

Institutional Change and Discourse in Housing Policy in Turkey

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Abstract

The paper aims at analysing the transformation of the housing policy in Turkey after the 1999 earthquake by identifying three dimensions: institutional basis, implementation phase, and the discourse. The study thus attempts to identify the main elements determining the direction of the transformation of housing policy. In this respect, the paper bases its assessment on the concept of "modes of housing provision". Significant modifications have been made on the institutional basis of housing policy in Turkey during the 2000s; a new term is posed in the housing field in Turkey: urban regeneration. It is important to understand how urban regeneration projects operate in the field. Field studies on these projects are thus overviewed in order to see how centrally (re)defined institutional structure is reflected on the field. Lastly, the discourse of the policy is analysed by identifying two sides: the legitimisers and the opponents of urban regeneration.

Keywords: *housing policy, urban regeneration, modes of housing provision, Turkey*

Konut Politikasında Kurumsal Deęiřim ve Söylem

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Öz

Bu çalıřma, 1999 depreminden sonra Türkiye'deki konut politikasının dönüşümünü üç boyut üzerinden analiz etmeyi amaçlamaktadır: kurumsal temel, uygulama aşaması ve söylem. Böylelikle, konut politikasının dönüşümünün yönünü belirleyen ana unsurların belirlenmesi hedeflenmektedir. Bu bağlamda çalıřma, deęerlendirmesini "konut sunum biçimleri" kavramsallařtırmasına dayandırmaktadır. Türkiye'de 2000'li yıllarda konut politikasının kurumsal bazında önemli deęişiklikler yapılmıřtır ve bu deęişimin sonunda Türkiye'de konut alanına ve sunum pratiklerine yeni bir terim hakim olmuřtur: kentsel dönüşüm. Kentsel dönüşüm projelerinin sahada nasıl uygulandıęını anlamak önemlidir. Çalıřmada, merkezi olarak (yeniden) tanımlanmıř kurumsal yapının uygulamaya nasıl yansıdıęı, alanyazındaki saha çalıřmalarına dayanarak tartıřılmaktadır. Son olarak, kentsel dönüşüm politikası söylem düzeyinde de iki taraf tanımlanarak analiz edilmektedir: kentsel dönüşümün meřrulařtırıcıları ve muhalifleri.

Anahtar Kelimeler: *konut politikası, kentsel dönüşüm, konut sunum biçimleri, Türkiye.*

Introduction

This study aims at analysing the policy building process of housing in Turkey after the 1999 earthquake that occurred in the most industrialized and populated region of the country. As the reference point for signalling a shift in housing policy in Turkey, one would have taken the 2002 elections when the AKP government has come to power, possessing the government alone ever since, or the year 2003 when first legislations furnishing Housing Development Administration of Turkey (TOKİ)¹ with new authorities entered into force. One would immediately notice commencement of a new era in the early 2000s, when reviewing the literature on Turkish housing experience. In this study the 1999 earthquake is taken as the turning point of the housing policy in Turkey because of its deep impact on Turkish society. As for the housing issue, this impact has several aspects. First of all, it is clear that the existing housing stock poses many threads and Turkey has to undertake a vast renewal process in urban areas. This need is expressed as an urgent necessity when the metropolitan regions are concerned, since they possess high population densities and high economic value as centres of production and consumption with high potential of attracting investment and immigration as well. Additionally, any successful urban renewal and/or upgrading programme to be implemented in the metropolises would also serve as a legitimization basis for extending similar programmes to other urban areas of the country. In short, after the earthquake it is commonly agreed that existing building stock has to be replaced, and this transformation has to be initiated in metropolitan areas.

Secondly, the earthquake made every actor in the housing field (politicians, bureaucrats, contractors, owners, occupiers, etc.) aware that old housing provision models were neither sustainable. The concept of *housing provision* as it is applied in this study refers to the studies of Ball (1986), Ball and Harloe (1992), Healey and Barret (1990) and of Tekeli (2010). This conceptualisation would be briefly described as a product of “structure and agency

¹ TOKİ in fact stands for the initials of “Toplu Konut İdaresi”, which means Mass Housing Administration if a word-to-word translation is made. In this paper, the translation provided by the official web site of the Administration is preferred, keeping the abbreviation in Turkish.

