

TİMLÖ: READING POST-WAR CONSTRUCTION AND ARCHITECTURAL POLICIES THROUGH A COMPANY

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ABSTRACT

This study aims to provide an alternative reading of the housing production policies of Emlak Kredi Bankası, the pioneering institution in Turkey's housing production since the early Republican period, through its establishment of TİMLÖ (Turkey Construction and Material Partnership) in the early 1950s. TİMLÖ was one of several contracting firms established by the Bank between 1950 and 1980, intended to diversify the Bank's approach to constructing the built environment through construction practices, technical research, and the production of construction materials. Operating particularly in Istanbul, Ankara, and Izmir, TİMLÖ executed the design and implementation of pioneering mixed-use housing projects at the individual and settlement scales. The study will first establish a general framework for the founding story of Emlak Kredi Bankası and its housing production practices. After briefly touching on other contracting firms of the Bank, the focus will shift to the establishment process of TİMLÖ and the housing projects it undertook. The spatial contributions of TİMLÖ to the modernization practices of the period, how these were reflected within its design framework, and their similarities and differences will be analyzed. As these relationships are established, it will become evident how they were realized within a network of actors in terms of design, implementation, and user relations, and how they contributed to the housing production practices of the period.

Keywords: Emlak ve Eytam Bankası, Emlak Kredi Bankası, TİMLÖ, Housing Production, Construction Policies.

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TİMLÖ: BİR ŞİRKET ARACILIĞIYLA SAVAŞ SONRASI İNŞAAT VE MİMARLIK POLİTİKALARINI ANLAMAK

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ÖZET

Bu çalışma, erken Cumhuriyet döneminden itibaren Türkiye'nin konut üretimindeki öncül kurumu olan Emlak Kredi Bankası'nın konut üretim politikalarına 1950'lerin başında kurduğu TİMLÖ (Türkiye İnşaat ve Malzeme Ortaklığı) üzerinden alternatif bir okuma yapmayı amaçlamaktadır. TİMLÖ, Banka'nın 1950-1980 döneminde kurduğu birkaç müteahhitlik firmasından biridir ve Banka'nın yapılı çevreyi oluşturmadaki yaklaşımına inşaat uygulama pratikleri, teknik araştırma ve inşaat malzemesi üretimi konularında çeşitlilik sağlaması için kurulmuştur. Özellikle İstanbul, Ankara ve İzmir'de faaliyet gösteren TİMLÖ, tekil ve yerleşke ölçeğinde karma işlevli öncül konut uygulamalarının tasarım ve uygulamalarını gerçekleştirmiştir. Çalışmada ilk olarak Emlak Kredi Bankası'nın kuruluş hikayesine ve konut üretim uygulamaları kapsamında genel bir çerçeve oluşturulacaktır. Banka'nın diğer müteahhitlik firmalarına da kısaca değinildikten sonra TİMLÖ'nün kuruluş süreci ve uygulamalarını yaptığı konut projelerine odaklanılacaktır. TİMLÖ'nün dönemin modernleşme pratiklerine mekansal olarak nasıl katkı sağladığı, bunun tasarım kurgusu içerisinde nasıl karşılık bulduğu, benzerlikleri ve farklılıkları ile analiz edilecektir. Bu ilişkiler oluşturuldukça tasarım, uygulama ve kullanıcı ilişkileri açısından nasıl bir aktör ağı içerisinde gerçekleştirildiği ve dönemin konut üretim pratiklerine nasıl bir katkı sağladığı görünürlük kazanmış olacaktır.

Anahtar Kelimeler: Emlak ve Eytam Bankası, Emlak Kredi Bankası, TİMLÖ, Konut Üretimi, İnşaat Politikaları.

Tür: Araştırma Makalesi

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1. INTRODUCTION

Turkish modernization is reflected in both the early Republican period and the transition to the Democrat Party era through economic and political discourses on housing. After being declared the capital in 1923, Ankara experienced a significant influx due to the relocation of government buildings and embassies, facing a serious housing shortage. However, during this period, an organized housing policy was not established, and efforts were generally limited to projects for government officials (Tekeli, 1996; Bozdoğan, 2012; Şenyapılı, 2016). In response to the economic challenges of the early Republican period, the government decided to establish national banks in various fields such as trade and industry to improve economic conditions and reorganized the capital distribution of some existing banks (Tekeli, 1996).

One of the newly established banks of the Republic, Emlak ve Eytam Bankası (Real Estate and Orphanage Bank), was founded in 1926 to finance the country's reconstruction after the devastations of the war. Serving as the first institution in Turkey to take on the responsibility for social housing finance and construction on a nationwide scale, the Bank played a crucial role in dealing with the financial aspects of housing finance and providing support to orphans until 1946 (Güvenç and Işık, 1999). Although the Bank did not officially adopt the duty of providing housing until 1946, it actively participated in providing credits for construction projects between 1926 and 1946 (Tekeli, 1996).

In 1946, Emlak Kredi Bankası (Real Estate Credit Bank) took over the Emlak ve Eytam Bankası, and with its unique applications in design principles and financial methods, it played a significant role, especially in financing the construction of public buildings in Ankara. The establishment of the Ministry of Reconstruction and Resettlement in 1958 marked important developments. After the establishment of the Ministry of Reconstruction and Resettlement, Emlak Kredi Bankası became affiliated with the ministry. Additionally, in 1946, İstanbul İmar Limited Company was established in partnership with Emlak Kredi Bankası and İstanbul Municipality, Ankara İmar Limited Company in partnership with Ankara Municipality, and in 1953, Turkey Building Materials Limited Partnership (TİMLO). In addition to these, Emlak Kredi Bankası conducted various research and practices related to housing production and financing. In 1951, a building savings system was established by Emlak Kredi Bankası, inspired by the German model. This system contributed to the strengthening of the Bank's capital. To encourage the building savings system, the Bank organized lottery draws among those who opened accounts at its branches, distributing housing or various cash prizes from Bank projects in these draws (Evimiz 60. Yıl, 1986).

Over the years, the Bank has constructed various types of residences. These diverse housing projects reflect changes in the Bank's design principles, architectural processes, construction technologies, and various cultural and social norms. Parallel to the development of Turkey's architectural history, it is observed that all architectural styles have been reflected in the Bank's residential architecture. In the 1930s, Emlak ve Eytam Bankası had its headquarters designed in an international style, while the nationalist ideas of the 1940s found expression in the Saraçoğlu Neighborhood project through an attempt at national architecture. As the late 1940s approached, these views were set aside, and modern architecture became dominant in the Bank's residential architecture. Criticisms of modern architecture in the 1980s also influenced the Bank's search for new mass housing models, leading to post-modern experiments.

The study aims to provide a general framework regarding the role and impact of Emlak Bankası (in general) as a state actor in housing production and residential architecture. After framing the general context of the Bank, the focus will shift to the housing production practices of TİMLO, a subsidiary of the Bank, in Istanbul, Ankara, and Izmir.

2. BUILDING THE MODERNIST APARTMENT: EMLAK KREDİ BANKASI THROUGH PERIODS

After taking over Emlak ve Eytam Bankası to become Emlak Kredi Bankası, the Bank has been a guiding actor in shaping housing production and architecture since 1946. It aimed to proliferate necessary urban development projects across the country and provide long-term, low-interest loans for these initiatives (Güvenç and Işık, 1999). The bank has endeavored to offer solutions to the housing problem in the country during different periods (Figure 1).

