

# **Does the New Millennium Mean New Hopes for Housing the Urban Poor? Does Strategic Approach Ensure Pro-Poor Housing Strategies in Developing Countries? Case of TOKİ<sup>1</sup> / Turkey**

## **1. Introduction**

An urban area can be defined as a market place of hopes as well as hopelessness for the poor people. Challenges in the urban legal housing market are various and multi-dimensional. Very low and irregular income makes it difficult for the poor to save enough money and to have long-term plans for purchasing a house. Most developing countries not only have financial problems but also lack a holistic and comprehensive approach in planning and practice that deals with the pro-poor housing policies.

In Turkey, since the mid 1980s, by the effect of neoliberal policies, state policy has sharply deviated from the course of planned development approach when compared to “1960-80 Planned Development Period” both in economical and physical issues as well as pro-poor housing policies. The transformation period of 80s has caused the planning authority to be shared between different (nearly all) ministries reasonably fair.

While limited access to urban land and housing markets in Turkish metropolitan cities has been a major barrier to providing the poor with affordable housing, national level planning authority has been incompetent in planning the low-income housing programs and projects and behaved generally on the short-term basis.

Empowerment of housing groups and cooperatives has been neglected for nearly two and a half decades (after 1980s) and therefore participation of low-income groups, despite the current and popular argument, has lost its basis in urban housing development process. Middle and high-income groups have benefited more than lower income groups from government funds served by TOKİ (Housing Development Administration of Turkey). Although TOKİ has provided and still provides a general increase in urban housing stock, eligibility criteria have excluded and exclude the real urban poor and create houses that are expensive to buy and to live in.

This paper aims to find an answer to “what alternative approaches can be adopted through pro-poor housing? Generally, incomes and savings capacity are very low comparing the cost of housing. Most of the houses in Turkey are built in one phase and income level in general is very low or irregular to afford a house. Affordability, housing groups, cooperatives and revolving funds will be considered as the elements of new strategy of pro-poor housing policy. An assessment of six new real estate investment; marketing, project management, service; construction, restoration and trade companies owned or participated by TOKİ helps us grasping main problems in major recent government policies in housing and urbanization in Turkey.

## **2. Underlying Conditions through Mass Housing Policy and Establishment of Housing Development Administration (TOKİ) in Turkey**

Turkey has experienced a rapid pace of urbanization in parallel to population movements from rural to urban areas since 1950. Continuous demand for urban land and housing has gone hand to hand with insufficient supply, and this problem has affected particularly the low and middle-

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<sup>1</sup> Housing Development Administration of Turkey established in 1984.

income groups with insufficient and irregular income. Meanwhile, gecekondü (Turkish squatter) and illegal housing have shaped urban areas. On the other hand, an affordable housing and livability criteria has remained as a main issue on political agenda of the governments, and social housing has been identified as an answer to the housing problem up to 80s. But, due to unstable political and economic context, efforts and attempts for the betterment of housing conditions couldn't overcome the problem.

The overall system in Turkey, including planning and housing policies had fundamental reorganization in 1980s. New regulations were introduced and new intuitions were established. In accordance with the newly adopted neo-liberal policies central planning authority was decentralized. Housing sector was chosen as the initiative of economic growth, although it was launched as "solution to the housing problems of the poor and problems of urbanization". It was fulfilling two different purposes. These purposes covered firstly promotion of free market economy and capital transfer, and secondly fulfillment of housing need of low income groups. For nearly two decades, the first purpose has become paramount but the second has missed mark for leaving target groups out.

### **2.1. Legislative Framework and the First Phase of TOKİ: 1984-2002**

According to Healey (1992) Thornley (1991) and Rydin (1986) has developed a sustained analysis of property and market relation in London in the 80s. They argue that the system was re-oriented to emphasize market priorities and disaggregation of the system into sub systems.