approach” in political science. There exist therefore “historically given processes of providing and reproducing housing as a physical entity” (Ball, 1986, p. 158), -or to put it differently- “a combined physical and social process which is continuous and usually changes over time” (Ball and Harloe, 1992, p. 3); that process being the result of relations between a structure (economic and political organisation of the country, macro and micro level interventions of the state, social and economic values of the society regarding the built environment) and social agents (landowners, investors, developers, real estate brokers, planners, politicians, neighbourhood organisations, and all other social groups who might involve in land developing processes) (Healey and Barret, 1990, p. 90-91). So, when one speaks of *owner-occupation* or *social housing* as a structure of housing provision in a given society, s/he points out a certain set of landownership model, financing, planning, and policy, etc.; all defining a certain way of housing process. Such an approach does not limit its view to state-consumer relations, but widens the lens in order to capture totality of social relations and offers researchers an analytical tool to link empirical observations to macro level processes, such as state policies and global capital flows. As for analysing housing policies in Turkey in the Republican era, Tekeli offers the concept of *modes of housing provision*, which is basically derived from a similar approach to the relationship between the structure and social actors. He briefly defines the concept as being the accustomed way of housing provision in a society. “Each mode of housing provision, addressed in its integrity from the emergence of a housing demand to production and occupation phases of a housing, is described by the roles of a wide range of actors (from households to formal or informal finance mechanisms, contractors, local and central government, etc.), the characteristics of the relationships built among those actors, and how decision-making authorities are distributed among them” (Tekeli, 2010, p. 221). Each society would legitimize one or multiple modes of housing provision. As for Turkey, beginning from 1950 to present, Tekeli identifies five modes of housing provision emerged in the social context of Turkey: *gecekondu* (squatter housing), *yap-satçılık* (build-and-sell), housing cooperatives, mass housing, and finally urban regeneration. Modes of housing production as it is conceptualized by Ball, Healey and Barret refers to tenure models, whereas Tekeli categorizes the modes of housing provision in Turkey based on the housing production process.

The paper focuses on the last mode of provision, which defines a new urbanisation experience reshaping urban areas since the early 2000s in Turkey. However, in order to analyse recent transformation in housing policy, it is necessary to mention major pre-2000 characteristics of housing. It is worth invoking that the unsustainability of old housing habits, modes, and the “ways of doing business” after the 1999 earthquake was largely acknowledged, but it is with the AKP government that the housing policy is transformed into a process supporting a specific mode of housing; urban regeneration).

Main Characteristics Of Housing In Turkey: From 1950s To The Early 2000s

The aim and means of the state policy regarding housing, modes of housing and characteristics of the housing sector are generally grouped under four major periods in studies assessing housing policy and housing sector in Turkey. **(1)** from the declaration of the Republic to the end of the 2nd World War (1945) or to the transition to multi-party democracy in Turkey (1950). **(2)** from 1950 to the transition to liberal market economy (1980). **(3)** from 1980 to the 1999 earthquake or to the AKP government in the early 2000s. **(4)** from the early 2000s to the present.

Firstly, the period covering 1923-1950, which would be defined as a period of recovery and establishment is characterized by slow population growth and low urbanization. The priority was given to the organisation of newly established republic, institutional and legal regulations for post-war reconstruction of the country, and the majority of state resources were directed towards industrialization. Laws regarding public works, zoning, planning, infrastructure and construction, municipalities, execution of professions in the field of engineering and architecture had entered into force in the early years of the Republic. According to Tekeli, after the enactment of these regulations, a typical individual housing provision processes as follows: individual seeking to own a house buys a land, s/he gets necessary permissions from the municipality in order to implement the project that is prepared by a professional possessing technical competence who is hired directly by the individual owning the land, s/he hires small-sized contractors or sub-contractors to build the house, s/he gets residential permit from the municipality, and finally s/he begins to occupy the house (2010, p. 222).

