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The Escritura Program

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: 2023

Ongoing: Yes

End Year: N/A

Main Adequate Housing Components:



Housing Thematic Areas:

Housing Rights & Social Inclusion

Housing Policy, Legislation & Governance

Relevant SDGs:



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Problem & Context

The Escritura (deed) Cohab-SP Program, promoted by the São Paulo City Hall and coordinated by Cohab-SP, guarantees the free issuance of property deeds to homeowners who have fully paid their housing loans. The initiative is expected to benefit around 47,000 families, overcoming barriers such as lack of knowledge, forgetfulness, and high notary costs. The process includes notifying beneficiaries, providing guidance on the importance of the deed, and offering full support for collecting, reviewing, and submitting documentation to notary offices. Once issued, the deed is delivered in person, ensuring legal security, the possibility of sale, inheritance, and other property rights. Since June 2023, teams have been visiting housing complexes to expedite regularization. Previously, costs fell on the homeowners, making formalization difficult. Now, with free access, thousands of families will gain legal ownership of their homes.

Solution Developed

The practice sought to provide a swift and inclusive mechanism for the property regularization of acquired homes, with COHAB-SP assuming full responsibility for the expenses and all necessary procedures until the deed is delivered to the beneficiary.

Implementation

The Escritura (Deed) Cohab-SP Program was officially launched on July 29, 2023, at the Água Azul Unified Educational Center in Cidade Tiradentes, marking the beginning of a structured initiative to guarantee legal security for borrowers. Implementation involves document collection and analysis by COHAB-SP teams directly in the housing developments, followed by submission to notary offices. Once validated, beneficiaries are notified and invited to collect their deeds, delivered in person at no cost. By July 2025, approximately 2.000 deeds had been formalized, consolidating the program's impact. The process involves the direct participation of the Metropolitan Housing Company of São Paulo, the São Paulo City Hall, and the Municipal Housing Secretariat, along with strategic partnerships with notary offices and representative entities of the housing complexes, ensuring reach, legitimacy, and efficiency in execution.

Enablers & Obstacles

The need to promote a housing program capable of assisting families in situations of social vulnerability, as well as meeting the demands of entities previously approved in Public Calls by the São Paulo Metropolitan Housing Company but unable to participate in federal programs due to their discontinuation, led the City Hall to develop, through an interdisciplinary team, a program tailored to the municipality's housing needs. This initiative was the result of a joint effort between the Executive Branch, the academic and institutional community, and Civil Society Organizations (CSOs).

The main challenges involved establishing complementary regulations for the implementation of the Law. These were overcome through the creation of working groups that conducted studies and engaged in dialogue to support the issuance of decrees, normative instructions, ordinances, and public calls.

Results & Impact

Qualitative Impacts: The program ensures housing assistance for low-income families, guaranteeing access to adequate housing and directly contributing to SDG 11: making cities and human settlements inclusive, safe, resilient, and sustainable. Beneficiary families have gained access to safe, adequate, and affordable housing, along with public services, urban infrastructure, sanitation, and transport, leading to improvements in health, education, and security.

Long-Term Impacts: The long-term impacts are significant not only for beneficiary families but also for the city as a whole. Providing housing for vulnerable families fosters fairer and more equitable cities, while also promoting overall well-being through the reduction of cities' per capita negative environmental impact—paying special attention to air quality, municipal waste management, and other aspects (SDG Target 11.6 and related goals).

Replication & Scale Up

The Pode Entrar Program was created to address a gap in housing services in the city of São Paulo for low-income families. Municipal Law nº 17,638/2021, which established the program, provides for several housing assistance modalities that may be replicated in other municipalities.

To expand its reach, it would be strategic to integrate the program with federal and state housing initiatives, promoting co-financing and the combined use of resources. Strengthening partnerships with residents' associations, cooperatives, and CSOs, as well as publishing new calls for proposals for contracting housing developments across the program's different modalities, would further enhance its social impact with greater speed and scope.

Policy Uptake

This housing practice has been fully adopted into formal policy frameworks and legislation, and is being implemented at scale with institutional support.

Although the Pode Entrar Program is still in its initial stages of implementation, it has already been widely adopted across several of its modalities, including Entities, Companies, Housing Vouchers, Acquisition, Improvements, and Partnerships.

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Lessons & Takeaways

The implementation of the Pode Entrar Program has highlighted the importance of strengthening integration among public agencies, streamlining licensing processes, and enhancing collaboration between technical and social teams. It is recommended to expand the use of modern management tools and establish more detailed performance indicators. Maintaining constant and transparent dialogue with beneficiaries is essential.