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Changing modalities of urban redevelopment and housing finance in Turkey: Three mass housing projects in Ankara

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ABSTRACT



This study aims to critically analyze the transformation of the Turkish state's role in urban redevelopment and housing finance by focusing on 3 mass housing projects from Ankara in 3 different historical political conjunctures. The analysis reveals that the Turkish state, with its peculiar institutional artifices, not only creates rent gaps in varying forms but also increasingly coordinates appropriation of them. This involved not only reformulation of strategies to cope with the social problem of continuing expansion of urban population by planning efforts of various scope but also incorporating low-income households into the dominant logic of urban space redevelopment.

Introduction

This study aims to provide a critical analysis of urban redevelopment and housing finance in Turkey on the basis of three mass housing projects undertaken in Ankara. It would enable us to specify three different stages permitting a periodization from the mid-1970s to the present during which it was possible to observe different forms of urban regeneration. Changing modalities of institutional arrangements concerning planning, constructing, and commodification of housing projects, as well as their finance mechanisms, will be highlighted. In particular, this analysis will indicate the ways in which housing development entails the transition from use value to exchange value from the point of view of both the dwellers and the providers, whether public- or private-sector agents. It also intends to indicate the different ways in which land rent has been created and appropriated in different phases of neoliberal transformation.

Our selection of three mass housing projects in Ankara—the Batıkent Cooperative Experience, Dikmen Valley, and Northern Ankara projects—is intended to reveal the changes in the state's role in housing provision and finance by focusing on the relations between the state, the dwellers, and the market forces within the context of ever-increasing demand for housing. These projects (see [Figures 1, 2, and 3](#)) can be considered as unique combinations of several key characteristics of specific stages of urban redevelopment and its corresponding finance mechanisms.

The first one, the Batıkent Project, was said to create use value for the reproduction of the labor power (cf. Şengül, 2003) by offering an affordable housing alternative to lower income families to prevent further expansion of squatter settlements in the periphery of the city. Early phases of the project entailed participatory and inclusive planning with the involvement of labor unions through cooperatives. However, this project, during its implementation phase, was to be adapted to the changing circumstances of the neoliberal era in the 1980s. The second and third cases have been selected as examples of urban redevelopment projects that aimed to transform squatter neighborhoods into new modalities of built environment. They both illustrate how urban housing

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Figure 1. The Batıkent Project.



Figure 2. The Dikmen Project in three stages.



Figure 3. The North Ankara Project.

development and its finance mechanisms would entail a redefinition of the role of both the central state authorities and local governments in the neoliberal era. The second one, the Dikmen Project, reveals the qualitative changes in regard to provision of finance and the involvement of new actors. In particular, the project reveals how a mass housing project has been transformed into a pioneering urban regeneration model over the last 3 decades through its different stages. This entailed the involvement of large-scale private construction companies while benefiting from the capital account liberalization to get access to international financial markets. The third case, the Northern Ankara Project, epitomizes new modes of housing finance provision as well as a closely knit relationship

between the local government, centralized state agencies, large-scale private contractors, and the financial sector, thus becoming a showcase of urban regeneration.

Our study is based on both a review of the relevant literature as well as a field survey conducted at several intervals during 2014 and 2017. We conducted semistructured interviews with those who are involved in the urban development policymaking and implementation at different levels as well as the providers of housing and its finance. Twenty-five interviews were conducted with representatives of central and local government authorities, private-sector construction companies, local development projects, professional chambers of urban planning and architecture, as well as academics and experts.

The argument is laid out in five sections. The first section provides a theoretical and conceptual framework linking urban redevelopment with rent gap that deals with the historical transformation of urban space with its economic and social aspects. The second section aims to put the urban development of Ankara into a historical perspective covering a time span from the 1930s until the 1970s. This section reveals the dynamics behind the emergence of a particular form of dwelling—that is, squatter—as the dominant housing for rural-to-urban migrants. It also lays out the political and economic developments that would explain the formation and transformation of squatter neighborhoods from the end of World War II to the 1970s. The third section focuses on a pioneering mass housing project in Ankara, which exemplifies a democratic and participatory model of a mass housing project with active involvement of cooperatives initiated by the workers' organizations. The implementation of this mass housing project would, however, coincide with the transition to neoliberalism in the early 1980s. The fourth section focuses on two other public mass housing projects, each corresponding to a particular mode of housing finance in two different episodes of urban regeneration, one in the 1990s and the other in the post-2000 era. As governments with distinct political agendas undertook these projects, they brought onto the scene new institutional bodies engaged in both the management and financing of housing projects with new instruments. The fifth section concludes the study with an overall synthesis of the three mass housing projects to be able to draw the concluding remarks.

Urban redevelopment and rent gap

In his endeavor to understand urban process under capitalism, David Harvey (1978) examines how land turns into a purely capitalistic form of property relying on the twin themes of accumulation and class struggle. Capitalist forms of urbanization, on the one hand, entail both the rehabilitation of existing structures on the land and transformation of existing uses and structures, whereas, on the other hand, they might entail complete development of the area from void. The complex patterns of public and private capital investments in the built environment have led to the commodification of land, opening it for further investment opportunities. This process necessarily involves subordination of use values to exchange values, bringing about the question of appropriating the rent in economic transactions. Exchange value-oriented urban redevelopment processes shapes the strategies, alliances, and expectations of all of the local actors involved. In other words, as land becomes a “financial asset” to be bought and sold according to the rent it yields, both capital accumulation strategies and dynamics of class relations evolve (cf. Harvey, 2006).

This analysis on how capitalism shapes the built environment and urban space has been complemented by the development of the concept of rent gap. Smith (1979) defines *rent gap* as “the disparity between the potential rent level and the actual ground rent capitalized under the present land use” (p. 545). As such, a gap arises between capitalized and potential land rents for urban space, pressures for changing the nature of investment decisions becoming increasingly exchange value oriented arise. The literature on rent gap deals with the formation and capture of rent gaps to understand the mechanisms of urban transformation of inner-city slum areas in developed countries where prior disinvestment in the built environment sets the ground for a variety of modes of urban transformation ranging from piecemeal gentrification to large-scale

redevelopment projects (Clark, 1995, 2017). The financial viability of market-driven urban revitalization projects is said to depend on closing the rent gaps, which entails revalorization of the land to be developed (Swyngedouw, Moualart, & Rodriguez, 2002). Rent gap-based arguments tend to highlight the variety of class interests involved, which is often referred to as “rent-seeking behavior” on the part of property developers, public and private (cf. Clark, 2017; Slater, 2017).¹ In Smith’s framework, central actors involved in gentrification are the middle classes—returning from suburbs and reclaiming the city for better lifestyles—and rent-seeking private capital attracted to the area to appropriate the rent gap (Smith, 1979).

Although the concepts developed have particularly stemmed from analyses of the reshaping of cities in advanced capitalist countries, they have increasingly been employed in the analyses of urban transformation in developing countries as well (cf. Slater, 2017). Closing the rent gap in such countries would also involve urban redevelopment projects that aim to rehabilitate squatter settlements as well as to transform them into urban regeneration areas. This underlines the need to differentiate between phases of this development on the basis of strategies of different agents involved, the states in particular with their new institutional agents for construction as well as financing of the projects. However, as has been acknowledged, it is plausible to contemplate these processes involving two different “logics of urban space development” operating in tandem; that is, use value oriented and exchange value oriented (Şengül, 2001; p. 94; cf. Clark & Hermele, 2013). In due course, the former tends to be subordinated to the latter as the closing of the rent gap brings to the fore the quest for profit over the need for shelter (cf. Buğra, 1998; Slater, 2017). Thus, it is also important to note that though the rent gap is considered as the central piece of the theory of gentrification, it is plausible to consider the rent gap argument as a basis for urban housing production without limiting it with gentrification projects of the neoliberal era.

Furthermore, the new urban space to be redeveloped could manifest hybrid demographic characteristics. In developed countries, closing the rent gap with “higher and better” use of the land triggers gentrification, which concerns the transformation of working-class neighborhoods into middle-class reserves. The spatial transformation of cities in developing countries would manifest different modalities of urban redevelopment involving different agents sharing the rent, albeit rather unequally. Therefore, the analyses of different historical contexts would contribute to the enrichment of the theory focusing on different phases of urban development and strategies of actors. Prevailing urban development logics and forms of rent gap should be contextualized in prevailing economic policies and balance of power relations at the time. Exploring the impact of these changes on transformation of the built environment could be operationalized by examining selected projects in different conjunctures.

