



Homeownership or renting—which form of housing provides better living conditions and access to the city? The case of the municipality of São Paulo, SP.

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Habitação própria ou alugada – qual modo de ocupação permite melhor condição habitacional e direito à cidade? O caso do município de São Paulo – SP.

RESUMO

Objetivo - O estudo investiga a relação entre qualidade urbana e habitação por locação na cidade de São Paulo, analisando como fatores estruturais, como infraestrutura, acessibilidade e percepção de segurança, influenciam a escolha pelo aluguel.

Metodologia - Metodologicamente, adota uma abordagem quantitativa e exploratória, utilizando dados secundários de fontes como IBGE (2010), Fundação João Pinheiro (2021) e IBOPE Inteligência (2020), comparando taxas de locação com proximidade a centros econômicos, oferta de empregos, qualidade da infraestrutura urbana e percepção de segurança.

Originalidade/relevância - A pesquisa preenche um gap teórico ao examinar a habitação por locação sob uma perspectiva multidimensional, além da simples oferta imobiliária.

Resultados - Os resultados indicam que, embora a correlação entre localização e percentual de imóveis alugados não seja forte, há uma tendência de maior locação em áreas centrais e bem servidas, enquanto nos novos centros econômicos essa relação é mais fraca devido à valorização imobiliária e altos custos. No aspecto infraestrutural, imóveis alugados tendem a estar em áreas mais desenvolvidas, mas a adequação edilícia é maior entre imóveis próprios, possivelmente devido ao maior investimento contínuo dos proprietários. Além disso, segurança e acessibilidade são fatores relevantes para a escolha da locação em áreas centrais, onde os altos custos de compra tornam o aluguel mais viável para muitas famílias.

Contribuições teóricas/metodológicas - O estudo contribui para o planejamento urbano, articulando os conceitos de direito à cidade, mobilidade e desigualdade socioespacial.

Contribuições sociais e ambientais - Também reforça a necessidade de políticas públicas que promovam moradia digna em locais bem estruturados, além de investimentos em transporte público e infraestrutura para reduzir desigualdades. No aspecto ambiental, a maior ocupação em áreas centrais pode contribuir para a redução de deslocamentos longos, diminuindo emissões de poluentes e promovendo cidades mais sustentáveis.

PALAVRAS-CHAVE: Habitação por locação. Qualidade urbana. Direito à cidade.

Own or rented housing – which type of occupation provides better housing conditions and the right to the city? The case of the municipality of São Paulo – SP.

ABSTRACT

Objective – The study investigates the relationship between urban quality and rental housing in the city of São Paulo, analyzing how structural factors, such as infrastructure, accessibility, and perception of safety, influence the choice to rent.

Methodology – Methodologically, it adopts a quantitative and exploratory approach, using secondary data from sources such as IBGE (2010), Fundação João Pinheiro (2021), and IBOPE Inteligência (2020), comparing rental rates with proximity to economic centers, job availability, quality of urban infrastructure, and perception of safety.

Originality/Relevance – The research fills a theoretical gap by examining rental housing from a multidimensional perspective, beyond the simple real estate supply.

Results – The results indicate that, although the correlation between location and percentage of rented properties is not strong, there is a tendency for more rentals in central and well-served areas, while in new economic centers this relationship is weaker due to real estate appreciation and high costs. In terms of infrastructure, rented properties tend to be in more developed areas, but building adequacy is higher among owned properties, possibly due to greater ongoing investment by owners. Furthermore, safety and accessibility are relevant factors when choosing a rental property in central areas, where high purchase costs make renting more viable for many families.

Theoretical/Methodological Contributions – The study contributes to urban planning by articulating the concepts of the right to the city, mobility, and socio-spatial inequality.

Social and Environmental Contributions – It also reinforces the need for public policies that promote decent housing in well-structured locations, in addition to investments in public transportation and infrastructure to reduce inequalities.



From an environmental perspective, greater occupation in central areas can contribute to reducing long commutes, reducing pollutant emissions, and promoting more sustainable cities.

KEYWORDS: Rental housing. Urban quality. Right to the city.

Vivienda propia o en alquiler - qué tipo de ocupación ofrece mejores condiciones de vivienda y el derecho a la ciudad? El caso del municipio de São Paulo – SP.

RESUMEN

Objetivo – El estudio investiga la relación entre la calidad urbana y la vivienda de alquiler en la ciudad de São Paulo, analizando cómo factores estructurales, como la infraestructura, la accesibilidad y la percepción de seguridad, influyen en la elección de alquilar.

Metodología – Metodológicamente, adopta un enfoque cuantitativo y exploratorio, utilizando datos secundarios de fuentes como IBGE (2010), Fundação João Pinheiro (2021) e IBOPE Inteligência (2020), comparando las tarifas de alquiler con la proximidad a los centros económicos, ofertas de empleo, calidad de la infraestructura urbana y percepción de seguridad.

Originalidad/Relevancia – La investigación llena un vacío teórico al examinar la vivienda en alquiler desde una perspectiva multidimensional, más allá de la simple oferta inmobiliaria.

Resultados – Los resultados indican que, aunque la correlación entre ubicación y porcentaje de propiedades alquiladas no es fuerte, existe una tendencia a mayores alquileres en zonas céntricas y bien servidas, mientras que en los nuevos centros económicos esta relación es más débil debido a la valorización inmobiliaria y los altos costos. En términos de infraestructura, las propiedades alquiladas tienden a estar en zonas más desarrolladas, pero la adecuación de la construcción es mayor entre las propiedades propias, posiblemente debido a una mayor inversión continua por parte de los propietarios. Además, la seguridad y la accesibilidad son factores relevantes a la hora de elegir alquilar en zonas céntricas, donde los altos costes de compra hacen que el alquiler sea más viable para muchas familias.

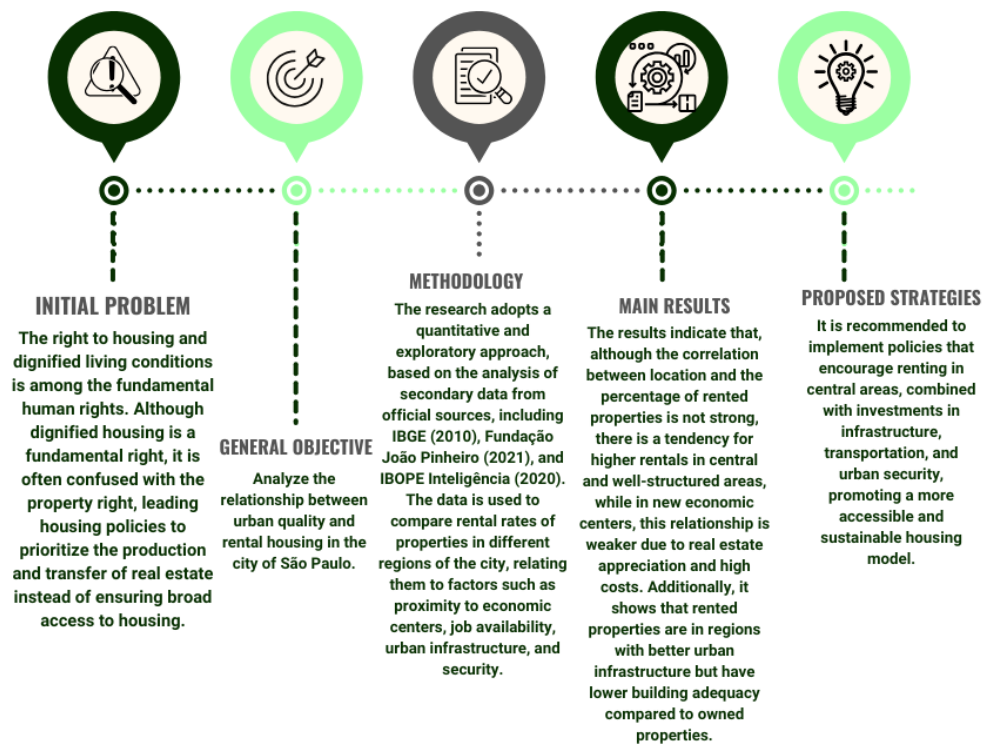
Contribuciones Teóricas/Metodológicas – El estudio contribuye a la planificación urbana, articulando los conceptos de derecho a la ciudad, movilidad y desigualdad socioespacial.

