

Housing Shifting Policies in Turkey

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Abstract: Houses, which afford shelter for human beings which is one of the most fundamental needs, have provided the smallest units of society with physical and social spatial integrity. In the development of societies throughout the history, the need for housing emerged and met in different ways in every era. While housing sector basically serves to economic, social and physical development, it simultaneously affects other sectors in different ways, and creates rapid and expanded economic added value. In the Republican Period (for 90 years) in Turkey, new approaches and institutional structures have been established to solve housing problem. These structures have changed in accordance with policies central administration adopted in different periods. Especially after the 1980s, new implementations have been tried in housing policies. As this paper generally present, to solve housing problem in the 1st Period between 1984 and 2002, the central administration provided source of loan by creating “Housing Development Fund”, and in the 2nd Period, it directly supported housing by “Producing Housing”. In the framework of this paper, different quality housing and housing surroundings in these periods have been explained. Assessments and criticisms about these applications are presented:

Keywords: housing, housingdevelopment, housingproblem, housing in Turkey

I. Introduction

Housing is defined as a unit of dwelling which meets human beings' needs for safety, health, and comfort and which is at a reaching distance from workplace with transportation, infrastructure, shopping, health, culture, entertainment and similar facilities. While housing industry simultaneously serves to the aims of economic, social and physical development in many diverse ways, it creates fast and extensive economic added value by affecting other sectors (Geray, 1982). Housing has become a combination of physical and social space by providing physical shelter for people, which is one of the most basic needs. Therefore, housing was recognized as a basic right in many international and local documents like “Universal Declaration of Human Rights” and United Nations Habitat Declarations since 1948. As having adequate and habitable housing is a right for everyone is defined as a right, the issue is to be considered with its qualitative and quantitative dimensions (Habitat II, 1996).

With the introduction of the concept of “habitability” in “National Action Plan” in “Habitat II Urban Summit Meeting”, which was held in Istanbul in 1996, the problem of improving the quality of housing and their environment, in other words, the quality problem has been emphasized. Dwellings are no longer defined only as shelters but also as habitable units (Habitat II, 1996). The thematic principles or aims of settlement suggested in Habitat II Istanbul Conference for the World are: 1) Sustainability and habitability: developing sustainable and habitable human settlements 2) Equitability: providing adequate shelter and housing for everyone (Tekeli, 1996). These principles are mentioned as characteristics to be achieved by dwellings.

In developed countries, administrations have shown differences in their approaches to housing. In free market conditions, central administration is to assume the responsibility for providing low-income families with housing directly or indirectly. In some developing countries, administrations undertake housing production directly or indirectly and low-income families are supported for free (replacement-subvention) (Oxley, Smith, 1996). In many countries, long-term credits with low interest rates are provided as subvention for housing. Housing opportunities have been limited for low-income groups. In this case, credit program applications based on income are made (IULA-EMME, 1993).

In the society, various tendencies have emerged in line with intended purposes of use for housing: a) A shelter, b) A product, c) A consumer product, d) A secure place for individuals and families in the society, e) A means for social reconstruction relations, f) Definition of the cost of the production of labor again, g) Protection against inflation and benefiting from new urban unearned income (Tekeli,1996). Recently, when talking about the relations emerging in urbanization process, unearned income emerging as a result of urban infrastructure and housing investments have been regarded as problems not in production but in reconstruction. Urban housing and infrastructure production have played a determining role in the accumulation of capital beyond being related to overall cycles of the system applied. Within a capitalist system, urban land is not an ordinary commodity, it has emerged as a fictitious capital as a result of unearned income expectation in the future and the aim is to get the highest possible income from the land. Within free market understanding, the use of land in urban areas is left to dwelling producers and their speculating financiers with an unequal regional-locational and urban development (Harvey,2012).

II. Definition of Housing Problem and Its Solution

In Turkey, various approaches and institutional bodies have been developed throughout the Republican Period (90 years). These structure have shown changes in line with shifting policies central administration have adopted in different times. Basically three different methods have emerged as a solution for the housing problem since the 1950s. The first approach include **slums**, which are generally built by low-income people immigrating to urban areas to solve their own housing problems; the second approach is the apartment blocks built by small-capital construction firms for middle-class with a **built-sell** method, and finally are **housing development**(including housing production by cooperative) initiatives, which are formed by larger capital owners for high-income groups and middle class after 1980. These three cases have emerged consecutively and on their own accord (Tekeli,1993).

