

Habit:AÇÃO. Territorial identification of social vulnerability and unworthy housing

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Executive summary

Unworthy housing is one of the most serious indicators of social and territorial vulnerability in Portugal. The Habit:AÇÃO project has conducted a thorough analysis at national and local levels to identify patterns of unworthy housing and social vulnerability. The aim is to support locally rooted public policies underpinned by analytical evidence. The results confirm the presence of multiple dimensions of unworthy housing, which are often found in contexts of poverty, ageing, low income, unemployment, poor accessibility, and environmental risk. The most critical situations are concentrated in the Lisbon and Porto metropolitan areas, the Algarve, and the autonomous regions, where a combination of degradation, excessive housing costs, social exclusion, and other vulnerabilities is evident. The project also shows that intervention is constrained in some contexts by administrative fragmentation and unequal municipal organisational models. While some municipalities have permanent, multidisciplinary housing structures, others rely on temporary teams and scattered resources. This limits their effectiveness, particularly regarding Local Housing Strategies (LHS) and coordination with social and urban policies. In conclusion, unworthy housing is a systemic phenomenon that reflects structural weaknesses, territorial inequalities, and a lack of coordination between various levels of government. A national system for strategic planning, ongoing observation and monitoring is required to support the integration of policies on housing, social inclusion, urban planning, energy efficiency, mobility, spatial planning, and territorial cohesion. This system must also strengthen the technical and institutional capacity of municipalities.

Recommendations

- Set up a national system for monitoring unworthy housing, ensuring continuous data collection and updates, integrated territorial analysis, and public monitoring of progress.
- Strengthen renovation and energy efficiency programmes, with priority given to areas with the highest incidence of dilapidated, unworthy, or energy-inefficient housing.
- Consolidate organisational models for municipal housing, promoting the establishment of permanent, multidisciplinary technical teams that coordinate with the social action, urban planning, and civil protection areas.
- Ensure greater coherence between housing, mobility, energy, and inclusion policies by integrating social, environmental and accessibility dimensions into Local Housing Strategies (LHS).
- Increase the supply of affordable public, cooperative and cost-controlled housing, ensuring decent, accessible homes for vulnerable groups and the middle classes.

Recommendations

- Strengthen multi-level governance and institutional cooperation to ensure greater coordination between the government, autonomous regions, CCDR, local authorities and civil society.
- Adopt a differentiated territorial approach by adapting instruments and funding to the specific needs of metropolitan areas, inland regions, tourist areas, and the Azores and Madeira archipelagos.
- Ensure stable and predictable funding that is aligned with the strategic objectives of the European Union, Cohesion Policy and Local Housing Strategies, ensuring continuity and the appropriate scale of intervention.

Recipients of the policy brief

Public decision-makers and technical experts responsible for housing policy and spatial planning, namely: the government (Ministries of Housing, the Environment and Energy, and Labour, Solidarity and Social Security); the Institute for Housing and Urban Regeneration; the Regional Coordination and Development Commissions; the AM/ CIM; local authorities; social welfare institutions and civil society organisations; housing companies and cooperatives; homeowners' and tenant's associations, etc.

Introduction and Problem Statement

Decent housing is a fundamental human right and essential for social and territorial cohesion. The persistence of unworthy housing reflects structural inequalities, regulatory failures in the housing market, the age and deterioration of the built environment, and shortcomings in public policy, particularly the shortage of social housing.

The Habit:AÇÃO project was based on the understanding that the concept of "unworthy housing" is complex and depends on the situation. It includes:

- *Living Conditions* (deterioration, overcrowding, unsanitary conditions, lack

of thermal comfort, and physical accessibility).

- *Conditions of Access to Housing* (exclusion, insecurity, excessive costs, lack of alternatives).
- *Determining Spatial Housing Contexts* (social, environmental, and accessibility).

This Policy Brief provides a territorial analyses per municipality of Habitability Conditions to highlight the various instances of Unfit Housing. This provides a solid empirical basis for public policies grounded in territorial evidence.

Analysis / Key Findings

1. Housing Conditions

The national spatial analysis revealed different housing vulnerability profiles across the country. Using multivariate analysis methodologies supported by Geographic Information Systems (GIS), it is possible to create a composite index that reflects unworthy housing conditions in each area. Figure 1 shows the results, which represent distinct municipal profiles. The **metropolitan areas of Lisbon and Porto** have the highest levels of overcrowding, ageing housing stock, and deterioration, as well as low thermal comfort indices and energy inefficiency.