Contribuciones Sociales y Ambientales – También refuerza la necesidad de políticas públicas que promuevan viviendas dignas en localidades bien estructuradas, además de inversiones en transporte público e infraestructura para reducir las desigualdades. Desde una perspectiva ambiental, una mayor ocupación en zonas centrales puede contribuir a reducir los desplazamientos largos, reducir las emisiones contaminantes y promover ciudades más sostenibles.

PALABRAS CLAVE: Vivienda de alquiler. Calidad urbana. Derecho a la ciudad.



GRAPHICAL SUMMARY





1 INTRODUCTION

Although the right to housing or decent housing is understood as a fundamental right intrinsic to human beings and family law, and, in turn, the property right is another type of right that, although important, is far less essential than the former, in Brazil, it is evident that these concepts are frequently conflated, both among the general public and within public administration, such that many local or national public housing policies have consistently sought solutions centered on the production and transfer of property.

Probably one of the causes of this prioritization of property over housing – or the population’s dream of “homeownership” – has its roots in the country’s own history, where, since the beginning of the colonial period, the “formalization of property rights by the Portuguese Crown” as well as the power associated with property led to the cultivation of this prioritization, notably observed in rural Brazil, as Faoro (2001). Throughout this historical process, particularly after the start of the republican era and, more intensively, following Brazil’s industrialization policies, there was rapid and relatively recent rural and urban settlement. In this context, gradual public investment led to greater appreciation of property values. As a result, property owners benefited from this appreciation stemming from public investments, while “non-owners” bore the costs without receiving a corresponding financial return. In this process, the appreciation of property value due to public investments and, at the same time, the historical context of currency instability may have been factors that motivated the preference for private investments in “real assets”, such as real estate, notably residential property.

In the global context, the Universal Declaration of Human Rights (1948) establishes for the first time the right to housing (decent housing) in Article XXV among fundamental human rights: “Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, medical care, and necessary social services.” From then on, the newly implemented model of the welfare state gradually began to commit to this right. In Brazil, this right to housing was formally enshrined for the first time through Constitutional Amendment No. 26/2000, which amended and included the provision in the text of our Federal Constitution (BRAZIL, 2000).

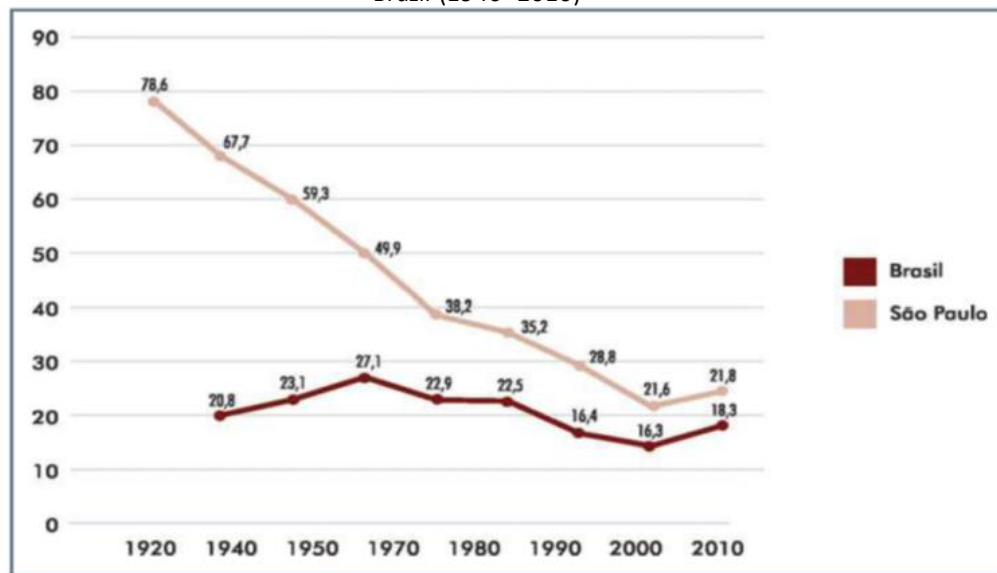
In addition to this recognition of the right to decent housing, also at the international level, its qualitative components were first defined in 1966 by the UN Committee on Economic, Social and Cultural Rights through its General Comment No. 4, listing the following components of the concept: a) Legal security of tenure; b) Availability of services, materials, and infrastructure; c) Economic accessibility; d) Habitability; e) Location; f) Accessibility; and g) Respect for the cultural environment. Other contributions have been incorporated over time. It is observed, therefore, that housing needs are being considered here notably in the urban context, where the issue became much more pronounced and addressed following the Industrial Revolution and its significant impact on the urbanization process, notably beginning with Engels (1975).

Despite the aforementioned Brazilian social and political culture that is more favorable to the transfer of home ownership, there are international policy experiences focused on the right to



housing independent of ownership. In Brazil itself, notably in large cities, for nearly half a century, among housing supply solutions through leasing, the so-called “rental for profit” prevailed – that is, low-income housing offered by the private sector for the purpose of generating income. Among these, the city of São Paulo stood out in the early decades of the 20th century as a city where housing through leasing was absolutely predominant. See the graph shown in Figure 1 below:

Figure 1 – Evolution of the rate of housing occupied through rental in São Paulo (1920–2010) and Brazil (1940–2010)



Source: Fonte: Pasternak & Bogus (2014); Ribeiro (2021)

This type of housing supply experienced a sharp decline following the introduction of rent control legislation (tenant protection laws) and, interestingly, was also impacted by the evolution of social security. Many of these landlords who built properties to rent did so to secure savings for their old age, in a process popularly known as “pé-de-meia.” With the improvement of Social Security in Brazil, the concept of housing as a form of social security developed, and the Retirement and Pension Institutes (IAPs) themselves began to contribute to social housing policy with their housing complexes, characterized largely by their high quality, but by the relatively small number of housing units offered and by providing solutions that catered only to formally employed workers. The unemployed and workers in the informal sectors, however, did not benefit from these programs.