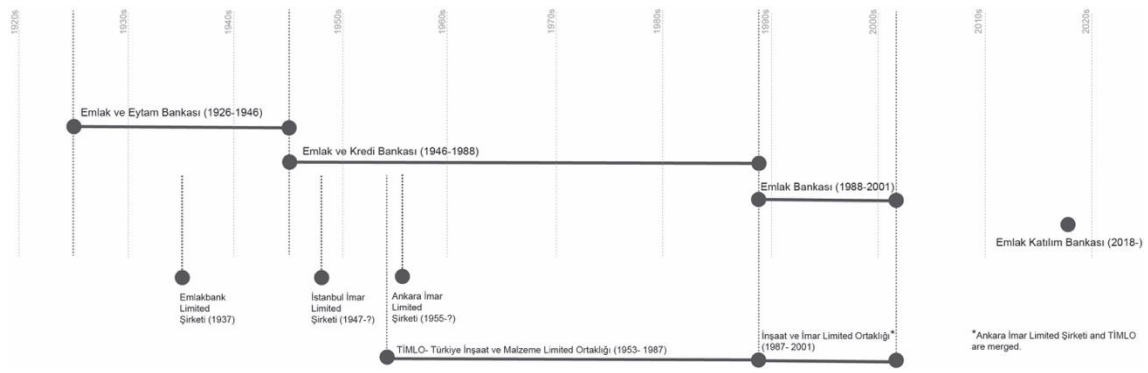


Figure 1. Development and subsidiaries of Emlak Kredi Bankası. (Öztürk, 2024).

2.1. Emlak ve Eytam Bankası Period (1926- 1946)

Between 1926 and the second half of the 1940s, the influence of the state's dominant ideology on architectural ideas is evident in the Bank's architectural production. Following its rebranding as Emlak Kredi Bankası in 1946, the Bank became a notable institution that served as a continuous research center and experimented with new housing typologies while contributing to the development of contemporary housing architecture to address the housing needs of that period.

In the early years of the Republic, industrialized building production for professional applications lagged behind Europe, and while the formal discourse of the 'New Architecture' captured the modern movement in Europe, there were limitations in the construction industry (Bozdoğan, 2012, pp. 208). The 1920s witnessed relatively low expenditures on housing in the construction sector (Arslanoğlu, 2010, pp. 92-94). During this initial period, the construction industry and material production had not yet developed. Influential architects of the time, such as Abidin Mortaş, emphasized the problems in the 'material field' and 'labor field' in his article in Mimar (1931, pp. 73-74). In later years, 'Sanayi Kongresi Raporları'

(Industrial Congress Reports) (1930, p. 372) highlighted the difficulties arising from the lack of standards in building materials. In 1927, 'Teşvik-i Sanayi' (Industrial Encouragement Law) aimed to partially address these problems by offering incentives to enterprises. However, thin structures and fixed furniture elements largely came from Europe, contributing to the limited expansion of the New Architecture beyond public buildings. The inability to supply construction materials, especially cement, had the greatest impact on the housing industry, worsening the already problematic housing production situation in Turkey.

Emlak ve Eytam Bankası struggled with financial difficulties due to the 1929 economic depression and the Second World War, which significantly affected the country's economic conditions. In 1937, a debate arose regarding whether a separate construction company should be established for the bank or if a construction department should be formed within the bank. As a result, Emlakbank Limited Şirketi was established in 1938 as the first step in the bank's efforts in the field of housing construction.

In its early years, the Bank produced various types of housing, ranging from single-family villas to high-rise apartment blocks, presenting a series of examples that demonstrated different approaches to social housing standards (Güvenç and Işık, 1999). Emlak ve Eytam Bankası has been a central element of the housing sector since 1946, undertaking various tasks such as providing loans for housing construction, constructing different types of housing, creating new urban environments, introducing new construction technologies and methods, and more. The establishment of material and labor standards and the rationalization of the construction process could only be achieved towards the end of the 1950s (Bozdoğan, 2012, pp. 207-208).

The state's first comprehensive housing production is the Saraçoğlu Mahallesi project, established in 1944 with no. 4626 'Memur Konutları Yasası' (Law on Civil Servant Residences). After 1946, the state, through Emlak Kredi Bankası, not only addressed the housing needs of the middle and upper-income groups but also aimed at the development of contemporary housing architecture. Saraçoğlu Houses consist of 75 buildings and 434 residential units. Designed as a neighborhood of low-rise row blocks, the houses were surrounded by green spaces, which also served as public areas (Tekeli, 1996). The design team was led by German architect Paul Bonatz and a team of architects he selected (Güvenç and Işık, 1999). Saraçoğlu Houses presents an early example of the Bank's understanding of social housing and production methods. Plan layouts reflects the idea of 'Traditional Turkish House' plan scheme (Bayraktar, 2011). This project also represents an early example for examining the Bank's design processes and operational methods. However, this early project by Emlak ve Eytam Bankası and Emlakbank Limited Şirketi is not sufficient to address the Bank's financial problems or the overall housing problem in the country, as it is a single initiative targeting a specific social class. This situation, jointly produced by the Bank's financial issues and the lack of housing policy in the country, led the government to establish a state-supported housing bank in Turkey, given the limited capacity to create an effective housing policy in the early years of Turkey.

2.2. Emlak Kredi Bankası Period (1946- 1988)

The weakened financial situation of Emlak ve Eytam Bankası and Emlakbank Limited Şirketi, due to the challenging economic conditions in Turkey and the increasing dimensions of the housing problem, particularly following World War II, led to changes in the identity and structure of the Bank (Güvenç and Işık, 1999). Another critical factor that contributed to the change in the Bank's identity is the severe housing crisis faced by Turkey after World War II. The changing economic policy of Turkey, led by the Democrat Party (DP) after 1950, initiated the industrialization of agriculture in many cities of Anatolia. This reform left many peasants unemployed, who had previously relied on agriculture for their livelihoods (Zürcher, 2014). Despite the establishment of Emlakbank Limited Şirketi, the Bank could not achieve stable income from its construction projects. Limited efforts proved insufficient to improve the Bank's financial situation and address the growing housing problem. This highlighted the need for an institution focusing on the housing problem. The establishment of a state-supported housing bank became crucial for providing housing in many cities. During this transformation, housing construction was generally carried out by individual small-scale contractors or cooperatives (Güvenç and Işık, 1999). The Bank strengthened its position in the sector by establishing Istanbul İmar Limited Ortaklığı in partnership with Istanbul Municipality, Ankara İmar Limited Şirketi, and Güven Sigorta Şirketi in collaboration with Sümerbank (Tekeli, 1996). The Bank also played an effective role in housing finance. One of the most impactful tools introduced by Emlak Kredi Bankası was the Yapı Tasarrufu Sistemi (Housing Savings System) (Tekeli, 1996).. The establishment of Yapı Tasarruf Sistemi was formulated as a solution to meet the increasing demand for credit when the Bank could not provide sufficient financing. This new financial model became a significant catalyst for facilitating housing finance in the 1950s (Tekeli, 1996). The initial stages of the Bank's housing projects represent Turkey's mission to modernize society, often carried out according to Western standards. The 1950s served as a showcase for practices that used architecture as a tool to create "modern lifestyles," a mission often realized in alignment with Western standards. The construction of housing, particularly as a catalyst for this social transformation, was emphasized. The construction of "modern" villas and apartments, reflecting ideal housing conditions, contributed to the "westernization" of the image of cities and communities (Gürel, 2012). Ideas for this modernization process were derived from urban and architectural models in the West and were locally implemented to suit Turkey's social and cultural conditions. Stylistic references, including ideals of the 'garden city' and CIAM principles, were also derived from European models.

