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## FRAGMENTS OF HOUSING POLICIES IN BRAZIL AND SOUTH AFRICA

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### ABSTRACT

This article aims to contextualize the housing policies of the last years in Brazil and South Africa with the changes observed from the globalization of the economy and the influence of these global processes on the housing policies of both countries. In this sense, the text begins with an understanding of the transformations of the globalized world and how neoliberal policies have driven urban structures mainly in the global South. From that moment, the text proposes to outline a panorama of the housing policies and their advances in the countries in order to finally understand the differences of these policies, their positive and negative aspects, and what steps still need to be taken so that Brazil and Africa countries to actually establish inclusive social housing policies.

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### INTRODUCTION

We start with the analysis of housing policies in Brazil and South Africa in recent years, assuming that with the loosening of state performance through neoliberalism (starting in the 1980s), these policies have become more and more dependent on private capital to be effective. In this sense, we reflect that the cities must be understood from the point of view of the increasingly process financialization of urbanization of the contemporary city. We must understand that cities are built and understood as a product to be exploited and from that, companies gain more and more profitability, contributing to a logic of the globalization of finance. The globalization of the process and the small participation of the state has contributed to the consolidation of already known issues of the global South cities as socio-spatial segregation and policies that consolidate the spreading of the cities with always negative consequences for the population of lower income. Brazil has achieved considerable progress in its urban policies in recent years. And, through the Minha Casa Minha Vida Program (PMCMV), it institutionalizes a housing policy process that passes much of the responsibility for building social housing for private enterprise, with public funding and with profound consequences on the urban structure of Brazilian cities. In South Africa, the housing policy of the last 20 years is shaped

by the need not only to provide housing for the poorest population, but also to mitigate the problems and scars left in the cities by the segregationist policy of apartheid. Housing policies, as in Brazil, will seek an approximation with private capital in the provision of social housing. Finally, based on the assumption that the urban policies for housing in both countries are aimed at a process of loosening of the state and approximation with the capital of private companies, considering the similarities and institutional differences between the two processes: what can we learn from the processes of social housing provision in these countries? This article uses observation data through the experience of the author in the two countries, document data, analysis of articles published by scholars of the subjects in both countries as well as in reputable journals of the academic and scientific environment and existing bibliography for access to related information to the proposed theme.

#### **The city as a product of the market**

We should understand in a general way the influence of the real estate market and the financial market in the production of the contemporary city. Thus, to identify how public and private agents act in the production of the city, from the point of view of social housing and its urbanization scales, in order to understand the role of the city as business and the role of neoliberalism in the processes of urbanization of the cities of the global South, specifically in Brazil and South Africa. With

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the view to understand the constitution of the city as a product and the production of housing in the contemporary city, it is necessary to understand how the market acts in the contemporaneity in the social and urban transformations in question. Touraine (2010) demonstrated that there are fundamental elements of the society in formation after the crisis of 2007. For him, the economic globalization emphasizes the autonomy between the actors and the institutions with an increasing autonomy of the economic system with respect to the institutions and the forms of social organization. In this sense, the author affirms that there is a rupture of the ties between economic history and social history, and if globalization destroyed the institutions and the society in force until then, only the individual remains alive in this field of change. Hereupon that liberals defend the action of individuals in order to annihilate collective institutions and actions. We can see for Touraine (2010) that it is no longer the work that liberates men, but consumption, thus establishing the foundations of individualistic freedom. Ianni (2006) demonstrates that the systemic view of international relations, also called globalization, is a functionalist approach in which individual, collective or institutional actors stand out. This is a synchronic thinking in which the international or global scenario must be understood in terms of agents acting on a systemic whole. Dufour (2016) shows that today there is the formation of the so-called hyperclass in a small number of people, in which wealth is concentrated, as well as the hypoclasse that, on the contrary, is increasingly numerous, subject to poverty, observing the increase of inequalities of financial income. This reflects the growing inequalities observed in both Brazil and South Africa and in the difficulty of institutions to deal with these issues. For the author, the same crisis in which Touraine (2010) analyzes a change in society, reaffirms the conditions that the liberation of pleonexia caused the destruction of individuals, institutions and cities, through a financial bubble that occurred in the crisis of 2008.