Concerning the state's role regarding the housing policy during this period two major issues are prominent. The first is the planning and construction of Ankara, the Capital of the new Republic. In 1924 Ankara Municipality was established and in 1932 the Plan of Jansen was put into effect. Secondly, the state involved in supplying for the housing needs of public servants in Ankara by taking several actions. In 1925 advance payment was provided to public servants in order to enable them to establish housing cooperatives, from 1929 to 1951 allowance for lodging was paid to public servants, and in 1944 "Law regarding Construction of Public Servant Lodgings" was entered into force. Public servants residing in Ankara were given priority to benefit from the latter; state-owned lodgings constructed in Ankara were rented to high ranked bureaucrats (Çoban, 2012, p. 79-80). This period equally presents significance regarding modes of housing provision peculiar to Turkish society. It is during this period that *gecekondu* (squatter housing) emerges in Ankara between the years 1930-1940 (Şenyapılı, 2004). Despite all efforts to build a planned Capital, a city representing ideals and principles of the new Republic, it was unable to prevent land speculation. Land speculation arose because of high expropriation costs in the areas reserved for the construction of public buildings, and plans such as reserving cost-effective land areas for the poor or building a labour neighbourhood were not realized (Atay, 2010, p. 490-494; Çoban, 2012, p. 80). In brief, this first period of housing experience of the Republic would be summarized by two main elements: emergence of *gecekondu* and limited state intervention focusing on construction of the Capital and public servant lodgings.

Transition to multiparty democracy, or put in another way, 1950 legislatures when Democrat Party (1950) had come to power to rule for the subsequent decade is usually taken as a turning point in the Turkish political and economic history. If one were to highlight major characteristics of post-1950 Turkey, s/he would mention import-substituting industrialization, mechanization of agriculture, rural-urban migration, fast population growth and rapid urbanization. In this period marked by rapid industrialization and urbanization, the state had given the priority to the former, leaving the latter to informal processes. This, along with the increasing demand of housing, led to emergence and consolidation and of two prominent modes of housing provision in Turkey: *gecekondu* (squatter housing) and built-and-sell (*yapsatçılık*).

One might define *gecekondu* as housing built without permit, on a land that does not belong to the builder/occupier, and by using construction materials of poor quality. This is a definition based on legal and technical perspectives. Besides this technical definition of the term, *gecekondu* is a reflection of a certain economic and social structure to the urban space; that structure being formed in a certain period of urban experience in Turkey. It involves, produces and reproduces specific social networks. Kıray considers *gecekondu* as “a full reflection of under-developed, non-industrialized socio-economic order” of the time and defines it as shelters of crowds working in unspecialized, low-earning employments in cities that are not organized accordingly rapid urbanization dynamics of developing countries where changes in agricultural production had significant impact on the social structure (Kıray, 2003, p. 23-27). For Tekeli, *gecekondu* emerged as a spontaneous mode of housing for rural immigrants, which is usually situated close to the labour market, but on topographically unfavourable areas of the urban land. The system was unable to provide housing for those new urban groups within the framework of modernist legitimacy while demand for labour was increasing for the then-newly developing industry. So, Tekeli stresses the legitimacy of *gecekondu*, since there were limited public resources allocated to housing and no plans to manage rapid urbanization in the 1950s (2010, p. 223-224, p. 245). So, *gecekondu* emerges as a mode of housing provision based on self-help and self-occupation. Similarly, Buğra suggests that *gecekondu* possesses moral legitimacy, as formal redistributive measures in the area of housing have remained inadequate in dealing with housing demands of low-income groups (1998, p. 307). Another issue regarding *gecekondu* is that this mode of provision had been quickly commercialized (Kıray, 2003; Şenyapılı, 2004; Tekeli, 2010; Buğra, 1998; Özdemir, 2011). This commercialization is due to amnesties targeting *gecekondus* and to *Gecekondu Law* dated 1966, which attributed legal status to this housing mode. In parallel to these legal arrangements, *gecekondu* equally gains a more solid physical form. In consequence, land speculations occur in *gecekondu* areas. Local strongmen who control local land markets buy the land, construct and finally rent *gecekondu* (Buğra, 1998, p. 311). *Gecekondu* therefore gains another character: It is no more just a shelter for the rural immigrants, but also a means of investment for certain local groups (Tekeli, 2010, p. 224). Erder points out that commercialization of *gecekondu* is equally significant regarding social stratification, since certain

groups gain social mobility due to this commercialization. Put in another way, *gecekondu* also gets stratified within itself as a mode of housing. *Gecekondu* can no longer be considered as urban areas where homogenous groups are concentrated (Erder, 1996, p. 289). As a result, *gecekondu* have lost its self-help character as it gets commercialized over time, actors involved in production and consumption processes of *gecekondu* have diversified, and as consequence its relation to the urban political system has been changed.