By the 1960s, Emlak Kredi Bankası had changed its perspective on housing production in light of the new political conditions of the era. While continuing to apply modern architectural and planning principles, the understanding of the social state directed the Bank to research and develop housing projects focused on social housing. The Bank's development between 1964 and 1984 is strongly related to the new economic plan and the state of the housing problem. Although the main goal of Emlak Kredi Bankası was established with housing production, new budget allocations and financial constraints significantly impacted the bank's operations, weakening its housing activities. However, the Bank remained the only institution with experience in the country's housing sector. The experience gained by Emlak Kredi Bankası in construction over the years provided significant expertise in both organizational and structural aspects of the mission. Despite financial constraints, and expanding its operations nationwide, the Bank managed

to operate effectively throughout the country. Table 1 illustrates some significant residential structures implemented under the contractorship of subsidiaries under the Bank's auspices.

Tablo 1. Some of the important residential projects of EEB and EKB subsidiaries in İstanbul, Ankara, and İzmir between 1946-1980 (Çiçin, 2023; Güvenç and Işık, 2021).

	contractor	location	year	architect	type	additional function	style	current situation
Saraçoğlu Neighborhood	Emlak ve Eytam Bankası	Ankara	1944- 1947	Paul Bonatz	garden-city model, block apartment	park, sports area, children's playground	second national	restoration in progress
Levent Houses	İstanbul İmar Limited	İstanbul	1947- 1956	Kemal Ahmet Aru Rebiî Gorbon	garden-city model (detached houses, row houses)	market, school, park, sports areas, children's playground, casino, sanctuary, police station	early modern	in use, registered
Mecidiyeköy Houses	İstanbul İmar Limited	İstanbul	1947	Rebiî Gorbon Tank Emiroğlu	garden-city model (detached houses, row houses)	park, sports area, playground	early modern	unknown
Koşuyolu Houses	İstanbul İmar Limited	İstanbul	1951- 1954	Kemal Ahmet Aru Rebiî Gorbon	garden-city model (detached houses, row houses)	school, park, sports areas, children's playground, police station	early modern	in use
Fourth Levent Neighborhood	TİMLÖ	İstanbul	1954- 1956	Kemal Ahmet Aru	garden-city model, multifunctional block apartments	shops, cinema, sports areas, swimming pool, casino, night club, kindergarten, open green spaces, gas station, laundry	CIAM principles, international style	in use
Atatürk Boulevard Block Apartments	TİMLÖ	İstanbul	1954- 1957	Emlak Kredi Bankası project office	multifunctional block apartments	shops, stores, bank, casino, laundry, and service units within the passage	CIAM principles, international style	in use
Gülveren Houses	Ankara İmar Limited	Ankara	1954-1959	Emlak Kredi Bankası project office	social housing	park, school	modern	in use
Telsizler Social Housing	İstanbul İmar Limited	Ankara	1955- 1980	Emlak Kredi Bankası project office	social housing	school, park, sports areas, children's playground, market	post-war modern	in use
Kumrular Residence Complex	Ankara İmar Limited	Ankara	1956- 1957	Orhan Bolak Orhan Bozkurt Gazanfer Beken	multifunctional block apartments	shop, restaurant, nightclub, laundry room	post-war modern	demolished
İzmir Block Apartments	TİMLÖ	İzmir	1956- 1959	Emlak Kredi Bankası project office	multifunctional block apartments	shop, bank	post-war modern	in use
Ataköy First and Second Phase	TİMLÖ	İstanbul	1956- 1962	principle: Luigi Piccinato, seniors: Ertuğrul Menteşe, Eyüp Kömürcüoğlu and Muhteşem Giray	multifunctional block apartments	shops, cinema, sports areas, swimming pool, casino, night club, kindergarten, open green spaces, gas station, laundry	CIAM principles, international style	in use
Hukukçular Apartment Block	TİMLÖ	İstanbul	1958-1967	Haluk Baysal Melih Bırsel	multifunctional apartment block	shopping center, gasino, passage, American bar, clubhouse, laundry	CIAM principles, international style	in use
Yenimahalle Block Apartments	Ankara İmar Limited	Ankara	1957- 1964	Fahri Aydağ	multifunctional block apartments	school, shop, market, park, sports areas, mosque	post-war modern	in use
Ataköy Third and Fourth Phase	TİMLÖ	İstanbul	1963- 1966	Emlak Kredi Bankası project office	row block, point block	shopping center, school, children's playground, gasino, bank	post-war modern	in use
Vatan Street Block Apartments	İstanbul İmar Limited	İstanbul	1967- 1969	Birol Obuter Tanerî Alpaz Güner Özdümen	row block, star block	park, market	post-war modern	in use
Denizbostanlı Social Housing		İzmir	1969- 1980	Emlak Kredi Bankası project office	social housing (row block, point block, star block)	shopping center, school, children's playground, gasino, bank	post-war modern	in use
Yıldız Block Apartments	Ankara İmar Limited	Ankara	1976	Emlak Kredi Bankası project office	cinema, gasino, parking lot, pool	cinema, gasino, parking lot, pool	post-war modern	unknown

The Bank's housing activities between 1946 and 1964 can be classified under the category of 'early stages of housing' due to certain similarities in principles, encompassing significant mass housing projects. The

Bank's efforts to construct large-scale mass housing projects began with Levent Houses built by Istanbul İmar Limited Ortaklığı in 1949. Executed in four phases, Levent was the first project in Istanbul to provide housing on this scale. The design of the project follows principles similar to pre-war housing models in Europe. The initial phase of Levent included single or two-story detached, semi-detached, and row houses along with public areas such as a school, a small clinic, a mosque, and shops. With its large green spaces, wide avenues, and spacious interiors, Levent served as a tangible example of what was considered a 'modern lifestyle' at that time (Aru, 1956). The design approach focusing on the human scale adopted in the first phase of Levent was one of the main architectural principles transferred to future projects. Despite the Bank's continuous rhetoric of making everyone a homeowner, features such as expansive terraces, fireplaces, high-quality materials, and detailed construction work led to a significant increase in prices. The transition from the Bank's 'garden city' approach to more urban models following post-war housing principles began with the fourth phase of the Levent project and concluded with the Ataköy development.

3. TİMLO: RE-DEFINING HOUSING PRODUCTION

TİMLO (Türkiye İnşaat Malzeme Limited Ortaklığı), one of the companies established by Emlak Kredi Bankası, not only engaged in construction practices but also conducted technical research and produced construction materials while managing tourist facilities. Founded in 1953, TİMLO merged with Ankara İmar Limited Şirketi in 1987, adopting the name 'İnşaat ve İmar Anonim Şirketi' (Construction and Urbanization Company) (Registration statement of TİMLO, n.d.). Between 1953 and 1987, TİMLO constructed various types of residences, and this diversity is a result of the evolution of design principles, architectural processes, construction technologies, and cultural norms. The company redefined the relationship between interior and exterior spaces by incorporating buildings representing new spatial contexts in daily life. TİMLO gained attention with projects including beach motels, high-density apartment blocks, and multifunctional complexes. To better understand these aspects, a closer examination of the significant projects undertaken by the company will be conducted.

