

A Historical Approach to The Development of Housing Policies in Türkiye

Betül HATİPOĞLU ŞAHİN 

Assist. Prof. Dr., KTO Karatay University, Faculty of Fine Arts and Design, Department of Architecture, Konya, Türkiye

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ABSTRACT

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The concept of urbanization is a process that causes physical, economic and socio-cultural change and transformation of cities. The changes experienced during the urbanization process bring with them many different problems. The most important of these problems is the housing problem, which focuses on sheltering. Within the scope of this study, the housing problem in Türkiye has been examined covering the period from the declaration of the Republic to the present day. A periodization study was carried out due to the different developments that occurred in the process. The housing problem was addressed by examining different housing policies in four periods. In this context, population sizes and changes in society in each period are presented. Many different production methods such as individual production, state-assisted production, build-and-sell, cooperatives have been periodically brought up for discussion. In addition, throughout the process, the laws and regulations regarding housing were examined in detail. With the transition to the planned period, the statements regarding housing in the development plans prepared were deemed important, and detailed analyses were made on this subject. The literature research conducted within the scope of the study allowed the housing problem to be examined from many different aspects. By examining issues such as changing laws and regulations, economic conjuncture, and differentiation of social structure in the process, the fundamental causes of the housing problem have been opened for discussion. It is anticipated that this study can be a reference source for housing researchers in Türkiye.



Türkiye'deki Konut Politikalarının Gelişimine Tarihsel Bir Yaklaşım

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ÖZET

Kentleşme kavramı kentlerin fiziksel, ekonomik ve sosyo-kültürel anlamda değişim ve dönüşümüne neden olan bir süreçtir. Kentleşme sürecinde yaşanan değişimler birçok farklı problemi de beraberinde getirmektedir. Bu problemlerin en başında, barınma odağında konut sorunu gelmektedir. Bu çalışma kapsamında Türkiye'de konut sorunu Cumhuriyetin ilanından günümüze kadar olan süreci kapsayarak irdelenmiştir. Süreçte meydana gelen farklı gelişmelerden dolayı dönemlendirme çalışması yapılmıştır. Dört dönemde farklı konut politikalarının incelenmesiyle konut sorunu ele alınmıştır. Bu kapsamda her dönem nüfus büyüklükleri, toplumdaki değişimler ortaya konmuştur. Bireysel üretim, devlet eliyle üretim, yap-satçılık, kooperatifçilik gibi birçok farklı üretim metodu dönemsel anlamda tartışmaya açılmıştır. Ayrıca süreç boyunca konut ile ilgili çıkan yasa ve yönetmeliklerin detaylı irdelenmesi yapılmıştır. Planlı döneme geçilmesiyle hazırlanan kalkınma planlarında yer alan konutla ilgili ifadeler önemli görülmüş, bu konuyla ilgili detaylı analizler yapılmıştır. Çalışma kapsamında yapılan literatür araştırması, konut sorununun birçok farklı yönden incelenmesine olanak sağlamıştır. Süreç içinde değişen yasa ve yönetmelikler, ekonomik konjonktür, toplumsal yapının farklılaşması gibi konuların incelenmesiyle, konut sorununun temel nedenleri tartışmaya açılmıştır. Bu çalışmanın Türkiye'deki konut araştırmacıları için bir referans kaynağı olabileceği ön görülmektedir.

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*Corresponding Author: Betül HATİPOĞLU ŞAHİN, betulhatip@gmail.com

INTRODUCTION

Shelter, which is one of the most basic needs of human beings, can be defined as a sanctuary for the purpose of protection from the effects of nature. Shelter is not just an activity for human beings, but an activity that defines their life and their way of being in the world, and it encompasses all the physical, social and psychological relations that people maintain with space throughout their lives. Housing, which emerged to meet the need for shelter, has been accepted as a right in many different areas. In this context, the definition of housing in HABITAT II is extremely important. According to this definition, it is a fundamental right for everyone to have a home that is healthy, safe, secure, accessible and affordable and includes basic services, convenience and comfort. Furthermore, various factors such as cultural influences, climate, and geographical conditions have contributed to spatial differentiation. Different modes of production have led to the observation of these spatial changes (Bacak&Yaldız, 2023). In this context, state policies are extremely important in the development of housing. Cities have been shaped by the influence of governments throughout the historical process (Semerci&Bulanık 2023) Türkiye has experienced various changes and developments in every field since the proclamation of the Republic. Developments in urbanization has led to increase in migration from rural to urban areas, differentiation in social structure, change in economic conjuncture, rapid population growth in cities. All these factors have caused to the housing problem. Within the scope of this study, the steps taken towards the solution of the housing problem in Türkiye; discussed in the context of laws, regulations and development plans. This examination, which will be made from the past to the present, is extremely important in terms of seeing the point where the housing problem has come.

