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Housing problems in Portugal: a challenge to define a territorialised policy in times of crisis¹

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1. INTRODUCTION

Although quite small, Portugal is home to a large diversity of social and housing dynamics and features. However, housing policies implemented in Portugal have been largely structured around the problems associated to the metropolitan areas. This research thus proposes to develop a methodology that is able to support the territorialisation of housing policies. More precisely, policies should seek to adapt to a context of profound changes anchored in increasingly more complex lifestyles (Ascher, 1998) and in the relevant changes in the models of housing policy intervention, as well as in the crisis that has befallen the developed world in general (Guerra, 2011). Isabel Guerra identifies the recent trends that have swept through the housing market in Portugal, namely, the demand and relevance of individual private housing, the persistence of precarious housing, particularly around large cities, an undeniable option for home ownership and the lack of public housing (Guerra, 2011: 43). Housing is, undoubtedly, the most visible side of the social conditions of populations. On the threshold of the 21st century, an essential step towards social cohesion may involve tackling the deteriorated housing conditions that still persist today, for e.g., derelict buildings, rundown social housing districts, overcrowded dwellings, houses lacking basic amenities, and houses without the minimum living conditions.

In the late 20th century, housing problems in Portugal were largely related to the rapid growth of the Lisbon and Porto metropolitan areas (Ferreira, 1987; Ferreira, 1993; Serra, 2002), resulting from an intensive rural exodus, the return of residents from the former Portuguese colonies after the 25th April 1974 revolution, the lengthy freeze on rents (which contributed to the deterioration of the housing stock and to overcrowding), the outbreak of illegal construction², the lack of social housing and its poor quality of construction (leading to the rapid deterioration of the buildings), the concentration of socially homogenous disadvantaged populations in social housing neighbourhoods (with significant social consequences) and, more recently, the presence of economic immigrants, most of whom live in

¹ This paper follows on from a number of publications accomplished over the last few years by this group of researchers.

² Constructions carried out without a legal license, including constructions in allotments without the proper license (Decree-law 804/76, of 6th November).

rundown dwellings. When analysing the evolution of housing offer in Portugal in the last 30 years, it is clear that housing has greatly expanded and comfort levels have improved considerably. However, a number of housing problems have persisted related mostly to socially vulnerable populations. The approaches developed in Portugal lack territorial reflection at different scales.

The research presented here is the result of a multi-scale approach. We begin with a general approach at the national and regional level. Then, a dynamic analysis is conducted (2001/2011) at the level of parishes, which is an interesting scale to portray the dynamics of some indicators. Finally, we focus on the municipal level, to explore the problems and impacts of the crisis. It is an exploratory exercise seeking to provide information to sustain spatial policies for housing.

2. OVERVIEW OF ADVANCES MADE IN THE HOUSING STOCK IN THE LAST DECADE

The evolution and characterisation of the housing stock and its evaluation provide relevant information for the economic and social development. When analysing the evolution of housing offer in Portugal in the last 30 years, it is clear that housing has greatly expanded and comfort levels have improved considerably.

In the last decade the housing stock continued to grow significantly. According to the 2011 Census, there were 3 544 389 buildings intended for housing and 5 878 756 dwellings. Compared to the 2001 Census, there was an increase of 12.2 % and 16.3% respectively, which means that there are 384 346 more buildings and 823 834 more dwellings. The analysis of existing buildings in 2011, by date of construction, reveals housing boom in Portugal in the last decade. About 18% of the buildings were built after 1960 and 30% were built during the last two decades (1991-2011) (Table 1). The Algarve showed the strongest increase in buildings, of about 24%, followed by the Autonomous Region (A.R.) of Madeira, with 23%. This growth is due mainly to the fact that, in the case of these two regions, the tourism has a significant weight manifesting itself in the construction of hotels and second residence houses. The North and the Alentejo showed the lowest increases, of about 10%. The Autonomous Region (A.R.) of the Azores and Central Portugal also showed a positive variation of about 12%.

The mean size of buildings (mean number of dwellings per building) has always increased over the decades. In 2011, there were 1.7 dwellings per building, compared to 1.6 in 2001. At regional level, this indicator varies significantly. In the Lisbon region, the average size of buildings is about twice the national average, while the figures in the Azores are lower, 1.1. The regions with the largest number of dwellings per building are, Greater Lisbon (3.3), the Setúbal Peninsula (2.5) and Greater Porto (2.3), which shows a greater tendency for larger and higher buildings, due to increasing urbanisation, while in the remaining regions single family homes prevail, with 1.3 and 1.1 dwellings. The strong growth in construction in the last few decades means that a significant part of the buildings are quite young. In fact, in 2011 the number of buildings constructed by 1960 is less than twice that of those built in the last decade (after 2001). In terms of regions, the Algarve and the A.R. of Madeira has the youngest housing stock, while the inland regions, Greater Lisbon and Greater Porto have older stocks than those along the coastal areas. The housing stock in the regions located around Greater Lisbon and Greater Porto is younger, which is explained by intensive construction in the last decades, due to increasing urbanisation and the good conditions of access to housing credit.

The comfort of dwellings is strongly affected by the state of conservation of them and of the buildings where they are placed in. The natural aging of the built or the poor quality of building materials lead to their degradation. A correct valuation of needed repairs allows a better planning and the definition of a concerted commitment within the framework of urban renewal. The state of preservation of buildings in 2011 shows that only 1.7% of the buildings were very rundown and 27.2% needed repairs. Most of the buildings, 71%, corresponding to 2 519 452 buildings, were in a good state of preservation and did not need repairs. These results are a direct consequence of a relatively young housing stock, reflecting the construction dynamics over the last decades.

These indicators have improved over the past ten years. For instance, in 2001, 3% of the buildings were very rundown and 38% were in need of repairs (Matos, 2012). The North region showed the most significant improvement in terms of the state of preservation of buildings. In 2001, 3.5% of buildings were very rundown, compared to 1.6% in 2011. The Alentejo shows the highest percentage of deteriorated buildings, 2.1%, and the A.R. of the Azores the lowest, 0.9% (Figure 1). In terms of overcrowding, this indicator has also improved nationwide, with 450 729 overcrowded dwellings in 2011 compared to more than half a million in 2001. The proportion of overcrowded households represented 11% of the total households occupied as usual residences (-5 p.p. comparing to 2001). The A.R. of Madeira and A.R. of Azores shows the highest percentage of overcrowded dwellings respectively 23% and 16% (Figure 1).

As for the non-conventional dwelling (tent/rudimentary wooden home, mobile, improvised in building or elsewhere inhabited local), numbers also significantly dropped between 2001 and 2011, partly because of the Special Rehousing Programme introduced in 1993³, bringing government funds to local authorities and other agents, intended to end with this type of households in the two metropolitan areas, enabling the construction of social housing to rehouse the families living in these precarious accommodations.