The overcoming of this crisis occurs when the private sector, exalted by liberalism and its financial practices, in the moment in crisis, observes the state's performance in the transfer of debts from the private sector to the public sector, creating crises in nations in Europe, initiated by the Greece. Dufour (2016) argues that despite the changes that have occurred with this crisis, neoliberal logic has not changed, since avarice is at the heart of the system. Ianni (2016) observes that on the basis of the internationalization of capital are the formation, development and diversification of what he calls the "global factory", in which the world becomes a large and complex factory. In this sense, there is the intensification and generalization of the geographical dispersion of production, of the productive forces that comprise capital, labor force, technology, social division of labor, planning and the market. This concretizes the globalization of capitalism in geographical and historical terms and in space-time. It is in this context of acceleration of the world capital markets, in which capital reaches a scale never reached, there is a process of deterritorialization that is reflected in the scenario of world economy and politics. As a reflection of the companies' performance in a globalized way, using the neoliberal principles, Santos (2001) affirms that the expansion of the market is governed by the competition between the companies and the reflection in the territory, through an exercise of differences of power, seeking their own ends, excluding what the author calls social solidarity. As a consequence, the fact

that each company acts on a portion of the territory according to its own interests and goals causes the fragmentation of the territory and there is no possible regulation, given the interests involved in these actions. The author affirms that this power of the companies in the territory "is, by nature, disaggregating, excluding, fragmenting, hijacking autonomy to the rest of the actors." (SANTOS, 2001, p.86) In the global context, the policy for Santos (2001) is made in the market in which the actors are the companies that do not have ethical concerns, becoming competitive in an increasingly individualistic logic, in which the State is also not in solidarity and still where the third sector begins to assume assistance work, previously deferred to the public power. This creates inequalities and differentiations that reflect contemporary society. The companies settle and establish their enterprises with the support of the public power, causing social imbalance justified by its contribution of job generation and modernity, being considered indispensable. They hold the power of blackmail to the public power, sowing what the author calls the seed of ungovernability due to the weakening of those in charge of taking care of the collective interest, giving this responsibility to the market, producing fragmentation and disorder of the territory.

The global reach of capitalism and the intense capital movements through the internationalization of finance, made possible by what Ianni (2006) defines as: the wonders of science and technology are not translated into the reduction or elimination of inequalities, but, on the contrary, they preserve, recreate or deepen inequalities. Carvalho (2003) observes that despite the new dynamics established by globalization, the enrichment of cities also generates an increase in social inequalities, which is felt in the processes of urbanization, increasing the exclusion of the poor in productive processes. Thus, *"the new inequalities are not only reduced to the economic question, but it is multidimensional, articulating to social exclusion, resulting in an urbanization whose urban growth has reproduced in medium-sized cities contradictions difficult to solve."* (CARVALHO, 2003, p.4) Herce (2015) states that the increase in the average size of real estate launches makes one feel the power of penetration of the financial system in the real estate sector. The concept of location itself changes, since geographical location no longer depends on the existence of services and infrastructure. Capital gains dazzle real estate entrepreneurs and, in the short run, also dazzle public power, by raising revenue, generating jobs and economic development. This thought is a clear reflection of the neoliberal policies adopted, according to Deák (2016), with varying degrees of success and participation of their populations. These policies aimed at dismantling the policies of the welfare state, with the attempt to counteract the tendency to generalize the commodity form, disqualifying and delegitimizing the state. Thus, the State ceases to be the depository of collective interest and planning agent, favoring individualism and short-term prospects. The process of economic change, initiated in the 1990s, according to Santos (2015), resulted in the migration of capital to the financial segments and was evidenced by the low real growth rates (around 2.4% per year) while financial income grew by 29% per year. *"From that moment on, the possibilities of appreciation are increasingly associated with investments in paper, which, for the most part, acquire a speculative character."* (SANTOS, 2015, p.178) When looking at the processes that we are exposing, it is important to point out that for Pereira (2016) less and less matters, from the point of view of the capital and labor relationship, the place, whether

