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HOUSING POLICIES AND PRACTICE – THE CASE OF IZMIR

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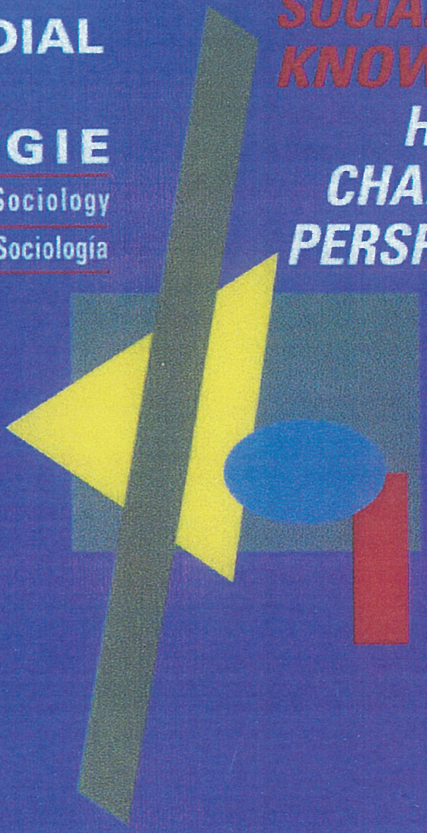

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Key words
housing policy, housing co-operatives, mass housing.

Summary

This paper evaluates the effectiveness of housing policy measures in responding to the housing problem in Turkey during the 1980's. Housing policy at the national and local level has aimed at providing for housing needs of the urban population by supporting co-operative housing projects with credit provisions and other support mechanisms. This paper aims to discuss the efficiency of housing co-operatives in responding to the housing needs of low and middle income families in Turkey, while taking the specific case in Izmir.

The quantitative adequacy, tenurial characteristics, adequacy of social infrastructure, and building quality of the completed projects have been handled in the evaluation. Data on social and economic characteristics of users and their satisfaction levels have been obtained from a household survey conducted in the summer of 1997, in Cigli -Izmir. The number of co-operative houses sold were counted and compiled from the Cigli Registration Office of Title Deeds in May 1998.

The study results indicate that the housing co-operative projects could not reach to the lowest income groups. The ratio of houses sold after completion, indicate that transformations on home ownership are very intense in co-operative houses and that the occupants of these units vary considerably. Thus the subsidies provided do not fulfill their desired social outcomes in improving accessibility to low income groups.

The paper discusses the shortcomings of policies in the implementation process. Some result from insufficient attention given to the features of the built environment and the social characteristics of the users. Suggestions are made for housing co-operatives whereby they can be a more effective tool for improving affordability.

Introduction

Access to housing is recognized as a basic human right in Turkey. Item 57 of the Turkish Constitution of 1982 has authorized the state to take measures for housing provision and to support public housing projects that would pay attention to urban and environmental needs in a planned manner. Typical of the welfare state regimes of the post-Great Depression era, this recognition was based on the view that the state has a role to play in the redistribution of the social surplus among individuals, social classes and geographic regions. The welfare state has also aimed to deal with the contradictions of the market economy through intervention and other policies.

State intervention has taken different forms. In some instances the state controlled enterprises have directly intervened and provided certain essential services. In others, the intervention has taken the form of encouragement and support through price control mechanisms and subsidies. The state has also intervened by setting legal provisions that have regulated the quantity, quality and price of services to be offered in the market, (Keleş, 1987, p.76). These interventions have not only varied in form, but also presented variations over time depending on the political regime and the dominant development discourses.

Urbanization and Housing in Turkey

High rate of population growth and rural-urban migration have created a housing shortage problem in urban Turkey after the Second World War. Expansion of commodity relations in the countryside has resulted in a wave of rural migration, and rapidly increasing urban population. Only 18.5 percent of the total population was living in urban areas in 1950. This climbed to 25.1 percent in 1960, 33.3 percent in 1970, 45.4 percent in 1980 and 55.4 percent in 1990 with a total of over 31 million people living in urban areas.

Availability and accessibility of affordable housing became the major problem of the new immigrants who could not afford a proper shelter in the formal housing market of cities. Squatter settlements became the typical form of residence for the new immigrants. Often built overnight, on illegally occupied public or private property, without construction permits, constructed with substandard material, with no plan and infrastructure, "gecekondu"s continued to mushroom in the peripheries of metropolitan centers circling the inner city. Political parties and governments hoping to gain electoral support from the urban poor and unable to come up with more effective solutions to the problem kept their eyes blind to the expansion of gecekondus, and frequently declared amnesties for existing illegal structures.