In fact the housing needs in quantity terms were 132 656 dwellings, 22% less than in 2001. In spite of the rise in the number of classic families, which determines an increase of the minimum reserve requirement of the housing market, the decline in quantitative needs was strongly influenced by the significant decrease (-76%) of non-conventional dwellings.

The living conditions and comfort of houses has also improved. About 98% of classical dwellings have basic amenities such as piped water supply, sewerage and bathrooms with bathtub or shower, compared to 91% in 2001.

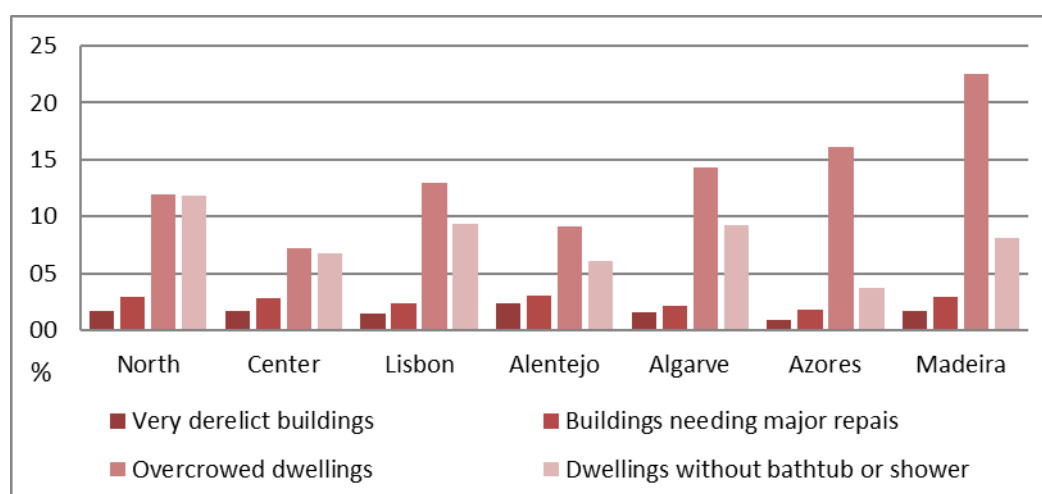
Table 1- General features of the housing stock, Portugal, 2001 and 2011

	2001	%	2011	%	Variation (%) 2001-11
Total conventional dwellings (or households)	5046744	100.0	5866152	100.0	16.2
Total conventional dwellings (or households) of usual residence	3551229	70.4	3991112	68.0	12.4
Total buildings	3160043	100.0	3544389	100.0	12.2
Buildings constructed before 1960	955858	30.2	624279	17.6	-34.7
Buildings constructed between 1991 and 2001	606644	19.2	558471	15.8	-7.9
Buildings constructed after 2001			510005	14.4	
Conventional dwellings/buildings	1,59		1,66		
Very derelict buildings	92365	2.9	59155	1.7	-36.0
Buildings needing major repairs	163015	5.2	97157	2.7	-40.4
Overcrowded dwellings	568886	16.1	450729	11.3	-20.8
Dwellings without water supply	54396	1.5	23579	0.6	-56.7
Dwellings without bathtub or shower	223916	6.3	76924	1.9	-65.6
Dwellings without any amenities	3753	0.1	5637	0.1	50.2
Non-conventional family dwellings	27319	0.5	6612	0.1	-75.8

Source: INE, 2001 and 2011 Census

³ *Programa Especial de Realojamento*, Decree-law 163/93, of 7th May, amended by Decree-law 271/2003, of 28th October.

Figure 1 - Major problems of the housing stock in 2011, by Regions



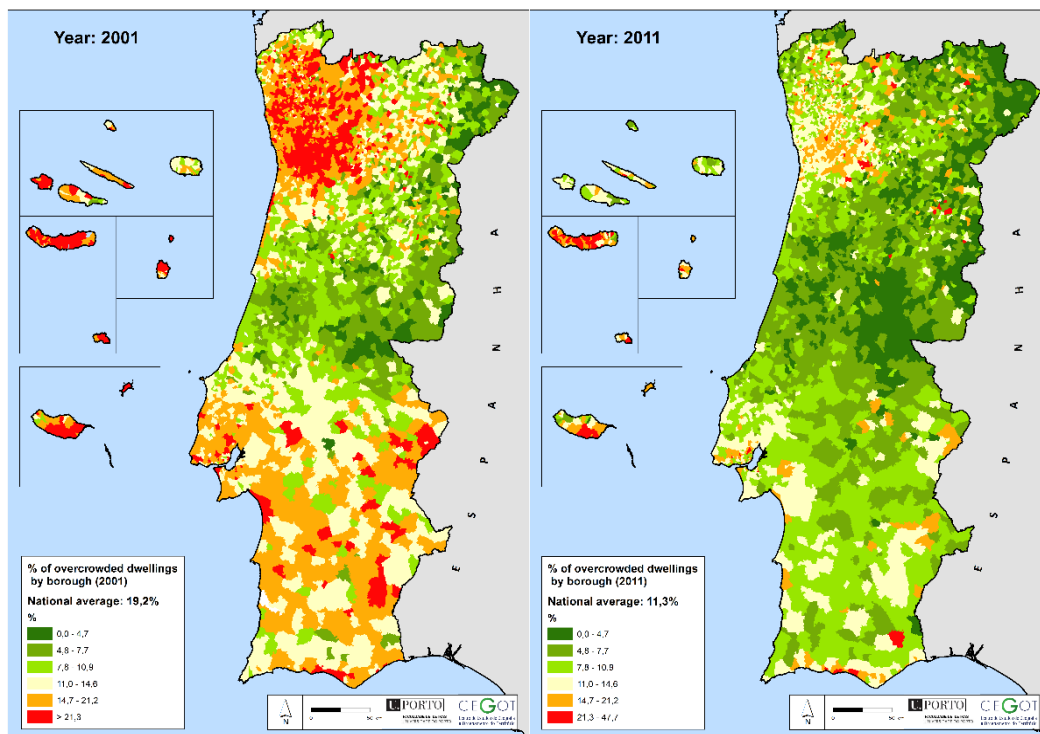
Source: INE, Census 2011

3. SOME HOUSING AND SOCIAL PROBLEMS PERSIST

As mentioned previously, housing conditions and comfort in Portugal have significantly improved in the last decade. However, problems seem to persist and concentrate in some areas. Overcrowded dwellings are primarily located in densely populated areas, where people with low school qualifications and scarce economic resources live, particularly in the North, especially in the regions of *Tâmega* and *Sousa*. The geographical concentration of this problem is shown in Figure 2, illustrating the severity of the problem.