Europe, the United States, Belo Horizonte or São Paulo or any other city, since one observes the universalization and global character of capitalist reproduction. In this, we justify the applicability of several studies about the financialization processes of the capital on which we base ourselves in order to understand processes in several cities in the South-global, as in our case we understand the housing process in South Africa. Pereira (2016) emphasizes the importance of understanding the role of urbanization for the survival of capitalism, observing the accumulation of capital. For him, the recent rise of financial capital, in moments after the crisis of 2007, boosted real estate construction and property deals, creating the assumption that apparently everyone would be gaining from this dynamic, through the housing supply, their rentier agents and the population that could acquire housing. According to Sanches (2001), for the realization of the current phase of capitalism, it is necessary to produce a new space that is pressured by the demands of new forms of accumulation, through logics and strategies on a global scale. The agents and interests combined in different fields, policies and territorial arrangements act in the production of this space, and the world market of cities is driven by several markets, such as the real estate market in which the increasing mobility of its capital allows the fluidity in the agency operations with international capital investments. All issues arising from neoliberalism do not contemplate improving the lives of the excluded and, on the contrary, lead to extreme levels of miserableness, especially in the global South. According to Benatti (2003), the unemployment of the excluded population of the system generates the production and reproduction of new areas in the cities, occurring the spatialization of the exclusion, noticed mainly through the informalization of the space and the occupation of areas such as mangroves, springs, public lands and peripherals, this is not the exclusive attribution of Brazilian cities, but they can also be observed in South African urban processes and in several cities in the Global South.

### **The financialization of social housing in Brazil**

From the way I have exported previously, we start from the premise that the Brazilian city is no longer a collective good. The contemporary city in Brazil is nothing more than a private product to be consumed by its citizens to fuel the real estate market (the companies), and as justification uses the economic development and the generation of jobs. We no longer only consume in the city, but we consume the city as a business. A real estate product that generates surplus value and capital, sold as status, form of living, working or even generating exclusion and, consequently, informality, inequality and fragmentation of the territory. In this sense, in the relation between capital and labor lies the logic of the production of industrial surplus value in which the accumulation of capital goes through the exploitation of labor. Important in this point of the text, let us begin to understand how these changes can be observed in the production of Brazilian cities, from the point of view of the production of housing for several income classes. Shimbo (2012) gives an overview of the recent history of the confluence between State, market and financial capital, starting in 1986 with the dissolution of the National Housing Bank (BNH), to the housing policies implemented by the Lula government in the 2000s, the approximation between financial capital and the real estate sector in Brazil, and its implementation in the second half of the 2000s. The author shows that since the 1990s legal and institutional mechanisms have been established in the country in order to consolidate

what we are seeing today, which is the consolidation of private housing production, not only for the upper- and middle-income classes, but now also for a range of income that was not served by the formal market promoted by large companies. At that moment the author affirms that the real estate market occupies the central role in the Brazilian housing policy at the present time. For Shimbo (2012) this relationship between public housing policy and private production has always existed, however, its scales of action have changed with the entry of financial capital of large construction companies and increase of public and semi-public resources such as the Guarantee Fund for the Length of Service (FGTS), the Brazilian System of Savings and Loans (SBPE) and the Housing Financial System (SFH).

Thus, it was observed the increase of the housing production of the large companies that can access the credit of the SFH. This segment fits the production of residential real estate for families with monthly income between three and 10 minimum wages, contributing to increase the scale of production of housing for this income class in a short time, in the late 2000s. In this context, Shimbo (2012) states that a new private agent emerges in the production of housing that presents roles of the developer and construction company in the same figure, being responsible since the purchase of the land, executes the construction and still markets the housing units, articulating the housing financing of the client. In this system, the agent also captures funds in the capital market, in addition to those of the SFH. With these changes observed in the production of housing in Brazil, we can already consider that there are three models of construction of the city from the housing. A first model is one in which public power and private initiative share the process, and the state is a promoter agent that finances part of the enterprises. This model was fundamental for the growth of large construction companies in Brazil and the increase in the supply of social housing in which the State acts not only as a regulator but also as a financier, intervening directly in the financial contribution together with the private market, in the promotion of housing of social interest. With the creation of the Minha Casa Minha Vida Program (PMCMV) in 2009, this articulation becomes even more tenuous, where we also observe the performance of the private market in the production of social housing for lower income classes, in order to reduce the housing deficit for these classes' income, the so-called Track 1 program. By this first model, private companies take advantage of this new capital increase that starts to enter the process, and changes its scale of operation and production, starting to act in the so-called production of social market housing. According to Fix (2011), there is a logical difference between the projects destined to income brackets of zero and three minimum wages and those destined to income classes between three and 10 minimum wages. In the enterprises destined to the ranges from zero to three, the companies are contracted by Caixa Econômica Federal, are paid for the construction and have the demand organized and registered by the prefectures. In the second case, the companies are in charge of the merger that launches in the market and assumes the risks if they cannot market the units. A second model we call the private model or market model. In this model, the production of the city by the real estate market occurs through private initiative alone. Public power in this case assumes the regulatory role in drafting laws to approve projects or even creating legal benefits for the implementation of projects, such as flexibilization of land use and occupation laws; however, the state does not participate as a promoting agent that finances