From the IAP Housing Programs to those implemented in more recent phases, the programs have centered policy on the production and transfer of property, such as the housing programs of the Housing Finance System (SFH) and the more recent Minha Casa, Minha Vida Program, both characterized by a massive supply of housing units. Although it offers better integration into the pre-existing urban context compared to the SFH/BNH period, the Minha Casa, Minha Vida program has also received much criticism for its limited spatial and functional integration into the urban

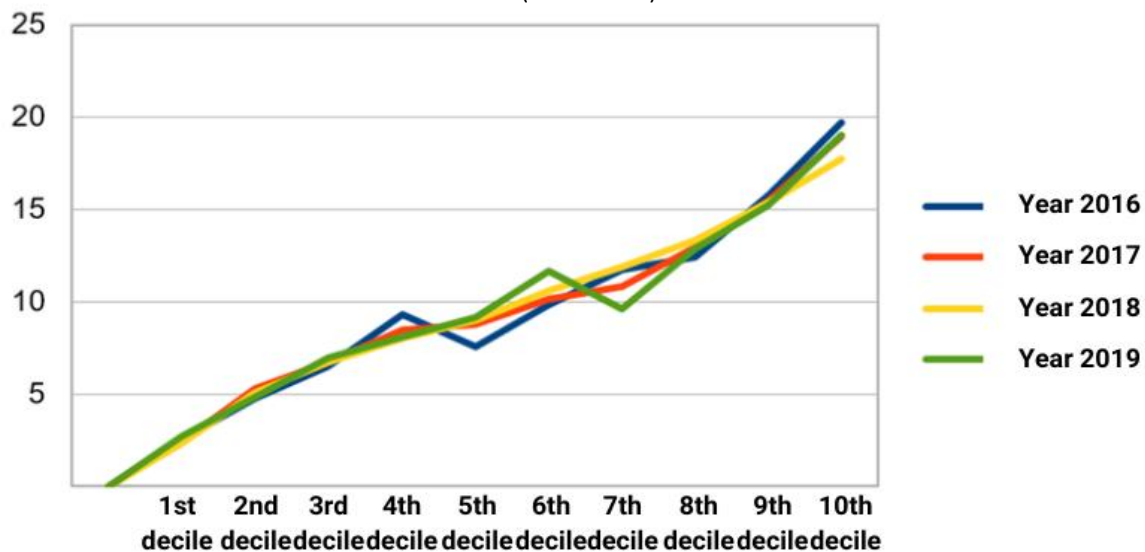


context, despite some attempts at standardization, such as Ordinance 168/2013 – Ministry of Cities, which strengthened the requirement for urban integration. These measures, coupled with the predominance of apartment offerings over single-family homes, led to an improvement in their location, though this improvement was still heavily criticized.

In terms of private decisions, when this choice is possible – since such feasibility exists only among higher-income groups – both options (homeownership and renting) present general advantages and disadvantages, with the decision typically based on each family’s specific needs. For lower-income families, the option in most cases would be to move to more precarious conditions, such as smaller homes, homes farther away, informal housing, etc. Unfortunately, there has recently even been an increase in the number of families living on the streets.

For middle-income families, the choice is more difficult and, in some cases, even dramatic, as they must decide between the burden of housing costs (generally understood as exceeding 30% of household income) or other losses (distance from work, loss of time and opportunities, commuting expenses, etc.). These facts explain why, according to a study by the João Pinheiro Foundation (FJP, 2021), excessive spending on rent, which represents the most significant component of the housing deficit, occurs more frequently among middle-income households than among lower-income ones (contrary to what one might expect). Similarly, the search for better housing quality also explains why renting is more common among higher-income households than among lower-income households, contrary to what one might naturally expect.

Figure 2 - Evolution of the rate of occupied housing through renting in São Paulo (1920-2010) and Brazil (1940-2010)



Source: Report on Housing Deficit in Brazil - FJP/SNH (2021)

The graphic shown in Figure 2 below, derived from the FJP (2021) study based on the National Household Sample Surveys (PNADs) between 2016 and 2019, reveals a nearly direct relationship between the choice of rental housing and household income, contrary to what one might expect. This occurs precisely because higher-income groups have the greater freedom of



choice and a preference for better housing quality and location that meets their specific needs, which, almost in a natural and more feasible way, leads to the choice of renting. ¹

In the graphic shown, we can observe that there are three more or less defined household income brackets in Brazil regarding housing choices: 1) From the 1st to the 3rd decile – families who, to cover other expenses, seek to reduce housing costs by predominantly opting for more precarious housing solutions (living farther away, in less favorable conditions, and building their homes in low-value areas); 2) From the 4th to the 7th decile – families who insist on investing in housing, even at the expense of other important family expenses, by purchasing homes farther away or renting better-quality homes in better locations; and 3) From the 8th to the 10th decile – privileged families who have better conditions for choosing housing.

In general, and evidently for families who have the freedom to make this choice, the advantages and disadvantages perceived by families when deciding between owning or renting a home, in simplified terms, align with the reasons listed in the following table:

Table 1 - Advantages and disadvantages, for the user, of owning versus renting a home

Tenure status	Advantages	Disadvantages
Rented property.	Flexibility of location.	Instability—possibility of having to move involuntarily.
	Flexibility in adjusting rent to family income.	Apparent waste of money and greater exposure to fluctuations in the market value of residential rents.
	The possibility of living in better and more conveniently located housing with less investment and budgetary commitment.	Rigidity-impossibility of carrying out structural or significant renovations.
Own property.	Security of tenure.	For the same monthly cost, people end up living in areas that are much farther away and have fewer amenities.
	Freedom to make changes and invest in improvements.	Location rigidity.
	Potential for future appreciation.	Less flexibility in monthly housing expenses and greater risks related to rising interest rates.

Source: Ribeiro (2021).

¹ It should be noted that it is not about families being or not being owners of rented properties in their daily coexistence and operation, opting for the qualitative advantages allowed by housing through the rental of the property at the workplace, family needs, and other reasons. In many cases, higher-income families own properties, but for their greater convenience and quality of life in daily life, they choose to rent.



2 METHODOLOGY

The following hypothesis is proposed for this study: Due to the very flexibility in housing choice, it is easier to live better when opting to rent, using the UN's own definition cited earlier – which goes beyond the housing unit – and also according to the definition used by the current housing market, as per Imovelweb (2022), which considers the following factors in determining a home's value: a) Its location within the urban context (ease of travel, proximity to shops and services, accessibility and quality of transportation, and local safety); b) Urban infrastructure; c) Architectural and construction quality; and d) Environmental quality and availability of open and recreational spaces. To this end, this study seeks to evaluate, in the city of São Paulo, the relationship between the urban qualities considered essential for housing quality and their correlation with the rate of occupied rental housing. To this end, the following factors were examined and compared with the rate of rented housing in each urban sector:

a) Indicators of good urban integration and the resulting improved right to the city, accessibility, and opportunities:

a.1) Assessment of the relationship between the rental housing rate (% of properties occupied by tenants) in the district under consideration and its location, using as a reference three distances to centers providing opportunities, goods, and services, and adopting three indicators per analyzed district: a1) its distance to the traditional center; a2) its distance to the new center (Faria Lima Ave./Berrini Ave.) and a3) the average distance between the two centers (traditional and new center). This indicator highlights the importance placed on ease of travel, proximity to jobs and opportunities, commerce and services, the quality of transportation, and, to a certain extent, local safety, due to its density and the anticipated improved sharing and livability.

a.2) Assessment of the relationship between the rental housing rate and the percentage of jobs generated within the district itself. This would also serve as an indicator of proximity to local jobs and opportunities.

b) Indicators of urban infrastructure quality and housing construction quality - For this assessment, we would seek to utilize the results derived from the João Pinheiro Foundation's (FJP) application of the qualitative deficit calculation, measured by infrastructure inadequacies or deficiencies and by construction inadequacies or deficiencies, as indicated in the following diagram. This methodology also includes land tenure inadequacy, which, in the case of this study, would not be relevant, as it is not a qualitative indicator intrinsic to the function of housing, but rather concerns the legal security of property ownership.