The Fourth Levent Neighborhood, an extension of the Levent Houses established by Emlak Kredi Bankası presents a collective housing project that reinterprets the 'garden city' theory based on the principles of Ebenezer Howards' 'Garden Cities of Tomorrow' (1902). This model, inspired by the English and German garden-city movements, created expansive neighborhoods comprising one or two-story detached houses with sloping roofs and rectangular windows set within large private gardens. It was organized within a network connecting peripheral roads and larger boulevards (Kansu, 2009).

Conceived in 1949 as a continuation of the initial three stages of the Levent Houses, this experimental project aimed to introduce innovative housing typologies while the construction of the second part of the Levent Houses project was underway (Güvenç and Işık, 1999). The Bank selected architect and planner Kemal Ahmet Aru for the project, signifying the Bank's commitment to international modern architectural principles. The Fourth Levent Neighborhood stands out as the Bank's first implementation of multi-unit, multi-story block apartments, showcasing a departure from traditional Turkish housing design. The project reflects a self-sufficient neighborhood design, incorporating a modern architectural language dominant from urban to housing unit levels. The Bank aimed to offer a new housing typology, aiming the

exploration of different scales of residential architecture, influencing the evolution of design principles, construction technologies, and cultural norms.

Analyzing the Fourth Levent Neighborhood from a construction system and material perspective, notable features include the use of a reinforced concrete skeleton system for the era's tallest residential block. Moreover, the project pioneered an innovative approach in Turkey by designating all open and green spaces as municipal areas, a practice that continued in subsequent housing settlements by Emlak Kredi Bankası (Aru, 1956). The reinforced concrete skeleton system offered more flexible plan designs compared to traditional load-bearing masonry systems. Natural stone cladding, a hallmark of the Levent Houses, continued to be used in specialized areas of the facades. To address material shortages during the period's economic challenges, the Bank entered direct production of building materials through its subsidiary TİMLO. Contemporary materials like BTB and glass bricks were produced and incorporated into the project, showcasing a commitment to modern construction practices (İnegöllü, 2000).

The Fourth Levent Neighborhood featured different block types, each with unique characteristics. The A block, comprising symmetrical apartments on each floor, introduced a private service corridor and a maid's room, reflecting an emphasis on residential functions. The ground floor of the A block accommodated shops, a cinema, a sports club, and a restaurant on the terrace floor, demonstrating a mixed-use focal point within the neighborhood. The H block, unlike the point blocks, featured three separate cores providing access to a total of six apartments on each floor. This block, with two-bedroom and three-bedroom plan types, showcased a variety in residential options. Both the A and H blocks, while sharing common features such as vertical differentiation of facades and personalized designs using vertical elements (Figure 2). Regarding the design principles in the project, construction methods, and use of modern materials, the project showcased the Bank's commitment to pioneering modern architectural practices. The adaptation of 'garden city principles', experimentation with housing typologies, and the introduction of new construction systems contributed to shaping urban landscapes in Turkey during this transformative period.

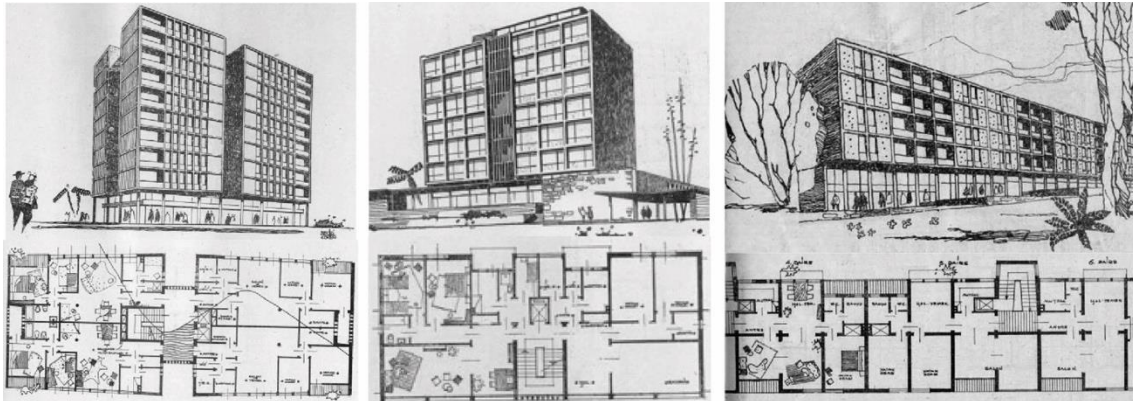


Figure 2. Fourth Levent Neighborhood, sketches, and floor plans
 A Type (left), O Type (middle) and H Type (right) (Aru, 1956).

The article (İstanbul Belediyesi, 1957) on the Atatürk Boulevard Block Apartments in Arkitekt commends Emlak Kredi Bankası for its success in providing contemporary comforts and solving sanitary and economic issues. The design and amenities of the project indicate the Bank's targeting of the upper-income group. The sizes of the residences, as well as the addition of new functions such as laundry rooms and garbage chutes for that era, signify the luxurious design of the residential blocks.

Similar to Emlak Kredi Bank's other multifunctional block apartments, the architectural language in the article is noted to resemble Le Corbusier's (İstanbul Belediyesi, 1957). The structure's ground and first floors are designed as stores, a passage, and an Emlak Kredi Bank branch. The passage entrance is provided from both the Boulevard facade and the side facade. Large stores continuing on the first floor with independent stairs are designed along the Boulevard facade. The passage features adjacent shops with service areas solved for their needs. Exhibition areas for shops are created on the blind wall of the stores inside the passage. Three separate residential entrances are defined on the front façade (Figure 3).

The same article observes a resemblance to Le Corbusier's architectural language, especially in the general sense of the Bank's other multifunctional block apartments. The building's facade facing the Boulevard is designed with horizontal monumentality, utilizing projections along two blocks to animate the mass with a simple and plain gesture. Unlike many previous projects where large and wide balconies were preferred, this project features small balconies opening from bedrooms within the two projecting blocks on the front facade and one small balcony for each living room on the rear facade. Additionally, small balconies facing the inner courtyard are designed. All facades are designed with horizontal windows at the parapet level, with large windows for the living rooms and smaller ones for the bedrooms, creating a rhythmic arrangement. The balconies maintain the same order as they are within the facade.

In Atatürk Boulevard Block Apartments and other examples like 4th Levent and Ataköy 1st and 2nd Phases, it is observed that features such as elevators, garbage chutes, and floor heating, prevalent in contemporary buildings, are absent in social housing. Multi-story buildings requiring elevators are limited, and generally, five-story buildings are preferred, with only staircases. Additionally, stoves are preferred as a heating system. While natural stone, ceramics, marble, and wood were integral parts of the design in previous examples, especially in facade designs, these materials are restricted. Room sizes, as well as balcony and window dimensions, are also constrained, leading to a uniformity in facade designs. It had been criticized that the upfront sale of residences was accessible only to the upper-income group. It suggested that the Bank and the Municipality should be focused on producing housing for low-income citizens rather than creating luxury homes (İstanbul Belediyesi, 1957).

