand of the period.

Table 3. Estimate of housing demand 1980–1985 and 1985–1990, Campo Grande, Mato Grosso do Sul

Income bracket (minimum wage)	Demographic growth 1980–1985	Number of units needed	Demographic growth 1985–1990	Number of units needed
Up to 1	12,500	2,778	17,988	3,997
1 to 3	40,691	9,042	58,554	13,012
3 to 6	36,354	8,079	52,313	11,625
6 to 9	14,159	3,146	20,374	4,528
9 to 12	6,761	1,503	9,728	2,162
Above 12	17,094	3,798	24,596	5,466
Total	127,559	28,346	183,553	40,790

Source: Campo Grande (1983).

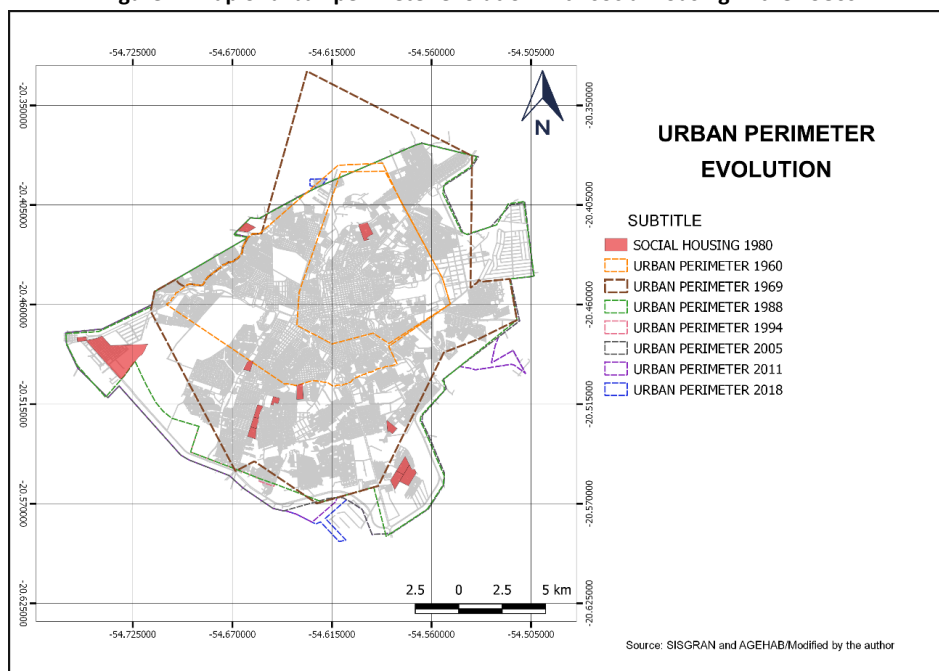
It is interesting to observe that most of the demand is related to two income brackets, between one to three and three to six minimum wages (Table 3), demonstrating the need for state intervention to meet the demand of this part of the population. However, the housing deficit in Campo Grande without BNH would be much higher, at 40,790. In the income bracket of 1 to 3 minimum wages alone, 13,012 units were needed between 1985 and 1990. In the 1980s, 13,028 houses were delivered by the BNH (AGEHAB, 2020), with a positive impact of 100% in the income bracket between 1 and 3 salaries. It is interesting to note that housing in the country is divided into segments, according to family income, with a financial agent for each segment. The Popular Segment is related to families with a family income of up to three salaries, which later increased to up to five salaries. The Economic Segment was intended for families with a family income of three to six salaries, with a subsequent increase in the income range. The Middle Segment, families with an income of above six salaries (the middle class), and who made the interlocution with the bank, were private agents, such as estate agents, for example. Furthermore, high-end buildings formed the Upper Segment (AZEVEDO and ANDRADE, 2011; SILVA and TOURINHO, 2015).

The installation of these sets, intended for the Popular Follow-up, initially took place in areas outside the urban perimeter (Figure 2), leading to the process of peripheralisation in

relation to the housing projects of social interest. Subsequently, the sites were inserted in the urban area, with the expansion of the city's perimeter, which led the municipality to urbanise distant regions, with high infrastructure costs, related to the lack of planning. However, the way of dealing with the insertion of this type of housing expanded in the same way throughout the national territory in this period. According to Santos (1993, p. 95-96):

'In these sprawling cities, characteristic of corporate urbanization, there is an interdependence of what we can call the relevant spatial categories of this time: urban size, road model, lack of infrastructure, land and real estate speculation, transport problems, extroversion and peripheralization of the population, generating, thanks to the dimensions of poverty and its geographical component, a specific model of center-periphery. Each of these realities sustains and feeds the others and urban growth is also the systemic growth of these characteristics. Cities are big because there is speculation and vice versa; there is speculation because there are voids and vice versa; because there are voids and the cities are big.'