METODOLOGY

Literature research was conducted to evaluate periodic housing policies in Türkiye. Various theses and articles were used, and laws and regulations were examined. In addition, all development plans, starting from the first one, were examined specifically for housing, and a general evaluation was made at the end of the study.

HOUSING POLICIES IN TÜRKİYE

A migration from rural to urban has started in Türkiye since the 1950s. The wave of immigration, which showed its effect in metropolitan cities in the first years, has led to significant changes in all cities over time. In particular, the unpreparedness of cities has brought along many problems. Urban areas that grow uncontrollably and often create unhealthy living environments have covered a significant part of the cities. Housing policies produced over the years could not prevent this growth.

In this section, housing policies from the proclamation of the Republic to the present will be examined in depth. However, before making any periodization, studies on the subject were examined. At this point, it was seen that many different researchers evaluated the periods from different aspects. After the evaluation made with a general point of view, a periodization was created for the study.

Keleş (2015) discussed the housing policies in Türkiye in 5 different periods in his study named Urbanization Policy. He put forward a periodization based on important events in the historical process.

- 1923-1945 Period, (Declaration of the Republic- Beginning of the Second World War)
- 1945-1960 Period (Beginning of World War II- Rapid increase in urbanization)
- Planned Period, (Enforcement of the first four 5-year development plans)
- 1980-1983 Interim Period (Restrictions of the Mass Housing Law No. 2487 and the September 12 Period)

- 1984 and Later Liberal Period (the period when the New Mass Housing Law No. 2985 was enacted, and liberal policies were implemented at the same time).

On the other hand, Tekeli (2009); Periods of his work:

- The period from the proclamation of the Republic to the end of World War II
- The change of housing problem within the modernist legitimacy between 1945-1960
- New searches for the solution of the housing problem between 1960-1980
- The increase in the weight given to mass housing in the solution of the housing problem between 1980-2000.

In the periodization made by Bilgin (1996); He emphasized the importance of modernization processes in terms of the development and change of housing, taking into account the economic and social conditions of the society. In this context;

Early 19th century (Tanzimat Edict, 1837) – 1920

1920-1946 Period

1946-1980 Period

It presents a classification as 1980 and After Period (Turan, 2010).

Çoban (2012) analysed housing policies by dividing it into three periods:

- 1923-1950, which includes the establishment of the nation-state,
- 1950-1980 characterized by the migration of labor power to the city,
- The post-1980 period.

Akalın (2016) examined housing policies in four periods. Periods according to the study;

- The Period Between 1923-1950: Nation-State Understanding and civil servant-centered housing policies

- 1950-1980: Post-War Planned Period
- Liberal Period Between 1980-2002
- After 2002: The period of the Justice and Development Party.

In the research, it has been concluded that especially the urbanization processes and the economic conjuncture are directly effective in determining the housing policies. For this reason, the proclamation date of the Republic is considered as a starting point within the scope of the study. The period between 1923 and 1950 is an important interval in terms of the emergence of civil servants' residences and individual housing production, especially in the urbanization process. The period between 1950 and 1980, when the migration from rural to urban areas was intense with the effect of urbanization and the cities were rapidly changing structurally, was classified as the second period in terms of housing policies. Between 1980 and 2002, on the other hand, it was evaluated as a period in which liberal policies affected the social structure and housing policies were differentiated. The reason for accepting the post-2002 period as a border is, the change of the central authority and the coming to power of the Justice and Development Party Government. With the emergency action plan made for the first time, the powers given to the Housing Development Administration (TOKİ) were increased, and the state institution had a force in the market in housing production. In this period, TOKİ became the leading actor with the houses produced for various income groups throughout the country. All periods contain special practices

and regulations within themselves. Many solutions have been tried for the housing problem in Türkiye, especially with the development plans coming into effect. While examining the periods, laws, directives and development plans were evaluated from a general point of view and solutions to the housing problem were opened to discussion.

Between 1923-1950

The first years of the Republic in Türkiye was a period in which there was not much development in terms of housing policies. However, developments such as the civil servant housing problem, which emerged with the election of Ankara as the capital, are important for the period. First of all, the fact that the rural population rate seen in Table 1 is as high as 75% and remained almost constant throughout the period shows that there is no significant population movement in cities except of Ankara. Just like today, rural areas were neglected (Osmanlı&Karakayacı 2023) and there was no need for a housing policy for those regions. In this period, housing production was provided by individual housing construction, which was put forward by individuals' own efforts.