Second major mode of housing provision emerged in the post-1950 period is build-and-sell (*yapsatçılık*). This mode mostly targeted middle classes who weren't willing to carry the risk of becoming homeowners through processes that don't totally comply with the urban legal order. Land Register Law entered into force in 1954 and provided the legal basis for development of build-and-sell mode by permitting multiple construction servitude in one parcel of land. Such a regulation led to increases in exchange value of the urban land. In 1965 Property Ownership Law entered into force and build-and-sell mode of housing widened (Çoban, 2012, p. 85). A typical course of housing process through build-and-sell would be summarized as follows: A build-and-sell contractor buys the land from the landowner in exchange for a certain number of apartments, s/he starts the construction, and while the construction continues s/he sells apartments of the building. So, s/he would finance construction expenses during the construction process. Such a process enables contractors to start the business with small capital. High development rights are needed for such a system to be profitable for the contractor. Build-and-sell contractor is thus defined as a micro-entrepreneur who targets maximizing his/her profit by constructing housing blocks with the maximum height possible (Tekeli, 2010, p. 224). Build-and-sell contractors have therefore become important pressure actors in the urban political system, seeking for increases in development rights on the urban land. For scholars, although the build-and-sell mode of housing provision complies with the legal framework, there exist serious doubts concerning its legitimacy, since it is responsible for high building density, demolition of historical sites and low-quality urban infrastructure in cities (Tekeli, 2010, p. 225; Çoban, 2012, p. 85).

Another mode of housing targeting middle classes in Turkey is housing cooperatives. Although first housing cooperatives were seen in the early 1950s, they've become widespread in the period of 1980-2000. Housing provision through cooperatives would be briefly described as a collective home

ownership process based on solidarity among cooperative members, which comprises land provision, preparation of architectural and construction projects, getting necessary permits, floating a loan and additional resources when needed (Karayalçın, 2010, p. 126). It would be identified as a self-help mode of housing.

In the period of 1980-2000, partial involvement of the state to the housing field, as well as significant institutional and legal regulations shaping the field are witnessed. Intergovernmental relations have been restructured by delegation of planning authority to municipalities in 1985 and establishment of metropolitan municipalities in 1984. Although these regulations had impacts on urban space and housing, the major institutional change shaping the era's housing policy is the establishment of the Mass Housing Fund and Mass Housing and State Partnership Administration (TOKİ) by the adoption of Mass Housing Law (no 2985) in 1984. The fund was established to provide loans for construction companies, big entrepreneurs, and housing cooperatives. That's why an increase in the share of cooperatives within total housing provision is observed during this period. In the 1960s the share of cooperatives in total housing provision had never been higher than 7%, it had been up to 13% in the 1970s, however in the 1980s it passes 30%; occurring as 36% in 1986 (Çoban, 2012, p. 293; Geray, 2007, p. 293). However, as of a new regulation in 1988 stipulating allocation of 30% of the Mass Housing Fund resources to the national budget, the Fund began to shrink, to be totally abolished eventually by 2001.

Apart from its impact on the activities of housing cooperatives, the 1984 Mass Housing Law primarily induces mass housing to become widespread as a mode of housing provision. Even if there existed limited number of examples of this type of housing provision, it needed state involvement through a powerful institutional framework such as TOKİ and Mass Housing Fund, which is donated with power to mobilize large amounts of capital, to develop and plan urban land, to develop infrastructure facilities, and to organize housing demand. Increasing state involvement via TOKİ have equally aroused attention of large construction companies, which previously invested in large infrastructure projects instead of housing, such as construction of roads, bridges, dams, etc., towards housing (Buğra, 1998, p. 311). Tekeli identifies three models of investment and financing for the mass housing

mode: (1) cooperatives, (2) TOKİ and (3) big entrepreneurs acting as developers. While the first two of these models provided housing for middle-classes, the latter targeted high-income groups by supplying gated community-like residential blocks (Tekeli, 2010, p. 251). In brief, during the period of 1980-2000 both modes of provision and actors involved in the housing field diversified. During this period *gecekondu*, build-and-sell, cooperative and mass housing co-existed as different modes of housing provision. Hence, diversity of actors belonging to different statuses becoming active in the field of housing: from micro-entrepreneurs to large construction companies, from land developers in *gecekondu* areas to housing cooperatives, from central government authorities to local governments. On the other hand, low-income groups remained outside the formal housing market, because of high cost of land acquisition and increases in construction costs (Özdemir, 2011, p. 1104).