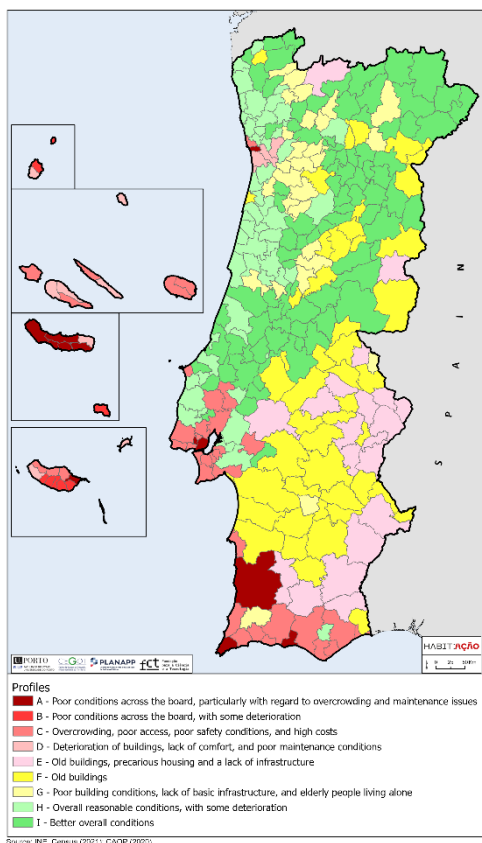
The **Algarve** stands out for its **precarious and informal housing** associated with seasonal fluctuations and tourist demand, with temporary, illegal, or overcrowded accommodation.

In the **inland regions** (Beiras, Trás-os-Montes, and the Alto and Baixo Alentejo), **old and run-down buildings occupied by elderly people on low incomes** predominate. These municipalities are characterised by depopulation and isolation.

Significant vulnerabilities are observed in all municipalities in the **Autonomous Regions**, with territorial variations. The final report of this

project contains a comprehensive description of each territorial profile.

Figure 1 – Territorial patterns of housing conditions.

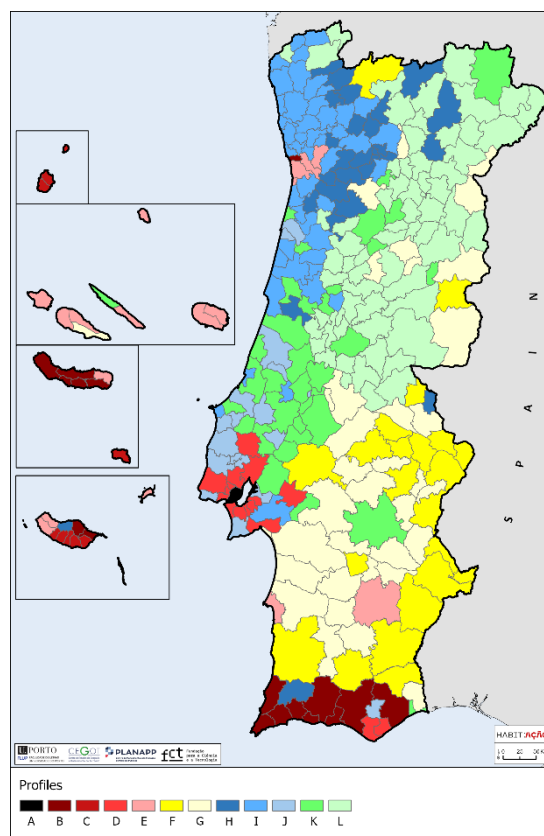


Source: Own elaboration.

2. Unfit Housing

A multidimensional view of unworthy housing was constructed by cross-referencing the following factors: housing conditions; access to housing; social vulnerability; and vulnerabilities arising from poor accessibility (physical and digital, as well as to facilities and workplaces), and from environmental contexts more susceptible to natural hazards. The results demonstrate that unworthy housing is distributed according to regional and functional patterns that combine urban, rural, social, and environmental dimensions. A typology is presented that enables twelve municipal profiles to be identified, summarising the diversity and complexity of unworthy housing situations in Portugal (Figure 2).

Figure 2 – Profiles of Unworthy Housing.



Source: Own elaboration.

