

## **Housing crisis, climate crisis – and some possible horizons**

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I was asked to speak about housing policies at this event whose theme is Brazil's Place in a World in Transition. The first exercise I thought of was understanding how I could imagine the theme of “housing” in “Brazil” at a time of “planetary transition”. But what type of transition are we dealing with? I immediately thought about the climate transition (with the global warming). But I could also consider the technological transition (with the emergence of industry 4.0 and the internet of things), the transition in capitalism (from an industrial capitalism to a more financialized one), and many others that I certainly missed in this exercise.

In all cases, the transition also seems to speak of crisis, understanding “crisis” as “a situation of sudden transformation that requires position and decision adjustments”. Climate crisis, labor crisis, economic crisis... These crises point to others, which present themselves simultaneously: the political crisis, the crisis of democracy, the crisis of the welfare state, the crisis of the economic development model. It is up to me, therefore, to think and make a contribution about Brazil's place, based on housing, housing policies, in this world in transition, in this world in crisis.

Now, the very topic of housing in Brazil evokes a crisis in itself. A crisis that is structural, historical and that, at least at a glance, seems insurmountable – but as a good optimist I think that yes, we can overcome it and learn from it. This housing crisis is partially expressed in numbers, whether in the 3 million families whose rent expenses are excessive, in the 1.8 million precarious homes that need to be rebuilt, or even in the 1 million families who live in the same house with others families, totaling, in the three components, the Brazilian housing deficit, which is 5 million and 876 thousand households, according to data from the João Pinheiro Foundation.

But I say that this crisis is partially expressed in numbers because the housing issue is not hermetic, it is dynamic, interdisciplinary and is subject to numerous political and market factors. For example, the *Minha Casa Minha Vida* (My House My Life), a Brazilian federal program for the production of popular housing that had been abandoned during the Bolsonaro administration and which, in my opinion, was rightly resumed under Lula 3, was started in 2009 when the Brazilian housing deficit was 6.143 million of homes, built and delivered 2 million homes and, at the end, in 2012, the Brazilian housing deficit had reduced by just 351 units. This is proof that the housing issue cannot be resolved just by building houses. The 107 billion reais invested from 2009 to 2014 in direct subsidies to demand overheated the market, inflated the prices of construction materials, inflated the price of urban land, rents, which ended up generating a significant number of people with excessive spending of rent, therefore, increasing the housing deficit.

In the face of crises, what to do? Crises are opportunities. And I prefer to see them as opportunities for transformation. To turn the boat's course. Because if the change of direction does not occur, the scenario that is envisaged is fatal. There is a lot of talk about climate change and the importance of green policies, but if these efforts are not combined

with the promotion of spatial justice (that is, the construction of fairer cities) and the confrontation of environmental racism, we will be doomed to failure. It is impossible to reverse deforestation without thinking about ways to guarantee the right to land of indigenous populations and to guarantee adequate housing for urban and rural populations. It is impossible to avoid landslides or major floods caused by increased rainfall without solving the lack of adequate housing for populations living on hillsides. It is impossible to think about mitigating carbon dioxide emissions into the atmosphere if the majority of the population (mostly low-income and racialized people) needs to travel for hours on the way from home to work, as they cannot find housing alternatives at affordable prices close to the employment concentration areas. And so on. The issue of spatial justice must be seen as an important component of efforts to reverse climate change.

Therefore, I prefer to think that housing policies are also a field of opportunities for transformation. Historically, they were thought of as a means of solving economic problems in the construction sectors, but we need to think much further than that. The focus is therefore on taking these opportunities to advance in the democratic field linked to the construction of fairer cities and the guarantee of human rights and the right to the city.

In the case of Brazil, but not limited to this country, it seems necessary to demand an agenda for social housing that involves:

- . a housing policy as diverse as housing needs are diverse
- . a housing policy that starts with people and integrates them into planning processes
- . a housing policy that empowers local governments to resolve their conflicts
- . a housing policy that is linked to an urban and metropolitan development agenda, resolving issues beyond municipal limits.
- . a housing policy that promotes different ways of producing habitat, beyond the market.

Finally, I think it is important to think about cooperation between Switzerland and Brazil so that we can also face these problems. And this is in line with the last point I presented: the need to design a housing policy that provides for different ways of producing habitat, beyond the market.

In Switzerland, so-called housing cooperatives have gained strength in recent decades, building on the successful experiences historically developed in South America, precisely in Uruguay, but not only. Housing cooperatives are initiatives by future residents, associations and social movements to build housing projects for their own enjoyment, without dependence on the market. The results are often of high architectural and spatial quality because residents participate in the entire planning and construction process, and at lower prices, because it is a way of building that does not need to include a profit rate for the construction and real estate entrepreneurs. In Brazil, the main existing institutional design with this experience is called *Minha Casa Minha Vida Entidades*. What can we learn from these two experiences? How can Brazil and Switzerland collaborate together to exchange solutions to have fairer cities that are better adapted to the context of climate change?

It is with these propositional questions that I end my contribution to this debate, eager to continue dialoguing and developing from this.

Thank you very much.