Housing After 2000s: Urban Regeneration As The New Mode Of Housing Provision?

Tekeli identifies a new mode of housing provision for post-2000 Turkey: housing through urban regeneration. However, further empirical research is needed before identifying urban regeneration as a new mode of housing provision, since dynamics of regeneration processes are still unclear in many implementations. This unclarity or ambiguity is in fact the departing point of this paper. In order to discuss urban regeneration as a mode of housing provision and the new housing policy in Turkey after 2000, the paper identifies three aspects that would be considered forming a policy in its entirety: (1) institutional basis (2) implementation phase and (3) discourse.

Institutional Basis of Urban Regeneration

Any scholar focusing on housing policy in Turkey would immediately notice strengthening of one particular public institution –TOKİ– during the post-2000s. However, transformation of TOKİ has begun before the AKP government that came to power in November 2002 (Pérouse, 2013, p. 83). Changing institutional basis of housing policy in Turkey is overviewed, to underline main regulations shaping the institutional and legal framework of the current housing activities in Turkey (Bayraktar, 2013 and Pérouse, 2013):

1. In June 2001 Mass Housing Fund was abolished with the Law numbered 4684.
2. In 2001, banking and deposit banking authorities of *Emlak Bankası* (Land Bank) were revoked. Although a significant part of the Bank's housing and land portfolio was transferred to TOKİ, it was not able to use this portfolio until *Emlak Konut REIC* (Real Estate Investment Company) was founded in 2002.
3. The Undersecretariat of Housing (which was established in 2001 in order to shape housing and land policies) was abolished by the Law numbered 4966 and dated 2003, and some of its duties were delegated to TOKİ. These delegated duties are; (a) founding companies in housing sector or participating to those already established, (b) granting individual and collective housing loans, implementing projects targeting development of village architecture, transformation of *gecekondu* areas, and protection and renewal of historical fabric and local architecture, granting credits and subsidizing this kind of projects, (c) directly or via partnerships developing projects inside and outside Turkey, (d) implementing or getting implemented profit-making projects in order to provide resource to the administration, (e) constructing, promoting and supporting housing and social facility areas, infrastructures when considered necessary. These new duties opened the way to TOKİ to develop cooperation with the private sector.
4. In January 2004, TOKİ -attached to the Prime Ministry and in 2018 it was re-attached to the Ministry of Environment of Urbanisation.
5. In May 2004, TOKİ was attributed with authority to planning and implementing projects to clear off low-quality housing via amendments made on Mass Housing Law no 2985.
6. In December 2004, duties and competencies of the Land Office were transferred to TOKİ. TOKİ has thus been strengthened as an urban land regulator, since it has become one of the biggest proprietors of urban land in the world. Additionally, the director of TOKİ was delegated with the authority to evaluate land during the process of contracting out of lands belonging to the administration through revenue sharing.
7. In July 2005, with the Law numbered 5366 local governments were delegated the authority to implement common projects with TOKİ or to get TOKİ implement projects on urban land declared as renewal areas.

8. In July 2005, the Municipality Law numbered 5393 entered into force. Its 73rd article authorizes municipalities to implement urban regeneration and development projects within their boundaries and adjacent areas.
9. In March 2007, the Law numbered 5582 on housing finance system entered into force, which allowed TOKİ to issue security by pledging debt receivables on property sales as guarantee. This regulation led to an increase in housing crediting activities.
10. Significant amendments were made on Mass Housing Law on July 2010 (by an omnibus bill numbered 5793), which delegated following authorities to TOKİ: (a) Planning, planning through procurement, and changing plans of all types and scales on areas where urban regeneration projects to be implemented or on lands of its own property that are determined as mass housing settlement areas. (b) Planning and implementing projects concerning planning, contracting and constructing service buildings of all public institutions. (c) Implementing regeneration projects regarding earthquakes.
11. In May 2012, the Law numbered 6360 on regeneration of areas under the disaster risk entered into force, which constituted the legal framework of demolition and production activities within urban regeneration, set out its procedures and principles.

Implementation Of Urban Regeneration Projects

Policy implementation implies how centrally (re)defined institutional and legal structure is reflected on the field. This section of the paper aims at over-viewing recent studies on urban regeneration and housing policy in Turkey in order to outline main features of the process and how this new mode of housing is assessed by scholars from different disciplines in Turkey.