Figure 3 – Scheme for assessing the qualitative housing deficit (inadequacies) according to the João Pinheiro Foundation



Source: Methodological Development of the Calculation of the Housing Deficit in Brazil - FJP (2020).

b.1) Assessment of the relationship between the form of housing occupancy and the urban infrastructure adequacy index, according to the methodology of the João Pinheiro Foundation – FJP (2021). This indicator does not correlate the dependent spatial variables, but rather quantifies them (% of rented or owner-occupied properties that are adequate in relation to urban infrastructure and services, according to occupancy status).

b.2) Assessment of the relationship between housing tenure and the building adequacy index, according to the methodology of the João Pinheiro Foundation – FJP (2021). This indicator also does not correlate spatially, but quantitatively (% of properties adequate in relation to building standards, whether rented or owned).

c) Indicators of perceived safety in the urban sector

c.1) Perception of safety in the neighborhood, by city sector, based on data from the IBOPE-Inteligência survey for Nossa São Paulo (2020)

3 CASE STUDY: THE MUNICIPALITY OF SÃO PAULO-SP

The municipality of São Paulo, the most populous in Brazil, had a population of 10,426,384 inhabitants in the year 2000. For the year 2020, the municipality has a projected population of 11,859,650, according to SEADE-SP (2022). Due to various factors, such as the diseconomies of excessive agglomeration, industrial decentralization, and the migration of new “post-Fordist” activities to other smaller cities and other states, the city - which experienced its highest rates of population growth in the 1950s, 1960s, 1970s, and 1980s due to industrialization and social, regional, and agrarian issues that generated a strong process of metropolization within the Brazilian and Latin American context – has recently shown modest population growth, with declining growth rates, though still positive.



It is also worth highlighting, in this characterization of the case study’s subject, the social inequality that leads to unbalanced growth, with a strong tendency toward forced marginalization of the poorest, who become victims of spatial dispersion and social segregation, and voluntary segregation for the wealthiest, who seek intentional spatial segregation. It should also be noted that even the central areas have exhibited significant mobility over time, starting from the historic center (Sé District) and moving, consistently, toward the wealthier neighborhoods: República and Higienópolis initially; Paulista Avenue and Jardins at a later stage; and the most recent central sectors: Faria Lima Avenue, Berrini Avenue, Morumbi, and Brooklin. This shift toward the city’s wealthier sectors – which, in turn, translates into greater profitability for commercial and service activities, as well as a stronger guarantee of property appreciation —also creates greater difficulties in terms of access and the right to the city, as well as greater losses of time (and opportunities), due to the increased distances resulting from urban metamorphosis and, especially, from urban dispersion and segregation.

During the same period, within the housing sector, there was a trend toward a reduction in the number of family members and cohabitants, resulting in a decline in household density (in demographic terms) at a rate exceeding population growth. This means that even though the population is growing at a slower rate, the housing needs for the same total population are greater, as shown in Table 2. The 2010 Census showed a rate of rented housing in the city of São Paulo of 24.80%, well above the Brazilian average, as previously noted in Figure 1, which also shows an upward trend beginning in the year 2000.²

Table 2 - Evolution of the population, number of households, and household density in the municipality of São Paulo (2000–2025)

Criterion	Year Considered					
	Year 2000	Year 2005	Year 2010	Year 2015	Year 2020	Year 2025
Population	10426384	10865573	11245983	11581778	11869660	12097360
Number of households	2985977	3262967	3574286	3859326	4107161	4335664
Household density (people/households)	3,49	3,33	3,15	3,00	2,89	2,79
Population growth during the period (%)		4,2	3,5	3	2,4	1,9
Change in household density (%)		5,1	5,4	4,7	4,2	3,6

Source: Prepared using data from the SEADE Foundation - SP (2022).

² Unfortunately, due to the delay in the 2020 Census, we cannot yet confirm whether the upward trend is likely to continue; however, the most likely scenario is that this trend will continue or even accelerate.



Based on some preliminary data, such as the number of rented households relative to total households in certain central districts – which generate local employment – and peripheral districts, a significantly higher percentage was observed in the former compared to peripheral neighborhoods (See Table 03), which led to the hypothesis of an inverse correlation between proximity to the central area or local job creation (by district) and the percentage of households occupied through rental.

Table 3 - Total households, rented households, and percentage of households occupied through rental in selected sectors of São Paulo – SP

Districts – Municipality of São Paulo	Total households (*)	Rented households	% of rented properties
Population	3.573.509	831.181	23,26
Number of households	178.113	69.697	39,13
Household density (people/household)	121.392	29.915	24,64
Population growth during the period (%)	60.710	5.171	8,52
Change in household density (%)	39.428	5.321	13,5

Source: IBGE-Censo (2010).

3.1 Relationship between the percentage of dwellings occupied by renters by district and their distances from the traditional expanded center

In seeking to assess the trend and correlation between the percentage of dwellings occupied by renters in the different districts that make up the municipality of São Paulo, based on 2010 Census data and the distance from their centroid to the traditional expanded center, a trend was observed whereby the percentage of residents in rented households decreases as one moves away from the traditional expanded center, which remains the largest job-generating area, notably in the service sector.

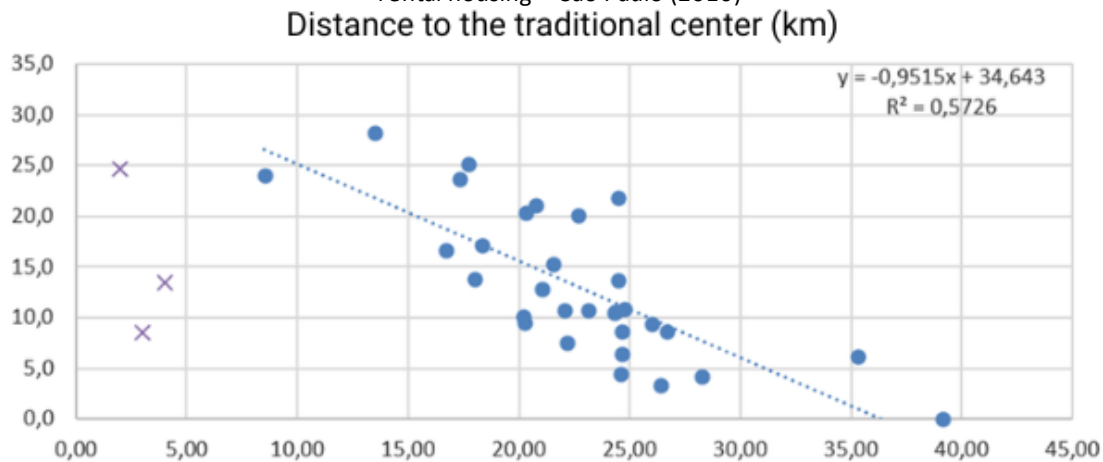
The average distance between all the districts and the traditional downtown area was 10.8 km. The district with the shortest distance was, of course, Sé (used as a reference point, but which also includes other neighborhoods such as Bela Vista, Bom Retiro, Cambuci, Consolação, Liberdade, República, and Sé itself). The districts with the greatest distance were: Parelheiros (29.3 km) – with the Marsilac neighborhood being the farthest (42.72 km) – Itaim Paulista (25.2 km), Cidade Tiradentes (24.1 km), and Guaianases (23.7 km). The Sé district (central) had the highest percentage of rented housing (39.13%), and among the neighborhoods within it, Parí had the highest rate in the city: 48.28% of housing units occupied through rental. The district with the lowest rate of rented



housing was Cidade Tiradentes (8.52%), and the neighborhood with the lowest rate in this category was Marsilac (5.46%), both of which are among the areas furthest from the traditional city center.

