

SOCIAL HOUSING AS A SOLUTION FOR HOUSING NEED OF
LOW-INCOME: EVALUATION OF HOUSING IMPLEMENTATIONS
OF HOUSING DEVELOPMENT ADMINISTRATION (TOKİ) FOR
LOWER-MIDDLE INCOME GROUPS

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ABSTRACT

SOCIAL HOUSING AS A SOLUTION FOR HOUSING NEED OF LOW- INCOME: EVALUATION OF HOUSING IMPLEMENTATIONS OF HOUSING DEVELOPMENT ADMINISTRATION (TOKİ) FOR LOWER- MIDDLE INCOME GROUPS

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In the last century, after the industrial revolution, the migration from rural areas to urban areas has increased. Therefore, urban areas and urban poor have faced different problems. At that point regarding policies started to be established in order to meet the need of this vulnerable side of the society. The social housing policies increased after the Second World War in European countries with the raising of the welfare state trend in the world. Subsequently, after 1980 with the decrease in the state intervention in economic and social life, the social housing implementations started to lose the popularity among European countries. However, the process occurred later in the developing countries such as Turkey.

From this point on, the social housing implementations has started institutionally after 1980s and then TOKİ has become the leader institution in social housing implementations. The establishment motivation of TOKİ was mass housing

production as the name indicates. Although there are similarities between the mass housing and social housing concepts, they are different from each other. In order to classify the social housing, the social housing criteria are determined.

The aim of this study is questioning the high rate social housing provision discourses of TOKİ in terms of social housing provision. In light of the determined criteria, the implementations of TOKİ which have different features for lower-middle income groups are examined. Thus, the sample housing implementations of TOKİ are criticized and an interview is conducted with the subject matter experts namely the employees in TOKİ.

Keywords: housing need, social housing, urban poor, low-middle income households, TOKİ

ÖZ

ALT GELİR GRUBUNUN KONUT İHTİYACINA ÇÖZÜM OLARAK SOSYAL KONUT: TOPLU KONUT İDARESİNİN (TOKİ) DAR-ORTA GELİR GRUBU İÇİN KONUT UYGULAMALARININ DEĞERLENDİRİLMESİ

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Geçtiğimiz yüzyılda, Sanayi Devrimi'nden sonra, kırsal alandan fırsatların kentsel alana göç artmıştır. Bu nedenle, kentsel alanlar ve kent yoksulu farklı birçok problemle karşı karşıya kalmıştır. Bu noktada toplumun ekonomik olarak kırılan ve savunmasız kesiminin çeşitli ihtiyaçlarını karşılamak adına politikalar oluşturulmaya başlanmıştır. Sosyal konut politikaları, Avrupa ülkelerinde İkinci Dünya Savaşı'ndan sonra dünyadaki refah devleti eğiliminin artmasıyla birlikte artmıştır. Bu yükselişten sonra, 1980'den sonra ekonomik ve sosyal hayata devlet müdahalesinin azalmasıyla birlikte sosyal konut uygulamaları Avrupa ülkeleri arasında popülerliğini yitirmeye başlamıştır. Fakat süreç Türkiye gibi gelişmekte olan ülkelerde daha geç gerçekleşmiştir.

Türkiye'de sosyal konut uygulamaları 1980'lerden sonra kurumsal olarak başlamış ve daha sonra TOKİ sosyal konut uygulamalarında lider kurum haline gelmiştir. TOKİ'nin kuruluş motivasyonu adından da anlaşılacağı üzere toplu konut

üretimiydi. Sosyal konut ve toplu konut kavramları arasında benzerlikler olsa da birbirinden farklı kavramlardır. Sosyal konut uygulamalarını sınıflandırabilmek ve sınırlarını belirleyebilmek adına sosyal konut kriterleri belirlenmiştir.

Bu araştırmanın temel amacı, TOKİ'nin sosyal konut uygulamaları hakkındaki yüksek oranlar belirten söylemlerini sorgulamaktır. Belirlenen sosyal konut kriterleri kapsamında, orta-düşük gelir grubu için farklı özelliklere sahip TOKİ uygulamaları incelenmektedir. Bu bağlamda TOKİ'nin örnek konut uygulamaları değerlendirilmiş ve TOKİ'de çalışan ve konunun uzmanları olan kişiler ile görüşmeler yapılmıştır.

Anahtar Kelimeler: konut ihtiyacı, sosyal konut, kentsel yoksul, düşük orta gelirli hanehalkları, TOKİ



To My Father

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CHAPTER 1

INTRODUCTION

From the beginning of the world, housing in other words to have a place to be protected from the outside world is one of the main issues for all people. However, all people in the world do not have the same opportunity to reach housing. With the industrial revolution, the world has started to change rapidly. Accordingly, the needs of people have changed and increased. After several events in the world such as world wars, changing economic trends and growing industrial activities, people started to migrate to urban areas where the opportunities in terms of education, employment, health etc. was better and easier to reach. However, it was not correct for all of the immigrants and by means that the migrated people faced with different struggles in the urban areas. These struggles are; insufficient infrastructure, insufficient job opportunities, struggle in getting used to the urban life and finding sufficient and affordable housing.

After the 20th century, with the growing urban population, outside of the city has started to be more attractive for the people who want a calmer life and who may afford the housing. Accordingly, the immigrants have moved to the central areas with illegal ways which is squatter housing. After that, when both the central and peripheral areas started to be expensive, it has started to be much more difficult for the immigrants and the other low-income people to find an affordable housing.

Among all these periods, both governments and the citizens themselves have tried to find a solution to the housing need of the citizens. While some

of the countries worked more on it, some of the countries found limited solutions. Today, the housing need, especially financially affordable housing need, is still one of the main problems of the societies, especially when considering the rapidly growing population all over the world. As an attempt to meet the housing need, social housing is a tool to be used. The works on social housing all over the world need to be examined and determine if the implementations are truly 'social'.

In Europe, there has been comprehensive works on social housing. There is a collaboration of central government, local government and housing associations in Europe in order to find a solution for housing for all the segments of the society. For sure, it is a general definition and not all the European countries has the common attitude on the social housing issue. However, it is true to say that the social housing implementations in Europe may be counted as successful when considering the afford on it and the sustainability of the social housing systems in most of the European countries throughout the years.

Apart from the developed side of the world, similarly, there has been several affords on meeting the housing need of the low-income group in the developing countries as well. Thus, these attempts are also valid for Turkey as a developing country. However, all the affords throughout the years are not sufficient at all since there is no continuous project except the implementations of Housing Development Administration (TOKİ) for lower-middle income groups in Turkey. In the developing countries, unlike the developed countries the social housing affords began after 1980s with the neo-liberal policies (Keleş, 2010). However, since neo-liberal policies limit the government interventions, there could not be a comprehensive action to meet the social housing need completely.

TOKİ is the most operative institution on the housing implementations for lower-middle income group of people with the support of the government in Turkey. After 1984 with the establishment of TOKİ, the housing policies in Turkey have been changing throughout the years as well. Especially after 2002 with the era of Justice and Development Party, the power and the implementations of TOKİ have been increased. However, although there is a comprehensive quantitative work in housing implementations for lower-middle income groups, there is a non-answered question which is ‘TOKİ housing implementations for lower-income could be as social housing implementation or not’. Since there are differences between the European examples and the TOKİ implementations, while the European implementations are quite successful when considering the sustainability of the social housing system in the countries. Moreover, in Turkey there is currently attempts on housing for the low-income group of people. Therefore, in order to evaluate the implementations, the criteria of social housing need to be defined.

1.1. Purpose and the Scope of the Study and Research Questions

In this study, TOKİ was examined in the scope of social housing criteria and the answer of the question ‘if the housing implementations of TOKİ for lower-middle income people could be evaluated as social housing with respect to TOKİ’s proportional and numerical discourse as TOKİ released in the website and other digital platforms.’ has been searched. The reason why the social housing implementations were chosen is that in the recent years, parallel with the general attitude of the current government, the construction sector has increased day by day. Accordingly, TOKİ as the main responsible institution of the state on construction is gaining the responsibility of the several types of constructions with the help of unlimited rights and the governments’ support. According to the discourse of TOKİ, the 86,46% of the total construction units of TOKİ until 2018 is

social housing implementations which is 717.154 housing unit. However, when the current lower-income groups in Turkey and the citizens who currently benefit from the social support of state are considered, the numbers of TOKİ implementations are questionable. Therefore, one of the main arguments of this thesis is that housing implementations of TOKİ for lower-income groups cannot be considered as social housing totally with reference to the social housing criteria derived from the relevant literature, . In order to support this thesis, successful examples from European countries are given in the study. The main reasons why implementations of TOKİ are named as social housing implementations can be listed as follows;

- It is easy to attract different segments of the society by calling lower- and middle-income group,
- It is more attractive to be able to give high rates and numbers of dwellings in the overall constructions,
- It is very efficient for the commercial activities of TOKİ which constructs for middle- and high-income groups,
- According to the current trends, it is more important to give high numbers to indicate the success rather than the quality. In other words, the quantity is more important than the quality, which is more seeable and comparable,

When considering all these components, the reason behind this high rate of housing implementations for lowest and lower-middle income people are more understandable. Today, housing is a very important problem for the low-income groups in Turkey, since the movement from rural areas to urban areas and incoming refugees occur densely.

There are some problems of social housing implementations in Turkey which bring more problems in different aspects. Thus, the housing

implementations for lower-income groups in Turkey are based on owner-occupation. Furthermore, when the subject is 'affordable' housing and the target group is low-income groups, it is not realistic to expect them to pay the loans of the housing month by month. By this reason, currently several houses are abandoned by the beneficiaries. It is not a good sign for the long-term duration of the social housing system in a country. Moreover, there is no sufficient social research before the construction period of the houses for low-income which is a very much important component of the social housing implementations. With the urbanization and globalization in the world, the social gap among the different segments of the society has been become larger and as a result the social exclusion issue is inevitable in these conditions. However, the task of the government policies is to minimize the social exclusion among the different segments of the society. Housing implementations of TOKİ for low-income group of the society are constructed outside of the city or in the periphery of the city where the rent of the land is minimum and where the popularity for the middle- and high-income group is minimum. This condition leads to the social exclusion for the low-income group. In addition to these, although there is TOKİ which is the responsible institution of the housing implementations for lower-middle income people, there is a need for more different institution to contribute to the system such as non-profit housing associations. Since TOKİ is not a non-profit organization it has profitable projects as well in order to create source for the implementations for low-income. At this point, the dedication of the institution to the social housing subject and the reliability of the institution on the implementation is very questionable. Moreover, the target group of the housing implementations of TOKİ is the lower-middle income group, in fact the lowest-income group of the society in some conditions. However, not all the beneficiaries among these groups are the ones who cannot find a housing in the market conditions. This is

why, there is an unclearness on the concepts of social housing and mass housing implementations.

Considering these problems and the answers of these questions listed below has been sought;

- What are the similarities and differences between the housing implementations for lower-income groups in Turkey and in Europe?
- What are the criteria to determine a housing implementation as social housing?
- What are the characteristics of housing implementations of TOKİ for lower-middle income people groups and can these implementations of TOKİ for lower-middle income groups be considered as social housing?

1.2. The Methodology of the Research

In this thesis, research questions are tried to be discussed within a designed methodology. The main concern of the thesis is examined by collecting comprehensive data from academic publications, books from various authors, online sources, institutional reports, and personal interviews. In this context, the first step of this research is to go back to the roots of the social housing as a social policy in order to properly formulate a theoretical basis. The nature of social housing could only be understood with the help of the overall perspective. Thus, the first two chapters constitute an informative background for social policy and housing. Then, a framework is determined considering European and Turkish social housing provisions. At the final stage, compatibility of defined problems with housing implementations of TOKİ for lower-income groups is tested through research analyses after analyzing the background of TOKİ as an institution.

There are some factors determining the social housing provision, which are explained as criteria in the study. In the world, depending on the different socio-economic characteristics of the countries the way of social housing implementation varies.

This study is going to examine the impact of housing implementations of TOKİ for lower-income groups with respect to the determined criteria. There are many forms of implementing social housing. Therefore, various approaches in the literature are used as a tool for evaluating housing implementations of TOKİ for lower-income groups, especially the ones named as social housing by TOKİ.

Since, social housing is an important social policy tool, it has been a significant phenomenon in the 1900s with the rise of the welfare state for different countries of the world. Nonetheless, there are different and similar features between social housing and market housing. Therefore, the focus will be mainly on these differences and similarities. The main aim of the study is to evaluate housing implementations of TOKİ for lower-income groups with respect to several criteria determined with reference to European examples. Since TOKİ is the only dominant responsible institution in social housing provision, it has been chosen as the case study of the work. Moreover, the operation of TOKİ system is different than the European examples. Although the economic, social, historical and physical conditions of Turkey and European countries differ from each other, the study is conducted with respect to these differences. After analyzing TOKİ as an institution, the lowest-income and lower-middle income housing implementations of TOKİ will be evaluated. After that, in order to make an evaluation with reference to the social housing criteria, four so-called social housing implementations of TOKİ will be examined in order to answer the related research question. Furthermore, interviews are made with 5 employees of TOKİ, who are architects, urban planners and landscape

architects. They are among the most related people with housing implementations of TOKİ for lower-income groups and their answers and responses are used to support the case study. These interviews were conducted in TOKİ, Ankara. Moreover, the general and specifically lower-income housing-based questions were asked. As it is stated here, the sample social housing implementations and the answers in the interviews which are needed for the clarification of the research question will be determined and data analyses will be done.

1.2.1. Research Approaches Conducted in the Study

In order to have a clear, understandable and evaluable study, the answer for the research question will be searched by the *Explanatory Research Approach* and *Descriptive Research Approach* as two phases. Moreover, these approaches describe data and characteristics about the case being studied. Explanatory Research focuses on the question of why and builds on descriptive research and goes on to identify the reasons for something that occurs. Accordingly, descriptive research answers the questions of where, who, when, what and how in the study. Descriptive statistics are used to describe the basic features of the data in a study by providing simple summaries about the sample and the measures. The reason behind the choice of Explanatory Research and Descriptive Research is to describe the adequacy and efficiency of social housing provision of TOKİ in meeting housing need of lower-income groups with respect to determined social housing criteria.

Furthermore, after determining the social housing criteria in general, the implementations and reflections in different countries will be examined and in light with this information which comes from the literature, the social housing provisions of TOKİ will be questioned. As it will be seen, there is a mismatch between the European and Turkish examples. In this context,

the factors affecting the mismatch between these examples are defined. Moreover, the research question will be conducted by Explanatory Research Approach to provide a sustainability with descriptive research and to discover causal relations among the variables. Explanatory Research focuses on the question of why. It builds on descriptive research and goes on to identify the reasons for something that occurs which is the most efficient way to describe the research question of this study.

Accordingly, in the first stage of the case study, the online research method has been conducted as the secondary research method. In today's world, this is one of the fastest ways to gather information on the topics. For this reason, in order to evaluate TOKI's works within the scope of social housing criteria, four sample housing implementations of TOKI for lowest-income and lower-middle income people has been selected and conducted with the online research method.

Within the scope of the case study, four sample TOKI housing implementations for lower-middle income groups were selected, and they were examined in light of the determined social housing criteria. Moreover, other features of the implementations have been studied as well. Two of the sample implementations are for lowest-income group of people who are the most disadvantaged group in finding a housing in the market conditions. The other two sample implementations are for the lower-middle income groups who are also disadvantaged in finding a housing in market conditions. Since the policies and the provision processes are different in these examples, the variety in the samples was the priority.

After that, in order to support the online research outputs, interviews were made with five people who are currently work in TOKI as urban planners, landscape architects and architects. In this context, nine questions about social housing implementations of TOKI have been asked and tried to reach

information in order to support the collected data from the written sources. In other words, the questions below are asked to the employees who are involved in the social housing provision process currently;

- What are the criteria of the social housing?
- What do you think about the social housing implementations in Turkey?
- How do you evaluate the positive and negative characteristics of housing implementations of TOKİ for lower-income groups?
- Do you think that ownership in social housing implementations is a proper way to apply?
- When the housing need in Turkey is considered, do you think that providing social housing by one institution is right, or other non-profit organizations or local governments would be applied to the system?
- What do you think about the target group of housing implementations of TOKİ for lower-income groups? Is there a need to enlarge or limit the scope of the target group?
- What do you think about the share of 86% of implementations of TOKİ are evaluated as social housing implementations by TOKİ?
- How do you evaluate the housing implementations of TOKİ for lower-income groups with respect to the affordability/accessibility?
- After all these evaluations, do you evaluate TOKİ implementations as affordable, sustainable and beneficial?

1.3. Structure of the Thesis

Chapter 2 focuses on the concept of social policy. When evaluating the social housing, it is proper to start from the social policy. The social policy concept is conducted with its aim, scope and the history with respect to the literature. Moreover, the social housing is one of the most significant tools

of the social policy implementations and it has been conducted in the first chapter.

Accordingly, the second chapter is more like to be a beginning of the story, in other words the background which is prepared before the main phenomenon. However, since the social housing did not emerge somehow, to have a full knowledge on the social policy concept is crucial for the rest of the study.

Chapter 3 describes the housing concept after the concept of social policy, which creates social housing with their combination. Housing is one of the main needs of the human beings and one of the main rights at the same time. Moreover, since it is a compulsory need and right for all people, the concept social housing emerged. Producing successful, adequate and affordable housing for all the segments of the society is one of the main tasks of the states. To achieve this, governments develop policies in this regard and one of them become successful, efficient and sustainable, while the others do not achieve the goal somehow. There are criteria which shape the social housing policies and implementations in different countries. The criteria which are specific to country are determined according to the descriptions from the literature. Nevertheless, the successful part of the social housing implementations in Europe is examined and in order to strengthen the expression, the two of the most successful and striking cases are examined, which are the Netherlands and Germany.

In chapter 3, the social housing experience in Turkey-before TOKİ is conducted. The need of the social housing as a policy is dated long after from the examples in Europe just like the other developing countries. In fact, the background and the target group profile for the social housing policies are quite appropriate for the social housing implementations. At

this part of the research, different variable on the development of the social housing in Turkey is conducted within a historical framework.

Chapter 4 examines the place of the social housing implementations in Turkey throughout the case of TOKİ. In this chapter, the dominant social housing implementer administration in Turkey, namely TOKİ, is conducted with its definition, mission and different implementations. Moreover, the striking and rapid rise of the administration throughout the years is evaluated. Subsequently, different implementations of TOKİ is examined in order to narrow down the research area. Chapter continues with methodology of the research. Research method, tools and techniques of research, data collection process and ways of analyzing these data are specified. This chapter supports the study with the case study as well.

Chapter 5 gives results of findings and evaluation on these findings. The data which were collected in chapter 4 are evaluated in this chapter. The housing implementations of TOKİ for lowest and lower-middle income groups are evaluated within the scope of the social housing criteria and with the perspectives of the TOKİ employees. After all, the research question is answered, and the study is finalized.

CHAPTER 2

SOCIAL POLICY

Although the world has been facing several changes since the beginning, in terms of the today's conditions, last 150 years are very crucial. Reform movements and especially the industrial revolution, which dates between 1760-1840, in Europe brought several changes with themselves. There have been social problems that have never been seen before and a solution to these problems has been necessary. With the emergence of industrial revolution, the importance of human labor has increased and there has been a labor migration from rural to the urban areas. Nevertheless 'laissez faire laissez passer' idea which occurred after industrial revolution failed to solve the problems in social structure. The idea supports that there is no need for an external intervention to the economy, instead it is more useful to balance the economy within the system itself, this is in other words invisible hand. However, this solidarity caused several economic problems since the economy was not sufficient to regulate itself and this effected the social life as well. Since the priority was on the economy and the social needs of the society were the personal responsibilities of the citizens. Moreover, with the major changes in the world, the social problems of the people have increased. The fact that industrial capitalism causes new and serious problems related to the working class has caused the emergence of the concept of social state (Koray, 2000 p. 6). Moreover, social state idea has called the policy implementations in social areas as 'social policy'. In another words, changing political and economic dynamics, the increase in the idea of socialism and the effects on the working class led the states to

develop new policies in order to keep the working class under control. In other words, since the working class was seen as group that is ready to rebel, the policies have been developed in order to make them satisfied with their standards and increase the productivity.

After that with globalization, neo-liberal policies have increased and again this political system brought several socio-economic problems with it. The invisible hand, which is used as a metaphor for the unseen forces that move the free market economy in 'laissez faire laissez passer' idea (Majaski, 2019), and the competitiveness in the economy could not solve the social problems of the people who are in a social transition among rural and urban sides. As it was mentioned before, the state intervention to the social needs has started to disburden the citizens. In other words, the problems which occurred with the industrial revolution which are the growing urban density, need for the basic needs such as housing, health services and education and needs for the job opportunities could not be solved by the invisible hand, since these were not the priority in the economic solidarity. World population has increased nearly twice in the last 50 years (Roser, 2020). This increment has emerged mostly in the third world countries. Thus, this increment is being expected to continue gradually increase and many social and economic difficulties as well.

Even though it was mentioned that the social policies occurred after the industrial revolution, the social problems and the policies in order to decrease the damages date back a long time. With this feature, social policies are dynamic (Dwyer, P. & Shaw, S. 2013). However, whenever the period is, the unchanged main mission of social policy is to keep the balance between the individuals and groups which create the society. Nonetheless, after industrial revolution the role and the efficiency of the state over these subjects have increased.

2.1. Definition of Social Policy

The concept of social policy has been used first in the second half of the 19th century in Germany by Wilhelm Heinrich Riehl (Dal, 2017). At that time, the aim of social policy was to protect the working class from the negative effects of urbanization and industrialization and also to decrease these negative effects somehow. In another words, when viewed from larger aspect, the state aimed to prevent the conflicts between the working class and the bourgeoisie with the help of social policy.

If we get to the root of the word, the word ‘social’ means ‘socius’ in Latin which means ‘partner, friend, comrade’. On the other hand, the word ‘policy’ comes from ‘polis’ in Greek and refers to the art of governing and managing public institutions (Tokol, 2012).

There are many definitions on the social policy by different experts in the literature with different perspectives. The social policy which stands on several different criteria and standards fundamentally aims to make the life easier and to raise the life quality by the hand of the state. According to Daniel Beland (2010) social policy refers to “programs that aim to support the poor, fight inequality and promote citizenship solidarity, reduce market dependency (i.e., de-commodification), and/ or to protect workers and their families against specific economic risks” (Béland, 2010, p.19). On the other hand, Orhan Tuna and Nevzat Yalçıntaş (1999) define it as a discipline that aims to keep the state and the legal system on which it is based, against the social movements, contradictions and struggles of the social classes that make up the society (Tuna & Yalçıntaş, 1999 p.29).

On this subject, Meryem Koray has a broad aspect and according to her; mainly social policy (Koray, 2006):

- belongs to the state, however it owes its development mostly to the development of the human rights and the democracy.
- is concerned with the state's need for reconciliation between social classes and interests; on the other hand, arises from the obligation of the state to carry out the services that will not be left to the market to protect the interests of the whole society.
- is a way of solutions for struggle of the working class, behind the generalization of democratic-political rights and the addition of economic-social dimensions to human.

Consequently, social policy has become a human right which aims to carry the social development of the society and to improve their life conditions.

2.2. History of Social Housing

The beginning of the social and economic development of European countries coincides with the time after the period of regression of Roman Empire which is between 4th and 5th centuries (Heather, 2011). While some of the countries such as England have completed the development especially in the economical field fast and early, the others such as Germany and Italy have completed this economic and social development later and the maintenance in the stability of the economy took time. However, the most important and huge changes in the economy and the society in Europe have occurred after the industrial revolution. The importance of production in turn the importance of manpower has increased and after that governments have become obliged to develop several policies in terms of these new developments. It led a new economic period in the world to begin. These changes in the social and economic orders brought unprecedented problems with it. Thus, the search for solutions and policies in order to fix these problems such as long working hours, insufficient services and wages underlies the 'social policy'.

The time between 1870 and 1914 is called the second industrial revolution (Mokyr, J., 2003). In this period, the industry and the science fed each other and the machines which enable mass production were developed. Henry Ford led a revolution in the engine industry by selling cheap cars which were produced in mass production and addressed larger markets. In this case, in order to increase the productivity of the employees, their needs such as health, housing and education have started to be fulfilled. The philosophy of 'laissez faire, laissez passer' fall behind solving existing problems in the society. The emergence of new and serious problems related to the working class by the hand of industrial capitalism such as the decreasing need for the manpower, low wages because, the high working hours led the social state concept to occur (Koray, 2000, p.6).

After the 1st World War, the communist activities in the world threatened the western countries. These activities which affects the working class by awaking the rights of them, awaking the power of changing the negative working conditions were seen as a situation that needs to be taken precautions by European countries. In this regard, this condition started a new period in which the working class is granted various privileges and the quality of life is aimed to be increased to prevent the effects of the communism on working class. According to Bismarck and Churchill, political elites could prefer social policy to the idea of socialism. This understanding has played a significant role in the development of social policy in western countries (Melling, 2003). In other words, although social policy was born to facilitate only the life of the working class, this concept later emerged as a concept that influenced the whole of society.

The main factor which effects the social policy in the period until 2nd World War was the negative impacts of the wars in this period. The negative effects of the two major wars in the 50-year period have produced tremendous suffering and crises in social and economic terms such as lack

of sufficient food, lack of sufficient housing opportunity for all, lack of sufficient job opportunity, especially in Europe and the rest of the world. The methods which has used to get rid of or reduce the effects of the great depression experienced in the 1930s have also contributed to the expansion of social policies. It may be said that this condition happened in USA in the same way with European counties. In other words, American social welfare programs have started to develop after the great depression which occurred in 1930s (Özdemir, 2009, pp. 55 - 86).

1940s and 1950s are accepted as the golden years of Keynesian theory. For this reason, the period after 2nd World War is called Keynesian Welfare State modal. Although it varied from country to country, the Keynesian-Fordist model was weakened between 1930 and 1970. Since the 1950s, it has entered into crisis due to the changes in the international systems and the recurring financial crises. The idea which says the state should interfere the economic and social life by developing regarding policies was valid throughout 1950s and 1960s and the state was able to resolve the problems by intervening in the economy (Koray, 1994, p.9). In other words, social policy was seen as a part of investment instead of an expense.

In the next 20 years after 1960s, with the decrease in the state's intervention in economic and social life, there have been changes in the concept of social policy as well. In particular, the policies imposed by Bretton Woods organizations have been adopted to reduce public spending to include health and education, to reduce the state intervention and to regulate social policies in line with free market rules (Şenses, 2001, p.51). The occurred change throughout this period is characterized as liberalization or globalization in a broader sense. In the transition period to the neoliberal era, the understanding that a strong economy would make social policies unnecessary, gained wide importance in states' perspectives. Social issues were considered as an investment instead of considering as a state expense.

While social spending was attempted to be reduced, only the implementation of compulsory social policies such as education, health and sheltering would be continued. As a result, social policy was neglected significantly.

To sum up, although social policy raised after the industrial revolution, social problems and attempts to find solutions to these social problems have existed throughout history. After the industrial revolution, the financial and social interventions of the state have increased, and this situation led the importance given to social policy to rise. Thus, after the 1970s, with the strengthening of the neoliberalism, social policies were seen as a burden and state support in this area was reduced, therefore the activity of social policy has declined.

2.3. Purpose and Scope of Social Policy

As it was mentioned before, social policy has a dynamic structure. In other words, when the social conditions and social order change, social policy changes in the same direction as well. It is proper to say that; the social policy after industrial revolution and the current form of it do not occur in the same way because of the changing financial and social conditions. The only thing that stands is the main aim of the social policy which is the effort to create a balance between the individuals and the groups shaping the society.

With globalization and modernization; the welfare has increased with the concepts of freedom, equality and justice out of its economic roots. This development led to an understanding of the importance of qualified society and labor. Fundamental rights and liberties are now extended to socio-economic rights and liberties. The working class which has the power to make reforms that will change the society by staying in democracy in time;

at the same time, it allowed the area of social policy not only to remain on the working class but also to spread throughout the society. In line with these developments, the goal and the scope of social policy has been changed. The concept of social policy, which includes the implementation of certain policies and measures to consider and improve the rights of children, women, the environment and consumer rights, has also included the policies for the disabled people (Koray, 2000 p.11).

As a result of these developments throughout the years from Industrial Revolution to today, social policy implementations firstly expanded in order to put socio economic rights and liberties into practice for everyone. After that, the scope of the aim of it has expanded. For instance, it has turned into implementations which tries to put a broad range of social equality and social justice goal into practice (Ferguson, 2008 p.9).

2.4. Tools of Social Policy

It is accepted that the effects of social policy in social structure generally take place in two different ways. The first is the social effect and the other one is the civil society effect. However, the effect of civil society is in the way of helping the state. In other words, in social policy implementations the state always has the leading role.

Social policies which can be developed either by the state or the civil society may vary from country to country, yet fundamentally it splits social policy instruments into two as in a broad sense and in a strict sense. Social policy instruments in a broad sense are all economic policy instruments that will institutionalize the concept of social state. These are public expenditures and assessment, regulations and controls, government business enterprises, planning, expropriation and nationalization (Aktan & Özkıvrak, 2008). Social policy instruments in a strict sense mean

interventions in health, education, housing, social security, employment and social services. Social housing, the subject of the study, is one of the examples of social policy in a strict sense. . Housing is one of the basic needs of the human life and social housing is a social policy component. With the changing social and economic schemes and with the migration from rural to urban areas, housing has gained importance as a basic need. Moreover, it is an important issue for both citizens and the governors therefore, housing is an important social policy component. Since it affects different sides of the society, the need is being tried to be solved throughout the years either by governments or by non-governmental organizations, which is called 'social housing'. The concept of social housing, which has a dynamic changing between years and countries like the concept of social policy itself, will be examined in detail in the following sections.

State intervenes in many ways in the context of social policy in order to stabilize the socio-economic balance. Increasing conception of rising quality of living has led the state to intervene more to the social life. While the states that did not want the changing political trends to influence the working class have given concessions to the working class, these concessions in time continued in the context of the fact that the basic needs were met by the state and the citizens could meet the secondary needs by spending money in order to keep the economy invigorated.

The civil society approach is to help the government in resolving social problems or to make efforts by non-governmental organizations to act voluntarily when the state is insufficient. In this context, one of the examples good examples of civil society approach is the trade-unions. The need for solidarity institutions is imperative for countries and international cooperation which fall behind in solving 21st century collective social policy problems such as individualism movements, global pollution,

increasing social exclusion, black money, poverty, unemployment, mass refugee movements (Şenkal, 2003 p.104).

2.4.1. Social Housing as a Social Policy Tool

As explained above, the social policy has gained efficiency after the industrial revolution and has shown itself in many areas. Social policy, which has changed over the years and the mission of restoring the negative environment caused by conditions such as lack of the ability of meeting the social needs of the citizens, can be seen in many ways. In particular, the states that have adopted the mission of improving the basic needs of their citizens and meeting their needs and therefore, have given priority to the development of social policy on issues such as education, health, housing and employment.