Healey underlies that major development of the 1980s has been the increasing awareness and understanding of the property development industry, and of the relations between the planning system and property development... This emerging understanding has been most developed in relation to housing land issues, but is also evident in the treatment of industrial and office development. In the early 1980s, the main voice representing the development industry heard in government was that of a few larger house-building and construction companies (Healey 1992, p.416).

As experienced at different geographies of the world, urban land market and housing have been the main activity areas of many developed and developing country's central and local governments as well as Turkey's.

Legislative framework In Turkey, which directly relates to housing problems, goes back to beginning of the 80s and begins with the Turkish Republic Constitution.

Article 56 of the Constitution states that; "every citizen has the right to live in a healthy and balanced environment, and Article 57 states that; "The State shall take measures to meet the needs of housing within the framework of a plan considering the characteristics of cities and environmental conditions and shall support mass housing projects."

In addition to Constitution, 'Public Housing Act' (Act No 2487 of 1981) was passed by parliament and Mass Housing Act<sup>2</sup> (Act No 2985) substituted it in 1984. Additionally, Prime Ministry Housing Development and Public Participation Administration was established (by Act No 2983 of 1984) to activate the mass housing system as it should be. A key target of these regulations was to increase housing availability which government was supposed to produce especially for low income groups and overcome urbanization problems at national level. However, for nearly six years, the "Housing Development" and "Public Participation Administration" had worked as two different bodies, and they were transformed into Housing Development Administration (TOKİ) with the Decree Act Numbered 412 in 1990.

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<sup>2</sup> Housing construction through Mass Housing Act has been funded from the General Budget by allocating some sources of income.

Thus by 1990s, subsidized house production was likely to be seen as part of a solution to more efficient and mass housing development 'at least in increasing the numbers' especially in big cities. Even it is commonly accepted that mass housing production and the consequent revival of the economics has been the most remarkable processes of the 80s up to mid 90s.

During the 1990s, there was big discussion about whether the subsidies found target or fell out of target. In parallel, conflict was also aroused about the role of TOKİ in building social or luxurious housing and decision-making framework of it, which was claimed to be very consistent with market criteria.

Although, the TOKİ houses haven't responded to the needs of low income groups, but have given rise to the emergence of new type or urban housing environments, called as "site" which haven't been experienced yet in Turkey. Accordingly, the target group of these gated mass housing neighborhoods were the high income groups (Sey, 1999:38).

After economic crisis in 1994, TOKİ has lost its pace in house production due to overall economic, financial and political problems up to 2002. At that time, demand was depressed by a shrinking pool of buyers, and housing market began to slow and entered into recession.

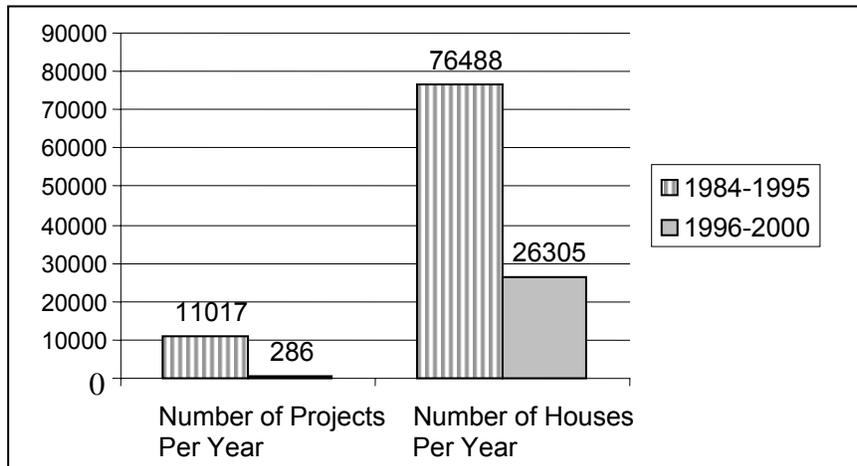
As indicated in the table 1 and graphic 1 below, the Country's subsidized housing program produced a huge number of housing units between the years 1984-2000. However, the main activity was realized before the 1994 economic crisis.