However, this correlation was still considered only moderate by the Pearson correlation coefficient analysis, with $R^2 = 0.5726$. Based on the trend also observed in the 2010 Census, cited in some studies, such as Ribeiro (2021), where it was found that the traditional downtown areas, which had been losing population for decades, are growing again, partly due to the return of former owners of downtown apartments who had been misled by claims of a better quality of life regarding housing in more peripheral neighborhoods, edge cities, or semi-rural condominiums, and, after a few years of dealing with traffic congestion, lack of accessibility, and the right to the city, are returning. However, in this even more recent period, a possible trend toward an increase in the supply of rental properties in traditional central areas has also been observed, as evidenced by real estate market listings; definitive confirmation of this will only be provided by the 2020 Census, once published. These two somewhat opposing trends (the evolution of rental housing versus the evolution of owner-occupied housing) may also explain the result, which showed a clear trend but only a moderate correlation. See Figure 4 below, where the “y” axis represents the distance from the centroid of the district in question to the centroid of the expanded traditional central sector.

Figure 4 – Relationship between the distance of districts from the traditional center and the percentage of rental housing – São Paulo (2010)



Source: Author's own analysis based on data from the 2010 Census, DIPRO-SMDU-PMSP, and Google Earth's cartographic base (2022).

3.2 Relationship between the percentage of rental housing by district and their distances from the new centers (Areas surrounding Av. Faria Lima and Av. Berrini)

For this sector, an area midway between the two sectors under consideration (Faria Lima and Berrini) – namely, Mario Pimenta Camargo Park – was adopted as the focal point to reference distances. With the shift of the new centers toward higher-income neighborhoods (the city's southwest sector), the distances for districts in the eastern zone increased further: Itaim Paulista



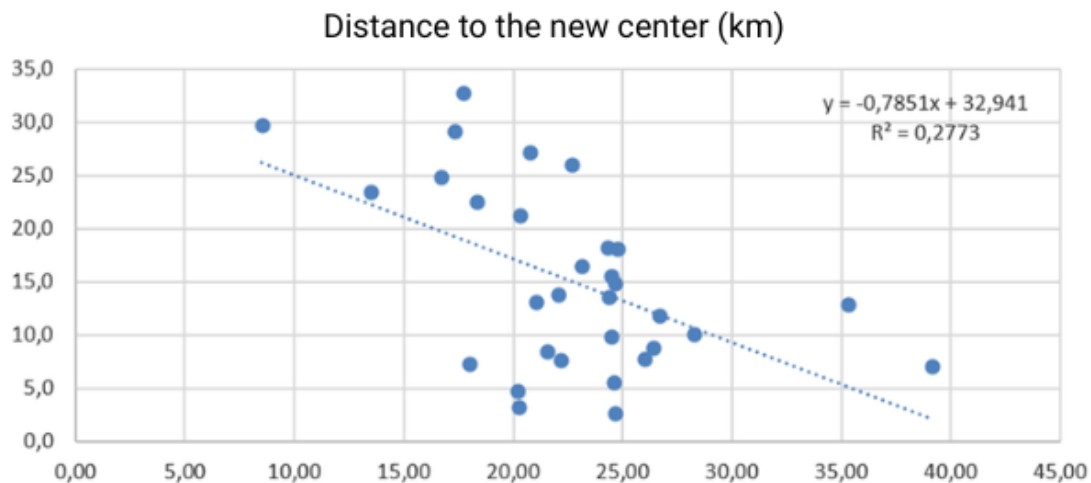
(32.8 km); Cidade Tiradentes (29.8 km); Guaianases (29.2 km). In addition to the trend toward the gradual creation and expansion of local opportunities, goods, and services, the availability of public rail transit (trains and subways) makes living in these districts feasible despite the distances.

When testing this relationship, it was found that there is, in fact, a tendency for the rates of occupied rental housing to decrease with distance from the new centers; however, this correlation proved weak, as verified by the Pearson coefficient, with $R^2 = 0.2775$. This greater dispersion and the reduced correlation are partly explained by the higher expectation of real estate appreciation in this area compared to the traditional center identified earlier. Thus, there is a more common or frequent tendency among higher-income populations to invest more in home purchases in this sector, referred to as the new center, due to their expectations of appreciation, which, at least in recent decades, did not occur in the traditional center.

Similarly, other low-income neighborhoods located relatively nearby, such as Campo Limpo, Capão Redondo, Jardim Ângela, etc., have experienced a significant population increase. In these neighborhoods, self-construction and collective labor (*mutirão*) are the predominant methods of housing production, and even those who built in informally occupied areas generally declare themselves as homeowners for the Census survey.

Furthermore, the higher rental prices in this sector act as a deterrent to low- and middle-income families, thereby also contributing to a decrease in the percentage of housing occupied through rental agreements. See Figure 5.

Figure 5 – Relationship between the distance of districts from the new centers and the percentage of households under rental conditions – São Paulo (2010).



Source: Author's own analysis based on data from the 2010 Census, DIPRO-SMDU-PMSP, and Google Earth (2022) map data.

3.3 Relationship between the percentage of dwellings occupied through rental, by district, and the average distance from the two centers (traditional center and new centers) – São Paulo (2010)

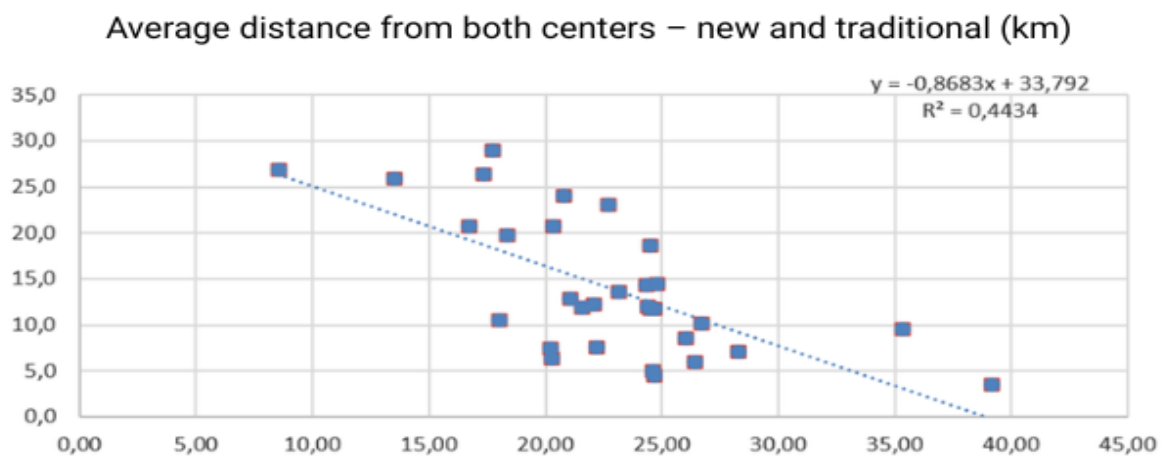


Another criterion tested was the percentage of households occupied by renters, by city district, and its relationship to the average distance from the two centers taken as references: the traditional center and the new centers. The hypothesis is that the relative simultaneous proximity to both centers would provide better opportunities, given the transition in the importance of the two centers as providers of opportunities, goods, and services, so a strategically good location relative to both centers would likely be sought by those opting for rental housing.