As it was mentioned before, social policy is the all of the programs that aim to support the poor, fight inequality and promote citizenship solidarity, reduce market dependency, and/ or to protect workers and their families against specific economic risks. In other words, in short it is the effort to increase the welfare of the citizens. After global financing crisis which started in 1929 and lasted until the late 1930s, the importance of social housing in Europe has increased. Social housing has been an important part in Europe's housing provision for many decades both in terms of investment in new build and regeneration but also in providing adequate affordable housing for a wide range of European citizens (Scanlon, Arrigoitia and Whitehead, 2015 p.1-12). However, with the neo-liberal policies and privatization, the social housing trend, similar to the other main services such as education, health, employment, has been declining for years. However, the times which these economic trends seen in Turkey and the other developing countries vary, the social housing trend gained

importance after economic crisis and lost this power after 1980s with the shortage in public expenditures by the governments.

Social housing is the subject of this thesis, since housing is one of the basic needs of the human life and social housing is a social policy component. With the changing social and economic schemes and with the migration from rural to urban areas, housing has gained importance as a basic need. Moreover, it is an important issue for both citizens and the governors therefore, housing is an important social policy component. Since it affects different sides of the society, the need is being tried to be solved throughout the years either by the hand of government or by the hand of non-governmental organizations, which is called 'social housing'. The concept of social housing, which has a dynamic changing between years and countries like the concept of social policy itself, will be examined in detail in the following sections.

2.5. Concluding Remarks

As the sociologists indicated in the previous parts, the social policy is the combination of different programs in order to support the low-income who are not eligible or hardly eligible to meet their basic need by their own efforts and opportunities, reduce the inequality and promote citizen solidarity with reducing the market dependency. Although there is no one certain definition for the social policy definition, it is a general and understandable definition for the social policy concept. The rising of the concept lasts to the industrial revolution when several developments in the world happened. Although the main target group was the working class in the beginning, with the economic and social changes in the world, the target group has been changed to the low-income group of people throughout the years accordingly.

With the globalization, modernization and urbanization the needs of the citizens changed. Moreover, with the development of social welfare state implementations, the perception that state is responsible from meeting all the needs of the citizens has been changed accordingly. By means that, the needs were tried to be met with the social policies in the welfare states. From another perception, the aim of the welfare state was to meet the basic needs of the citizens and let their budgets to meet the extra expenditures in order to support the market somehow. Because of the education, health, food and housing expenditures, citizens could not allocate the money for other goods and services.

Moreover, with the neo-liberalism, the state perception has been shifted from the supportive state to the observer state. Since the welfare expenditures for the citizens has started to become a load in the back of the state. According with the current economic and administrative trends, the task of meeting the social needs of the citizen's transferred to the private sector.

Under the social policy umbrella, there are several sub-titles as the tools of the social policy. Some of these tools are used widely, while some of them are used limitedly comparing to others. One of the widely used tool is the social housing which is the subject of this study. The reason behind the widely usage of the social housing concept is the place of the housing in human being's life. In other words, housing is one of the most obligatory and vital needs of the citizens. Moreover, in the conditions that cannot be met in the market conditions by the citizens themselves, then a comprehensive social policy in order to meet the need is obligatory. That is why social housing concept is quite significant for the urban policy processes and it is the reason of the selection the social housing as the concept of this study.

CHAPTER 3

HOUSING

There are different authors who describes housing, and their final points are common. However, although housing has one meaning and definition, the problems that housing causes of housing is affected are vary by the conditions. Therefore, the definition of these problems regarding the housing differ from author to author which they face or examine. For instance, according to İlhan Tekeli;

'housing has several functions such as a) to be a shelter; b) to be a commodity produced; c) to be a consumer good; d) to be a way to confiscate speculative value increases as an investment; e) to be a mechanism of providing assurance to individuals and their families in their future in society f) to be a tool for the reproduction of social relations g) to be a cultural artifact in the creation of the urban environment h) to have a role in the reproduction of labor' (Tekeli, 1996).

Therefore, housing has different features and functions at the same time. For instance, it is a human right in terms of feature, and it is a shelter in terms of function. If the scope of the housing production and housing will be opened further, in a broader sense housing production is; an architectural activity that requires engineering since it is also based on a construction, an R & D field since includes technological features and housing is an economic production unit and the first place which cultural transfers and socialization take place (Güler , Bakır, Beşirli, & Koçancı, 2017, pp. 754-757). On the other hand, housing, apart from all these, keeps people both in

the society and outside the society by settling in a unit. In the report published by the Chamber of Civil Engineers in 2009, housing has been described with its different features. According to the chamber;

'Housing is a social unit where the household consisting of individuals, families or individuals can be single or coexist and therefore can establish relations, it is a physical unit that allows the maintenance of various functions necessary for the integrity of life, it is a social unit that constitutes an important pillar of the contact of individuals and/or families with other subjects that make up the society and reproduces social relations, it is an administrative unit that is an important part of the creation and implementation of urbanization policies, it is a political unit that is one of the results and indicators of class division, it is an economic unit in terms of production, consumption, and investment, it is a legal body in terms of providing legal security for residents and is a technological unit since the implementation of construction technologies.' (IMO, 2009).

From the urban planning perspective, housing is a crucial issue, and with its extensive land use, it is a significant point that must be studied by the governors. Thus, it happens with the hand of the public sector. For instance, Location decisions, target population, and type of housing for new housing development are usually at the center of the most significant public policy debates (Breheny and Hall, 1996). Although the term urban contains several sub-concepts, terms urban and housing intersect at many points. Moreover, these two concepts are two intertwined phenomena that cannot be separated. In other words, housing; although it is not a simple concept, it is the essential component of the city (Akalin, 2018 p. 88-121).

Housing is in a social sense one of the leading indicators for the description of the lifestyle of a particular place or a specific group. It is an area that

expresses all aspects of human and society and a representation of the relationship between space and lifestyle (Tekeli, 1996). If this subject is looked at a sociological perspective; the different dwellings located in different parts of the city allow for direct observation of class and status differences at some points. It is possible to make socio-economic inferences by looking at neighborhoods, which are relatively small units in urban areas formed by houses. The criteria which take shape over the years such as; both high-income groups and low-income groups settled and forced to be settled in which part of the city, they settled in what kind of housings and the priorities in the settlements help in making these socio-economic implications. The low-income group, which constitutes the subject of this study and the social housing facilities provided to this group are also good examples to be given at that point.

Although human needs have changed throughout history according to the features of the era and the climate, basic needs such as shelter, nutrition, and protection over the years have maintained their first-day importance. The need for shelter to protect human beings from the problematic conditions of nature and external threats is shown as one of the most basic needs according to the US psychologist Abraham Maslow's hierarchy of needs (Maslow, 1954).

Throughout the history, this basic need has been tried to be solved by people in the ways that the period has given and necessitated. People firstly chose the cave and tree trunks as a shelter in the Paleolithic age since they considered them as natural cover, and in the following process in Neolithic age, they carried the primitive houses from the materials such as stone, soil, and tree to take the shelter to the next level. With the development of agriculture, people left the economic activities that started with hunting and gathering behind, after that they have advanced in agriculture and began to

settle in areas where they can make agricultural production. Therefore, it was seen that the need for accommodation could also be eliminated without displacement, and it has become the beginning of the permanent settlement. With the transition to the permanent settlement, the first primitive shelters were also developed, and the housing conditions were improved. This first radical change, which has emerged together with the permanent settlement order in the sense of housing, is considered at the same time as the process of the early emergence of housing (Tanoğlu, 1966 p. 199-201).

This economic sovereignty, which lasted for centuries, was destroyed by the realization of the industrial revolution in the 18th century and agriculture, along with the industrial revolution, lost its primary importance as a source of living. This development has led people to bring their labor to industrial production as a result of increasing industrial activities. Thus, led people to migrate from rural to urban areas where the improved industrial production is located. With the industrial revolution, the increasing labor demand in the cities was met with migrations from rural to urban areas. However, the cities were vulnerable against the rapidly developing population movement, and housing problems started to occur in many industrial cities. The two big world wars that took place after the industrial revolution led to the failure to meet the housing needs of the cities since the economies has been faced to be collapsed and the constructions to meet the need has been paused in the recovery periods, therefore, the housing problem has been growing steadily. In other words, in line with these issues, housing needs have increased more and more every year. After the war, the issue of housing and housing in the ruined cities has grown and become inevitable, however, due to the deterioration in the economic situation of a particular part of the population and the inability to find a solution, the necessity of housing for this low-income group has become an essential problem for the whole world.

The fact that the Universal Declaration of Human Rights published immediately after the end of the Second World War included the housing right is considered as an important development around the world. In the report, it was underlined that the problem of housing was recognized in the international platform. In this declaration, the state that everyone has the right to housing was emphasized (Keleş, 2007, p.429-443). Although this situation has created awareness in many states in the world about human rights, it has not been able to provide a permanent solution since it has no sanction. In this case, the western developed states have prioritized the necessity of housing for the poor, but the same effect has not been achieved for a long time in the rest of the world.

In the Turkey case, since the industrialization process and the problems faced by industrialization happened late in Turkey, which is one of the countries from the rest of the world mentioned above, housing problems and other urban problems started to emerge after the 1950s. In this process, it has taken a long time to understand the importance of housing as a compulsory necessity and the must that it has to be offered by the state or with the help of the state.

With the rapid development in the industry, urban areas faced a rapid migration after the 1930s at the same time in Turkey same as the western countries. At the same time, it means that the housing need in urban areas reached its highest levels. At this point, the government took the responsibility of supplying housing. However, at that time, these housing supply issues were the duties of local governments while the central government was responsible for the larger scale housing problems (Palabıyık & Yavaş, 2006). However, with the establishment of the Ministry of Public Works and Settlement in 1958, the scope of the responsibilities of the local and central government was redefined. By the

hand of this development, the central government began to take significant responsibilities on housing supply and in fact area supply for housing constructions.

As a result of these, the concept of housing in Turkey has started to improve after the 1960s. It started to be seen as an economic, societal and political issue by the governors. The main reason for this delay is that although the urbanization process has started after the industrial revolution, it gained pace after the 2nd World War. Thereby, policy determination initiatives for resolving the housing problem have started after this date (Keleş, 1987).

However, for the first time in the 1961 constitution, this right and the responsibilities of the state were mentioned, but it took some time for this to be accepted by the society, to defend and demand this right, to realize the responsibilities of the state and to take steps accordingly. With this constitution, housing has started to be a necessity of the society rather than an issue for the government. Moreover, in this constitution it has seen obligatory to meet the need for housing of low- and middle-income group and the priority was given to these groups of the society.

This priority ended with the 1982 constitution that followed the neo-liberal economic policy, and the direct impact of the state on housing has ended with this constitution. In the constitution; the statement that 'The state takes the measures to meet the housing need in a planning framework that monitors the characteristics and environmental conditions of the cities, and the priority of providing housing for the poor', which is given priority in the 1961 constitution, has been removed. Besides, the 1982 constitution has seen housing as an investment and rent tool rather than a responsibility.

The difference between these approaches is also the reflection of future changing social housing trends throughout the years in Turkey same as all

around the world. The main reason behind this development is the change in the world's economic trends from welfare state to neo-liberal policies.

After the 1980s with the development of neo-liberal policies, it has been not possible to see the housing sector as a one-dimensioned sector. With this development after that date, the housing sector started to become the leading sector in Turkey's economy, which is similar to most countries that adopt neo-liberal policies. The main reason behind the statement that housing sector is a multi-dimension sector is that it supports different sub-sectors and reinvigorates the economy.

3.1. Social Housing as a Solution for Housing Need of Low-Income

It has been mentioned before that the housing need is one of the main needs and rights. Housing protects one from the negative effects of the outside world, beside the other positive effects of the housing. In other words, it serves a private and secure place for the residents from the rest of the society (Tekeli, 1996, p. 2). Therefore, housing is one of the costliest expense items for the urban residents. In the civilized societies it is observed that between 20% and 35% of the monthly income of the families is allocated to cover the housing expenses (Keleş, 2010, p. 415).

Due to this critical feature, the need for housing and the necessity of providing qualified and equal housing which means that housing supply for all citizens have an important place for urban planners and urban policy decision makers. In other words, suitable policy and urban plan makes minimize the housing problems in the society. There are various affords on that concern in the world such as affordable housings, cooperatives, social housing etc. However, it does not mean that all of these affords are successful and solution based.

In the rapidly growing cities in the 20th century, the population increased with the effect of the industrial sector, but after a while the decline in employment in the industrial sector caused the migrant people to prefer and work on the unproductive service sector which cannot reproduce itself and developed with the globalization (Samsunlu, 2007 p. 368). When the need for housing has increased after the industrialization and urbanization, if the growth and job opportunities continue in the urban areas, the affordable housing gap would grow from 330 million urban households to 440 million by 2025 in all over the world, leaving at least 1.6 billion people living in substandard housing or financially stretched by housing costs (Woetzel, Ram, Mischke, Garemo, & Sankhe, 2014). This analysis is based on the income and housing in more than 2400 cities around the world with more than 200.000 population and based on citizens who cannot secure a minimum acceptable housing unit for 30% of their income. It is seen that social housing implementations are implemented in different ways in different countries. Basically, the purpose of housing for the low-income segment differs in terms of method, pricing and timing. This situation affects the success, sustainability and applicability of social housing implementations.

The social housing implementations occurred in 1889 in Belgium and it is the first policy implementation known in the world. Accordingly, in England in 1890, 1894 in France and in 1901 in Holland there were social housing implementations have been taken into force (Kunduracı, 2013, pp. 55-77). In the first period, as the beneficiaries of social housing were workers who suffered from low income and had jobs in the city, the first social housing constructions were also carried out in industrial cities. Although the countries differed, the rising flats were also built to serve low-income people. The vertical construction of social housing is carried out to

reduce building costs and to minimize the impact of possible land speculation.

In some of the countries, especially in developing countries like Turkey, it is seen that the housing policies are approached quantitatively and not qualitatively. In other words, the number of the living units are considered as the success rather than the quality and efficiency in the end. From a single perspective, a broad solution to the housing problem cannot be produced since it stays only at housing construction level. However, there is a need for broader and comprehensive solution for the housing need since single perspective brings several problems with it.

Ruşen Keleş states that the concept of social housing came into the urbanization literature in the 1950s in Turkey (Keleş, 2010, p.278) and in 1890s in Europe. Since it is difficult to afford the urban housing for this immigrant people from rural to the urban areas, housing, access to the housing, has become a significant issue for them. While housing ownership or sheltering is not a major problem for people of high-income group of people since their affordability and accessibility is high enough to be sheltered, the situation becomes more difficult for low income group. At this point, the concepts of social housing policies developed by urban planners and urban policy decision makers and social housing implementations made by the state or with the help of the state emerge.

In the circumstances, it is seen that the concept of social housing, which has an important place in the development and implementation of social housing policy, and the concept of social housing policy, does not have the same meaning although it covers each other. As Economic Commission for Europe states, ‘It should be pointed out that “social housing” and “social housing policies” are not synonymous, as “social housing” is only one of

the instruments for implementing “social housing policies”. Likewise, the proportion of social housing in the overall housing stock does not in itself reveal how much attention is given to social considerations in the country’s housing policy.’ (United Nations, 2006, p. 10). Just as social housing policy is the roof over social housing, there are sub-components of social housing as well. They may be listed as public housing, low income housing, affordable housing, accessible housing, adequate housing, subsidized housing and state housing. These concepts are used as social housing concept in Turkey and the content of these concepts differ from each other on some points.

Just like social policies, the concept of social housing is defined according to the variable criteria which leads it to be interpreted accordingly. Although it has seen examples in many countries with changing criteria in the last 100 years, its definition varies according to each country and the way it is applied there. Social housing, which varies according to the socio-economic characteristics of the countries, has undergone various changes over time.

As the name implies, social housing is more concerned with social benefit than individual. When supported by correct, integrated and comprehensive policies, it has significant impacts on balancing poverty, social segregation, and the divergence and gap between different segments of society. Given the aim of balancing between different segments, it is possible to understand the necessity of a sensitive study and how important the issue is in social terms. As a matter of fact, it cannot be said that all of the social housing projects which can be seen in many countries would be successful. In this sense, TOKİ which is officially in charge of housing production in Turkey will be worked in this regard and will be evaluated with this perspective.

According to Ruşen Keleş, social housing, societal housing in other words, is located in the middle of luxury housing which is preferred by the high-income group and the squatter houses which is built by the individual effort of the low-income group. In other words, it appeals to the middle-income group of the society while it covers the needs of the low-income group (Keleş, 2010). This definition also varies from country to country, as the social housing policy of each country differs according to its social structure. In other words, while in some countries social housing policy is shaped only to meet the compulsory housing needs of the low income group, in some countries to meet the housing needs of the low income group and the middle income group at the same time.

In this context, according to Doğan Hasol; social housing means standardized, built with minimum size and quality, health-friendly, inexpensive housing and public housing that can meet the housing needs of poor and low-income families (Hasol, 2016).

In this context, it is seen that Geray makes the definition as a general summary of all the examples seen in the world. According to Geray, the concept of social housing has been named in different words in time. Social housing, public housing, housing for the poor and low-income people are the most commonly used concepts. In recent years, the third category housing term which is the housing for the poor has been added (Geray, 2007), but could not be efficient and sustainable lately. However, the most common and widely used concept is the concept of social housing. Social housing is meeting the housing needs of economically deprived households, namely the low-income group, who cannot find a decent housing within their incomes through rented or property housing (Geray, 2007). In other words, the right to housing, which is a fundamental right, cannot be adequately covered by monthly income of some segments of the

society. At this point, external support is needed, which can be provided directly by the government or through non-governmental organizations with state support. With the support provided, the housing need can be met by renting a house or by acquiring property for households. At this point, it is useful to look at the examples in different countries.

Table 3.1. Features of Housing Provisions of the States as General (Taşar & Çevik, 2009)

		IMPLEMENTATION TOLS	
		PRODUCER SUPPORT (SUPPLY)	CONSUMER SUPPORT (DEMAND)
WAY OF IMPLEMENTATION	INDIRECT	Public Production, Subventions, Input Supports	Housing Acquisition, Rent Helps, Social Housing Provisions, Income Support
	DIRECT	Tax Support, Loan Support, Regulations	Tax Deductions, Loan Support, Rent Control

As it can be observed in the Table 3.1, the public bodies have a direct or indirect impact on housing production by tax support, regulations, rent control, public production etc. This is sometimes determined by supply and sometimes by demand. For example, the production of housing in European countries is realized as demand driven and indirectly while in Turkey it is realized as supply-oriented and directly. Since the situation in Turkey is also common in almost all of the developing countries with the same paradigms and not an efficient solution would take into force in those countries, these supply-oriented policies cause the supplied houses stay empty and accordingly causes the housing deficits. On the contrary, in

Europe, the demand-oriented housing production maintains a supply-demand balance, so no large housing deficits are observed (Koçancı & Beşirli, 2014, pp. 628-653).

According to the Guidelines on Social Housing article of Economic Commission for Europe published in 2006, the main aim of housing policy is simply providing adequate and affordable housing for all segments of the society with a well-functioning environment of decent quality at reasonable cost (United Nations, 2006). Therefore, it can be said that the housing policies formed by the states are based on providing equal housing at reasonable prices and social housing is the most important way of providing these conditions. The state is able to provide reasonable and adequate housing to all segments of the society within the framework of housing policy determined by social housing.

It would be insufficient to examine the social housing only as a housing unit. Because social housing is not only a sheltering unit, but also with other human and social needs; access to basic services, facilities and facilities such as education and health; it is located at the intersection of spatial planning and social policy areas. With this feature, social housing emerges as an important tool to investigate the causes of the emergence of spatial injustices and to address the need to shape policies and actions in order to meet the solutions effectively.

Although the definition and implementation of social housing varies from country to country and from society to society, there are some basic questions to be asked in social housing implementations. These questions are; where the social housing will be built, what the housing equipment will be, how many households will benefit, whether it will be rented, to whom it will be given and whether there will be a priority order among the right

holders, by who and how the housing areas will be managed. The main questions such as where this process stands, who will provide control of the physical condition of the housing areas, and who will deal with the social problems that the providers will experience are the questions that should be looked at and discussed in all social housing implementation examples (Koçancı, 2019). The answers of these questions also determine the way of social housing provision, which is special for every country.

Social Housing policy has three main characteristics generally valid for all the countries. The first is that social housing implementation must be included in the development plan. The second feature is that it is determined in accordance with the development potential of the city and the region. The third dimension is the determination of the target group of social housing policy. Low income people, civil servants, workers, elderly, retirees, slum owners are the main target groups of the implementations and it is important to determine for which of these categories will benefit from the provisions, both in terms of lowering the costs and meeting the need of housing (Keleş, 1990, p. 278).

Social housing has at the same time both positive and negative externalities. For the negative externalities for example, when the social housing supply issue is given to the private for-profit providers, they may be unwilling to accept the risk of development for low incomes. Since the idea of social housing is opposite to the aim of these companies. Moreover, in the absence of public control or assistance desired quality is often not achieved. On the other hand, the social mix in city neighborhoods that may contribute to social cohesion. In that respect, social housing providers are important providers for both social and economic respects.

3.1.1. Social Housing in Europe

When defining the role and the task of the state, it might be said that its duty is building effective urban planning in critically growing urban areas, direct and strong support for residential development industry, provision of the affordable housing for all people especially for the workforce which may turn into an issue in rapidly growing urban areas. After defining the role of the state in order to maintain the welfare of the citizens, the role of it in the field of social housing must be underlined. When determining whether a social housing implementation in a country could be considered as social housing, the condition that finding the solution to the housing need is an important criterion. Moreover, before and after the construction and supply process there must be comparable progress with the social housing implementations for low-income group of people.

In the different sites of the world, the social housing implementations has been seen differently with respect to the different conditions. In order to achieve the 'social' concept in housing, priority must be to provide housing for citizens whose income or other circumstances make it difficult for them to find affordable housing (Maaren, 1999). Social housing is mostly related to the public expenditure attitude of the country. In other words, the social housing sector is a considerable element when determining the country's economic and social life since the social housing implementations are the welfare state attitude and a well-organized social housing implementation means the high welfare in a country at the same time. For instance, according to the statistics, the public expenditure on social housing varies from country to country. In Southern Europe, in countries such as Greece and Italy, it is low, 0.1 to 0.3 per cent of GDP while in Northern Europe, in countries such as Finland and Denmark, it is high, 1.2 to 1.4 per cent of GDP (United Nations, 2006).

The first legislative regulation in the field of social housing was in Belgium in 1889, after that in 1890 in England, in 1894 in France, 1901 in Holland and in 1910 in Austria (Reinprecht & Wassenberg, 2008 p. 35). Thereby, the social housing history has been started legally in the world. However, the changing trends in economy and world order has changed the number and continuity of the social housing implementations, even today Europe is still on top of the social housing implementations in the world.

Since the industrial revolution first took place in Europe, especially in England, the effects of the revolution first seen in Europe as well. With the development in the industry, the urban area has started to be more popular in terms of the job opportunities and this changing trend in the economy affected the rural areas. People started to migrate from rural to urban areas, in order to have better life conditions and increase their salary. However, this migration brought along the negative effects as well. The population of the urban areas started to increase critically even though there were not sufficient housing supply in the industrial areas to cover this increase.

This was the case in almost all of the first industrialized regions, particularly in England, France, Germany, the Netherlands and Northern Italy. The massive housing problem which occurred relatedly with the poverty, misery and overpopulation led the social housing sector to increase in the industrialized countries and regions (Kunduracı, 2013, p. 56).

After the industrial revolution, other massive tendency to the social housing was after the 1929 financial crisis and at the same time it was the most important breaking point before the Second World War. With respect to these facts, it may be said that; the housing sector and the need of it is directly in a relation with the changing economic trends and massive social events.

The housing provision and the need for the social housing has been affected critically by the Second World War. During the war, the investments on the residential industry nearly stopped both in eastern and western Europe and the war left a negative mark on the citizens both socially and economically. For these reasons, after the war, states started to develop new policies so rapidly in order to cover the negative effects on the citizens and to bring economies back to some sort of standard (Whitehead & Scanlon, 2007).

The period after the Second World War and before the 1980s, in other words before neo-liberalism, was the golden era of the social housing sector in Europe (Kunduracı, 2013, p. 58). Concordantly, welfare state was popular in that period in Europe and it affected the popularity of social housing as well. Even in that period, the rest of the world, except the United States, was not familiar with concept of social housing. When the late 1990s, the developing countries met the social housing implementations. After the Second World War, for developed countries, social housing construction has reached an acceleration that will never be witnessed in its history and a significant proportion of total housing stocks has become social housing (Kunduracı, 2013, p. 58). However, this rate has decreased after 1980s with the rise of neo-liberalism and social housing started to lose its popularity. After 1980 the number of social housing implementations, even only in the UK, has been reduced by 40% by sale, privatization or demolition by landlords in the last two decades (Stone, 2007).

Table 3.2. Property Distribution Rate in European Countries (Whitehead and Scanlon, 2007, p.9)

	Owner Occupants (%)	Tenants (%)	Social Housing Beneficiaries (%)	Total Social Housing Amount (Unit)
The Netherlands	54	11	35	2.400.000
Australia	55	20	25	800.000
Denmark	52	17	21	530.000
Sweden	59	21	20	780.000
United Kingdom	70	11	18	3.983.000
France	56	20	17	4.230.000
Ireland	80	11	8	124.000
Germany	46	49	6	1.800.000
Hungary	92	4	4	167.000

As a result, social housing has been a critical issue for decades for European countries in order to supply affordable housing for the low-income groups and the citizens who have not enough opportunity to get adequate services as seen in Table 3.2. This issue has been affected by several developments in the world and eventually after 1980s the public budget support has been decreasing particularly in the countries of Europe where the share of social housing on the total housing stock is the highest. This development coincides with the time when the public expenditure pressures have increased, since these expenditures started to be seen as an extra for the tasks of the state and it led the economy to run slower. In order to accelerate and expand the economy, these expenditures namely the education, health, housing and other social needs, were assigned to the private sector. Moreover, the alternative housing tenure types become more available and this led the state to step back from the supply. Finally, liberalization and

privatization become popular and this is both the reason and the outcome of the previous developments. With these changes, mobilization and accordingly the need for the housing around the world has increased. However, these needs were not been the priority after that period (Whitehead & Scanlon, 2007, Scanlon & Whitehead, 2008).

After the 1970s, a new trend in housing has started to become more popular, which is owner-occupation, and it became accessible and affordable for mainstream households. Concordantly, the time after the 1970s and 1980s is the time which liberalization and privatization become the main economic trend, and with this government's direct assistance on the housing supply has started to be limited in order to control public expenditure (Turner & Whitehead, 1993).

There were differences between the Eastern and Western Europe social housing implementations in terms of the way of applying the social housing and the way of creating policies since their social, economic and historical background and current situations were different. For instance, in Western Europe, social housing was seen as a state provision of the social wage, thus they were served to the citizens in a non-profit way by the non-profit organizations. By means that, the beneficiaries were not obliged to pay a price or obliged to pay very low amounts in order to sustain the system. It was seen as a crucial part of the welfare state in order to increase the welfare of the citizens. On the other hand, in Eastern Europe the social housing policy was more on supporting household provision and often on owner-occupation instead of rental housing.

There was a difference in determination of the target group of social housing among the countries in Europe. That is to say, there are countries which were seen the housing as a need for all the parts of the society, they

are called universalist countries such as the Netherlands, France, Sweden. Moreover, there are also countries who primarily focused on lower-income group in housing provision, which is called dualist countries such as UK, Ireland, Norway, west Germany (Whitehead & Scanlon, 2007).

Across the European Union, the need, the way of implementation, the share of social housing in the total housing stock varies. Moreover, within these countries, the market housing and social housing balance varies as well and different financial conditions of these countries create this variety. Hence, it is true that market housing is allocated according to the demand and they are supplied mostly by market prices and more, while social housing is allocated according to need, and it has sub-market rent prices for people who cannot afford market housing prices.

Among the union, some of the countries has very high rate of social housing in total housing stock, while in the other countries social housing takes a small place in total housing stock. On the top of the list there is the Netherlands where almost one third of dwellings is social rental housing. Similar to the Netherlands, Austria and Scotland also have over 20 % of social housing in overall housing stock. These three countries have the most social housing supply for the people who cannot afford housing rents at market rates. Moreover, there are countries which have social housing stocks just under %20 of the total stock such as Denmark, Sweden, England and France. The common point of all these seven countries is that they have a very strong attitude on ensuring the proper housing for all groups of households through different ways.

Different than these seven countries, Ireland, the Czech Republic, Germany, Spain and Hungary have less than 10% social housing in the overall housing stock. There are also post-socialist countries in this group

where the social housing is not an extensive phenomenon in government's agenda. Another important point is that different from other countries, in Spain social housing has been provided in a way of owner-occupation, while in the rest of the countries in a way of rental housing. With this feature, social housing in Spain is similar to the developing countries such as Turkey.

As a result, the countries where social housing takes a significant part in overall housing provision are the wealthy European with some exceptions. Furthermore, the countries where there is a less tendency to the social housing are the former-communist countries or where high rate of owner-occupation takes place.

In Europe, the way of social housing provision is rental housing, and the providers of these rental houses vary among the countries. Most of the countries have mixed type of rental housing, while some are totally owned by municipalities and others are totally owned by non-profit housing associations. For instance, in the countries such as Denmark the houses are owned by the non-profit housing associations and they are responsible for renting social houses. However, in the countries such as Czech Republic, all the social houses are owned by the municipalities and they rent to the beneficiaries (Whitehead & Scanlon, 2007). As mentioned before, Germany and Spain are the exceptions in this regard as well. In Germany, the landlords are the providers of the social houses with support of the state subsidy, due to the historical and traditional reasons. On the other hand, in Spain the way of providing social housing is different than the rest of the Europe. It occurs as owner occupation rather than the rental housing.

The attitude in the target group of social housing has moved from employed-low income group to the ones who cannot find a housing in the

market conditions. In this regard, the income distribution in social housing places does not represent the income distribution in a country as whole. Even in the universalist countries, the income difference between social houses and other housing tenure types are critical. Moreover, it may be said that after the 2000s with the increasing migration through European countries from Asia, the social housing began to be preferred by the immigrants and refugees who cannot find themselves a housing in the market conditions.

The logic of the social housing is to make all the people in the countries live in humanistic conditions. As a result of this starting point, the rents are below of the market standards. Furthermore, in most of the countries these prices are controlled by the governments and they give importance to being self-sufficient. Thus, while the system reproduces itself, all of the residents in the countries could find a place to settle.

It may be a question for the citizens that how long they may stay in the same house or is there a criterion for them to leave the house. It may be seen more secure to own the occupation, since there is no possibility to lose the chance to settle under the normal conditions. However, in Europe although the type of the social housing is rental, the central or local authorities guarantee that the right for social housing of the beneficiaries could not be taken away as long as they pay the need rent.

The social housing provisions in Europe are the first examples in the world and the most well applied examples as well. Although the tendency to build the new social housing areas and to increase the number of the social housing units have decreased, its importance still remains across Europe. However, with globalization which enable the transaction between countries and even continents, the target groups are not only the citizens of

the countries with this regard (Whitehead & Scanlon, 2007). In fact, the citizens are not willing to take a place in social housing after the 2010s. The other reason of this is the growing trend in neo-liberalism which has decreased the direct intervention of the state in terms of housing. With this regard, when people searching a way to settle in the market housings, the social housing became the second choice, since there are options such a shared ownership or near-market rent housings.