the market. In this second model, Silva (2016) raises questions about the commercialization of urban space and its relations with the process of expansion of the city in Brazil. That these standards established by the real estate production aim at the reproduction of Capital and that the urbanization companies play a relevant role in understanding the processes of contemporary urbanization. We also consider a third model, in which we categorize irregular occupations as promoters and agents active in the construction of the contemporary city in the promotion, mainly, of housing, often relying on the connivance and participation of the State and even the real estate market. In this text, we are not going to trace any historical panorama of how real estate arrangements have taken place in Brazil over time, since several quality works have studied in this direction, including authors such as those already mentioned above. Fix (2011) gives us an allowance to understand how this process occurred in the real estate cycles in the country until the present time. As we intend to stick to the current processes, we focus on exposing the primacy of the city as a product of the real estate market today, in order to locate the issue observed in South Africa regarding the promotion of social housing, discussed in the following item.

### **Urban policies and inclusive housing in South Africa**

The processes that took place in South Africa since 1994, with the end of apartheid, what we call spatial control processes, are complex (Harrison and Todes, 2015). For the authors, the so-called loosening of the state in space processes begins before the end of apartheid, however, this loss of state power occurs alongside a program to transform society and the construction of a non-racial or sexist democracy, which is also felt in post-apartheid space policies to create spatially compact, integrated and sustainable cities. According to the authors, post-apartheid urban policy aims to ensure equitable access to the opportunities found in cities, through processes that lead to an increasing number of people in the space proximity with jobs and urban services. However, while there has been a policy to restructure fragmented and expanded cities built by apartheid, urban policies have not attempted to proactively address racial segregation, nor have they directly encouraged urbanization, leaving policy to be exercised by the market. Turok (2012) states that South African urbanization occurred in an unusual way for several aspects. Until the 1990s, the period of the end of Apartheid, the government intervened intensively in this process in order to accelerate what it calls a form of temporary field-city migration and restrict people to move to cities. The government has used a variety of instruments, laws, and institutions to influence household mobility, including government controls that are racially discriminatory about the possibility of people owning land, the ability to settle where they want, job regulation, and the education system. Colonial policies and policies of racial segregation during apartheid have left, according to Turok (2012), a legacy of fragmented urban forms with unequal access to urban jobs and public services. Harrison and Todes (2015) also reported that post-apartheid urban policies aimed to create more compact and integrated cities, structured in a more demographically densely populated city and established in transport hubs. The post-apartheid state loosening process has had multiple and complex consequences, according to Harrison and Todes (2015) in South Africa, associated with a change in the scale of urbanization and the spatial form of the altered cities with the end of apartheid. While the loosening of the state has enabled levels of disintegration, integration is elusive and complex.

Harrison and Todes (2015) conclude that in the South African case, despite the loosening of state performance, there is also an attempt to create a new spatial order through the restructuring of cities, by means of a more compact and integrated urban form, offering opportunities to those previously excluded, reducing the economic marginality of the townships and improving the living conditions in those places. The removal of state controls (slowing down their operations) was a major contribution to change, enabling private companies and individual investors to make choices that reshaped urban space in South Africa. In this sense, the neoliberal policies set out above and the increasingly evident insertion of private capital into public policies. Housing policies are commonly used to promote social diversity. Accordingly, in South Africa, according to Klug *et al* (2013), there was concern that social diversity policies were implemented in the country, however, had limited effects on reducing ethnic and income segregation. According to Marais and Cloete (2017), during apartheid, blacks were not allowed to own the land. The change in this policy only occurs in the mid-1980s, but does not reach the poorest, limiting itself to an emerging black middle class.