The role of the state requires careful theoretical and historical elaboration in relation to rent creation and appropriation (cf. Harvey, 1978, 2006). It is therefore imperative that the state should not be conceived “as a distinct, pre-given institution which relates externally to economy and civil society” (Gough, 2014, p. 11). In fact, the state emerges as the central actor in the opening and closing of rent gaps (Slater, 2017, p. 9). At least, the state would create the conditions and provide the means that will allow the potential rent to be realized in undertaking various urban redevelopment projects. Indeed, the state has been portrayed as “the key interlocutor for carrying the financial risks associated with such real estate-based urban restructuring” (Swyngedouw et al., 2002). This process certainly will be reflected in terms of the “strategic selectivities” of both the central and local authorities (cf. Jessop, 1990). The commodification of urban space would thus set in motion the emergence of various agents to administer the process by the state at different scales. In this regard, the state, via its distinctive mechanisms, could privilege investments in certain spatial nodes, thereby stipulating that social benefit would trickle down to surrounding low-income areas (cf. Erman, 2016b; López-Morales, 2010). It might as well claim that it is acting in accordance with the principle of the social state ingrained in the constitution of the country concerned when initiating urban redevelopment projects (cf. Türkün, Ünsal, & Yapıcı, 2014). Hence, there is a need to examine state policies about the ways in which the accumulation strategies are articulated with modes of urban

socialization (cf. Gough, 2002). Examining urban redevelopment and rent gaps therefore requires the exploration of complicated and conflictual relations between the state, land developers, contractors, construction companies, financiers, and owners and/or inhabitants of the existing uses and structures and those of the potential ones from a historical perspective (cf. Clark, 1988; Harvey, 2006; Tılıç & Varlı Görk, 2016).

Putting urban development in Ankara into historical perspective

From 1923 onward, when it became the capital of the new republic, supply of housing in Ankara has remained short of ever-increasing demand despite efforts at different intervals for urban planning and limited financing schemes for built environment. Since the establishment of the republic, a series of initiatives was undertaken to respond to the demand for housing by creating the institutional arrangements for housing finance and urban planning. These efforts brought forward the quest for city planning expertise and the creation of several finance mechanisms.

The early plans of Ankara, prepared by invited foreign experts, were ineffective due to their narrow scope and underestimation of the growth of the population in the decades to come. Because the city received a great deal of migration from central Anatolia, neither the first plan (1924) nor the second plan (1928) resolved the housing shortage and accompanying land speculation. Though the foundation of the Ankara Planning Department (APD) in 1928 and the enactment of the Municipality Law (Law no: 1580) in 1930 endowed municipalities with new planning faculties, these attempts remained inadequate to respond to the needs of the city (Adam et al., 2009; Tekeli, 2005).

In line with general tendencies of the early republican era, several special-purpose banks were established from the 1920s onward to facilitate housing and infrastructure finance. These initiatives to install public institutions to finance housing and infrastructure were not adequate given the limited resources available, most of which were not made accessible for low-income households. In due course, there will be a series of reorganization of these public sector banks to enhance their capabilities to achieve their purpose.² Another characteristic feature of these early efforts was the establishment of construction cooperatives primarily catering to the housing needs of high-ranking bureaucrats. The neighborhoods of Bahçelievler and Saraçoğlu in Ankara were two notable examples of such cooperative-based housing projects.³ These were also the first examples of owner-occupied housing, with almost 90% of its construction financed by these special-purpose banks (Türel, 2010).

There was also private housing production by small construction companies on land provided by the state. As Karaosmanoğlu (1981) discusses, apartment buildings, houses, and public office buildings were mushrooming around the 1930s in the adjacent zones of the city center, slowly evolving from an “exotique” to modern outlook. The commercial stores at the center were soon to be rebuilt with improved construction quality. These construction activities were serving foreign diplomats, top-ranking bureaucrats, politicians, and businessmen who moved from İstanbul (Karaosmanoğlu, 1981).

From the 1930s onward, in the absence of a macro housing policy, land speculation coupled with rapid migration of people from rural areas brought squatter dwelling to the fore as the only option for newcomers who could not afford to settle in already established neighborhoods. They had to reside on land that they did not rightfully own, mainly state-owned lands of peripheral areas (Şenyapılı, 2004a; Tekeli, 1982). Originally named *baraka*—translated into English as shanty—they came to be known, from the late 1940s onward, as *gecekondu* (Şenyapılı, 2004b). The latter literally means “built overnight,” implying its ad hoc and spontaneous nature of construction. These self-built, substandard dwellings with poor infrastructure were built primarily on low-value urban land. In other words, squatters were occupying “no-rent land,” which is land without any property rights (cf. Davis, 2007). If the land would not be reclaimed, these shacks would soon be improved and expanded by replacing the original construction material with bricks and cement (Şenyapılı, 1986). Appropriation of land was illegal because either the land plot was squatted or subdivided/shared in an unauthorized way. In any case, residents of the squatter settlements would have neither

construction nor residence permits and/or title deeds. Thus, this new sort of built environment in Turkish urban centers has been referred to as squatter settlements.

The production of housing in the postwar era increasingly reflected the structural differentiation in society as a result of industrial development and the movement of surplus population from the agricultural sector in response to demand for labor and increased investment in transportation (Çelik, 2013; Yıldırım, 2009). The rural migrants who remained on the margins of the cities had no alternative but to create their own settlements. Such a rapid influx into urban areas prompted the acknowledgment of housing as a major socioeconomic problem by the authorities according to a prominent observer of urbanization in Turkey (Keleş, 1989).

In the 1950s, there were a series of insufficient attempts to meet the increasing housing demand of low-income families. The squatter dwellings had become a major issue for the urban centers in the country, with Ankara a the leading example. Law no. 5656, passed in 1951, assigned the provision of housing to the municipalities as a compulsory duty (Türkün, Aslan, & Şen, 2014). A second law (Law no. 6188) passed in 1953 granted squatter owners the title deeds and rights to buy the land. This law also authorized municipalities to undertake affordable housing construction to be sold or rented on demand, prioritizing the squatter inhabitants (Adam et al., 2009). Yet, though there were also housing projects with the involvement of the private sector, these also could not provide a satisfactory solution to the ever-increasing gap between the demand and supply for housing (cf. Bozdoğan & Akcan, 2012). There was also another attempt of city planning for Ankara with a call for an international competition in 1954. The award-winning project, Uybadin-Yücel Plan, was approved in 1957. The urban development in Ankara is said to follow this plan with two distinct sorts of housing: creation of new districts for middle and upper middle-income households and expansion of squatter settlements for lower income households (Uğurlar & Eceral, 2012). These inconclusive efforts of urban planning to resolve the housing shortage would finally lead to the establishment of the Ministry of Construction and Settlements in 1958 to produce metropolitan and regional plans for major cities (Law no. 7116).

At the time, the limited nature of institutionalized finance with the exception of the Republic of Turkey Real Estate and Credit Bank (RECB) was far from meeting the demand for housing finance. The RECB was attempting to enhance the financing for housing provision by developing a “saving for housing” scheme that would make available housing credits with low interest rates for those depositors who kept their deposits for a certain period of time (Keleş, 1989). It is also important to note the role played by the Social Security Institution, which began to provide housing loans from RECB at below market interest rates. The entry of the Social Security Institution into housing finance in 1952 provided an additional financial resource for a small section of lower middle-income households with insurance premiums paid for at least 5 years (Keleş, 1989; Öncü, 1988).

The 1960s was an important turning point in Turkey’s political economy within a new constitutional framework with implications on housing (Yalman, 2002). The 1961 constitution, by defining the state as “social state under the rule of law,” had been setting the scene within which the working classes would be granted a set of collective rights such as collective bargaining and the right to strike. This conception of the social state also entailed a commitment “to meet the needs of housing for the poor and low-income households” (Article 49) by putting emphasis on the production of rental and affordable housing rather than luxury housing (Keleş, 1989; Türkün, Aslan, & Şen, 2014), thus aiming to create a kind of welfare regime satisfying the needs of different classes to harmonize the society.