The test results show that the inverse trend was clear, just as in the criteria tested previously. However, the correlation remains weak ($R^2 = 0.4434$). This result is weaker than the comparison with the distance from the traditional center; however, it is much closer to a moderate correlation than the comparison with the distance from the new centers.

This result can be explained by the fact that, although there is a logic to seeking more strategic locations within the urban context, the freedom afforded by the option to rent is neither uniform nor exploited rationally enough to significantly influence family choices in a way that disrupts the city's operational structure. Furthermore, the sector that would maintain simultaneous proximity to both centers (Pinheiros, Vila Mariana, Paraíso, Jardim Europa, Vila Madalena, etc.) also has high rental prices, discouraging or excluding the search for rental properties in this urban sector, especially among the lower-middle and lower classes. At the same time, these equidistant areas, being already established, do not hold expectations of significant future appreciation, which, in part, favors the decision to rent. These reasons explain, at least in part, this intermediate correlation between the two previous scenarios. The districts of Pinheiros and Vila Mariana have the best average distance from the two centers (4.6 km and 5.1 km, respectively) and have rental housing rates of 24.64% and 24.59%, respectively- slightly above the city's average rate of 23.26%. As mentioned, the high rental costs in these two areas are likely factors that discourage tenants from choosing them.

Figure 6 – Relationship between the average distances of the districts from the traditional center and the new centers and the percentage of rental housing in the district - São Paulo (2010).



Source: Author's own analysis based on data from the 2010 Census, DIPRO-SMDU-PMSP, and Google Earth's cartographic database (2022).

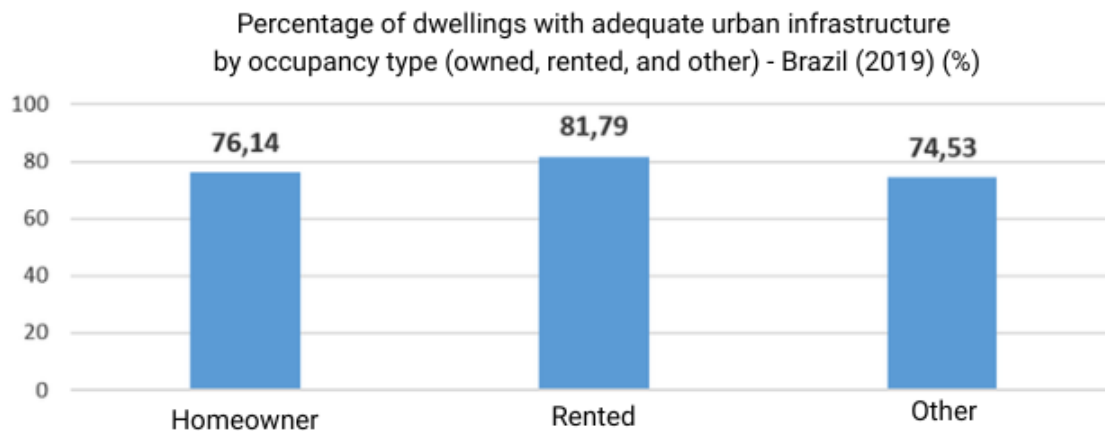


3.4 Assessment of the relationship between housing tenure and the urban infrastructure adequacy index, according to the methodology of the João Pinheiro Foundation – FJP (2021).

Using results from the João Pinheiro Foundation (FJP) study (2021), based on data from the Continuous National Household Sample Survey (PNAD), we compared the rates of housing with adequate urban infrastructure across the three occupancy types: owner-occupied, rented, and other arrangements (provided by family members, provided by employers, etc.) and it was found that, practically throughout Brazil and in all metropolitan areas, rented housing, because it is a matter of choice and generally offers a better location, also has higher rates of infrastructure adequacy.³

This is due, in principle, to the better location of rental properties, as noted earlier, as well as to the tenant’s freedom to choose the property’s location. According to the FJP (2021), in Brazil, 81.79% of rented residential properties have adequate urban infrastructure, while among owner-occupied properties, this rate is only 76.14%. In other forms of housing (provided by a family member, provided by an employer, and others), the proportion of properties with adequate infrastructure is even lower, reaching 74.59% of properties under these conditions. See Figure 7.

Figure 7 – Percentage of households with adequate urban infrastructure in Brazil’s Metropolitan Regions by type of occupancy (owner-occupied, rented, or other).



Source: DIREI-FJP (2021)

To better illustrate this fact, in addition to the overall result for the country as a whole, data for the São Paulo Metropolitan Region (MR) is also presented, along with comparative data from the other metropolitan regions in the Southeast region of Brazil. In all cases, the results show a favorable trend for rented housing compared to owner-occupied housing and other forms of occupancy.

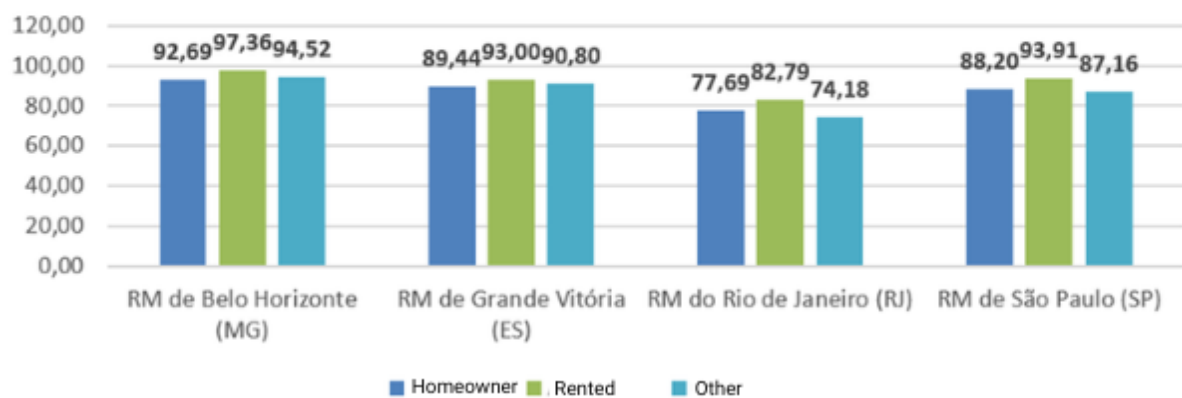
³ In this case, infrastructure quality data was taken by the Metropolitan Region, as the 2020 Census is not yet available; its data would have allowed for a municipal breakdown.



The FJP study (2021) notes that in all metropolitan regions of the country, the percentage of rented housing with adequate infrastructure was higher than that of owner-occupied housing and other forms, as shown in the table below.⁴ In the São Paulo Metropolitan Region, the subject of this study, 93.91% of rented dwellings had adequate infrastructure, compared to 88.20% of owner-occupied dwellings and 87.16% of dwellings provided by others or other forms of tenure. The other metropolitan regions showed similar proportions.

Figure 8 – Percentage of households with adequate urban infrastructure in the Metropolitan Regions of the Capital Cities of Southeastern Brazil by type of occupancy (owner-occupied, rented, or other).