III. Changing Approaches To Housing Problem In Turkey

In the first years of the Republican Period, development with free market model based on private sector was tried for a short period of time. However, under the conditions of the time, it was not possible to get quick and positive results. Thereupon, an investment model which prescribes states' initiation for development (statism) was implemented (Kurdaş, 1994). Housing has been influenced from new policies throughout the development of economic system. It has been revealed that there is a need for capital stock to solve the problem and banking system was encouraged to step in to form a capital market as a means for providing fund. However, as scarce capital stock was used for industrialization, there was inadequate funding for housing (Tekeli, 1993), (Buğra, 2003). Public policies for the definition and solution of the problem have varied throughout different periods. As urbanization was slow between 1923 and 1950, dwellings suitable for individual needs were produced. After Ankara became the capital city, the need for housing increased (Sencer, 1991). Statism-weighted mixed economy, which had been implemented since the early years of the Republic, was abandoned and a liberal competitive economy with private enterprise system was adopted and implemented. State failed to satisfy housing needs emerging with a great waves of migration heading towards cities after the World War II (Çoban, 2012).

In line with the Marshall Plan and thanks to economic support the US made to Turkey among many other European countries between 1948 and 1951, diversification, expertism, organization were achieved. As a result of this, a pathway for development, "urbanization through industrialization" has been opened. The real problem is that villagers with simple technologies in their small worlds and peasantry dependent on stable traditions started to break away from soil. This process started in the 1950s with the introduction of many tractors and other agricultural tools. This structural change has become irreversible with farms and increasing number of waged-workers. With the spread of this process in waves, a great and swift change in the relationships, institutions, values and mindsets of the old social structure have occurred. In the period between the 1950s and the 1980s, approximately 20 million people migrated from rural areas to cities. It is estimated that this process called as urbanization is on-going and will go on till rural population decreases down to 5% (Kiray, 1999). Between 1950 and 1965, urban areas expanded in an uncontrolled way like an oil stain and solutions of that time proposed for solving housing problem have turned out to be inadequate. Increasing migration from rural areas to urban areas has also influenced spatial transformation of urbanization process. As a result of economic system implemented, formation of urban areas was left to market powers (Tekeli, 1982). In the past, urbanization process was generally regarded as migration from rural areas to cities. It was considered that the problems emerged in this process would be eliminated by preventing migration. Zoning laws forgiving slums were passed by local administrations in many cities by conniving at slums and unlicensed construction to legitimize their situation.

In the face of increasing urbanization, the activities of the central administration were determined legally with the foundation of the Ministry of Development and Housing in 1958. It was prescribed that the body as a ministry specialized in the solution of urbanization and housing problems would make research and examinations, attach importance to regional planning and undertake provision of housing as a public service, search for convenient building materials and supply cheap housing. Based on the implementations up to the 1980s, it was concluded that the Ministry of Development and Housing had been inadequate in solving urbanization problem and intervention from the center had not solved the problem. As a result, the practices of the ministry were regarded as the reason for the increase in squatting and illegal housing. It was pointed out that the ministry was seen as an institution endorsing or changing zone planning; while it was supposed to attach more importance to public needs, it was seen as the regulator and distributor of increase in value in urban areas (Şenyapılı, Uzun, 2006). Especially spatial organization of metropolitan cities have included contrastive structures with slums on the one hand, and neighborhoods with regular housing on the other hand. To legitimize this conflicting situations emerging in improved lands, changes were made in housing zones, the concept of "common hold" was coined to create many properties in one property unit; especially to provide middleclass with shares from dense housing blocks (Balamir, 1994), (Alsaç, 1993), (Eryıldız, 1995).

In the “Five-year Development Plans” after the 1960, the following solutions for housing problems have been as follows: a. Incentive precautions to decrease the size of houses and encourage small-sized houses, b. Seeking ways for making use of small savings which are not directed for production and c. Incentivizing the production of housing development (DPT Five-year Development Plans). In spite of the existence of necessary foundations for housing development and the support of development plans, there had not made much development till the 1980s. It was limited to the production of some large construction companies (Me-Sa, Or-An housing productions). Between the years 1965 and 1980, illegal and unauthorized de facto situations emerged in the previous periods were legitimized. Upon inadequacy of these processes, housing development production was applied as a new solution after 1967. Unlike previous two processes (slums and build-and-sell housing production), it was realized that this process required mobilizing a large capital, organization of demand, provision of a large land, planning and infrastructure. It is emphasized that “Housing Development Act” the law no 2985 was passed in 1984 to open housing sector to large corporations in private sector. An approach to housing problem as “housing development production” has been influential in the development of housing production technology and funding, and lead to changes in the forms of settlements by enabling the cities to grow haphazardly and in parts (Tekeli,1996).