Figure 2. Map of urban perimeter evolution with social housing in the 1980s



Source: adapted from SISGRAN (2019).

The peripheralisation produced by public bodies with the construction of housing projects in the period between 1960 and 1980 provided a '... transfer to the State and to the worker himself of the task of mobilizing resources and mechanisms to produce housing, a situation that has not changed until today' (BONDUKI, 2017, p. 324):

'Housing, mainly in the lower-income sectors, is no longer produced in typically capitalist fashions, being considered a social issue, a sphere of State action, or domestic production, in charge of the resident. This process was fundamental for the formation of the peripheries, that is to

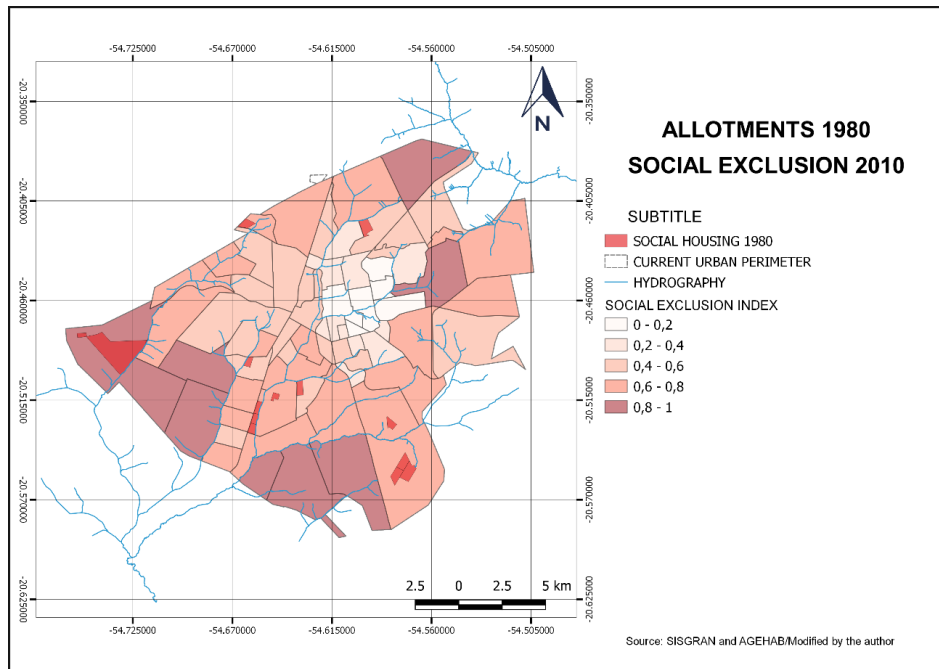
say, of most contemporary Brazilian cities, with all their dramatic problems.'

According to Rolnik (1994, p. 71), 'When analyzing the capitalist city, we point to some essential features of its development: the privatization of land and housing, spatial segregation, regulatory intervention by the State, the struggle for space.' In other words, it is a characteristic of the capitalist city to segregate certain portions of the population, which also occurred in Campo Grande. Bonduki (2017, p. 327) writes that the process of peripheralisation is also related to the fact that the BNH centralised housing and urban sanitation resources, and disseminated this type of intervention in most municipalities in the country, 'by centralized management, lack of community participation, emphasis on the production of ready-made houses by contractors, peripheral location and mediocre projects'.

This peripheralisation was justified by the BNH as an attempt to reduce the cost of housing, which led to the option of reducing the quality of the housing unit and its size, and the financing of distant, precarious, and smaller housing (BONDUKI, 2017). The beginning of the 1980s was marked by the fervour of the real estate market and urban growth, which 'does not correspond to a continuous process of land occupation, resulting in real estate developments offered in distant locations and even outside the urban perimeter. This means and provides enhancement of the surrounding areas, even in inappropriate conditions, for housing projects' (CAMPO GRANDE, 1983).

Another factor that indicates the problem of peripheralisation is the map of social exclusion (Figure 3), which occurs in the municipality in a radial way from the centre to the boundaries. This situation clearly demonstrates that the concentration of income is located in the centre of the city, dispersing radially toward the extremities and those with low family income.