Percentage of households with adequate urban infrastructure by type of occupancy in metropolitan areas of the Southeast region (owner-occupied, rented, and others) (2019) (%)



Source: DIREI-FJP (2021)

Such results, although with insignificant differences, confirm the better condition of urban infrastructure found in rented properties compared to owner-occupied properties, which can also be explained by better location and urban integration, considering the Brazilian reality, where older, central areas have better urban infrastructure conditions while the peripheries – notably lower-income peripheries – still lack adequate infrastructure. Furthermore, the tenant’s greater freedom of choice facilitates the selection of properties that better meet this important criterion.

3.5 Assessment of the relationship between housing tenure and the housing adequacy index, according to the methodology of the João Pinheiro Foundation (FJP) (2021).

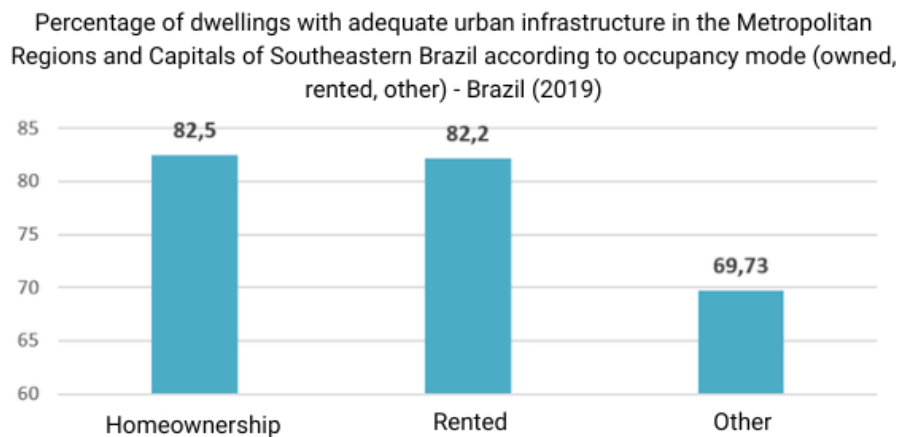
⁴ Only in the case of Brasília does the percentage of infrastructure adequacy appear more favorable for owner-occupied housing. However, in the case of Brasília, the specific breakdown considered only the Pilot Plan and the satellite cities – that is, only its metropolitan core – and did not include the entire Integrated Development Network – Brasília (RIDE-Brasília).



In the assessment based on the housing adequacy criteria, which, in the João Pinheiro Foundation's methodology, essentially considered: a) Water (storage and plumbing); b) Presence or absence of a private bathroom for the households; c) Use of rooms solely for sleeping; d) Quality and adequacy of flooring materials; and e) Quality and adequacy of roofing materials. Evidently, within the methodology, there was a limitation imposed by the data collected by the IBGE in the Censuses and the PNADs, and it must also be considered that, with a view to reducing costs, the methodology was recently altered; also, the number of questions in the surveys, which constitute the primary source of data, was reduced.

According to the FJP survey, based on primary data collected by the IBGE in 2019, a certain similarity is observed in the Brazilian context between the adequacy of owner-occupied and rented properties, with adequacy rates of 82.50% and 82.21%, respectively. Building compliance, however, was significantly lower in the case of provided housing (family, employers, and others), with a compliance rate of 69.73%.

Figure 9 - Percentage of households with adequate urban infrastructure in the Metropolitan Regions of the Capital Cities of Southeastern Brazil by type of occupancy (owner-occupied, rented, or other).



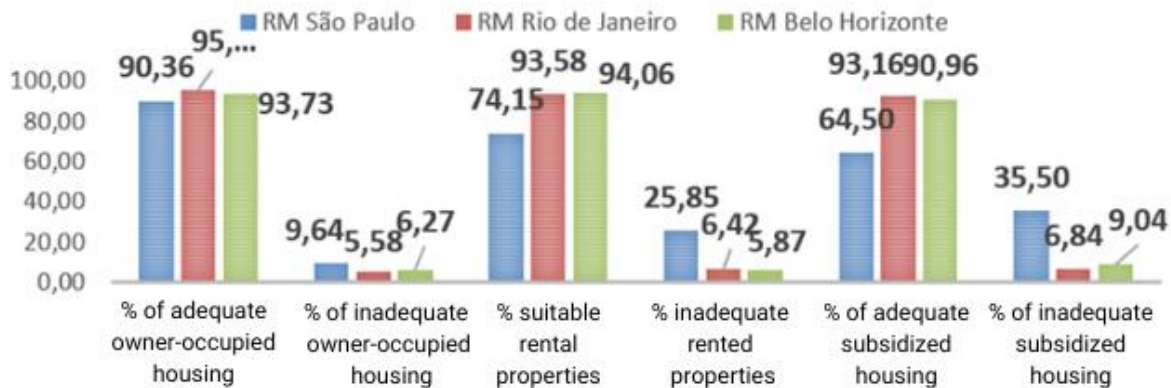
Source: DIREI-FJP (2021)

However, when considering the São Paulo Metropolitan Region as a reference, the results are significantly more favorable for owner-occupied properties. Among these, a building compliance rate of 90.36% is observed, while rented properties had a building compliance rate of 74.15%, and assigned or other properties, only 64.50%. See Figure 10.

Figure 10 - Percentage of adequate and non-compliant households, by occupancy status – RM São Paulo, RM Rio de Janeiro, and RM Belo Horizonte. (2019).



Percentage of adequate and substandard housing units, by occupancy status, in the MRs of São Paulo, Rio de Janeiro, and Belo Horizonte (2019)



Source: Prepared using data from DIREI-FJP (2021)

This result, however, is not replicated in the other two metropolitan regions of the Southeast (Rio de Janeiro and Belo Horizonte), where the results remain similar to the averages obtained in the rest of Brazil. The housing adequacy rates presented in the Rio de Janeiro metropolitan region for owner-occupied and rented properties were 95.70% and 93.58%, respectively. In the Belo Horizonte Metropolitan Region, these rates were 93.79% for owner-occupied properties and 94.06% for rented properties; that is, in this metropolitan region, rented properties also exhibited better building quality. It can also be observed that, in these metropolitan regions, properties provided by employers also showed good rates: 93.15% in Rio de Janeiro and 90.96% in Belo Horizonte, compared to only 64.50% in the São Paulo metropolitan region.

And they show that, although building compliance generally presents, in the Brazilian context and in other southeastern metropolises, a similar result between owner-occupied and rented properties, with a slight advantage for owner-occupied properties in most cases, they also show that there are variations, including intraregional ones that can be significant, as occurred in the case of the São Paulo metropolitan area and the Belo Horizonte metropolitan area. The indices presented for the São Paulo Metropolitan Region show a notable comparative difference between them: approximately 18%. The difference between owner-occupied and rented properties was also quite significant, unlike what occurred in the other metropolitan regions of the Southeast. In the case of Belo Horizonte, for example, rented properties still show better results in terms of building compliance.

This can also be explained by cultural factors and other reasons, but the fundamental factor – especially in the case of São Paulo – is that the higher compliance observed in owner-occupied properties stems from the greater freedom and security of investment, a characteristic of ownership compared to renting. The owner feels more secure and motivated to continuously invest in the property when they are the owner, and particularly in these metropolitan areas of the Southeast region of Brazil, these investments in outlying neighborhoods are made over many years –



sometimes decades – in areas of unfinished houses that are gradually completed, primarily through family investment, although at times, the government does offer incentive programs for housing improvements. The trend of appreciation in the value of peripheral properties as the city expands is also a motivator for investments by families who live in their own homes.