Table 1

Rural-Urban Population Ratios Between 1923-1950 (TÜİK, 2019).

Count Period	Urban Population	Rate (%)	Rural Population	Rate (%)	Total
1927	3.305.879	24,2	10.342.391	75,8	13.648.270
1935	3.802.642	23,5	12.355.376	76,5	16.158.018
1940	4.346.249	24,4	13.474.701	75,6	17.820.950
1945	4.687.102	24,9	14.103.072	75,1	18.790.174
1950	5244337	25,0	15.702.851	75,0	20.947.188

When the period is evaluated in the context of housing policies, one of the important developments is the establishment of “Emlak ve Eytam” Bank in 1923. The purpose of the bank establishment was to provide financial support for the construction of housing in regions in need of development with the money in the Eytam Fund, which continued to exist after the proclamation of the Republic.

The most important development of the period is undoubtedly that Ankara, a small city with a population of 20,000, became the capital. In Ankara, which has turned into a city of civil servants over the years, many problems have occurred in terms of the quality and quantity of housing. The inability to meet the housing requirement for the rapidly increasing number of civil servants has led to the emergence of a new concept in the city (Bozdoğan, 2019:51). The concept of slum began to emerge in the city in the 1930s and continued to exist for many years. In particular, the slum settlements formed by the mass migrating from the rural areas to the cities spread throughout the country in the ongoing years and appear as an unsolvable problem (Çakır, 2011: 213). At this point, it is seen that some laws have been introduced to solve the housing problem of civil servants. With the entry into force of the “Law No. 586 of 1925”, civil servants were given an advance of half their salaries in order to establish housing cooperatives. It is seen that with the "Law No. 1352 of 1928" and "Law No. 1452 of 1929", housing compensation began to be paid to civil servants. At the same time, a certain appropriation for civil servants' residences has been included in the state budget since 1937 (Keleş, 2015).

Another development in this period was the enactment of the “Municipal Law of 1930”. “With this law, municipalities; It has been given the task of constructing cheap municipal housing, buying land in the development areas and selling it to those who want to build buildings. However, municipalities

did not allocate any budget for this non-obligatory and optional task and remained insensitive to their duties regarding the qualitative and quantitative aspects of the housing problem.

The “Law No. 4626 dated 1944” enacted in the period is extremely important in terms of considering the construction of civil servants' residences as one of the duties of the state. In the law; With the authority given to the Ministry of Public Works, the task of building civil servants' residences where needed was given and the first application was made in Ankara as a priority. In the Namık Kemal District (Saraçoğlu), 434 publicly owned houses were built and leased to high-level bureaucrats (Çoban, 2012:80).

Another important development in the period was the transformation of “Emlak ve Eytam” Bank into Türkiye Emlak Kredi Bank in 1946. The purpose of the bank is to provide loans for housing to citizens who do not have a home. However, it has not developed a solution to the housing problem of this segment, as it credits the production of luxury housing, which is not suitable for the low-income group (Çoban, 2012:86). Especially in Istanbul, the 4.Levent and Ataköy projects are mixed housing projects where the bank offers the opportunity to lend. Projects that are inspired by Western examples on vacant lands outside the city are important in that they are large and comprehensive (Özsoy, 2011).

By 1950, it is estimated that approximately one third of the total population of Ankara lived in slums. When the period is analysed in Ankara, it is seen that there are important developments. The city is an important example in terms of the establishment of Ankara Zoning Directorate and its development with the Jansen Plan. However, the rapid increase in slums at the end of the period and the uncontrollable development of illegal construction bring the planning issue to a debatable point. With the law numbered 5218 enacted in 1948, it was aimed to bring the slums within the borders of the municipality to a legal status. In the "Building Encouragement Law No. 5228", "the duty of producing land for the construction of houses on municipalities has been expanded to cover all Treasury lands within the municipal boundaries, whether they are shanty houses or not". However, both laws could not offer solutions that could prevent the rapid spread of slums in the city.” Although the laws contain measures for low-income people, Ankara Municipality could not solve the housing problem of low-income people with the Yenimahalle application it made for the middle class in this period (Çoban, 2012).