Today, about 70 % of the urban population of Ankara and more than half of the urban population of Istanbul and Izmir live in squatter housing. The share of squatter population was estimated as 34 % of the total urban population (8750000 people) and 1750000 houses in 1990. (Keleş, 1993, p.372-383). In the formal housing market, housing co-operatives, subsidized by the state have been the most significant alternative form of planned development in responding to the needs of the lower and middle income groups.

Applications of housing co-operatives

In Turkey, since the foundation of the first housing co-operative in 1934, housing co-operatives have presented qualitative and quantitative variations based on the changes in the social and economic conditions of the country and housing policies adopted. Housing co-operatives were first established in the country as a response to the increasing housing needs of urban bureaucrats. These co-operatives had limited life; dissolving at the completion of their housing units by transferring possession to private ownership.

Private ownership of such units and their limited operational life have become the most common features of the housing co-operatives in Turkey.

After 1960's provision of credit directly through the Workers' Social Security Organization (SSK) has resulted in an increase of workers co-operatives. However, only a small portion of the insured workers have benefited from this form of credit. Despite state subsidies, the share of houses built with the assistance of social security organizations (such as, the Workers Social Security Organization, the Social Security Organization of Self-employed, Armed Forces Solidarity Foundation, and Turkish Real Estate and Credit Bank) did not exceed ten percent of the total until 1976. This ratio remained between ten to fifteen percent during the 1977-1980 period.

Period after 1980's

Late 1970's and the early 1980's reflects a period of intense crisis in the Turkish economy. After the oil crisis of the mid-1970's, the import substitution model came to an impasse. The gap in the balance of payments and consequently the foreign debt began to rise sharply. At the end of 1970's, the economic crisis reached its peak. The reflections of the economic crisis in late 1970's reflected intensely on the construction sector. During the first half of the 1980's, the cost of construction increased by 157 percent in comparison to the 1979 values and the number of construction permits decreased. The increase in interest rates made access to housing particularly difficult for people who had limited savings.

The global accumulation crisis that have shaken the world markets in the 1970's have resulted in adoption of a series of readjustment and restructuring programs at the corporate as well as at the state sector in many parts of the world. The crisis have brought major challenges to the Fordist accumulation model in the West and to the import substitution industrialization model in the developing world. The neo-liberal restructuring packages aimed to liberalize the markets by reducing the role of the state in the economy, through privatization, deregulation programs, and encouraging further integration with the global economy. As early as January 1980 Turkish governments adopted the externally imposed neo-liberal restructuring packages to cope with the economic crisis. Then the first response to the crisis from the housing sector came in June 1981.

The Mass Housing Law of 1981 (#2487) aimed to encourage construction of mass housing projects each with 200-750 housing units. Typical of the earlier state interventionist and social welfare regimes, this policy was setting limits to the size of the units (100 m2), encouraging co-operative projects and giving priority to low income groups without individual credit system. However, this policy had only limited success due to funding shortages and organizational problems. The policy required five percent of the governmental budget to be allocated for the Public Housing Fund. The Fund could receive 1.1 percent in 1981 and 0.77 percent in 1982 (Kent-Koop,1983, p.9). Size requirements of the co-operatives was also another obstacle for success. The law encouraged large co-operatives which excluded smaller groups.

After the 1983 elections, the central government implemented policies favoring free market economy, export promotion accumulation model, privatization of state economic enterprises, deregulation, and further integration with the world economy. These measures were paralleled with a decline in real wages and agricultural support prices. These regressive policies were softened with policies which would appeal to the middle classes and the urban poor.

The government implemented major reforms in the economy to encourage liberalization, privatization and the export sector. Foreign capital was offered incentives for investment

in the country. However, the main problem was in finding ways for overcoming the economic crisis and revitalization of the domestic economy. Different from the planned development era of the 1960-1980, when housing sector was considered as unproductive investment, for the first time the role of the housing sector in the economic recovery was reconsidered in the 1980's. Growth in the construction sector was seen as a positive development for other branches of the economy, particularly for the industry.