The 1961 constitution also signified a new phase with the introduction of 5-year development planning. An import substituting industrialization strategy had direct implications on the built environment because it galvanized the flourishing of housing construction by small contractors in major urban centers.⁴ The first 5-year development plan (1962–1967) emphasized the need for increased housing loans and new fiscal policies, along with the provision of land to facilitate the construction of housing for lower income households. The second 5-year development plan

(1968–1972) considered housing provision as a service to be regulated by the state, thereby opening space for cooperatives as one of the agents of housing provision.

Despite these initiatives, available means of finance remained inadequate because there was still only the RECB, which was providing loans for housing at concessionary rates. Within the banking system as a whole, in the absence of a mortgage system, housing loans accounted for 12.7% in 1960 and 5.9% in 1970, dropping to 1.7% in 1979. Commercial banks were inclined to finance the production of consumer goods, because they were prohibited using their own resources for housing loans with long-term fixed interest rates (Öncü, 1988). Yet, the ratio of housing investments in total private-sector investments was on the rise, as that of the manufacturing sector had been declining significantly during the period of the first 5-year development plan. This would cause criticisms to the effect that the channeling of private-sector investments into the construction sector, including housing, was at the expense of the manufacturing industry (cf. Kösemen, 1969).

Through the 1960s, there were important legislative initiatives that would change the macro form of the cities for decades to come. Two pieces of legislation gained saliency in this regard. The first one, the Condominium Law (no. 5711) passed in 1965, by increasing development rights, paved the ground for the emergence of multistory blocs of flats as the predominant form of housing stock in major cities in Turkey. With this law, small-scale contractors became the cornerstone of the Turkish housing sector as real estate developers, and they came to be known as agents of the build-and-sell model. Thereby, the latter became the basis of creation and closing of the rent gap in certain districts of major urban centers as land prices soared up to 60% of the cost of buildings constructed (Türkün, Aslan, & Şen, 2014). Moreover, this had two major implications for different strata of urban inhabitants. On the one hand, it provided would-be middle classes with an opportunity to afford their own flats.⁵ On the other hand, it had significant implications for squatter neighborhoods, because it provided an incentive to the squatter owners to have their squatters rebuilt as apartment buildings (cf. Öncü, 1988; Özdemir, 2011; Türkün, Aslan, & Şen, 2014).

A second law, the Squatter Law (no. 775) passed in 1966, attempted a three-way solution for the squatter areas, namely demolish, rehabilitate, prevent (Türkün, Aslan, & Şen, 2014). It gave this authority to municipalities by upgrading existing squatter neighborhoods with improved infrastructure and public amenities, while demolishing the uninhabitable ones and relocating their inhabitants to new low-cost housing to be developed by the municipalities. In Ankara, several squatter prevention zones had been identified, most of which were said to fail because the specified zones soon turned out to be new squatter neighborhoods (Türkün, Aslan, & Şen, 2014). The combined impact of build-and-sell and rehabilitation and/or prevention could be considered as an early form of urban redevelopment, setting in motion the commodification of informal housing. In fact, this has been a widespread pattern in developing countries and characterized as “the commercialisation of peripheral slum development” (Davis, 2007, p. 42). Thus, these policies initiated the process of subordination of use value to exchange value for the owners/occupiers of squatter settlements; that is, from the right to inhabit to exchange value-oriented investments (cf. Clark & Hermele, 2013; Şengül, 2001). This would reflect what was noted above regarding the rise of conflicting logics of urban redevelopment experienced by the inhabitants of squatter neighborhoods. It is also noteworthy that the state attempted to regulate this rent appropriation process by establishing a new public agency in 1969 (Land Office law No. 1164), which would aim to prevent exorbitant price rises of the urban land and provide land plots with proper infrastructure (Türkün, Aslan, & Şen, 2014).

During the second development plan period, there was one last effort at urban planning with the establishment of the Ankara Metropolitan Planning Office in 1969. This office, with active involvement of academics, practitioners, and various public authorities, produced a master plan that took effect in 1982 (Altaban, 2002; Uğurlar & Eceral, 2012; Yaşar, 2010). It aimed to redefine the whole planning process, focusing on the social and economic structure of the city and projecting to produce better alternative for lower income households to prevent the emergence of new squatter settlements. This would be the last master plan of the city, because the post-1990 era would witness

a new pattern of urban redevelopment based on rather narrow-scale, short-term planning efforts privileging new institutions actors.

These years also coincided with the involvement of trade unions in facilitating their members to become homeowners through housing cooperatives (Keleş, 1989). In due course, the Law on Cooperatives (Law no. 1163), promulgated in 1969, aimed at accelerating the establishment of housing cooperatives.⁶ Until the amendment of this law in 1984, cooperatives and unions of cooperatives were given priority in land allocation by the municipalities.

From the social democratic model of housing finance to neoliberal transition: The Batkent Project

As the second 5-year development plan period was coming to an end, Turkey had been undergoing a series of significant political and economic changes. In the wake of the March 12, 1971, military intervention, the third 5-year development plan (1973–1977) would come into effect. This plan period would coincide with a series of short-lived social democratic party-led (1974) and conservative national front (1975–1977) coalition governments, which would struggle to cope with the deterioration of economic conditions in the context of oil and debt crises. This period also brought, for the first time in the postwar history of Turkey, left-of-center mayors in major cities, including Ankara. The two consecutive social democratic mayors of Ankara (1973–1977, 1977–1980) facilitated the establishment of an exemplary mass housing project, Batkent.⁷

The origin of the Batkent Project goes back to the idea of developing housing for low-income families as part of the policy of prevention of new squatter neighborhoods. In 1973, the first left-of-center municipality in Ankara would initiate such a project in collaboration with the Ankara Metropolitan Planning Office and the Ministry of Construction and Settlements. It was to be conceptualized as *Akkondu* (literally meaning “White settlement”) to underline the legality of the dwellings to be produced. The planning office would have had an active role in the selection of the sites, the first phase of planning, and appropriation of the land. Yet this first initiative failed due to the lack of financial resources available for the project (Altaban, 2002; Çoban, 2012) but gave rise to Batkent in due course.

The expropriations for the Batkent Project were to be completed by the Ministry of Housing and Development when another left-of-center coalition returned to government in 1978.⁸ With the ratification of its development plan in 1979, the project would be put into effect in the northwestern part of Ankara, expanding over 1,000 ha. The project was planned for 55,000 housing units (varying between 85 and 140 m² of living space), 40 nurseries, 20 primary schools, seven high schools, four maternity centers, and four health centers. The project was crafted as an environmentally green project with large common recreational areas (20 m² green area per person).⁹

The Batkent Project was envisaged as a pioneering “social cooperation model” with active participation of its future residents. The foundation of a cooperative union, called Kent-Koop, with the support of the Ankara municipality was a turning point for the emergence of a democratic and participatory model for low- and middle-income households that enabled their collaboration via their cooperatives (cf. Göymen, 1982; Türel, 2010). This umbrella institution formed in 1979 by the members of 13 housing cooperatives originated from two trade union confederations (Türk-İş and DİSK) (“Ankara’da 50 bin konutluk yeni bir kent kuruluyor,” 1980). The number of associate cooperatives reached 105 with 30,000 members. Its planning and execution would involve a tripartite coalition among Kent-Koop, the Ankara municipality, and the central state. According to the protocol, Kent-Koop was responsible for preparing architectural and engineering designs of the houses, dividing and selling the land to individual cooperatives, supervising the construction, financing the infrastructure, and obtaining credits from domestic and foreign sources. The municipality was responsible for providing the sites (plots) for houses upon request by Kent-Koop, executing the construction of infrastructure financed by Kent-Koop, and constructing the recreational and commercial areas from its own financial resources. Finally, the responsibility of

the central state was confined to financing the construction of health, education, and other public service buildings (Türel, 2010).