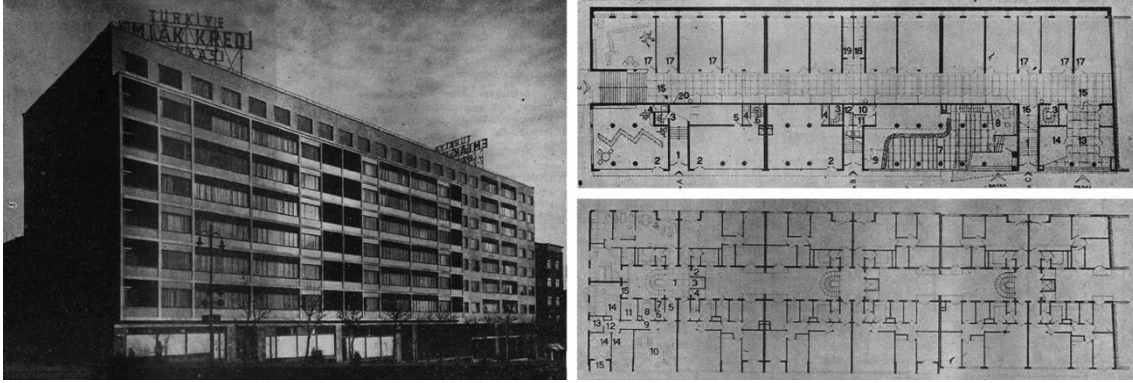


Figure 3. Atatürk Atatürk Boulevard Block Apartments model (left) and plans (upper right ground floor, lower right first floor) (İstanbul Belediyesi, 1957).

Izmir Block Apartments marked the Bank's first venture into the city, presenting an innovative solution that goes beyond responding to housing shortages, seeking to redefine the spatial and architectural dynamics of residential living in Izmir (Çinçin, 2023, p. 211).

The architectural ingenuity of the Izmir Block Apartments unfolded in plan and section, revealing a fragmented and dynamic solution that set it apart from conventional housing structures. This deliberate consideration of open spaces and the incorporation of sunlight into the units' design underscored a commitment to creating a living environment that prioritizes both functionality and aesthetics. This emphasis on spatial organization not only reflected to the practical needs of the residents but also contributed to the overall richness of the building's silhouette, making it a distinctive feature of the Alsancak (Çinçin, 2023, p. 212).

The integration of commercial and residential functions within the building's massing and facade design was crucial. The ground floor and the first floor were strategically designated for commercial and social functions, providing a dynamic interface with the urban context. The ground floor, acting as a transition between the public and private realms, was not merely a utilitarian space but a carefully designed area that contributed to the overall aesthetic and functional integrity of the building. This ground-floor differentiation was achieved through a setback on the first floor, accentuating both functional and formal distinctions and allowing for the introduction of two different facade types within the same block.

The facade design itself emerged as a critical aspect of the project, showcasing clear and fundamental changes that achieved a common design language while intentionally deviating from the conventional notions of symmetry and uniformity. This departure from traditional design principles injected a sense of dynamism and uniqueness into the architectural character of the Izmir Block Apartments.

The layout reflected an attention to detail and a deep understanding of the needs and preferences of urban dwellers. In B block, a symmetrical plan scheme was implemented, featuring two apartments on each side of a central core. The B block further refined this concept with two cores and four apartments per floor, while the A block embraced three cores and six apartments per floor. The entrance hall,

strategically positioned, seamlessly connected to the kitchen, which, in turn, was designed with a separate exit leading to the dining area (Figure 4). The consideration of multiple functionalities within these spaces not only optimized the use of available space but also reflected a nuanced understanding of contemporary urban living.

One of the defining characteristics of the Apartments was the deliberate integration of balconies into almost every room. These balconies, conceived in various forms, not only added a layer of spatial complexity but also provided residents with private outdoor spaces, blurring the lines between indoor and outdoor living. This thoughtful incorporation of balconies underscored the project's commitment to fostering a connection with the natural environment and enhancing the overall quality of life for its residents. By strategically incorporating commercial and social functions on the ground and first floors, the project aimed to establish meaningful connections with the urban context, contributing to the vitality and dynamism of the surrounding area. In doing so, it became not only a solution to the immediate housing needs but also a model for future housing developments in the Alsancak region, influencing the trajectory of urban development in Izmir.

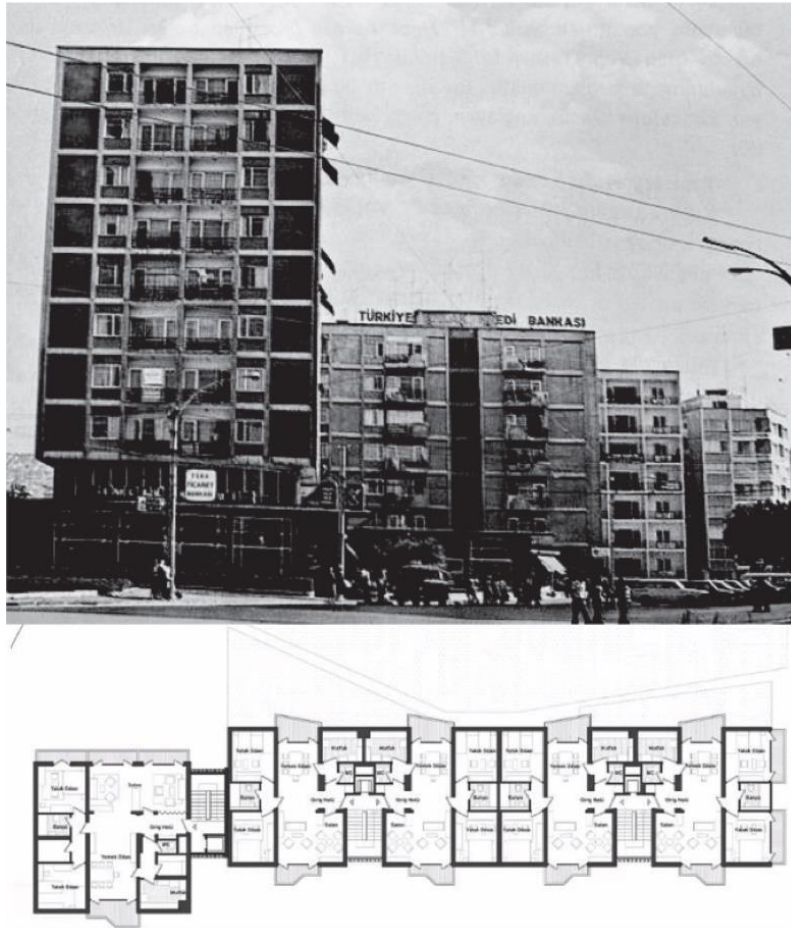


Figure 4. İzmir Block Apartments photograph (above) and B Type floor plan (below) (Çinçin, 2023).

Ataköy 1st and 2nd Phases represent early experiments in modern architecture within the context of collective housing in Turkish residential design, taking inspiration from European models. These projects hold significance not only due to their similarities with the bank's other endeavors but also due to their distinctive scale and processes. Diverging from the mixed-use approach of the 4th Levent Neighborhood, Ataköy introduces an experimental satellite city design, suggesting a new housing and settlement typology for large cities by incorporating different types of block apartments. The architects and planners of the Ataköy project adhered to contemporary architectural principles, referencing CIAM (Congrès Internationaux d'Architecture Moderne) meetings, and employing an 'international style' in planning and architecture.