When we look at the period in general, it is seen that housing policies were produced especially in Ankara. However, in the city, whose population has increased rapidly in 20 years and has limited financial opportunities, the burden brought by this population could not be met with the laws enacted. For this reason, the housing problem of low-income people has increased exponentially, and the phenomenon of slums has become one of the biggest problems of the city. The measures taken were not permanent, and the problems of this period were transferred to future periods without a solution.

Between 1950-1980

The end of World War II and the acceleration of urbanization are among the most important developments shaping this period. As seen in Table 2; With the acceleration of migration from rural to urban areas, the urban population ratio has nearly doubled from the previous period. Problems that developed only in Ankara in the previous period are now seen all over the country. Developments in housing policies in the period; It is possible to summarize as squatting is a phenomenon that spreads all over the country, apartment building with the emergence of the build-and-sell housing presentation style, the establishment of the Ministry of Development and Settlement, the production of housing by cooperatives, the first examples of mass housing presentation forms, and the transition to the Planned Period after the first development plans came into force in 1963.

Table 2*Rural-Urban Population Ratios Between 1950-1980 (TÜİK, 2019)*

Count Period	Urban Population	Rate (%)	Rural Population	Rate (%)	Total
1955	6.927.343	28,8	17.137.420	71,2	24.064.763
1960	8.859.731	31,9	18.895.089	68,1	27.754.820
1965	10.805.817	34,4	20.585.604	65,6	31.391.421
1970	13.691.101	38,5	21.914.075	61,6	35.605.176
1975	16.869.068	41,2	23.478.651	58,2	40.347.719
1980	1.9645.007	43,9	25.091.950	56,1	44.736.957

In the words of Çakır (2011) since 1950, "Turkish society has constantly migrated and the most important result of migration, the problem of slums, has emerged." The number of slums in Türkiye, which was 50,000 in 1955, reached 240,000 in 1960, 430,000 in 1965, 600,000 in 1970, and 1,150,000 at the end of 1980. The slums are gathered around the industrial areas, that is, near these areas, and especially outside the municipal boundaries of the city, which is outside the control of the municipalities, and around the city. Keleş (2015) states that multiple laws have taken a prohibitive stance on slums and ways to increase housing production are sought in order to prevent slums.

One of the forms of housing production that emerged in this period is building and selling. Constructivist production is characterized as bringing together a credit mechanism aimed at acquiring property for the middle class (Tekeli, 1982). At the same time, the amendment made in the Land Registry Law dated January 6, 1954 is the most important development that paved the way for construction work. "The right of easement has been established in order to benefit from a floor or flat of a building located or to be constructed on a real estate. Thus, when more than one person is allowed to set up easement rights on a building on a single parcel, the phenomenon of building and selling arose" (Çoban, 2012). Building and selling, which became quite widespread with the 1950s, can be defined as the acquisition of housing by the middle class dividing the land price (Tekeli, 2009). However, since it was made for profit in a short time, it brought along many problems such as infrastructure service.

The establishment of the Ministry of Construction and Settlement in 1958 is another important development in the period. "Among the duties of the Ministry; planning of regions, cities, towns and villages, determining and implementing housing policies, building or having houses, dealing with construction materials, taking necessary precautions before and after disasters, realizing urban infrastructure. As it can be understood from this job description, determining a housing policy was considered one of the duties of the newly established ministry (Akalin, 2016).

One of the most important forms of housing production in the period was cooperatives, whose numbers increased very rapidly and contributed significantly to the structural change of cities. Geray (1994) defines the cooperative as "a non-governmental organization, in which individuals with limited incomes, generally employees, come together voluntarily in order to meet their basic needs and find solutions to their common problems, within the framework of self-help and social solidarity". Between 1946-1963, 4.5% of housing production was produced through cooperatives throughout Türkiye. At the same time, the Social Insurance Institution and Türkiye Emlak Kredi Bank provided loans to support cooperatives (Türkoğlu, 1991). By providing easy loans by the state, cooperatives are a limited solution to the housing problem of the low-income (Alkışer & Yürekli, 2004).

In this period, it would be right to talk about the 49th article of the 1961 Constitution.

"The state has a duty to ensure that everyone can live in physical and mental health and receive medical care. The state takes measures to meet the housing needs of poor or low-income families in accordance with their health conditions." According to this article, as the difficulties of subsistence of the middle classes increased, the state expanded its mandate. However, as Keleş (2015) puts it, it is not

about making everyone a homeowner, but meeting the need.