Although the implementations in Europe are quite successful, social housing is seen as a societal step in Europe (Scanlon and Whitehead). By means that, people who live in social houses are not quite willing to settle there forever. One of the reasons behind this is the decreasing subsidy on the social housing of the governments. This decline leads the housing associations to decrease the quality of the settlements. Thus, people especially immigrants consider the social houses as a step to transect to the standard urban life. Actually, this is a general problem for all of the examples in the world. Since, because of urbanization, globalization, neo-liberal policies and willingness to the consuming, citizens are desire to get more.

In the next section of the study, the Netherlands and Germany examples are conducted in order to understand the concept of the social housing in Europe. The reason behind the selection of these two examples is the success of the implementations. Moreover, the owner occupation in these two countries is very low in contrast with the Turkey case. By means that, the social housing criteria and the implementations are tried to be emphasized in light of the successful examples in order to support the research question.

Moreover, since there are differences in the way of implementation and the responsible institutions, these two examples also differ from each other at some points. Moreover, the finance, the way of implementation and the target groups differ from each other at some points.

Although these examples have been one of the most successful examples of the social housing throughout the years, they have been faced with the decrease in the social housing units in the recent years. Especially in Germany, there is a critical decline which creates a social problem for the low-income people in the country. Accordingly, as Whitehead and Scanlon stated the fall in the amount of the social housing units means it is more difficult to use housing as an instrument to apply the social policies (Scanlon, Whitehead, 2007). Upon this, with the settled social housing system, with the high awareness of the beneficiaries and the historical experience in the social housing examples these two countries are selected in order to support the study.

3.1.1.1. The Netherlands

The Netherlands is one of the most successful countries in terms of social housing implementations both qualitatively and quantitatively (Elsinga & Wassenberg, 2014, pp. 21-40). Moreover, the share of the housing associations' ownership in overall 3 million rental housings is 75%. This means that 3 out of the 4 rental houses in the Netherlands belongs to the housing associations and the associations determine who will be the beneficiary. They also determine the maximum limit of the monthly rent of the houses. For instance, in 2019 the amount was € 720.42. In other words, the monthly rent of the houses of the housing associations must be below € 720.42 (URL 1).

The legal background and well-developed policies are very significant for the success of the social housing, in fact housing in general. Besides, they regulate the standards in the market, as well as the subsidies in the market, and try to establish an affordable and healthy environment for the all segments of the society, with reference to the Woningwet and the Huisvestingwet Laws.

Type of Provider and Subsidies: Most of the social houses belong to the housing associations which are independent non-profit organizations with a legal task to give priority to households with lower income. Their tasks are not only to build and rent the houses, but they are also obliged to maintain other services to the tenants. In other words, they are the main spine of the social housing system in the Netherlands. According to the current numbers, there are 363 registered social housing organizations in the Netherlands (AEDES, 2013).

These housing associations have the mission to rent the houses under their control. According to the data of 2018, %80 of the vacant houses had to be rented to the citizens with an income up to €36.798, %10 of them to the citizens with an income between €36.798 and €41.056, and the rest %10 to the citizens with higher income (URL 1). Moreover, the determined minimum wage in the Netherlands is fixed at 1,635.6 € per month, which means 19,627 euros per year (URL 2). These lowest income group may benefit from the 80% of the vacant housing resources.

Before 1995, the housing associations were subsidized by the central governments financially with the loans. However, after 1993 the housing associations have been obliged to find the finance by themselves from the commercial banks or directly on the open market (United Nations, 2006). These changes were compensated by the increase in the rents with the

increasing demand for social housing. However, this increase led the tenants to buy their rental dwellings.

The housing associations in the Netherlands are the intermediary institutions between the central government and the tenants. The central government provides financial subsidy to the housing associations for social housing construction. Moreover, both central and local governments assure the protection of the rights of the tenants by playing a supervisory and regulatory role. In this direction, central government is responsible to set the rents and supply the basic infrastructure to the social houses (AEDES, 2013). Moreover, in the Netherlands there is no right to be the owner of the social houses while being the beneficiary of the system (Elsinga & Wassenberg, 2007). In summary, there is a strong collaboration among the different levels of the administration and associations in order to create and ensure a sustainable and good quality social housing policy and implementations.

Housing Tenure Type: There are two types of the tenancy agreement in the Netherlands which are fixed period and indefinite tenancy period.

In the Netherlands, as a rent determination, the cost rent method is being used. In other words, the rent is determined according to the cost of the construction. It may be considered logical however, the negative side of this method is that it may increase the construction cost of the dwelling in the beginning which affects directly to the rent of the social housing (United Nations, 2006).

In the Netherlands, the housing associations are very cautious about the social integration of the tenants. Moreover, this is conducted by respecting the different social backgrounds and lifestyles of the beneficiaries. With this respect, they are tried to be integrated to the urban standards. Apart

from the social concerns, they also concern about the physical quality of the environment and the building.

Target Group: Before the decision of the European Commission on the target groups of the social housing beneficiaries, in the Netherlands all the segments of the society benefitted from the social housing. In other words, there was a universalist approach in the housing associations when determining the tenants (United Nations, 2006). However, after the decision of the European Commission, the target groups of the social housing implementations were set as disadvantaged people or socially less advantaged people who has limited chances to find a suitable housing under the normal market conditions. In other words, the main motivation on defining the target group is the terms of income which is below 29,000 Euros per year. (AEDES, 2013).

According to the report in 2014, there are 2.4 million housing stock of the social housing organizations which is the 31.7% of the overall housing stock. The average amount of the monthly rent is € 497 which were determined according to the cost in the building process (AEDES, 2016).

In brief, the Netherlands' social housing policy is based on some principles which may be listed as (AEDES, 2013);

- Ensuring the financial continuity of the initiative for the tenants
- Giving the priority to the specially selected group of people with the income priority
- Involving the owner occupants in the system both , in the policy and management processes
- Assuring the good quality of the houses both physically and socially

- Giving the priority to social integration in the neighborhoods and communities in order to increase the quality of the life, which was added in 1997 to 1901 Housing Act.
- Providing housing for the elderly and handicapped citizens, which was added in 2001 to 1901 Housing Act.

Throughout the history and today, the Netherlands is one of the most successful countries in the field of welfare and social housing implementations. Furthermore, when the general attitude and the scope of social housing in the Netherlands are considered, the principles of the system may have a leading role in the social housing implementations in different countries, especially in the developing countries.

3.1.1.2. Germany

There is a collective work on the housing policy determination in Germany which is a collaboration among the federal state, the regions which is locally called Länder and the municipalities. Moreover, in Germany, the term social housing is not used often, instead the term publicly subsidized housing is used in most of the sources (URL 3). The base of these two concepts are quite similar. According to the current trends, there is no specific provider for social housing in Germany. Rather it is linked to any kind of housing providers who have a purpose on providing social housing.

Subsidies: There is a law enacted in 2001, which is about the financial support on the social housing. By means that, the social housing system sits on a safe ground which directly affects the running of the system. Parallel with the current trend around the developed countries, in Germany housing policy and legislations are applied locally. Moreover, because of the historical roots, Germany is familiar with this federal attitude. With the

cooperation among the various local authorities solves the problems while strengthening the relations. In Germany, there is a strong financial relation among the different levels of the authorities (United Nations, 2006).

The current aim of the government in Germany is to build 1.5 million new houses by 2021 which 100.000 of them will be social housing with the 5 billion euros investment (URL 4). Moreover, it is not about the low-income group of people, but most of the German citizens complain about the high rent rates. The low home ownership rates make the issue more widespread across the country since one of the two citizens is a tenant in Germany.

When considering the overall housing stock, the housing prices are not affordable for most of the citizens especially in the urban areas where the migration and high-density population occurs. In the past years, the social housing implementations were seen as the cure of this housing issue. However, in the recent years with the critical decline in the social housing implementations, the rate of homelessness and the need on the affordable housing has increased. While the social housing stock in 2000 was 2.5 million units which is a very satisfying number, until today it decreased by over 1 million units (OECD, 2018). When the increasing need in the social housing sector is considered, this decline might be counted critic. Therefore, the current policies on the housing investment of the government is a need directed attempt. Moreover, according to the OECD's suggestions on the housing need in Germany, they suggest a planned investment in social housing policies and implementations, and an increase in the rental social housing stock both qualitatively and quantitatively (OECD, 2018).

Target Group: The target group is one of the main concerns of the social housing issue. Some says that the all segments of the society may benefit from this opportunity, while the others say there should be a regulation on

defining these target groups in order to make it more systematic. Germany is one of the regulatory countries which has an individual act named the Housing Financing Act in 2001 which was mentioned formerly. Before the law there is no certain category which defines the target groups of social housing, whilst after the law the target group has been limited as who cannot find decent housing on the free market.

The quality of the building and also the environment is a very crucial point for the German social housing policies. Especially when considering the tenant groups which contains immigrants whose social integration is very important. This is tried to be conduct by respecting the cultural diversities and different lifestyles.

Type of Providers: Although most of the non-profit organizations in Europe which are responsible for the social housing constructions are housing associations, in Germany there are private companies who has dwellings which are ready to be rented as social houses with no profit. Since building social housing are not profitable for to construct, the massive housing associations do not prefer to build social housing. Instead the individual landlords supply this opportunity according to the historical roots. However, this limited public subsidy on the social housing supply and the insufficient effort of the landlords lead the social housing sector to shrink in Germany which is one of the main problems that Germany faces nowadays.

Housing Tenure Type: There are different ways to determine the rent of the social housing. Some of the European countries determine them according to the cost of the construction in the beginning, which was mentioned in the Netherlands example, while some of them determine the rent according to the income of the tenant. Accordingly, there are no certainly set rents in the social housing implementations. However, since

the point is to provide an affordable housing unit, the prices are set as in order to be affordable for the beneficiaries.

The homeownership rate in Germany ranks among the lowest in the developed world, and the last in Europe. According to the data of 2018 the rate of homeownership is 51.5% which is the last in the list, the next is Australia with the rate of 55.4% and the first in the owner-occupation is Romania with the rate of 96.4% (URL 5). This condition leads a high popularity in private renting which leads a great opportunity and background for the social housing implementations.

Moreover, The German approach on social housing manages it as a form of finance rather than a form of housing tenure type as defined below;

Thus, a variety of providers including private sector firms, individuals and nonprofit enterprises have been able to receive subsidies in return for complying with quality standards, keeping rents within specific limits and adopting allocation policies which give preference to households with low incomes (Oxley, 2000:12).

As a result, Germany is one of the most populated and most attractive countries in Europe for the local and immigrant people. Although the country faces population flow and a growing housing need, there is a settled social housing system of Germany which works despite the decline in recent years by the current economic trends. Because of this feature, Germany is a crucial example on determining the social housing criteria as an example for the developing countries with similar population such as Turkey. Thus, Germany is a good example when determining the place and the success of the social housing implementations in Turkey.

3.1.1.3. Differences and Similarities of Social Housing Implementations in European Countries

The social housing became popular and seemed as a solution after the Second World War, in the 1950s and the 1960s period, with the increasing shortage in the dwelling units. With this similar reason at the beginning, there are some similarities in the social housing attitudes in European countries.

First of all, since the starting point was an extraordinary period, the quantity of the dwellings was a primary concern while the quality was not a priority. Since housing need was built on a need, a quick policy and construction period was needed. Moreover, social housing was a task of the government or bodies of the government and the market was not on the stage at that time and there was a general tendency to finance and subsidize property for the beneficiaries rather than give direct support to individual households (Priemus & Dieleman, 1999).

Moreover, since the problematic part was the shortage in the housing supply, the main concern was to construct new buildings rather than using a potential. After ending the shortage with the new buildings, the construction process has slowed down, while using the potential appropriately (Scanlon & Whitehead, 2007).

After these similarities among the examples in European countries, there are differences in the implementations which is specific for each country. To begin with, there is no clear or specific definition of the social housing among the European countries. Moreover, the profile of the beneficiaries and the housing stock differ from one country to another and this affects the policies and implementations regarding social housing. In other words, the beneficiaries of the implementations differ, sometimes they are low-

income groups while sometimes they are low and middle income groups. However, it might be observed that the common point is the low-income groups.

In some of the countries governments deal with the social housing provisions themselves while in the others, they just subsidized the market in order to run. This means that, in some of the countries private bodies are more likely to be in the process while in the others they are more likely to be outside of the system.

As it might be observed that the social housing approaches and attitudes differ even in European countries which have more or less similar historic backgrounds in social housing. Although, there is no clear definition in social housing and clear criteria in the systems, some criteria can be determined to analyze social housing implementations in general.

3.1.2. Criteria of Social Housing Implementations

There are various definitions of social housing in the literature. These definitions overlap with each other with various aspects. Thus, these overlaps create the criteria to evaluate a social housing implementation. Moreover, it should be underlined that all the countries and implementations have their own policies and features. In most of the countries, low-income citizens have the most significant difficulties to satisfy their housing need resulting in overcrowding, black markets, restricted mobility, homelessness, etc. (Hansson & Lundgren, 2019). The increase in this difficulty in meeting the housing need causes a need for a public assistance, which also increase the political and budgetary burden on the authorities responsible of meeting the housing need of all segments of the society.

Kath Scanlon defines social housing as ‘Specific dwellings provided at below-market rents or prices and allocated to defined groups of people, namely low-income, vulnerable, key workers and locals.’ (Scanlon K. , 2019). In light of this definition that makes classification possible, the necessary criteria could be identified.

According to Braga and Palvarini; especially in European countries’ examples, there are three common points in defining social housing which are the aim of increasing the supply of affordable housing, the aim of general interest and the defined target group (Braga & Palvarini, 2013). According to Scanlon, the definition of the housing tenure type might be based on rent levels, ownership of the tenure or existence of a government subsidy or allocation rules. Thus, social rents are below market level, social dwellings are owned by particular types of landlords or the state and social dwellings are assigned to households via an administrative procedure rather than the market housing. Furthermore, according to Oyebanji (2014, 36) ‘Social housing is a form of government regulated housing provided and managed by the public agencies or non-profit organizations using public and/or private funds for the benefit of many households, based on degree of need, made available at below market price with the delivery of social service or not for-profit motives on a short or long term basis.’. Relatedly, according to Priemus (2013), social housing deals with people who has a weak negotiation position in the housing market, such as low-income people, physically and/or mentally handicapped, ethnic minorities, immigrants and asylum seekers. The housing providers should give priorities to those groups of people. In general, there are three main housing tenure types in Europe which are owner occupied housing, commercial-rented housing and social-rented housing. Moreover, in some of the countries there is a fourth housing tenure type which is cooperative housing.

In light of these definitions, some terms are underlined which are policy, target groups, housing tenure type, subsidies, type of providers, duration of the provision and the social integration. These are also the criteria of social housing implementations in order to determine whether an implementation is social housing or not. In addition to these terms, there are some terms which comes from the literature and is necessary for the definition and determination of social housing. All of these criteria are explained in the following sections.

3.1.2.1. Policy

In order to differ social housing from the other type of housing provisions, there is a need for a system or a policy which shapes the frame of the social housing implementations. The social housing is more than a building or a dwelling, it is the system that meets the housing need of low-income group of the society as a whole. To degrade the social housing to the building level, cause a misleading in the term. Therefore, social housing system simply requires access to housing, not particular buildings (Hansson & Lundgren, 2019). As a result, the overall social housing policies in a country that determines the social housing implementations create the social housing system. Thus, the buildings out of these policies and namely the system cannot be counted as social housing implementations. To have a well-defined social housing system and policies as the parts of this system are necessary for determining the scope of the implementations.

3.1.2.2. Target Group

After creating a system, the target group is the most significant criteria for social housing since it defines the beneficiaries. Most of the resources in the literature and three of them which are Braga & Palvarini, 2013, Oyebanji, 2014, Priemus, 2013 touch on the target group of social housing

implementations. This pursuit is appropriate since the social housing affects a specific group and the need of that specific group shapes the social housing policies. Therefore, there is a compulsory need for a target group.

After determining the key criteria, it is needed to define the target group specifically as well. Broadly, it might be said that the target group of social housing is the households which are struggling on accessing financially affordable housing for them in market conditions. However, it is still general since which access problem should be determined is missing. The group pointed out in the literature is the low-income households.

Moreover, the term need rises in the literature, however it is an insufficient term since what is meant by need be clarified. For instance, a high-income level of household might also need a larger house, and this is counted as housing need as well. This term needs to be pointed out as the housing need as a primary need and the absence of it cause serious problems for the household. Therefore, the system is applicable for the needy households who have limited financial resources namely the low income groups who have struggles on finding financially affordable housing in the market conditions and weak negotiation position which is an obstacle in order to solve their own problems.

3.1.2.3. Housing Tenure Type

Housing tenure type is the most variable criterion in the social housing implementations in different countries. Although most of the European countries have social rented housing, a minor group of countries in Europe apply owner-occupation in social housing implementations. As mentioned before, Priemus has listed the tenures as commercial-rented housing, owner-occupied housing, social-rented housing and cooperative housing (Priemus, 2013). Relatively, according to Housing Europe Review, social

housing is housing for rent or accession to ownership (Hansson & Lundgren, 2019). In other words, there is no specific form of tenure in order to determine the social housing implementation. Moreover, in the next sections of the study, the housing tenure type of the social housing implementations will be classified as rental and owner-occupied.

The form of tenure shapes according to the lifestyle, attitude and the social background of the country. Thus, to determine a strict form of tenure is not appropriate and healthy as social housing criteria. According to Tekeli (2012), in the rapidly changing countries where the locational changes happen often, it could be said that it is an appropriate way to provide rental housing supply in order the housing stock to be used efficiently. Moreover, for the vulnerable side of the society the rental housing provision needs to be encouraged in order to overcome their housing problems. Whereas, in the capitalist societies generally the owner occupation has been encouraged throughout the years. In line with these differences among the provisions, it is needed to increase the variety in the social housing implementations in order to meet the housing need of a broader range of needy households.

3.1.2.4. Subsidies

There is a very strong relation between the social housing with affordability and/or below market price or rent. Nevertheless, the subsidies are one of the most significant criteria in social housing. The subsidies might come in different ways such as guarantees, tax concessions or other forms of financial support as well as the lower than market price or rent. Moreover, since it was mentioned that the providers of social housing are the public bodies or non-governmental housing organizations, there must be an element of subsidy.

The price or rent below market are the main principle of the social housing system which is obligatory to determine whether it is social housing or not. Since it aims to meet the housing need of low-income people. This group is a specified group that cannot afford the housing options available to them and needs an external help to meet the housing need. Beside the prices below market there are some additional subsidies in housing provisions as well. These financial supports may be debt guarantees, advantageous loans, investment contributions, below-priced or free land supply etc. which are provided by the public entities (Hansson & Lundgren, 2019).

To sum up, social housing fills a gap in the housing supply, and this happens mostly as non-profit and it is hard to run the system without any external subsidy. Moreover, in order to extend the scope of the system and increase the number of the beneficiaries there is a need for some form of public or private financial contribution or support to reach affordability targets. Hence, subsidy is a very significant criteria in social housing provision.

3.1.2.5. Type of Provider

Broadly, the types of providers in social housing are the public actors and non-profit organizations. They are the accommodation opportunities which are provided by the government (Cambridge Dictionary, 2017). According to Scanlon social houses are owned by particular type of landlords (Hansson & Lundgren, 2019). However, the type of these landlords also varies. For instance, in the Netherlands, social housing is provided by the housing associations which are independent from the state as mentioned in previous sections. However, they are responsible to the state according to the Housing Act and their actions are open to supervision and the responsibilities are regulated in the Social Rented Sector Management

Order (AEDES, 2013). Furthermore, the German social housing system allows both private and public providers.

Therefore, although there are for-profit suppliers in some countries, public and non-profit providers are the main contributors in most of the social housing systems, since social housing systems are not self-supporting and need some form of public or private financial contribution or support in order to achieve the affordability aim (Hansson & Lundgren, 2019).

3.1.2.6. Duration of the Provision

Social housing system is based on a need and the aim is to meet this need. It might be temporary or long-term, but it does not affect the system since it needs to guarantee the long-term supply in order to relieve the beneficiary. The temporary and short-time affords cannot meet the housing need properly. Moreover, in order to sustain a long-term social housing supply for all, there is a need for a strong social housing policy and a system as a whole. Independent from the form of tenure, in other words no matter the provision is social rented, or owner occupied, the long-term provision needs to be supplied and guaranteed to the low-income target group. Since social housing is a service which comes through a need, namely housing need of low-income people, the provision needs to last by the end of the need which represents the long-term provision.

3.1.2.7. Social Integration

Since social housing contains the word social, it needs to deal with the human with several aspects. For instance, while the need of the low-income groups is met, the integration among different segments of the society needs to be maintained as well. Otherwise, the effort on meeting a need causes different issues at the same time (Hansson & Lundgren, 2019).

In order to achieve this, there is an important component which is the location determination. There are different examples as located in the city center and located outside of the city center. They have different aspects; however, the location determination has direct impact on the social integration. In other words, the social housing implementations need to be located where the social integration may be sustained. Nevertheless, the implementations which are located out of the city makes the social integration harder. Accordingly, a location determination which causes particular segments of the society to be settled in particular district affects the social integration as well. Therefore, a comprehensive research before the construction period is compulsory on social housing implementations.

In addition to all these criteria, it is proper to say that in order to define a housing provision as social housing, there need to be some limitations. By means that, a well-defined social housing policy and more generally a social housing system is obligatory. Moreover, the target group of this system also need to be well-defined. In the civilized societies it is observed that between 20% and 35% of the monthly income of the families is allocated to cover the housing expenses (Keleş, 2010, p. 415). It means that the households whose monthly income is the minimum wage or below need to be the target group when considering the share of housing expenses in the overall income. This wage and the GDP differ from country to country. However, since it is determined according to some criteria, the minimum wage is a suitable threshold. Moreover, population with the amount of income below minimum wage differ from country to country which affects the scope of the target group. Therefore, in these countries where the minimum wage and below households are dense, there is an extra afford to specify the target group. Accordingly, if the monthly payment of social housing implementation is below 20% of the minimum wage, then the implementation might be measured as social housing.

As a result, all these determined criteria might be applied to analyze the social housing implementations around the world. Out of all these criteria, if the social housing implementation is not sufficient to meet the need of the low-income people, then it cannot be measured as social housing. In other words, the primary criteria is meeting the housing need of the citizens who are unable to meet their housing need in market conditions. In the rest of this study, the implementations will be discussed within the framework of these criteria as they are general and applicable to all the implementations.



CHAPTER 4

SOCIAL HOUSING EXPERIENCE IN TURKEY

In the previous section, the outcomes of the developing world and the solutions to the issues results in this development in European countries were examined and in this section the outcomes and the relevant solutions in Turkey will be studied. In other words, when the subject is housing, the main institution in Turkey, TOKİ will be examined and the answer of the main research question of this study ‘whether the housing implementations of TOKİ in Turkey could be considered as social housing according to the different criteria?’ will be given.

International Covenant on Economic, Social and Cultural Rights which was signed in 1966 was a big step on determining housing right at the international scale. After the covenant, Economic, Social and Cultural Rights Commission was established as an organization of The High Commission of Human Rights. The committee has determined the features of the sufficient housing for everyone. They emphasized the term ‘affordability’ (Tekeli, 2010). In the previous parts, the significance of affordability has been examined. However, it is quite more significant for the developing countries such as Turkey. Since the living conditions are relatively low in these kind s of countries, the affordability for the basic needs are not possible in the first place.

In terms of social politics, according to Seyyar (2004), poverty is the state of being financially below of common life standards totally or relatively

which is incompatible with human dignity. In other words, it is a critical treat on the citizen's life which creates several risks on the society. However, if the struggle in finding owning or renting a house is fixed by the state or the other housing associations, it increases the quality in the citizens' lifestyles since the cost of housing or renting is a crucial component in the monthly expenditure. Thus, in the light of these conditions, the state ought to intervene to the housing market in order to take the pressure of housing costs on the low- and middle-income groups (Akalm, 2018).

As mentioned in the previous section, the states in the Europe put these into practice by the afford of state or housing associations in a way of rental housing substantially. However, as it will be examined in this section, it occurs in developing countries, as in the Turkey subject, in a way of owner occupation.

Tekeli has divided the housing development in Turkey into the four phases. The first one is between 1923 and 1950 where the urbanization is slow. The second one is between 1950 and 1965 where there was a rapid urbanization and the sufficient housing policies could not be built yet. The third one is between 1965 and 1980 where the alternative housing providers occurred and brought several urban problems with it. The last one is between 1980 and 1990 where the mass housing system has gained pace (Tekeli, 2012, p. 22). Addition to these phases, there is TOKİ era after 1990s which gained the power especially after 2000s with the Justice and Development Party.

The time between 1923 and 1950 is the transition from Ottoman Empire to the Turkish Republic. This change in the way of administration affected the cities as well. After the establishment of the Republic of Turkey, the state tried to recover the damages of the war all over the country. There have

been dense economic activities, however this did not affect the rural areas as much as urban areas. Since declaration of Ankara as the capital city was an unexpected and radical decision, there has been significant development activities in Ankara. Furthermore, Ankara is the first planned city in Turkey with the Jansen plan in approved in 1932. There was an article in the plan which pointed that there should be a state housing for the civil servants in Ankara in order to increase their welfare. However, this part of the plan was not accepted, so a potential social housing implementation in Turkey was not implemented. Moreover, the reason behind this rejection might be that there was no forcing pressure on the urban areas which created a housing need that should be solved with a systematic housing policy (Akalın, 2016). Although they were not sufficient, the municipal activities started to be established in the cities. There is no clear information about the housing provisions at that time, it can be said that the provision was at the individual level (Tekeli, 2012). In 1923 the Exchange and Development Law became effective in order to meet the housing need of the arriving people from Greece to Turkey with the exchange. 100.000 houses were constructed until 1933 and 132.150 houses were constructed until 1945 (Toprak, 1990) for these people in cities where they settled. At that time, there was no capital to run larger interventions in housing sector in conjunction with the general economic trends all over the world. As shown in the Table 4.1, the share of urban population in this period remained almost stable, from 24.2% to 25%. However, after that time Turkey pursued a policy on encouraging the population growth. Moreover, in this period the workload on central government regarding to the housing provision has assigned limitedly with specific laws and these laws were mostly about natural disasters and housings for civil servants and immigrants (Tekeli, 2012). The main responsibility regarding to the housing construction and land development was on municipalities, namely the local governments.

Table 4.1. Urbanization in Turkey (Keleş, 2013)

URBANIZED POPULATION		
Years	Province and District Centers	% Share in total population
1927	3.305.789	24.2
1935	3.802.642	26.5
1940	4.346.249	24.4
1945	4.687.102	24.9
1950	5.244.337	25
1955	6.927.343	28.9
1960	8.859.731	31.9
1965	10.805.817	34.4
1970	13.691.101	38.5
1975	16.869.068	41.8
1980	19.645.007	43.9
1985	26.855.757	53
1990	33.656.375	58.4
2000	44.006.274	64.9
2013	70.034.413	91.3

1950-1965 period is more problematic than the previous period in terms of the urban areas. The massive migration from rural to urban areas have started and brought several problems with them. After the spread of the industrial activities in urban areas, the attractiveness of these areas have increased accordingly, since it means that more job opportunities, more wages and more social services for the citizens. Since there is no sufficient housing supply for these incoming people, they tried to solve their housing problem by building squatter houses out of the city center (Samsunlu, 2007, p. 355). Thus, the share of population in urban areas increased from 25% to 34.4% which is a significant increase considering the previous tendencies. This increase did not only cause a lack in the housing supply but also unplanned development and insufficient infrastructure in urban areas.

According to Tekeli, in this period Turkey was faced with a contradiction on investing the capital on industrialization or urbanization (Tekeli, 2012). Since both of them are over costing initiatives, this was one of the major problems of the state at that period. In order to maintain the balance between these two initiatives, the capital which was used on housing was obliged to be limited. By means that, the housing problems at that period could not be solved properly. In this circumstance, the solution was found as decreasing the standards and size of the houses which is an opportunity for the social housing implementations in Turkey (Tekeli, 2012). Thus, the apartment type of housing has become widespread in order to build more housing unit on a particular area. Moreover, in 1958 the law No.7116 on Establishment and Duties of Power of Attorney for Construction and Settlement has been valid and in this law the task and duties of The General Directorate for Settlement was determined. One of the duties of this directorate was determined as ‘To take measures to make citizens who are unable to have a dwelling own their dwellings or to stay in moderate rents.’ (Tekeli, 2012, p.118). This was a big step for the social housing idea at that period.

In 1964 The Standards for Public Housing has been published in the Official Gazette. This is important for both determining the attitude of the state on housing in general and social housing and to see the tendencies and the demands of the citizens on housing. These standards were determined according to the size and need of the families. Moreover, although the need seems to be met with the numbers in this period, the comfort levels of the housings were very low (Tekeli, 2012, p. 233). Furthermore, there were cooperatives and squatter houses which became popular especially in the last years of this period as different alternatives to meet the housing need by individual effort or by government interventions.

On 30.10.1960 State Planning Organization was established in Turkey with the Law No.91, and it had effects on housing policies which was conducted under the Department of Social Planning (Tekeli, 2012, pp.121-122). In order to solve the social and economic problems, under the Organization's activities, four Development Plans were prepared for 5 years. This was a big step on solving the problems in a legal, planned and collective way. First three of the development plans which covered the 1963-1977 period were regarding to the credit supports and increasing in the mass housing. The fourth of which between the 1979-1983 period declared that the state is responsible to meet the housing need of the citizens and should take action regarding with underlining that housing is not only a need but a social assurance as well. These four development plans have significant points with respect to social housing such as; decreasing the luxury housing constructions and increasing in the social housing constructions, providing the low rent houses, decreasing the negative effects of the high rents on the low level income groups (Kalkınma Planları, 1963, 1968, 1973, 1979) (Demir & Kurt Palabıyık, 2005). Furthermore, there were credits in order to help the low-income group to get their own houses. However, despite all these discourses in the development plans, there were no sufficient and efficient solution to the housing problem in that period.

According to the 1961 constitution in Turkey, "The government takes measures to meet the housing needs of poor and low-income families in accordance with the health conditions". This is the first step which takes the housing as a right in law in Turkey. Following this, in 1982 constitution it was stated that "The State takes measures to meet the housing needs and supports public housing enterprises within the framework of a planning that takes into consideration the characteristics of the cities and environment.". With these developments, it is appropriate to say that not only the housing as a place but also healthy housing as a notion started to be seen as a

constitutional right (Akalin, 2016). There is a considerable difference between these two constitutions which is parallel with the economic trends of those periods. In other words, when the welfare state economies were popular in the 1960s, there was a focus on low-income and poor people which was seen as an obligatory task for the state to take care. However, in the 1980s with the increase in neo-liberal policies, the state has kept the hands off on the social policies gradually, the focus on the low-income group of people has been removed as well.

After that period, in 1965-1980 period the way of institutionalization of the efforts that was mentioned before are seen. In other words, the issues on urban places continued and the regarding solutions were the main concern of this period. The urbanized population in 1965 was 10 million, while in 1980 it was 19 million which means that it doubled in 15 years with 34.4 % and 53% share in total population respectively. This means that the tendency of the urbanization did not decrease, rather stepped up. After the military coup of 1980, in the normalization process, the housing problem was one of the significant issues on the agenda. To tolerate the squatters, to supply cheap land in order to prevent more squatters, to minimize the cost of the construction were the initiatives of the period.

