Program Women Victims of Violence

Submitted By: São Paulo Metropolitan Housing Company



Organization Profile

Organization Name: São Paulo Metropolitan Housing Company

Organization Type: Subnational government

Website: www.cohab.sp.gov.br

Practice Details

Country(ies): Brazil

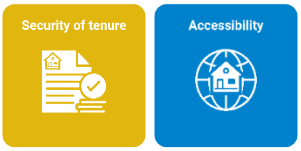
City(ies): São Paulo

Start Year: 2021

Ongoing: Yes

End Year: N/A

Main Adequate Housing Components:



Housing Thematic Areas:

- Housing Affordability & Financing
- Housing Rights & Social Inclusion
- Housing Policy, Legislation & Governance

Relevant SDGs:



UN-HABITAT

Problem & Context

The Pode Entrar Program, in its Housing Credit modality for Women Victims of Violence, is a milestone in São Paulo's housing policy. It is dedicated to women who have suffered domestic violence and are seeking to rebuild their lives after breaking away from their aggressors. In this initial phase, 1,202 women registered with COHAB will be assisted, with 279 already holding the keys to their own homes. With an investment of R$ 80 million (U$ 15 million), the program enables the purchase of housing units quickly, without requiring proof of income or banking ties, ensuring safe and dignified housing. Beyond providing homeownership, it paves the way for rebuilding self-esteem and autonomy, reaching more families at lower costs and within shorter timeframes. More than a roof, it restores hope and a vision for the future to women in situations of social and emotional vulnerability.

Solution Developed

The initiative aimed to provide a fast and inclusive mechanism — the Housing Credit — allowing the purchase of properties without excessive bureaucracy, with amounts adapted to family income. The beneficiaries are women victims of domestic violence registered with COHAB and the Municipal Secretariat for Human Rights and Citizenship (SMDHC), prioritizing those in the process of separation or already separated from their aggressors. The objectives of the initiative include ensuring safe and adequate housing, reducing the time to access homeownership, promoting emotional and financial autonomy, and contributing to breaking the cycle of violence.

Implementation

The program began with the mapping and selection of beneficiaries registered with São Paulo Metropolitan Housing Company (COHAB) and SMDHC, followed by the creation of the Housing Credit modality within the Pode Entrar Program. An initial allocation of R$ 80 million was provided by the Municipal Housing Secretariat (Sehab), and a partnership was established with Caixa Econômica Federal. Subsequently, document analysis and credit disbursement commenced. The implementation involved the São Paulo Metropolitan Housing Company, with direct support from the São Paulo City Hall, the Municipal Housing Secretariat, and the Municipal Secretariat for Human Rights and Citizenship.

Enablers & Obstacles

The initiative provides specific and prioritized support for women victims of violence, supported by an institutional agreement with Caixa Econômica Federal (Federal Bank) to expedite financing and property acquisition.

Results & Impact

By providing secure and dignified housing, the program strengthens the autonomy of women, enabling them to make independent decisions regarding their lives and resources. It reduces the risk of returning to situations of domestic violence by creating stable living conditions that separate them from aggressors.

The program also contributes to broader social stability by promoting psychological well-being, fostering financial independence, and allowing beneficiaries to focus on education, employment, and family development. Through these combined effects, the initiative not only addresses the immediate housing needs but also contributes to long-term social empowerment, resilience, and the protection of fundamental human rights for women in situations of vulnerability.

Replication & Scale Up

The practice can be easily replicated in public administration, as it relies on clear mechanisms, structured processes, and measurable indicators, allowing adaptation to different regional contexts. Its implementation does not require complex resources, integrates government agencies and partners, and follows principles of legality, transparency, and efficiency, ensuring consistent and scalable results across other municipalities or levels of government.

The reach of the practice can be expanded through integration with federal and state housing programs, promoting co-financing and combined use of resources, as well as strengthening partnerships with residents' associations, cooperatives, and Civil Society Organizations. Publishing new calls for proposals and expanding service modalities also increases coverage. Additionally, the use of modern management tools and the establishment of detailed indicators enable efficient monitoring and strategic adjustments, maximizing the initiative's social impact.

Policy Uptake

This housing practice has informed or been partially integrated into policy discussions, strategies, or pilot-level policy instruments.

The practice was partially integrated as a pilot instrument in the "Pode Entrar" Program, under the Credit Letter modality. This experience allowed for testing administrative workflows, partnerships with Caixa Econômica Federal (Federal Bank), and agile mechanisms for credit granting, generating positive outcomes in autonomy, housing security, and reduction of social risks for the beneficiaries. It is recommended to consolidate and expand these strategies within official policies.

Lessons & Takeaways

The experience highlighted the need to improve integration among the agencies involved, further simplify bureaucratic procedures, and strengthen social support for beneficiaries after

acquiring their homes. It also underscored the importance of creating continuous training mechanisms, both for technical teams and for the beneficiaries themselves, expanding access to information on rights, financial management, and violence prevention, thereby enhancing the program's social impact.