Urban regeneration projects being implemented according to the above-outlined legal and institutional framework have had a dramatic impact on urban studies in Turkey over the last decade. A significant part of those studies criticizes urban regeneration implementations in many respects. The followings are the prominent topics of criticism raised against urban regeneration projects in Turkey:

1. Over authorization of a central government institution (TOKİ) and immunizing it from control and audit mechanisms are being criticized in

terms of accountability and transparency of public institutions and centralisation trend (Pérouse, 2013, Balaban, 2013, Atiyas, 2012).

2. It is often mentioned that urban regeneration implemented especially in *gecekondu* areas and historical yet demolished urban areas causes gentrification, thus unjustness. A study by Kuyucu and Ünsal shows how urban regeneration projects implemented in *gecekondu* and inner-city slum areas aim at improving the physical and demographic structure of those areas, instead of upgrading living conditions of the existing inhabitants (2010).
3. Urban regeneration implementations are often criticized because of being against planning principles (Şahin, 2006).
4. Urban regeneration projects cause harm to the historical fabric and cultural heritage of cities and cause environmental damage (Erder and İncioğlu, 2013; Balaban, 2012).
5. It is often stated that urban regeneration, contrary to what the public institutions, bureaucrats and politicians claim- do not produce social housing, and housing constructed by TOKİ targets middle and upper-middle classes. In this respect, the implication of the “social housing” concept as it is applied by TOKİ and public institutions is far different from its implication in Europe (Özdemir, 2011; Çoban, 2012). Urban regeneration projects do not target the housing needs of low-income groups, it’s a policy based on home ownership (Türkün, 2014).
6. In many studies –focusing both on its legal and institutional operation and analysing cases on the field– the process of urban regeneration is described by the terms “ambiguity” and/or “uncertainty” (Kuyucu, 2014; Balaban, 2013; Köse, 2018). This last point of criticism raised against urban regeneration served as a guide in discussions that this paper aims to develop, on whether urban regeneration would be identified as a mode of housing provision. The ambiguity / uncertainty of the process raise difficulties in defining the urban regeneration experience in Turkey as a separate and integral mode of housing provision. It is why the paper underlines the importance of the knowledge and experience gained via empirical case studies executed on the field.

Studies remarking the last point on urban regeneration –that it involves ambiguous and uncertain processes– deserve a closer look. Firstly, Kuyucu’s work (2014) focuses on creation and remaking of private property regimes by

departing from empirical evidence obtained through analysing two urban regeneration projects in İstanbul, which “impose a formal property regime on informal settlements”. The study aims at revealing how legal ambiguities and administrative arbitrariness are strategically used by public and private actors in order to (re)create private property. The author thus objects to neo-classical and neo-institutionalist economic development approaches that seek legal certainty for private property to flourish by arguing private property regime needs legal ambiguity and administrative arbitrariness to be formed in the first place. In brief, the study points out how legal ambiguities, contradictions between different regulations are used in favour of the formal housing market reorganised during the post-earthquake era. Recognizing the importance of the point made in the study, it is believed in this paper that further research is needed in order to elaborate the relations between “occupation” and “property” in Turkey. The two neighbourhoods, which are the subject of the study, were neither public properties nor social housing zones; one being a *gecekondu* area and the other an inner-city slum area on which exist old property rights of earlier owners (mostly non-muslims who have evacuated the buildings during 1940s and 1950s). It is not the initial creation of private property in those areas. In addition, in such neighbourhoods where actual occupiers do not possess title, it is often argued that they hold rights of possession. This discussion is wider than the scope of this paper, so it'll be sufficient to notice the complexity of the status of “occupation” and “property” in the housing experience of Turkey. However, it is evident that the ambiguity constitutes an important factor in changing property relations. In an introductory compiling the outputs of field studies held in six different urban regeneration projects in İstanbul, Türkün identifies three different processes of regeneration,. (1) Certain areas are totally left to the operation of free market dynamics. These are mostly urban zones possessing historical values, which are also easily gentrified in the flow of market mechanisms led regeneration. (2) Some regeneration implementations depend on bargains between the landowner and contractors. This type of regeneration bases on the increase got on development rights and observed in formal housing areas having 40-50 years of past of middle / upper-middle classes. One would notice the similarity of this second type of regeneration to build-and-sell mode of housing provision. (3) A last type is observed in areas where regeneration through market mechanisms or landowners' involvement is impossible without state

intervention. These kinds of areas are thus declared as “transformation area” or “renewal area” by the relevant public body (mostly municipality, but TOKİ has also the authority) and transformed by the help of post-2000s enacted legislations (2014, p. 6-7).

