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Housing in the EU's National Recovery and Resilience Plans: Insights from the Portuguese case

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Abstract: *The Recovery and Resilience Plans that were launched in response to the COVID-19 crisis mark a shift in the European Union's approach to crisis management that involves expanding the use of community funds to address housing challenges through an integrated and multidimensional framework. In Portugal, the 1st Right – Housing Access Support Programme serves as the primary mechanism for tackling housing precarity, making it the main recipient of this funding. This article examines the programme's implementation through three core dimensions: progress towards quantitative targets, equity in territorial funding distribution, and institutional capacity. It analyses how housing precarity is defined in housing policies, how resources are distributed across municipalities, and what challenges hinder the programme's effectiveness. The findings highlight the need for process optimisation, strategic planning, and stronger support for disadvantaged regions to ensure that the programme meets its goals of social and territorial cohesion. By drawing lessons from the Portuguese case, this study provides insights for other EU Member States, highlighting the importance of policy frameworks that combine shared objectives with locally responsive implementations.*

Keywords: recovery resilience plans; housing precarity; Europe; Portugal.

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An Opportunity for the Housing Sector

The COVID-19 pandemic has exposed deep-rooted structural issues across Europe. Chief among them is housing precarity, linked to the persistent difficulties that many people face in accessing or securing adequate housing conditions and basic services (Clair et al. 2019; Münch and Siede 2022). While this issue affects various groups, it disproportionately impacts young adults, referred to as 'Generation Rent', along with vulnerable older people, economic migrants, single-parent families, and precarious workers (see, e.g., Lombard 2021).

Housing precarity is a multidimensional and persistent phenomenon that extends beyond affordability. It encompasses security of tenure, housing quality, and access to essential services (Clair et al. 2019; Waldron 2023). It differs from related concepts such as housing vulnerability, which focuses on specific at-risk populations, or housing disadvantages, which emphasises economic inequalities (Lombard 2021). Instead, precariousness reflects a chronic state of uncertainty that increases the likelihood of experiencing adverse housing events, such as eviction, overcrowding, or homelessness (Clair et al. 2019).

This phenomenon has been aggravated by structural factors, including the financialisation of housing, the deregulation of private rental markets, and a lack of sustained investment in public and social housing (Bolt and Czirfusz 2022; Waldron 2023; Listerborn 2023). The expansion of corporate landlords and institutional investors has driven up rents and restricted access to affordable housing, particularly in Southern and Western Europe (Byrne 2019; Delclós and Vidal 2021).

The pandemic further intensified these trends. The 'stay-at-home' orders exposed the dire conditions faced by those living in overcrowded, substandard, or insecure dwellings, as well as individuals experiencing homelessness. At the same time, the crisis underlined the growing dependence on the private rental sector and the increasing vulnerability of tenants (Lages and Jorge 2020; Delclós and Vidal 2021). Temporary measures, such as eviction moratoriums, offered short-term relief, but failed to address the root causes of structural housing inequalities.

Before the pandemic, it was estimated that approximately 273 million people in Europe lived in housing precarity, based on indicators of affordability, security, quality, and access to services (Clair et al. 2019). Recent data suggest that the situation has worsened both in scope and intensity (Debrunner et al. 2024). This worsening trend, with diverse territorial and local manifestations across Member States – more patent in Eastern European countries but also visible in urban areas of some Western countries such as the United Kingdom, Ireland, and Sweden (Clair et al. 2019; Listerborn 2023) – reflects a systemic and structural housing crisis that transcends specific geographies. This recognition has led to increased political attention to housing precarity at the European level, highlighting the need for integrated, holistic, and territorially sensitive responses.

Most importantly, housing precarity is not an exclusively urban phenomenon. Rural and low-density territories also face severe, and often overlooked, housing challenges arising from demographic decline, economic fragility, and chronic underinvestment in basic infrastructure. As Hick et al. (2024) stress, ensuring access to affordable and adequate housing in rural areas is vital not only to improve the quality of life of residents but also to preserve territorial attractiveness and sustain local labour markets. Recent evidence from Greece reinforces this perspective, showing that rural housing deprivation is both structural and widespread, with poor housing quality, land speculation, and climate-related risks disproportionately affecting vulnerable groups such as migrant workers, older adults, and

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women (Anthopoulou et al. 2025). These findings challenge idealised notions of rural resilience and highlight the need for coordinated, multilevel housing interventions.