As a result of increasing negative economy conditions after the 1970s, new economic precautions were implemented with “January 24 decisions” at the beginning of 1980 (DPT, 1980). As for the justification of the decision, it was stated that these decisions would be implemented to save the economy system from recession and bottleneck. This approach envisaged a new economic construction by functionalizing the rules of free market economy as a requirement of the system adopted (Boratav, 1995). Systematic Keynesian interventions that aim to prevent “cyclical economic oscillations” emerging as a result of the functioning of the system were abandoned in the West in the mid-1970 (Harvey,2012). However, in our country after “January 24, 1980 economic precautions”, state incentives emerged to invigorate housing sector and thus to overcome economic crisis. This process was realized indirectly by funding (providing funds for housing).

The aim of new economy policies was to make economic relations emerging as a result of urbanization to function within the rules and framework of the system. To functionalize this structure, approximately 130 non-state funds which were exempt from provision and control were established (Kurdaş, 1994). With these decisions, urban area were reproduced by influencing urbanization concept. The same approach seems to be preserved in the essence of the shifting policies in the 1980s. The aim of liberalization in economic, legal and restorative regulations was to shape economic relations emerging based upon urban space according to the requirements of the system. It is stated that large capital stock started to head for urban spaces where small capital business were uncontrollably making profit. Public funds in infrastructure and housing, which enables the formation of physical urban space, started to gain prominence (Uzel, 1985).

It is argued that “Economic stability precautions” dated January 24, 1980 and decrease in demand for houses as a means of investment played a great role in the crisis housing sector experienced. The housing sector experienced a great turnaround after 1981. The number of new houses built receded to the figures in the years 1969 and 1970. To help housing sector overcome the crisis, two laws on housing development were passed in 1981 and 1984. The housing sector was invigorated by providing loans from “HousingDevelopment Fund” established in accordance with the latter, which was put into effect after the first one, which was restrictedly implemented. Housing Development and State Partnership Administration acted as an effective institution to provide funding for house production since the early 1980s. In the first period (1984 – 2002), the institution came into prominence with the loans it provided for housing development projects. Using “HousingDevelopmentFund”, it provided loan support for housing development projects, most of which were housing cooperatives. In the second period since 2002, it directly built houses.

In the 1980s, as a reflection of change in political decision making compared to the previous periods, large capital business was encouraged to take part in building spaces. As for spatial changes, the Law of Zoning Forgiveness, local authorities were given rights to make land improvement plans and funds were provided for housing (Buğra, Keyder, 2003). After big construction companies headed for large profits in urban areas, real estate and construction sectors became the new profit areas for the private sector (Keyder, 2006). Within the changing economic model, urban lands became an important means of capital accumulation. On the other hand, in time there was a need to include the surrounding lands of the cities, which slum dwellers illegally used for housing, in housing economy sector. In accordance with İmarAffiYasası passed in 1984, four-storey buildings could be built on slum lands (Aydınlı, 2004), (Keyder, 2006), (Rodrik, 1996).

In this period, slums were commercialized and became a product of market mechanism. They became a means of making money rather than meeting the need for housing. The aim of transforming slum areas was to improve these areas with improvement zoning plans and to introduce them to urban land market. Many laws were made for legitimizing slums and these areas were transformed. While higher income groups moved from flats, which used to symbolize modern life, to villas outside the city, those who used to live in the slums moved from the attached slums to multistorey apartment blocks (Kiray, 1987) (Öncü, 1997).

IV. The Shifting Housing Policies

In this section, shifting public policies of the 1980s in housing will be explained between the period 1984 and 1992, and the period after 2002. In these periods central administration adopted different policies in house production. Assessments and criticisms about these applications were made. In this context, legal regulations that framed these processes, their contents and activities carried out will be assessed. Explanations related to the period when the central administration provided direct loans for house production and the period when it produced houses will be made.