Table 1: TOKİ Mass Housing Production 1984-2000

	Number of Projects	Number of Projects Per Year	Units of Housing	Units of Housing Per Year
1984-95	12 188	11 017	841 367	76 488
1996-2000	1 142	286	105 218	26 305
1984-2000	13 330	952	946 585	67 613

Source: (Çamur, 2000: 170)

Graph 1: Mass Housing Production, 1984-1999



Source: (Çamur, 2000: 170)

From the mid 90s up to end of 2002 TOKİ has not paused but continued its activities in slow motion. New millennium opened an empowerment phase for TOKİ, which was declared by the "Emergency Action Plan" of AKP government at the end of 2002. The next heading examines in

more detail the activities and performance of TOKİ in this period, and highlights the interaction between the changing planning idea/approach/system and land and housing development strategy of TOKİ, as well as AKP.

## **2.2. TOKİ from 2003 Onwards: Does Empowerment Mean Fulfilment of the Object? 'Adequate Shelter for All in Livable Environment'**

After the AKP<sup>3</sup> took power by the year 2002, there has been a significant shift in the role of TOKİ in housing market. It has given extra power either financially or instrumentally since then. The Act Numbered 4966 in 2003, and 5162 in 2004 changed the Mass Housing Act, respectively. The Undersecretariat of Housing was removed by 4966 and a number of its responsibilities were transferred to TOKİ due to new government's priorities in the solution of housing deficit. Additionally, Land Office (LO) was closed in 2004 with the Act Numbered 5273, and nearly all duties and the authority of the Office was transferred to TOKİ<sup>4</sup> and the administration was given the responsibility for LO's land. Within the framework of this transfer, 64.5 million sqm<sup>2</sup> lands were passed on the ownership of TOKİ. Furthermore, Act Numbered 5162 in the same year introduced an extra ability to TOKİ to function in urban transformation areas<sup>5</sup>.

At the same time, organisational regulations have kept pace with the financial and instrumental ones. In November 2002, HDA is affiliated with the Ministry of Public Works and Settlement. Then, in accordance with its founding Law, HDA is affiliated with the Prime Ministry under the Presidency's approval dated 15/01/2004.

*Thus, as declared on the Official TOKİ Website, with the latest legal regulations, crediting and supporting the projects towards preserving the historical construct and rural architecture are added to TOKİ's previously existing duty of renovation of squatter areas, which is one of the origins of modern urbanization. Hence, as reflected in its mandate, Housing Development Administration (TOKİ) is the single responsible public body within the housing sector in Turkey.*

In fact, in the first period, TOKİ is less likely to see the existing planning system as "a problem" and is more likely to see it as a part of a solution to the (at least) accelerated housing development. Meanwhile planners have helped the system to function as it is supposed to be in the legislative framework and according to master plans especially in greater cities like İstanbul, Ankara, İzmir, etc. Neoliberal policies also have continued to transform concepts and criteria not only in the economic field but also in planning field. Since then, discontinuity in planning theory has highly affected planning practice. Comprehensive planning was totally abandoned and neither structural plans nor lower scale partial development plans could not substituted the place left by comprehensive plans. Planners both in public planning authorities and in private sector have in turn become troubled among competing interests over the use and development of urban land.

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<sup>3</sup> The Justice and Development Party (Turkish: Adalet ve Kalkınma Partisi or AKP, or AK Parti is a right-wing, conservative Turkish political party which has been in power since 2002. The AKP portrays itself as a moderate, right-wing conservative party. It won a victory in the 2002 general elections, despite capturing barely a third of the popular vote, and its leader, former İstanbul mayor Recep Tayyip Erdoğan, is currently the Prime Minister of Turkey. It is often qualified as a "moderate Muslim" party, emulating Christian Democrats parties (<http://en.wikipedia.org>).

