

Chapter 1 : Housing Finance

This paper, based on a second visit by the author to Brazil in , reviews the role of the National Housing Bank of Brazil as a contributor to the implementation of urban development against the.

Access[edit] In around 6. Increased metering and a higher share of low-income users with low per capita water use may have played a role in the reduced water use. Reaching the poor[edit] Favelas in Rio de Janeiro. Reaching poor urban neighborhoods remains a challenge. This frequently requires non-conventional approaches. While Brazil has pioneered the use of low cost appropriate technology such as condominial sewers and active community participation it still faces the challenge of the many informal peri-urban settlements, called favelas , often situated on steep slopes or in flood plains. History and recent developments[edit] The water and sanitation sector has gradually evolved over time. The changes that have occurred have largely been the product of political, economic, social and cultural factors external to the sector. Service providers were municipal water and drainage companies, each of them with different financial and administrative structures. The federal role was limited to the Special Service for Public Health, which lacked funding as well as regulatory or enforcement capacity. The central role of municipalities in water supply and sanitation was thus confirmed by the Federal Constitution , only to be fundamentally altered a year later. It was supported by three newly created institutions: Planasa was the first federal government initiative in water and sanitation in Brazil. Until , only these public companies could obtain financing from BNH for water supply and sanitation, being responsible for construction, operation and maintenance. In order for CESBs to operate in their respective states, they had to obtain municipal licenses to run the services under long-term contracts, because the Brazilian Constitution had already established that the power to grant licences for public water and sanitation services belonged to the municipalities. The favorable performance of the economy, the scale of the system being installed, the amount of funds available and the subsidized interest rates on loans, all helped services to expand quickly. Investment in water services was given priority because it was less costly and produced a quicker return through water charges. They operated in accordance with the model established by the Special Service for Public Health over 40 years ago. Services are operated by a municipal agency which is administratively, technically and financially autonomous, but in which there is considerable input from Funasa, whose functions range from administration to technical assistance. They are largely concentrated in the North-eastern region. For example, Lemos and Oiveira labeled the state water and sanitation companies as "pre-democratic institutions" that perceived themselves as "islands of competence", constituting an "infallible technocracy" which systemically warded off public involvement in policy-making. Some also began to seek private concessions. Water and sanitation policy thus entered a new era that was characterized by an environment of increasing legal uncertainty and political controversy. However, the sector policy functions of BNH were not passed on to CEF and national policy for sanitation became the responsibility of various bodies in charge of urban management. PLANASA was formally abolished in , making it more difficult for state governments to finance state water companies. The Federal Constitution does not clearly assign the responsibility for water supply and sanitation to either municipalities or states. A complicated web of un-enforced or weakly enforced statutory requirements e. Nevertheless, state water companies continue to be regulated almost exclusively by state governments. State governments have adopted different strategies during the s. Others, such as Mato Grosso do Sul , returned the operation of services to the municipalities. It cast additional legal uncertainty on swathes of public concession contracts with state water companies and eviscerated relevant states on contract law. The strengthening of the sector policy authority at the federal and municipal levels represented "a major departure from the past, when the provincial states had the leadership in basic sanitation policy". It also aims at increasing transparency and "social control". The law is a compromise between diverging interests of a broad array of stakeholders. It thus leaves some important issues undefined. One of these issues is the responsibility for service provision in large metropolitan areas, where some municipalities have challenged the constitutionality of service provision by state companies. The Supreme Court is expected to rule soon on two such cases. Nevertheless, the law fills a void by providing a legal basis

for the role of the federal government in water and sanitation that had remained undefined during the previous 20 years. The program calls for a total of billion real billion U. The plan foresees federal subsidies to municipalities, provided they draw up local water and wastewater plans. Especially municipalities in the poorest states have failed to submit plans, thus potentially cutting themselves off from federal funding. For example, the Ministry of Health has certain attributions related to sanitation, and the Ministries of Regional Development and of Agriculture and Agrarian Reform have attributions in rural areas. Water resources management is the responsibility of the national water agency ANA. Similar structures exist at the state and municipal levels. Regulation of service provision is a responsibility of the municipalities. Nevertheless, 14 Brazilian states have established regulatory agencies for public services that cover, among other sectors, water supply and sanitation. Given that the legal mandate for regulation rests with the municipalities, however, the role of these regulatory agencies in water and sanitation is minimal. The two only states that have no water and sanitation company are Amazonas State and Mato Grosso [citation needed] The state water and sanitation companies are as follows:

Chapter 2 : National Housing Bank - Wikipedia

This paper, based on a second visit by the author to Brazil in , reviews the role of the National Housing Bank of Brazil as a contributor to the implementation of urban development against the background of the institutional control of development in Brazil and recent International Monetary Fund.

Chapter 3 : Water supply and sanitation in Brazil - Wikipedia

The trajectory of social housing policy in Brazil: From the National Housing Bank to the Ministry of the Cities The rise and demise of the Brazilian housing.

Chapter 4 : Housing - Brazil - issues

National Housing Bank (BNH: Banco Nacional da Habitacao) is the major agency of the Federal Government of Brazil. It has counterparts in other countries in South America.

Chapter 5 : Brazil's Bolsonaro vows to probe BNDES development bank

This paper analyses the continuing crisis of the Brazilian housing finance system in the second half of the s and early s. The paper assesses the impact of the closure of the Brazilian National Housing Bank in on future developments within the circuit of housing finance and in relation.

Chapter 6 : National Housing Bank

*The trajectory of social housing policy in Brazil: From the National Housing Bank to the Ministry of the Cities MaÁrcio Moraes ValenÁsa a, *, Mariana Fialho Bonates b 1.*

Chapter 7 : National Housing Bank: Important Facts and Information | Bank Exams Today

National Housing Bank (NHB), a wholly owned subsidiary of Reserve Bank of India (RBI), was set up on 9 July under the National Housing Bank Act, NHB is an apex financial institution for housing.

Chapter 8 : The Closure of the Brazilian Housing Bank and Beyond

National Housing Bank promotes and regulates housing finance institutions in India. The company also provides

financial and other support services to housing finance institutions. In addition, it.