1.1. Funding for Housing (loans): The Period Between 1984- 2002

During military administration, policies implemented after September 12, 1980 aimed to make regulations related to housing problem, and to make unauthorized and illegal construction a part of the functioning system. With studies in housing and zoning, legitimization of these structures came up. As a justification for the law, it was stated that there was zoning confusion and that illegal housing in metropolitan cities reached to high levels. The aim of this law was emphasized as “protection of national wealth, bringing about substantial and permanent solutions”. With the legal regulation of “Slum Affi” (the law no. 2805), slum areas were opened for unearned income relations. With the law, those living in slums were attracted to profit share relations in urban physical space and they had a place in the economic structure and functioning of the system.

1.1.1. Housing Development Laws: The Law no. 2487 and 2985

In the early 1980 (before Military Administration which started 12 September 1980), “National Housing Policy” was created based upon decisions. The suggestions made in sub-sections in this decisions are as follows: low income and midclass should have housing, general housing settlement and urbanization policies should be handled together, banks should enter construction savings system, private sector should be encouraged to have a place in house production, industrialized construction techniques should be oriented towards to decrease construction costs, slum areas should be improved, housing types should be improved according to country’s conditions, facilities for citizens working abroad to purchase houses, cheap lands in the development areas of the cities should be supplied, primarily public lands are to be used and lands for industrial institutions are to be supplied.

As an approach for housing problem, the Central Administration enacted “ Housing Development Law no 2487” in 1981 to increase house production. The aim of the law was to determine areas where housing development project would be implemented, to realize social and technical infrastructure of these areas, to provide loan sources for house purchasers, to improve the financial situation of house producers, to create regular, organized, coordinated and controlled housing development sites by auditing housing applications. To support “ HousingDevelopment Fund” established with law, 5% will be allocated from general public budget. Housing Development Fund applications will be carried out by the Ministry of Development and Housing. However, as the fund allocated from general budget is inadequate and as effective application system could not be accomplished, no initial approach for the solution could be achieved (Kent-Koop, 1982).

As a part of initiations to find solutions for housing problem, “Housing Development and State Partnership Administration” was established as an institution with a legal entity affiliated with Prime Ministry according to the low no 2983. In 1990, “HousingDevelopmentAdministration” has become a separate institution, and “Sate Partnership Administration” was converted into “Privatization Administration”. At the beginning, “housing development fund” was founded with housingdevelopment law no 2985 passed in 1984 as a separate fund from “capital budget” so that housing development and State partnership administration could have sustainable resource. The fund was excluded from the capital budget and a comprehensive source of income incorporated with economic activities was achieved. With the help of housingdevelopment fund, loans for housing were provided. The basic approach in the foundation of “housing development fund” was to “achieve widespread and sustainable house production by providing financial loan support”. Certain amount of taxes were taken from the sectors in the following list, and it was transmitted to housing development fund. These include 26 headings like alcoholic and nonalcoholic beverages, fuel consumption, free import, travels abroad, real estate sold to foreigners, import of monopoly products, electricity consumption, interest incomes, and income from gambling activities.

1.1.2. The Aims of Housing Development Law (Law no. 2985)

- Providing housing for the low and middle income groups,
- Improve urbanization of slum areas, infrastructure and cadastral activities,
- Establishing free resources for housing and pooling them,
- Decreasing construction costs,
- Revising construction standards for materials and elements,
- Supporting infrastructure services,
- Developing technology and industrial production techniques for mass,
- Revising urban zoning plans, supplying cheap lands and improving newly urbanizing,

- Establishing organizational structure that will make public audit for housing, (TOKİ,1987).

Other approaches that housing development law no 2985 has brought about besides providing loan for housing can be summarized as follows:

- Establishing a fund for providing housing loans, which is continuously increasing and which is out of general budget, producing lands for housing,
- Constructing settlement areas together with technical and social infrastructure,
- Giving private sector, especially large construction companies opportunities to build large number of houses,
- Transforming housing cooperatives into housing development projects,
- Introducing individual housing credits,
- Supporting companies producing construction materials for housing in terms of technology and research.