Though the cooperative structure would be initiated with the limited support of loans from the Social Security Institution, this project required a stronger financial coordination. The Ministry of Housing and Development managed the land expropriation and paid compensation to the land-owners from the ministry's budget. The land ownership rights were then transferred to the Ankara municipality. The cost of land remained as low as 0.5% of the total cost of the project (Karasu, 2005). With the initiative of Kent-Koop, the financial resource for the start of the project came from the European Council Resettlement Fund–European Development Bank. As explained during the interview we conducted with the then-Director of Kent-Koop Murat Karayağın, who would later be elected mayor of Ankara in 1989, this credit entailed the following financing guarantee scheme. As required by the creditor, the treasury became the guarantor for the total amount of \$86 million to be received in three instalments, and a commercial bank became the guarantor for Kent-Koop. Though the country was going through a severe balance of payment crisis at the time, Turkish banks competed with each to attract this amount of foreign currency bidding higher rates of interest, eventually offering Kent-Koop a very favorable return. Such a tripartite guarantor scheme for this 15 year tenured loan enabled the construction of subbasements of the dwellings for the whole project.

Completion of the project, however, would be realized during the 1980s in the wake of a major macroeconomic policy reorientation. A minority right-wing government that came to power in late 1979, following the souring relations between the social democrat-led coalition and the leading business groups in the midst of a severe balance of payments crisis, would launch an International Monetary Fund (IMF)-guided stabilization program on January 24, 1980. It was to be the first of its kind and would be referred to as a structural adjustment strategy. Thus, it signified a radical change both in the mode of articulation of the Turkish economy with the world economy and in the role of the state in the economy (Bedirhanođlu & Yalman, 2010). However, the implementation of this new economic policy agenda would take full force after a regime change with the military coup on September 12, 1980.

Karayağın argued during our interview that Turgut Özal, the architect of the January 24, 1980, program, who subsequently became deputy prime minister in charge of the economy in the military regime government, had been equally supportive of the Batıkent Project. According to Karayağın, the military coup did not affect the continuation of the Batıkent Project because the retired general appointed by the military government as the mayor of Ankara was quite sympathetic to the project. In fact, it was not simply a matter of military government supporting this particular project. Rather, the support for the project could only be understood within the context of the neoliberal transformation. More pertinent, one of the first actions of the military regime government was to enact a Mass Housing Law in 1981 (Law no. 2487).¹⁰ Under this law, a public housing fund (PHF) was to be established under the RECB with the mission of housing finance for low-income households.¹¹ However, though the terms of eligibility were targeting first-time home buyers, payment conditions would tend to make middle- to high-income households the potential beneficiaries of the PHF. Thus, the Batıkent Project would be subsequently criticized for deviating from the original idea of providing housing for low-income households (Çoban, 2012) because the payment conditions were not necessarily affordable for many original participants of the cooperatives within Kent-Koop.

Turgut Özal would put further emphasis on mass housing policy when he became the prime minister of the Motherland Party government (1983–1989), with a series of legislative initiatives with long-term implications for housing finance. These would be in line with Article 57 of the 1982 constitution of the military regime, which stipulated the development of mass housing projects under the title “right to housing.” In particular, a new housing finance mechanism was to be created to provide an incentive for the construction sector to resume its role as the engine of growth for the Turkish economy. The first piece of legislation (Law no. 2983) by the Özal government after the November 1983 elections was to set up the Mass Housing and Public Partnership Directorate

(MHPPD) and Public Partnership Fund (Oyan & Aydın, 1987). This was to be followed by a new mass housing law (Law no. 2985) on March 2, 1984, which established the mass housing fund (MHF) under the Central Bank of Turkey. This was not simply a renaming of PHF, because the MHF was to be organized as an extrabudgetary fund administered by the MHPPD (Keleş, 1989).¹² This would not only make the Public Partnership Fund and MHF exempt from the corporate tax (Oyan & Aydın, 1987) but would also give discretionary power to the political authority in the allocation of funds. Thus, it heralded a new phase of the restructuring of the Turkish state in the neoliberal era in general and the provision of housing finance in particular.

With the MHF, there was an explicit departure from the original mission of providing housing finance for low-income households.¹³ The new regulation changed the eligibility conditions because homeowners could also become beneficiaries. It also increased the standard dwelling area from gross 100 m² to 150 m² (Keleş, 1989). The cooperatives continued to be one of the agencies for housing construction in the early phase of neoliberal transformation and were among the main beneficiaries of the MHF credits. However, the difference from the pre-1980 period was that cooperatives were no longer confined to union members. A trend that had begun with PHF was to gain pace, forcing many individual members of such cooperatives to leave as they faced payment difficulties (Boratav, 1995; Türkün, Aslan, & Şen, 2014).

The changes in regulations had also impacted the Batıkent Project because it would be expanded to have two different types of dwellings, one complying with the original plan and the other conforming to the new extended unit size. Despite these changes put into effect with the transition to neoliberalism, Kent-Koop was awarded the Best Environment Competition as an environmentally sensitive cooperative in 1986 (“Prens Charles’dan Kent-Koop’a Ödül,” 1986). Having commenced in 1979 with the foundation of Kent-Koop, the Batıkent Project has sheltered 200,000 persons in 45,000 housing units since 1983; the first settlement had begun with only 516 housing units. Kent-Koop continued to be an active agent after completion of the project by organizing various social and cultural events annually to help establish civil relationships among the residents of Batıkent. This model was considered as an exemplary model for other cities in the country from the 1970s to the 1980s (Türel, 2010).

Overall, it can be surmised that Batıkent signifies the ways in which what had been envisaged as a democratic and participatory model for low- and middle-income households have undergone qualitative changes in the context of the neoliberal transformation to which the Turkish economy and society has been subjected.

The evolution of mass housing projects and housing finance under neoliberalism: The Dikmen and Northern Ankara mass housing projects as exemplars

In the context of profound macroeconomic reorientation in the 1980s, there was a major emphasis on mass housing projects with implications on rent creation and distribution of gains to be made both between and within classes. The construction sector became the locomotive sector of the domestic economy, making cities the loci of capital accumulation, attracting big construction companies. This strategy would in due course lead to erosion of cooperatives and diminishing of the significance of small-scale builders (Türkün, Aslan, & Şen, 2014). Such a boost would involve redevelopment of squatter neighborhoods triggered by major amnesty laws regularizing the squatters. Entrenchment of these neoliberal policies would be made possible by institutional restructuring of the state at different levels. Though local governments were central agents of this process throughout the 1990s, the 2000s witnessed the creation and reformulation of more centralized institutional agencies as both investors and facilitators as well as regulators of the construction sector. These periods also corresponded to two different modalities of creation and closing of the rent gap as exemplified by an analysis of two mass housing projects.

During the 1980s, the amnesty laws (aka, redevelopment laws) enacted between 1983 and 1988 were instrumental in turning the squatter settlers into rights holders/shareholders of the land and

titled owners of the dwellings, giving a boost to the build-and-sell model, this time with the involvement of large construction companies. In other words, legal formalization of private property rights through titling paved the way for rent gap creation by facilitating the development of housing and real estate markets. Such amnesty laws can be considered as furthering the rehabilitation of squatter settlements because they functioned as mechanisms for “slum upgrading” promoted by the World Bank (cf. Jones, 2012). This would be dubbed “pirate urbanization” because the residents were bestowed either a legal or de facto title to their plots (Davis, 2007, p. 40). This process made squatter inhabitants potential beneficiaries of the rent gap to be created by redevelopment projects, which actually meant a turning point in subordination of the use value of squatter settlements to their exchange values. In Ankara, where 70% of the city’s population—the highest ratio among major urban centers in the country—was said to be living in squatter neighborhoods at the time, this mode of creating the built environment has been functional in providing higher density development rights for the squatter settlers and lucrative opportunities for construction companies (Keleş, 1989; Şenyapılı, 1996). The political significance of this process, which promised security of tenure for informal settlers, has in fact been the transformation of the struggle for housing to one of rent seeking, thereby individualizing it (cf. Boratav, 1995; Davis, 2007).