Figure 3. Map of social exclusion in Campo Grande, Mato Grosso do Sul, with an indication of the subdivisions of social interest in the 1980s

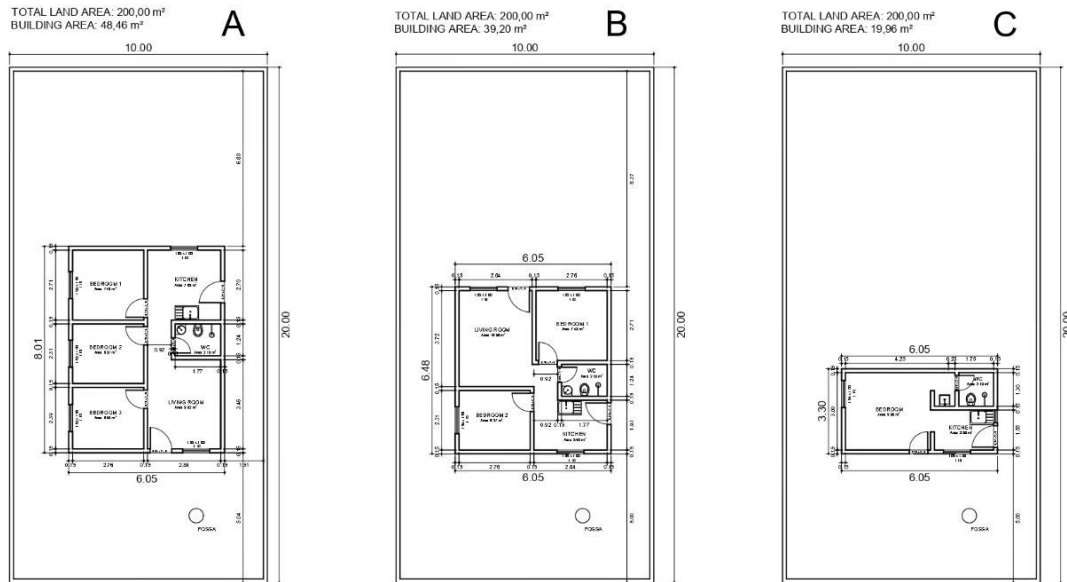


Source: adapted from PLANURB (2020).

The problem of social exclusion has already been mentioned by Torquato et al. (2017), who also mention that the optimisation of construction led to the endless repetition of similar houses and condominiums, without aesthetic quality, harming the set of built spaces, producing a reflection in the neighbourhoods of the public policy of the implementation period.

This situation is visualised in the typology of the buildings, where it is possible to notice that most, if not all, of the residential buildings present the masonry constructive technique, with roofs of one or two pitches, which is found in the largest housing complex constructed in the 1980s, known as the Moreninhas (Figures 4 and 5).

Figure 4. Housing unit plan for the Moreninha complex, Campo Grande, Mato Grosso do Sul. A. 2 Bedrooms, B. 3 Bedrooms, C. Embryo project



Source: on-site search and AGEHAB.

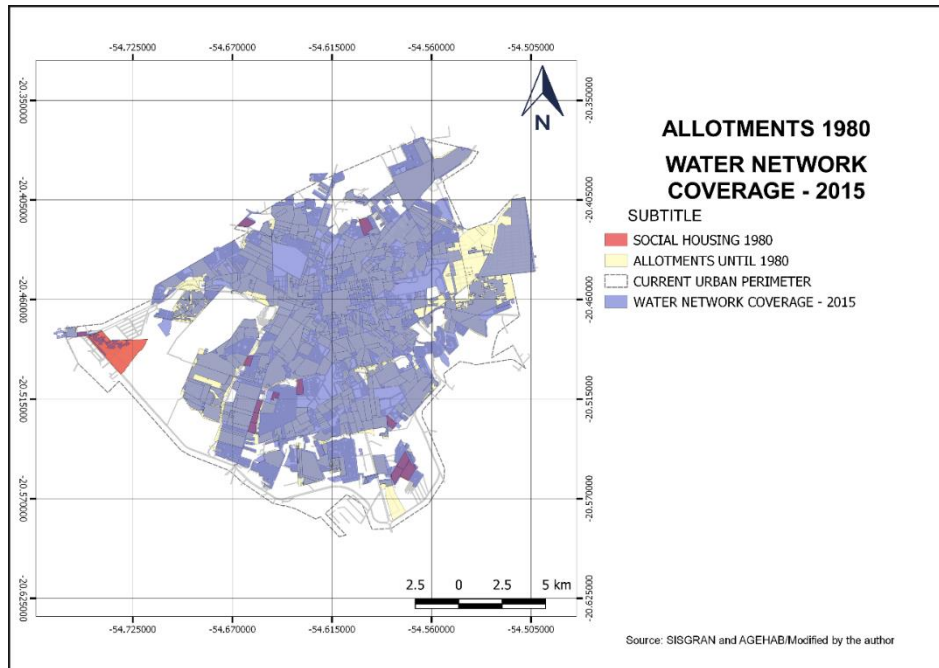
Figure 5. Housing unit model of the Moreninha complex, without construction (original model) installation 1981, Campo Grande, Mato Grosso do Sul