The Mass Housing Law of 1984 was the major policy initiative of the new government in the housing sector. The law created a new housing fund, excluded from the general budget of the government. The Fund has been used to finance the housing loans given to housing cooperatives and individuals. The new Mass Housing Law (#2985) brought certain changes to the previous Law enacted in 1981. The housing co-operatives were still among the groups to be supported, but individual credit system and credits for developers had also been added to the list.

Most of the units supported by the Fund have been built by housing co-operatives whose members are from different income groups. But it would not be wrong to claim that most of them were from the middle income group rather than that of low income. There were several reasons for this: (a) allowing the size of the units to be expanded from 100 to 150 m2 made financial support attractive for higher income groups, (b) provision of credits to those who already owned a house, (c) encouraging private ownership, and (d) cancellation of the provision banning the sale of these units within ten years.

Continuing economic pressures resulted in the transfer of 30 percent of the Fund fiscal resources to the governmental budget in 1988. This caused some problems in meeting the new credit demands. The protection of the Fund which had started to melt in a highly speculative and inflationary environment, demanded some policy revisions. A new by-law was introduced in 1989 in order to make certain changes in the provision of credits. With the 1989 by-law, the upper limit of the size of units which were to take credits was decreased from 150 m2 to 100 m2. Those who owned houses were excluded. Debt payments were indexed to inflation. In 1990 the Mass Housing Administration was separated from the TKKOI and in 1993 the fund was completely incorporated into the governmental budget

Mass Housing Administration, has provided financial support to a total of 1,063,496 housing units between 1984-1998 (April). 895,171 of these were in co-operatives and big construction companies. 98,346 of the total supported by credits were individual applications. 35,452 of the total credit given to co-operatives organized by the municipal governments and 34,527 were used for units which were constructed by the Mass Housing Administration directly. (Statistics of Mass Housing Administration)

Governmental support have changed the share of houses built by housing co-operatives within the total stock. Parallel to the implementation of the Mass Housing Law, important quantitative changes took place in the operation of co-operatives. The share of housing co-operatives in the total number of houses with construction permits rose to over twenty percent, while the share of mass housing applications resulted in a major increase in the housing stock. However such housing has criticized in qualitative terms. It is true that these projects brought in some planned, spacious housing environments with far better infrastructure than the inner city high density neighborhoods. However, highly standardized, high density mass housing projects with insufficient social infrastructure and unappealing physical surroundings have also created new urban spaces and living environments whose success is to be seen in the future.

Housing supply and housing environments in Izmir

Parallel to the changes in housing policies and the applications of new laws, changes have also observed in Izmir. Located on the Aegean coast, Izmir is the third largest city and one of the biggest ports of Turkey. Like most other urban centers Izmir has also experienced rapid urbanization in the post-World War II era. The population of the municipality was 297 000 persons in 1950. However It increased to 521 000 in 1970, to 758 000 in 1980 and 1 757 000 in 1990 and approximately 2,5 millions people in 1997.

Rural-urban migration has had a significant effect in the growth of the city. The gap between available and affordable housing and the rising urban population led to the emergence of illegal squatter settlements. "If we classify the housing areas as legal and illegal, one can say that approximately 42 percent of the population is living in illegally constructed housing in the Metropolitan Municipality of Izmir". (IBSB, 1996, p.4)

Mass housing applications in Izmir

In Izmir, there were a few large scale housing projects before the introduction of the Mass Housing Law. But, a major increase in the number and the scale of the sites was observed in the 1980's, especially after 1984. Mass Housing Administration, between 1984-1998 (April), had provided financing for 100 970 units in a total of 941 projects in the province of Izmir. By April 1998, 83 309 units in 830 projects were completed. This can be regarded as a "success" in "quantitative" terms. Mass housing projects have made a very significant contribution to the housing supply in Izmir after 1984. Variations in the applications for housing permits do also show an interesting correlation with applications for housing permits and credit provision by Mass Housing Administration.

Mass housing projects present variations in terms of their size and the quality of their units and consequently in terms of price. The type of organizations involved in their projects also present a wide variation in Izmir. These are, (a) small or medium scale independent cooperatives, (b) associations of housing cooperatives, (c) projects realized under the leadership or contribution of the Metropolitan Municipality (co-operative models with the leadership of the MMI, 1-2-3 EVKAs and IZKENTs), and (d) private construction companies under the leadership of MMI / 4-5-6 EVKAs, (e) implementations of Emlak Bank, and (f) implementations of Private Contractors.