<sup>4</sup> Transfer of LO to TOKİ, gathering them under one umbrella, aimed to improve efficiency and to reduce bureaucracy. Primarily to construct at minimum cost and maximum speed, secondly to speed up housing, industry, education, health and tourism investments and finally to prevent squatter housing and to support redevelopment of the existing ones seem to be the main targets.

<sup>5</sup> TOKİ is authorized for redevelopment of squatter areas and financial organisation. One of the six real estate investment area of TOKİ is TOBAŞ in which TOKİ and the Greatest Municipality of Ankara are authorized by law (Act No 5104 of 2004) to improve the physical situation and environs of Northern Ankara Entrance via "North Ankara Access Urban Transformation Project".

Act No 2985 of 1984 on 'state subsidized mass housing' is not only a framework which defines the fundamental principles and attempts to give a direction to the solution of the housing deficit problem by creating a fund publicly supported but also an intention to create planned developed, healthy, and livable urban environments for those who can't reach these in the free housing market, at the beginning.

The fundamental principles, guiding the housing policies, has aimed following functions with empowerment:

- Provision of land to mass housing projects;
- Programming and crediting mass housing and individual loaning; helping improvement of rural architecture, transformation of squatter areas, and preservation and restoration of architectural assets;
- Production and approval of mass housing development plans at all scales;
- Improving housing financing models and facilitating resource development projects;
- Both to carry out development projects at national or international scales and to cooperate in carrying out them with partners or to tender when needed;
- Building, promoting and supporting construction of housing units as well as social facilities, and infrastructure at areas prone to disaster;
- Using expropriation where necessary;
- Renovation or transformation of squatter areas;
- Establishing new construction companies or participating established companies and financing institutions that have been already established.

In addition to the loans given to cooperatives, municipalities are also supported by TOKİ financially- facilitating new housing projects for the provision of low-cost owner-occupied housing.

In fact, TOKİ is supposed, according to the legislative and ethical framework, to develop mass houses or to help individuals who are financially incapable of paying for a house in the private housing market. Then, it will be meaningful to see "the match between the mass housing development projects and its intended beneficiaries".

Being aware of the initiative effect of housing sector on overall economic vitality, AKP has issued an Emergency Action Plan, which emphasizes on housing and urbanization policies of Turkey. Two important articles on housing and urbanization take place under the "Social Policies (SP)" heading of Emergency Action Plan (TOKİ, 2006:5):

- SP 44: Prevention of new squatters in cooperation with local bodies and rehabilitation or redevelopment of existing squatter areas.
- SP 45: Provision of low-income groups with adequate housing units with affordability, in the short term.

According to the same report by TOKİ (2006), in the framework of housing production strategy of "planned urbanization and housing production" program of the Government, by meeting 5 to 10 percent of urgent housing demand estimated as 2.5 million by the State Planning Organization and Turkish Statistical Institution, TOKİ intends to contribute towards a more balanced and planned pattern of urbanization and aims:

- Disciplining the housing market by constructing houses with alternative approaches (for example profit-sharing),

- Preventing speculation on urban land providing discipline
- Improving sensitivity to environmental and building quality
- Insisting on affordability,
- Intervining in free market where housing supply is insufficient by regulating urban rent and increasing land and housing supply,
- Adopting pro-poor housing policies allowing low income groups to own a house by low repayments (like paying rent),
- Reducing uneven regional distribution and providing a balanced allocation of housing investments,
- Preventing squatters and renovating existing squatters through cooperation and partnerships with municipalities; increasing the capacities of the local authorities,
- Rehabilitation and improvement of the existing housing stock,
- Improving intra-urban transportation facilities,
- Establishing adequate recreational areas,
- Improving financing of housing and urban infrastructure.

One difference among the above listed items and the implementation is that establishing housing companies and participating to the formerly established ones has been the “*major activity area*” of TOKİ in the second phase. In essence, new companies, partnerships and profit-sharing projects are adopted as the basis of existence of the authority.