Another significant development in the 1950-1980 period was the first examples of mass housing, whose importance would increase rapidly after 1980. The state should be at the forefront of tasks such as finding the necessary capital for the construction of mass housing, land procurement and planning. However, in this period, the private sector and local governments started these practices. Moreover, since the organization and technological experience in building houses are extremely limited, mass housing examples are few in this period. Especially Oran and Eczacıbaşı, produced through private initiatives; Batıkent and İzmit Innovative Settlements produced by local governments show the characteristics of this period (Tekeli, 2009).

Due to the establishment of the State Planning Organization in 1960 and its duties to be "preparing development plans and annual programs in line with the objectives determined by the government", the Planned period was started. In the development plans, data on housing and solution suggestions are presented in addition to these data. In the development plans of this period, it has been observed that problems were identified, and suggestions were developed in general, but these proposals could not reach any positive results in practice.

The First Five-Year Development Plan (1963-1967), as Keleş (2015) puts it, is a period in which housing problems were addressed as a whole for the first time. The basic principle of the plan is based on the assumption that "housing investments are wasteful and inefficient". For this reason, the first article of the main principles section is as follows: "To ensure the construction of more houses with the same investment by taking measures without increasing the expenditures made on housing investments by more than 20 percent of the total investment" (DPT, 1963). In addition, the items "reducing the construction of luxury housing, choosing the cheapest type of public housing that does not have any health problems, and enabling the construction of more housing and a larger mass" have revealed the concept of public housing and a solution to the housing problem of the lower income group has been sought. Moreover, the coercive effect of rent for low-income people was tried to be reduced by the production of low-rent public housing (DPT, 1963).

In the Second Five-Year Development Plan (1968-1972); In order to ensure the production of the highest number of residences, the housing investments remain constant at a rate of 17.9% among all investments; It is envisaged to build a public house in accordance with the conditions of the dormitory and in an economic standard. Also, in the plan; it is stated that the state has to take regulatory measures in the housing market, and that it has duties to make physical settlement plans and housing production plans (DPT, 1968). The slum problem continued to exist in this period as well. In the plan, it was foreseen that approximately 21.8% of the urban population lived in slums between 1960 and 1965, and this number would be around 450,000 in 1967. It was planned to determine the "Slum Prevention Zones", to provide the necessary infrastructure, and to enable people to build their own houses by providing limited credit, materials and cheap land (DPT, 1968). The first article of Third Five-Year Development Plan (1973-1977) contains "The fact that the housing supply is not directed to the low-income group has led to the city's surrounding with shanty belts and insufficient city services." These statements actually explain the difficult situation the cities are in. This plan did not reveal a different housing approach than the other two plans. Allocating space for mass housing only envisaged concentrating the authorities on housing cooperatives in the Ministry of Construction and Settlement (DPT, 1973). Fourth Five-Year Development Plan (1979-1983) can be summarized the developments in the previous period as the rapid increase in the housing deficit, the unhealthy and uncontrolled slums in the urban environment, the inability of housing production to increase in a way that closes the gap between supply and demand, and significant increases in the costs of housing (DPT, 1979). According to Keleş (2015), this plan did not go beyond repeating the "good wishes" in the first three plans.

Between 1980-2002

Tekeli (2015) calls this period "Increasing Weight Given to Mass Housing in the Solution of Housing Problem". Important developments of the period were possible to summarize as the introduction of the concept of right to housing into the constitution, the enactment of the Mass Housing Law No. 2487 in 1981, the establishment of the Mass Housing and Public Partnership Administration with the Law No. 2985 in 1985, the prominence of liberal policies, and the first examples of housing produced through transformation. As seen in Table 3; This period covers a period in which the population from rural to urban increased rapidly as in the previous period and there was an intense urbanization.

Table 3

Rural-Urban Population Ratios Between 1980-2002 (TÜİK, 2019)

Count Period	Urban Population	Rate (%)	Rural Population	Rate (%)	Total
1985	26.865.757	53,0	23.798.701	47,0	50.664.458
1990	33.326.351	59,0	23.149.684	41,0	56.473.035
2000	44.006.274	64,9	23.797.653	35,1	67.803.927

First of all, one of the most important developments in this period is the regulation of housing as a fundamental right under the title of "right to housing" in the 1982 Constitution, which was put into effect at the very beginning of the period. In the article, "The state takes measures to meet the housing needs within the framework of a planning that considers the characteristics of cities and environmental conditions, and also supports mass housing enterprises." statements are included. At this point, the necessity of evaluating the house in an urban and environmental context has been placed in a legal framework. The phrase "supports mass housing initiatives" in the law has made the state an important policy tool in terms of enacting mass housing laws and eliminating the housing deficit." (Çoban, 2012).