Among these the most effective type of organizations as social housing was the co-operative model operating in cooperation with the local governments. This model offered certain advantages in the provision of land in planning and design processes. Such projects managed to complete their buildings in a relatively short time in comparison to other co-operatives. Also, co-operative projects were offering an alternative way to obtain affordable housing for lower and middle income groups.

Most of the mass housing projects built by co-operatives have been located at the periphery of the city. The prime reason for this was the availability of inexpensive public land designated as future development zone. Cigli region was one of the intensification zones of housing co-operatives in the city. Housing co-operatives studied by the author were in Cigli Municipality. These co-operatives had been supported by municipal government of Greater Izmir in their organization, in supplying land and the constructing of necessary infrastructure. They were also supported by the central government, through Mass Housing Fund, where they were given low rate interests and long term loans. Egekent (8548 units) and EVKA-2 projects were the two development studied.

A household survey was conducted in both projects, but the comprehensive study focused on EVKA-2. Data for the analysis presented in the paper was obtained from three sources. First, the socio-economic characteristics of the members of co-operative was compiled from membership files of EVKA-2. Secondly, the characteristics and the opinions of residents about housing units and their environment were determined by a household survey covering 511 households. These were chosen by random sampling (4 percent) in EVKA and Egekent area in August 1997. Finally, the number of houses sold in the EVKA co-operative and the 3rd. Semeykoop were counted and compiled from the registration forms of Cigli Registration Office of Title Deeds, in May 1998.

A focus on the EVKA-2 project

EVKA-2 neighbourhood is located on municipal land in the outskirts of Cigli in Izmir. The construction of housing units began in January 1987 and was completed between 1989 and 1990. The co-operative, having fulfilled its original purpose of completing buildings is about to be dismissed.

The basic aim of the EVKA project was "to provide housing for people who do not own a house in any municipality and who have been a resident of the city for at least three years". In order to protect members from inflationary pressures construction were to be completed quickly.

The co-operative built 3120 housing units on 118 hectares of land. Eight types of development was presented. They differ by number of bedrooms (one to four bedrooms), by housing types, (houses and apartments) and by size (53-71 square meter for terrace houses, 55-75-100 square meter for apartment units and 92-100 and 116 square meter for houses). Members were to choose one of these types having different payment plans.

Housing Types built in EVKA Project :

A type	*(116 m2, triplex, 4 bedrooms)*	920 units
A-1 type	*(92 m2, duplex, 3 bedrooms)*	92 units
A-2 type	*(100 m2, duplex, 3 bedrooms)*	230 units
B type	*(71 m2, terrace houses, 2 bedrooms)*	432 units
D type	*(53 m2, terrace houses, 1 bedroom)*	108 units
C type	*(75 m2, apartment, 2 bedrooms)*	572 units
C-2 type	*(100 m2, apartment, 3 bedrooms)*	506 units
E type	*(55 m2, apartment, 1 bedroom)*	260 units
	total	3120 units

Characteristics of house owners

Data was counted and listed from the membership registrations of EVKA-2 co-operative. 3114 membership registration in 1989 were evaluated.

In terms of their previous residence type, owners can be divided into three groups. 62 percent were apartment dwellers, 27 percent were house dwellers and 10 percent were from squatter houses These results are consistent with that of previous research which was carried out with the members of EVKA-3. These figures indicate that, the current project was not offering a serious solution to people living in squatter settlements.

Table : 1
Type of Previous Residence of Co-operative Members

applicants of	previous residence type %		
	apartments	*houses*	*squatter houses*
A type	72,28	22,94	4,78
A-1 type	75,00	16,30	8,70
A-2 type	86,03	13,10	0,87
B type	53,83	33,64	12,53
D type	48,15	35,18	16,67
C type	45,01	33,45	21,54
C-2 type	69,18	25,05	5,77
E type	46,15	36,15	17,69
total	*62,30*	*27,30*	*10,40*

It can be seen from the figures that smaller units with their more affordable payment plans have attracted more lower income people than larger houses. This difference can be easily observed in one and two bedroom apartments.