In response, the European Union has begun shifting away from market-led housing policies towards more active public intervention. It now recognises access to adequate and affordable housing as a fundamental right, channelling funding into housing-related initiatives through the Recovery and Resilience Plans (RRP), aligned with the European Green Deal and EU Cohesion Policy. Given the environmental impact of buildings, these initiatives prioritise renovation as a path towards social inclusion, resilience, and ecological transition. Simultaneously, they aim to reduce territorial disparities by supporting investment in disadvantaged regions and by promoting balanced spatial development. In doing so, they adopt an integrated and multidimensional approach to housing, where environmental transition and social and territorial cohesion are pursued in tandem (Delclós and Vidal 2021). Social and territorial cohesion refers to the aim of reducing disparities between regions and ensuring equal opportunities for all, regardless of geography, combining both socio-economic inclusion and spatial balance (European Commission 2020).

Different national approaches to the RRP reflect the different housing challenges across Europe. France and Germany, for instance, focus on energy-efficient renovations in line with environmental goals. Spain and Greece prioritise improvements to the built environment and expanding social housing.[1] Portugal, meanwhile, concentrates on increasing public housing supply and rehabilitating substandard homes for low-income households (Ministério do Planeamento 2021: 88).

Despite significant financial commitments – EUR 28.8 billion allocated to social protection and housing[2] – resources remain insufficient to fully address the scope of the housing crisis. Persistent challenges include limited impact on affordability and tenure security, as well as renovation efforts that, while improving physical conditions, do not directly reduce rental costs or prevent displacement (Delclós and Vidal 2021). Furthermore, state capacity disparities shape the effectiveness of implementation: Nordic and Continental countries benefit from robust housing sectors, while Southern Europe faces structural constraints that make it more difficult to meet policy goals within the stipulated timeframe (Listerborn, 2023). Additional governance and implementation issues – such as bureaucratic inertia, limited coordination among different levels of government, and sluggish execution – further constrain the effectiveness of the RRP.

Given these challenges, this study explores how Portugal's RRP – and specifically the 1st Right –Housing Access Support Programme – addresses housing precarity. It investigates local perceptions, governance arrangements, funding distribution mechanisms, and implementation challenges.

The aim is to contribute to the ongoing debates on housing policy, inequality, and the role of state intervention in mitigating housing precarity. To this end, the study adopts a multidimensional and territorially grounded perspective. Rather than relying on a formal evaluation model, it draws on three key analytical dimensions identified in housing policy literature and EU strategic priorities: target achievement, equity in funding allocation, and institutional capacity. These are operationalised through descriptive indicators (e.g. applications and funding volume), spatial analysis (e.g. by municipality), and governance features (e.g. administrative complexity, technical capacity). The goal is to evaluate how far

[1] Documents available at https://commission.europa.eu/business-economy-euro/economic-recovery/recovery-and-resilience-facility/country-pages_en accessed in September 2024.
[2] Information provided by Housing Europe, https://www.housingeurope.eu/section-179/recovery-and-resilience-facility accessed in December 2024.

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the programme fulfils its set objectives of reducing housing precarity and fostering social and territorial cohesion.

The 1st Right Programme

Portugal has one of the smallest public housing supplies in Europe, representing just 2% of the total stock. In recent years, housing prices have risen faster than household income, rendering adequate housing increasingly unaffordable for many households. This growing crisis has been widely documented (e.g. Rodrigues 2022; Santos 2025) and underpins recent policy changes, such as the New Generation of Housing Policies launched in 2018. This initiative acknowledged structural challenges in the sector and introduced a range of measures to address them (Mendes 2021; Jorge 2024). The RRP, which was introduced three years later, served as a financial lever to accelerate their implementation.