In contrast to the 4th Levent Neighborhood, where commercial spaces were integrated with residential units, Ataköy strategically planned separate marketplaces in distinct units and neighborhood centers. This segregation of residential and other functions in the site plan design reflects the regionalization approach derived from CIAM principles. Structures with varying sizes, proportions, and heights were harmoniously placed within green public spaces, offering a view of the beach and the sea. The blocks of the 1st and 2nd Phases intertwined seamlessly, featuring different block types in the site plan.

Considering the orientation of the north-south axis in the placement and facade design of residential blocks, great care was taken to ensure that the shadows of the blocks did not obstruct each other. The design embraced fundamental elements of modern residential architecture, including free plan solutions, large windows, vibrant colors within pastel hues, gridal facade design, blocks elevated on pilotis or wide columns, terrace roofs, modern service and plumbing systems, and a core structure. These shared features imbued the blocks with a common architectural language.

Similar to the 4th Levent project, modern housing designs in Ataköy were not only approached from an architectural standpoint but were also linked to the modernization of living. The neighborhood design, with its comprehensive inclusion of social, commercial, and sports facilities, coupled with the residential plans featuring programmed spaces for living, working, kitchens, and service rooms, addressed modern living conditions and amenities. Different types of residences were designed with distinct features, reflecting the target demographic of affluent individuals rather than large families as the residences grew in size. The blocks were designed around 55 blocks ranging from three to 13 storeys, and 618 units with nine different dwelling types by Ertuğrul Menteşe (chief senior architect), with Muhteşem Giray, Eyüp Kömürçüoğlu and Ümit Asutay-Yümnü Tayfun, was conceived as a satellite city with free-standing blocks (Figure 5). In the article in *Arkitekt*, Menteşe (1958) mentions regarding the project, "The transformation of the Baruthane land into a modern city will not only meet a significant part of Istanbul's residential needs but will also cater to the coastline with the most modern facilities for the leisure and entertainment needs of tourists and Istanbul residents.". Just like many other collective housing projects, it was controversial whether the unit plans and building materials were targeted at the population truly in need of social housing (Bozdoğan and Akcan, 2012). The dwellings had spacious living rooms and four bedrooms. Emlak Kredi Bank explained this choice as a response to the 'needs of large Turkish families that reside with children and even grandchildren' (Bozdoğan and Akcan, 2012). The Ataköy project, an example of the collective housing design model produced in Europe throughout the 20th century, not only showcased the architecture of the residences but also presented modern lifestyle amenities. The project was

associated with the ideal of modernizing life, a narrative further linked to Prime Minister Menderes' vision of an American ideal.

In the design of the 1st Phase residences, elements such as ground floor pilotis for parking, mass form, facade design, and preferred colors gave the impression of drawing inspiration from Le Corbusier's Unité d'Habitation block. Additionally, Gürel (2012) noted similarities between these block apartments and Brazil's modern architecture, drawing parallels with Niemeyer's housing architecture. Overall, Emlak Kredi Bankası's projects during this period can be characterized by their interpretation of international modern residential architecture elements. Rather than tracing individual similarities and pointing to European examples, the general similarities are transparent, exhibiting international rational and functional massing, facade, and plan solutions. The bank's pioneering experimental project has become a noteworthy example in post-war Turkish modernist residential architecture.

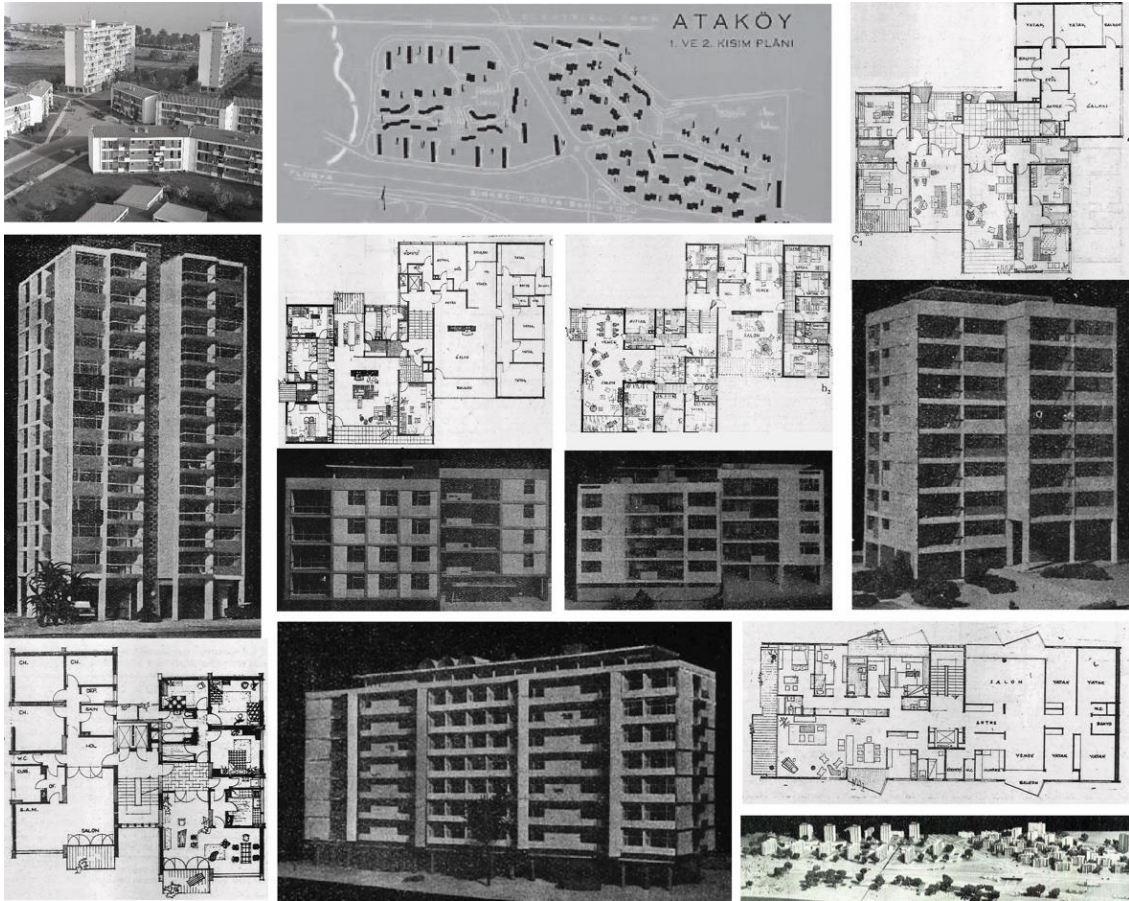


Figure 5. Ataköy 1st and 2nd Phase Apartment Types.

A Type (left), B Type (middle-left), D Type (middle-right), F Type (middle-lower), C Type (right)
 (Ataköy Sitesi, 1958).