Table : 2
The Household Size of Co-operative Members

applicants of	household size (%)						
	1	*2*	*3*	*4*	*5*	*6*	*7 +*
A type	19,35	14,02	27,28	29,02	7,61	2,07	0,65
A-1 type	21,74	17,39	28,26	21,74	9,78	-	1,09
A-2 type	24,89	15,28	21,84	27,07	6,11	3,49	1,31
B type	17,87	12,53	32,72	25,52	8,12	2,78	0,46
D type	21,30	19,44	27,78	20,37	7,41	1,85	1,85
C type	17,69	20,84	25,92	23,64	8,76	2,28	0,87
C-2 type	14,12	17,69	28,23	28,83	8,15	1,59	1,39
E type	21,15	19,23	31,15	19,23	7,69	1,54	-
total	*18,69*	*16,47*	*27,91*	*26,04*	*7,93*	*2,12*	*0,84*

In terms of household size, 54 percent of owners were nuclear families with three and four persons. Small size families regardless of age of the parents can be considered as a relatively high sign of urban families. The rates of one and two person families were slightly higher in smaller units. However variation in household size for larger and smaller units was insignificant, indicating that in terms of ownership the household size (in other words "need") was not played an important role in the choice of unit size.

Table : 3
The Social Security Status of Co-operative Members

applicants of	social security types (%)			
	1	*2*	*3*	*4*
A type	33,59	33,48	13,37	19,56
A-1 type	40,21	22,83	14,13	22,83
A-2 type	38,87	25,76	12,22	23,14
B type	44,32	36,89	9,05	9,74
D type	47,22	34,26	2,78	15,74
C type	45,53	38,18	6,13	10,16
C-2 type	47,91	29,23	6,16	16,70
E type	51,92	24,62	6,54	16,92
total	*42,16*	*32,53*	*9,28*	*16,02*

1: Social Insurance Institution
(Social Security Organization of Workers)
2: Government Employees Retirement Fund
3: Soc. Sec. Organization for Self-employed
4: Others

Employment status of owners, which was reported in the form of "membership to a particular social security plan", also indicates that the majority of owners were blue and white collar workers with secure employment positions. Members vary in terms of their occupation. However most of the members were workers. 42 percent of the owners reported that they were members of the Workers' Social Security Organization (Social Insurance Institution), 33 percent were members of Government Employees Retirement Fund and about 9 percent reported themselves as self-employed. Occupational status has been a more important factor on preferences than household size. The ratio of the self-employed was clearly higher in larger housing units.

Project has supplied different types of houses of different sizes for the preferences of families. This is one of the positive aspects of the project. But "demand" was more efficient than "need" in the case of preference for house types.

Current owners of the housing units built by the co-operative

Data was gathered and listed from the registration forms of Cigli Registration Office of Title Deeds in May 1998. Our research at the Registration Office (3120+686 = 3806 title deeds have been considered for this study) indicated that despite good willed efforts most of these projects have been open to speculative investment. Despite the aim to offer affordable housing for low or middle income families through subsidies, about half of the units were sold by their first owners.

Table 4 :
The ratio of units sold in EVKA-2 project

Housing types	units sold % (May,1998)				
	unsold %	*1time*	*2 times*	*3 times*	*4+times*
A type	48,15	37,61	11,41	2,17	0,65
A1, A2 types	42,55	44,72	8,39	3,42	0,92
B, D types	45,18	41,48	10,00	3,15	0,19
C type	55,07	34,79	8,04	1,75	0,35
C-2 type	46,05	37,94	12,85	2,57	0,59
E type	49,62	36,54	10,39	3,07	0,38
total	1501	1200	324	79	16
	48,11	***38,46***	***10,39***	***2,53***	***0,51***

(Source : Registrations of Cigli Registration Office of Title Deeds, 1998)

This picture may imply that either these units were not responding to the immediate needs of the owners or that their owners invested their savings in acquiring a unit from the sale of which they can earn money in the future. Such practices have the potential of reducing the level of affordability for tenants and undermining the original purpose of the co-operative in the long run. Yet another case of co-operative development is that of Egekent containing 686 units.

Similar results have been observed in 3rd. Semeykoop (one of the biggest member co-operative of Egekent Association of Housing Co-operatives) : 31,8 percent of the houses built by the association of housing co-operatives were sold by their first members, (26,82 percent of them 1 time sold -3,35 percent of them 2 times sold and 0,73 percent of them 3 times sold). But, the ratio of units sold are lower than in EVKA-2. Because the structure of the them are different. Semeykoop is a member co-operative of an association of co-operatives (Egekent) which has members with similar socio-economic characteristics.

EVKA, on the other hand, was a big co-operative with over 3000 members having a heterogenous structure.

Some findings about residents

The household survey was conducted both in EVKA and Egekent (also, İzkent - a new co-operative on Egekent area). 184 questionnaires were completed in EVKA and 327 (292+35 in Izkent) questionnaires were applied in Egekent area.