Source: authors.

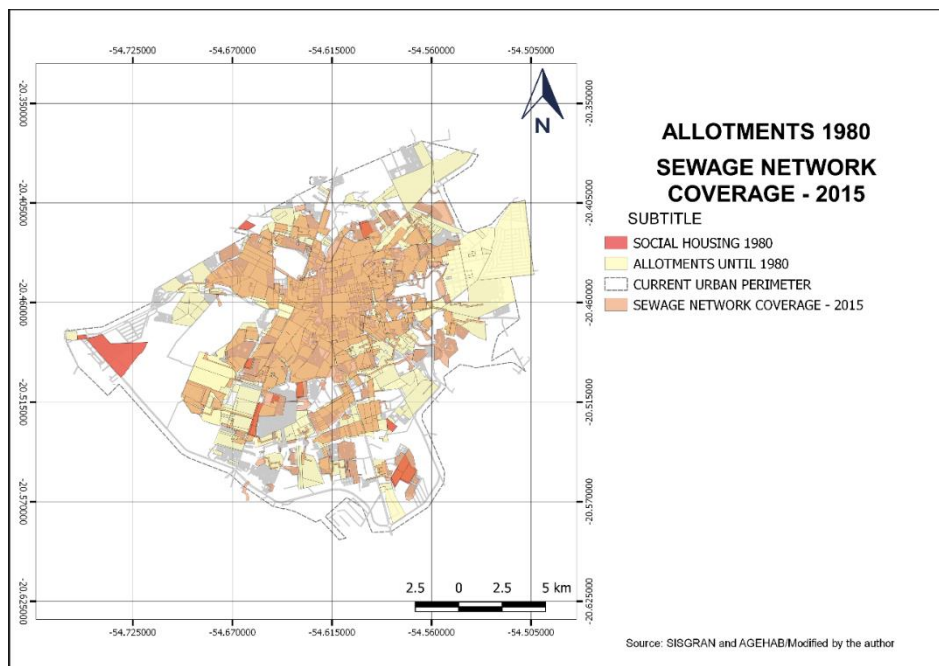
With regard to water supply, data from the early 1980s indicated that in 1985 the equipment operated for approximately five hours per day of supply operation (only part of the produced water was consumed) (PLANURB, 2020). However, the water distribution could not be considered satisfactory, as only 58% of the households were connected to the drinking water network, while the sewage network served only 28% of the households (Figures 6 and 7). However, 85.3% of the residences were served by the electricity service (CAMPO GRANDE, 1983), indicating that the electrical infrastructure was better planned in relation to the water supply.

Figure 6. Map of coverage of water supply in Campo Grande, Mato Grosso do Sul and housing developments from the 1980s



Source: adapted from AGEHAB (2020).

Figure 7. Map of coverage of the sewerage system of Campo Grande, Mato Grosso do Sul and housing developments from the 1980s



Source: adapted from AGEHAB (2020).