It considers the Mass Housing Law No. 2487, Keleş (2015), which remained in force for two and a half years and could not be implemented, as sufficient to introduce the period. At the beginning of the principles on which the law is based is that it encourages large-scale collective building instead of individual housing production. Article 2 of the law puts forward the condition of producing between 750 and 1000 houses per year in the definition of mass housing. In addition, the law is based on a principle aimed at solving the housing problems of low- and middle-income people. In the law, mass housing is based on a definition: "Social housing is a low-cost house whose gross construction area does not exceed 100 square meters, suitable for the living conditions, social structure, customs and traditions of the society." In this context, with the shrinking housing, facilities were provided for the low- and middle-income groups in interest and repayments (Keleş, 2015). With the law, the Public Housing Fund, the Building Savings Account, the Mass Housing High Council and the Provincial Housing Development Boards were established. An obligation to allocate 5% resources to the Public Housing Fund for mass housing has been introduced. The mass housing, which is offered as an alternative to the shanty house, which is at the root of the housing problem, could not be a solution to the problem because it appeals to a high level of people living in the slums economically. As a result, the law numbered 2487 was not successful and was abolished in 1984 and left its place to the new Mass Housing Law numbered 2485 (Keleş, 2015).

One of the most important developments of the period was the establishment of the "Mass Housing and Public Partnership Administration" Mass Housing Fund with the Mass Housing Law No. 2458. (TOKİ 2013).

With the law numbered 2981 in 1984, shanty amnesties changed their nature. This amnesty is

different from the previous ones; "It is a project of transforming slum areas and giving a share of urban rent to slum owners rather than reassuring squatter owners." At this point, the first examples of housing production were given by means of improvement plans, apartment building as a result of a build-and-sell presentation style, and the transformation that will become widespread in the next period (Tekeli, 2009).

In 1990, the Mass Housing and Public Partnership Administration was separated into the Mass Housing Administration and the Public Partnership Administration. The Mass Housing Fund was completely abolished in 2001. On the other hand, TOKİ's effective housing production started after 2002 (TOKİ, 2023).

When the development plans are examined, the Fifth Five-Year Development Plan (1985-1989) is, in Keleş's words, "the form of the principles included in the curriculum of the political party in power, which has been made into an official plan document." (Keleş, 2015). The principles of establishing the Mass Housing Fund, bringing infrastructure-superstructure to new mass housing areas, creating education, security, social infrastructure, and bringing infrastructure to slum areas are included in this plan. It is foreseen that a total of 1,161,000 units of housing will be produced in the Plan period, and the housing need will be met to a large extent (DPT, 1985). However, when looking at the period in general; Contrary to what was envisaged in the plan, it is seen that the total housing production did not exceed one million and that the basic principles could not be achieved because the economic stability and inflation rate were not controlled. Sixth Five-Year Development Plan (1990-1994); Considering the need for renovation, disaster housing and all housing needs in urban and rural areas, it has aimed to produce 1.8 million housing units. Among the proposals of the plan are the works for the effective use of the Mass Housing Fund, and the municipalities to make arrangements to ensure the production of rental and property housing for the lower income groups. In addition, there is a policy of "helping those who build their own house" to prevent squatting, and the principles of designing housing in a way that will increase environmental qualities (DPT, 1990). Seventh Five-Year Development Plan (1996-2000); predicts that 2 million 540 thousand residences will be needed within the period. He proposed suitable financing models that would not burden the public, and explained them as using small savings and making institutional arrangements for the development of the capital market. At the same time, he suggested making changes in the Property Ownership Law (DPT, 1996).

After 2002

After 2002, there emerged various forms of housing presentation. Especially notable was the increase in powers granted to the Housing Development Administration of Türkiye (TOKİ), leading to a rapid rise in housing production targeting the lower income bracket. Additionally, the opening of the construction sector to international markets, the emergence of gated communities, the development of the concept of "residence" integrated with shopping centers, and the transformation of shantytown areas with controversial transformation projects, raising suspicions of "ethnic cleansing," as described by Tekeli (2009), were all significant developments of this period.

As seen in Table 4, there has been a significant differentiation in the urban-rural population within 6 years in this period. The reason is the "Law No. 5747 on Establishing Districts within the Boundaries of Metropolitan Municipality and Amending Some Laws of 2008". According to the law, sub-districts in all provinces were abolished, and the towns and villages attached to the sub-district were connected to the administrative unit to which the sub-district is affiliated. For this reason, a large part of the rural population is connected to the districts.