Hukukçular Housing Block stands out as one of the earliest examples of cooperative housing, incorporating residential functions along with social and commercial spaces within a single block. Situated in Şişli, the building is considered a part of the rationalist movement led by Haluk Baysal and Melih Birsel, interpreting Le Corbusier's Unité d'Habitation (1952) with an emphasis on individuality. While the project for this multi-story building was discussed in 1958, military coup delays prolonged its construction, and it was eventually completed in 1967 (Bozdoğan and Akcan, 2012). Located on Büyükdere Avenue in Şişli, the building serves both residential and commercial purposes today, introducing the concept of consolidating community living in a single structure with the inclusion of social facilities and technical service units, pioneering a new way of site living in Turkey (Hukukçular Sitesi, 1961).

The block, surrounded by roads on three sides, cleverly utilizes the elevation difference to make the most of the ground and the space below. Hukukçular Housing Block comprises 12 simplex, 30 duplex, and 24 semi-duplex residences. While the typologies vary, all units feature three bedrooms and two wet spaces. Additionally, each residence is allocated a storage space on the third basement level, along with designated areas for stroller and bicycle parking (Hukukçular Sitesi, 1961).

Despite differing typological solutions, the design ensures that each apartment includes spaces for three bedrooms and two wet areas. Moreover, all apartments have a storage area on the 3rd basement floor, with separate parking spaces for children's strollers and bicycles. The block houses meeting and entertainment halls, a youth club, a pool, and both open and closed terrace areas, catering to the diverse moments of daily life. Constructed during a period when rational thought permeated Turkish architecture, emphasizing individual lives alongside humanistic movements, the building's design showcases a consideration for various moments in daily life through the layout of social facilities (Figure 6). The ground floor of the building elevates the residential block, creating openings at ground level, but over time, these areas have been filled with commercial functions. The initial design decision, given the not-so-busy location of the time, has evolved into a problem-solving role in subsequent years. To mitigate the prismatic mass effect of the building, setbacks and terrace areas were introduced, balancing fullness and emptiness. The diversity in housing typologies is evident in the facade, injecting movement into the mass. The modulation of the upper floor of duplexes introduces a different fourth floor in the modulation, creating a rhythmic repetition on the facade.

Rather than confining users to uniform spaces, the architects envisioned potential future needs in this block. Drawing inspiration from Le Corbusier's early architectural style, the architects synthesized a design that allows users to choose from three different typologies within the building. While some claim that the structure is a copy of Unité d'Habitation, the inclusion of three different typologies and the freedom of choice for users suggest that Hukukçular Housing Block was inspired by the project but produced with the architects' interpretation (Hukukçular Sitesi, 1961). In an interview, Birsel corroborates this inspiration but highlights the originality achieved in the design through various duplex applications, distinguishing it from the entirely semi-duplex archetype of Unité d'Habitation (Keskinbaş and Albayrak, 2003).

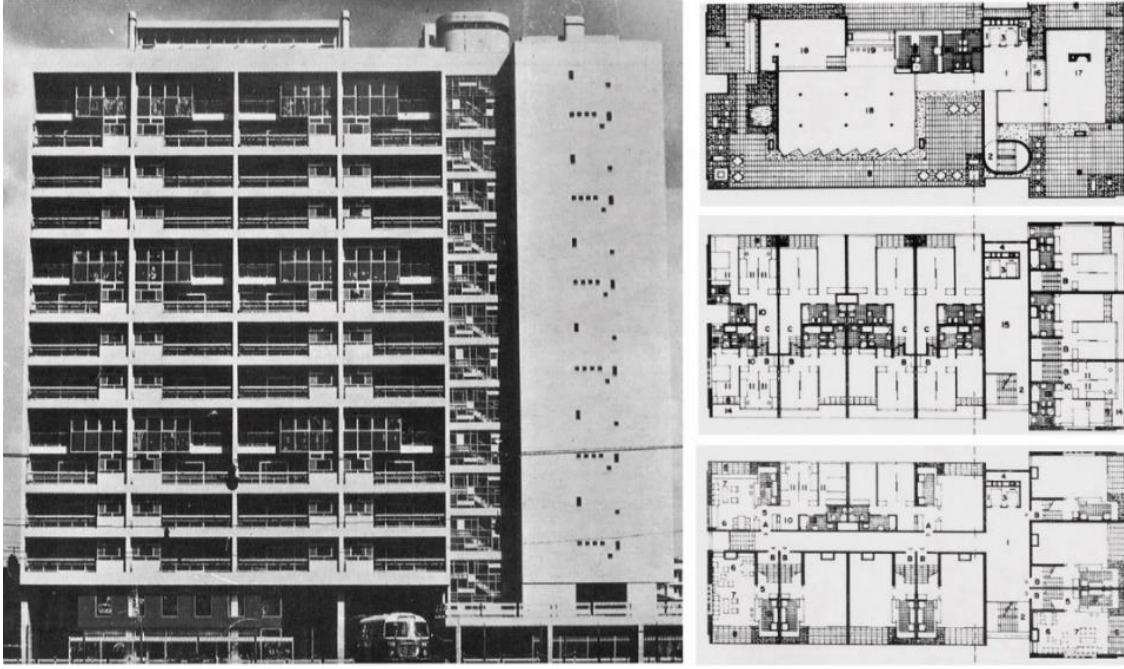


Figure 6. Hukukçular Housing Block photograph and floor plans (right) (Hukukçular Sitesi, 1961).
 A Type (left), B Type (middle-left), D Type (middle-right), F Type (middle-lower), C Type (right)
 (Ataköy Sitesi, 1958).

Following the construction of the first two phases, Ataköy's Third and Fourth Phases reevaluated the plan types based on the contemporary conditions and transformed them into social housing. Subsequently, within the the Bank's Istanbul Project Office, adjustments were made to the housing typology while adhering to the initial design and planning principles (Çinçin, 2023). This transformation not only affected the architectural types but also led to changes in the urban planning design. In the initial urban plan, the spatial design of the 3rd and 4th sections was conceived to resemble the character and housing typology of the 1st section.

The site plan design, maintaining the principles of modern architecture and planning, surrounded the neighborhood with a main road for vehicular transportation, while the inner areas were pedestrianized. The central hub of the neighborhood was designed with a school area and market program, and green open public spaces were distributed along the neighborhood. Consequently, high-rise blocks were kept to a minimum, and elevator facilities were only integrated into 13-story point blocks.

In Ataköy's 3rd and 4th sections, the investigation of social housing types revealed the continuation of a modern architectural language. Rational and simple floor plans were produced, maintaining the principles of modern architecture and planning. However, in contrast to the program diversity encountered in 4th Levent and the first two parts of Ataköy, there was a deliberate limitation in specialized spaces for functions such as service rooms and study areas. Living spaces had restricted dimensions, and efforts were made to minimize internal circulation within homes. Window and balcony sizes were reduced,

contributing to a simplified design approach. In the placement of housing types on floors, a preference for symmetry was evident over experimental variations. A limited number of housing plan proposals were put forward, and block types were designed to comply with social housing standards, offering various housing types with two or three rooms. This was in contrast to the numerous alternatives in Ataköy's 1st and 2nd sections.

On the S-type floor, there are four apartments with three bedrooms in two different types. The living spaces of these four apartments face different directions. In S1, although there is no separate kitchen entrance and office, the kitchen is associated with both the entrance and the night hall. In S2, a second small balcony is designed within one of the bedrooms. The balconies, strategically confined within mass limits, and the variations in their sizes added both movement and depth to the mass. Windows were designed at varying heights, with changes in window widths becoming a defining element of the facade design. Small protrusions and recesses given to the mass, different orientations of living rooms, alterations in window dimensions across different facades, and the thoughtful placement and sizes of balconies collectively contributed to the creation of a unique and distinctive character for this multi-story block type (Çinçin, 2023).