According to Klug *et al* (2013) and Marais and Cloete (2017), there was an interest in using the inclusive housing policies in order to repair and mitigate the effects of segregation policies established by apartheid. The policies were not intended to increase ownership or reduce the role of the state in promoting social housing, but rather to correct previous policies established by apartheid. After the end of apartheid, Klug *et al* (2013) state that there has been a certain level of desegregation among the middle classes, however, especially the inner cities are increasingly occupied by poor blacks. In this way, many of the old patterns and practices remain, such as urban sprawling and long commuting distances still holds true for many residents. Marais and Cloete (2017) established a phase of housing policies in South Africa that occurred between the 1980s and 1990s. Prior to this, from 1950 to 1970 housing was built for blacks, and drastically reduced thereafter. investment in housing. The neoliberal policy of the 1980s influenced the process of privatization of housing policy in the country. The possibility of the possession by the blacks also allowed a change in the structuring of the townships, appearing a black middle class. However, due to default due to economic problems in that period, whites came to see investments in the townships as risky, given the turbulence in the process of negotiating the end of apartheid. From there the authors demonstrate that in the 1990s it becomes important to structure a way to bring the investments back to the townships, giving assurance to the whites of their investments. In this sense, the government releases loans in the form of mortgages to the lower income classes. However, there was little connection between the private financial sector and the development of social housing, falling short of government expectations and creating conflict between whites and the government. In this way, the guarantee of the investments given by the government is withdrawn, resulting in 1998 in the exit of whites from the low-income market, for the second time. In that same period the government also promotes institutions to lend money to low-income classes to invest in housing. Already in a third phase it occurs between the years 2000 and 2007, where Marais and Cloete (2017) emphasize the government's strategy to attract the private sector back to the housing promotion. New legislation is created to allow free information on housing finance and to promote private sector investment in housing

and some advances occur in housing finance such as amending the law and increasing microcredit. Klug *et al* (2013) demonstrate that government policy is to promote more compact and integrated cities. However, programs like the RDP (Reconstruction and Development Program) executed 2 million housing units, reinforcing the pattern of providing projects in the peripheries due to the low price of land. In this way, they assert that the policies of restructuring post-apartheid cities are not successful. However, for the authors, the key question is whether inclusive housing policies have the potential to restructure South African cities. In the country, in 2007, according to Klug *et al* (2013) a policy was developed to promote affordable housing within private real estate developments, however, this policy has never become established as a law. Even with the absence of legislation to articulate housing policies, cities like Johannesburg have attempted to promote inclusive housing. The inclusive housing policies developed were undertaken in response to the fact that little had been done to repair the city built during apartheid. In this sense, it was sought to encourage private initiative to contribute to the provision of social housing in an approach of social inclusion and "value capture". In this sense, still according to Klug *et al* (2013), several initiatives were established in this sense.

In 2004, an initiative called BNG (Breaking New Ground) demonstrated a broader approach to housing through calls for creative use of planning tools to promote social and urban density and integration. In 2005, Housing Indaba was intended to invite housing stakeholders to discuss vital issues on the subject and sign a Social Contract to promote social housing. The Association called South African Property Owners (SAPOA) was against any compulsory approach, not supporting housing programs, raising questions about the government's ability to articulate housing programs. This was mainly due to the absence of institutionalization by the government regarding social housing policies. In a fourth phase as established by Marais and Cloete (2017), which occurred after 2008. It was observed that the volatility of inflation and interest rates and the accessibility of low-income classes to mortgage financing, together with the desire of the South- own home probably contributed to lessening the impact of the global financial crisis that occurred in that period. Therefore, in the economic environment, these conditions contributed to the increase in housing prices and also allowed an increase in housing financing for the lower income classes. For the authors, the financial crisis of 2008 had two distinct effects, first, at the beginning of the crisis, along with the interest rate increase (2007-2008) and then, as the economy goes into recession (2009), leading unemployment and impacting on housing policies, especially after 2010. According to Kurg *et al* (2013), in 2009, questions about previous programs were evaluated, demonstrating the concern to bring the private sector to participate in these policies, the ability of municipalities to manage programs, and the costs of offering incentives in the way of reducing investment in infrastructure, presenting a major effort with low impact in promoting inclusive housing. Finally, Klug *et al* (2013) demonstrate that institutional and legal support is lacking in government efforts to make inclusive social housing available, making it a challenge to select beneficiary families from the programs and even, for example, ensure that the housing available will not be sold to other social niches. The studies by Marais and Cloete (2017) have shown that the South African government has been trying in the last 30 years to expand