Profile A – Lisbon: stands out among municipalities for its unworthy housing profile. Most of the housing conditions assessed are poor, particularly regarding occupancy (severe overcrowding), maintenance capacity, and certain amenities, access, and safety features. Lisbon is clearly distinguished by the vulnerabilities associated with its housing environment: i) access to housing is limited (lack of supply; very high rental and purchase costs), which leads to serious housing exclusion: illegal occupation of dwellings, evictions and high numbers of homeless people; ii) greater exposure to environmental risks in areas of high building density, exacerbated by the age of buildings in historic areas.

Profile B – Porto, most municipalities in the Algarve and on the islands of São Miguel, Santana and Machico in the Autonomous Region of Madeira: a group of municipalities generally characterised by the same vulnerabilities as those described in Group A: a prevalence of poor housing conditions, as evidenced by overcrowding and insufficient space; lack of maintenance; lack of infrastructure and facilities for access, safety

and comfort. Also worth noting is the significant difficulty in accessing housing, with some instances of housing exclusion, and a social environment showing signs of unemployment and poverty. One positive aspect is the good accessibility of services and places of study or work.

Profile C – Island municipalities of the Autonomous Region of Madeira (Funchal and municipalities on the island’s south coast) and the Autonomous Region of the Azores (Flores, Corvo and Vila do Porto): these stand out almost exclusively due to the poor housing conditions they present in various areas: i) the physical condition of houses, showing some deterioration; ii) lack of space, which particularly affects the most vulnerable tenants, such as the elderly and children; iii) lack of comfort; iv) insufficient maintenance. There is evidence of adults living with their parents regarding access to housing, although this is not as prevalent as in other parts of the country.

Profile D – Suburban municipalities of Lisbon, Faro and Olhão: a very pronounced profile of vulnerabilities was identified in each of the following areas: i) accommodation in newer buildings, but with overcrowding, very poor access, and poor safety conditions; ii) significant difficulties in accessing housing due to high rental or purchase costs, contributing to the emergence of a population that is excluded from the housing market; iii) a young, socially diverse environment, partly linked to immigration, where unemployment is the main problem; iv) a physical environment with various risks, such as earthquakes and floods, within a context of high urban density; v) poor accessibility to places of work or study. Commuting to Lisbon takes a long time.

Profile E – Suburban municipalities of Porto (Espinho, V. N. de Gaia, Gondomar, Paredes), several municipalities in the Autonomous Regions, Beja, and Sines: this profile is strongly associated with poor housing conditions, albeit less severe than those of the previous groups. The most significant vulnerabilities are related to increased housing costs and elderly people living alone in rundown buildings. The lack of housing comfort is significant. These are young social contexts where unemployment, low educational attainment and poverty are all fairly common. Good transport links are a positive factor in this group of municipalities.

Profile F – Inland Alentejo, Penamacor, Montalegre: a group of municipalities with a well-defined profile. Cramped accommodation in old buildings that are well-maintained but lack basic infrastructure. Good access to buying and renting. A social context with a more sizeable proportion of an ageing population, but where poverty is also very much present. Highlights: i) very poor access to all public services and urban centres in these extensive municipalities, which have a concentrated population and localities situated far from the municipal seat; a physical environment exposed to heatwaves.

Profile G – Alentejo and some municipalities in the inland Centre and North: municipalities where the main housing vulnerabilities are related to the age of the buildings. The physical condition of homes shows no particular signs of deterioration, some lack of space but no overcrowding, with infrastructure and maintenance conditions showing positive indicators. Access to housing is generally positive, with only a few municipalities showing signs of housing exclusion. The surrounding contexts reveal contrasting situations: i) socially, situations of greater vulnerability, whether linked to unemployment or ageing, contrast with more favourable situations; ii) environmentally, susceptibility to heatwaves is a risk factor; iii) poor access to services.

Profile H – Inland north-west and in some other municipalities across the country: the poor physical condition of housing is particularly prevalent in this group. There is a high prevalence of rundown buildings, which are often occupied by elderly people living alone and are sometimes linked to the age of buildings. Another very evident vulnerability in this group is the lack of basic infrastructure. Access to housing is also problematic, especially considering the number of adults who still live with their parents. This is a social context in which vulnerabilities are evident across most social dimensions, such as ageing, unemployment, poverty, and low educational attainment. However, there are differences between municipalities. An environmental context with some exposure to risks, in terms of both the danger of rural fires and exposure to cold spells.