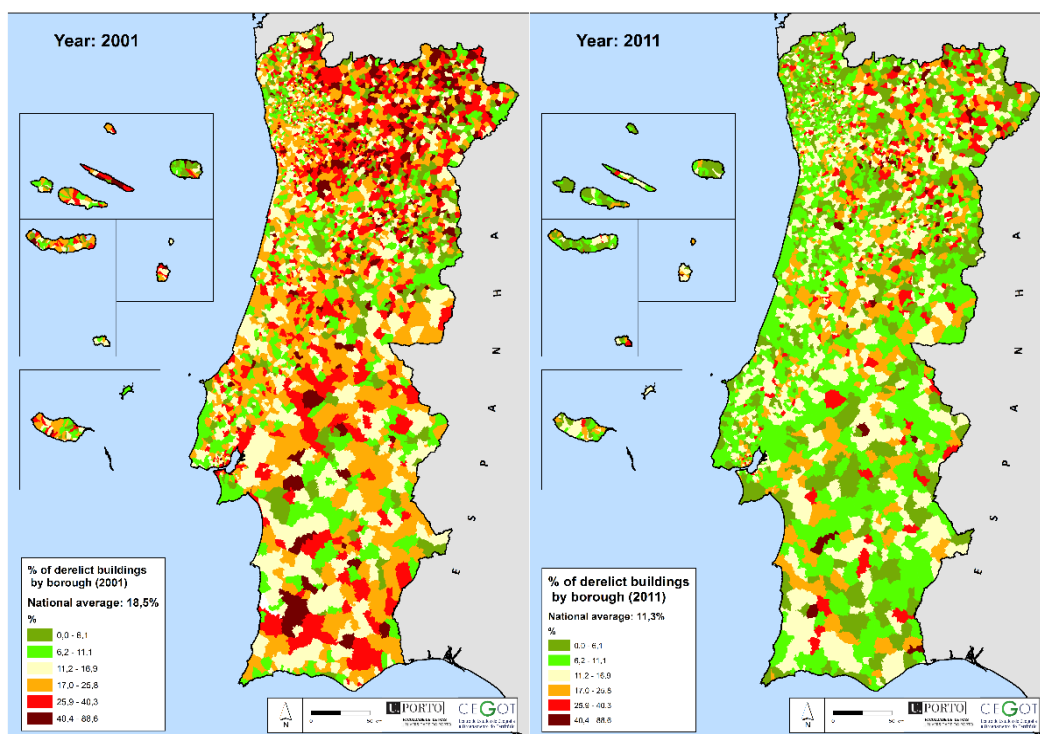
We have seen that the relatively new housing stock does not appear to prevent the deterioration of buildings. Obviously, physical deterioration affects older buildings the most and, therefore, the state of decline prevails in areas with older construction, i.e., in historical centres, particularly in Lisbon and Porto, and also in some urban centres in the North and Centre regions of the country (Figure 3). Prospectively, given the poor quality of construction in the last thirty years, this problem will surely intensify in the coming years, exacerbated by the economic crisis, as some owners will find it financially difficult to carry out the maintenance of buildings and dwellings.

In terms of essential living conditions (water, sewerage, electricity and toilets), although they have improved, discomfort persists, especially related to the lack of a bathtub or shower, or to thermal comfort (heating in colder seasons). At territorial level, the lack of bathing facilities in dwellings is geographically concentrated in some regions. The worst situations are found mostly in rural areas in the North, Inland Centre, and Serra Algarvia – the mountainous areas of Algarve (Figure 4). In the future, the problems related with housing comfort will be heightened. After nearly thirty years of public policies facilitating real estate investment, which regardless of their negative impact contributed to improving access to housing by the Portuguese population, in the coming decade public policies will encourage the rehabilitation of buildings, thermal comfort and housing quality. To look into these issues in relative terms (by borough or council) can conceal the actual magnitude of some of these problems. In absolute terms, the geographical location of these problems proves differently, as they are found mostly in urban areas. Therefore, overcrowded, derelict and poorly structured dwellings are found mostly in the metropolitan areas (Table 2).



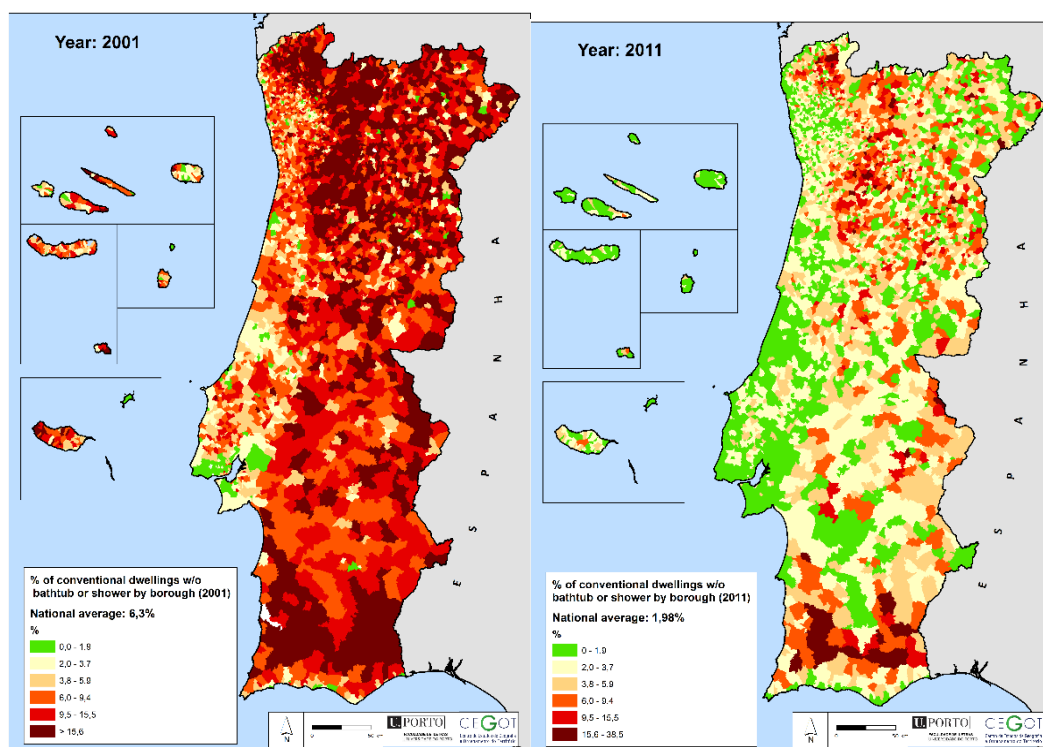
Source: INE, 2001 and 2011 Census

Figure 2 - Problems in the housing stock in 2001 and 2011: overcrowded dwellings



Source: INE, 2001 and 2011 Census

Figure 3 - Problems in the housing stock in 2001 and 2011: derelict buildings



Source: INE, Census 2001 and Census 2011

Figure 4 - Problems in the housing stock in 2001 and 2011: discomfort in houses lack of baths or shower