To tackle housing challenges, the Portuguese RRP establishes four key goals: (1) providing housing solutions for 26,000 households living in precarious conditions, as identified in the 2018 National Survey of Housing Relocation Needs (IHRU 2018); (2) ensuring temporary accommodation for vulnerable groups, including the homeless, refugees, asylum seekers, and victims of domestic violence; (3) supporting housing for public sector workers in areas where high real estate prices threaten essential public services; and (4) mitigating the gap between income levels and the housing supply, which has worsened since the 2012 liberalisation of the rental market and the growing demand for short-term rentals (Ministério do Planeamento 2021: 88-89).

These goals form the foundation of the housing component of the Portuguese RRP, which comprises various national and regional programmes (see Table 1). Among these, the 1st Right programme plays a central role, receiving 44% of the housing component funding – equivalent to EUR 1,406 million. This programme aims to aid at least 26,000 households, aligning with the needs identified in the 2018 National Survey. It applied three cumulative criteria to determine housing precarity: buildings requiring demolition or removal, situations of housing precariousness, and permanent residence households in inadequate conditions. This approach reflects a narrow interpretation of housing precarity, prioritising extreme cases identified by municipalities (which conducted the survey themselves). As a result, nearly 50% of the identified cases involved shacks or other substandard constructions (IHRU 2019).

While the 1st Right Programme adopts a broader scope than the 2018 National Survey of Housing Relocation Needs, its definition of 'housing indignity' remains narrower than the broader concept of housing precarity. The programme categorises housing indignity into four dimensions: precariousness (e.g. individuals experiencing homelessness and victims of domestic violence), unsanitary and insecure housing (e.g. lack of habitability standards), overcrowding (e.g. inadequate room-household ratio), and inadequacy (e.g. housing is unsuitable for occupants with disabilities or impairment). However, this framework concentrates on visible and acute forms of deprivation, overlooking more structural and pervasive forms of housing indignity, such as insecure tenure, financial strain, and inadequate access to essential services. As a result, the programme's targeted interventions fail to capture the full spectrum of precarious housing conditions, limiting its ability to address the socio-economic root of the problem.

The programme offers financial support to individuals or households in housing indignity conditions, provided their maximum monthly income does not exceed EUR 1,700 – over twice the national minimum wage. Funding is available to municipalities, social institutions,

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housing cooperatives, and households, enabling them to implement solutions outlined in Local Housing Strategies (LHS). The integration of the 1st Right into the RRP has further enhanced the programme by offering 100% non-repayable funding, eliminating the previous requirement to contribute with own capital/funds.

Table 1: Programmes and measures integrated into the housing component of the Portuguese RRP

Programmes / measures	Financial allocation (mil. EUR)
1st Right – Housing Access Support Programme	1,406.53
Public Affordable Housing Supply	899.86
National Fund for Urgent and Temporary Housing	203.11
Affordable Student Housing	515.68
Enhancement of the supported housing supply in the Autonomous Region of Madeira	136.37
Improvement of the conditions of the housing supply in the Autonomous Region of the Azores	43.72
Enhancement of the social housing supply in the Autonomous Region of the Azores	19.48
Improvement of the infrastructure for plots of land designated for housing	4.3

Source: Authors' elaboration, based on data available from the Mais Transparência Portal, https://transparencia.gov.pt/pt/ accessed in December 2024.

The Institute for Housing and Urban Rehabilitation (IHUR) serves as the Intermediate Beneficiary Entity, overseeing approval, supervision, monitoring, and evaluation of the 1st Right programme. However, as Figure 1 shows, implementation relies heavily on Portugal's 308 municipalities, whose technical and financial capacities vary significantly – a key factor influencing both programme effectiveness and its potential to fulfil its commitment to social and territorial cohesion.

In 2021, own-source revenues ranged from 3.60% in Corvo to 88.20% in Lisbon (INE 2021), reflecting stark inequalities in the ability of municipalities to generate local funding. These disparities – particularly acute in low-density and demographically declining areas – are compounded by limited technical ability to design and implement local housing strategies. As such, territorial asymmetries pose a structural challenge to equitable access to housing support, threatening to undermine one of the programme's stated goals: reducing regional inequalities and fostering balanced territorial development.