In terms of residency patterns, about 71 percent of the total units are currently occupied by their owners. But, not all of the owners are original co-operative members.

Table 5:
The tenants of housing units

	EVKA-2		Egekent+İzkent		Total	
	number	*%*	*number*	*%*	*number*	*%*
owners	145	78,80	217	66,36	362	70,84
renters	36	19,57	103	31,50	139	27,20
others	3	1,63	7	2,14	10	1,96

Table 6:
Means of possession of housing units for owners

	EVKA-2		Egekent+Izkent		Total	
	number	*%*	*number*	*%*	*number*	*%*
the first members of co-op	75	51,72	107	49,31	182	50,28
the later members of co-op	1	0,69	15	6,91	16	4,42
transfer from co-op member	3	2,06	4	1,84	7	1,93
purchased from first owner	55	37,93	81	37,33	136	35,37
purchased from later owner	11	7,59	5	4,61	21	5,80

According to the questionnaire results, only 41 percent of the residents of EVKA (39 percent in total) were the members of co-operatives. These findings are consistent with the registrations of units sold. Furthermore 22 percent of the residents of Egekent and EVKA declared that they have another house elsewhere.

In terms of their previous type of residence, 62 percent of the users were apartment dwellers (60% in EVKA), 33 percent were house dwellers (35 % in EVKA) and 4 percent were from squatter houses (5,4% in EVKA). These figures once again indicate that co-operative projects are not offering an alternative mean of obtaining suitable housing for the majority of people in squatter settlements.

Table : 7
The Household Size of the Residents

	household size (%)						
	1	*2*	*3*	*4*	*5*	*6*	*7+*
EVKA-2	4,35	11,41	19,57	47,28	11,96	4,89	0,54
Egekent + Izkent	0,90	11,98	28,14	38,02	14,07	5,99	0,90
total	*2,12*	*11,78*	*25,10*	*41,31*	*13,32*	*5,60*	*0,77*
owners	*2,66*	*11,44*	*23,40*	*43,09*	*13,56*	*5,32*	*0,53*
renters	*0,70*	*12,68*	*29,58*	*36,62*	*12,68*	*6,33*	*1,41*

In terms of household size most residents (66 percent) consist of three and four member families. 14 percent of the housing units have one and two people. 19 percent are five and six member households, and 1 percent have families with seven or more members.

Table : 8
The Social Security Status of Residents

	social security types (%)					
	1	*2*	*3*	*4*	*5*	
EVKA-2	41,33	32,47	8,49	3,32	14,39	1: Social Security Organization of Workers
Egekent -	53,59	36,55	2,88	0,82	6,16	2: Government Employees Retirement Fund
+ Izkent						3: Soc. Sec. Organization for Self-employed
total	*49,21*	*35,09*	*4,88*	*1,72*	*9,10*	4: Other 5: Have not

Like the co-operative members, residents vary in terms of their occupation. However most of them were again workers. The ratio of self-employed become less although 9 percent of the persons employed have not any social security plan.

.The opinions of users about housing units and environment

Despite some complaints about the quality of construction material and workmanship, most of the residents interviewed in Egekent and EVKA-2 claimed that they were satisfied with their housing units. The most noteworthy aspects of the units were their scenery, satisfactory plans and provision of adequate daylight. Good ventilation, silence and spaciousness were also stated among positive characteristics of units. Having a house with a garden was among the most appreciated aspects of houses. Several owner-occupants listed "being in our own apartment" was among other positive aspects. Most of the other positive features cited were related to the environment. The fact that the building blocks are located on higher ground away from air pollution and noise of the city were considerably appreciated.

In addition to complaints about workmanship and quality of construction materials, the most common complaint was about the size and number of bedrooms in units having one and two bedrooms. The trouble with chimneys was among other negative aspects of units.

In terms of the housing environment, most of the interviewers claimed that they were satisfied. However, most of the residents complained about the distance of sites to the city center and transportation difficulties. Lack of social infrastructure, inadequate maintenance of the immediate environment and poor landscaping were among other complaints. Bad odor coming from the garbage area was another problem cited.

Only 20 percent of the residents said yes when asked whether they wished to move out. (18 percent in Egekent and 26 percent in EVKA) . The most common reason was given by tenants who wished to own a house elsewhere.