Table 2- Some indicators of discomfort in the housing stock, in the Lisbon and Porto metropolitan areas, 2011

	Greater Lisbon (NUT III)	%	Greater Porto (NUT III)	%
Very rundown buildings	4269	7,2	4623	7,8
Buildings needing major repairs	6849	2,0	8143	2,4
Overcrowded dwellings	110574	24,5	64161	14,2
Dwellings lacking water supply	1490	6,3	2325	9,9
Dwellings lacking bathtub or shower	6764	8,8	9870	12,8
Non-conventional family dwellings	1199	18,1	531	8,0
Total conventional dwellings (of usual residence)	821036	20,6	484280	12,1

Source: INE, Census 2011

Note: % calculated in relation to the country total

The most relevant social and demographic vulnerabilities are related to the increasing ageing of the Portuguese population, which is practically common to most of the country and Europe. Thus, population ageing is no longer typical of the inland, depopulated areas and has expanded to the entire territory, revealing greater intensity in some areas – city centres, low density rural areas and mountain areas (Figure 5).

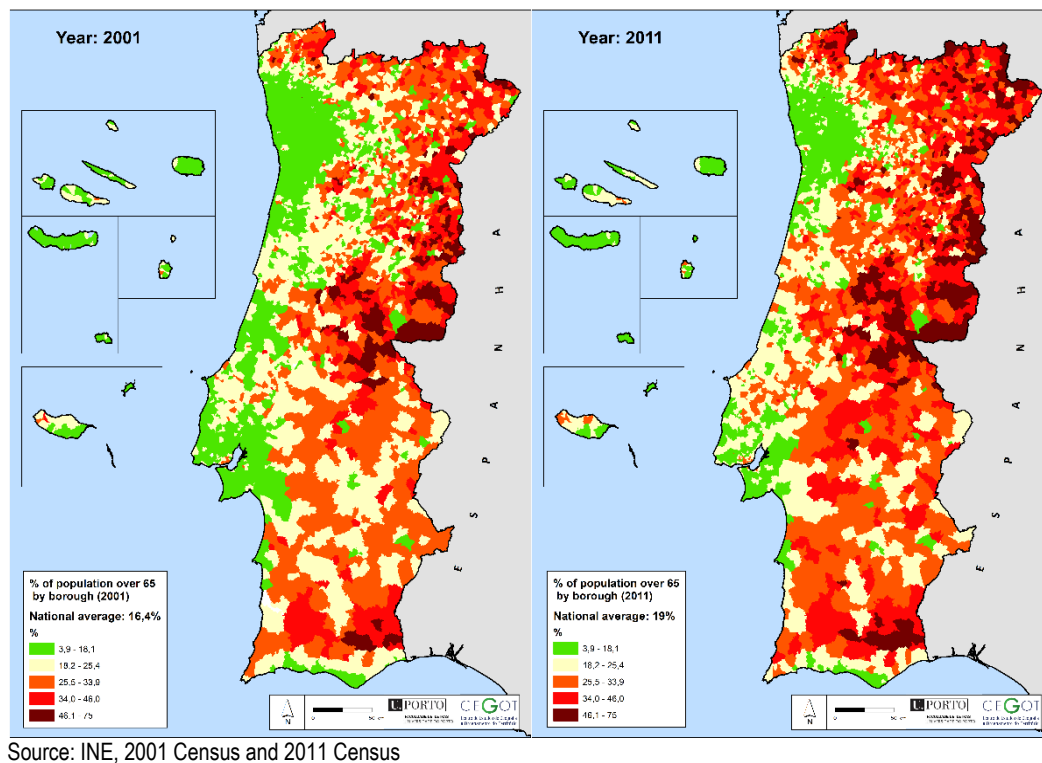


Figure 5 - Social and demographic features in 2001 and 2011: elderly population

4. PRESENT SITUATION AND SOME INDICATORS OF THE ECONOMIC CRISIS WITH IMPACTS ON HOUSING AND SOCIAL VULNERABILITY

As we have seen, the housing stock in Portugal has clearly improved, as a result of public investments (particularly in infrastructure, water and sanitation, and in the construction of housing for underprivileged populations), but also high investments from the private sector, as families invest strongly in house ownership based on bank mortgages. Housing quality has improved but, at the end of 2011, some problems have persisted, which lack investment. Summarily, we can list the following:

- Problems related to the state of decay of buildings
- Situations of overcrowding persist
- Problems related with housing amenities
- Increase in the number of senior citizens living alone.

Given the current crisis in Portugal, the prospects for the next few years are dire, putting at stake the positive evolution that has been recorded thus far in terms of housing quality, as public resources become increasingly scarce and families lose their purchasing power.

In this paper, we have opted for a municipal approach, so as to conduct a better spatial reading and intersect the available data on the crisis.

4.1. Housing: present situation

To systematise the housing problems found at municipal level, two complementary perspectives have been selected:

- The absolute importance of the problem at municipal level, seeking to highlight the spatial scale of the problem at national level;
- The relative importance of the problem at municipal level, seeking to highlight the problems at the local scale.

Mapping these two approaches will allow us to conduct a spatial analysis in which data is intersected that is of crucial importance for both national and local public policies.

At the national level, in absolute terms, the degradation of the built environment is dominant in the regions of the North, Centre, and Lisbon and Tagus Valley (Figure 6.1). It is manifest in a large number of municipalities, but Lisbon, Porto and Vila Nova de Gaia stand out. The map illustrates clearly the territorialisation of the phenomenon and comprises an important source of information for consideration in a national public policy on the rehabilitation of the built environment.

In municipal terms (importance of the derelict buildings in the total number of municipal buildings), the phenomenon once again finds spatial expression (Figure 6.2). At the local level, the state of degradation of the built environment is clearly a problem that requires a response in terms of rehabilitation, most noticeably in urban areas. In regional terms, Alentejo is the region with less problems in terms of degradation, with a few exceptions.