Housing solutions under the 1st Right include rehabilitation, new construction, property acquisition, and rental assistance, as defined in the LHS. Integration into the RRP has introduced stricter energy efficiency standards, such as reducing primary energy consumption by at least 20% below the Nearly Zero Energy Building standard. While these measures reinforce the green transition, they risk placing additional burdens on municipalities with weaker technical capacity, further widening implementation gaps.

The LHS, developed by municipalities under the favourable financial conditions of the RRP, have been predominantly quantitative in nature – focused on the number of households in need, the number of required housing units, and the amount of allocated funds (Jorge, 2022). A nationwide aggregation of LHS data indicates that approximately 136,800 households live

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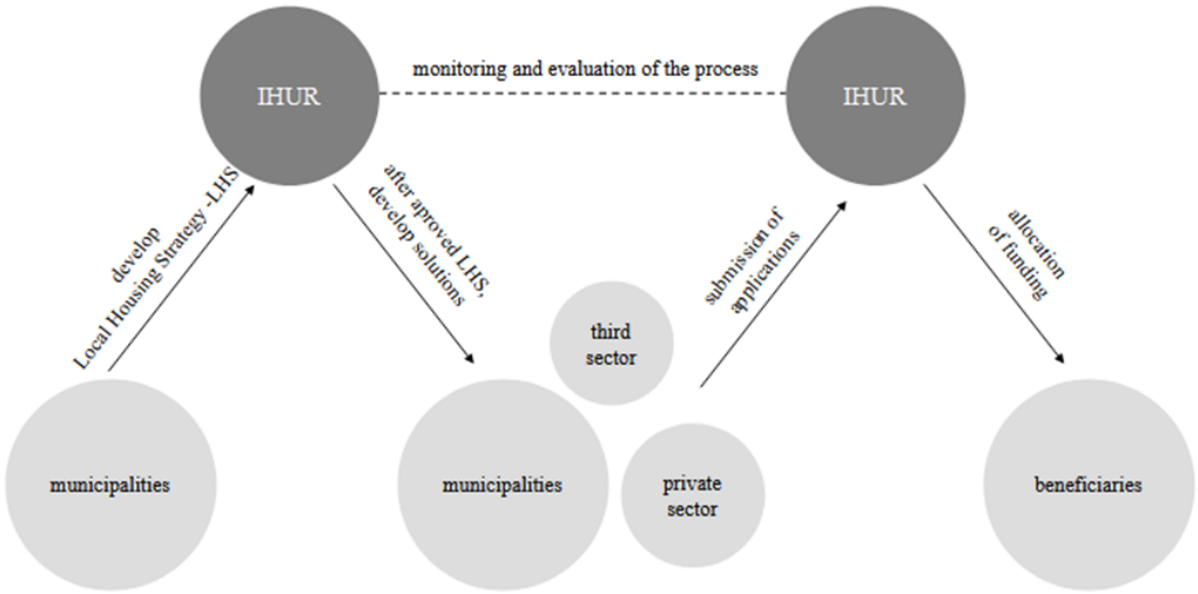
in housing indignity – five times the RRP's initial target (CNAPRR, 2024). This overemphasis on numerical indicators obscures the multidimensional nature of housing precarity and weakens the programme's capacity to respond with integrated solutions.

Figure 1: The operational framework of the 1st Right Programme



Source: Authors' elaboration.

Despite these limitations, the LHS reveal a pervasive national issue. In absolute terms, the problem is most severe in the metropolitan areas, particularly Lisbon and Porto, the most populous regions. However, when adjusted to population size, the issue becomes more pronounced in other regions. For example, in Odemira, Alentejo, around 15% of the population lives in conditions of housing indignity (Jorge and Varea Oro 2024). To address such disparities, the RRP includes measures for social and territorial cohesion, such as the (non-binding) retention of 5% of total funding per region until July 2024. Nevertheless, implementation remains highly unbalanced: approximately 48% of the funding already allocated at the national level is concentrated in the municipalities of the Lisbon Metropolitan Area – a figure that raises significant concerns about distributive justice and whether the programme can effectively meet its cohesion policy mandate, as funding is disproportionately absorbed by municipalities with pre-existing advantages.