Profile I – North and Central Coast, North-West, some municipalities in the rest of the country: housing in reasonable overall condition and good occupancy conditions. Some deterioration. In terms of housing access,

a high proportion of adults are living with their parents. This situation is particularly prevalent in the north-west of the country. While it reflects the difficulty young adults face in finding a home, it may also stem from family contexts related to land ownership and the transfer of assets from parents to children. Two situations stand out in the social context of this area: one characterised by youth, unemployment, poverty and some immigration, and the other with lower levels of unemployment and poverty. The coastal context is vulnerable to environmental risks. In terms of mobility, accessing public transport can be difficult.

Profile J – The more outlying municipalities of the AML, extending westwards to Aveiro, Ílhavo, and S. Brás de Alportel: the housing conditions are very similar to those of the previous group, albeit with greater internal diversity. Overall, the conditions are reasonable and occupancy is good. The characteristics of housing access and the surrounding contexts differ from those of the previous group. Access to housing is severely restricted by high rental costs and high mortgage repayment ratios, particularly for current rents. The presence of signs of housing exclusion confirms this difficulty. The social environment is quite favourable, although there are issues regarding the integration of immigrants. The risk of

earthquakes is high. Access to places of study and work is poor.

Profile K – Tagus Valley and the West. Bragança, Viseu, Évora, and some municipalities in the rest of the country: a group defined primarily by average conditions and no notable vulnerabilities in terms of access to housing or the social environment, with lower levels of unemployment and poverty. Housing conditions are generally good in a national context, with no obvious weaknesses in any of the analysed dimensions. Environmental risks associated with floods and earthquakes due to the considerable number of municipalities in the Lezíria do Tejo region frequently affected by these events. Good access to services, but the population of the Tagus Valley must endure long commutes to Lisbon.

Profile L – Northern and Central Inland Regions: favourable living conditions and access to housing, with only limited instances of housing exclusion, primarily in situations where adults live with their parents. The social context is strongly marked by an ageing population and the associated physical disabilities. Environmental risks linked to the danger of rural fires, as well as susceptibility to cold spells and heatwaves. Poor access to services.

Trends and implications

The results presented confirm that unworthy housing is **widespread, polycentric, and structurally unequal**. Therefore, unworthy housing is multidimensional, necessitating territorially specific and multisectoral policies. Each territorial profile reflects a unique combination of housing, social, and environmental vulnerabilities, which should guide public policies according to the diversity and capacities of each territory.

The picture shows that old urban areas and new, vulnerable suburbs coexist with ageing

rural areas, revealing the need for policies that are tailored to different spatial contexts.

The spatial overlap of housing degradation, low incomes, ageing populations, and environmental risk highlights the importance of integrated planning and continuous territorial assessments.

The project's final report presents analyses conducted in four local authority areas, offering fresh spatial insights at a local level.

Lessons from Local Housing Strategies and organisational models

Regional studies (AMP, AML, Algarve and Madeira) confirm that, while unworthy housing takes various territorial forms, it shares common structural causes.

Although Local Housing Strategies (LHS) show potential, they lack integration with urban, social, and environmental policies. The implementation of sustainable housing policies is limited by disparities in municipal technical capacity.

The institutional analysis conducted in the two metropolitan areas revealed the variety of municipal organisational models in place. In

some municipalities, the establishment of integrated organisational units linking housing, social action and urban planning has enabled more coordinated and sustainable responses. In other contexts, short-lived and fragmented structures prevail. These structures depend on temporary projects and have weak interdepartmental coordination, which limits the implementation of the LHS and the effectiveness of public policies. It is essential to strengthen and stabilise these structures to consolidate local capacity for planning, implementing, and monitoring housing policies.

Policy Options and Recommendations

Addressing unworthy housing requires a **multi-level, integrated and sustained** approach. The Habit:AÇÃO project the five main pillars of public policy and brings together strategic, operational, and institutional support measures.

1. Strengthen the knowledge, monitoring, and territorial diagnosis system

Objective: the aim is to create an integrated, up-to-date information base to inform public decision-making and monitor trends in unworthy housing in Portugal.

Recommendations:

- Establish a National System for the Observation and Monitoring of Unworthy Housing, based on the territorial model developed by the project, integrating census, administrative and geospatial data (INE, IHRU, CCDR, local authorities and academia).
- Regularly update indicators on habitability, housing exclusion, social vulnerability, and accessibility with multi-level analysis (parish, municipality, and region).
- Develop a public digital platform for data consultation and cross-referencing to promote transparency, evidence-based planning, and collaboration between institutions.
- Encourage applied research and knowledge networks on unworthy housing, involving universities, local authorities, and national and regional public bodies.
- Ensure that participatory monitoring involves citizens, community organisations,

and local associations in identifying situations of unworthy housing.

