

# **SOCIAL HOUSING IN TURKEY: PAST AND TODAY**

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## **SUMMARY**

Social housing can offer development opportunities for the real estate market and housing sector, and it can be a stabilizing factor for economic development. An innovative social housing policy can contribute to recovering and reconverting crumbling or underused buildings as well as stabilizing housing production by the undertaking of multi-year plans for construction of new housing units. It can also facilitate urban development and regeneration, contribute to ecologically sound standards in new construction and refurbishment, stabilize migration flows and reduce social tensions.

The housing need in Turkey shows a gradual increase everyday. The housing need is on our agenda in the form of population growth, urbanization, urban transformation and renovation, economic and quality housing meeting the needs.

The housing in Turkey considering housing policies and production starting from the 1920s to the 2000s. The housing production in Turkey can be divided into 3 periods with respect to the changes in the social, political, and economic situation of the country. The social housing projects mostly realized for the narrow- and middle-income groups.

According to Turkish Statistical Institute (TurkStat) data, the total number of buildings throughout Turkey is 19 million 209 thousand 928 (approximately 20 million) and 40 percent of these buildings are shanty and 67 percent lack settlement permit. Due to the “Report for Real Estate Sector in 2023 Vision” prepared by GYODER; production of 7,56 million houses is suggested for the 12-year period between 2012-2023. It is estimated that within the prospective 20 years approximately 6,7 million housing units shall be demolished and reconstructed throughout the country.

In Turkey, social housing has been implemented as part of national housing plans. TOKİ is a dominant governmental organization, which is established in 1984, for solving the housing problem of low- and middle income people. Since 2003, it has been one of the most powerful actors in politics and production of housing in Turkey. This operation of the Administration is the result of the changes at the administrative structure and the leading statements of TOKİ authorities. The laws and administrative changes have enabled TOKİ to manage housing policies and production without control of any other governmental organization. Social housing program of TOKİ targets the low and middle-income people who cannot own a housing unit under the existing market conditions. Due to the social housing and finance opportunities created in this frame, the real estate market in cities were balanced toward the purchasing power of medium and low income groups, rent fees were decreased and the access of people to quality housing was increased.

In this paper, the historical evolution of housing in Turkey, social housing applications, TOKİ and the reasons of its success, housing politics and production, mortgages for middle and low income groups etc. have been discussed.