Access to Adequate Housing

This section assesses the programme's operationalisation based on the three core dimensions outlined above. First, it examines progress towards the main quantitative target of 26,000 housing solutions, as defined in the RRP. Second, it analyses the territorial distribution of funding, comparing areas with high levels of housing indignity and the actual allocation of resources. Third, it considers institutional capacity constraints, including bureaucratic complexity and disparities in technical resources across municipalities, as key variables influencing implementation outcomes. These dimensions are grounded in available data sources – including official reports (CNAPRR, 2024), national databases (Mais Transparência Portal), and recent academic work (Jorge & Varea Oro, 2024) – and are used to assess how well the programme's implementation aligns with its stated policy objectives.

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The operationalisation of the housing component of the RRP has been progressing at a slow pace, with a low completion rate, especially given the fast-approaching 2026 deadline. As of now, the 1st Right Programme has reached only 37% of its target[1] (measured by funded – but not necessarily built/completed – projects), with less than one year remaining. These delays have triggered concern within the National Monitoring Commission of the RRP, which, in its annual reports, underlines the urgency to: (1) strengthen the capacity of key Intermediate Beneficiary Entities, particularly the IHUR; (2) ensure access to transparent information and simplify bureaucratic processes for funding applications; (3) make public all the data on approved projects, funding allocation, and housing units more accessible; and (4) address the risks related to rising construction costs, material shortages, and labour constraints, which impact contract values, project execution, and deadlines.

In an effort to mitigate these challenges and meet the target of 26,000 housing solutions, an additional EUR 318 million were allocated to the 1st Right Programme in July 2024. However, as applications exceeded the funding initially earmarked for the programme under the RRP, around 28,000 applications submitted to the IHUR will be excluded from the RRP, meaning these will no longer benefit from the 100% non-repayable funding, and completion deadlines have been extended to 2030 (República Portuguesa 2024).

Limited publicly available data on the implementation of the 1st Right within the RRP framework has been processed using geographic information systems and computational tools, offering insight into the distribution of funds across municipalities. The current allocation disproportionately favours metropolitan areas, as previously highlighted, with the municipality of Lisbon alone receiving 13% of total funding. This reflects a strong correlation between technical and financial capacity and programme participation, as municipalities with greater resources tend to dominate the process (Figure 1).

In contrast, regions with higher rates of housing indignity are significantly underrepresented. Despite Odemira reporting one of the highest rates of housing indignity, only four households have received assistance through approved applications (Jorge and Varea Oro, 2024). This disparity is largely attributed to the responsiveness of the final beneficiaries, as access to funding is determined primarily by the speed of the application submission rather than by the prioritisation of urgent cases.

In the absence of clear prioritisation criteria, the most vulnerable regions and populations risk being left out, despite the 2018 survey serving as the basis for the programme's initial targets. This survey identified over 12,000 households living in shacks, the vast majority of whom have yet to receive support. Moreover, the number has likely increased in recent years, as this type of informal and precarious occupation continues to expand.

As a result, the goal of promoting territorial cohesion is undermined, as wealthier municipalities with greater administrative capacity secure a disproportionately large share of funding.

The vast majority (97%) of approved applications have been submitted by public entities, with only 2% from private entities and 1% from the third sector. The focus of intervention has primarily been on: the rehabilitation of existing public housing (63%), with only 10% of cases requiring improvements in energy performance, meaning no expansion of the public housing supply; new construction (22%), thus increasing the housing supply to some degree; acquisition combined with rehabilitation (6%); and the acquisition of new real estate assets on the market (9%). While rehabilitation efforts improve housing conditions and contribute to energy efficiency, they fall short of expanding the public housing stock – a key structural