2. Rehabilitate and upgrade the existing housing stock

Objective: restore dilapidated buildings and improve the comfort, safety, and energy efficiency of homes, particularly in the most vulnerable areas.

Recommendations:

- Strengthen public renovation programmes such as the National Building Renovation Fund (FNRE) to ensure greater territorial coverage and simpler procedures.
- Prioritise areas with concentrations of dilapidated, overcrowded, and unsanitary housing, as identified through the vulnerability mapping of the Habit:AÇÃO project.
- Set up specific funding lines aimed at rehabilitating older buildings inhabited by older people. These should include direct support and local technical assistance.
- Develop tools to support the conservation and maintenance of public housing stock.
- Promote integrated neighbourhood programmes combining physical regeneration, social inclusion, mobility, and improvements to public spaces.
- Implement programmes to improve the energy efficiency and thermal comfort of dwellings in poor condition, which will benefit the environment and public health.
- Provide tax incentives and affordable rental schemes to encourage the reuse of vacant or underused buildings.

3. Guarantee access to housing and prevent housing exclusion

Objective: ensure that all social groups have an effective right to decent, safe, and financially accessible housing.

Recommendations:

- Increase the supply of public and cooperative housing, particularly in metropolitan and tourist areas where the private market is inherently exclusionary.
- Review the eligibility criteria for housing programmes (namely, 1.º Direito, Porta de Entrada, and Porta 65+), to include cases involving excessive housing costs, job insecurity, and energy poverty.
- Create mechanisms to prevent evictions and address housing emergencies, establishing protocols between the IHRU, Social Security Service Social, and local authorities.
- Promote rent-controlled models, including modular housing and transitional solutions.
- Integrate social and health dimensions into housing policy, providing beneficiary households with technical and social support.
- Improve housing provision for vulnerable groups, such as isolated elderly people, people with disabilities, victims of domestic violence, migrants and the homeless.

4. Strengthen multi-level governance and institutional capacity

Objective: ensure effective coordination between levels of government, providing local authorities with adequate human, technical and financial resources.

Recommendations:

- Set up permanent coordination mechanisms between the government, the IHRU, the CCDR, the autonomous regions, the CIM/AMs, and the municipalities to ensure alignment between national, regional, and local policies.
- Strengthen municipal technical capacities by forming multidisciplinary teams comprising planners, engineers, architects, social workers, financial managers, and geographic information systems experts.
- Promote continuous training and the development of networks for sharing knowledge on the diagnosis, management,

and implementation of housing programmes.

- Encourage models of inter-municipal cooperation, particularly in smaller NUTS III regions, to optimise technical and financial resources.
- Ensure stable, multi-annual funding and criteria for fair territorial redistribution, integrating national and EU funds (FEDER, FSE+).
- Establish systematic evaluations of Local Housing Strategies (LHS) and Municipal Housing Charters (MHC), along with monitoring of results and the sharing of best practices.
- Strengthen the role of the CCDRs and the autonomous regions in housing planning by providing them with instruments adapted to their geographical and institutional contexts.
- Consolidate stable municipal organisational models that function as local housing hubs, ensuring coordination between policies, institutional continuity, and monitoring of LHS and MHC. These hubs should comprise permanent, multidisciplinary technical teams with expertise in planning, engineering, architecture, social action, and financial management.
- Create inter-municipal networks to share knowledge and best practice, supporting local authorities with limited technical capacity while promoting greater institutional cohesion within the housing system.

5. Promote a territorially differentiated approach

Objective: adapt housing policies to regional and local specifics, bearing in mind the territorial typologies identified in the Habit:AÇÃO project.

Recommendations:

- **Metropolitan Areas:**
 - Control the pressure on the property market and rising rental prices.
 - Encourage the regeneration of dilapidated buildings and the repurposing of vacant properties.
 - Promote urban regeneration policies, integrating the expansion of affordable housing and improving transport.