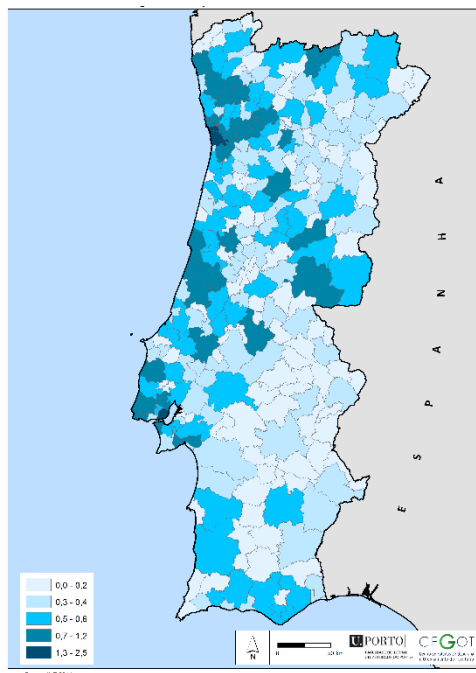


Figure 6.1 – Derelict buildings by municipality in the total number of derelict buildings at national level, 2011.

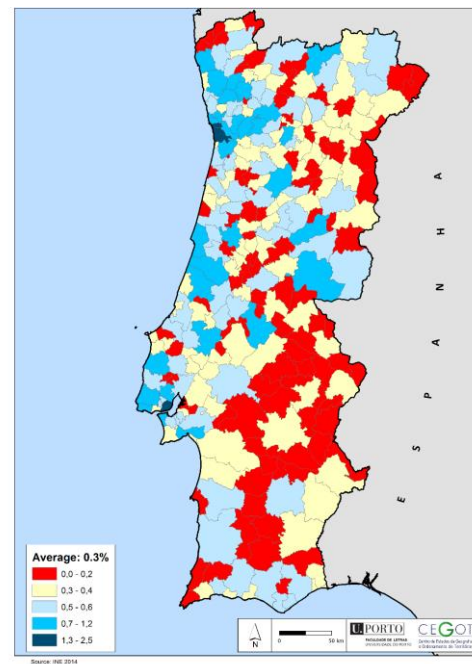


Figure 6.2 – Derelict buildings by municipality in the total number of derelict buildings at municipal level, 2011.

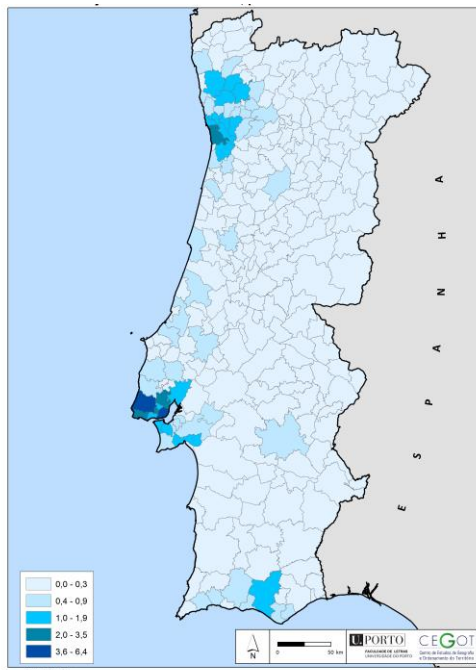


Figure 7.1 – Overcrowded dwellings by municipality in the total number of overcrowded dwellings at national level, 2011.

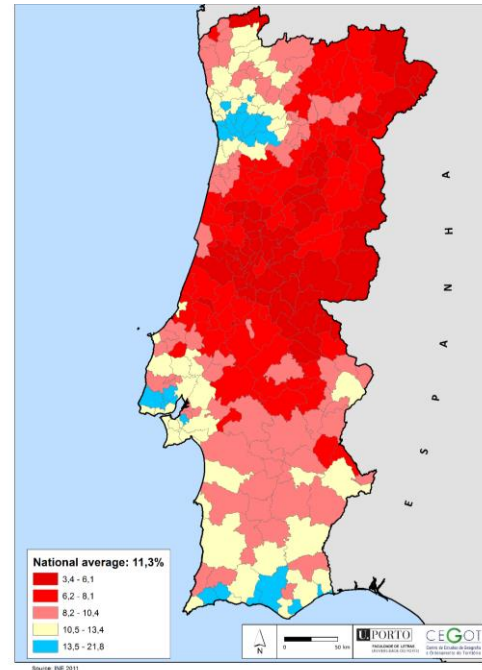


Figure 7.2 – Overcrowded dwellings by municipality in the total number of overcrowded dwellings at municipal level, 2011.

In terms of overcrowded dwellings at the national level, the largest numbers are concentrated in the metropolitan areas and some urban agglomerations (Figure 7.1). Some municipalities in Greater Porto and Greater Lisbon, as well as Braga, Guimarães, Vila Nova de Famalicão, Barcelos and Loulé stand out. In municipal terms (Figure 7.2), the mapping expresses strongly the territorialisation of this problem, highlighting its concentration: an extensive area surrounding Porto, extending clearly east to Cinfães and Marco de Canavezes; some municipalities of Greater Lisbon, especially Sintra and Amadora, Odivelas and Loures; some municipalities of Algarve, Loulé, Albufeira, Lagos and Portimão, Olhão and Vila Real de Santo António. It is worth noting though that in vast areas of the countries there are municipalities that do not show high levels of housing occupancy.

Prospectively, we should refer that the size of households is dropping dramatically, which can contribute to naturally reduce this problem. However, if the current economic crisis lasts for much longer, it may reflect on this indicator, even increasing it slightly, as real demand will contract.

In Portugal, housing amenities continue to be very poor. There are still dwellings lacking baths or showers, as well as thermal comfort (very cold in the winter and very hot in the summer). Portraying the first situation (Figures 8), we can see that housing comfort in terms of individual hygiene reveals a territorial pattern (Figure 8.1) around the Northwest, Greater Lisbon (particularly in some municipalities), and especially in municipalities with medium-sized cities, i.e., the more urbanised areas. However, if we analyse the situation at the municipal scale (Figure 8.2), it is clear that the problem mostly affects inland municipalities, most severely those located in some areas, such as southern Alentejo, north-eastern Alentejano and the arc between Arcos de Valdevez-Montalegre until Vouzela.

With the population ageing in Portugal, senior citizens living alone are a serious problem and tend to increase, affecting both urban and rural areas. In absolute terms (Figure 9.1), the phenomenon is particularly striking in Greater Lisbon (in which Lisbon, Sintra and Loures stand out) and Greater Porto, as well as in some Portuguese medium-sized cities. In relative terms (Figure 9.2), the problem affects mainly the more aged rural areas. Thus, policy should address these two complementary territorialities, i.e., the urban areas are marked by a high number of elderly living alone whereas the rural areas show

the isolation of the elderly in low density areas. it is the same problem but which require different answers on the part of public policy.