Among the six real estate investment, marketing, project management, service, construction, restoration and trade companies owned or participated by TOKİ, based on profit-sharing, Emlak Real Estate Investment Company (EGYO) is selected for analysis of the new policies adopted and their effects on housing supply. Emphasis is placed on the pro-poor housing priorities and strategies adopted by the TOKİ as mentioned above.

### **3. As a New Strategy, Profit Sharing Experience of TOKİ<sup>6</sup> on Urban Land**

By the year 2001, all the assets<sup>7</sup> and the shares of Türkiye Emlak Bankası (Publicly owned Real Estate Bank) which relates to housing sector were transferred to TOKİ due to reorganisation in banking sector. Accordingly, the shares in three joined companies, which were operating in the housing sector, were given under the responsibility of TOKİ. Emlak Real Estate Investment Company is the leading one and is discussed in further detail below.

#### **3.1. Emlak Real Estate Investment Company<sup>8</sup>**

Established in 1953 as Ankara Development Ltd. (Ankara İmar Ltd.) and merged with TİMLO (Türkiye İnşaat Malzemeleri Ltd.) in 1987 and took the name Construction and Development Company (İnşaat ve İmar A.Ş.) as a subsidiary of Turkish Real Estate Bank (Türkiye Emlak Bankası). Then, Construction and Development Company and its affiliate Real Estate-Building Company (Emlak Yapı A.Ş.) were merged in 1990 according to the Resolution of Board of Directors; hence, Real Estate Housing Inc. (Emlak Konut A.Ş.) was established. Later, it became

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<sup>6</sup> Based on the information on Official Website of TOKİ / 2007 June

<sup>7</sup> Including 4,1 milyon sqm2 of land and other estates.

<sup>8</sup> Based on the information on <http://www.emlakgyo.com.tr/v02/>

Real Estate Investment Company (Emlak Gayrimenkul Yatırım Ortaklığı A.Ş.) in 2002. Finally, Real Estate Investment Company was renamed as Real Estate Housing Investment Company (Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş./ EGYO) in 2006.

EGYO has carried out many projects regarding housing and commerce since it was founded, for example, Ataköy and Sarıkonaklar in İstanbul; Or-an and Elvankent in Ankara. In addition, it has provided engineering, consultancy and controller services in various big projects.

The Company currently continues its activities through the assessment of the real estates in its portfolio. Its tenders for a total of 13.478 housing units and villas in İstanbul, İzmir and Tekirdağ were realised by September 2004.

Actually, the Company is owned by TOKİ by 39 percent and by TOKİ beneficiaries by 61percent.

According to the information on Website, EGYO carries out its task considering the following issues:

- to acknowledge leadership, authenticity and high quality as indispensable features of our corporate culture in order to give permanent service to our country and citizens in real estate investment trust sector.
- to make use of all resources including labor force, money, time, materials in the most effective and productive way in order to reach corporate aims; to follow up and apply technological improvements,
- to adopt an environmental approach that gives weight to city planning and esthetical factors in order to establish modern residential areas,
- to perform activities above customer expectations in the sector with a reliable, respected, external and internal customer oriented perspective.

EGYO Projects is listed in the tables 2 and 3.

Table 2: Completed Projects in the first Phase

Completed Projects	Housing Unit	Population <sup>9</sup> (approx.)	Land Area sqm2	Income Group
Ataşehir/İstanbul Phases 1-2-3-4	18 000	80 000	4 300 000	Middle
Çorlu /Tekirdağ	1 864	8 000	240 000	Middle/ Lower-middle
Elvankent/Ankara	3 500	15 000	634 000	Upper-middle/ Middle/ Lower-middle
Marmara Ereğlisi/Tekirdağ	443 villas	2000	140 000	
Mavişehir/İzmir Phases 1-2	5321 out of 15 000	23000	-	Upper-middle/ Middle
Other small scale projects (32 projects)	7919	35000	880 128	Middle/ Lower-middle
Total	37 047	163 000	-	Mostly Middle and Lower- middle