Some consequences of findings

Within the context of co-operative housing policy in Turkey which emphasizes private ownership, rather than collective ownership and continuous co-operative management, co-operatives that herewith studied can be seen as relatively successful. However it would not be fair to say that the housing policy which has given priorities to co-operatives, has been successful and that co-operatives responded realistically and efficiently to the needs of their members.

The first problem is that of speculation. Thus, half of the units supported by public funds with long term and low interest rate credits in our specific case had been sold by their owners. Particularly in an inflationary environment, most people consider ownership as a form of investment, a source of steady income or given the insufficiency of pension plans, as an old age security. Such concerns, however, create pressures for people to sell their houses and drive rents and housing prices upwards in a housing market where available units, if not in quantitative terms, in qualitative terms are insufficient to respond to the needs of people effectively.

The second problem is related to the quality of workmanship and building materials used. Unfortunately the term "affordable" has often been interpreted as "cheap" and that low and middle income residents end up getting "what they have paid for".

The third problem related to the specific case examined here is yet faced by other co-operatives in the country. After the completion of buildings co-operative organization expires and this results in lack of efficient management and upkeep of residential surroundings, and of collective spaces.

Some expectations from co-operatives

Housing co-operatives can more effectively respond to housing needs if they adhere to the principles of a non-profit and co-operative organization. These principles produce a uniquely effective vehicle for meeting housing and other social needs simultaneously (Selby, Wilson, 1988,p.37). The differentiating characteristics of a co-operative non-profit housing organization can be summarized as: self-help, the principle of identity of co-owners and customers of co-operative, member promotion and democratic management and control (United Nations, 1975, p.111).

The strongest argument in favor of the co-operative alternative, is that "it maximizes control by individuals over their environment. Co-operatives possess a power equalization structure that facilitates personal growth and encourages increased responsibility. In the process, strong neighbourhoods are created and residents develop a stake in their community", (Selby, Wilson, 1988, p.38).

However, "the founding and promotion of housing co-operatives requires, in the first place, awareness of the advantages offered by collective action and a relatively high level of formal education. Participation in the affairs and management of the society, which is the precondition of democratic self-administration, assumes a thorough knowledge and understanding of the framework and rules of formal organizations. The construction and administration of the houses and neighbourhood further demands experience and expertise as well as co-ordination efforts" Lewin,1981,p.xiii).

Conclusion

If housing had only the function of providing a shelter, finding a solution to the housing problem could be easier. However, housing is a tool for investment, a durable consumer good, a produced good, a way to obtain share from urban rent and a mean for social security, as well. (Tekeli, 1994) Because of its complicated nature, developing housing policies in order to solve housing needs of all income groups has been a difficult task. Difficulties arise from the lack of capacity in harmonizing housing need, housing supply and housing demand. Problems related to the contradictions between housing need and supply, have required the state intervention.

There has been certain interventions of the state to the housing sector at different times in Turkey. Studies have been carried out for the acceleration of housing supply, revitalization of the economy and financial support and regulations for housing acquisition. Mass Housing Administration, between 1984-1998, had provided a financial support for over one million units. Most of these were for co-operatives. However, in the implementation, it has been observed some insufficiencies both in the groups who could own a house by these subsidies and the quality of environments built by co-operatives. The reasons for this may be defined as the uncertainity in the definition of the target groups and insufficiency in the tools of implementation of the policies.

The case study results indicate that the housing co-operative projects could not reach to the lowest income groups. The ratio of houses sold after completion, indicates that transformations on home ownership are very intense in co-operative houses and that the occupants of these units vary considerably. Thus the subsidies provided do not fulfill their desired social outcomes in the improvement of accessibility to low income groups. In this sense, it can be argued that financial support for housing in 1980's policy has been diverted to the revitalization of the construction sector and has functioned for the transfer of financial sources (an "income transfer", Türel, 1997) to the households.

One of the challenges for offering affordable and accessible housing through co-operative mass housing model in Turkey, lays in the nature of the co-operative model which is restricted to the construction period with its final goal of private ownership. Housing co-operatives need to consider variations in terms of ownership patterns and to make reforms on their procedure for responding to the needs of their members and for preventing speculation.

Another necessity is that, housing policies should be handled according to the determined target groups to provide financial support for the lower income groups with more appropriate conditions. This goal needs to integrate housing and land policies in a consistent way. Thirdly, financial policies and regulation of housing need to have spatial dimension in order to succeed and to create more livable environments.

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