In accordance with the housing development law, housing development projects are to be realized as new areas of settlements featuring all urban functions with technical infrastructure, social facilities and an environmental planning. In housing development application, loans especially for houses built by housing cooperatives; however, sustainability in credit flow could not be achieved in the following years. In housing development production process, housing construction technology and financial system was developed. Policies implemented in economy structure and relations after 1980 led to changes in urbanization style and quality. New housing development areas added to existing settlement areas in metropolitans brought about haphazardly growing settlement areas detached from main settlement areas in the cities. Settlement developments were improved and settlements have grown in parts (Tekeli1993). Housing development fund mostly provided loans for housing cooperatives (Karayalçın, 2009), (Keskinok, 2005). The same law also aimed housing development sites to be built by public administrations. In line with this, Ankara-Eryaman and İstanbul-Halkalıhousing development projects emerged. As for the rationale for these projects, it was stated that public administration would construct housing development sites to reduce housing production costs, improve housing production technologies and set an example for private sector with its experience (TOKİ,1986), (TÜMAŞ,1988). (Alkan, 1998).

At the early stages, large amount of resources were transferred as housing credits and housing cooperatives were enabled to produce more than 1 million houses (TOKİ, 2002). The number of mass houses using housing development fund increased; however, house production costs increased. Interruptions, remissions and inadequacies were experienced in the application of the fund as there was not the system that would enable sustainability of resourcing and distribution- use of funding, negative effects of inflationary economic conditions on loan repayment and as the fund accumulated was used to close budget deficit. Housing development fund maintained its activities with its independent budget and legal incomes without scope of general budget till 1993. However, after 1993 housing development fund was included in general budget. After this date, the activities of housing development administration were financed via sales proceeds, loan repayments and its shares from the general budget. Between the years 1984 and 1992, 1 133 271 houses were financed (loan support) by the housing development fund. While the rate of credit to housing construction cost was approximately 50% between the years 1984 and 1992, it decreased down 7% between the years 1993 and 1999. Housing development fund which was included in the scope of general budget in 1993 was abolished together with other funds in 2001 (the law no. 4684). Housing development Administration was made dependent upon allocations from general budget, which detracted it from its function of providing funding for housing. IMF (International Monetary Fund) wanted the application of the fund to be abolished as it auditing was not possible outside public general budget (TOKİ, 2002).

1.1.3. Assessment: Implementation Between The Years 1984-2002

After 1984, housing development sites in Metropolitan cities were undertaken to bridge housing gap and to meet the need for housing. As they were large-scale projects, housing areas emerged in cities and outlooks of cities have changed. In these areas where intensive and multistory housing projects with fast production and low cost were adopted in principal, certain numbers of houses were built. However, quality related characteristics like quality and aesthetics were ignored. Housing development construction companies which carry the weight of housing sector and which are supported in every aspect in the West, could improve in Turkey only after 1990. Construction companies quickly started to produce luxury and qualified housing development settlements which include various types of houses and which can purchased by high income groups, in large areas zoned for construction in big cities cities. In these projects, density of population, height of the building and the number of the blocks were determined in a way to maximize the profit of the construction company (Dülgeroğlu, Aydınli, Pulat, Yılmaz, Özgüner, 1996),(Kent-Koop,1983), (TOKİ, 1993), (TOKİ, 2000).

In this period, “house production with housing cooperative system” was intensively used as a part of mass house production. House production with construction cooperatives was preferred because it was cheap, functional and fast and had own self-auditing mechanism. However, expected efficiency could not be achieved and experiences sustained as construction cooperative implementation and auditing system did not have adequate legal and technical infrastructure, democratic approach had not developed sufficiently. The loan (finance) provided by central administration (Housing development and Public Partnership Administration) especially between 1984 and 1989 was provided to housing cooperatives which were completed to an intended level at prescribed time considering their order application. Demand and supply were increased artificially without considering the structural characteristics of the demand, urban development dynamics and the need for housing. The manner of actions adopted for the distribution and usage of the source of loan did not fit the creation of the market and they mainly turned out to be politically-oriented course of conduct. Manner of action of source of loan’s distribution and usage, was misbecame creation of market, predominantly transformed into political orientation conduct manner. The public institution couldn’t act properly considering the equality and suitability (productivity in view of legal rules) while distribution of limited source. Loans for housing were distributed within centralized administration structure and under the effect of different political groups. Within the prescribed time for dwelling credit usage, cities which have effective political power, received higher share from loan source distributed. Therefore, social and economic characteristics of the region did not affect distribution. While the territorial distribution of dwellings; underdeveloped regions was not attached importance and direct funding for low income groups was not adopted. Generally, low income groups could not benefit from housing loans credit due to lack of housing cooperatives. As housing remained in the background.