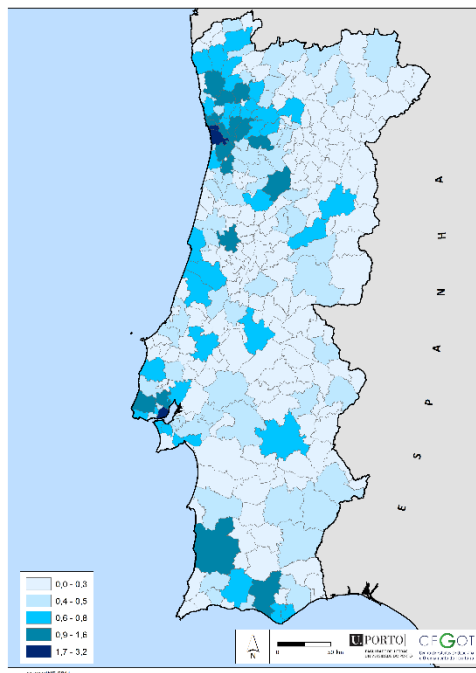


Figure 8.1 – Dwelling lacking baths or showers, by municipality in the total number of dwellings lacking baths or showers at national level, 2011.

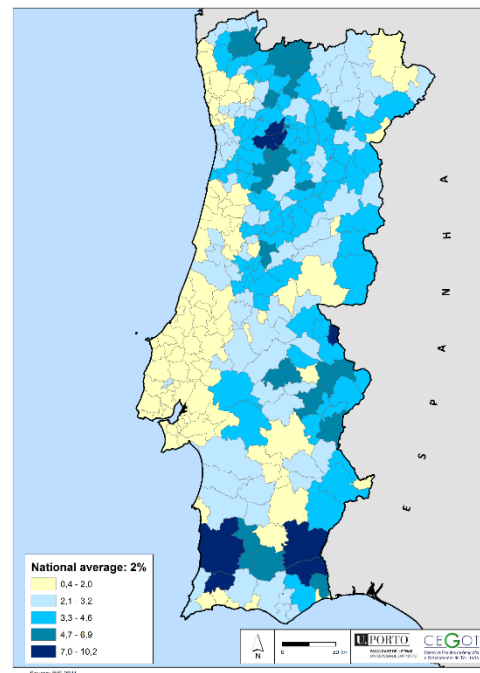


Figure 8.2 - Dwelling lacking baths or showers, by municipality in the total number of dwellings lacking baths or showers at municipal level, 2011

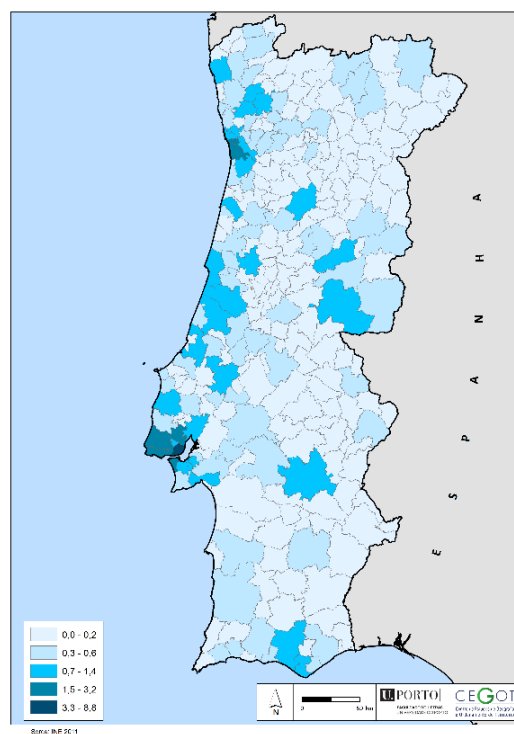


Figure 9.1 – Elderly living alone by municipality in the total number of elderly living alone at national level, 2011.

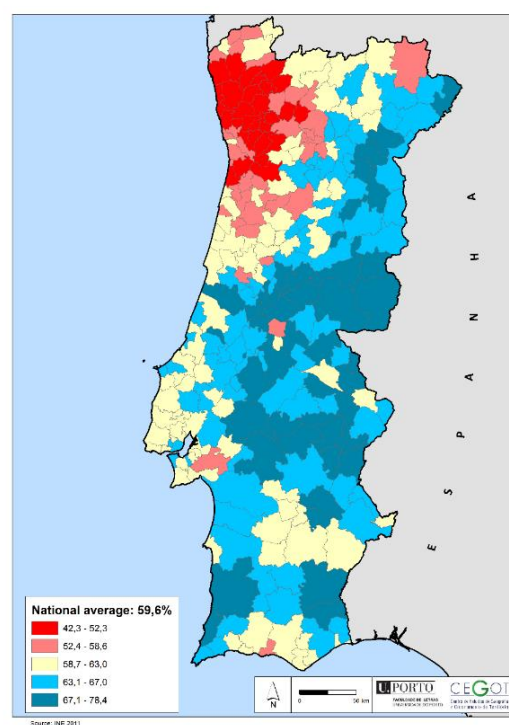


Figure 9.2 - Elderly living alone by municipality in the total number of elderly living alone at municipal level, 2011.

4.2. Economic crisis and impacts on housing and social vulnerability

Like a number of other South European countries, Portugal has recently been in a state of economic crisis with impacts on increasing social risks. In terms of social and housing aspects there are diverse signs of the crisis, however, the available indicators to measure their territorial impacts are relatively small and only allow us to a vision at the national level. According to the European Union Report on the Social Impact of Fiscal Consolidation from 2011, housing and related services emerge as one area which has been particularly adversely affected by the economic and financial crisis. Certain groups have been particularly badly affected by the crisis: in particular young people (under 25s), those with low levels of education and training, households with children (especially lone parents and larger families), young people without family protection, immigrants, those on temporary contracts and low waged workers. Portugal responded to recession by implementing cuts in welfare benefits, in wages and increases in taxes, particularly indirect taxes such as Value Added Tax (VAT) and an extraordinary surtax of 3.5% applicable to income subject to PIT⁴ that exceeds per individual taxpayer, the annual minimum salary (€ 6,790).

High levels of unemployment⁵ are the most evident and documented social impact of the crisis particularly among the youth population. Another important consequence is the growing indebtedness of **households** that worsened the living conditions and have increased social inequalities. Actually, the cost of living for families with low income has increased much faster than for high income households (for instance from the effect of increasing VAT on some basic goods). Analysing the data of table 3 it turns out that unemployment figures keep rising, especially as regards the number of qualified unemployed (with secondary, post-secondary education or higher education) that have significantly increased.