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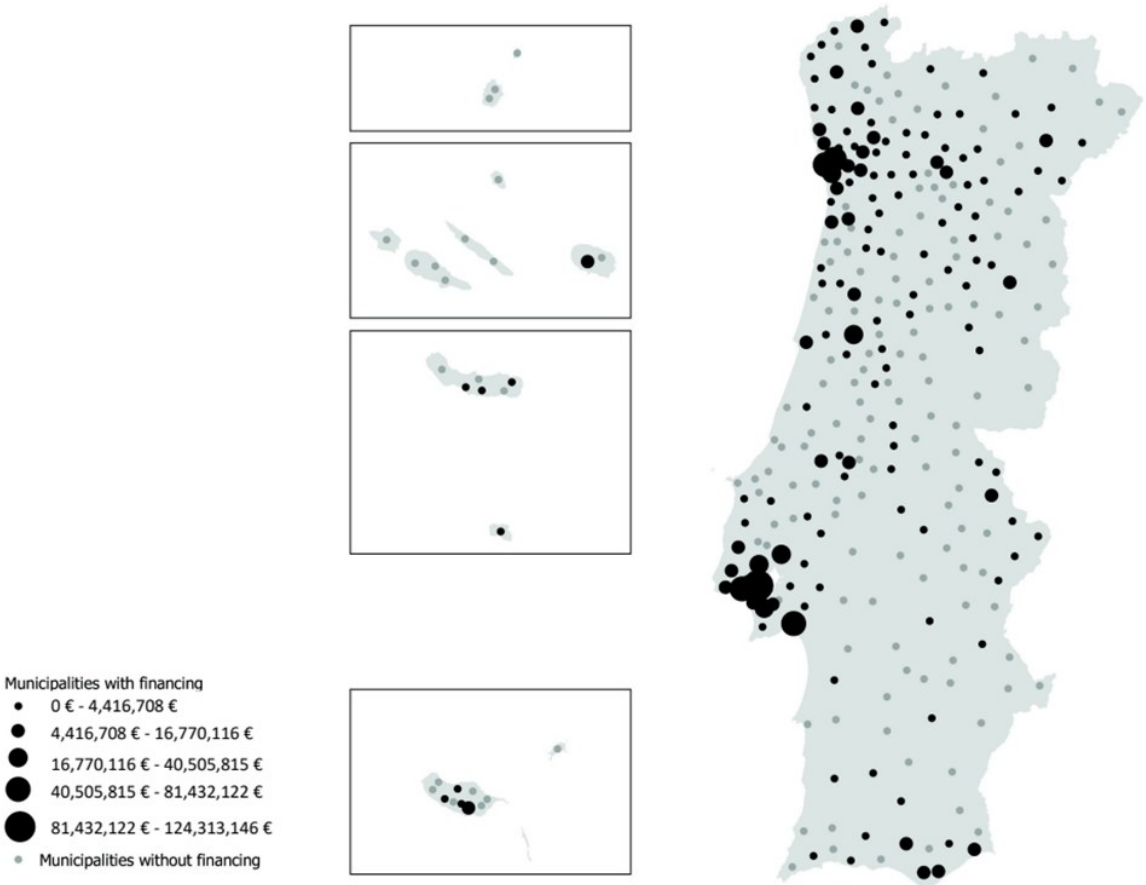
limitation in addressing long-term affordability challenges. The established timelines have, in some cases, led to the prioritisation of simpler and faster-to-implement projects, often influenced by reference values (which are higher in major urban centres) and construction company availability. As a result, the programme tends to favour solutions that meet procedural feasibility rather than those that most effectively address housing needs.

Figure 2: Funding allocated to the 1st Right Programme by municipality



Source: Authors' elaboration, based on data available on the Mais Transparência Portal, https://transparencia.gov.pt/pt/ consulted in September 2024.