With the loan distribution policy implemented, approximately 50% of housing production cost was covered with low interest and long-term credits. In the distribution of housing credit, positive implementations realized between 1984 and 1989. Later on, interruptions and remissions were seen in loan provision. Central administration could not introduce new policies for creating financial source, developing, distributing and re-collecting it. Stable loan provisions system, which was consuming accumulated financial source, could not be transformed into a dynamic developing and renewing institutional structure. Therefore, capital stock accumulated for housing devaluated in an inflationary and wire money called. On the other hand, it is seen that mostly the segments of society that benefited from housing credit were the ones with regular salaries. It cannot be argued that low income and poor groups without regular income and savings in the society benefited from credits. Considered from this point of view, it is seen that social dimension all of housing phenomena was ignored. An institutional structure that will need the needs of different income groups could have been established to regulate the distribution of housing development fund.

1.2. Direct Housing Production: The Period Between 2002 and 2014

The policy of obtaining houses adopted by the Central Administration for housing problem along with Housing development Administration underwent an extensive change after 2002. With the changing public policy, Housing development Administration started Direct Housing Production (TOKİ,2002). (Bayraktar, 2007). In the second period in which Housing development Administration was active, it was anticipated that the way to overcome the economic crisis in the early 2000s, as in post-1980, was boosting the construction sector. Housing development Administration has been turned into a leader public establishment in the housing policy of the country since the year of 1984 when it was founded and attempts have been made to make it stronger with the legislative and institutional regulations after 2002. Housing development Administration, which was first thought to operate as an institution providing loans for housing or supporting social housing construction, was made an authorized institution with legislative regulations in every fields of construction of the constructed environmental of the public after 2002. It was stated that, with its change after 2002, the working of the administration was converted into a model that used the power and source of the public like a private corporation. This situation is also defined as the central adaptation of the municipal corporation model implemented widely in local governments (Balaban, 2009), (YEM,2006).

1.2.1. Housing Implementation Policies: After 2002

Housing development Administration undertook urban renewal, slums conversion projects, disaster homes, agriculture and rural implementations along with the social reinforcements for low-middle income group and the poor, whose aims were to build social housing. Throughout the country, the completion of the project for determining disaster risks of the residential areas was stated as building houses by determining the priorities of the residential areas with natural disaster risks. The new structure of Housing development Administration was formed making legislative and legal regulations from 2003.

The reasons of these regulations were designated as providing mobility that can prevent bureaucratic conflict and splits of authority first, and secondly gathering the control of the economic structure in one center. By these regulations and changes, Housing development Administration was made a strong and authorized

institution in housing, public constructions and land development process. It was stated that Housing development Implementation was carried out under the title of ‘‘Urbanization Policy’’ that was in the government’s program within the context of ‘‘Planned Urbanization and Housing Production Program in 2003 (TOKİ, 2007). In the program 500 000 direct housing constructions were provided in 81 city centers. In the statement of TOKİ, it was pointed out that they became a key actor in housing industry performing housing production throughout the country, directed the industry and carried out the implementations that complete and support each other in the areas of need where private sector doesn’t go to.

1.2.2. Evaluation: Implementation Between The Years 2002 and 2014

With the legal and administrative regulations, Housing development Administration that had an unlimited access to the public properties and authority to make every kind of plans gained a significant position to play an important role in housing market via the process supported by urban transformation laws and changes in public procurement laws. Discussions were made about whether the constructed houses were ‘‘social houses’’ or not. As a defense, Housing development Administration stated that they were an entrepreneur in the market that made most of the profits mainly in middle and high income group, but for houses sold with social purposes at low-square meters to low-income group charging them at ‘cost’.