Table 3 – Unemployment by gender and schooling, Portugal

Unemployment/years	2006	2007	2008	2009	2010	2011	2012	2013
Total (in thousands)	427.9	448.5	427.0	528.7	602.6	706.1	860.1	826.7
Total (in % of working population)	7.7	8.0	9.9	9.5	10.8	12.7	15.7	15.3
Unemployed according to level of schooling (in thousands):	427.6	448.6	427.1	528.6	602.6	706.1	860.1	826.7
- up to basic education	307.5	320.2	301.9	383.0	423.8	464.8	523.4	458.4
- with secondary and post-secondary education	71.9	69.1	67.6	90.6	115.0	149.4	209.4	219.9
- with higher education	48.4	59.3	57.6	55.0	63.0	91.9	127.4	148.4
Unemployed according to level of schooling (in % of active population):	7.7	8.0	7.6	9.5	10.8	12.7	15.4	15.3
- up to basic education	7.7	8.0	7.7	10.1	11.6	13.6	16.2	15.8
- with secondary and post-secondary education	8.5	8.0	7.9	9.6	11.3	13.3	17.6	16.6
- with higher education	6.3	7.5	6.9	6.4	7.1	9.2	11.9	12.7

Others effects of the crisis are: **family insolvency situations**; the surfacing of rent/mortgage arrears; a significant increase in the number of houses that are repossessed by the **banks** because people can no longer repay the loans; growth in waiting lists and new profiles in demand for social housing; increased demand for social support and raised indebtedness in relation to key utilities such as gas, water or electricity. The demand for preventive services like counselling on mortgage and debt management⁶ as well as tenancy support as also increased in recent years.

An important indicator of the crisis is the non-compliance with bank house loans that have increased since 2009, which shows the increasing difficulties families are facing to meet their responsibilities with credit institutions and the number of families insolvencies increased too (Table 4, Figures 10, 11 and

⁴ Tax on personal income

⁵According to the 2013 INE data (EU-SILC data: Survey on Income and Living Conditions 2012), the percentage of poverty risk for the unemployed stood at 40.2%.

⁶The Portuguese Association of Consumer (DECO) has an office for support the over-indebtedness, in 2013, this office received 29 000 help requests from families in financial difficulties, which represents an increase of 26% compared to 2012.

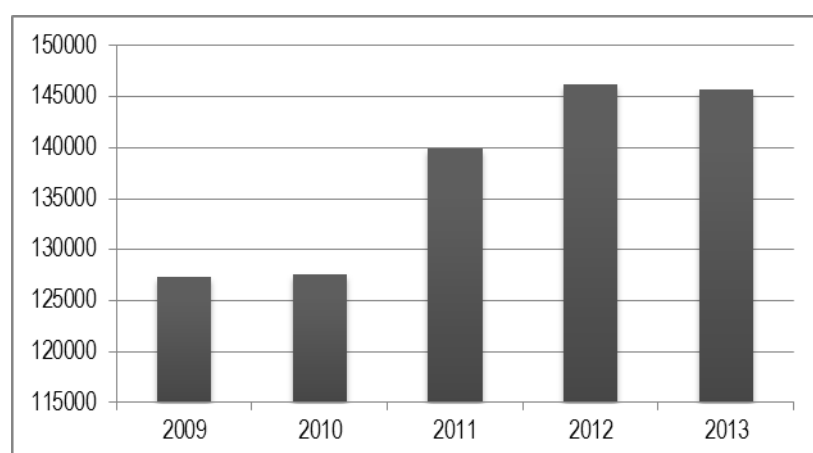
13). This decrease in income means that families that invested strongly in improving their housing conditions, by buying their own home, are forced to relinquish the main destination of their savings.

At national level, the number of unemployed has almost doubled between 2006 and 2013. In territorial terms, the absolute variation in number of unemployed (Figure 12) shows a strong concentration in the two metropolitan areas, highlighting the dimension of the problem in some areas of the country. Only three municipalities have recorded a drop in unemployment in the last few years. There are families with 2 or more unemployed members, who saw their family income reduced drastically. This has reflected severely on the families' ability to invest in housing.

Table 4 – Number of people in mortgage default, Portugal

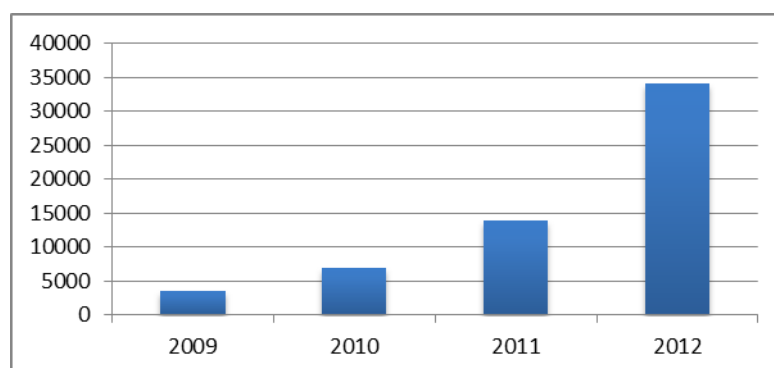
	2009	%	2010	%	2011	%	2012	%	2013	%
Total	607964	100	635967	100	666977	100	678567	100	661694	100
Housing	127377	20.95	127595	20.06	139871	20.97	146225	21.55	145766	22.03

Source: Banco de Portugal (Bank of Portugal) / PORDATA



Source: Banco de Portugal (Bank of Portugal) / PORDATA

Figure 10 – Number of people in mortgage housing default, Portugal



Source: PORDATA

Figure 11 – Total number of household insolvency between 2009 and 2012.

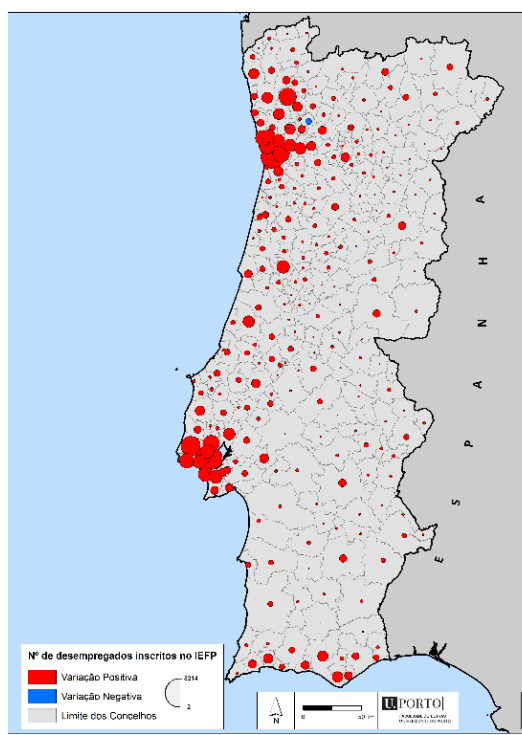


Figure 12 – Absolute variation in unemployed registered at IEFP, by municipality, 2009 to 2012.