Table 4
Rural-Urban Population Ratios After 2002 (TÜİK,2019)

Count Period	Urban Population	Rate (%)	Rural Population	Rate (%)	Total
2000	44.006.274	64,9	23.797.653	35,1	67.803.927
2007	49.747.859	70,5	20.838.397	29,5	70.586.256
2012	58.448.431	77,3	17.178.953	22,7	75.627.384
2018	75.666.497	92,3	6.337.385	7,7	82.003.882

As mentioned above, new concepts were added to housing production styles in this period. One of them is closed site formations called “gated communities”. The first reason for the establishment of the sites, which were first seen in the United States after 1980, was security. Especially due to the increasing crime elements in cities, systems surrounded by walls and wire fences have been developed away from the city centre (Yalçınkaya Erol, 2011).

One of the different forms of housing production in the post-2002 period is that the concept of residence has taken its place in cities. According to Yüksel (2009), “residence” was defined as “luxury housing alternative buildings for the use of the high-income class, in the city centre or close to the centre, higher than 15 floors, including social areas for the use of those living outside the residential areas”. Within the scope of this definition, due to the transformation of the house into a consumption object, residences appear as a new house typology that offers a new lifestyle to its users.

The development plans prepared in this period were also influential in housing policies. Looking at the Eighth Five-Year Development Plan (2001-2005), it has been predicted that the total need for housing shortage is 3,075,000 at the end of the period. In the plan, which stated that there was no building census, especially since 1984, and that there was limited data on the building and illegal building stock, it was emphasized that the housing deficit was tried to be filled with unlicensed construction. It is envisaged that the Zoning Law No. 3194 will be rearranged in order to prevent illegal construction and squatter construction (DPT, 2001). In the Tenth Five-Year Development Plan (2014-2018), it is foreseen that the housing need arising from urbanization, population growth, renewal and disaster will be 4.1 million in total, and it is stated that this number has been significantly reduced. Basically, in the plan; Suggestions were made about taking measures to increase urban welfare and building life quality, and it was stated that healthy and alternative solutions would be developed especially for low-income groups' housing needs (Ministry of Development., 2014). The Eleventh Five-Year Development Plan (2019-2023) defines its aim regarding housing as "ensuring access to adequate, liveable, durable, safe, inclusive, economically affordable, sustainable, climate-resistant housing with basic infrastructure services, primarily for low-income individuals, as well as for everyone."

At the same time, it is stated that there is a production target of 250 thousand social housing for low-income and disadvantaged groups during the plan period (Strategy and Budget Presidency 2019).

One of the most important features of the period was the increase in the powers given to the Housing Development Administration. The Mass Housing Administration has been in the production of mass housing since its establishment in 1984, but it could not produce housing in quality and quantity to meet the housing needs of the low-income segment. Administration: Between 1984 and 2002, 43,145 units of housing were produced, and this number has reached 940,000 in the period from 2002 to the present. Among all the housing applications made by the Administration, there is a production of 85% under the title of "social housing". TOKİ, which has a mass production method in particular, takes important steps to solve the housing problem of low-income users with appropriate lending. However, it is frequently discussed in the country's agenda, especially due to issues such as space setup, site selection, project quality, aesthetics, and contribution to urban identity.

CONCLUSION

In this section, which examines the housing policies from the proclamation of the Republic in Türkiye to the present, it can be said that different practices in every period have been tried to be eliminated with laws and various decisions taken in order to eliminate the increasing housing deficit in general. At this point, the housing policies before TOKİ, the innovations it brought, and the results are brought together in Table 5.