After 1980, different than the European countries, the social housing implementations in Turkey did not decrease, on the contrary it has been started to increase quantitatively similar with the other developing countries (Keleş, 2010). Actually, they could not be classified as social housing since not all the criteria of social housing could be met, but the constructing institutions name them as social housing. Since when the state gradually decrease the interventions, market has started to be a good place for several sectors which are related with the housing for low-income group. Thus, by producing housing for low-income groups, different sectors would benefit

from this situation, since construction sector has direct or indirect effects on several sectors. However, with the globalized and urbanized world, the task of the local and the central government has been changed from being productive to being distributive. Moreover, the residents of the city have changed from demanding citizen into a client who has to pay to get the service (Karasu, 2009).

The way in the implementation of the social housing in Europe is the rental way as mentioned before, however it is not applied in Turkey except one example which is state housing. State housing is low-rent housing supply to the housing market provided by public institutions for their civil servants and officials (Keleş, 2010). The reason of this low-rent housing supply was the increasing number of the officers in Ankara, and subsequently it continued in Anatolian cities for the civil servants in order to meet their housing need with low-rents (Tekeli, 1996). Although with neo-liberalism the intervention of the state to the housing sector started to be limited after 1980s, there is still actively used state houses in Turkey. However, they cannot be counted as social housing still, since their target group is state officers rather than low-income groups which is the most crucial component of the social housing. In other words, social housing occurs in the state of lack of affordable housing (Reeves, 2005, p. 130).

The Mass Housing Law (Law No.2487) was enacted in 1981 and it was one of the most important cornerstones regarding to Turkey's housing policy. The law contributes the mass housing rather than the individual housing by means of facilitators and credit helps. One of the main differences of the law from the others is that it has social criteria on constructions. For instance, the beneficiary and the relatives need not to own a house, also the beneficiary should be a part of the low or middle income group of the society. These are very important developments regarding the housing

sector; however, the biggest beneficiary is the cooperatives since there was a priority on the land supply to the cooperatives (Türel, 1989, p. 146). Due to the supportive attitude of the law, the leading role on the construction of the mass housing belonged to the cooperatives at that period (Keleş, 1967).

However, the impact of the law lasted very short since it was against the benefits of some groups such as build and sell organizations which was the increasing trend of the neo-liberal economies at that period. Subsequently the new Mass Housing Law (Law No.2985) was enacted in 1984 with major differences from the previous mass housing law. With this development, the social attempts of the previous mass housing law decreased dramatically. The generalist thinking decreased and the money-based thinking increased instead. In other words, the social framework which prioritize the human and human life of the Mass Housing Law No.2487 has been demolished substantially in the Mass Housing Law No.2985 (Akalın, 2016).

One of the main differences between these two laws is that the article which says that the general housing need will be met by the mass housing provisions has been removed in the new law. Furthermore, the conditions such as the applicant must not own any house in order to benefit from these housing provisions has been removed as well. It means that the priority is not meeting the housing need of the low-income groups anymore but constructing and selling more housing to the middle- and high-income groups which may afford the housing costs. Thus, the credit opportunities have been diversified as well. Moreover, the size of the houses has been increased from 100 m² to 150 m² which may open the way to the luxury housing constructions by the affords of the build and sell organizations who are considered as housing constructors in the new Mass Housing Law officially. The resources of the Mass Housing Fund were changed, the share

previously thought to be given from the general budget was removed, and it was envisaged to use resources other than the general budget revenues in accordance with the understanding of the period.

As a result, the increase in the social attitude which prioritizes the human and human life in the housing provisions lasted very short because of the changing trends in the economy at that period. The state took its hand of the economic regulation mostly and particularly from the housing sector. By this development, the priority shifted from housing as a main right to housing as a convenient investment tool.

4.1. Concluding Remarks

As İlhan Tekeli indicated housing is one of the leading indicators for the description of the lifestyle of a particular place or a specific group (Tekeli, 1996). In other words, housing has different task on reflecting the citizens' lifestyles, income level or the social background. All types of the housing implementations have their own characteristics. The criteria of social housing are examined in the previous parts and they are valid for all the implementations all around the world. The first criterion is the policy. Although it is mentioned in different laws or state attempts, there was not a well-defined and certain social housing policy in Turkey. This contradiction caused social housing to be incomprehensible throughout the years.

As it was mentioned before, the determination of the target group is crucial for social housing, yet there is no clearly defined target group for social housing as general. Therefore, the specified low-income people are the target group of social housing. The third one is the housing tenure type, which happened in both owner occupation and rental during the time until the establishment of TOKİ in Turkey. There were both attempts on making

the low-income groups own their houses with state help and interventions on rent. The fourth one is the subsidy and the subsidies were valid for the houses for low income in Turkey. The state helped the target group by tax reduction, land supply and other forms of financial supports such as below-market prices. Before TOKİ period there were such subsidies for low-income groups. The fifth criteria is the type of provider. It may occur in different ways with the collaboration of public bodies and non-profit/profit organizations. However, since the subsidies and the below-market prices are the key components of the system, the providers should consider this. As it was mentioned before, in Turkey the providers of the low-income houses are the public bodies mostly and the affordability issue has been considered by them. The other criteria is the duration of the provision. In order to meet a need, the provision needs to be sustainable and beneficiaries should not be forced to exit the system. In Turkey, at that time, since there was no settled system, the beneficiaries used to try to find better choices. However, there was no force to empty the houses. The last criteria is the social integration. Unfortunately, from the past to today, sustaining the social integration is one of the major obstacles in low-income housing implementations in Turkey. Unlike the successful European examples, the priority on the implementations is the rent and it leads the beneficiary low-income group to be pushed out of the core areas.

Therefore, in light of these criteria and explanations, it can be said that the low-income housing implementations in Turkey until 1984 cannot be called social housing. Social housing implementations of TOKİ after 1984 will be evaluated in the next section.

CHAPTER 5

SOCIAL HOUSING EXPERIENCE IN TURKEY – IMPLEMENTATIONS OF TOKİ

5.1. TOKİ as a Social Housing Implementer in Turkey

As it was mentioned before, there are differences between the implementations of social housing in different parts of the world. Moreover, there is no one type of the social housing implementation even in Europe, which is a home for systematic social housing systems, the process differs in each example. Furthermore, the target group differs by historic background, current administrative attitude, lifestyle of the citizens etc. In some of the countries the target is only the low-income group which needs a serious assistance to afford housing, whilst in some of the countries the target group is both low- and middle-income group (Scanlon and Whitehead, 2007). In Turkey, TOKİ is the key in charge of social housing production and constructs housing for both low- and middle-income groups. TOKİ is not a non-profit organization and in line with this objective, the administration produces housing for different segments of the society.

Social housing experience in Turkey in the period before 1984 has been evaluated in the previous section and in this chapter social housing implementations of TOKİ after 1984 are evaluated. The purpose of establishing TOKİ was to provide solutions regarding housing at the national level and urbanization problems in Turkey and ensuring an orderly

and planned manner to meet housing need of all the segments of the society. In addition, TOKI's establishment purposes include the regulation of procedures and principles to be applied to housing contractors, and the development of appropriate construction techniques, tools and equipment.

After the 1980s, with urbanization in the developing parts of the country, neo-liberalization and increasing impact of the free market economy, economic and social change have been observed. The rapid urban growth has mostly affected the low and middle-income groups. Such that, the low-income group faced the struggle to meet their basic needs, and one of which is housing need. This struggle made the state intervention obligatory after 1980s in order to meet the housing need which occurred in Europe many decades ago. In order to achieve this goal, in 1984 Mass Housing Fund was established with the Housing Law No. 2985 and an administration was appointed to provide social housing for low- and middle-income groups.

5.1.1. History of TOKI

In order to reduce the negative effects of the urbanization and accordingly rapid increase in the population, in 1984, the General Directorate of Mass Housing and Public Partnership Administration, which is the former official name of TOKI, and the Mass Housing Fund was established with the Housing Law No. 2985, and the Mass Housing Fund was a resource allocated for housing implementations separate from the general budget (URL 6, 2014). With this development, at the same time the scope and tasks of the Mass Housing and Public Partnership Administration was determined. These tasks would be listed as;

- Deciding to obtain domestic and foreign loans,
- To take measures to ensure the participation of banks for the financing of housing, to provide loans to banks for this purpose when necessary, to determine the procedures for the implementation of this provision,
- To issue government guaranteed and non-guaranteed domestic and foreign bonds and all kinds of stocks and shares,
- To support people working in housing construction in industry or related sectors,
- To participate in companies related to housing construction especially in development priority regions,
- To ensure that all kinds of research, project and contracting operations are carried out by contract,
- To conduct the duties given by laws and other legislation (URL 6, 2014).

In 1990 there were two separate administrations as Housing Development Administration and State Partnership Administration with the Decree Laws 412 and 414. Subsequently, since 1993, the Housing Development Fund has been included in the General Budget of Republic of Turkey (URL 7). The Housing Development Fund was completely abolished by Law no. 4684, which was taken into force in 2001, and the way for the collection of assets was opened. In other words, the focal point of the Administration has been to produce qualified housing to meet the housing need of low-income people in Turkey (URL 8). However, the rapid growth in urban areas and unauthorized development continued and accordingly the housing need of the low- and middle-income groups increased (Bayraktar, 2007).

In addition to these; in 1984, Real Estate Credit Bank of Turkey (Türkiye Emlak Kredi Bankası) has been transformed to State Economic Enterprise (Kamu İktisadi Devlet Teşekkülü). Moreover, in 1988, with the decree of

the Council of Ministers, it was merged with Anatolian Bank and started to be named as Land Bank (Emlak Ofisi). With this development the Land Bank has been started to compete against the international arena, thus the administration moved away from affordable social housing production and turned to commercial housing construction which is more profitable and more related with the international market (Palabıyık & Kara, 2009).

As it was mentioned before, the main tasks of TOKİ were determined in Housing Development Law No. 2985. The financial resources of TOKİ decreased critically as The Housing Development Fund was abolished, and the government decided to regulate the rules of Housing Development Law No.2985. Accordingly, some new tasks have been added to the law with the Law No.4966 in 2003 as listed below;

- To establish or participate in companies related to housing sector,
- To grant individual and public housing loans, to loan projects for the development of village architecture, transformation of slum areas, protection and renewal of historical texture and local architecture, and to make interest subsidies on all these loans when necessary,
- To develop projects directly or through its affiliates in Turkey and abroad; to construct housing directly or indirectly, to supply infrastructure,
- To make profit-making projects directly or indirectly in order to provide funding to the administration.

In the foundation years of TOKİ, important activities were carried out in order to fulfill the requirements of the constitution through the Housing Fund. For instance, article 57 of the 1982 constitution is as follows: ‘The state takes measures to meet the housing need and also supports the mass housing enterprises within the framework of a planning that takes into

account the characteristics and environmental conditions of the cities.'. During the first four years since the establishment of TOKİ, 590.000 people have been granted loans and paved the way for the construction of a large number of housing units in cooperatives. Therefore, 1988 is the golden year of the establishment decade of TOKİ. However, during the following two years, interest rates were too high for the citizen to meet and accordingly the increase in the activities in housing market was interrupted.

Moreover, TOKİ gained a right to establish a unit in the cities and to demand contemporary employment resource from the governors, municipalities and other public institutions. It is seen that after 2003, a large opening for the first time in Turkey's history such a large scope in a "planned urbanization and housing attack" was launched with various legislation and regulations in public administration. In other words, the rights and the scopes of the tasks of TOKİ was widened. Therefore, when the profit-making projects are considered, the tasks and the focal point of TOKİ has shifted. The increasing power could be a good chance for the development of social housing policies and implementations in Turkey, however these profit-making implementations was more financially preferable to construct for TOKİ after the widened scope of the administration . Another important legal regulation is that the TOKİ was made to be able to take over the lands belonging to the Treasury free of charge upon the proposal of the registered Minister and the Minister of Finance and the approval of the Prime Minister. By this regulation TOKİ became more autonomous. Therefore, TOKİ became largely independent from the functioning of the state mechanism and functioning with government approval via these amendments in 2003. It is possible to say that these changes and developments marked the beginning of the current conditions. The assigned tasks and duties might be listed as follows: (TOKİ Kurumsal Profil, 2016);

- With the closure of Real Estate Bank, all activities of Land Bank other than banking.
- All duties of the Undersecretariat of Housing following its closure
- The duties of Immigrant Houses Coordination Office and Ahıska Turks Settlement Coordination Office.
- All duties and responsibilities of National Land Office (Arsa Ofisi Genel Müdürlüğü), upon its being closed down.
- Duties of the Ministry of Public Works and Settlement Department of Housing Affairs,
- The ongoing duties of the Prime Ministry Project Implementation Unit, after its being closed down.

Furthermore, in the establishment years, the administration has transferred most of the fund to the housing cooperatives. However, after that the financial support to the cooperatives has decreased and the focal point has been shifted to the resources for the municipal projects. A critical chance has been occurred that the credit supplier role of the TOKİ has been shifted to the direct housing producer on its own lands in cooperation with the private sector within the scope of municipal housing projects.

Moreover, from the establishment date to 2002, TOKİ, has provided financial support to approximately 950.000 housing units by means of credit, and also the construction of 43.145 houses on its own land has also completed with the help of the Housing Development Fund. However, if these developments are considered, the slow progress in the social housing policy and its implementations could be related to the limited cut in the Fund before 2000s.

In 2001, the Undersecretariat of Housing was established by Law no. 4698 and abolished in 2003. Subsequently, TOKİ has been connected to the

Ministry of Public Works and Settlement in 14.08.2003. Afterwards, approximately 1 year later, in 16.01.2004, TOKİ has been connected to the Prime Ministry. And finally, TOKİ was connected to the Ministry of Environment and Urbanization with the Decree Law No. 703 dated 09.07.2018 (URL 7).

According to Keleş; the share of the low- and middle-income group constructions in the total of TOKİ activities is not more than 20% which is completely opposite to the establishment aim of the administration. Moreover, it is not consistent attitude to construct borders post, school or health center while the starting mission was providing affordable housing for every segment of the society (Keleş, 2012).

The Emergency Action Plans of the governments say a lot about the general attitude and the commitments of the era. For instance, according to the Emergency Action Plan of 58th Government which was declared in 2003; the authorities of the local governments were going to be promoted as serving alternatives for the squatter owners in order to pretend the squatters in the urban areas and transform the current squatters in order to provide a healthy urban environment for the citizens. In other words, this emergency action plan was prepared for a comprehensive solution for the housing need problem in Turkey. In this direction, for this healthy urban environment, land production and supply were going to be increased and the renewal process for the squatter housing areas according to the land value were going to be conducted. Accordingly, it may be said that the point of the 58th government was urbanization and settlement (URL 9).

The Emergency Plan of 59th government was the extended version of the previous action plan. According to the plan, the quality of administration in a country and the position of society in the civilization are determined

according to what kind of cities it produces. For this reason, the government saw the urbanization and housing issue not a technical issue but a more comprehensive one. In order to achieve this goal, the task of the government was determined as supplying more livable urban areas by preventing unhealthy urban components. Moreover, the government should provide affordable houses for these citizens who live in squatter houses. With the comprehensive works and the plans over the cities, the urban areas were going to be livable, healthy, and free of problems in terms of transport and infrastructure. It is seen that the content of the Emergency Action Plans was extended with the change in the problems and parameters of the urban areas and the increase in the authorities of TOKİ (URL 9).

After 2007, the 60th government concentrated on social housing, urban renewal and squatter housing transformation projects and disaster housing as well as social facilities for low and middle income groups. This is the continuation of the previous program declared. According to the discourse in the program; with these projects carried out by TOKİ, both urban transformation and pioneering have contributed to the formation of modern cities throughout the country. Moreover, the government has supplied house ownership opportunity to different segments of the society with minimal monthly credit costs. Although this is a different implementation than the European examples, it is called social housing implementations by TOKİ as well. The target in that period was to increase the number of completed houses from 280,000 to 500,000 (URL 9).

The target of TOKİ, which is 500,000 houses, has been reached as of 2011, and a new target of constructing 700,000 housing units until 2023 was set to reach constructing 1,200,000 housing units in total (URL 7). TOKİ realizes projects that stand out with the understanding of housing production, which is a necessity of being a social state, not with the

understanding of housing centered, but with comfortable living spaces that respect aesthetics of both social equipment and environmental regulations. Moreover, TOKİ serves with the understanding of a friendly attitude especially in meeting the housing needs of low-income citizens (URL 7).

According to Karasu (2009); the focal point is what is the main concern of the administration when investing huge amounts of money to the housing sector. Moreover, he argues that, in Turkey the main aim is not providing affordable housing for the segment who cannot afford houses at market prices but providing recovery in the economy and also resources that the actors in the housing market needs. The reason behind the change in the Law No. 2487 corroborates this argue. Furthermore, he argues that TOKİ has never constructed only social housing, but constructed luxury housing as well (Karasu, 2009, p.256).

Turkey Statistics Institute (TSI) released an income and living conditions research in 2014. According to this research, the average annual disposable income of the lowest 20 % of the population (approximately 15 million people) is 4.515 TRY and the average annual income of the middle-income group is 7.894 TRY (TUIK, 2014). In 2014, the average price of a house was accepted as 160,000 TRY. For the low income groups, to purchase a housing, they need to pay all the 35.44-years income and for the 20% of the middle-income group to purchase a housing they need to pay all the 20.26-years income (Akalin, 2018). It is a very critical explanation that how hard it is to stay in the housing market for some of the segments of the society. Nevertheless, the policies on housing continue to be built on home ownership even for lowest income group of the society, instead of creating a sustainable rental housing system for them which they could stay safe.

According to the recent numbers from 2018 as seen in Table 5.1, the total housing that TOKİ has constructed is 837.572 in 81 provinces, 695.572 of which has been sold. According to the TOKİ's discourse, the 86,46% of this number is the social housing implementations (TOKİ, 2018). This is a very huge number when total construction is considered. Thus, when considering that the main task of the administration is to provide social housing, this share and the total constructed social housing number is not be surprising. However, in order to conduct a reliable evaluation, to use the social housing criteria is a proper way.

*Table 5.1. Distribution of Housing Implementations (URL 10, 2018)(* Emlak Konut Gayrimenkul Yatırım Ortaklığı, ** Emlak Planlama İnşaat Proje Yönetimi ve Ticaret A.Ş.)*

DISTRIBUTION OF HOUSING IMPLEMENTATIONS		
Social Housing Implementations	717.154	86,46 %
Resource Development (TOKİ)	20.933	2,52 %
Resource Development (E.G.Y.O* +EPPY**)	91.332	11,02 %
Total Resource Development	112.265	13,54 %
Completed Tenders	829.419	
Progressing Tenders	8.153	
TOTAL	837.572	
2018 Numbers of Housing	24.014	

However, a question comes to the mind at that point; after all these affords and high numbers of housing units, the housing need of the low-income group and the affordable housing problem in Turkey has been met or not? This is a very critical question which supports the main question of this thesis.

Although it is said that most of the houses are social housing; from the data obtained from TOKİ's annual report, it is not possible to determine the number of houses produced for the poor in real terms. Social housing implementations include the housing for lowest, low and middle-income groups as well as the squatter housing implementations that have become the rationale of urban transformation in almost all Turkish provinces. Thus, according to TOKİ, the number of houses produced under the name of social houses have a share of 86.46% in the total houses produced.

The rate of 86,46% is a very huge and critical rate which is questionable. If all the criteria on the social housing implementations are met, then the housing need in Turkey would be finished. However, the number declared by TOKİ contains different kind of housing implementations under the social housing umbrella. Moreover, social housing implementations ought to figure out the need of the low-income groups. According to the statistics, in 2018 there are more than 11 million people (TUIK, 2018) in Turkey who are considered as poor, which means that approximately 4 million households are considered as low income and it is hard for them to find affordable services, especially housing, under the market conditions. Moreover, there are 3.494.932 citizens who benefited from the social public assistances of General Directorate of Social Assistance and Solidarity in 2018 (ASPB, 2018). When these numbers and the need are considered, the discourse and the numbers of TOKİ are not seen reliable. Besides of the real beneficiaries of the social housing system of TOKİ, there is a huge amount of residents living in social housing implementations who are not included in the target group in Turkey.

5.1.2. Mission of TOKİ

After the 1980s, the housing ownership attitude did not change, and the low-income group who has not a regular monthly income to pay housing credits, gravitated towards the squatter houses. In other words, an insufficient solution to a problem, which is the housing problem, caused a more comprehensive urban problem, which is squatter housing and unplanned urbanization. Moreover, at that time the state owned buildings have been privatized mostly and accordingly the task of the state has been shifted from direct intervention to resource supplier, which prepared a suitable environment for the rent competition over land (Alkiser & Yürekli, 2004).

With this increase in the rent over the lands, the costs of the lands have been started to increase day by day, which makes constructing mass housing more reasonable for the free market economy components. This development ascribed a different meaning to the housing which is a tool that symbolized the one's life standard and is a significant consumption tool.

After 2003, TOKİ has accelerated the process of producing mass housing, not only social housing but also earthquake resistant houses, immigrant houses, satellite city, urban transformation houses, hospitals, schools, mosques and trade centers (URL 7). This variety in the production items, makes it difficult to be successful in implementation process of all kinds. As the year 2012 exceeded the target number of 500,000 housing units, the target of constructing 500,000 housing units until 2023 was started (URL 7).

TOKİ defines its mission as to produce mass housing projects on the land owned by TOKİ for the target groups such as the low- and middle-income groups who cannot own a house under the current market conditions. Thus, there is no limitation as the low-income group in the target group definition (TOKİ Kurumsal Tanıtım Dokümanı, 2019). For the low-income group and poor houses, which represents 20%-40% income group of the society, the monthly income determination has been decided as 5500 TRY per month in Turkish cities except İstanbul which is 6000 TRY per month according to the 2019 determinations (TOKİ, 2019). Moreover, the gross minimum wage is 2558 TRY and the net minimum wage is 2020,59 TRY in Turkey in 2019. In other words, a large population with a monthly net household income up to three times of the minimum wage can apply to purchase the housing produced by TOKİ for the low-income groups. According to the 2019 research report of the DİSK Research Center, while 1 million 800 thousand workers are working with wages under the minimum wage, the number of those who receive the minimum wage and around is 10 million (Asgari Ücret Raporu, 2020). Such a broad scope does not coincide with the target group of the affordable housing. In other words, it is not an understandable and healthy group, and it is a very large target group in order to apply a policy which is a very fundamental and sensitive subject.

TOKİ mainly produces projects to solve the housing problem of low and middle-income groups, who are not able to own a house under market conditions, in line with the production and activity targets determined by the Mass Housing Law and the Government Programs. However, there are other tasks of the administration at the same time. Moreover, TOKİ constructs housing for the upper-income people by cross-financing method to generate funds within the scope of the projects in order to develop resource (TOKİ, 2007). Therefore, it leads to fail in applying the care and dilligance on low-income housing constructions.

The aim and efforts to minimize the cost of the construction for low-income houses led TOKİ to minimize some quality criteria as well. According to the policies of TOKİ, the administration applies the research methods on determining the housing need. In the light of this, especially Eastern Anatolia Region and Southeastern Anatolia Region are primarily examined because of the decrease in the private sector activities in these regions. However, the administration is planning to focus more on the provinces which are attractive recently for the immigrants from rural to urban areas such as İstanbul, İzmir, Ankara, Diyarbakır and Adana (TOKİ, 2012).

The main income of TOKİ is composed of the rents and sales of houses, workplaces and land. The main revenues of the administration are; revenues from the sales and rents of houses, work places and land, repayments, budgetary allowance and the fees of departure to foreign countries and the share of services to be taken from the relevant institutions and organizations between 3-10% of the construction cost for the construction works on behalf of public institutions (TOKİ, 2019). Therefore, there is no direct intervention of the state on social housing activities of TOKİ. This is a significant contradiction which affects the quality of the activities and the focus on the task. The state subsidized TOKİ with the public domains, mostly public land, in order the social housing implementations to be constructed. However, these lands are located mostly out of the city center and this causes a very significant social problem at the same time.

The location of the settlements sets the relations among the different segments of the society. The closer places to the center are not preferred by the decision makers since they are occupied for the profitable constructions. For sure, there is an outcome of this principle, which is the social exclusion. The neighborhoods of the urban areas are categorized according to the income levels. This is a negative aspect about the sustainability of the

system. In other words, the beneficiaries pretend the social housing and the neighborhood of the housing as a transition zone which they desire to upgrade. Since they desire better opportunities in terms of health, education and other social facilities. Thus, once the social houses are owned, then they are not used as their prior purpose by the beneficiaries.

Although TOKİ offers owner occupation to the citizens same as market, there are differences that make TOKİ preferable. For instance, TOKİ offers housing for lower prices than the housing market (Sur, 2012). However, since there are no other criteria different than the income level, people from middle- and high-income group of people are also willing to own TOKİ houses and it is seen as a profitable investment tool. Surely, it is not possible in legal ways as written in the books, the alternative ways are found by the beneficiaries to achieve this. Moreover, both market housing suppliers and TOKİ supplies housing by owner-occupation, TOKİ offers subsidized housing loans and longer terms for pay back when compared with the market. For sure, this is an opportunity for the people who cannot find a place in the market (Sur, 2012).

Furthermore, in the construction process, tunnel formwork systems are applied to the social housing implementations of TOKİ. The reason behind this selection is the financial concerns since it decreases the overall cost of the construction critically. On the other hand, it accompanies the criticism about the monotonous architectural view in all the implementations of the administration. Among all these, the satisfaction of the beneficiaries of the system is put into the background because of the financial priorities. However, the criteria which affects the residential satisfaction such as richer social infrastructure, homogenous residential distribution, features and facilities of the housing environment also need to be considered apart from the financial concerns (Gür & Dostoğlu, 2011).

5.1.3. Different Implementations of TOKİ

Although according to the discourse of TOKİ, the main aim of the administration is to build housing for low and middle income groups, there are different types of implementations of TOKİ as well. One and the main is the social housing implementations on its own lands which has an 86,27 % share in the overall provisions as seen in Figure 5.1 (TOKİ, 2019). The other one is the transformation of squatter areas and rehabilitation of the existing housing in collaboration with the local authorities. Moreover, there are luxurious housing production in order to create financial source for the social housing implementations. There are housing productions in the disaster areas and also agriculture villages to prevent migration from rural areas with helping the local people earn their money from agriculture and husbandry. Moreover, there are immigrant housing implementations and land production with infrastructure in order to reduce the land prices. Out of all these implementations, there are implementations with Emlak Real Estate Investment Company (Emlak GYO A.Ş.) as a partnership of TOKİ with 13,73% as seen in Figure 5.1. Lastly there are credit supports for the individuals (TOKİ, 2019).

Within these services, relatedly with the concern of this study, the social housing implementations as for lowest-income people and lower-middle income people. Although the main aim of these implementations is same, the regulation and management processes have differences with each other.

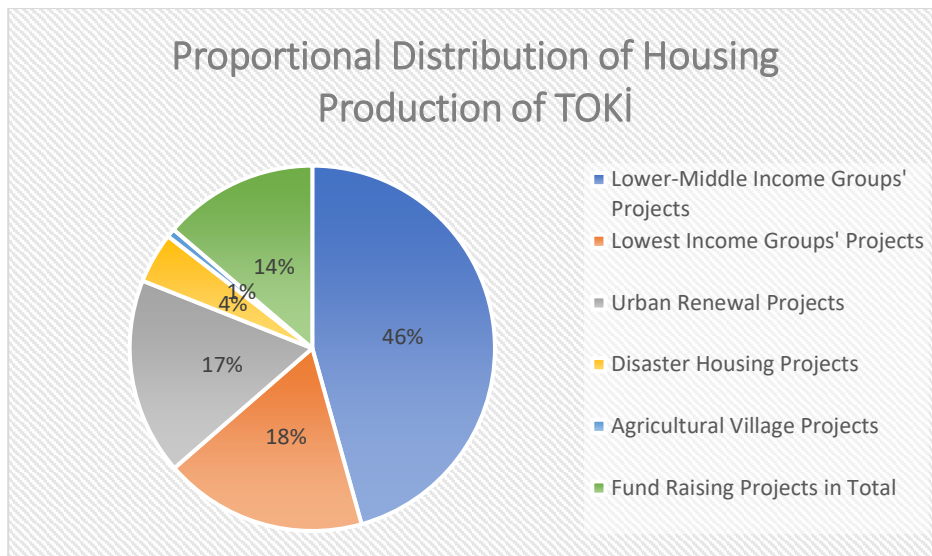


Figure 5.1. Proportional Distribution of the Implementations of TOKİ (TOKİ, 2019)

5.1.3.1. Housing Implementations for Lowest-Income groups (Poor-Housing)

As TOKİ is the responsible administration for the social housing supply, there are different solution efforts on decreasing the housing need of low-income groups. Although TOKİ supplies low rate loan to the low-income consumers, sometimes it might be difficult for them to afford. For this reason, the lowest-income social housing provisions have come to the agenda in 2009. The Social Housing Construction Protocol signed between TOKİ and Ministry of Family and Social Policies, Directorate General of Social Assistance (SYGM) in 2009, is a critical development in terms of social housing in recent years. It is a refunding housing supply for the poor and needy citizens who are not covered by social security but covered by the Law No. 3294 on the Social Assistance and Solidarity.

The finance of these social houses is supplied by Social Aids and Solidarity Promotion Fund. Moreover, according to the first signed protocol, the planning process for the first 39.974 houses has been completed and the construction of 100.000 houses is planned until 2023 (SYGM, 2011, pp.120-121). The construction of the buildings done by TOKİ, whilst the finance and determination of the beneficiary is managed by SYGM.

The main purpose of this implementation is to meet the housing need, one of the most basic and essential needs, of the poor and needy citizens and to offer them a sheltering opportunity within the framework of human living standards (SYGM, 2015, p.119). According to the first protocol, the houses were planned as 1- hall -1 bedroom type which is 45 m² and 1- hall -2 bedrooms type which is 65 m². The average household size in Turkey was 3.4 in 2018 (TUIK, 2018) and the size of the household is inversely correlated with the income. Thus, in order to have healthy and sufficient settlement conditions, the size of the housing must be suitable for the size of the household. In other words, 45 m² and 65 m² houses are not realistic for a sustainable life for the lowest-income group of people. It is a systematic problem of the social housing policy. The policies must be considering the demographic features of the society, especially the lowest-income group, if a sustainable and beneficial social housing policy and implementations are desired.

The application conditions of these of implementations are;

- being a resident for a determined period of time within the boundaries of the province or district where housing is desired,
- not buying housing and using mortgage loan from TOKİ,
- not having any real estate registered in the title deed for him, his spouse and / or children under custody,

- being over 25 years old (no age requirement is required for widowed women with children),
- to have a Green Card or to receive a salary within the scope of the Law No. 2022 or to benefit from the Social Assistance and Solidarity Promotion Fund under the Law No. 3294 or not to be subject to any social security institutions.