Promoting homeownership for the poor also involved local municipalities as facilitators in turning old squatter neighborhoods into prestigious residential areas. New legislation enabled local governments to assume a new role in undertaking large investments concerning urban space and services. In 1984, a two-tier administrative system was formed in the three main metropolitan areas (Ankara, İstanbul, İzmir). City-scale macrolevel (larger area of the city) planning was brought under the control of the Greater City Municipality (GCM) and district-level microscale plans under district municipalities to be approved by the GCM council. Legal powers of the municipalities were to be employed to initiate a series of projects that would entail the modalities of market-oriented but state-led urban redevelopment (Kuyucu & Ünsal, 2010). This model would eventually lead to large-scale urban transformation projects undertaken by the municipalities through public–private partnerships (PPPs; cf. Karaman, 2012).¹⁴

Dikmen Valley urban transformation project with PPP

Dikmen Valley is located in the south of Ankara, covering a large area (of 6 km in length and 300 m in width) spanning from the nearby city center to the south. The valley spans two densely populated neighborhoods, separating two different income groups. One side can be considered the most prestigious neighborhood of Ankara, with the presidential residence,¹⁵ the residences and offices of the prime minister, the supreme court, foreign embassies, universities, cultural centers, and shopping malls occupied by upper and middle-income households. The other side is a mostly residential area with more moderate settlements for lower to middle-income households. The valley itself has been an area for squatter settlements since the 1960s, with 4,092 squatter dwellings housing 18,415 inhabitants in five neighborhoods (Karayalçın, 2009). Given the boost in the construction sector from the early 1980s, there has been a widening rent gap in the area.

The circumstances necessitated cooperation and inclusion of the squatter settlers ipso facto into the largest squatter settlement redevelopment project. In the mid-1980s, the first plans of the Greater Ankara Municipality (GAM) regarding Dikmen Valley were to remove squatter settlers to other parts of the city while opening the sides of the valley for limited construction. However, this could not be implemented due to the high costs of expropriation and harsh opposition from the squatter settlers (Türker-Devecigil, 2009). The project was to be launched after the 1989 local elections, with the incoming social democratic administration of the GAM. In January 1990, a meeting was held with the squatters and GAM representatives. The final plan of the project was crafted in August 1990 with input from the squatter settlers (Karayalçın, 2009). In October 1990, Dikmen Valley environmental development and housing construction cooperatives were established in each of the five neighborhoods with the initiative of the squatters.¹⁶ The first two stages of the project aimed at

enabling participation of the squatter owners in the planning process along with private contractors (Topal, Çelik, & Yalman, 2015). Although the model emphasized citizen participation, the rationale for this kind of public–private participation has been criticized for aiming to prevent public resistance to urban transformation rather than involving the squatters in planning schemes (Dündar, 2001). The bearers of the project were the GAM and a new urban development corporation, Metropol Co., that was founded 1986 but relaunched for this project under the GAM. Metropol Co. designed the project plans with feedback from the cooperatives of the inhabitants. The company collaborated with the construction companies that were functioning as contractors but maintained a separate legal personality.

However, unlike the Batkent Project, luxury housing was included from the early stages of the project, which in due course dominated it. Regeneration of the built environment would be undertaken, producing two types of dwellings: medium-quality standard dwellings for squatters and luxurious dwellings to produce rent to subsidize the former. With this deal, the early phases of the project were pioneering in the transformation of squatter neighborhoods, aiming to mix the old and new inhabitants of different income groups. Though those title holders of plots of 350 m²—defined as the “regeneration scale”—would be given a flat, those with plots less than 350 m² became debtors to the municipality. Titled rights holders with a land plot over 350 m², regardless of land ownership, received an expropriation fee. Tenants as well as squatters who did not rightfully own the plots were given land in another part of Ankara to build on. The owners of the squatted plots were paid expropriation fees without being granted the right to own a flat in the project.

However, social democratic concerns were adapting to the neoliberal finance mechanism as the municipalities were left to find ways to finance these plans (Dündar, 2001). The capital account liberalization in 1989 provided a new mechanism for accessing external funding through bank loans or bond issuance in domestic and/or foreign stock exchange markets. According to its feasibility plan, the project would self-finance the total cost of 393.9 million Deutsch Mark (DM) and even create a surplus revenue of 208.4 million DM.¹⁷ From 1989 to 1994, the GAM was the first municipality to raise funds via bond issuance in overseas markets that would be used as a lever for many of its public investments. Between 1990 and 1992, the GAM undertook private placement activities first in the Frankfurt Stock Exchange market through a German Bank, and then in the Japan Samurai Stock Exchange market through Nomura, a Japanese firm (Karayalçın, 2009). In order to be able to enter stock markets directly, the GAM requested to be audited by Standard and Poor’s for credit grading. As a result of this audit, the GAM received a BBB credit grade—the same as the Turkish Treasury at the time—enabling it to enter the Japan Samurai Stock Exchange. In November 1992, the GAM sold 50 billion yen worth (US\$400 million) of bonds with the guarantee of the Turkish Treasury (Topal, Çelik, & Yalman, 2015).¹⁸

The initial objective was to accomplish the first stage of the project from funds raised by issuing bonds and to finance the following stages with the revenue collected through the sales of the luxurious residences and commercial units sold at auctions held by the GAM. Therefore, from the beginning of the project, gentrification was seen a way to close the rent gap appropriated by the municipality to subsidize the construction of units for the squatters. Thus, additional urban rent created through increased development rights would be used to achieve financial sustainability of the project (Türker-Devecigil, 2009).

This project is important in depicting the characteristics of the first regeneration projects in the neoliberal era while also exemplifying the transformation of those early features when faced with challenges of capital accumulation and struggle. The Dikmen Project evolved into a different model with a more authoritative centralized implementation when a right-wing party won the local elections, taking over the project in the mid-1990s (Deniz, 2010). After completion of the first two stages in the early 1990s, though the general shape of the project remained the same, the Dikmen Project has increasingly become a precursor to urban regeneration projects that would emerge in the 2000s. After the 1994 local elections, the Dikmen Project was reformulated with market-oriented principles with more evident rent seeking concerns with the election of a conservative mayor who

would remain in office until 2017. This change in the local government would be followed by a shift in the approach to urban redevelopment that would increasingly manifest neoliberal characteristics such as a PPP mode of housing provision.

In the later stages of the project, increased development rights in the squatter neighborhoods became the major source of financing, and construction companies that undertook construction in partnership with local governments would retain a portion of the luxury dwellings of the project. For the third stage of the project, the earlier plan was changed, narrowing the green areas, increasing the construction density around the valley. The spaces previously allocated for public service offices were redefined as commercial units to be sold. The terms of the project were very harsh to titled owners and especially to households without deeds (“without the paper”; Aykan, 2011). Squatter inhabitants owning the titled rights to smaller land plots were indebted to financing the project. Squatter residents were forced to sign contracts with the “regeneration scale” increased to 400 m², which means greater indebtedness with higher and longer monthly loan repayments. Such a change significantly transformed the socioeconomic demographics of the area.¹⁹ The third stage turned Dikmen Valley into a semigated community, where significant portions of the green areas were left to the private use of expensive housing complexes. This model was based on the consolidation of development rights that would refer to “amalgamation of the existing development rights instituted on the land parcel based on the project and consolidation and redistribution of the land rights within the framework of the agreed principles of the PPP” (Yılmaz & Keleş, 2015, p. 354). Squatter settlers eventually sold or rented their flats and moved to the peripheries of the cities.

As the gentrification intentions of the GAM were realized, resistance from the squatters intensified. The terms of agreement with squatter residents became less favorable and the participatory character of the project was removed during the third stage under the new administration of the GAM (Batuman & Altay Baykan, 2014). The squatter inhabitants, who had already been organized in five cooperatives in the early stages of the project, resisted further implementation of the project by founding the Bureau of Right to Shelter in 2006. With the technical and legal support of the Chamber of Architects and the Chamber of City Planners, the inhabitants refused to evacuate their squats, which practically halted construction of the fourth and the fifth phases of the project. In February 2007, the GAM attempted to evacuate the squatter dwellings with 5,300 police, 120 ambulances, and 25 buses for detainees. Yet, resistance by the squatters was fierce and the attempt by the GAM to demolish the dwellings was unsuccessful (Yılmaz, 2015).