3.6 Perception of neighborhood safety and percentage of rental properties, by city district.

Another factor that is almost universally recognized as a key consideration for housing quality is safety in the social sense – that is, lower rates of violence and, especially, how this level of violence is perceived by the general population. The survey conducted by IBOPE-Inteligência (2020), published by Nossa São Paulo, reveals differing perceptions of violence across various neighborhoods in São Paulo.

In this survey, the Central region – the part of the city with the highest rate of residential occupancy through rental – showed the best perceptions of neighborhood safety: 7% reported perceiving “a lot of safety” in the neighborhood where they live. Combining the perceptions of “safety” and “a lot of safety,” the rates totaled 43%, the highest among the other regions. Although the perception of “not safe at all” is relatively high (16%) - that is, the third-highest negative rating in this category – the overall perception remains quite favorable compared to other regions of the city, with the combined percentages reaching 20% across the two categories (“not very safe” and “not safe at all”), compared to 55% in the West Region, 61% in the North; 70% in the East; and 67% in the South. The region with the highest percentage in the “not at all safe” category was the South. See Table 04 below.

Comparing these results with the percentage rates of rental housing, it is evident that the Central region (expanded downtown), more precisely the one with the most favorable perception of safety – due to its level of lighting, human presence, surveillance systems, and police protection – has the highest rates. Evidently, the other factors mentioned earlier, such as distance, lack of opportunities, employment, and income, as well as the low supply of goods and services, also play a role.

The West sector, although it is the city’s second-ranked region in terms of perceived safety and opportunities, ranks only third among urban sectors with the highest percentage of rented properties. This result, as mentioned earlier, is also explained by the dynamics of the real estate market in this sector, as it is a region with high expectations for appreciation and, therefore, a region with a high volume of property buying and selling aimed at more profitable investments. A lower standard deviation is observed in the region, meaning a percentage of rented properties with more similar rates and lacking significant variations among the neighborhoods that make up the region. Although it is also related to the latter factor described, the higher income of the population in this sector and their ability to purchase property, even as its value increases due to local opportunities, allows for this freedom of acquisition that, on average, the population in other sectors of the city does not have.



Table 4 - Perception of neighborhood safety, by region of the city of São Paulo – 2020 (%)

Perception classification/Region	Center	West	North	East	South
Very safe	7%	4%	5%	1%	3%
Safe	36%	41%	34%	27%	28%
Somewhat safe	40%	42%	43%	55%	47%
Not safe at all	16%	13%	18%	15%	20%
Don't know/did not answer	1%	0%	0%	2%	2%
Total	100%	100%	100%	100%	100%

Source: Nossa São Paulo/Ibope-Inteligência (2020).

The North region has neighborhoods with a high percentage of rented properties (Vila Maria and Vila Guilherme, for example). This result is partly explained by the relative proximity and the economic expansion and growth of opportunity-generating activities toward the Guarulhos region. The East and South regions show average results slightly lower than those of the West and North sectors, but they exhibit the lowest percentage rates, notably among their more distant neighborhoods, such as Cidade Tiradentes (East) and Marsilac (South).

Table 5 - Percentage of rented properties – Average, maximum, and minimum percentages by Region – 2010 (%)

Percentage of rented properties/Region	Center	West	North	East	South
Region-wide average	36%	22,80%	25,29%	18,75%	21,84%
Neighborhood with the highest percentage of rented properties in the region	48,28%	27,57%	40,03%	25,12%	29,10%
Neighborhood with the lowest percentage of rented properties in the region	21,53%	18,41%	17,80%	8,52%	5,46%

Source: DIPRO/SMDU/PMSP (2015) based on 2010 Census data.

4 FINAL CONSIDERATIONS

Although no strong correlation was observed between location and the percentage of properties occupied by tenants in the city under study – with only a moderate correlation to distance from the traditional expanded city center – this area, in addition to being a well-established, accessible sector with good urban infrastructure, continues to play a major role in job creation, especially in the service sector, which leads many to choose this location, with this trend persisting: the more central the location, the higher the rental occupancy. A correlation close to reasonable was also noted between the average distances from traditional centers to new centers; for similar



reasons, there is a tendency for a higher percentage of rented properties in central or well-served areas. However, when considering only the distance from the new centers, a weak correlation was found between these indicators, which was explained by the fact that these areas are experiencing an appreciation trend, making them attractive for real estate purchases as well. Added to this are the high purchase prices and rents in this spatial segment, which reduce accessibility for middle-income or lower-middle-income families.

Concerning the quality of urban infrastructure, according to the FJP methodology, it was observed that, generally speaking, both nationwide and in the metropolitan regions (MRs) of the Southeast, rental properties are typically located in areas with better urban infrastructure, a phenomenon explained by the history of urban development in Brazil, where peripheral areas have historically had infrastructure levels consistently lower than those in central areas. It is also noted that the advantage for rental properties was even more pronounced in the São Paulo Metropolitan Area than in the other metropolitan areas of the region, confirming better urban quality in rental properties within the studied area.

However, when comparing building compliance, similar results are observed in the Brazilian context, though with a slight advantage for owner-occupied properties. In the metropolitan area of the city under study, however, this advantage of building compliance for owner-occupied properties over rented ones was even greater than the Brazilian average and the average of other major metropolitan areas in the Southeast region. One explanation is that, in the case of owner-occupied properties, there is greater security, greater freedom to make improvements to the property, and a greater interest in ongoing investments to improve the property over time, gradually mitigating its deficiencies.

Finally, when comparing perceptions of neighborhood safety using the district average, it is evident that the higher perception of safety (particularly regarding urban violence) in central neighborhoods also influences the choice to rent in such neighborhoods perceived as safer, considering that, on average, the purchase price of properties in these sectors is unaffordable for most of the population and also the cost of rent becomes more feasible, especially because greater proximity and better accessibility to work and the availability of goods and services also reduce other costs, such as the cost of commuting, which is the second-highest cost according to the IBGE's household budget survey. Evidently, it is not only the financial costs of location but also the time saved on commuting and the opportunity to devote that time to other activities, such as study, family life, and cultural leisure.

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DECLARAÇÕES

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- **Edson Leite Ribeiro:** Concepção e design do estudo, curadoria de dados, metodologia, redação – revisão crítica, revisão e edição final, e supervisão.
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DECLARAÇÃO DE CONFLITOS DE INTERESSE

Eu/Nós, **Edson Leite Ribeiro, José Augusto Ribeiro da Silveira, Gabriel Lincoln Lopes Carvalho e Juliana Xavier Andrade de Oliveira**, declaro(amos) que o manuscrito intitulado "**Habitação própria ou alugada – qual modo de ocupação permite melhor condição habitacional e direito à cidade? O caso do município de São Paulo – SP.**"

1. **Vínculos Financeiros:** Não possui/possui vínculos financeiros que possam influenciar os resultados ou interpretação do trabalho.
2. **Relações Profissionais:** Não possui/possui relações profissionais que possam impactar na análise, interpretação ou apresentação dos resultados.
3. **Conflitos Pessoais:** Não possui/possui conflitos de interesse pessoais relacionados ao conteúdo do manuscrito.