Table 5
Evaluation of Housing Policies Between 1923-2023

	PROBLEM	HOUSING POLICIES	POLICY BRINGS	CONCLUSION
BETWEEN 1923-1950	Ankara-based civil servant housing requirement	Law No. 586 dated 1925	Production of civil servant residences	Housing compensation and appropriation in the state budget
		1352 law of 1928		
		1452 law of 1929		
		Law No. 4626 dated 1944	The construction of civil servants' residences has become one of the duties of the state.	Saracoglu application for senior bureaucrats
	Housing requirement of the low-income group	Municipal Law of 1930	Making cheap housing for municipalities	There is no implementation of the optional.
		Establishment of Türkiye Real Estate Credit Bank in 1946	Large-scale housing for homeless citizens	Production in the form of luxury housing that does not cover the low-income segment
The emergence of the phenomenon of slums	5218 issued in 1948	Legalize slums	Increase in slums	
BETWEEN 1950-1980		Law no. 6188 dated 1953	Preventing squatting and increasing housing production by selling public lands	He could not reach the target and prevent squatting.
		Law No. 7367 dated 1959		
	The rapid increase in slums	Amendment to the Land Registry Law of 1954	The birth of construction work with the establishment of the right of easement	Housing production and apartment building for the high-income group
		SSK and Emlak Kredi Bank loans	The birth of cooperatives	Increase % 4.5 in housing production
	Establishment of the right of easement	Article 49 of the 1961 Constitution	Measures for the housing needs of poor or low-income families	There are no applications that can achieve success.
		Housing requirement of the low-income group	I. Five-Year Development Plan (1963-1967)	Construction of public housing - Legalization of slums
	II. Five-Year Development Plan (1968-1972)			It did not contribute significantly to improving the housing shortage and housing conditions.
	III. Five-Year Development Plan (1973-1977)		It did not present a policy different from the first two plans.	It did not contribute significantly to improving the housing shortage and housing conditions.
	IV. Five-Year Development Plan (1979-1983)		Allocating funds for housing production by public assistance institutions - Retirement Fund producing housing	It did not contribute significantly to improving the housing shortage and housing conditions.

BETWEEN 1980-2002		Mass Housing Law No. 2487 of 1981	Large scale housing production- definition of social housing- state support to housing cooperatives- Public Housing Fund, Building Savings Account, establishment of Mass Housing High Council and Provincial Housing Development Boards- Allocating 5% share to the fund for mass housing-	It remained in force for two and a half years and was not implemented.
	Housing requirement of the low-income segment and mass housing production as an alternative to slums	Mass Housing Law No. 2485 in 1984	Establishment of Mass Housing and Public Partnership Administration- Finding new sources for the fund- Housing loans	Although loans were given to approximately 885 thousand units of housing between 1984-1997, the low-income group could not benefit from this fund.
		Law No. 2981 in 1984	Transforming slum areas and giving slum owners a share of urban rent	The first examples of housing production through transformation
	Housing requirement of the low-income group	V. Five-Year Development Plan (1985-1989)	Principles of establishment of Mass Housing Fund, infrastructure and superstructure in new mass housing areas, establishment of education, security, social infrastructure, infrastructure to slum areas	Since the total housing production did not exceed one million and the economic stability and inflation rate were not controlled, it could not be successful in terms of basic principles.
	Slum amnesties			
		VI. Five-Year Development Plan (1990-1994)	1.8 million housing production, taking into account the need for renovation, disaster housing and all housing needs in the city and rural- Help the self-builder” policy	1.3 million housing production
		VII. Five-Year Development Plan (1996-2000)	2 million 540 thousand residences needed- Change in the Property Ownership Law	Failure to meet the housing shortage
AFTER 2002		Increasing the powers given to TOKİ	Urgent Action Plan in 2002- Duties recognized in Law No. 2985	Production of 940 thousand houses- Production of social equipment
	Housing requirement of the low-income group		The emergence of private residential areas called “gated communities”	The return of housing to a prestige phenomenon-social segregation
	Housing production outside the city for the upper-income group		The development of the concept of “residence”	The return of housing to a prestige phenomenon-social segregation
	Housing production in the city for the upper income group	VIII. Five-Year Development Plan (2001-2005)	It is necessary to develop methods that will provide land presentation and regular construction in urban areas according to plans based on scientific principles.	
		IX. Five-Year Development Plan (2007-2013)	Some suggestions for improving the quality of urban infrastructure within the framework of European Union norms	
	Housing requirement due to disaster			
	Urban quality of life Dar gelirli	X. Five-Year Development Plan (2014-2018)	Suggestions on taking measures to increase urban welfare and building life quality, healthy and alternative solutions for low-income groups' housing needs	

kesimin konut gereksinimi Enough housing for all	XI. Five-Year Development Plan (2019-2023)	Ensuring that everyone has access to adequate, livable, durable, safe, inclusive, affordable, sustainable, climate change-resistant housing with basic infrastructure services
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In this study, the policies followed for housing since the proclamation of the Republic were examined. Especially with the transition to the planned period, housing has been examined as a separate heading in all development plans, and the subject has been the subject of a detailed research. The concept of housing is a phenomenon that is affected by many different parameters such as social situation, social structure, economic situation. For this reason, concepts such as social changes and migration have a great share in the development of housing. Since the concept of housing is an extremely deep subject, it is extremely important to know the change in order to understand today's housing.

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