In 2011, the GAM attempted to revive the project by incorporating the Mass Housing Administration (MHA) into the project. At the beginning of 2012, terms of the Dikmen regeneration project were redefined, giving concessions to the squatter inhabitants. The non-titled squatters were also made eligible for housing units in the project. Residents of the squatter dwellings were given two choices: until their new units were completed, they could either continue living in their dwellings or they could evacuate and receive rent support. Along with these compromises, the conditions of the debt payments were also relaxed to make them more acceptable for the squatter settlers. However, the squatter settlers refused these new conditions, blocking the project completely.

There was no restriction on the development rights for both residential and commercial buildings. Despite a wide rent gap, the resistance stigmatized the project area, deterring new capital investments. The resistance has become one of the symbols of the social rights movements with an emphasis on the right to shelter. In November 2014, the GAM called for an auction to sell the land for the fourth and fifth stages (234,268 m²) of the project. The land was divided into nine parcels, eight of which were allocated to residential use (227,956 m²) and one to commercial use with a total construction area of 691,000 m². However, the bid had to be closed twice and postponed for an indefinite time due to the lack of interest from construction companies, which was definitely related to the fierce resistance of the squatter residents in the valley supported by the Chamber of Architects and the Chamber of City Planners and other democratic civil society organizations.

As the inhabitants of the squatter neighborhoods subjected to gentrification continued their resistance, this impeded further implementation of the project. However, advocates of urban redevelopment would apparently derive necessary lessons from the Dikmen Project to preclude such challenges as they put into effect the new round of urban regeneration projects. At the end of the third stage of the gentrification project with well-designed buildings and elegant landscapes, concrete barriers were set up, establishing the limits of the completed project site.

After the barriers lay a no-man's land with the debris of evacuated slums of the fourth phase that are preoccupied by unsheltered people living on garbage collection. And after this vacant area, there are the traditional squatters who have been living in the Valley for more than three decades. (Batuman & Altay Baykan, 2014, p. 204–205)

The great MHA show: North Ankara Entrance Urban Regeneration Project

Our third mass housing project, the North Ankara Entrance Urban Regeneration Project (hereafter North Ankara Project), is a unique model of urban regeneration that was portrayed as yet another modality of slum upgrading.²⁰ Unlike other urban regeneration projects, it was enacted with special legislation in 2004 (Law no. 5104) that was tailored particularly for the development of this project. The project spreads along the highway connecting the city center with the Esenboğa Airport, named Protocol Road. It would be justified as eliminating the so-called territorial stigma of the squatter neighborhood to produce rent gaps with redevelopment (cf. Erman, 2016b; Slater, 2017). The project area is vast, covering 1,582 ha extending into three district municipalities (Keçiören, Pusaklar, and Altındağ). A total of 18,000 units—6,770 of which are allocated for rights holders—two five-star hotels, one congress center, one mosque, five commercial centers, and recreational facilities for 70,000 inhabitants would be constructed in 16 phases within the project (Akın, 2007). In a sense, this project could be depicted as an example of roll-forward policies of neoliberal regimes (cf. Jessop, 2016).

At the turn of the century, the Turkish economy was undergoing yet another round of neoliberal transformation because the previous decade was one of political and economic stability. Since 1998, the IMF and WB have emerged as key determinants of the policymaking process. They would, in successive phases, require a set of conditions to establish the fundamentals of macroeconomic stability. Among those were demands to put an end to the practice of using budgetary as well as extrabudgetary funds and closing down public banks to improve the transparency of public management (IMF, 2001). These demands would eventually be met with a standby agreement with the IMF in the wake of the 2001 financial crisis in Turkey.²¹ Among the casualties were RECB and MHF, which paved the way for the restructuring of housing finance and urban redevelopment under the rule of the incoming Justice and Development Party (AKP) government following the November 2002 elections.

With the coming to power of the AKP, the role and corresponding institutional modes of intervention of the state in the housing sector have significantly changed, with its direct involvement in the production and financing of mass housing projects. Ironically, the AKP government decided to adhere to the Transition to Strong Economy Programme that it inherited from its predecessor coalition government. This IMF-supported program, which was put into effect in the aftermath of the 2001 financial crisis, was in fact aiming to reduce to role of the state in the economy with an emphasis on privatization and wage suppression especially in the public sector, thus signifying further entrenchment of the neoliberal policy agenda.

Yet, the AKP government enacted a series of legislation that rendered the MHA as the single public agency taking over the functions and authorities of various other public institutions at different scales of the state concerning urban planning and construction as well as finance for housing provision. As noted above, the MHA was a result of an earlier reorganization in 1990 in the course of neoliberal institutional restructuring. With new laws, the MHA benefited from the glut in the international financial markets by borrowing from these markets with the consent of the undersecretary of the Treasury. Furthermore, the MHA would emerge as a major partner of the

leading real estate investment trust with ownership of 49% of total equity.²² The MHA became the new financing arm of the state, replacing the defunct RECB in the provision of housing finance. No less significant, the MHA was given unlimited and unregulated control of public land with dissolution of the land office and endowed with new powers to initiate the transformation of the squatter neighborhoods (cf. Türkün, Ünsal, & Yapıcı, 2014; Uğurlar & Eceral, 2012). In fact, its former director had defined its mission as “disciplining [the] housing market” and realization of urban regeneration by providing affordable housing in collaboration with municipal administration (Türkün, Ünsal, & Yapıcı, 2014, p. 113).

In order to overcome the lack of financing capabilities for housing provision, a new Housing Finance Law (Law no. 5582) was enacted in 2007. This was meant to introduce, however belatedly, a mortgage system into the housing provision. This was envisaged as creating a new incentive for banks to pool mortgages and securitize housing loans, thus providing a new financing option for middle-income households. Yet, mortgage remained secondary, because 65% of housing finance is said to be non-mortgage (Erol, 2018). Thus, implementation thus far did not fulfill expectations according to several representatives of large construction companies interviewed. Ironically, the lack of a developed mortgage system has been identified by the AKP government as a key factor preventing a subprime crisis being reflected in the Turkish economy in the wake of the 2008 global financial crisis (Türkün, Ünsal, & Yapıcı, 2014).

Along with this entrenchment of the MHA as the national-scale planning and housing authority, there were other institutional changes in city-scale planning institutions after 2004. Though the MHA has assumed more powers with the intention of moving the whole planning system toward an urban regeneration focus (Uğurlar & Eceral, 2012), the GCM and district municipalities have regressed in their planning powers. Such a qualitative shift in urban planning has been subsequently criticized for creating privilege for selected agencies at the expense of urban development compatible with master plans. It has been contended that such project-oriented urban planning has created conflicts among various state authorities and confusion of administrative functions for the sake of maximizing urban rent (Eraydın, 2012).

The MHA was authorized to establish corporations in the housing sector or participate directly or indirectly in profit-oriented projects in association with the private sector (Gündoğdu & Gough, 2008). The special law of the North Ankara Project co-authorized the GAM and MHA to undertake the project in partnership with the private sector. This partnership was institutionalized with the founding of the Construction, Real Estate and Project Company (TOBAŞ). The partners of TOBAŞ are the MHA and GAM, each owning 50% of the corporation and each providing 50% of its financial resources. With these laws, a new plan prepared by the GAM was to be put into effect as earlier plans for the project areas were nullified. Accordingly, all existing vacant public land (115 ha) within the project area was transferred to the GAM without any expropriation fee.

The MHA formulated a new form of rent gap creation and appropriation under the rubric of the “revenue sharing model,” portrayed as a “new model of funding for a public authority with a limited budget” (Gündoğdu & Gough, 2008). The MHA claims that revenue sharing was developed to enhance its capacity to provide better housing opportunities for middle- and low-income people as it undertakes urban regeneration projects such as North Ankara. Production of luxury residences as part of such mass housing projects is justified on the grounds that this is necessary to raise funds for housing projects for low- and middle-income households (cf. Türkün, Ünsal, & Yapıcı, 2014). During interviews with the representatives of the MHA, it was stated that the construction of luxury residences comprises no more than 15% of its overall housing production (MHA, 2018a). Because the payment terms would be differentiated for middle- and low-income and poor households, it has been contended that the default rate is insignificant for these groups of residents who were making monthly payments as if they were paying rents. Yet, this rather rosy picture has been defaced by press reports that indicated that the payment conditions were far from being suitable, especially for low-income and poor households, in both Ankara and Istanbul (cf. Erman, 2016a; Türkün, Ünsal, & Yapıcı, 2014). This also meant that the former squatter residents would be denied sharing the rent

gap thus created, because displacement and dispossession, along with forced relocation, are emphasized as the outcomes of such urban regeneration projects implemented in squatter neighborhoods (Erman, 2016b). Nonetheless, the MHA would claim that all these initiatives were to fulfill the requirements of a social state as specified in the 1982 constitution (Türkün, Ünsal, & Yapıcı, 2014). The particular form of financing of so-called social housing (85% of overall production) leads to household indebtedness. These units are promoted as affordable for titleholders of the squatter dwellings. Consequently, the urban regeneration projects transform the social and cultural texture of neighborhoods, as original residents of the area eventually sell their flats due to monthly repayment challenges.