From the mid-2000s to early 2010s, critical studies on urban regeneration mostly focused on the regulations strengthening TOKİ and regeneration projects undertaken by TOKİ and its private sector associates. These studies mostly provided empirical findings from large scale regeneration projects in Istanbul and Ankara, producing mass housing. However, some recent studies point out the failure of large scale regeneration projects and the fact that the urban regeneration policy is transformed into a mode of housing provision, which aims at renewing existing housing blocks at much smaller scales based on contractor-landowner agreements (Kuyucu, 2018; Koramaz, Koramaz ve Özer, 2018; Aksu Çam, 2020). Such a provision mode has strong resemblances with build-and-sell (*yapsatçı*) mode of housing, when a structure and agency analysis is conducted focusing on the relations amongst actors representing different interests. (Aksu Çam, 2020).

Discourse Developed On Urban Regeneration

The question of legitimacy is important in the studies based on the conceptualisation of *mode of housing provision*. Tekeli identifies *frameworks of legitimacy* as one of the major elements of the housing system in a given society (2010). Studies on housing—especially those on informal housing or *gecekondu*—stress the legitimacy problem and carry the discussion beyond legality/illegality. *Gecekondu* is mostly identified as a mode of housing possessing legitimacy based on social solidarity networks around which it is developed and the lack of public policy targeting housing needs of low-income / immigrant / disadvantaged groups. On the other hand, build-and-sell mode of housing is often regarded as being illegitimate even if it conforms to the legislation, because of its destructive impact on the environment, urban planning, and historical heritage. Legitimacy is therefore a major issue in assessing housing policy. Hence, analysing the discourse developed on urban regeneration would be helpful in assessing its framework of legitimacy.

Housing policy in Turkey in the post-earthquake or post-2000 era is generally described by one term: urban regeneration². This policy imposing new housing mode(s) is sharply criticized by urban scholars, urban planners, and architects. The discourse built by these actors would be easily tracked by analysing their publications. Major points of these critics were outlined in the previous section of the paper. On the other side, the policy itself comes with a given discourse, which would be observed in the texts of relevant legislations, their preambles, development plans since 2001, and publications of the former minister of Environment and Urbanization³. The discourse of urban regeneration has thus two parties: the opponents and the legitimisers: On the one side, mainly academics and professionals mainly organised under the professional chambers as the opponents of urban regeneration policy and implementations, on the other side the governmental agents who legitimises urban regeneration projects as a fundamental need for planned and “healthy” urban development in Turkey.

As for the legitimisers’ side, the core of the discourse would be identified as the “housing production mobilization” launched by the AKP government in 2003. This is in fact a motto, a slogan aiming to legitimise all governmental actions strengthening TOKİ, enacting and modifying legislations; in short transforming the field of housing provision. First of all, the term *mobilization* has strong connotations with the *earthquake*, and both terms imply *urgency*. The pro-regeneration discourse of the governmental side would be reformulated as follows: “We need to change our housing stock, we need to do it quickly because the earthquake is at the door”. Hence, it is indispensable to mobilize all urban resources to housing. The term *mobilization* connotes equally to some degree of patriotism and populism, since it refers to actions

² If a word-to-word translation were made of the term used in Turkish studies and legislation, it would be urban transformation or urban renewal, because both terms are used interchangeably in legislation and studies. No clear difference between the implications of renewal and transformation is made in the Turkish context. In this paper the term regeneration is preferred in order to cover both terms and describe the process.

³ He published three books throughout his career as the Director of TOKİ (2002-2011) and Minister of Environment and Urbanization (2011-2013): *Gecekondu ve Kentsel Yenileme (Gecekondu and Urban Renewal)* published in 2006, *Bir İnsanlık Hakkı: Konut (A Human Right: Housing)* published in 2008, and lastly *Şehirlerin Dönüşümü (Transformation of Cities)* published in 2013. These books served as important sources for discourse analysis of the post-2000 housing policy, since they were written directly by one of the most influential political actors on redefining the post-2000s housing policy in Turkey.

to be taken under special conditions, such as war and disaster in order to save the nation.