The turnkey process of the social houses must be completed in thirty months by TOKİ, whilst the payment process must be completed in five years by SYGM to TOKİ. Moreover, the beneficiaries are not obliged to provide security in terms of payment and in the beginning, they are not obliged to pay down payment. Furthermore, the payments by the beneficiaries were planned to be completed in 270 months and even if the payment is completed before, the social housing, as an earned right, cannot be transferred or rented to someone before 10 years (ASPB, 2015, p. 120). Meanwhile, the urban poor, who usually cannot afford to purchase a dwelling, becomes a tenant and pay rents not to a landlord or an owner, but to TOKİ as a government agency by giving no down payment and paying a monthly amount for more than 20 years (TOKİ, 2019). Moreover, according to the numbers in 2015; the number of the constructed houses is 29.271 in 6 years and according to the numbers in 2016; there are 1061 dwellings constructed in this year (ASPB, 2016, p. 51) while according to the numbers in 2018; there are 647 dwellings constructed (AÇSHB, 2018, p. 141). This means that, although the project started with the aim of constructing 100.000 houses until 2023.

The negative side of this kind of implementation is that; since the housing supply is by housing acquisition, the control and help of the state to the beneficiary become limited. Thus, with the increasing number in the lower and middle-income groups, the need of the social housing increases as well.

The dwellings become the beneficiaries' own occupation; the state is constrained to build more social houses to the new needy citizens. As a result of this, the sustainability and reliability of the social housing system are interrupted.

In addition, since the rent of the land is considered, locations outside of the city core are chosen for this kind of housing. This decision leads to the social exclusion of lower income groups who already cannot find themselves a place socially and economically. Furthermore, it is not only a financial problem to construct social housing for the lower income groups but to develop a well-designed policy for this group as well. When considering the successful European examples, it is seen that to provide a good communication among the different segments of the society leads the system to lie on a safe surface.

Moreover, the implementations for lowest-income groups have decreased year by year. The determination on providing affordable housing to the lowest income group of the society could not be continuous. When the target group is considered, it is not a sustainable and healthy implementation to try to make them own their houses even if the monthly payment is very low. Since most of the citizens in this group cannot find a regular job and accordingly, they do not have a regular monthly income. This situation leads the beneficiaries to leave their dwellings and rights since they cannot find the money to sustain their gained right. At that point, it is an important solution to add rental social housing to the social housing system in order to diversify the provisions, so the beneficiaries are not obliged to pay money for 20 years and more.

5.1.3.2. Lower-Middle Income Housing Implementations of TOKİ

The main principle and task basis of TOKİ is to provide affordable housing for the urban poor who are unable to afford housing expenditures. Thus, in mass housing implementations on TOKİ's own land, target group has been lower- and middle-income households, who are unable to own a housing unit within the current market conditions in Turkey.

Besides the implementations for lowest-income groups , the lower-middle income social housing implementations are the mostly constructed social housing implementations of TOKİ. The conditions of this type of social housing is more flexible than the lowest-income social housing implementations of TOKİ. Therefore, the share of the lower-middle income implementations is highest as %45.65 in the overall social housing provision as seen in Figure 1 (TOKİ, 2019).

Unlike most of the examples in Europe, TOKİ provides mortgage loans with long maturities and low yield for the beneficiaries of the implementations so that beneficiaries can own their houses. Moreover, low- and middle-income groups are expected to make a small down payment. It is seen as an opportunity by some people to make citizens who cannot purchase housing in the market conditions, own their houses. Otherwise they would rent a housing for lower standards for more or less same monthly costs (Dülgeroğlu Yüksel & Pulat Gökmen , 2009).

Because of these below market prices, the demand on the social housing implementations for lower-middle income group is very high. Therefore, the number of the applicants for the houses supplied by TOKİ are usually higher than the actual number of housing units, the beneficiaries of the dwellings are chosen through elections that are drawn under the supervision of a notary public.

The utilization conditions for the lower- and middle-income groups differ from each other. For the lower-income group, the conditions are;

- being a resident for a determined period of time within the boundaries of the province or district where housing is desired,
- not buying housing and using mortgage loan from TOKİ,
- not having any real estate registered in the title deed for him, his spouse and / or children under custody,
- being over 25 years old (no age requirement is required for widowed women with children),
- the monthly household income should be maximum ₺ 5,500 (The total monthly income of the household should be maximum ₺ 5,500, including all kinds of aid received by the applicant, his spouse and children under custody of food, road, etc. In Istanbul province, the condition of income It is applied as ₺ 6.000.) (TOKİ, 2019).

Moreover, for the middle-income group, there are only two conditions which are;

- not buying housing and using mortgage loan from TOKİ,
- not having any real estate registered in the title deed for him, his spouse and / or children under custody (TOKİ, Konut Edindirme Rehberi, 2010).

Typical low- and middle-income group of houses are designed as 1-hall-2 bedrooms type and 1-hall-3 bedrooms type. They have floor area 75 m² to 85 m² and 100 m² to 130 m² respectively. These floor areas might differ according to the target group of the implementation. Moreover, there are social housing provisions according to the demand in the cities and districts according to the population. The average price of these housing

implementations which are constructed according to demand is listed in Table 5.2. It gives information about the overall prices of the housing implementations for lower-middle income houses.

In order to meet the housing needs of districts and towns with a population of 40,000 or less and to develop model housing projects, TOKİ can implement social housing on the lands proposed by local governments and public administrations by the demand organization method. In other words, TOKİ sometimes work with local authorities in the demand gathering process for the social housing provisions.

Table 5.2. Approximate Demand Based Housing Prices for 2019 (URL 7)

Approximate Gross Dwelling Area m ²	Approximate Selling Price of 1 Dwelling	Application Fee		Down Payment Rate (%)	Amount to be Received in the Contract	
		Taken by District / Town Center Population Range			The Amount Remaining After Deducting the Application Fee from the Down Payment of the Housing Price	
		0-15.000	15.001-40.000			
75-85 m ²	₺ 150,000	₺ 2,000	₺ 4,000	12%	₺ 16,000	₺ 14,000
	₺ 175,000				₺ 19,000	₺ 17,000
100-115 m ²	₺ 200,000	₺ 4,000	₺ 6,000	10%	₺ 16,000	₺ 14,000
	₺ 230,000				₺ 19,000	₺ 17,000
	₺ 200,000	₺ 4,000	₺ 6,000	15%	₺ 26,000	₺ 24,000
	₺ 230,000				₺ 30,500	₺ 28,500
	₺ 200,000				₺ 4,000	₺ 6,000
₺ 230,000	₺ 53,500	₺ 51,500				
115-130 m ²	₺ 230,000	₺ 4,000	₺ 6,000	10%	₺ 19,000	₺ 17,000
	₺ 260,000				₺ 22,000	₺ 20,000
	₺ 230,000	₺ 4,000	₺ 6,000	15%	₺ 30,500	₺ 28,500
	₺ 260,000				₺ 35,000	₺ 33,000
	₺ 230,000				₺ 4,000	₺ 6,000
₺ 260,000	₺ 61,000	₺ 59,000				

The constructions of the housing units are completed in 14 months and the turnkey processes are completed between 14-30 months in total, and the overall housing production and financing process for the low and middle income groups as social housing on land owned by TOKİ can be seen in the Figure 5.2. Within the total cost, the infrastructure costs are included whilst the land costs are excluded. That is the reason behind the below market prices of TOKİ houses.

The investment and repayments are under guarantee as the property right of the housing units remain on TOKI till the end of the maturity, in other words, TOKI is acting as a “guarantor” for the repayments of the project. After the completion of the payment process, title deed of the house is issued to the beneficiary.

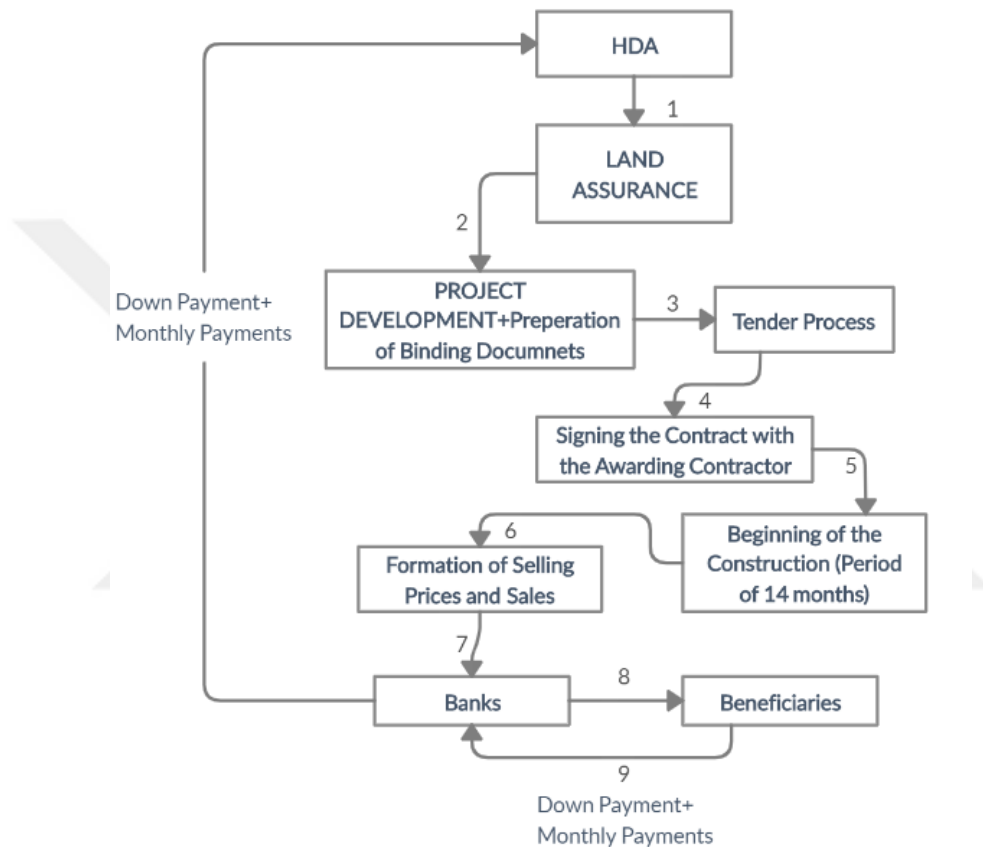


Figure 5.2. Housing Production and Financing Process for the Low and Middle Income Groups as Social Housing on land owned by TOKI (URL 7)

5.2. Evaluation of Housing Implementations of TOKİ for Low-Income and Lower-Middle Income Through Case Studies

Social housing is a social policy tool which is a significant component for the rapidly urbanized areas with the increasing demand for housing. Social housing is provided in different countries in different ways. In order to evaluate social housing in Turkey the case study on the implementations of TOKİ is conducted in the previous chapters the criteria of social housing in general has been determined. In this section these criteria will be considered of the study to test the social housing implementations of TOKİ with respect to the criteria. Moreover, the way of perceptions of the TOKİ employees are also presented.

The first criterion is the policy. TOKİ works within the legal framework of the Housing Law No. 2985, which entered into in 1984. The general framework of the works are determined in this law, however, there are different laws prior to the implementations as well. Since the lowest-income and lower-middle income housing implementations are different from each other, the systems and the policies differ from each other at some points.

The second criterion is the target group. As it was mentioned before, although the main target group is the people who struggle to find a house in the market conditions, there are two target groups which are low-income groups, financially the most disadvantaged group and the lower-middle income groups, which is also financially disadvantaged on finding affordable housing in market conditions. These target groups represent 20%-40% of the society which is a very large group of people. This is the reason that there is an enormous demand on the housing implementations for these target groups.

Therefore, in order to determine the proper beneficiaries for the system, the scale of the target group for the social housing implementations in Turkey condition needs to be specified.

The third criterion is the housing tenure type. For all the implementations of TOKİ, there is an owner-occupation system in the housing provision. As it was mentioned in the criteria, there are different housing tenure types in different implementations in the world. However, the rental housing system seems more applicable in terms of the sustainability of the system. Since in the rental housing the system the beneficiaries are subsidized from the system and leave the system any time they want. However, in the owner-occupation system the beneficiaries are obliged to purchase the houses with long period loan payments. Moreover, when the regular payment cannot be sustained which is difficult for the financially disadvantaged group of the society, than the beneficiary lose the social housing right. In addition, the houses could be sold after the completion of the payments which means that the dwelling might deviate from the aim.

The fourth criterion is the subsidies. Since these implementations are built for financially disadvantaged groups of the society, there is a need for the subsidies. In the implementations of TOKİ there are various subsidies prior to the target group. Thus, for the low-income houses the system is free from the down payment and the real estate fee is exempt from VAT. Moreover, the monthly payment of the houses are 100 TRY as standard for 270 months which means that the payments are made in small amounts but for longer periods. In the lower-middle income houses, for 1-hall-2-bedrooms type dwellings, 2.000 TRY is taken as an application fee, in districts where the population is below 15.000, and 4.000 TRY is taken as an application fee in the districts where the population is between 15.001 and 40.000. For 1-hall-3-bedrooms type dwellings, 4.000 TRY is taken as the application fee

in districts where the population is below 15.000, and 6.000 TRY is taken as an application fee in the districts where the population is between 15.001 and 40.000. Therefore, there are various subsidies in the social housing implementations by TOKİ. However, these long-term payments are challenging for the target group.

The sixth criterion is the type of the provider. TOKİ is the only official social housing implementer in Turkey. Moreover, there are different collaborations with SYGM in lowest-income houses and with the local authorities in lower-middle income group in demand gathering process.

The seventh criterion is duration of the provision. Since social housing is a service which comes through a need, namely housing need of low-income people, the provision needs to last until the end of the need. Thus, in the rental housing provisions in Europe, there is no obligation to leave the housing until the beneficiary wants to. In the Turkish example, since the housing tenure type is the owner-occupation, the right of the housing might be gained after the completion of the payment period. In other words, although people are expected to have the housing, they are not the owners of the housing until the payment process is completed. Moreover, those who have rights and sign contracts in low-income group houses are not able to transfer their houses until their debts are paid. In addition, until the debt is paid for the signed dwelling, the residence condition of the buyer or his family is sought, and if it is determined that the buyer, himself, his wife or children do not reside in that dwelling, their contracts are terminated. In case of incorrect statements, the right of the beneficiaries on the housing will be canceled (TOKİ, 2019). Moreover, when the installments cannot be paid for a while, then TOKİ has a right to take the house from the beneficiary. Therefore, in TOKİ social housing implementations, there is

no guarantee that the needy side of the society will be served by the state until the need ends.

The eighth criterion is the social integration. Since these kinds of implementations are served for the vulnerable side of the society, there is a need for an extra effort to prevent social exclusion. In order to achieve this, there are various attempts such as locate the social houses in or near the city-center where different segments of the society get together. However, in Turkey due to financial concerns, social houses are generally built out of the city-center where the public lands are located. This is the most criticized part of social housing implementations of TOKİ. Moreover, there are some social houses that are built in places where even the infrastructure is not completed. This being out of the city condition has negative effects on social integration. These financially vulnerable people start to think that they do not belong to the city and feel excluded.

The historical background and the features of the social housing provisions in Turkey are given in the previous sections and in this section four cases of social housing implementations of TOKİ is examined with respect to the previously determined social housing criteria in section 3.1.2. Two of the samples are the implementations for lowest-income groups and the other two are for lower-middle income groups. Therefore, after all these evaluations, the research question will be answered.

5.2.1. TOKİ Kusunlar 1st and 2nd Stage Social Housing Implementation

TOKİ Kusunlar social housing area is located in Mamak which is a large district in Ankara. Kusunlar is also a neighborhood in Mamak district and it is shown in Figure 5.3 and 5.4. TOKİ Kusunlar project area is approximately 17 km away from the Ankara city-center and 12 km away from Mamak district-center.

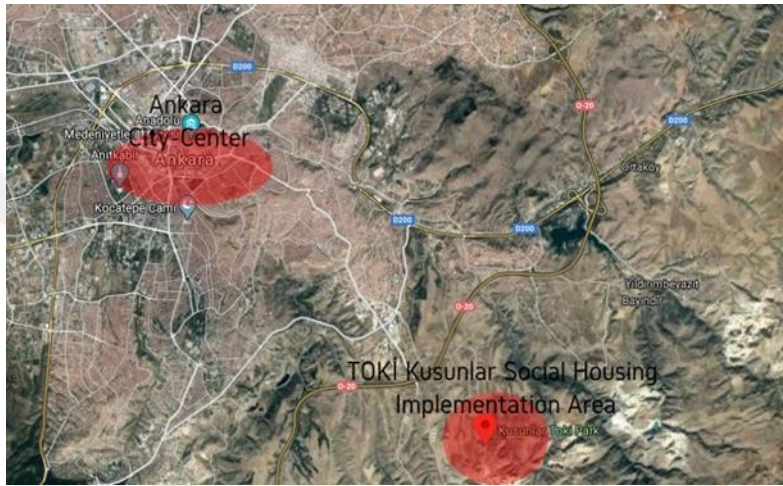


Figure 5.3. Location of Kusunlar and Ankara

There are two types of implementations of TOKİ in Kusunlar which are squatter transformation houses and social housing for lowest income group. The social housing implementations in the first stage are for the lowest income people and constructed and supplied with collaboration of TOKİ and SYGM. This implementation was funded with the resources of Social Aid and Solidarity Promotion Fund. Moreover, all the dwellings in this implementation are supplied for the lowest and low-income people which are the most disadvantaged group in housing provisions.

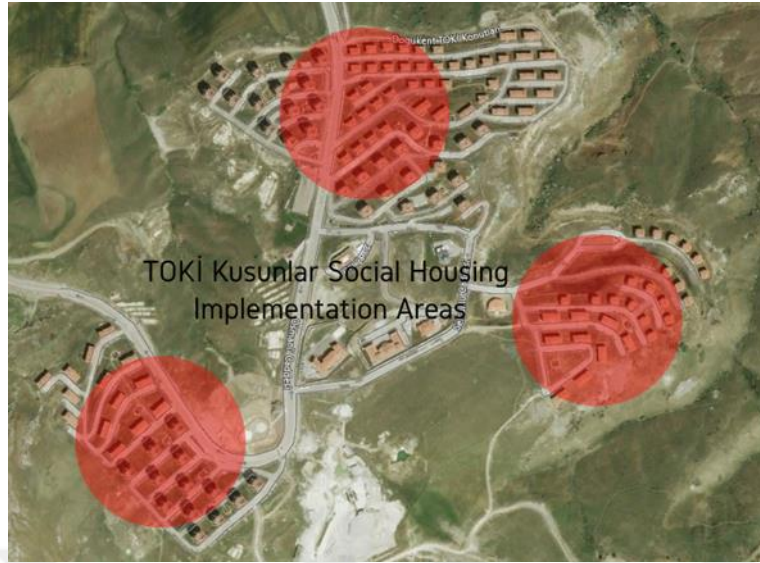


Figure 5.4. Location of TOKİ Kusunlar Social Housing Implementation

There are 1176 dwellings in total in the first stage. Moreover, in the second stage there are 1472 dwellings in total. However, 384 of them belongs to the squatter transformation houses. The houses in this social housing implementation is approximately 45 m² and there is no balcony in these dwellings.

The first criterion is the policy which is obligatory for the social housing implementations. TOKİ Kusunlar social housing implementation is a lowest-income group social housing which has specific policy in itself since it addresses a vulnerable group of people. Thus, there is a condition in TOKİ Kusunlar Social Housing Implementation that the target group which is low-income people should not be subject to any social security institutions (SSK, BAĞ-KUR, Retirement Fund). Moreover, since these kinds of implementations are studied by both TOKİ and SGYM as state administrations, their policies are specified by these institutions. Therefore, according to the criterion there is a determined policy on TOKİ Kusunlar social housing implementation in accordance with the laws on TOKİ.

The second criterion is the target group. According to the criterion, the target group of an implementation needs to be determined before the construction and provision processes and the target group of a social housing implementation is the low-income people who cannot find a proper dwelling in the market conditions. Thus, the target group of TOKİ Kusunlar social housing implementation is the low-income people which refers to the lowest income group of people in the society. Therefore, this implementation intersects with the determined criterion.

The third criterion is the tenure. As it was mentioned before, the tenure criterion differs among the different countries. However, in order to run the system properly, the rental social housing system is more preferred in most of the European countries. However, unlike these European countries, in Turkey the beneficiaries of the system are the owners of the dwellings at the same time. In other words, there is an owner-occupied system in Turkey. Accordingly, in TOKİ Kusunlar social housing implementations, the beneficiaries of the system could be owner of the dwellings after the completion of the payments which last for more than 20 years.

The fourth criterion is the subsidies on social housing implementations. As it was mentioned before, since the concern is the affordability in social housing implementations, there is a strong relation between the social housing and the subsidies. In other words, as the target groups are the ones who cannot afford the market houses, they need an extra support to benefit from the housing supply. Thus, in TOKİ Kusunlar there are some subsidies of TOKİ similar to the other low-income social housing implementations. In this implementation there is no down payment in the beginning of the provision. Moreover, the beneficiaries need to pay 100 TRY monthly payment for 270 months which is a very small payment when considering the market conditions. In addition to these, the real estate fee is exempt from

VAT. However, despite all these subsidies it is difficult for these people to pay even the small amount of money for 270 months. Since most of these beneficiaries do not have a regular job. Therefore, despite the subsidies on the provision, it is not sufficient when considering the long period of the regular payment obligation.

The fifth criterion is the type of providers. As it is known, the type of the providers differs from country to country since it is specific to the system. Although throughout the history, the type of the provider of social housing provisions in Turkey has been diversified, in the current state the only official social housing provider in Turkey is TOKİ (URL 7). Therefore, the provider of the TOKİ Kusunlar social housing is TOKİ with the collaborative work with SYGM.

The sixth criterion is the duration of the provision. As it was mentioned before, it is a service occurs because of a need and the duration of this provision needs to be unlimited. Thus, the duration of TOKİ Kusunlar social housing provision is not limited after the completion of the total payment. However, if it is determined that the recipient himself, his spouse or children do not reside in the residence until the debt is over, their contracts are terminated. Therefore, turn-key process of the dwelling is completed after the completion of the loan payments in Kusunlar example.

The seventh criterion is the social integration. The area of the implementation is 17 km away from the city-center. Moreover, as seen in the Figure 5.3, there is no close housing area to the implementation. This has a bad effect on the social integration of the beneficiaries with the different segments of the society. Moreover, when considering the financial condition of the target group, 17 km distance is challenging in order to reach the city-center.

To sum up, TOKİ Kusunlar social housing implementation is examined within the scope of the social housing criteria. It is proper to say that the implementation suits with the social housing criteria. However, when considering the financial condition of the target group, which is the lowest-income group of the society, it does not seem realistic to pay the monthly cost regularly, since most of the beneficiaries do not even have a regular job. Moreover, the long distance from the city-center causes the lack of attachment to the dwelling area in long-term period since the beneficiaries are mostly work on the service sector in city-center. Therefore, the implementation may be counted as a service for low-income or a support for the low-income people for housing ownership, but it is not proper to define the implementation as a social housing implementation.

5.2.2. TOKİ Antalya Döşemealtı Social Housing Implementation

TOKİ Döşemealtı Social Housing implementation is located in the north side of Antalya city which is 30 km away from the city-center. The location of Döşemealtı district and the implementation is shown in Figure 5.5 and 5.6.

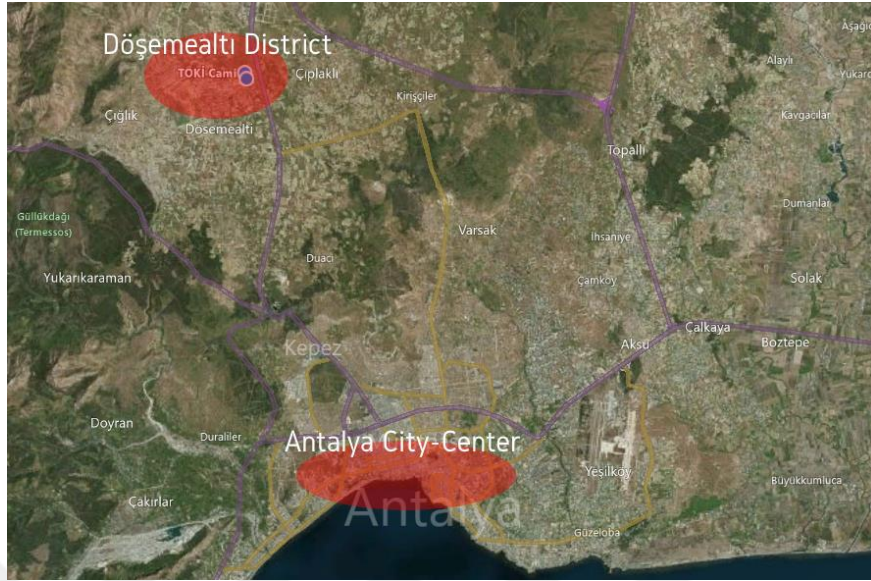


Figure 5.5. Location of Döşemealtı and Antalya

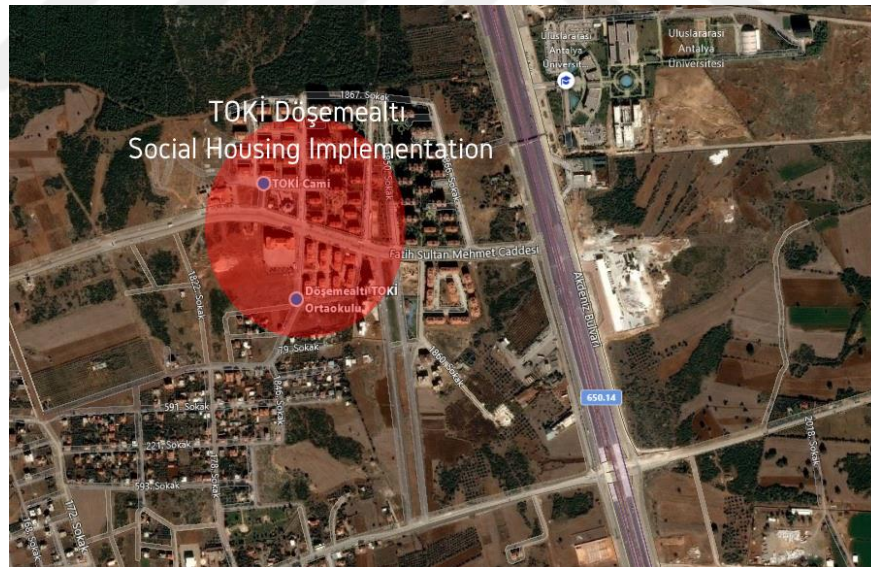


Figure 5.6. Location of TOKİ Döşemealtı Social Housing Implementation

The Döşemealtı social housing implementation consist of both low-income and lower-middle income houses. In 2007, 420 low-income houses and 472 lower-middle income houses were constructed. Moreover, in 2013 384 houses were constructed for the lowest-income group of people. There are 45 m² 1-hall-1-bedroom dwellings for the lowest-income people, 65 m²-87 m² 1-hall-2 bedrooms dwellings for the low-income people and 120 m²-145 m² 1-hall-3-bedrooms dwellings for the lower-middle income group of people. Moreover, all these implementations are named as social housing implementations by TOKİ.

The first criteria is the policy. The policy on Döşemealtı social housing implementation varies since the target group varies at the same time. In other words, there are houses for lowest-income, low-income and lower-middle income people and the policies differ from each other. However, the policy for the lowest-income group houses are the same a TOKİ Kusunlar social housing implementation. Moreover, for low-income and lower-middle income group of people, the policy is determined in the Mass Housing Law No.2487. In other words, the implementation sits on a system and the policies which feed and run this system.

The second criteria is the target group. The beneficiaries of this implementation are the lowest-income, low-income and lower-middle income group of people. The lowest-income group mostly consists of the people who has not a social security and a regular job. On the other hand, the lower-middle income people mostly consist of the public officers whose jobs are near the implementation are. As the social housing criteria states, the social housing implementations target the group of people who have struggle on finding a housing in market conditions and who cannot pay more than 20% of the minimum wage to the housing expenditures. In this subject, one group the beneficiaries are the public officers who have the

social security and monthly income more than the minimum wage. This means that this group do not need a support to have a housing while there is a chance to make housing needy people get supported.

The third criteria is the housing tenure type. Similar to all the other TOKİ social housing implementations, there is an owner-occupation system in TOKİ Döşemealtı social housing implementation. The monthly payment differs by the type of the dwelling, but the aim is to make beneficiaries have their own houses.

The fourth criteria is the subsidies. There are similar subsidies for the lowest-income people with the Kusunlar TOKİ social housing implementation. For the lowest-income beneficiaries, there is no down payment in the beginning of the provision. Moreover, the monthly payment of the houses is 100 TRY and there is no increasing according to the inflation in years. Moreover, the district governorship helps on the payment difficulty. For the lower-middle income houses, there is a low-down payment in the beginning and the monthly payment of the houses are below the market conditions.

The fifth criteria is the type of the provider. In Turkey condition, the only responsible institution for the social housing is TOKİ officially, same for the Döşemealtı social housing implementation.

The sixth criteria is the duration of provision. The provision of social housing comes from the affordable housing need of the low-income people. This means that the service needs to last as long as the housing need continues. Moreover, despite the subsidies on the lowest-income group, when the lower-middle income group cannot pay the monthly cost for a particular time, then the service ends for them. In this condition, there is no complete social state attitude at this stage.

The seventh criteria is social integration. As mentioned before, the implementation is located 30 km away from the city-center where the housing for high-income people located as well. moreover, within the implementation, there are houses for both the most financially disadvantaged group of the society and the middle-income group. Therefore, despite the long distance from the city center, there are houses for all the segments of the society at the same time. However, the distance from city-center is a challenging factor for the lowest-income people in terms of reaching the services.

To sum up, it is proper to say that the implementation suits with the social housing criteria except the target group criteria which is one of the key components of social housing. Since there are beneficiaries from the middle-income group whose monthly income is more than the minimum wage and whose chance is higher on finding an affordable housing in the market conditions. Moreover, the long distance from the city-center causes a noncohesiveness from the dwelling area in long-term period since the beneficiaries are mostly work on the service sector in city-center. Therefore, the implementation for the lowest and low-income group of people may be counted as social housing, but the whole implementation is not social housing at the end.

5.2.3. TOKİ Gaziantep Beylerbeyi Social Housing Implementation

TOKİ Beylerbeyi Social Housing implementation is located in Şehitkamil district in Gaziantep city. It is located 15 km away from Gaziantep city-center. the location of the district and the implementation area are shown in Figure 5.7 and 5.8.