Moreover, because the MHA set the expropriation fees lower than the actual market value, former residents of the area have been denied a share of the development rent that would be created by increasing the development rights on this plot of land to be sold to private-sector construction companies for new projects. The method of sharing the incremental value of the land due to increased development rights could be considered as conflicting with the public interest, because the incremental value of land should have returned back to public.

This power shift to the MHA reduced the ability of dwellers to participate in the planning process. One of the roles given to the MHA was to consolidate the contested process of urban redevelopment projects. The MHA became the primary investor in mass housing production with the collaboration of private-sector corporations. It aimed to solve the legal and bureaucratic obstacles for investors and provide financial and technical support to the municipalities. With its motto of “consensual urban regeneration,” the MHA attempted to organize residents’ relocations resulting from regeneration projects and weaken possible resistance through both subtle and, if necessary, harsh methods. The resort to not-so-subtle methods of coercion was conceded as being unavoidable when and if necessary.²³

TOBAŞ, as the key agent of the project, was to develop another model of participation for title holder squatter settlers involving three options: (a) sale of the plot to TOBAŞ; (b) provision of a dwelling that would be constructed within the project area (if they chose this option, they would receive rental support during the construction period),²⁴ and (c) provision of another plot of land of equivalent value in another area in Ankara. Though the launch of the project was unilaterally decided along with the terms and conditions, TOBAŞ’s director noted during in our interview that “these agreements were handled with the consent of the squatter settlers not entailing coercive measures of the alleged strong state tradition in Turkey.” However, he also warned that “they would not refrain from using methods, which could not be associated with obtaining consent if and when some squatter settles would not be pleased with the offer,” thus underlining the limitations inherent in the so-called consensual urban regeneration approach.

The MHA would also construct housing estates elsewhere to relocate non-title holders and tenants whose squatter dwellings were to be demolished in regeneration projects. These were referred to as “*gecekondu* transformation housing estates” (Erman, 2016b). In the North Ankara Project, those non-title holders and tenants who settled in the area before 2000 were offered housing in another project (Karacaören), whereas late-comer squatters and tenants were simply evacuated. The cost of the estate in the other project would be paid by monthly installments indexed to public-sector wage rises over a 15-year period (MHA, 2018b). TOBAŞ would present these terms and conditions as “affordable” for potential inhabitants. However, this indicated acknowledgement of the meager annual wage and salary increases granted to public-sector employees. Because most of the squatter inhabitants and tenants have casual jobs without regular wages, to set the monthly payments indexed to public-sector wage rise would not necessarily ease conditions for these households.

Upon finalizing the agreements individually with both sets of residents, TOBAŞ demolished the squatters’ residences. After the dwellings were cleared, a new urban project was launched in the vacant area (cf. Batuman & Altay Baykan, 2014). Then, the area was planned to provide a prestigious habitat for a population of 40,000 to 50,000 (MHA, 2018c). As the director of TOBAŞ quipped in our

interview, they were selling dreams to future residents of the projects. In the forthcoming phases of the project, TOBAŞ was intending to let the builders deal with the squatters directly.

The reorganization of the MHA, with its corresponding offshoots such as TOBAŞ, during the AKP rule was an instrument of rent creation and allocation. At the same time, social housing remains an elusive objective notwithstanding claims to the contrary, because the MHA increasingly financed mass housing projects that tended to cater to the better-off segments of society. Overall, as the construction sector resumed its role as an engine of growth in the Turkish economy during the 2000s, the particular financial mechanisms of housing provision seem to justify characterization of the period in question as a “debt-led growth regime” (Bahçe et al., 2016, p. 276). Such debt-led housing provision brought about gentrification of the urban built environment on the one hand and further marginalization of the least advantaged on the other. Pursuit of an individual rights-based modality of mass housing projects had the dual function of demobilizing possible resistance against such projects with the motto of “urban regeneration is compromise” while at the same time reinforcing housing construction as a major focus of capital accumulation. Both have imminent tendencies toward crisis for the near future.

Conclusion

Our analysis of three mass housing projects in Ankara aimed to highlight the ways in which the Turkish state related internally to the commodification of land and closure of rent gaps in urban redevelopment. While providing a brief historical account of the Turkish context, our study focuses on the transition to and entrenchment of neoliberal urban development and housing finance by tracing three pioneering examples of mass housing projects. Our focus on mass housing projects initiated by public authorities reveals the state’s evolving role in creating the economic and social conditions for urban redevelopment. Each of these projects corresponding to different phases of urban redevelopment reflected continuities and ruptures in creation and closure of rent gaps through a variety of institutional arrangements and political compromises. The upshot of this has been, however, to maintain the rule of capital with new modalities of the commodification of land and financing of housing provision (cf. Brenner & Theodore, 2002).

Systematic shortfall of housing provision and inadequacy of finance mechanisms characterized the efforts of the Turkish state from the early republican era to the present. The continuous influx from rural areas created the social problem of ever-growing squatter neighborhoods, which, in turn, led to a quest to produce affordable housing. As our case studies highlight, a major device envisaged as a solution to this social problem has been mass housing projects. To put the urban development in historical perspective, we surveyed the attempts by successive governments to respond, in a piecemeal fashion, to these problems with urban planning efforts and urban regeneration projects.

Our brief account of the historical evolution of the institutional arrangements for the provision of housing finance underlined the significance of the role of the state, including that of the local government. The Turkish state initially relied upon commercial public banks with special missions and municipal administrations from the early republican era to the postwar development planning era. It also aimed to use social security organization and cooperatives as intermediaries for obtaining housing finance from public banks. Though all of these institutional apparatuses have continued to function during the transition to neoliberalism, they have assumed new roles, as there has been a qualitative shift to more market-based mechanisms. Ironically, the state’s role, including local governments as agents of housing construction and finance, has gained further saliency with the successive phases of financial liberalization. In this regard, the development of mass housing projects in the era of financialization involved both banking and non-banking institutions promoting a range of options for housing provision in response to the lack of adequate institutionalized finance and preferential credits. As summarized in [Table 1](#), our three case studies depict the changing modalities of housing finance over time, including access to external sources of finance and construction of luxury housing as means of financing urban regeneration projects. The downside of these efforts has



Table 1. Summary of the Mass Housing Projects.

	Batıkent	Dikmen	North Ankara
State agency	Municipality, Kent-Koop	GAM, Metropol Co.	MHA, GAM, TOBAS
Housing production	Small-size contractors working with cooperatives	Mid-size to large companies working with Metropol Co.	Large construction companies working under the MHA
Relations with the squatters	Aim to prevent new squatter neighborhoods (squatter prevention)	Squatters in the project are co-organized and co-opted (affordable housing for squatters)	Squatters in the project site are disorganized, individualized, made indebted, and relocated
New inhabitants	First-time homeowner, lower and middle-income cooperatives members	Mixed: Squatter inhabitants and upper income households	Middle- and upper class inhabitants
Finance mechanisms	Europe's postwar urban renewal initiative: European Settlement Fund	Bond sales in international financial markets and sales of luxury residences and commercial units	Revenue sharing model; household indebtedness
Rent creation	Planning and infrastructure investment by the municipality	Planning and infrastructure investment by the municipality	Planning by the MHA, increased density
Rent appropriation	Cooperatives, small contractors	Construction companies, squatters	Large construction companies and the MHA
Social outcome	Cooperative, participatory	Participatory, consensual	Alienated, contained,
		Initiation of tensions, contested	
			Strong resistance from squatters blocking the project
			Debris of squatter dwellings with underclass inhabitants
			Unsuccessful auctions of the land to construction companies
			Further increasing construction density
			No appropriation despite large rent gap
			Antagonistic

been increasing indebtedness of low-income households, as they became an integral part of housing finance (cf. Saegert, Fields, & Libman, 2009).