housing finance for low-income families. In the post-apartheid period, we could observe the attempt of several agreements between the private sector and the government to provide financing for social housing. With interest rate volatility, loans increased solidly, however, after 2007-2008, rising interest rates and economic restraints made mortgage access difficult for low-income households. On the other hand, for the authors, the low interest rates observed since 2010 contributed to the development of a housing market in the former areas destined for blacks. In South Africa, Marais and Cloete (2017) argue that unlike other nations, the reason for including banks in housing finance was not with the aim of increasing housing availability, but strongly linked to the intention of reducing inequalities generated by apartheid, as explained above. In this sense, the authors also affirm that it is the economic conditions that establish the changes of the relations between the government and the financial institutions. However, the various agreements between the government and the private sectors play a major role in expanding housing finance for lower-income families. Although not all objectives were achieved through these agreements, it was such agreements that contributed to a major housing crisis not being established, as the country did not develop national legislation to address social housing. Thus, for Klug *et al*. (2013), in South Africa there is a need to develop a national policy that applies to all municipalities, as current programs are limited in scale and do not include the majority of the poor population. In this way, it is hoped that social housing in the country will contribute to the reduction of spatial segregation and to the construction of more inclusive cities, and to repair some of the urban problems associated with apartheid.

### Final considerations

What we can observe in this work is the confirmation that the urbanization of our cities, regardless of whether they are in Brazil or South Africa, specifically with regard to housing policies, are established by rules that are increasingly dependent on the financial availability of private agents and the financing or subsidy of social housing for the poorest through the state. In Brazil, this relationship is already institutionalized and there are laws and programs that allow and establish rules for this relationship, transferring much of the action in social housing policies to real estate companies that build housing through public funding. This has allowed in recent years a change in the scale of production of social housing in the country, with evident consequence in the process of urbanization of Brazilian cities. Meanwhile, in South Africa, similarly over the past 30 years there has been an approach to private capital in order to promote inclusive social housing using private capital and government subsidy for this purpose. However, this attempt runs counter to the lack of institutionalization of the process. National rules and disciplining national legislation have not been established in the country. In this sense, we can observe the difference in scale of the Brazilian and South African processes. We need to learn from both processes. Brazil is able to achieve a large-scale promotion of social housing, including real estate companies and with positive effects on the economy of the country, however, the absence of the state in the control of this process consolidates issues such as the spreading of cities and therefore, the consolidation of spatial processes of segregation and unequal distribution of population in urban space. On the other hand, post-apartheidm the increase of socio-spatial segregation, since the social housing, promoted by South

Africa has been trying to mitigate the urban problems generated by the process of racial segregation in its cities, using inclusive social housing. Inclusive housing proposal has been discussed in the country, however, little progress has been made in this process. It faces the lack of institutionalization and the creation of national laws that could unify the management processes of housing policies by private capital and government. Importantly, we elucidate the need for this process of nationalization of policies to look at the particularities of each region, not repeating the mistakes of Brazil that nationalized politics without considering regional inequalities, social, economic or cultural. We have seen from Brazil that it is not enough to institutionalize the process to guarantee more equitable cities and that the loosening of the state in housing policies has created even more unequal cities, which is not the proposal of urban policies in force in Brazil and in South Africa. On the contrary, both countries have urban policies of sustainability and socio-spatial equity within their cities.

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