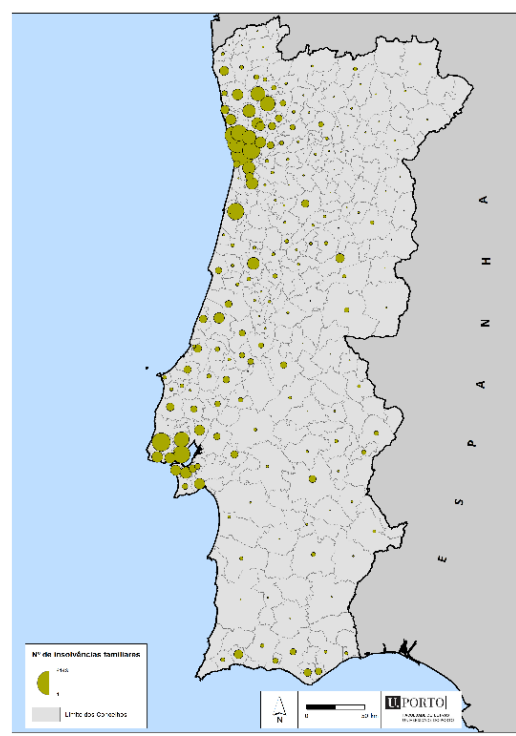


Figure 13 – Total number of household insolvency between 2009 and 2012, by municipality.

In the case of social housing the budget is significantly reduced, in fact public funding is being reduced to the point that many projects cannot be implemented, and those which were previously approved are still on hold. Municipalities are mainly responsible for financing social housing provision, but as there is a huge lack of resources in the local budgets and they cannot exceed a certain limit of credit from banks, it is not possible to make housing investments. Without doubt, housing benefit cuts are hitting the most vulnerable members of society hardest. They are forcing more people into poor quality accommodation and leaving them at greater risk of homelessness.

With regard to overcrowding, the current crisis may be aggravating the problem, since new generations do not have the economic capacity to maintain a new home because they cannot find employment. Furthermore, family insolvency can lead to overcrowding - different generations of the same family will share accommodation (for e.g., married children returning to their parents' home because they struggle to maintain their own accommodation, due to economic constraints with unemployment or wage cuts).

In Figure 14 we can observe the territorial distribution of the variation of credit bank valuation average values for dwellings, between 2009 and 2012. Analysing the values concerned it appears that, in general a lot of counties have a decrease of this indicator and only a few municipalities present a positive variation. This general decrease is a consequence of the greater stiffness for the credit valuation made by financial institutions, as well as the consequent reduction of housing loans and a drop in housing demand, because of the economic recession.

On the housing supply side, the harbingers of the crisis are also evident, seen both in the number of construction companies going into bankruptcy, and in the increase in the time required for selling houses placed on the market (Table 5).

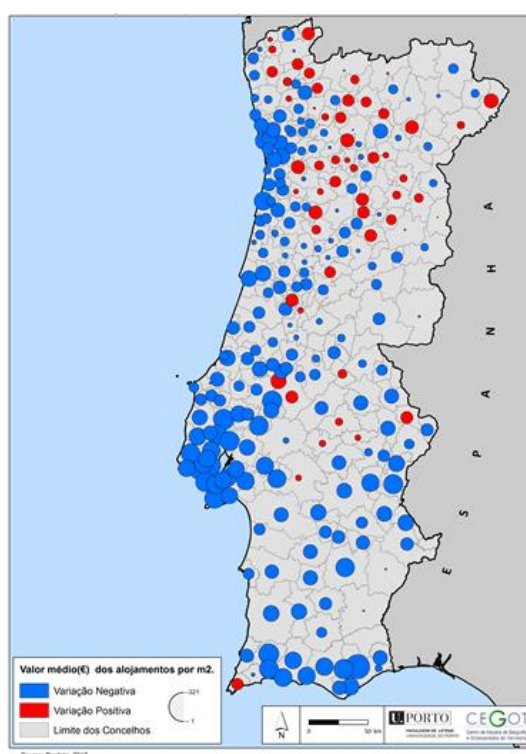
As we have seen, the territory clearly plays a central role in the integration of public policies, in particular when we take into consideration the complex living conditions, showing the relevance of the relational space of dwellings in a sociological and geographical sense. We defend the idea, as do Jean Rémy and Lilianne Voyé (1994), that dwellings have increasingly become the space of identification for the family and the space from

which the family organises the complexities of everyday life. Human beings have transformed their homes into an extension of themselves and of their existence, hence the importance of territory-specific public policies in times of crisis.

Table 5 – Average time needed to sell a house, in Portugal and by region

Average time needed to sell a house by region (in month)	2006	2007	2008	2009	2010	2011	2012	2013
Portugal	8	7	9	12	15	16	16	17
Metropolitan Area of Lisbon	7	7	9	12	15	15	16	15
Metropolitan Area of Porto	12	7	8	12	15	17	18	20
North	8	7	8	11	15	16	15	15
Centre	7	8	9	12	13	15	14	17
Alentejo	6	7	8	10	13	15	13	17
Algarve	7	7	9	12	15	17	13	15

Source: Confidencial Imobiliário/PORDATA



Source: PORDATA 2014

Figure 14 – Variation of the credit bank valuation average values for dwellings (global average per square meter), between 2009 and 2012, by county.

5. CONCLUSION

According to João Ferrão (2014), public policies normally deal with *the country as a point*, from an *a-territorial* approach. The country has a geographical diversity and the public politics should not be a-territorial or should not simplify the discourses around segmentation between coast-inland, metropolitan area-the rest, urban-rural. This research was conducted with the intention of providing instruments and materials that can sustain the exercise of territorial public policies for housing. It was conducted at various scales, going from the national and regional to the parishes, and then to the intermediate scale, the municipalities. The geographical disparities are evident, the dynamics are highly disparate, and the national and local readings have configurations that are at times similar but at other highly contrasting. It is difficult to conduct multi-scale spatial readings because it is a complex process but also because we are not used to reflecting on policies at different scales and from different approaches.

This exercise shows the importance of designing territorially-based housing policies. Each problem can have several geographies according to the geographical scale under analysis and the intervention that is intended. Portugal in the last decades infra-structured its territory and tried to solve the most serious problems in housing terms through an investment in social housing. The housing was for Portuguese families the main destination of their savings. In the last decade, Portugal has undergone a rehabilitation of its buildings and improved its housing comfort. Today, in the economic crisis, the shortage of public and private resources can undermine the positive dynamics that the country was to draw on the improvement of housing conditions as a result of unemployment, insolvency of families and the poor financial availability of public policies. Thus, it is increasingly crucial to support each other in terms of information and knowledge to build policies most appropriate to the size and characteristics of the problems. In the future, we are intent on focusing our research on a proposal that can substitute the multi-scale approach for an inter-scale approach, and develop territorial readings based on multivariate analyses.

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