Table 1 portrays the overall synthesis including the actors and processes concerned with rent gap production and appropriation in these three projects. The analysis of Batikent reveals an attempt to initiate a mass housing project with the collaboration of trade union–originated cooperatives while at the same time aiming to prevent further expansion of squatter settlements in the periphery of the city. This could be considered as a belated attempt to make up for the lack of social housing, which, in practice, had to adapt to the changing parameters of macroeconomic policymaking in transition to the neoliberal era. Our second case, the Dikmen Project, was initiated as a slum-upgrading project in central Ankara to provide affordable dwellings to former squatter inhabitants in the area while benefiting from the enhanced capacities of the municipal administration to have access to international financial markets. However, the slum-upgrading intentions soon led to a gentrification project that could only partly be accounted for by the change in political power at the local government level. Rather, there has been a qualitative change in the ways in which the state approached housing provision and finance as part of its own institutional restructuring. It has increasingly become a mixture of luxury and affordable housing, with the former dominating in due course, giving rise to new forms of PPP. Our final case, North Ankara Project, typified the urban regeneration approach of the 2000s, which augmented the concentration of state power via the redefinition of the MHA as the central agency of urban land market, thus making it the major determinant of rent creation and allocation. The significance of collective forms of project implementation were eliminated, because the new institutional agents of the AKP rule preferred to deal with the inhabitants of squatter settlements individually. Though projects such as North Ankara were purported to be consent-based schemes, they obviously left the squatter households at the mercy of the MHA or its affiliated agents such as TOBAŞ. This model could better be contemplated as a manifestation of authoritarian tendencies of the state in the contemporary phase of neoliberalism.

Our analysis reveals that the Turkish state with its peculiar institutional artifices, does not only create rent gaps in varying forms but also increasingly coordinates appropriation of rents thus created. As our case studies illustrated, this involved not only the reformulation of strategies on the part of the implementing agencies to cope with the social problem of continuing expansion of the urban population by planning efforts of various scope but also incorporating low-income households into the dominant logic of urban redevelopment.

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Notes

1. Ironically, the original usage of rent-seeking by rational choice theorists defined such behavior as artificially contrived by the state to realize advantageous positions in contrast to profit seeking in the market place (cf. Buchanan, 1980, 1991; see Yalman, 2007, for a critique).
2. Housing finance provision was dealt with by the founding of the Real Estate and Orphan Bank in 1926 and the Bank of Municipalities in 1933 (Law no. 2301). The former was later renamed the RECB in 1946 with enhanced financial resources. RECB was eventually merged with Anadolu Bankası in 1988 and given the name Türkiye Emlak Bankası (Emlakbank). Its 96 branches were transferred to Halkbank in 2001, as Emlakbank was liquidated. The latter would be restructured in 1945 and renamed the Bank of Provinces (*İller Bankası*) with

a mandate to provide funds and loans to municipalities only for infrastructural investments (Kibaroglu & Başkan, 2011). In 2011, it was renamed İller Bankası A.Ş., an investment and development bank with the status of a special budget joint stock company, subject to private law provisions.

3. See Kansu (2012) for a historical account of this first housing cooperative, Bahçelievler.
4. As depicted in the following:

Middle-class residential expansion has created a vast market for house fittings, ranging from central heating equipment to ceramic tiles and floors; bathroom and kitchen furnishings; wallpaper and light bulbs, in addition to the more conventional durable white goods. Thus many of the large, modern conglomerates to emerge in the postwar decades have branched out into the manufacture of household fittings and furnishings, becoming linked into the expanding residential market. (Öncü, 1988)

5. This entailed a specific arrangement between the contractors and owners of squatter dwellings. Accordingly, the squatter owners will get the agreed-upon number of flats as their share, while the contractor keeps the rest (Tekeli, 2009).
6. The rise in the number of cooperatives in the postwar era is as follows: 1950–1955: 93; 1955–1969: 185; 1960–1965: 126; 1970–1975: 1,794; 1975–1980: 1,631 (Uras, 1986). These construction cooperatives were managed by their members to produce housing for themselves. Cooperatives were dissolved once construction was completed and each member became a title holder. Contrary to their European counterparts, cooperatives in Turkey did not have a model of rental housing.
7. This project was also described as an example of “productive municipality” model, which became influential when the social democratic Republican People’s Party won a significant number of major municipalities in local elections in 1973 (Karasu, 2005).
8. Expropriations were undertaken despite an additional financial obstacle set by a supreme court decision in 1977 to increase the expropriation value from the taxed value to the current market price (Batuman, 2006).
9. Although these green areas were reduced with the plan changes in the following years, Batkent continued to be an environmentally responsible project.
10. The first drafts of the MHL in 1981 revealed the underlying tendency of the neoliberal housing policy to favor private construction companies. However, the final text of the law prioritized the cooperatives along with medium-income households. For details of this law-making process, see Adam et al. (2009).
11. To be eligible for credits to be provided by the PHF, households (including spouses and children under 18) that do not own any other dwellings should have deposited one fourth of the total value of dwellings—no larger than 100 m² gross area—in a “construction savings” account as a down payment. Given the fact that monthly installments for debt repayment were more than five times the minimum wage at the time, these credits could not necessarily be considered affordable for low-income households.
12. The MHPPD would later split into the Public Partnership Administration and the MHA in 1990. The MHF would be added in the government budget in 1993.
13. From the mid-1990s onward, the MHF and MHA worked in tandem to mediate mass housing construction by small contractors. Whereas the MHF aimed to provide loans to support housing production particularly by cooperatives, the MHA was meant to undertake housing production for low-income groups with large construction companies functioning as contractors. In the late 1980s and early 1990s, the MHA provided loans for more than 200,000 residential units for middle- and low-income people in the peripheral areas of large cities. During this period, the MHA also constructed nearly 40,000 units on its own land in Ankara, Istanbul, and Izmir for sale to middle- and upper class people, forming prestigious residential areas (Gündoğdu & Gough, 2008).
14. For an analysis of PPPs in commodification of housing provision in China, see Shen and Wu (2011).
15. The residence was used from the 1930s until 2015 when the presidential residence moved to a newly constructed and highly contested palace.
16. Another participatory unit of the first two stages of the project was the Dikmen Valley Decision Council composed of 11 members (mayor of the GAM, district mayor of Çankaya, four representatives from the GAM, four representatives of Valley inhabitants, and the general secretary of the CDB). The council met on a monthly basis with an agenda prepared by the GAM and instituted a channel through which the inhabitants would be included in the processes concerning the project.
17. The annual average dollar–mark parity for 1989 was 1.764.
18. With the intention to expand these financing activities, the GAM aimed to establish a bank called KENTBANK, yet this was denied by the Treasury (Karayalçın, 2009).
19. In the third, fourth, and fifth stages of the project, the landowners were also considered rights holders. Landowners disputed the expropriation fees set by the authorities and brought the issue to the courts, which eventually found the landowners’ claims rightful. The court decision increased the expropriation fees six times more than the initial offer of the GAM. After this decision, a landowner with 200 m² land would be entitled to own a house in the third stage (Türker-Devecigil, 2009).

20. The project is also said to serve as a future method of evacuating poor squatters (such as in the case of Sulukule and Ayazma in Istanbul).
21. For further details and a critical evaluation of the 2001 crisis, see Akyüz and Boratav (2003) and Yalman (2016) for a characterization of this crisis and its aftermath as a “crisis in neoliberalism.”
22. Real estate investment trusts came into being in the Turkish context from the mid-1990s onwards but gained significance as a result of the new push for urban regeneration. This has not prevented the Turkish banking sector from continuing to facilitate unleashing, if not creating, new demand for housing.
23. As pointed out by several of our interviewees with privy to urban regeneration projects.
24. It was reported that the amount of this support fell short of meeting the cost of rental housing for most families.

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