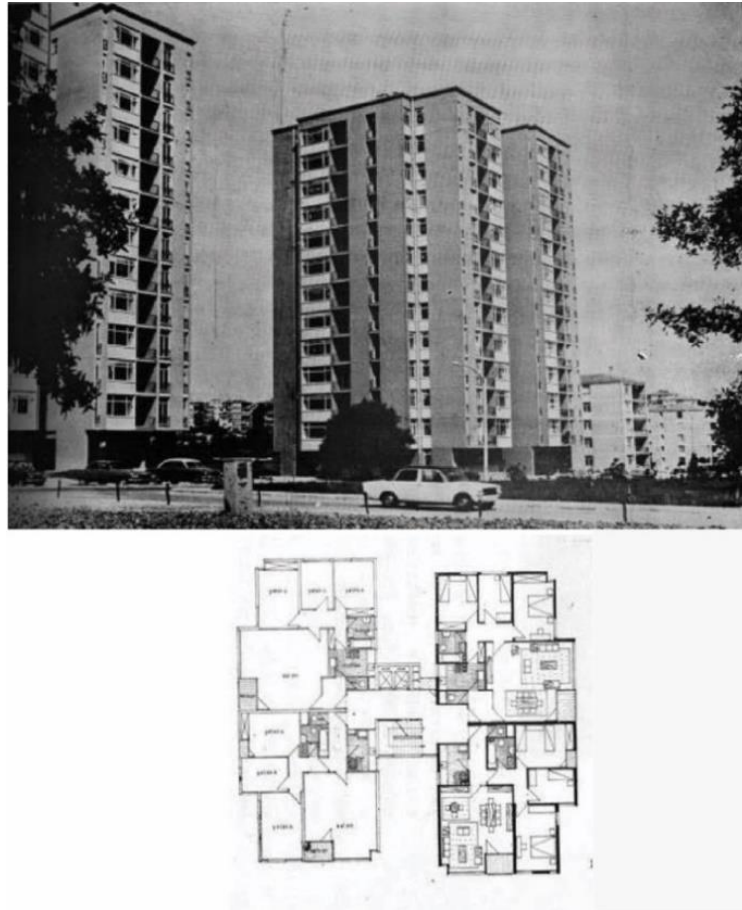


Figure 7. Ataköy 3rd and 4th phase photograph and floor plan (Türkiye Emlak Kredi Bankası Ataköy Sosyal Konut Uygulaması, 1965).

4. CONCLUSION

Emlak Kredi Bankası played a formative role in various aspects of Turkey's housing history, actively engaging in the construction of a wide range of housing projects over the years: low-rise villas, mid-rise apartments, multi-story blocks, high-rise apartments, gated communities, large-scale neighborhoods, and much more. Some of these projects included affordable housing, while others fell into the category of luxury housing developments.

The increasing inadequacy of housing was recognized by the Democratic Party government. In the 1950s, the party consulted with several professionals for a solution, including foreign urban planners, engineers, and architects such as Skidmore, Owings & Merrill, Donald Monson, Charles Abrams, and Bernard Wagner. In addition, the reviews and research of local professionals were expressed in the Birinci İmar Kongresi (First Reconstruction Congress), seminars organized by labor unions, and statistical analyses by various other professionals in the field (Tekeli, 1996). Emlak Kredi Bankası, with extensive experience in capital formation for cooperatives, housing production, and setting standards, played a decisive role. Between 1950 and 1965, Emlak Kredi Bankası constructed nearly 7,200 units, mostly in Ankara and Istanbul and primarily targeting lower-income groups (Şenyapılı, 2016). These units were much more luxurious than the 30-100 square meter housing units determined by the state's mass housing standards. The mistakes were made in the early development of construction cooperatives in Turkey, and the false expectations created during this period, remained uncorrected in subsequent years, becoming the source of problems in cooperative housing. Architect Zeki Sayar, the editor of *Arkitekt*, criticized both the government and Emlak Kredi Bankası for not providing affordable cooperative houses (Sayar, 1956). He also criticized the Architects' Association for not taking a more progressive stance in this regard. Sayar acknowledged the transformative effect of Emlak Kredi Bankası's housing projects, especially on Atatürk Boulevard and in Levent; however, he criticized the decisions related to design not aligning with the initially targeted principles of affordable housing, both in terms of design decisions and credit-related decisions (Sayar, 1956). Emlak Kredi Bankası faced criticism for not reaching low-income citizens, but considering the government's approach during that period, which did not prioritize housing production for low-income citizens, the bank did not shift towards social housing. The role the bank assumed as a government institution was to produce, disseminate knowledge, and guide housing development. The most significant step in introducing socially oriented housing in Turkey can be attributed to the transformation of the Ataköy project. While Ataköy 1st and 2nd phases became prominent examples of modern housing architecture, they were produced as luxury residences. After changes in housing policies, Ataköy's design decisions adhered to the main principles of urban planning, and housing types were reconsidered in Ataköy 3rd and 4th phases, focusing on social aspects. The change in housing typology in this project became an example for many architects and contractors and drew attention.

The lack of a goal for social housing in the 1950s by Emlak Kredi Bankası stemmed from the housing policies pursued by a state following liberal principles. Consequently, the Bank, with limited resources, turned to housing production for the middle and upper-income groups, aiming for both income generation and the creation of experimental projects. Emlak Kredi Bankası preferred to have its projects prepared by prominent architects and planners, fostering the emergence of experimental products in housing design from urban design principles. By following developments in Europe and America, the Bank paved the way for the development of modern housing architecture in Turkey and contributed to the

establishment of the most important modern housing areas. Between 1946 and 1960, there was a transition from garden houses to block apartments in modern housing typology. The dominance of this housing typology change was observed to be more of a result of state policy than architectural influence. Until the 1950s, the state did not support the apartment typology that could be used for housing financing, and individual ownership of garden houses was supported for many years. Besides the 'garden city' theory as the modern society's modern house, inspiration was also drawn from American suburban life. The amendment in the Condominium Law in 1954 opened the way for apartment production, and thereafter, the bank, which had not financed this typology until then, itself produced the first qualified examples of this typology in major cities.

The comprehensive intervention of the state in the housing problem occurred after the adoption of a planned development method in the 1960s. Important steps such as determining 'Halk Konutu Standartları' (Public Housing Standards) and setting housing budgets during this period indicate the first regulation of housing issues. Emlak Kredi Bankası stood out as the first project that prepared the standards of social housing architecture among banks. The Bank's first attempt in the field of socially oriented housing, Gülveren Houses project in Ankara, completed in 1959 to prevent shantytowns in the region after a disaster, is noteworthy. This example demonstrates that social housing production and research existed even before the changes that occurred after 1960.

In this process, CIAM principles were followed in architectural and planning ideas. When compared historically with Turkey's housing production, Emlak Kredi Bankası projects have emerged as the first high-quality and pioneering examples in the cities and even in Turkish housing architecture in general. Emlak Kredi Bankası approached its housing projects not only at the individual building scale but also as a residential settlement, designing them at the scale of neighborhoods and even small sub-cities, along with their social and commercial amenities. In this respect, it has not only been influential in the development of modern housing architecture but also modern urban planning.

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