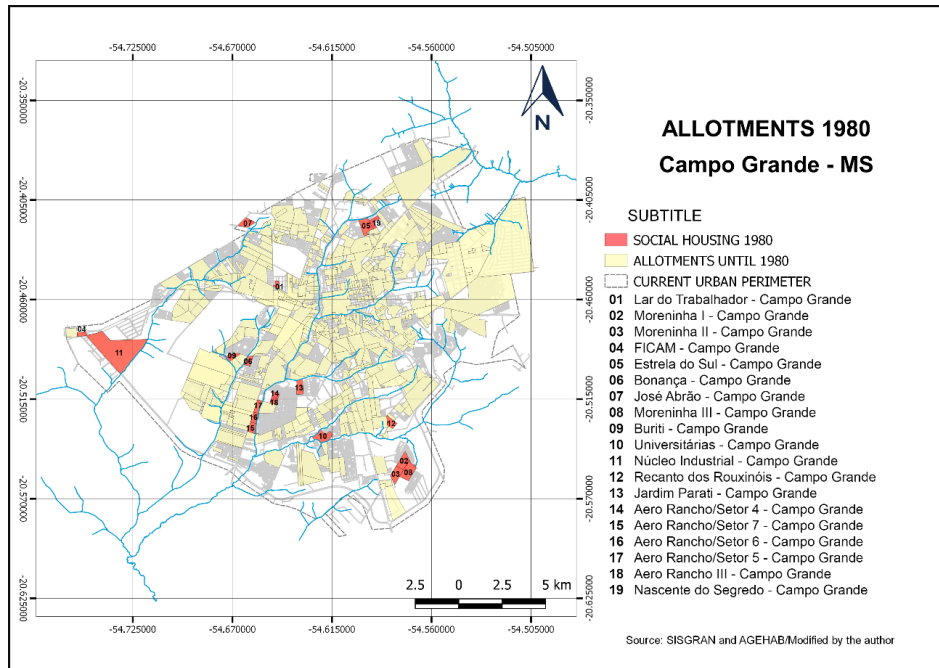
One of the problems of new buildings on the periphery of the city is the difficulty of meeting the demands of the population, whether for water, electricity, or sewage disposal, for example, as the new homes are far from existing infrastructure. For this reason, the process of offering such structures is onerous, and impacts all taxpayers through taxation.

It is also significant that some housing projects from the 1980s have not yet, even today, been provided with a sewage collection and treatment network (Figure 7), as more than 30 years have passed since their installation, despite the system covering more than 80% of the current population (PLANURB, 2020). Nevertheless, there are environmental problems linked to urban effluents, which end up contaminating the water table and water courses, with the city presenting heavily polluted rivers and streams in several sections.

In addition to the urban voids generated by the installation of subdivisions in distant points of the central area, most of the projects were installed along the city's streams, in the so-called valley bottoms (Figure 8), not respecting the Permanent Preservation Areas, leading to problems of floods, for example. In this way, in recent decades, human actions have been causing damage to the environment due to thinking associated only with economic growth, which does not take into account the quality of life of the population. This situation ends up generating a great challenge to the authorities, which is to encourage development with social justice and environmental quality. According to Machado (2015, p. 719):

'The vegetation, native or not, and the area itself are the object of preservation not only for their own sake, but for their protective functions of water, soil, biodiversity (including the gene flow of fauna and flora), the landscape and human well-being. The Permanent Preservation Area - is not a favor of the law, it is an act of social intelligence, and it is easy to adapt to environmental conditions.'

Figure 8. Hydrographic map of Campo Grande, Mato Grosso do Sul, and housing developments from the 1980s



Source: adapted from AGEHAB (2020).

The housing of social interest were built without concern for the environmental impacts they could cause. The laws that regulate the issue of environmental licensing, an instrument of prevention and inspection, are instituted by the National Environmental Policy (Federal Law No. 6.938/1981) and regulate operation of the enterprise or activities that may cause pollution or environmental degradation (BRASIL, 1981). However, the legislation is not always obeyed, and the consequences are felt by the entire population who have to bear the environmental, economic, and social costs of the lack of application of such legislation.

Cities are historically a product of society, with the state as the mediator of the review, with its role as constructor and manager of city spaces. Consequently, where greater purchasing power governs the rules and the right to occupy, public power is limited in being able to offer society the right to quality housing for a large part of the population (LEFEBVRE, 2009).

CONCLUSION

The disorderly growth of the city of Campo Grande after its division by the state in the 1970s, together with the lack of planning guidelines, contributed to the urban densification of Campo Grande at the exits of the city, producing urban voids in certain regions, making the connection and access between the neighbourhoods difficult.

The implementation of large housing projects, through the BNH in the 1980s, minimised the housing deficit in the city. Its construction also encouraged a certain typological and conceptual reproduction, characterised by the lack of aesthetic and environmental quality of the buildings and used areas in regions that were not very attractive for the formal real estate

market. Its location, in places far from the centre, and often located on the banks of streams outside the urban perimeter, made it difficult for the population to access service networks, mobility, supply, and urban amenities.

The losses resulting from the lack of planning, given the pressures of the market, investors, and contractors, has had an impact on urban, environmental, socio-environmental and tax issues, leading to a probable increase in the cost of urban maintenance.

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