Several criticisms were directed to the construction implementations of Housing development Administration. There are two aspects of these criticisms. The first is the quality of these houses spreading throughout the country after 2002, and the other is the legal and administrative regulations to make the institution stronger and to make the implementations easier. A large variety of housing development implementations sparked discussions in terms of architectural design, methods for obtaining the projects, development and usage of the lands, the requirements and way of the tender and building inspection. It was stated that unlimited and uncontrolled planning authorization was given and all public lands were made a planning area for Housing development Administration. The purpose of establishment of Housing development and State Partnership Administration that was founded in 1984 was determined as meeting housing demands of families with low and middle income. However, in the implementations carried out in the last 12 years, it was criticized that it was changed into a public institution that built luxurious houses in big cities, transferred the unearned income obtained over the valuable lands of the public to some specific companies. It is true that the implementations performed in both terms contributed to the increase of housing stock. However, it is stated that in most of the parts of the city that emerged as housing development areas, the houses had monotype architectural models and they had jerry-built characteristics in the form of independent projects and isolated from physical and social environment. Between 2002 and 2013 nearly 610 thousand houses were built and it is stated that this number is 10 % of the total productions across Turkey. It is also expressed that 510 thousand of these houses are social housing (approximately 85 %) and 15 % of them consist of luxurious houses.

In the explanation of Housing development Administration, it is defended that management was performed by selling public lands without transferring from capital budget or building houses by developing luxury projects associated with property developers in the way of revenue sharing of these lands, and building social housing for poor, low and middle income groups with the obtained income letting property developers again on the public lands. Revenue sharing projects in return for sale of lands were used as a source to meet the finance of social housing production projects of Housing development Administration. It was explained that the idle lands in the public created a fund in housing projects for low and middle income groups evaluating them in the best way in accordance with the market conditions of the day. (Bayraktar, 2007).

In a sense, housing development implementations were carried out as structurally political process that could be considered as the intervention and guidance for public urbanization. In the criticisms, it was stated that it contributed to the increase and variation of the problems in the cities with the implementations after 2002. The fact that the public competed with the market using the sources and power of the public and produced the similar implementations of the market started the discussions of using them for transferring sources to the private sector.

It was indicated that the mostly criticized aspect of the implementations was the lack of harmony and disconnection between current construction plans of the cities that were the projects for housing development implementations. In the surrounding area of the current settlement, especially in the public lands in the style of pasture, the houses are built as dense housing, implementing the same type of projects. For this reason, most of the implementations show incongruity and contrasts to the development process and direction of the city and to the present housing decisions, keeping aloof from the city within the plan. These are the housing areas added to the city randomly and aloof from the city with haphazard growth (Keskinok, 2007). In the construction plans of some cities, the lands kept for public service are opened to housing development except for the purpose of their devotions. Housing is performed especially on the public lands, in the type of posture, next to or very near the settlements. It is emphasized that there are problems in the design and arrangements of housing development lands in itself in terms of planning standards. It is seen that the key factor that leads the implementations is

building maximum number of houses on these lands. It is stated that the urban design-internal arrangements of housing development projects are not paid attention and insufficient land sizes are kept for nonresidential uses. Other negative effects of housing development implementations on the planning area include increase in the institutional diversity related to planning authority. The planning system and hierarchy got worse by the changes of legal regulations; the settlement was not compatible with the current construction plan and there were planning arrangements inconsistent with structuring conditions. The exclusive development rights of the implemented housing development projects caused local governments and some institutions to look for similar usage rights. It is stated that these implementations had limited contributions to the improvement of spatial and architectural quality and caused the housing areas with jerry-built living space to increase (Keskinok, 2007). Housing development implementations are described as monotype and aimless in terms of design (Balamir, 2008).

The housing construction implementations of Housing development Administration after 2002 are largely performed using public resource. However, the implementations to increase numerical amount, without basing them upon the needs or demand analysis, caused public resources to be wasted. It is stated that building of small or big parts of cities as housing development generally in city centers and county towns did not contribute to the development of spatial and architectural quality of the cities, and their plans were not based on regional conditions and features. They repeated implementations that are the copies of the same project. It is emphasized that the activities and expenses of Housing development Administration were not inspected by the relevant institutions, big tenders were made for partisan companies and in this way the capital is transferred to some specific circles.

With the implementations performed in recent years, Housing development Administration abandoned its duty of building "social housing development", which was stated as the purpose of establishment. Every kind of works were taken over in construction sector, the lands were developed by opening valuable public lands for housing and the big construction companies set to work to build luxurious houses. It is explained that it was no longer a public institution that was in charge of building social houses but became a primarily responsible institution for distributing the land rent. As an example, the housing development implementations performed in Istanbul were given: in the statements of the relevant institution, it was expressed that more than half of the house are produced in profit-oriented projects to provide fund for the administration.