Figure 5.7. Location of Beylerbeyi and Gaziantep

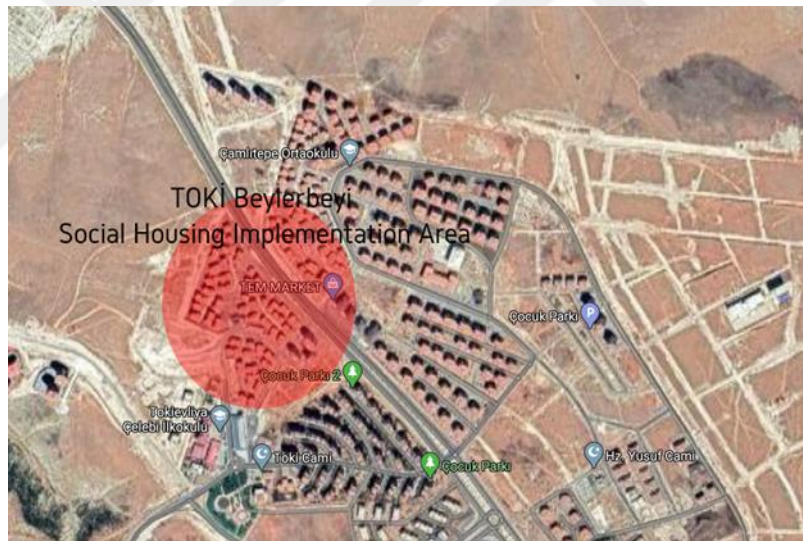


Figure 5.8. Location of TOKİ Beylerbeyi Social Housing Implementation

Gaziantep Beylerbeyi social housing implementation was constructed in 2016 for the lower-middle income group of people unlike the previous two examples. There are 219 unit 100 m²-116 m² 1-hall-2-bedrooms houses and 447 unit 116 m²-142 m² 1-hall-3-bedrooms houses for the beneficiaries. These 1-hall-2-bedrooms houses are for low-income group while 1-hall-3-bedrooms houses are for middle income group.

The first criteria is the policy. There is a determined social housing system in Turkey which is defined in Mass Housing Law No.2487. Moreover, the system is fed with the regarding policies.

The second criteria are the target group. This implementation targets the lower-middle income group. As mentioned before, the target group need to be selected from the people who have struggle on finding affordable housing in market conditions and accordingly the monthly income of the target group needs to be below the minimum wage. In this implementation minimum down payment is 18.281 TRY and maximum is 33.271 TRY (URL 7). Moreover, the minimum monthly payment for the implementation is 914 TRY while the maximum payment is 1664 TRY. As mentioned before, the monthly payment needs to below 20% of the minimum wage. Therefore, these amounts are above 20% of the minimum wage in Turkey. Moreover, the beneficiaries who are able to pay these monthly payments cannot be considered as the target group of the social housing implementations. In this direction, this implementation may be measured as mass housing implementation which serves housing below market prices, but not as social housing.

The third criteria is housing tenure type. Independent from the target group such as lowest-income, lower-middle income, TOKİ only serves housing as owner-occupation. In the implementations the aim is to make people own

their houses. In this context, when the target group and their ability to pay are considered, the 180-month monthly payment seems to be completed hardly.

The fourth criteria is the subsidies. The applied subsidies for TOKİ's lower-middle income houses are the low-down payments and low monthly payments when considering the market prices. Since the beneficiaries are not the vulnerable segment of the society, there is no other subsidy on this implementation.

The fifth criteria is the type of provider. Same as the previous two implementations, in Turkey condition, the only responsible institution for the social housing is officially TOKİ.

The sixth criteria is the duration of the provision. Since the implementation is based on the owner occupation, after the completion of the payment process the beneficiary get the deed of the housing. Moreover, according to the information note of the implementation, the beneficiaries of the implementation could immediately transfer their contractual rights to the third party (URL 7). This mean that the 'social' part of the implementation may disappear in any time of the process. In other word, this implementation is for profit making in contrast with the main aim of the social housing implementations.

The seventh criteria is the social integration. As shown in Figure 5.7, the location of the implementation lets the social integration since there are other settlements around. Moreover, 15 km distance from city-center supports this.

To sum up, TOKİ Beylerbeyi social housing implementation is examined within the scope of the social housing criteria. It is proper to say that,

although the implementation sorts together with the social housing criteria in most of the parts, the target group does not meet the criteria which is the key component of the social housing implementations. Social housing are built for the low-income and needy people who cannot find a housing by their own affords in the market conditions. However, the beneficiaries who are able to pay these monthly amounts may find a housing for themselves in the market conditions somehow. Therefore, the monthly payment of the houses are above the 20% of the minimum wage and the monthly income of the beneficiaries are above the minimum wage in Turkey. As a result, this implementation is not a social housing implementation, but rather a mass housing implementation of TOKİ which serves housing below market prices but not the vulnerable side, for all the segment of the society.

5.2.4. TOKİ Şanlıurfa Maşuk Social Housing Implementation

TOKİ Maşuk Social Housing implementation is located near Maşuk district in Şanlıurfa city. It is located 10 km away from Şanlıurfa city-center. the location of the district and the implementation area are shown in Figure 5.9 and 5.10.



Figure 5.9. Location of Maşuk and Şanlıurfa



Figure 5.10. Location of TOKİ Maşuk Social Housing Implementation

The Maşuk social housing implementation consist of lower-middle income houses. In 2015-2016 period, 528 1-hall-2-bedrooms and 1-hall-4-bedrooms housing units in 4. region 1. stage, 836 1-hall-3-bedrooms and 1-hall-4-bedrooms housing units in 4. region 2. stage, 982 1-hall-1-bedroom, 1-hall-2-bedrooms, 1-hall-3-bedrooms housing units in 5. region 1. stage and 642 1-hall-1-bedroom, 1-hall-2-bedrooms, 1-hall-3-bedrooms housing units in 5. region 2. stage were constructed. Stage low-income houses and 472 lower-middle income houses were constructed. In 4. Region, 1-hall-3-bedrooms houses are 155-180 m² and 1-hall-4-bedrooms houses are 184-195 m² while in 5. Region 1-hall-1-bedroom houses are 76 m², 1-hall-2-bedrooms houses are 97 m² and 1-hall-3-bedrooms houses are 145 m². According to the discourse of TOKİ, all these types of houses are name social housing. however, they will be evaluated with respect to the social housing criteria in the next section.

The first criteria is the policy. Same with the previous example, TOKİ Maşuk social housing implementation is also subject to Mass Housing Law No.2487 and the policies were determined according to the law. In other words, the system is fed with the regarding policies.

The second criteria is the target group. Since there are 1-hall-1-bedroom, 1-hall-2-bedrooms, 1-hall-3-bedrooms and 1-hall-4-bedrooms houses in the social housing implementation, the scope of the target group is broad as well. In other words, the 1-hall-1-bedroom and 1-hall-2-bedrooms housing are for low-income people while 1-hall-3-bedrooms and 1-hall-4-bedrooms houses are for lower-middle income people. For the 1-hall-4-bedrooms houses the maximum down payments is 61.178,25 TRY and the maximum monthly payment is 2.331,68 TRY. Similar to Beylerbeyi social housing implementation, one part of the target group of Maşuk social housing implementation is who have ability to find an affordable housing in the market conditions. Since in 2016 when the implementation was applied, the minimum wage in Turkey was 1.647,00 TRY (TUIK, 2016). This means that the monthly payment for some part of the implementation is higher than the minimum wage. This means that the implementation do not target the low-income people. And in this circumstance, this implementation is more like a mass housing implementation than a social housing implementation.

The third criteria is the housing tenure type. Similar to the other examples, the way of tenure is the owner-occupation and relatedly the aim is to make beneficiaries own their houses with long-term loans.

The fourth criteria is the subsidies. TOKİ serves housing with below-market prices and long-term payments for both low- and middle-income

people. In other words, out of this condition, there is no other subsidy for the lower-middle income group of beneficiaries.

The fifth criteria is the type of the provider. Same with the previous examples, the provider of this social housing implementation is TOKİ.

The sixth criteria is the duration of the provision. After the completion of the payment process, the beneficiaries get the deed of the housing. Moreover, beneficiaries could transfer their contractual rights to the third party one year after the turnkey date. This means that the social housing may be transferred to a household who are not the subject of the social housing implementations. This means that, when a housing is built as a social housing, it might become a market housing after a while. In this circumstance, the implementation is not a social housing rather it is a mass housing implementation.

The seventh criteria is the social integration. The location of the implementation is 10 km away from the city-center which is not a much distance. Moreover, there are other settlements around the implementation. This means that the location of the implementation lets the social integration for the beneficiaries.

To sum up, TOKİ Maşuk social housing implementation is examined within the scope of the social housing criteria. there are different type of dwellings and accordingly different type of the beneficiaries from various segments of the society. 1-hall-1-bedroom and 1-hall-2-bedrooms houses might be proper in order to be social housing with respect to the social housing criteria. However, 1-hall-3-bedrooms and 1-hall-4-bedrooms houses cannot be considered as social housing. Since social houses are built for the low-income and needy people who cannot find a housing by their own affords in the market conditions. However, the down payments and the

monthly payments were stated and beneficiaries who are able to pay these down payments and the monthly payments may find a housing for themselves in the market conditions somehow. Thus, the monthly payment of the houses are above the 20% of the minimum wage and the monthly income of the beneficiaries are above the minimum wage in Turkey. Therefore, Maşuk social housing implementation is not a social housing implementation according to the determined social housing criteria, but rather a mass housing implementation of TOKİ which serves housing below market prices but not the vulnerable side, for all the segment of the society.

5.2.5. Concluding Remarks

In this section of the study, four samples of housing implementations of TOKİ for the lower-middle income group of people have been analyzed. Two of these four are for the lowest-income group of people while the other two are for lower-middle income group of people. For all the implementations, the location of the implementation and the settlement areas were shown in order to give a basic information about the implementations. Accordingly, these implementations were evaluated according to the determined social housing criteria. This evaluation gives the answer of the main research question of the study.

For the first implementation which is TOKİ Kusunlar social housing implementation, it can be that the implementation mostly meets the social housing criteria. However, there are deficits in the system when the financial condition of the target group is considered. The target group of the implementation is the lowest-income people; however, they are expected to pay monthly payment of the implementation for 270 months and to be far from the city-center. In the long-term there are problems in

this regard which affects the continuity and efficiency of the system in this implementation.

For the second implementation which is TOKİ Döşemealtı social housing implementation, the social housing criteria are met except the target group. Since there are middle income people together with the lowest and lower income people. As it was mentioned in the criteria, the monthly income of the beneficiary households needs to be below minimum wage and the monthly payment of the social housing needs to be below 20% of the minimum wage. However, when considering that the middle-income beneficiaries of the implementations contains public officers as well, it is true to say that this implementation is not targeting people who cannot find financially affordable housing in the market conditions. This is why, one part of the implementation is not social housing but mass housing implementation instead.

For the third implementation which is TOKİ Beylerbeyi social housing implementation, it is proper to say that, although the implementation meets the social housing criteria in most of the parts, the target group does not meet the criteria. Similar to the Döşemealtı social housing implementation, Beylerbeyi social housing also contains middle income beneficiaries which needs to be out of the target group of social housing implementations. As a result, this implementation is not a social housing implementation, but rather a mass housing implementation of TOKİ. It provides housing below market prices but does not serve the vulnerable side and serves for all the segments of the society.

For the fourth implementation which is TOKİ Maşuk social housing implementation, the same condition is valid which is the contradiction in the target group. Within the scope of the implementation, there are 1-hall-

4-bedrooms houses which are built for the middle-income group of people. Their down payment and the monthly payment are very high when considering the lowest and lower-income groups. Therefore, the condition on the monthly wage of the beneficiary household and the monthly payment of the implementation could not be met in this implementation. Once again, Maşuk social housing implementation is not a social housing implementation according to the determined social housing criteria, but rather a mass housing implementation of TOKİ. It serves provides housing below market prices but does not serve the vulnerable side and serves, for all the segments of the society same as the previous implementations.

As a result, according to the determined social housing criteria the target group could not be met. Moreover, detachment of the implementations from the city-center are the challenging conditions on social housing implementations which contradict with the social integration criteria of social housing. Therefore, according to this section of the study, not all the examined implementations of TOKİ are the social housing implementations. Rather some part of the implementations are mass housing implementations such as the middle-income housing implementations.

5.3. Evaluation of Housing Implementations of TOKİ for Low-Income and Lower-Middle Income through Interviews

As a significant component of the data collection process, for this research, the interviews have been conducted in order to collect the data in addition to the research on the four TOKİ social housing implementations. The interviewers have been selected working at TOKİ, in order to have more realistic answers to the questions. By doing this, expert view of researcher

and the expert view of appliers with the individual perspectives are used in the study.

The qualitative research does not give direct and certain information on a subject just like the quantitative research. Interviews are the widely used ways of data gathering in qualitative research. They are used as research tools to collect information about participants' experiences, thoughts and information with respect to a specific research question. One-to-one interviews are mostly commonly used way of interviewing since the data could be collected easily.

By this tool, the information gathered from the interviewee is more reliable since it is done by one to one. Moreover, there is a chance to direct the interviewee in order to get the most appropriate answer. Furthermore, there is also a chance to change the questions or transform them according to the conduct.

5.3.1. General Information about Interviewers

For the interview process, five people working at TOKI are selected. Three of the interviewees are urban planners, while one of them is an architect and the other is a landscape architect. The selection was made according to the variety principle in order to have a mixed result. The units that the employees' work is different from each other and also related to the social housing subject. Moreover, the general attitude and the approaches of the employees are also considered.

Furthermore, the selection of the employees as the interviewees rather than the beneficiary people lead the subject to be observed with a professional perspective. Since, once a citizen works for TOKI means that they are the citizens to observe the administration and the implementations outside as

well. As a result, in order to strength the previous work on social housing implementations in Turkey, the subject matter experts were determined as the interviewees.

5.3.2. A General Look at the Interview Questions

The questions for the interview are prepared in the light of literature review part. The most significant and variable parts of the study are conducted as the questions in the interview. They are selected as to be answered subjectively by the interviewees and prepare them a stage in order to be both institutional person and citizen at the same time. In addition, the answers in the interviews are expected to feed the results of the work on the sample four TOKİ social housing implementations.

5.3.3. Interview Questions

In order to get data and personal discourses of the interviewees, there are 9 questions prepared with respect to the literature review.

In this study after defining the social policies and housing, the intersection of these, social housing is examined. In addition, the social housing criteria are determined according to the definitions. Accordingly, in the interview, the first question is the reflection of this section with respect to the literature, it is ‘What are the criteria of social housing?’

With a general question, a general perspective was tried to be collected in social housing policies in Turkey. Both the current and historical examples are desired to be evaluated with the answers of interviewees. Accordingly, the question ‘What do you think about the social housing implementations in Turkey?’ has been asked.

There are upsides and downsides of implementations of TOKİ according to the literature. As the only responsible institution, there are massive works of TOKİ, and these could be questioned. Accordingly, the question ‘How do you evaluate the upsides and downsides of social housing implementations of TOKİ?’ is asked.

As it was mentioned in Europe section of the work, the social housing examples are conducted in most of the European countries as rental, in contrast to the Turkish examples which are owner occupations. With respect to the written resources a question about the owner occupation is asked, which is ‘Do you think that ownership in social housing implementations is a proper way to apply?’.

One of the other main differences between the European and Turkish social housing examples which affects the operation and the efficiency of the system is the responsible institutions in this regard and their collaboration in the system as conducted in the literature review. The variety in Europe does not currently exist in Turkey and it has several outcomes on social housing implementations. In relation to these, the question ‘When the housing need in Turkey is considered, do you think that providing social housing by one institution is right, or other non-profit organizations or local governments should be integrated to the system?’ is asked.

As conducted in the social housing criteria section, one of the most significant criteria of social housing is the target group which determines the beneficiaries in order to make the social housing system systematic and efficient. Moreover, as mentioned in the social Housing in Europe and Social Housing in Turkey sections, the scope of the target groups among these examples vary. Accordingly, the question ‘What do you think about the target group of TOKİ housing implementations for lower-middle

income people? Is there a need to enlarge or limit the scope of the target group?’ is asked.

According to the statistics given in section 5.1.1. History of TOKI, the share of the social housing implementations in the overall housing implementations of TOKI is 86,46 % (URL 7). It is not a surprising share when the main task of the institution is considered. Accordingly, the opinions and the knowledge of the interviewees is examined with the question of ‘What do you think about that 86,46 % of TOKI implementations are evaluated as social housing by TOKI?’.

With respect to the social housing criteria, the target group of the implementations consists of who cannot find affordable housing in the market conditions. In other words, since the target group is mostly the low-income people, the affordability of the housing is the key condition in the process. The main purpose of the social housing suppliers all over the world is to meet the housing need of the more low-income people with less expenditure. In the light of this information the question ‘How do you evaluate the social housing implementations of TOKI with respect to the affordability?’ is asked.

After that, a general question is asked in order to summarize the subject, which is ‘After all these evaluations, do you evaluate implementations of TOKI as affordable, sustainable and beneficial?’.

Subsequently, the answers of the subject matter experts on the interview questions are conducted.

The answers of the employees to the first question are more or less parallel. The first employee, who is an urban planner, emphasizes that it should have an economic criterion which makes it affordable for all segments of the

society which is the reason that it is preferred. Then the second criteria is the location of the implementation which makes it usable in terms of living conditions. For instance, the proximity to the city center is a positive asset on the social housing implementations which supply the connection with the urban life both sociologically and spatially. After that the social facilities must be supplied in the social housing area. Therefore, the social housing criteria are not independent from the general housing policies in the ideal world.

According to the second employee, who is an urban planner, the first criteria is the land where the social housing is built. There is a crucial concern on the cost of the land. TOKİ implementations are criticized on the standard designs in every urban implementation, however it is obligatory to decrease the cost of the building. There is a technology called tunnel formwork system which is used in all social housing implementations of TOKİ. Thus, all the buildings are similar by this technology, however the cost decreases very much by means that which directly affects the selling price of the social housing. The main concern of TOKİ in housing construction is to decrease the cost of the land and in order to achieve this, public properties are used as the land which are supplied free of charge. The other criteria is the housing tenure type, in Turkey people tend to own a house whether have a high or low income, it is a desire in Turkey. Moreover, in most of the European countries, the rental social housing system is applied. In addition, the subsidies by the responsible institution or the state is another criterion. The subsidies and relatedly the supplied confidence are very important and TOKİ is successful on providing the confidence to the beneficiaries. On behalf of the design, location, features and facilities it is preferred by the people whose priority is to meet the housing need and to have own housing.

According to the third employee, who is a landscape architect, the main social housing criteria must be the human and human life. The priority needs to be on this, and the system needs to be shaped around this concern. Accordingly, to provide a better sustainable life to the upcoming generations, the second criteria must be the environment. There is a need for a better worked and thought comprehensive social housing policies with respect to the environment.

The fourth employee, who is an urban planner, emphasizes on the economic side of the social housing as the main criteria. In other words, in order to call a housing provision as social housing, it needs to be affordable and reachable for all the segments of the society. Moreover, it also needs to be sociologically attached to the city centers which provides social integration. The social housing implementations should not let the low- and middle-income group to move out from the city center. The result of this is the social segregation which is a very crucial problem for the urban life socially.

The fifth employee, who is an architect, answered the question as the first criterion is the target group, social stratum. Moreover, there is a need for a strong social housing system and the policies under it as another criterion. In addition, the other criterion is the location and relatedly the social integration. The proximity to the city center is a very significant point, however, TOKİ social housing implementations are built mostly outside of the city center. As the other criterion, the land acquisition process in order to prevent the social exclusion. The land must be supplied from the state in order to minimize the cost of the social housing on the beneficiaries. As another criterion, the social housing must create a more communal environment not in terms of production way but in terms of lifestyle. The last criterion is the finance model which is all about the acquisition. Thus,

the finance model must be very comprehensive and aforethought, so the gaps within the system might be filled.

The second question is more general in order to create a space for the employees to answer which is ‘What do you think about the social housing implementations in Turkey?’. The first employee stated that the social housing implementations in Turkey is financially affordable. However, in order to provide this affordability, they are built outside of the city to minimize the land cost which has a significant effect on the price of the housing. The accessibility of the houses must be developed. Although the prices are affordable for the low-income people, they do not prefer or want to live outside of the city in long-term.

The second employee declared that the social housing implementations of TOKİ are capable of meeting the housing need of the low-income group which is the target group of the implementations. Although the pressure on minimizing the cost of the constructions has a bad effect on the social and physical quality of the houses, the need is met in a very satisfactory way.

The third employee states that the social housing implementations of TOKİ are totally harmful for the environment. The main concern in the social housing process is not providing a shelter to the low-income group, but to make more profit with different ways. All these negative assets reduce the quality of the work and at the end the result is a harmful and an unproductive social housing implementation.

The fourth employee states that there is no social housing implementation in Turkey in line with the theories. If the social housing criteria which were mentioned before are considered, the current social housing implementations of TOKİ do not intersect with the social housing implementations mentioned in the literature. For this reason, there is no

sufficient and productive social housing implementation in Turkey in line with the social housing criteria.

The fifth employee states that the social housing implementation of TOKİ work directly opposite to the ideal social housing criteria. The starting point of these implementations is not the housing need of the low-income people. Instead it is a short-term or long-term political process which is determined by the political authority. There are no social housing implementations in a way going to the city and determining the housing need of the different segments of the society in order to diversify the work. Therefore, there is a significant deficiency in the research and development process of social housing.

The third question is 'How do you evaluate the upsides and downsides of the social housing implementations of TOKİ?'. The answers vary from each other according to the perspectives and the attitudes of the employees.

The first employee states that as he emphasized before, the economic affordability and social concern which is supplying housing for all segments of the society is a positive aspect. However, since the proximity of the housing to the city-center is a significant criterion according to the employee, the farmland selections are the downsides of social housing implementations of TOKİ. In addition, in order to be affordable, the lands need to be in undesired places since there is low rent in these undesired places.

The second employee states that the upsides of TOKİ implementations are affordability and attainability. However, the most significant upside of TOKİ implementations is the confidence which it supported throughout the years. Moreover, the attainability is very significant in TOKİ implementations. One of the downsides of TOKİ is the architecture of the

buildings. A more visual based, more environmental based, green based design and plan would be worked on TOKI implementations which is also in the agenda of TOKI. Moreover, when criticizing the institution from this perspective, the economic obligations and limits of the institution needs to be considered. There has been 1.106.000 applications for the last social housing project proposing 100.000 houses. It is a very critical statistics which shows the demand of the people.

According to the third employee, the upside of TOKI implementations is to make lots of people own their houses. However, since the way of doing is in disrespectful attitude, the downsides of the implementations are more critical than the upside. The buildings are constructed out of the city center where even the social facilities or infrastructure are not present. Thus, there is a crucial need for a more comprehensive and social inclusion-based policy in social housing implementations of TOKI.

The fourth employee states that the social housing implementations of TOKI are not social housing theoretically. There are problems which are arising from the establishment of the system. Since TOKI needs to create financial resources for the institution with no financial help from government or other institutions, there are problems occurring from these self-sufficient policies. Thus, the social housing implementations are built in a system which works as an independent contractor. Therefore, because of these financial limitations, social housing implementations cannot be achieved in real terms. If there is any visible deficiency in TOKI implementations, this reality lies beneath the lack of financial state intervention. The upside of the TOKI social housing implementations is to fulfill the gap of social housing need since there are no other responsible institutions of social housing.

The fifth employee declared that there is no upside feature of TOKİ implementations.

The fourth question is ‘Do you think that ownership in social housing implementations is a proper way to apply?’. The first employee states that there is no importance about the way of benefiting, the important point is to meet the housing need.

The second employee declared that the housing ownership is subjectively a right way to apply, however, in order to increase the efficiency, these implementations needs to be diversified. This is about where and for what purpose it is applied. However, every country has their own tendency. In Turkey, the citizens want to own a housing rather than rent a housing no matter the income level. Moreover, the long-term loan pay back is not a negative motivation on the beneficiaries especially for the low-income groups, as the financial unit of TOKİ states. Since the social housing implementations of TOKİ is seen as an only opportunity for them to own a dwelling.

The third employee stated that the owner occupation-based system is not proper for the social housing implementations. Since the housing ownership in Turkey is quite consecrated. That is why social housing implementation in Turkey does not work properly.

According to the fourth employee a social housing system which is based on owner occupation is not wrong, however, it should be diversified. In meeting the housing of low-income people, there should be alternative ways for different kinds of beneficiaries. Since the backgrounds, the demands and the income level of the target group is not the same, the need and the preference of these groups are not the same as well.

The fifth employee states that owner occupation system has some vulnerabilities within the system. In order to be clearer, not all the beneficiaries are the real target group which is the low-income group of people. There is a rule that none of the members of the household would own a house. However, the beneficiaries create different dynamics among them, and these social housing implementations are bought as second or third house. Thus, the owner occupation system as a social housing providing tool is not a proper way.

The fifth question is ‘When the housing need in Turkey is considered, do you think that providing social housing by one institution is right, or other non-profit organizations or local governments would be applied to the system?’.

The first employee thinks that implementations of TOKİ are sufficient to meet the housing need of low-income people.

The second employee states that one-hand system is definitely insufficient and even the director of TOKİ declares this. Local authorities would work in order to meet the need, to reduce the disaster risk, to renew the old pattern etc. According to TOKİ not only the social housing implementations but housing implementations in general must be constructed by different institutions and there is a need for localization in this regard.

The third employee states that TOKİ as an only instrument in social housing implementations is definitely insufficient. There is a need for a different perspective and different way of implementations. Moreover, related ministries would participate to the system. For instance, if there is a harm to the environment and there is need for a planned urban area, the Ministry of Environment and Urbanization should be more included in the process as a decision maker institution. Moreover, if the target group is low income

group which is financially disadvantaged in the society, then the Ministry of Family and Social Policies and the Ministry of Economy should be involved in the process in order to have an efficient system. However, in Turkey there is no comprehensive and good communicated social housing system currently.

The third employee states that this one hand system is not disadvantaged, in fact it has financial advantages. The competition in this system means the decline in the quality of the work. Thus, the advantages of supplying the social housing via a governmental institution are more than the disadvantages. In order the system to be social, it needs to be a non-profit and, in this regard, TOKİ needs to be purified from profitable actions. Social housing implementations must be supplied by the government and the budget must be supplied by the government directly. In other words, there is no need for a different institution in this process, the only need is this systematic change in the social housing implementations in Turkey.

The fifth employee declared that there is no inconvenience condition in supplying social housing by one hand. Thus, local governments are involved in the process. However, since the political logic is the same in local and central government, this involvement may not be counted as diversity. Since this political logic is one of the most significant obstacles in front of the social housing system in Turkey.

The sixth question is ‘What do you think about the target group of TOKİ social housing implementations? Is there a need to enlarge or limit the scope of the target group?’.

The first employee states that the target group of TOKİ social housing implementations is sufficient as low-income group, it is need-directed.

The second employee declared that the target group of TOKİ social housing implementations is enlarging gradually. There is a sub-title in the social housing title, which is demand based houses. It is worked with the local authorities where there is less than 40.000 population. For instance, this demand-based implementation brings the target group with along. Moreover, the houses for single person and family with four of five children cannot be evaluated in the same target group, since the needs differ from each other. In this century, for sure there is a need for a comprehensive study on the target groups of social housing.

The third employee states that the target group of TOKİ social housing implementations is sufficient. Moreover, the target group should not be classified as singles, married, low-income, high-income. There is a need for a more merger social housing policy among the different segments of the society.

The fourth employee states that there is no specific definition of the target group of social housing implementations in Turkey. There is a financial-based target group who wants to own a housing with much longer paid loans. Moreover, in order to provide the budged cycle, there are houses for the high-income people. Thus, there is no target group for TOKİ, only shares among them differ. If the obligation to supply housing for the high-income group in order to make money for the low-income social housing is removed, and the only target group becomes low-income people, then the system would work more effectively.

The fifth employee emphasizes that there are three target groups which are low, middle- and high-income people. The purpose of targeting the high-income people is completely economic based. TOKİ is not an institution which works with the financial help of the government or it does not have

a composite budgeted, it has an individual budget. Thus, in order to sustain the system, these kinds of implementations are applied, however they are not proper for the urban areas. There should be a government support in order not to behave like a company. The city center rent drowned, and the low-income group is pushed out of the city center. There are striking examples in this regard, one of them is the Kusunlar example. When the location of the area is considered, sustainability cannot be mentioned in this example.

The seventh question is that ‘What do you think about that 86,46 % of TOKİ implementations are evaluated as social housing by TOKİ?’.

The first employee declared that he did not have any information about this ratio. However, since TOKİ is an institution with the task of building social housing, this number is satisfying. Moreover, he does not have any further information about the content of this ratio, but since this is a quantitative calculation, then this ratio is confidential.

Parallel with the first employee, the second employee also is not aware of this ratio. However, when these social housing implementations are implemented rapidly, this numerical ratio is not surprising.

Once again accordingly, the third employee also has no regarding information.

The fourth employee declares that this has probably determined according to the square meter ratios. There is a definition such as houses up to 85 m² is low income housing, from 85 to 120 quarter meters is middle income housing, more than 120 square meters is high income housing. This 86,46 % is a good ratio. However, since the middle and high income housings are sold with a profit making aim, these implementations cannot be defined as

social housing. Thus, the real social housing implementations and reliable ratios are needed.

The fifth employee states that this data is probably collected with the exclusion of high-income houses. This ratio may not be true with a rough estimate. However, the social housing criteria prove that most of the examples in this 86,46 % cannot be considered as social housing.

The eighth question is 'How do you evaluate the social housing implementations of TOKİ with respect to the affordability/accessibility?'. .

The first employee evaluated houses produced by TOKİ as affordable. That is why there are over applications to the social housing implementations in Turkey.

Parallel with the first employee, the second employee also states that TOKİ implementations are quite affordable. The 1.106.000 applications for the 100.000 social housing implementations is the proof for this affordability.

Similar to the first two employees, third employee also states that the implementations are affordable in Turkey although the quality of the social housing is insufficient.

The fourth employee declares that the rough financial justifications do not mean that TOKİ is doing right. Accordingly, she does not evaluate positively the accessibility of TOKİ. For the affordability concern, a relatively better way has been founded and implemented by TOKİ. However, the location selection and infrastructure conditions need to be developed.

The fifth employee states that the social housing implementations of TOKİ is not affordable, however it is the reflection of the financial condition of Turkey in general. In Turkey, citizens' purchasing power is already low, however there is no such thing as an economic subsidy for citizens without purchasing power and for at least meeting their housing needs. Under these circumstances, there is no way for the houses to be affordable.

Finally, the ninth and the last question is 'After all these evaluations, do you evaluate housing implementations of TOKİ for low-income people as social housing implementations?'

The first employee states that the social housing implementations of TOKİ meets the housing need of low-income people. Therefore, they are social housing implementations. The second employee evaluates the implementations of TOKİ as affordable and beneficial and as a result they are social housing implementations. The third employee does not evaluate them as social housing implementations. The fourth employee evaluates implementations of TOKİ as social housing implementations since there is no other social housing implementation in the current situation. Lastly, the fifth employee does not evaluate them as social housing implementations.

CHAPTER 6

CONCLUSION

Within the scope of the study housing implementations of TOKİ, the only responsible institution for social housing in Turkey, for lower-middle income groups, are evaluated with respect to the main research question whether the housing implementations of TOKİ for lower-middle income group of people would be evaluated as social housing with respect to the determined social housing criteria. In this context, the social housing criteria were determined according to the definitions in literature and common points of different examples from Europe. Moreover, the related implementations of TOKİ were examined and four sample housing implementations were chosen for detailed study. In addition, interviews were conducted with the subject matter experts. At the final step, the information is organized according to the key findings of case study.