- Promote Metropolitan Housing Strategies (MHS), strengthening inter-municipal coordination and integrated monitoring.
- **Metropolitan Peripheries and Medium-Sized Cities:**
 - Combine housing policies with social inclusion, mobility, and employment initiatives.
 - Improve Local Housing Strategies (LHS) by transforming them into instruments that can be used for coordination and monitoring.
- **Rural and Inland Regions:**
 - Design simplified renovation programmes and provide local technical support.
 - Adapt tax incentives and funding schemes for use in low-density areas.
- **Tourist Regions (Algarve and some coastal areas):**
 - Regulate private accommodation and curb the conversion of permanent housing for tourist use.
 - Create a reserve of affordable housing for permanent residents and seasonal workers.
- **Autonomous regions of the Azores and Madeira:**
 - Develop regional housing regeneration and climate resilience plans that are

suited to geographical conditions and the dispersed nature of housing.

- Strengthen coordination between the Regional Government, municipalities, and the IHRU, and ensure specific funding for reconstruction and risk mitigation.

6. Integrate housing policies with territorial cohesion, sustainability, and public health

Objective: put decent housing at the heart of sustainable development policies.

Recommendations:

- Ensure that housing policies are aligned with those on urban planning, mobility, energy, the environment, and health.
- Incorporate carbon neutrality and energy efficiency targets into public renovation and construction programmes.
- Ensure territorial and social impact assessments are carried out for all housing investment programmes.
- Encourage citizen participation and collaborative planning by involving local communities in finding solutions, decision-making and monitoring processes.

Operational Summary

The Habit:AÇÃO project proposes a housing policy based on territorial evidence. This policy would coordinate different scales and levels of action, with a focus on housing dignity as a right and an instrument of social and territorial cohesion.

These recommendations should be implemented with support from:

- Robust data infrastructure.
- Local, regional, and national institutional capacity building.
- Stable and equitable funding.
- Territorial, cross-sectoral and integrated approaches.
- Long-term political commitments.

Conclusion

The Habit:AÇÃO project demonstrates that the issue of unworthy housing in Portugal is structural, multidimensional, and territorialised. Its continued presence reflects decades of disinvestment in housing, failures in the coordination of public policies and pronounced regional and social inequalities.

The empirical analysis confirms that **the empirical analysis confirms that unworthy housing encompasses more than just the physical deterioration of homes; it also reflects social, economic, environmental and accessibility vulnerabilities that reinforce each other, creating cumulative**

cycles of exclusion. These dynamics manifest in many ways: housing shortages in metropolitan areas, inaccessibility and informality in tourist areas, dilapidation and ageing infrastructure in rural inland areas, and structural constraints in the autonomous regions. This requires a differentiated, territorially focused response.

The challenge of unworthy housing requires a cross-cutting, structural public policy approach, situated at the intersection of urban planning, social cohesion, the energy transition, and public health.

Promoting the right to decent housing also helps to ensure social justice, economic stability, and territorial sustainability.

The report identifies three key conditions for the success of public policies in this area:

1. **Continuous territorial knowledge** – the creation of a **National System for Monitoring Unworthy Housing**, ensuring up-to-date and comparable data, is essential for guiding effective interventions and monitoring results.
2. **Institutional capacity building and multi-level coordination** – it is necessary to strengthen the technical, human, and financial resources of local authorities, and to ensure effective coordination between the government, autonomous regions, the CCDR, and local authorities.
3. **Stable, long-term funding** – increasing the supply of affordable housing and

undertaking urban regeneration and rehabilitation require sustained, predictable investment that is aligned with the objectives of Cohesion Policy and Local Housing Strategies.

The approach advocated by Habit:AÇÃO, based on territorial evidence, institutional cooperation and spatial differentiation, offers a robust way of turning scientific knowledge into public policy. This is the only way to reduce housing inequalities, promote territorial cohesion, and ensure decent housing for all people and communities, regardless of their location.

Consolidating municipal organisational structures that specialise in housing is an essential strategic priority. Institutional stability, professionalisation of local teams, and cooperation between local and national authorities are prerequisites for the transformation of housing policy into a **robust, continuous, and effective** public system capable of ensuring long-term dignity and in short, promoting decent housing is an investment in the country's development, as well as in social cohesion, community life and environmental resilience.

Therefore, it must be a local, regional, and national priority that is addressed and implemented in a coordinated and integrated manner.

References and Credits

Based on: *Relatório Final "Habit:AÇÃO – Identificação territorial da vulnerabilidade social e da habitação indigna"* (CEGOT-FLUP, 2025).



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