The 1st Right Programme, within the framework of the RRP, faces significant operational and strategic challenges that constrain its impact. Its strong emphasis on rehabilitating the existing housing supply, rather than expanding the supply of public housing, undermines its ability to address long-term structural deficits in housing supply. Additionally, the lack of clear prioritisation criteria results in a distribution of funding that does not necessarily align with the most severe cases of housing precariousness, as identified in the 2018 National Housing Needs Survey (IHRU 2018). Territorial disparities further exacerbate these issues, as wealthier municipalities with better technical capacity are able to secure a disproportionate share of funding, leaving behind regions with higher levels of housing indignity. Moreover, rising costs, bureaucratic inefficiencies, and a rigid approach to project selection pose significant implementation constraints, making it increasingly difficult for the programme to meet its objectives before the 2026 deadline. These limitations underline the importance of revisiting programme design and governance, placing greater emphasis on equitable access and local adaptation.

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Possible Lessons from Portugal's 1st Right Programme

The integration of the1st Right Programme into Portugal's Recovery and Resilience Plan (RRP) marked a significant institutional commitment to tackling housing precarity – a challenge that extends far beyond Portugal and is increasingly visible across Europe. However, the programme's implementation – including the concentration of funding in wealthier municipalities, a narrow approach to housing deprivation, and limited transparency in the monitoring mechanisms – reflects broader trends observed in other European countries facing similar crises. By acknowledging these limitations, this analysis offers useful insights for other Member States that participate in the European Union's Recovery and Resilience Facility.

In Portugal, the RRP and the 1st Right Programme have mobilised efforts to fight housing indignity. Yet, as this study shows, a gap persists between programme ambitions and tangible outcomes, with key inconsistencies in implementation undermining its stated goals. Although 100% non-repayable funding has incentivised participation, technical and financial asymmetries between municipalities have resulted in uneven access to resources. This replicates structural inequalities and mirrors patterns across Southern Europe, where less-resourced municipalities often struggle to fully absorb EU funds.

Beyond financial constraints, the programme's emphasis on quantitative metrics and rapid project execution has led to a fragmented and procedural response to deeply rooted housing needs. While the EU increasingly advocates integrated approaches (see, e.g., European Commission 2019), implementation often remains dissociated from key concerns such as affordability, social vulnerability, and habitability. The experience of Portugal's Local Housing Strategies (LHS) illustrates the risks of an over-reliance on numerical indicators that shadow local specificities and systemic constraints.

A major limitation has been the lack of transparency in monitoring and fund allocation – a challenge not unique to Portugal. Effective governance of the RRP requires robust accountability mechanisms to ensure territorial needs are met. Yet, in practice, bureaucratic bottlenecks and administrative overload have hindered the ability of central and local authorities to deliver timely, coordinated, and equitable housing interventions. These constraints, widely documented across Southern Europe, reflect deeper governance and institutional imbalances.

In light of these findings, a more structured and results-oriented approach is essential. This requires: (1) defining clear and actionable priorities for short-, medium-, and long-term interventions, aligned with local resources and challenges; (2) ensuring continuity across different levels of government, avoiding fragmented policies that disrupt housing strategies; (3) strengthening administrative and technical capacity at the municipal level, particularly in regions with higher levels of housing precarity, to facilitate more equitable access to funding; and (4) enhancing transparency in programme monitoring, ensuring public access to data on funding allocation and project implementation.

More fundamentally, addressing housing precarity in a meaningful and sustainable way requires stronger integration between housing policies and broader urban strategies, including spatial planning, land use, and environmental transition. This would help bridge the gap between the EU's ambitious policy agenda and the on-the-ground delivery of housing programmes, ensuring they are not only financially viable, but also socially just and territorially cohesive.

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Despite the programme's potential, the evidence presented suggests that the 1st Right Programme has not yet fulfilled its core mandate of reducing housing precarity and promoting territorial cohesion. The misalignment between programme design, funding allocation, and institutional capacity remains a key obstacle. While it has mobilised important investment and formalised a commitment to social justice in housing, progress remains highly uneven. These shortcomings are not simply implementation failures, but reflect structural weaknesses in policy design and governance.

Addressing these issues requires more than additional funding: it demands transparent governance, equity-driven frameworks, and a stronger political and institutional commitment to long-term, structural solutions. These insights should serve as a valuable resource for future housing policies across Europe, helping to ensure that the EU's recovery and resilience ambitions translate into effective, inclusive, and territorially balanced outcomes.

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