In the literature, social housing is studied under the concept of social policy. Social policy itself works for supporting the low-income groups and for increasing the life standards and quality of these people with the external help. Social housing is one of the tools in order to conduct this purpose.

Social housing has a long-time history that has begun many years ago, namely with the industrial revolution. After industrial revolution with the changing lifestyle and economic trends, the perception on the housing which is a need and a right at the same time, has been changed. With the migration to the industrialized urban areas and the rapid change in these urban areas, the need for housing has also increased. Moreover, for the

people who cannot find a place in the market conditions, it is more difficult to meet the affordable housing need. Thus, a state intervention has become compulsory in this regard.

In this thesis, different examples of social housing in different countries are analyzed. Moreover, criteria to test the presence of social housing are determined. Although the content of these criteria differ from country to country, they can be used to evaluate social housing implementations. This is why the housing implementations of TOKİ for low-income groups, named as social housing according to TOKİ's discourse, were examined within the scope of these criteria in order to be determine whether these implementations can be considered as social housing.

6.1. The Differences Between the Social Housing in Turkey and The Social Housing in Europe

Further than what is right and what is wrong discussion, it is obvious that there are several differences between the social housing implementations and policies in Turkey and the European countries. The base of these differences comes from historical background, demographic variations, different life conditions and opportunities and the societal attitude.

The main difference is that the social housing policy in Turkey is based on owner occupation, while the social housing policy in Europe is based on the rental housing. Although the owner of the housing varies among the countries, the housing supply in most of the European countries is served by rental way. This is one of the most important reasons behind the success of the social housing implementations in Europe since it leads the system to be sustainable and to be self-sufficient.

One of the other reasons behind this difference is that as mentioned in the previous paragraph, the supplier of the housing varies among the countries

in Europe, while in Turkey the only social housing supplier is TOKİ. Although, in the past there were some affords on social housing construction and supply of the local authorities or non-governmental organizations, they were not continuous since there were no sufficient support of the government for their continuity. However, in Europe there are non-governmental organizations, local authorities, non-profit organizations and landlords in order to supply social housing. In some of the countries there are organizations which are limited by the government in terms of the profit different than the non-profit organizations.

To sum up, the burden of the social housing is upon the central authority in Turkey, whilst in Europe it is upon the non-profit organizations and local authorities. If the economic trend of the era is considered, the central authority is not willing to be responsible of these financial load and it leads to the social housing supply be noncontinuous and to be profitable and unreliable about the sustainability since the government gives the responsibility to a governmental organization which is also responsible for the profitable housing.

The other difference is that the only condition to be the beneficiary of the social housing is not owning a house. For the houses for the lowest income people, the situation is different. In order to benefit from these houses, one should not be involved in social security institutions. The cost of the houses for the lowest income people has been fixed and the receipt of the housing is made by Social Aids and Solidarity Promotion Fund and there is no credit for the houses for the lowest income people. In the sale of other houses, bank borrowing is carried out with the TOKİ financing system. In Europe, the government helps the people who have challenges on paying the rents as a result of the social and welfare policies. However, in Turkey since the credit supply is not ensured by the government, the government do not interest in the financial ability to pay the credits.

The other reason is that in the European examples not only low-income groups but also the other disadvantaged group of people may also benefit from the social housing supply such as single people, immigrants, refugees, people who are unable to work, women with children. However, in Turkey the only beneficiary group is the lower-middle income groups there is no comprehensive social housing policy which includes the other disadvantaged groups except the relatives of martyrs and veteran soldiers and disabled people. In this regard, whilst in Europe not only the citizens of the country may benefit from the social housing supply but also the immigrants and the refugees who are not able to find a house to settle both economically and socially. In Turkey the only group who may benefit from social housing supply is the citizens since the beneficiary is also the owner of the house.

The last difference is in terms of spatial and locational conditions. In Europe one of the main motivations in social housing construction is the social integration which is vital in terms of the sustainability of the social housing system in a country (Hansson & Lundgren, 2019). In the location determination and construction process, the authorities pay special attention to the mix of the different group of the people. For instance, the houses are built in the middle-income group neighborhoods, thus the children of the middle income and low-income group of people may go to the same school and socialize with each other which is socially a very significant concern. However, in Turkey there is no special afford on that issue. In fact, since the rent of the land in outside and the core of the city is lower than the central and preferable places, the land selection is made out of the city center and mostly at the periphery. Since the land determination is made by TOKİ and TOKİ builds middle income and luxury housing, the selection is generally made out of the city, especially in the houses for the lowest income people. These locations are also preferred by low-income people who cannot afford to buy a house in the city center. Therefore, it may be

said that there is no special afford for the people living in the poor houses in order not to be isolated from the rest of the society in Turkey.

As a result, the features of the social housing supply in Europe and in Turkey have been listed and after that the differences between these two examples have been determined. Both examples are named social housing; however, the process and the functioning are quite different. This difference lead to a difference in sustainability and success of the social housing implementations.

As it can be predicted from the definitions and the examples in Europe, in most of the parts, there are strong and successful social housing policies and implementations. There are several reasons behind this success. One of them is that there is a historically strong background of the social housing system. As it was mentioned before, the beginning of the implementations dates back to the 1890s. When these historical roots combine with the good policies and high respect to the human life and welfare policies, good examples occur. However, although there are good examples on social housing throughout the years in Europe, in the recent years with the decline in the public intervention to the market, a decline in the social housing implementations occurred as well.

The differences between European countries and Turkey are listed above. There is a rental social housing system in most of the European countries while in Turkey the system is based on owner-occupation. Moreover, in Europe the system is the combination of different stages of the administration and there are responsible non-profit housing associations. In Turkey, there is one responsible institution of the social housing implementations which is TOKİ. In Europe, the social integration of the different segments of the society is very important while in Turkey it is not a priority when determining the construction space. Furthermore, in most parts of the Europe the target groups have been determined properly and

different disadvantages groups have the chance to get an affordable housing, whilst in Turkey there is only financial constraints in target group determination.

6.2. Key Findings and Evaluation of the Case Study

Within the scope of the case study, as a result of the evaluation of four sample implementations and the conducted interviews, the evaluation of the findings is carried out in two phases and in the first phase, it is aimed to questioning the social housing implementations of TOKİ both for lowest-income and lower-middle income within the scope of the social housing criteria. In the second phase it is aimed to look forward to the sample implementations of TOKİ in order to have a deep research and to support the idea with the help of the answers of the interviews.

The first phase of the evaluation consists of the findings regarding to the social housing implementations of TOKİ with respect to the social housing criteria. Within the scope of the study, the housing implementations of TOKİ for lower-middle income group, namely social housing, are examined according to the determined social housing criteria. In addition to this, the statistical data and the quantitative data are collected in the literature review. The determination of the social housing criteria is significant since they light the research process. By mean that, in the overall research process, these criteria were used as the attitude of this study.

Furthermore, four sample social housing implementation of TOKİ were selected according to their types. Since this part of the research is conducted as online research, the availability of the information is the most important motivation in this phase of the study. Moreover, in order to get more diversified and realistic results, the implementations were selected as lowest-income, low-income and lower-middle income. Since TOKİ is the only responsible institution on housing provision for lowest and lower-

middle income people, most of the criteria of the implementations are the same. This is why, the type of the beneficiaries are one of the most variable parameters among these sample implementations. In order to evaluate these implementations, all the criteria determined in the previous chapters are used.

The first criteria is the social housing policy. This means that the social housing implementations need a specific determined policy in order to differentiate them from the other implementations. Since they deal with a specified group of people. In Turkey, social housing implementations of TOKİ are under the policies determined in Mass Housing Law (Law No.2487). However, since these policies were determined for the mass housing implementations, there is no specified law for the social housing implementations. Moreover, for the lowest-income houses, the policies are determined by both TOKİ and SYGM which are the responsible institutions on these type of social housing implementations. Therefore, although the implementations are subject to regarding laws, there is no specified social housing law that consist of the social housing policies.

The second criteria is the target group. It is one of the most significant criteria of social housing implementations. In general, all the social housing implementations target low-income people who are financially most vulnerable segment of the society. Since they have a difficulty in finding affordable housing in the market conditions, they need to be supported to have a shelter. Furthermore, as mentioned in the social housing criteria section, in the urbanized societies, citizens allocate 20% and 35% of their monthly income to the housing expenses. This means that the target group needs to cover the ones who are not able to allocate %20 of their monthly income to the housing expenses. Moreover, the households with monthly income of minimum wage or below need to be the target group when considering this share of housing expenses in the overall income. However, in Döşemealtı, Beylerbeyi and Maşuk social housing examples there are

middle income people who are the beneficiaries of this service. Nonetheless, the beneficiaries who are able to pay these monthly payments cannot be considered as the target group of the social housing implementations. This means that there are people who cannot benefit from the service, since middle income people benefit from the service despite their financial ability to find a housing in the market conditions. This is the most significant deficit of the system that affects the reliability, continuity and efficiency of the system. This type of provision shows that most of the social housing implementations are actually mass housing implementations in TOKİ.

The third criteria is the housing tenure type. As mentioned in the social housing criteria section, there is no one type of housing tenure that measures the social housing. In most of the European countries this type is rental housing while in Turkey it is as owner-occupation. Moreover, that one dimension housing tenure is not safe especially when it is owner occupation. This means that one dwelling means one beneficiary since after the completion of the payment process, the beneficiary becomes the owner of the dwelling. Accordingly, in order to meet the housing need of low-income groups there is a need for the housing unit as much as the amount of the beneficiaries. However, in the rental housing system, more than one household could benefit from the system in same housing in different times. Furthermore, the social housing state of a housing might not last forever. In other words, after the completion of the dwelling the beneficiaries get the title deed and the right to sell the housing as well. Moreover, for some of the lower-middle income houses, there is no condition to be able to sell the house after the completion of the payments. Therefore, the aim here is not always to meet the housing need of people who are vulnerable on having housing in the market conditions. This makes these implementations as mass housing instead of the social housing.

The fourth criteria is the subsidies. As mentioned before, there are several subsidies on social housing implementations since the target group contain vulnerable segment of the society. For instance, for the lowest-income houses there is no down payment in the beginning of the provision. Moreover, the monthly payment is 100 TRY for 270 months. In addition to these, the real estate fee is exempt from VAT. For the lower-middle income houses the most important subsidy is the below-market prices. Moreover, there are small down payments that differs according to the size of the housing and the monthly payment is less than the market conditions with long maturities. However, especially for the lowest-income group of people, despite all these subsidies it is difficult to pay even the small amount of money for long maturities. Since most of the lowest-income beneficiaries do not have a regular job. Therefore, especially for the lowest and low income group of people, there is a need for an extra effort on subsidies.

The fifth criteria is the type of the provider. Although there are examples that consist of different type of providers in the world, in the Turkish case currently the only social housing provider is TOKİ. There are partners like SYGM in some implementations such as the lowest-income houses . However, in the overall perspective the only responsible institution is TOKİ. Moreover, since in the neo-liberal world the state interventions on social concerns have been decreased, there is a need to widen the scope of the providers and the collaboration among different institutions in order to decrease the load on one institution and develop the capacity of the implementations.

The sixth criteria is the duration of the provision. The social housing implementations are the services that occurs from a need and the duration of the provision of these services needs to be unlimited. Accordingly, the duration of the provision in TOKİ implementations is not limited since the right of the housing belongs to the beneficiary after the completion of the total payment. However, there are conditions that end the contract and the

right of the dwelling. When it is determined that the beneficiary himself, his spouse or children do not reside in the house until the debt is over, their contracts are terminated. Moreover, for the lowest and low income group houses, there is a condition that before the completion of payment process, which is more than 20 years, the beneficiary could not transfer his/her right to a third person. However, this is not valid for the middle income houses which are also stated as social housing by TOKİ. Therefore, this unlimited time of the provision is a positive side of the system, however when considering the socio-economic conditions of the beneficiaries and the long maturities in the payment process, it might be a push for the beneficiaries to get outside of the system. Since they might have difficulties on the payment process. Thus, there is a need for an alternative way of tenure such as rental housing which has also unlimited duration and suitable for the ones who do not willing to pay for long maturities.

The seventh criteria is the social integration. According to the literature review and the responses of the subject matter experts, one of the most criticized features of social housing implementations of TOKİ is the location determination. Because of the priorities in the financial concerns, the implementations are constructed mostly out of the city center and the high-income houses are constructed in the city-center. This condition causes social exclusion for the beneficiaries of the social housing implementations. In other words, it is expected that the implementations are built in areas where different segments of the society come together. As it is seen in the sample implementation, some of them are relatively close to the city-center while some of them are very far from the city-center. When considering the socio-economic condition of the beneficiaries, it is difficult for the ones who work in city-center. This is why, the beneficiaries might regret and leave the housing and it is a bad effect on the sustainability of the system. Although, in some of the implementations there are lower-middle income people living together, it is not sufficient to say that TOKİ

social housing implementations concern the social integration. Therefore, it is proper to say that in most of the social housing implementations of TOKİ the social integration criterion is not met satisfactorily.

In this phase of the study, it is seen that the TOKİ housing implementations meet most of the social housing criteria, especially the lowest-income houses. However, their share is just 17,97 % in overall 86,27 % social housing implementation discourse (TOKİ, 2019). Furthermore, there are deficits of the system as well, such as the lack of the certain policies and subsidies and the location of the implementations which limit social integration. The rest of the implementations, which are lower-middle income houses, are questionable about the target group since they contain beneficiaries who are already able to find housing in the market conditions. Thus, they prefer to live in cheaper conditions.

The second phase of the evaluation consists of the findings of the interviews which were conducted with the subject matter experts, namely the employees in TOKİ. Within the scope of interviews, the approaches and knowledge of the employees on lower-middle income housing implementations of TOKİ are conducted. In addition to this, the statistical data and the quantitative data are collected in the literature review. First of all, since the respondents are the employees of the institution at the same time, it is easier to evaluate the system since they are aware of the deficits of the institution and challenges that the institution faces. In this context, the perceptions of the employees of TOKİ on lower-middle income housing implementations of TOKİ were gathered. Employees generally work in the different units of the institution; however, they are within the implementation of social housing processes somehow. Since they are not the main decision makers on social housing implementations, the opposite opinions on the implementations were also gathered.

Their intervention on the process is limited and this makes a criticism on the subject. Their preferences differ from each other according to the personal approaches and perspectives. Some of the employees consider regarding implementations effective, while the other do not for different reasons.

As a general evaluation, the size of the buildings are criticized by some of the employees which effects the efficiency of the implementations. However, some of them think that the size of the building is sufficient for the beneficiaries. Moreover, there are different options for the crowded household. However, it is important to know that the price of the buildings differ according to the square meter. In other saying, the size up to 85 square meter is called low-income housing, the size between 85 and 120 square meter is called middle-income housing and the size more than 120 square meter is called high-income housing according to the sayings of the employees. Moreover, when considering the average household size in Turkey which was 3.4 in 2018 (TUIK, 2018), and the household size of the target group, the size of the low-income buildings is not sufficient for a quality life standard. Nevertheless, the aim of the social housing implementations is to reduce the housing need of the low-income people. However, as it is understood from the response of the employees, the size of the buildings is not sufficient for the beneficiaries. Moreover, as some of the employees declared there are large sized buildings of TOKİ as well, however the cost of the buildings is high.

According to the responses, the main and most significant problem of TOKİ is the budget which is only supplied within the institution. This financial limitation is behind all the deficits of the system and it causes the implementation not being social housing. The reproduction of the system is provided with the selling of the houses. However, since the houses are built in 2 years, and the payment process is completed in 20 years, the sustainability of the system is not possible in normal conditions. For this

reason, TOKİ needs to earn money for running the process, which are the Emlak GYO constructions with high profits. All the employees complain about this limitation and the reason behind all these deficits in the system are arise from the financial issues. As it was mentioned before, the independent budget of TOKİ is needed to be developed and the state subsidies are needed to be supplied for TOKİ for social housing provision. Furthermore, as the employees indicated, there is need or the collaboration among the institutions, local governments and public bodies on the social housing subject in order to make the system run properly.

The target group of the implementations is low-income households who cannot find a place in the market conditions. Theoretically it overlaps with the main aim and effort on the policies. Moreover, there are deficits in the social housing implementation of TOKİ which let the people who are out of the target group benefit from the system. There are different dynamics that citizens found, however they are needed to be fixed. The system is for low-income people, and the target must not be shifted.

Moreover, in order to run the system, TOKİ constructs housing for the high-income people with high profit rates. This means that there is a division in the tasks and efforts of TOKİ which is an institution for constructing social housing mainly. In order to increase the efficiency, the duty division of TOKİ within the institution need to be prevented and a state intervention is compulsory for this condition. With the financial help of the state, there would be no need for the profitable implementations in order to run the system.

Another critical issue is that all the employees have no information regarding the discourse of TOKİ about 86,46 % share of social housing implementations in overall implementations of TOKİ. Moreover, after answering the questions and creating awareness on the employees, they

questioned the rate which does not calculate the effectiveness and quality of the system.

One of the most criticized part of the social housing implementations of TOKİ is the type of tenure. In other words, the provision in Turkey is conducted by the owner occupation system, unlike the rental system in Europe. This means long years of loan payback for the low-income people. Since the income level and the life conditions may change in years, it is not certain for the beneficiaries to see the financial future. Although according to one of the employee's discourse the low-income people are willing to pay the money in order to own a house since this is seen as the only chance for them, it is unfavorable to serve the owner occupation as an only way. Since one of the reasons of the success of the European examples is the rental housing attitude. Moreover, in Turkey one household means one housing and in order to prevent the housing need, there is a need for social housing equal to the numbers of the beneficiaries. Furthermore, if the purchase of the high-income groups is also considered, the amount of the housing units is going to be increased out of an any objection which is a very significant problem for the urban areas and urban policies. When considering the general attitude of the Turkish citizen in housing ownership, an alternative way to housing tenure type is a good way to diversify the provision.

As it was mentioned, the land is supplied by the state as a public domain which reduces the cost of the social housing critically. However, the lands are mostly out of the urban areas where the rent is low, even with no infrastructure services. Nevertheless, beneficiaries do not prefer to live outside of the city and in time the attachment to the social housing decreases. Accordingly, people leave their houses because of the locational problems. Therefore, the location determination process is very significant for the social integration among different segments of the society.

As a result of the study, the thesis is conducted in two phases. At that sense, the first phase was very significant on determining the framework of the system in Turkey. Moreover, the determined social housing criteria led the research to be completed with comparing them with the TOKİ example. Moreover, the results obtained in the interviews indicate some meanings and awareness for the researchers in the planning discipline, urban policy making and the public. Different subject matter experts from different disciplines who have the responsibility on the urban and social concerns have an important role in meeting the housing need of the low-income people. The superficial social housing policies create some unexpected social and physical situations in the urban areas.

In a historical context of process of social housing, in other words the housing supply for the low-income people, the unsystematic implementation in this regard created the squatter problem. Since the housing is a need for all people, the need must be fulfilled somehow. A planned and systematic solution prevents the rapid urban problems as well. The lack of any social or physical intervention in the housing provision for the low-income people creates massive urban problems and social problems which is more difficult to be solved.

Although according to discourse of TOKİ, social houses have an 86,46 % share in the total construction , the content of the implementations are needed to be examined carefully. There is a need for a comprehensive research and development activity before, during and after the social housing implementation process. Nevertheless, according to the interviewees as well there is a critical deficit in the research and development process of the social housing implementations. The most significant output is the numbers and the quantitative success is more important than the qualitative success. Since there is a financial limitation in the implementations of TOKİ, the quality of the work is not the priority of the administration, as the employees declared.

According to the results of this thesis, there is no limitation on saying that not all TOKI housing implementation for lower-middle income households can be considered as social housing with reference to the literature, social housing criteria and the findings of the research. Furthermore, it is true to say that except the lowest-income houses and some part of the low-income houses, the rest of the implementations are mass housing implementations. Similarly, they are supplied financially under the market conditions. However, they do not aim to meet the housing need of the vulnerable part of the society. Instead, there is a profit motive in these implementations. The way of implementation, the responsible institutions and the financial resources are needed to be extended and diversified. Since the target group of the social housing in TOKI is large and a comprehensive study in this regard is obligatory in order to be efficient for all the beneficiaries. Therefore, the answer of the research question is no and there is a need for better determined policies, better determined target groups, diversified housing tenure types, extended subsidies by the state, collaboration among different institution on this regard, preventing the sale the houses to the people out of the target group and lastly a strategic location determination which provides the social integration.

6.3. Limitations and Further Studies

This study has some potential limitations and the findings and of this research need to be seen with respect to those limitations. The most important possible limitation was that since the first phase of the case study was conducted by the online research, there might be a limitation on the finding of the proper and sufficient sources. Moreover, for the second phase, not all the employees were willing to answer the questions, especially when considering that this study criticizes the administration and the implementations. Accordingly, there was a risk on the reliability and objectivity of the findings. Since the employees could answer the questions according to the TOKI perspective. However, the online research could be

conducted properly with the online sources by both publications of the administration and by the academic resources in this regard. Moreover, in the interviews, the variety and reliability of the study has been succeeded with the objective answer of the employees.

This study is conducted regarding to housing implementations of TOKİ for lower-middle income people, namely social housing implementations as TOKİ stated, in Turkey with respect to the research question. Accordingly, the answer of question that housing implementations of TOKİ for lower-middle income people could be considered as social housing is search and regarding studies were conducted. The results are not satisfying on this subject since there are deficiencies in the social housing system. At this point, it is suggested that in the future studies, these deficits and the regarding solutions would be investigated. Since there is a need for a comprehensive study on this regard in order to be beneficial for the future of the implementation. Moreover, just as there is a need for an afford to improve the system by the policy makers and decision makers, there is a need for the researchers to contribute to the solution and development accordingly.

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APPENDICES

APPENDIX A: TURKISH SUMMARY / TÜRKÇE ÖZET

Bu tez çalışması, yazarın kişisel ilgi alanı olan sosyal politika kavramı ve bu kavramın en önemli uygulama araçlarından biri olan sosyal konut politikaları üzerinde şekillenmektedir. Geçtiğimiz yüzyılda çağın gereklerine uygun olarak çeşitli politikalar geliştirilmiştir ve geliştirilen bu politikalar temel olarak halkın refah seviyesini arttırmayı amaçlamaktadır. Bu politikalar özellikle sağlık, eğitim, barınma gibi insan hayatı için temel olan ihtiyaçlar üzerinde şekillenmektedir. Bu sosyal politika araçlarından en önemlilerinden biri de konut edindirme üzerine geliştirilen sosyal konut politikalarıdır. Özellikle değişen hayat düzenine uyum sağlamakta güçlük çeken vatandaşlar için bir fırsat olarak görülen sosyal konut politikaları, belli bir kesim vatandaşın barınma ihtiyacını karşılamada önemli bir role sahiptir. Bu tez çalışması kapsamında yazar Türkiye’de sosyal konut politikalarından sorumlu tek kurum olan TOKİ’nin faaliyetlerini incelemeyi ve belirlenen sosyal konut kriterleri kapsamında TOKİ’nin söylemlerinde geçen yüksek sayılar ve oranlardaki sosyal konut yapımını sorgulamayı hedeflemektedir. Bir başka ifadeyle, TOKİ’nin internet sitesinde yer alan söylemlerinde geçen 2018 yılına kadar yapılmış olan uygulamaların %86,46’lık kısmının yani 717.154 birim konut uygulamasının sosyal konut olduğu ifadesi çeşitli kriterler çerçevesinde sorgulanmak istenmiştir.

Bu tür söylemlerin arkasında çeşitli sebepler yer almaktadır. Bunların en başında TOKİ’nin kurumsal güvenilirliğinin ve popülerliğinin yüksek oranlar sayesinde arttırmayı hedeflemesidir. Bu sayede kamu gözünde

kurumsal itibarını üst düzeyde tutabilmektedir. Ancak yapılan işlerin niceliğinden çok niteliğinin sorgulanmasının gerekliliği bu çalışmanın çıkış noktalarından biri olmuştur. Bu bağlamda yüksek oranlarla reklam yapılmasındansa sosyal konut uygulamalarının hedef kitlesi olan kesimin konut ihtiyacının ne ölçüde karşılanabildiği, yapılan sosyal konut uygulamalarının belirlenen kriterler doğrultusunda sosyal konut olarak değerlendirilip değerlendirilemeyeceği ve bu uygulamalarının uzun vadede yapılış amacına hizmet edip etmeyeceği bu çalışmanın temelini oluşturmaktadır.

Sanayi Devrimi'nden sonra dünyada meydana gelen gelişmelerin insan hayatına etkileri de kritik olmuştur. Bir başka deyişle bu zamandan sonra ortaya çıkan kentleşme kavramı ile birlikte kent ve kentli kavramlarına yeni anlamlar yüklenmiştir. Yaşam standartlarının daha yüksek olduğu, hizmete erişimin daha kolay olduğu kent artık insanlar için de daha çekici hale gelmiştir. Daha iyi bir yaşam umuduyla kente göç eden insanlar kentte bir kalabalık yaratmış ve bu durum mevcut kaynakların daha çok kişiye paylaşılmasına neden olmuştur. Bu durum bazı sorunlara ve aksamalara neden olmuş ve akabinde bu sorunların çöümü için gerekli politikaların geliştirilmesi için çalışmalara başlanmıştır. Bu noktada yükselişe geçen sosyal politikalar birçok alanda etkinliklerini göstermiş ve ihtiyaç sahibi vatandaşların ihtiyaçlarını karşılamak adına çok önemli bir hale gelmiştir. Bu politikalardan en önemlilerinden biri de sosyal konut politikalarıdır. İstihdam edilme umuduyla kırsal alandan kentsel alana göç eden vatandaşlar en önemli ihtiyaç ve haklarından olan barınmayı gerçekleştirmede çeşitli sorunlar yaşamışlardır. Bu noktada sosyal konut uygulamaları gündeme gelmiştir.

Kentte konut ihtiyacının önüne geçmek ve her kesime sağlıklı bir barınma ortamı sağlamayı temel alan sosyal konut kavramı birçok farklı ülkede birçok farklı şekilde uygulanmıştır. Örneğin bu uygulamalar Avrupa gibi gelişmiş ülkelerde Sanayi Devrimi sonrası doğan ihtiyaca paralel olarak

hemen başlatılmış ancak Türkiye gibi gelişmekte olan ülkelerde bu durum İkinci Dünya Savaşı'ndan sonra gündeme gelmiştir. Belirtildiği gibi yalnızca zamanlamada değil aynı zamanda uygulama biçimlerinde de çeşitli farklılıklar olmakla birlikte her uygulamanın temelini oluşturan ortak özellikler de bulunmaktadır. Bu bağlamda tez çalışmasında yazar sosyal politika uygulamalarının kriterlerini belirlemiş ve Türkiye'deki ve Avrupa'daki birçok uygulama bu kriterler çerçevesinde incelenmiş ve değerlendirilmiştir. Bir başka deyişle söylemlerde yer alan sosyal konut uygulamaları ile kriterlere göre yapılan değerlendirmeler sonrası çıkan sonuçlar bazı uygulamalarda uyumlanabilmektedir.

Bu noktada tez çalışmasının başında bazı sorular gündeme gelmiştir. Bunlardan ilki Türkiye ve Avrupa'daki alt gelir grubuna ait sosyal konut uygulamalarının benzerliklerinin ve farklılıklarının ne olduğudur. Bundan sonra bir diğer önemli soru bu benzerlikler ve farklılıkların ile birlikte, ve gerçekleştirilen literatür araştırmalarından sonra elde edilen bulgular ışığında sosyal konut kriterlerinin neler olacağıdır. Belirlenen bu kriterler gerçekleştirilen tez çalışması için çok önemli olmakla birlikte çalışmaya bir temel oluşturmaktadır. Tüm bu sorular ve belirlenen kriterlerden sonra TOKİ sosyal konut uygulamalarının özellikleri belirlenmiş, uygulamalar bu doğrultuda değerlendirilmiş ve kurumun yoksul ve alt-orta gelir grubu için inşa ettiği sosyal konut uygulamalarının sosyal konut olarak değerlendirilip değerlendirilemeyeceği sorusunun cevabı aranmıştır.

Türkiye'de de çeşitli sosyal konut uygulama girişimleri yaşanmışsa da günümüze kadar gelen köklü bir uygulama bulunmamaktadır. Bununla birlikte 1984 yılında kurulan TOKİ ile birlikte yeni bir dönem başlamış ve zaman içinde kurum Türkiye'de sosyal konut uygulamalarının tek resmi uygulayıcısı konumuna gelmiştir. Kurumun kuruluş amacı bu olmamakla birlikte zaman içerisinde hem görev hem de işleyiş açısından çeşitli değişimler yaşamıştır. Tüm bu gelişmelerden sonra TOKİ günümüzde başlıca görevi sosyal konut üretmek olan, bununla birlikte finansal kaynak

sağlamak amacıyla, oranı az olmakla birlikte, yüksek kar oranına sahip konut uygulamaları da gerçekleştiren bir kurum haline gelmiştir. Bu ikili sistem TOKİ'ye yöneltilen eleştirileri de beraberinde getirmiştir. Sosyal konut uygulamalarının amacı piyasa şartlarında konut bulamayan vatandaşların barınma ihtiyacını piyasa şartlarının altında fiyatlarla ve insani şartları sağlayarak gidermektir. Bir başka deyişle bu uygulamalarda kar amacı güdülmemesi gerekmektedir ve uygulayıcı kurumların kar amacı güden uygulamalar yapması eleştirilere sebep olmaktadır. Bu noktada TOKİ de yüksek kar amacı güden çeşitli uygulamalar yapması nedeniyle eleştirilere hedef olmaktadır. Ancak kurum çalışanları ile yapılan röportajlar sonucu elde edilen sonuçlara göre devlet bütçesinde bir yere sahip olmayan sosyal konut uygulamalarını TOKİ kurum olarak kendi içerisinde finanse etmektedir. Uzun yıllar süren geri ödemeler düşünüldüğü zaman kısa vadede kaynak elde edebilmek adına TOKİ yüksek kar oranlı uygulamalar yapmaktadır. Bu durum da TOKİ'nin sosyal konut uygulamaları ile ilgili soru işaretlerine neden olmaktadır.