On the opponents' side, urban regeneration is identified with an ideology: neoliberalism. Most studies consider urban regeneration policies and implementations as the reflection of global neo-liberal economic policies on Turkish society (Kuyucu ve Ünsal, 2010; Erdi Lelandais, 2014; Köse, 2018). In these studies impacts of neoliberalism on urban space connotes impoverishment, *unjust development, social polarisation, gentrification, displacement, and spatial segregation*. Urban regeneration is then evaluated as a process of transferring public and urban resources to particular urban classes to the detriment of urban poor, and working class. Furthermore, urban planners' emphasis on "violation of planning principles" in their publications attracts attention. The process is described as being in total contradiction to planning principles. Concerning this point, juridical struggles of chambers of architects and urban planners regarding urban regeneration, big-scale infrastructure projects worth attention. In consequence, housing provisioned through urban regeneration is considered illegitimate, basing on its defaults regarding modernist planning principles and its impact on the social organisation of cities.

Conclusion

The study attempts to analyse the transformation of housing policy in Turkey after the 1999 earthquake occurred in Marmara Region, affecting the most industrialized thus economically developed urban area of the country. Post-earthquake era coincides with the rule of the AKP government, so the transformation of the housing policy reflects a strong political will, enabling the direction of the transformation to be easily tracked. This almost-fifteen year period would be summed up in a single concept: urban regeneration. This paper aimed at analysing the policy formed around urban regeneration, basing on the concept of *modes of housing provision*.

Prominent characteristics and transformations of housing provision and policy in the post-200s era in Turkey would be summarized as follows: Firstly, The housing policy in Turkey always targeted home ownership. Owner-occupation is the main tenure type in Turkey. This assessment is equally valid for social housing. In European cases, social housing implies state owned rental housing for low-income groups, while in Turkey social

housing projects of TOKİ aim to make low-income group members home owners by long-term debiting. However, according to recent studies on urban regeneration projects, this model of social housing is far from developing a sustainable solution to the housing problem of low-income groups.

Secondly, until the 2000s, the term *self-help* had been the descriptive for housing provision in Turkey. Erder identifies this as “self-service” and “folk type housing production”. In this type of provision, the landowner is also the entrepreneur. This model thus implies a production sector that has neither employee nor employer (Erder, 2007, p. 274-275). In the post-2000 era with the involvement of the state as a strong regulator, provider and investor, the term *self-help* no longer describes the process. In other words, housing provision through urban regeneration constitutes a legal and institutional framework that does not allow *self-help*. Thirdly, contractors are important actors in housing provision in Turkey. Erder defines this group as “entrepreneurs with priority”, as it is difficult to identify whether they are employers or sub-contractors according to the labour law (2007, p. 281). After the 2000s and with the consolidation of legal procedures of urban regeneration processes, new roles and relations might have emerged for contractors.

Fourth, the urban regeneration is often described by the ambiguity or uncertainty its legal framework and implementation phase involves. This would imply that *informality* no longer defines housing provision in Turkey, yet it is described by other terms, which equally imply non-rational processes.

Lastly, the social and political structure of Turkey is capable of creating new modes of housing provision when the existing ones no longer satisfies the demand and responds to need for new mechanisms and relations emerged due to social change (Tekeli, 2010).

In consequence, a discussion would be developed whether urban regeneration would be considered as a separate mode of housing provision emerged accordingly post-2000s urbanisation dynamics and socio-political contexts in Turkey. As it is defined in the relevant literature, a mode of housing provision refers to a continuous and historical physical and social process of producing housing, which involves interaction between the structure and social agents (Ball, 1986; Healey and Barret, 1990). It is the accustomed way of providing housing in a society (Tekeli, 2010). So, it raises doubts if urban regeneration as it is applied in the post-2000 urbanization context of Turkey,

forms a mode of housing provision, since there exist insufficient evidence of a relation pattern formed between the structure and agents, and certainty on how the whole process flows from the beginning of the creation of the demand to planning, construction and occupation phases. In each urban regeneration project different processes would operate depending on which legislation the project bases on, its implementing institution (municipality or the TOKİ), and the basis of contractors' involvement (via Public Procurement Law, exempted from the Law, or they act independently as capital owners, etc.). Urban regeneration is a recent concept in Turkish experience of urbanization, which involves different ways of finance, different planning processes and different titles of land ownerships.

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