V. Conclusions

As a key factor of housing industry; it serves economic, social, and physical purpose of development at the same time and in various ways and it creates fast and common economic added-value by affecting the other sectors. In accordance with the economic policy that was changed by the central administration after 1908, new implementations were presented to the approach of the housing problem. Previously, instead of allocating resource from the budget to the housing, a fund (housing development fund) was formed by new resources. By virtue of providing loan for the housing, nearly 50 % of the housing cost was set off with low-interest compared to the market and long termed repayment. In the first years there were developments in houses numerically, in the later years the central administration used the housing development income to close the public budget deficit and the fund was removed completely in 2002 according to the letter of intent that was sent to international monetary fund (IMF). There were some improvements in the process of credit extension between 1984 and 1989. Then, interruptions and indeterminations emerged in the loan process. The central administration couldn't show new approaches to the system of constitution, development, distribution and recall of the financial source. For this reason, "housing capital stock" started to burn itself out in a short time. When considered from this point of view, the consumption of the public source that was saved in various difficulties was not considered positively. In the credit facility system, a proper corporate structure could not be founded from stable and consuming situation to an innovative, constructive and dynamic formation. It is seen that the ones who make use of housing loan constitute the majority with regular and specific monthly income. It can be said that especially low-income groups, without proper income and propensity to save, do not make use of credit facility process. When viewed from this point, it is seen that the social aspects of the housing fact were ignored. No regulations were made to meet the demands of different income groups during the process of making use of the savings collected in Housing development Fund.

According to the results of the distribution analyses performed in terms of urban values in scale of cities; it is seen that the cities with urban development dynamics made use of the housing loan source more. This situation forms the distribution of housing production and source of for houses; and also makes it clear that the spatial dimension that contains urbanization values of the settlements in the scale of the cities was not taken into consideration. It is seen clearly that the cities that really need it did not make use of it sufficiently or they just use in a small amount of it. No relationship was established between the urban development process of the cities and the housing loan / production policy. The methods of regular payment and interest, the distribution of

the source loan / housing production were not determined according to the various groups by defining related to the echelonment/ speed/ needs of the cities and formulating some specific objectives for planned urbanization.

The houses that reached the required physical process in the specified dates were issued housing loan considering reference sequence and priority or housing productions were carried into practice upon the request of the regions. Here, structural situations of the demand-presentation and urban features of the settlements were not searched. The request and presentation were formed artificially without thinking whether there was a need for houses or not.

After 1980, it is seen that more public sources were transferred to the cities to arrange the rent consisting of the change of infrastructure and physical situations of the city. The reason of this must be searched in the request to institutionalize a structure in the form of creating a source within the economic structure of the capitalist system and using the relationships.

The central administration concentrated on the tendencies suitable to the expectations of the groups rather than the needs and requests emerged in the settlements about the distribution of the savings of housing loan source and the number of the produced houses. In the distribution of the limited source, the public did not act according to the concept of equality and suitability (productivity) considering the laws of social state mentality of the modern age. It is clearly seen that social aspects were ignored to work out the housing problem. While making people use the savings in Housing development Fund, a corporate structure could not be formed to meet the demands of various income groups. In the credit facility system, a proper corporate system could not be founded from stable and consuming situation to an innovative, constructive and dynamic formation.

In the new economic policies, put into effect by the public between 1984 and 1989, the implementations of reducing or ending the replacement and all kind of supports conflicted with the implementation of Housing development Loan. However, the usage of it was improved on behalf of some groups. This was suitable for the fact that housing problem had to have social aspects but the groups that made use of it were generally middle and high income groups.

New policies were not presented about the forming, development, distribution and recall of the source for the housing. For this reason, capital stock of the housing loan started to consume itself. When viewed from this point of view, the consumption of the public source that was saved in various difficulties was not considered positively. However, the importance of it could be observed for the source that was transferred to the housing prompted many relevant sectors.

With the changing housing policy implementations after 2002, Housing development Administration gave up supporting "social" housing development with source of loan that was in the purpose of establishment. Undertaking housing production directly, every sort of works were taken over in construction sector, the lands were developed opening the valuable public lands to housing and big construction companies set to work to build luxurious houses. It was expressed that these implementations were for providing source. However, a significant part of the savings obtained as a result of these approaches was canalized to the construction entrepreneurs who performed these implementations.

Housing production process of Housing development Administration is expected to generate more livable and quality environments within the identified architectural style that reveals natural, ecologic and cultural values.

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