Farklı ülkelerdeki sosyal konut uygulamalarındaki doğru ve yanlışların ötesinde Avrupa'daki ve Türkiye'deki sosyal konut uygulamaları arasında çeşitli farklılıklar bulunmaktadır. Bu farklılıklar ülkelerin kendi özelliklerini de yansıtmakla birlikte sosyal konut davranışlarını da şekillendirmektedir. Bunlardan ilki konut edindirme yöntemlerindeki farklılıklardır. Avrupa'da sosyal konut uygulamaları kiralık konut şeklinde iken Türkiye'de konut edindirme üzerine kuruludur. Avrupa ülkelerindeki düşük konut edinim alışkanlıkları ve tam tersi şekilde Türkiye'deki yüksek konut edinim alışkanlıkları düşünülürse sosyal konut uygulamalarındaki bu fark anlaşılmaktadır. Avrupa ülkelerindeki kiralık sosyal konutların sağlayıcıları farklılık gösterse de uygulamalar temelde kar amacı gütmeyen çeşitli kurumlar tarafından sağlanmaktadır. Kiralık sosyal konutların önemli bir avantajı sosyal konut sisteminin sürdürülebilirliğine olanak sağlamasıdır. Bir başka deyişle faydalanıcı konuttan ayrıldığı zaman da

konut sosyal konut olma niteliğini devam ettirebilmektedir. Ancak TOKİ'nin sosyal konutlarının hakkı ödeme tamamlandıktan sonra tamamen faydalanıcıya geçmekte ve konut inşa ediliş amacının dışında bir amaç için üçüncü kişilere satılabilmekte ve dolayısıyla sosyal konut sisteminin dışına çıkabilmektedir. Uygulamalar arasındaki bir diğer fark da sağlayıcılar arasındaki farklılıklardır. Avrupa'da sosyal konutlar merkezi ya da yerel yönetimler tarafından sağlanabildiği gibi kar amacı gütmeyen konut kuruluşları tarafından da sağlanabilmektedir. Bunun yanında Türkiye'de ise sosyal konut uygulamalarının tek sağlayıcısı TOKİ'dir. Sosyal Yardımlar Genel Müdürlüğü ya da çeşitli belediyelerle işbirlikleri zaman zaman sağlansa da Türkiye'de sosyal konut uygulamalarının resmi tek sağlayıcısı TOKİ'dir. Bunların yanı sıra bir diğer farklılık ise hedef kitlenin kapsamıdır. Sosyal konut çıkış amacı olarak piyasa şartlarında kendi ekonomik durumuna uygun konut bulamayan kişileri hedef alsa da bu kesimin kapsamı uygulamadan uygulamaya değişiklik gösterebilmektedir. Bu bağlamda TOKİ örneklerinde yoksul ve alt-orta gelir grubu hedef kitle olarak alınırken Avrupa örneklerinde bu durum daha spesifik hale getirilmiştir. Bunların dışında bir diğer farklılık ise sosyal konutların konumlarıdır. Türkiye'de TOKİ sosyal konut uygulamalarının en çok eleştirildiği noktalardan biri uygulamaların konumlarıdır. Hazine arazisine konumlandırılıp, arsa maliyetini sıfıra indirip genel maliyet düşürülmek istenmektedir ancak, bu araziler genellikle şehir merkezlerinin dışında konumlandığı için bu durum uzun vadede çeşitli sorunlara sebep olabilmektedir. Bunun yanı sıra Avrupa örneklerinde konum belirlemeye ve dolaylı olarak sosyal entegrasyonu sağlamaya özen gösterildiği gözlemlenmiştir.

Daha önce de belirtildiği üzere bu tez çalışması kapsamında sosyal konutlar için bazı kriterler belirlenmiş ve çalışmanın öznesi olan TOKİ sosyal konut uygulamaları bu kriterler çerçevesinde incelenmiştir. Çalışmanın ana sorusu TOKİ sosyal konut uygulamalarının sosyal konut olarak

değerlendirilip değerlendirilemeyeceği olduğu için belirlenen bu kriterler sağlıklı bir sonuç elde edebilmek adına önem arz etmektedir. Sosyal konutu yalnızca bir konut olarak değerlendirmek eksik olacaktır, sosyal konut iyi işlenmesi ve sınırlarının doğru çizilmesi gereken bir sistemdir. Bir başka deyişle sosyal konuta erişim yalnızca belirli bir konuta erişim değil bir sisteme giriş yapmak demektir. Bu bağlamda bu sistemin sınırlarını iyi tanımlayabilmek adına belirlenen kriterler şu şekilde sıralanabilir;

- politika,
- hedef kitle,
- konut sağlama şekli,
- yardımlar,
- sağlayıcı çeşidi,
- konut tedarik süresi
- sosyal entegrasyon.

Tez çalışması süresi boyunca bu kriterler yazar tarafından yapılan literatür taramasının bir sonucu olarak doğmuş ve çalışma süresince bir nirengi noktası görevi görmüştür.

Türkiye'deki tek resmi sosyal konut sağlayıcısı olarak TOKİ'nin gerek farklı ekonomik gruplar için gerekse de alt gelir grubu özelinde farklı uygulamaları mevcuttur. Sosyal Yardımlar Genel Müdürlüğü ile işbirliği içerisinde toplumun en yoksul kesiminin konut ihtiyacını karşılayabilmek adına yapılan yoksul sosyal konutları ve alt-orta gelir grubu için uygulanan sosyal konutlar bu tez çalışması kapsamında incelenmektedir. TOKİ yoksul sosyal konutları toplumun ekonomik olarak en kırılgan ve dezavantajlı kesiminin barınma ihtiyacını karşılamak amacıyla SYGM ile işbirliği içerisinde sağlanan konutlardır. Bu konutlar genelde aylık 100 TL taksitlerle ve 270 ay vade ile sağlanmaktadır. Oldukça küçük olan bu konutlar yaklaşık 45-55 m² olarak inşa edilmekte ve balkonsuz

tasarlanmaktadır. Hitap ettiği kesimin hanehalkı büyüklüğü göz önünde bulundurulursa bu konutların uzun vadede sağladığı fayda konusunda soru işaretleri bulunmaktadır. Bunların dışında, alt-orta gelir grubu için sağlanan konutlar ise kendi içerisinde çeşitli farklılıklar göstermektedir. Bu konutlar fiyatları büyüklüklerine göre değişmekle birlikte 2+1, 3+1 ve 4+1 olarak inşa edilmektedir. Bu konutların büyüklüklerine göre gösterdiği fiyat farklılıkları aslında hedef kitesini de belirlemektedir. Bu noktada 3+1 ve 4+1 konutlar zaman zaman aman orta-yüksek gelir grubu tarafından tercih edilebilmekte ve bu durum sistemin güvenilirliğini ve etkinliğini sorgulatmaktadır.

Bu tez çalışması kapsamında, Türkiye'deki TOKİ sosyal konut uygulamaları belirlenen kriterler çerçevesinde değerlendirilmiş ve araştırma sorusunun cevabının bulunması hedeflenmiştir. Bu doğrultuda TOKİ sosyal konut uygulamalarının genelinde yapılacak bir değerlendirmenin yerine 4 TOKİ sosyal konut uygulaması örnek çalışma olarak belirlenmiş ve bu uygulamalar sosyal konut kriterleri çerçevesinde değerlendirilmiştir. Belirlenen sosyal konut çalışmalarından ikisinin yoksul sosyal konutlarını içermesine, diğer ikisinin de orta gelir grubu konutlarını içermesine özen gösterilmiş, bu sayede uygulamalar arasında farklılıkların gözlemlenebilmesine olanak sağlanmıştır.

Belirlenen örnek sosyal konut uygulamalarından ilki TOKİ Kusunlar sosyal konut uygulamasıdır. Sosyal konut kriterleri kapsamında belirlenen ilk kriter politikadır. TOKİ Kusunlar sosyal konut uygulaması, savunmasız bir grup insanı hedef kitle olarak aldığı için kendine özgü bir politikaya sahip en düşük gelir grubuna sahiptir. Bu nedenle, TOKİ Kusunlar Sosyal Konut Uygulamasında, düşük gelirli insanlar olan hedef grubun herhangi bir sosyal güvenlik kurumuna (SSK, BAĞ-KUR, Emekli Sandığı) tabi tutulmaması koşulu vardır. Ayrıca, bu tür uygulamalar hem TOKİ hem de SGYM tarafından sağlandığından politikaları bu kurumlar tarafından belirlenmektedir. Bir diğer kriter olan hedef kitle çerçevesinde, TOKİ

Kusunlar sosyal konut uygulamasının hedef kitlesi, toplumdaki en dezavantajlı gelir grubunu ifade eden yoksul kesimdir. Üçüncü kriter olan konut sağlama şekli için, uygulama kapsamında, 20 yıldan fazla süren ödemelerin tamamlanmasından sonra, sistemin faydalanıcıları içinde buldukları konutun sahibi olabilmektedir. Bir diğer kriter yardımlardır. Bu uygulama en başta verilen peşinattan muaftır. Faydalanıcıların 270 ay boyunca aylık 100 TL ödeme yapmaları gerekmektedir, bu da piyasa koşulları göz önüne alındığında çok küçük bir miktara denk gelmektedir. Bir diğer kriter sağlayıcı çeşididir. TOKİ Kusunlar sosyal konutunun sağlayıcısı SYGM ile ortak çalışma ile TOKİ'dir. Sonraki kriter konut tedarik süresidir. Bu uygulama açısından bakıldığında, toplam ödeme tamamlandıktan sonra konut hakkı faydalanıcıya aittir. Ancak, alıcının kendisinin, eşinin veya çocuklarının borç bitene kadar ikametgahta kalmadığı belirlenirse, sözleşmeleri feshedilir. Son kriter sosyal entegrasyondur. TOKİ Kusunlar sosyal konut alanı şehir merkezine 17 km uzaklıktadır. Ayrıca, uygulamaya yakın konut alanı yoktur. Bunun, yararlanıcıların toplumun farklı kesimleriyle sosyal entegrasyonu üzerinde olumsuz bir etki yarattığı söylenebilmektedir.

Tez çalışması kapsamında belirlenen ikinci örnek uygulama TOKİ Döşemealtı sosyal konut uygulamasıdır. Sosyal konut kriterleri açısından bakıldığında ilk kriter politikadır. En düşük gelir grubuna sahip konutlar için politika TOKİ Kusunlar sosyal konut uygulamasıyla aynıdır ve alt-orta gelir grubu için politika, 2487 sayılı Toplu Konut Kanunu'nda belirlenmiştir. İkinci sosyal konut kriteri hedef kitledir ve bu uygulamanın faydalanıcıları düşük gelirli, alt-orta gelirli gruptur. Üçüncü kriter olan konut sağlama şekli için, aylık ödeme bu uygulamada konut türüne göre değişmektedir, ancak amaç yararlanıcıların kendi konutlarına sahip olmasını sağlamaktır. Bir diğer kriter yardımlardır ve yoksul grubu uygulamalarının yararlanıcıları için, sürecin başında peşinat ödenmez. Ayrıca, konutların aylık ödemesi 100 TL olup yıllara göre enflasyona

paralel artış görülmemektedir. Bunların yanı sıra, kaymakamlık ödeme zorluğuna yardımcı olmaktadır. Düşük-orta gelirli konutlar için ise başlangıçta düşük bir peşinat ödemesi vardır ve konutların aylık ödemesi piyasa koşullarının altındadır. Bir diğer kriter olan sosyal konutların sağlayıcı çeşidi için diğer tüm sosyal konut uygulamalarında olduğu gibi bu uygulamada da tek sorumlu kurum resmi olarak TOKİ'dir. Sonraki kriter konut tedarik süresidir. Yoksul kesim için sağlanan konutlarda ödeme için çeşitli yardımlar ve destekler sağlanmakta ancak alt-orta gelir grubunun belirli bir süre için aylık maliyeti ödeyemediği durumlarda hizmet onlar için sona ermektedir. Bu durumda, bu aşamada tam bir sosyal devlet tutumu yoktur. Son sosyal konut kriteri sosyal entegrasyondur. Bu bağlamda, bu uygulama şehir merkezinden 30 km uzak olmasına rağmen, aynı zamanda toplumun tüm kesimleri için konutlar vardır, bu durum sosyal entegrasyon açısından olumlu bir durumdur. Ancak, şehir merkezinden uzaklık, en düşük gelirli insanlar için hizmetlere ulaşma açısından zorlayıcı bir faktördür.

Üçüncü örnek uygulama TOKİ Beylerbeyi sosyal konut uygulamasıdır. Sosyal konut kriterleri açısından bakıldığında ilk kriter politikadır. Türkiye'de, 2448 sayılı Toplu Konut Kanununda tanımlanan bir sosyal konut sistemi bulunmaktadır ve sistem ilgili politikalarla beslenmektedir. Bir diğer kriter hedef kitledir ve bu uygulama alt-orta gelir grubunu hedeflemektedir. Üçüncü kriter olan konut sağlama şekli için, bu uygulamada asgari peşinat 18,188 TL, azami ise 33,271 TL'dir. Ayrıca, uygulama için asgari aylık ödeme 914 TL, azami aylık ödeme 1664 TL'dir. Tez çalışması kapsamında sosyal konut kriterleri belirlenirken belirlendiği üzere, sosyal konut uygulamalarında aylık ödeme uygulamanın sağlandığı ülkedeki asgari ücretin % 20'sinin altında olmalıdır. Ancak bakıldığında bu miktarlar Türkiye'deki asgari ücretin % 20'sinin üzerindedir. Bu bağlamda değerlendirildiğinde, bu aylık ödeme miktarlarını ödeyebilen faydalanıcılar sosyal konut uygulamalarının hedef grubunun dışında yer almaktadır.

Ayrıca, hedef kitle ve ödeme kabiliyetleri düşünüldüğünde, 180 aylık aylık ödemeler hedef kitle için tamamlanması güç görünmektedir. Bir diğer kriter yardımlardır ve TOKİ'nin alt-orta gelirli kesim için sağladığı konutlar için uygulanan sübvansiyonlar, piyasa fiyatları düşünüldüğünde düşük peşinat ve düşük aylık ödemelerdir. Yararlanıcılar toplumun en savunmasız kesimi olan yoksul gelir grubu olmadığından, bu uygulamaya ilişkin başka bir sübvansiyon bulunmamaktadır. Bir diğer kriter olan sosyal konutların sağlayıcı çeşidi için, önceki iki uygulama ile aynı şekilde, Türkiye'de sosyal konuttan sorumlu tek kurum resmi olarak TOKİ'dir. Sonraki kriter konut tedarik süresidir. Türkiye'de sosyal konut uygulamaları konut edindirme sistemine dayandığı için, ödeme sürecinin tamamlanmasından sonra yararlanıcı konutun tapusunu alır. Ayrıca, uygulamanın faydalanıcıları sözleşmeden doğan haklarını başlangıçta dahi üçüncü bir şahsa devredebilir. Bu durum, uygulamanın 'sosyal' bölümünün sürecin herhangi bir zamanında kaybolabileceği anlamına gelmektedir. Son sosyal konut kriteri sosyal entegrasyondur ve şehir merkezinden 15 km uzaklıktaki uygulamanın yeri, çevresinde başka yerleşimler olduğu için sosyal bütünleşmeyi mümkün kılmaktadır.

Dördüncü örnek uygulama TOKİ Maşuk sosyal konut uygulamasıdır. Sosyal konut kriterleri açısından bakıldığında ilk kriter politikadır. TOKİ Maşuk sosyal konut uygulaması da 2487 sayılı Toplu Konut Kanununa tabidir ve politikalar kanuna göre belirlenmiştir. Bir diğer kriter hedef kitledir. Bu sosyal konut uygulamasında, 1 + 1 ve 2 + 1 konutlar yoksul kesim için, 3 + 1 ve 4+1 konutlar alt-orta gelir grubu için sağlanmıştır. Uygulama kapsamında, 4+1 konutlar için maksimum peşinat 61.178,25 TL, aylık maksimum ödeme ise 2.331,68 TL'dir. Bu durum, uygulamanın bir kısmı için aylık ödemenin asgari ücretten daha yüksek olduğu anlamına gelir ve bu doğrultuda uygulama tamamen piyasa şartlarında konut ihtiyacını gideremeyen insanları hedef almamaktadır. Üçüncü kriter olan konut sağlama şekli için, diğer örneklere benzer şekilde, uygulama konut

edindirmeye dayalı bir uygulamadır ve uygulamanın amacı faydalanıcıların uzun vadeli kredilerle konutlara sahip olmalarını sağlamaktır. Bir diğer kriter yardımlardır ve TOKİ alt-orta gelir grubu için, piyasa fiyatlarının altında ve uzun vadeli ödemelerle konut hizmeti vermektedir, bu durumun dışında, alt-orta gelir grubundaki yararlanıcılar için başka bir yardım bulunmamaktadır. Bir diğer kriter olan sosyal konutların sağlayıcı çeşidi için, önceki iki uygulama ile aynı şekilde, Türkiye'de sosyal konuttan sorumlu tek kurum resmi olarak TOKİ'dir. Sonraki kriter konut tedarik süresidir. Ödeme sürecinin tamamlanmasından sonra, yararlanıcılar konutun tapusunu alırlar. Ayrıca, yararlanıcılar anahtar teslim tarihinden bir yıl sonra sözleşme haklarını üçüncü taraflara devredebilirler. Bu durum, bir konutun sosyal konut olarak inşa edildikten bir süre sonra bir piyasa konutu haline gelebileceği anlamına gelmektedir. Son sosyal konut kriteri sosyal entegrasyondur ve uygulamanın bulunduğu yer şehre bulunan 10 km'lik uzaklık ile faydalanıcılar için sosyal entegrasyona olanak vermektedir.

Tez çalışması kapsamında TOKİ'nin yoksul ve alt-orta gelir grubuna, yönelik konut uygulamaları yani sosyal konutlar belirlenen sosyal konut kriterlerine göre incelenmiştir. Bunların yanı sıra istatistiksel ve nicel veriler literatür taraması yapılarak toplanmıştır. Sosyal konut kriterlerinin belirlenmesi, bu araştırma sürecinde yol gösterici olması dolayısıyla önemlidir.

Bu tez çalışması kapsamında, yazar vaka çalışmasını iki aşamada gerçekleştirmiştir. Değerlendirmenin ilk aşaması TOKİ'nin sosyal konut uygulamalarına sosyal konut kriterleri kapsamında yapılan değerlendirmelere ilişkin bulgulardan oluşmaktadır. Yukarıda bahsi geçen vaka çalışması ışığında dört örnek sosyal konut uygulamasının özellikleri ortaya konmuş ve bu özellikler doğrultusunda TOKİ sosyal konut uygulamalarının genel bir değerlendirmesi yapılmıştır. Bu değerlendirme için, ilk kriterler sosyal konut politikasıdır. Türkiye'de TOKİ sosyal konut

uygulamaları, 2487 sayılı Toplu Konut Kanunu'nda belirlenen politikalar kapsamındadır. Bununla birlikte, yoksul konutları için politikalar bu tür sosyal konut uygulamalarından sorumlu kurumlar olan TOKİ ve SYGM tarafından belirlenmiştir. Bu nedenle, uygulamalar yasalar çerçevesinde gerçekleştirilse de sosyal konut politikalarını doğrudan etkileyen, özel ve kapsamlı bir sosyal konut kanunu bulunmamaktadır ancak bu kriterin teorik olarak karşılandığı söylenebilir.

Değerlendirme kapsamında incelenecek ikinci kriter hedef gruptur. Hedef grup sosyal konut uygulamalarının en önemli kriterlerinden biridir. Genel olarak, tüm sosyal konut uygulamaları toplumun finansal açıdan en savunmasız kesimi olan düşük gelirli insanları hedeflemektedir. Kentleşme oranının yüksek olduğu toplumlarda vatandaşlar aylık gelirlerinin % 20'si ile % 35'i arasında bir miktarı konut giderlerine ayırmaktadır. Bu durum, hedef grubun aylık gelirlerinin %20'sini konut giderlerine atıramayan kesimi kapsamı gerektiği anlamına gelir. Ancak Döşemealtı, Beylerbeyi ve Maşuk sosyal konut örneklerinde bu hizmetten faydalanan orta gelirli ve hatta toplumun birçok kesimine göre yüksek gelir grubu denebilecek hanehalkları bulunmaktadır. Bu, sistemin güvenilirliğini, sürekliliğini ve verimliliğini etkileyen en önemli eksikliklerdir. Bu da göstermektedir ki hedef kitlenin dışında kalan kesime sağlanan piyasa fiyatının altında konut hizmetinin sosyal konut uygulaması değil ancak finansal olarak benzer özelliklere sahip olan TOKİ'deki toplu konut uygulamalarıdır.

Değerlendirmenin üçüncü kriteri konut sağlama şeklidir. Avrupa ülkelerinin çoğunda sosyal konut uygulamaları kiralık konut olarak sağlanmakta iken, Türkiye'de ise konut edindirme şeklinde gerçekleşmektedir. Türkiye'de uygulanan konut edindirme şeklinde sosyal konut sağlamanın çeşitli dezavantajları bulunmaktadır. Bu bağlamda düşük gelirli insanların konut ihtiyacını karşılamak için, faydalanıcıların miktarı kadar konut birimine de ihtiyaç olduğu anlamına gelmektedir. Ancak, kiralık konut sisteminde, birden fazla hane aynı konuttaki sistemden

farklı zamanlarda faydalanabilmektedir. Bu nedenle, konut edindirmeye dayalı bir sistemde amacın her zaman düşük gelirli kesimin konut ihtiyacını karşılamak değil fakat bazen de konut satmak olduğu söylenebilir. Bu durum da Türkiye'deki bu konut satma amacı güdülen uygulamaların sosyal konut uygulamaları değil, TOKİ'nin toplu konut uygulamaları olduğu anlamına gelmektedir.

Tez çalışması kapsamında yapılan değerlendirmede dördüncü kriter yardımlardır. Hedef kitle toplumun finansal anlamda dezavantajlı ve savunmasız kesimlerini içerdiğinden, sosyal konut uygulamalarında çeşitli destekler ve yardımlar bulunmaktadır. Örneğin, yoksul sosyal konutları için hizmetin başında peşinat ve KDV alınmamaktadır ve 270 ay taksitle 100 TL aylık ödeme ile konut sağlanmaktadır. Alt-orta gelir sosyal konutları için ise en önemli destek konutlar için belirlenen piyasa şartlarının altındaki fiyatlardır. Bununla birlikte, özellikle yoksul kesim konutlarının faydalanıcıları için, tüm bu desteklere rağmen, piyasa fiyatlarının çok altında miktarları daha uzun vadeler için ödemek zordur. Bu nedenle, özellikle yoksul ve alt gelir sosyal konutlarının faydalanıcıları için, bahsi geçen bu yardımlara ek olarak daha geniş kapsamlı yardım ve desteklere ihtiyaç bulunmaktadır.

Değerlendirmenin beşinci kriteri sağlayıcı çeşididir. Türkiye'deki sosyal konut uygulamalarına genel bir çerçeveden bakılacak olursa, tek sorumlu kurum TOKİ'dir. Ancak günümüzde neo-liberal dünyada sosyal alanlara yönelik devlet müdahaleleri azaldığından, sosyal konut uygulamalarında bir kurum üzerindeki yükü azaltmak ve kurumun ve uygulamaların kapasitesini geliştirebilmek adına sosyal konut sağlayıcılarını kapsamını arttırmak ve çeşitlendirmek, bunlara ek olarak da farklı kurumlar arasındaki işbirliğini genişletmek uygulamaların başarısını ve etkinliğini arttırmak için önemlidir.

Tez çalışması kapsamında yapılan değerlendirmede altıncı kriter konut tedarik süresidir. TOKİ uygulamalarında konutun tedarik süresi sınırlı değildir, bir başka deyişle konutun hakkı toplam ödemenin tamamlanmasından sonra faydalanıcıya aittir. Ancak, sözleşmeyi ve konut hakkını sona erdiren koşullar vardır. Yoksul grubu ve alt gelir grubuna ait konutlar için, ödeme sürecinin tamamlanmasından önce faydalanıcı bu hakkı üçüncü bir kişiye devredemez. Ancak bu durum, TOKİ tarafından sosyal konut olarak ifade edilen orta gelirli kesim için sağlanan konutlar için geçerli değildir.

Değerlendirmenin yedinci kriteri sosyal entegrasyondur. Tez çalışması kapsamında gerçekleştirilen literatür taramasının bulgularına ve TOKİ çalışanlarının raporlarda verdikleri yanıtlara göre, TOKİ sosyal konut uygulamalarının en çok eleştirilen özelliklerinden biri uygulamaların konumlarıdır. Finansal kaygılardaki öncelikler nedeniyle, uygulamalar çoğunlukla şehir merkezinden uzak hazine arazilerine, TOKİ'nin yüksek gelirli kesim için inşa ettiği konutlar ise şehir merkezinde inşa edilmektedir. Ancak sosyal kaygılar çerçevesinde hazırlanıp sunulan sosyal konut uygulamalarının toplumun farklı kesimlerinin bir araya gelmesine olanak sağlayan yerlerde yapılması beklenmektedir. Örnek uygulamalarda görüldüğü üzere, bazı uygulamalar şehir merkezine nispeten yakın yerlere kurulurken, bazıları ise şehir merkezine oldukça uzak yerlerde inşa edilmektedir. Yine bazı uygulamalarda toplumun farklı kesimlerinin bir arada yaşamasına olanak sağlanıp sosyal entegrasyon sağlanırken bazılarının bu kriteri sağlayamadığı görülmektedir. Bu bağlamda TOKİ sosyal konut uygulamalarının sosyal entegrasyon kaygısını gütmeyeceği söylenebilir. Bu nedenle, TOKİ sosyal konut uygulamalarının çoğunda sosyal entegrasyon kriterinin tatmin edici bir şekilde karşılanmadığını söylemek doğru olacaktır.

Örnek TOKİ sosyal konut uygulamalarıyla yapılan değerlendirmeden sonra araştırmayı daha çeşitlendirebilmek ve derinleştirebilmek adına TOKİ'de

çalışan beş uzman ile, konu ile ilgili soruların yöneltildiği bir ropörtaj gerçekleştirilmiştir. Konunun uzmanları niteliğindeki bu kişilerin meslekleri Mimar, Şehir Plancısı ve Peyzaj Mimarı'dır. Ropörtaj sırasında 9 soru yöneltmiş ve bu sorular literatür taramasından elde edilmiştir. Bu sorular şu şekilde sıralanabilir;

- Sosyal konut kriterleri nelerdir?
- TOKİ'nin artı ve eksi yanlarını nasıl değerlendiriyorsunuz?
- Konut edindirmede konut sahibi yapma methodunun uygun bir yol olduğunu düşünüyor musunuz?
- Türkiye'deki konut ihtiyacı göz önünde bulundurulduğunda, sosyal konut yapımının yalnızca TOKİ tarafından sağlanmasının doğru olduğunu düşünüyor musunuz? Başka kurumlar da sürece dahil edilmeli mi?
- TOKİ sosyal konut uygulamalarının hedef kitlesinin kapsamı hakkında ne düşünüyorsunuz? Kapsamın daraltılması ya da genişletilmesine gerek olduğunu düşünüyor musunuz?
- TOKİ'nin söylemlerine dayanarak TOKİ uygulamalarının %86,46'sının sosyal konut olması hakkında ne düşünüyorsunuz?
- TOKİ'nin sosyal konut uygulamalarını karşılanabilirlik anlamında nasıl değerlendiriyorsunuz?
- Tüm bu değerlendirmelerden sonra TOKİ uygulamalarını karşılanabilir, Sürdürülebilir ve faydalı olarak değerlendiriyor musunuz?

Beş uzmandan bu sorulara cevap vermesi beklenmiş ve bazı sorulara birbirinden farklı cevaplar alınırken bazılarında da paralel cevaplar alınmıştır. Sorulara yaklaşımlar kişisel görüşler ve deneyimlere göre şekillenmektedir. Bu bağlamda, bazı kullanıcılar uygulamaları faydalı ve etkili bulurken bazıları ise tam tersi şekilde düşünmektedir. Genel değerlendirmelere bakılacak olursa TOKİ'nin finansal olarak devlet bütçesinde yer almaması büyük sistmatik sorunlara neden olmaktadır.

Düşük kar oranlarıyla inşa edilen sosyal Konutların geri ödemeleri uzun zaman almaktadır ve sistemin devamını sağlayamak adına yüksek kar oranlarıyla konut yapılıp satılmaktadır. Bu durum kurumun görev tanımında ve odak noktasında dalgalanmalara sebep olmaktadır. Bunun dışında bir başka sorun ise TOKİ sosyal konut uygulamalarının tamamının aynı tasarım üzerine yapılmalarıdır. İnşaat maliyetini düşürebilmek adına tünel kalıp teknolojisi kullanılmaktadır ve bu da tekdüze bir tasarıma çıkmaktadır. Bir başka sorun uygulamaların kent merkezinin dışında inşa edilmesidir. Yine finansal kaygılar güdülmesinden dolayı ve arsa maliyetini sıfıra indirip genel maliyeti azaltmak amacıyla konutlar devlet arazilerinin üzerine inşa edilmektedir. Bu durum da kentsel mekandan ve kent hayatından kopuk, sosyal bütünleşmeye elverişsiz mekansal alanların oluşturulmasına neden olmaktadır.

Bunun dışında Türkiye’de piyasa koşullarında barınma ihtiyacını karşılayamayan kesimin konut ihtiyacının karşılanması açısından önemli girişimler olduğu tüm çalışanlar tarafından ortak karar olmuştur. Bu bağlamda özellikle yoksul gruba sosyal konutların erişilebilir olduğu söylenmiştir. Finansal kısıtlamalar olmadığı takdirde daha iyi uygulamaların ortaya konabileceği, TOKİ’nin kurum olarak bu tutuma açık olduğu ancak finansal kısıtlamalar yüzünden yapılan uygulamaların sınırlı kaldığı ifade edilmiştir. Sınırlı sayıda sunulan sosyal konut uygulamalarına gösterilen yoğun ilginin de kuruma ve uygulamalara duyulan ihtiyacın önemli bir göstergesi olduğu ifade edilmiştir.

Bu tez çalışmasından elde edilen sonuçlara göre, alt-orta gelirli hane halkları için TOKİ konutlarının tamamının sosyal konut olarak kabul edilemeyeceğini söylenebilir. Ayrıca, yoksul gruba sosyal konutlar ve alt gelir gruba konutların bir kısmı dışında, diğer uygulamaların TOKİ’nin uyguladığı toplu konut uygulamaları olduğunu söylemek doğrudur. Toplu konut uygulamaları da sosyal konut uygulamalarına benzer şekilde piyasa koşulları altında fiyatlarla tedarik edilirler. Ancak bununla birlikte,

toplumun finansal olarak savunmasız ve dezavantajlı kesiminin konut ihtiyacını karşılamayı amaçlamazlar. Bunun yerine, bu uygulamalarda bir miktar kar elde edilmektedir. Bunların yanı sıra, sosyal konut uygulamalarında uygulama şekli, sorumlu kurumlar ve finansal kaynakların genişletilmesi ve çeşitlendirilmesi gerekmektedir. TOKİ'deki sosyal konutların hedef kitlesi geniş olduğundan ve tüm faydalanıcılar için verimli olabilmek amacıyla bu konuda kapsamlı bir çalışma yapılması zorunludur. Bu nedenle, TOKİ'nin söylemlerine göre yapılan uygulamaların %86,46'sının sosyal konut olup olmadığı sorusunun cevabı hayırdır ve daha iyi belirlenmiş politikalara, daha iyi belirlenmiş hedef gruplara, çeşitlendirilmiş konut kullanım süreleri türlerine, devlet tarafından genişletilmiş sübvansiyonlara, bu konuda farklı kurumlar arasında işbirliğine, evlerin hedef kitlenin dışında kalan kesime satışının önlenmesine ve son olarak sosyal entegrasyonu sağlayan stratejik bir yer belirlemeye ihtiyaç vardır.

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TEZİN ADI / TITLE OF THE THESIS (İngilizce / English) : Social Housing As a Solution for Housing Need of Low-Income: Evaluation of Housing Implementations of Housing Development Administration (TOKİ) For Lower-Middle Income Groups

TEZİN TÜRÜ / DEGREE: **Yüksek Lisans / Master** **Doktora / PhD**

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