<sup>9</sup> Calculated by multiplying 4,4

Source: Composed from the projects' websites by the author

Table 3: Projects in the Second Phase (after 2002)

Projects	Housing Unit	Population <sup>10</sup>	Land Area sqm2	Income Group
Ataşehir* Residence/İstanbul	180	700	-	High
Yıldızkent*/Tekirdağ	1 160	4600	42 644	Low/ Lower-middle
Ispartakule	6 000	24 000	560 000	High
Novus Residence/ İstanbul	219		12 600	High
Burgazkent/Kirklareli	804	3000	134 065	Middle/ Upper-middle
Albayrak Mavişehir	536	2000	60 000	High <sup>11</sup>
Bozoğlu Mavişehir/İzmir	696	2500	66 680	High
Dreamcity Çerkezköy/Tekirdağ	204	800	39 000	High
İdeal-İst Kent/İstanbul	250 villas 606 apartments	3400	330 000	High +
Kent Plus Ataşehir	2044	8000	121 000	High +
Kent Plus Mimar Sinan	660	2600	42 000	High +
My World Ataşehir/ İstanbul	3138	12000	186 000	High +
Uphill Court Ataşehir/ İstanbul	1744	7000	100 000	High + <sup>12</sup>
Uphill Court Bahçeşehir/ İstanbul				High <sup>13</sup>
Ataşehir**/İstanbul	3 300	13200		High +

Source: Composed from the projects' websites by the author

\*Completed \*\*Planned

It can be clearly observed from the information above that; there has been a significant shift in the preferences of EGYO in housing production. It has moved from social housing area to the free market area by profit-sharing project. Although TOKİ stands for its policy change and defends this strategic shift not only for creating new financial resources necessary for the social housing projects (even the whole budget) but also for promoting planned development in the urban areas (YEM, 2006:97).

An additional advantage of the new system, as mentioned in the reports of TOKİ, is eliminating the number of risks which arises from the TOKİ construction, for instance, houses that remain unsold, expenses for these unsold houses (YEM, 2006:96).

Nevertheless, it is also obvious that, there is a clear 'mutual learning' (Healey:419) going on between the commercial housing development sector and planning interventions for creating

<sup>10</sup> Calculated by multiplying 4

<sup>11</sup> With prices between 200 000 to 500 000 YTL (1YTL=0.56 €)

<sup>12</sup> With prices between 199 000 to 1.751 000 YTL (1YTL=0.56 €)

<sup>13</sup> With prices between 145 000 to 545 000 YTL (1YTL=0.56 €)

extra value on land and in property markets, and this experience has been widespread through nearly all planning authorities.

The result could be that a considerable amount of land developed for high and high+ income groups' projects especially on sites allocated through ad hoc decisions, outside the holistic approach and planning schemes by TOKİ. From the point of view of the private property investor, this is a desirable condition. Prices are determined in the market and profit rate are getting higher and higher. Still, the questions arose:

What about the regulating role of TOKİ in housing market?

What does "public benefit" mean in housing market?

What about the lands that were transferred from Land Office to TOKİ?

What about the planned development? Does planned development remain "wedged" under the partial projects of TOKİ?

And finally, what are the lessons learned?

### **3.2. Other TOKİ Companies of the New Strategy<sup>14</sup>**

Besides EGYO TOKİ has five other companies which are effective in its project development processes. These are explained shortly below:

#### *-Real Estate Marketing, Project Management and Service Company*

The company is owned by TOKİ by 49 percent and it provides project management, controlling, and marketing services for Bahçeşehir project as well as management of housing units, and maintenance before and after sales. It also deals with the design, management and controlling, and consultancy services, planning, and engineering services in its area of activity, marketing and management services for any real estate, commercial services, servicing and management services.

#### *-TOBAŞ Company*

With the Act No 5104 of 2004, TOKİ and the Greatest Municipality of Ankara are powered for the redevelopment of Northern Entrance of Ankara. The "Protocol Road" and surrounding squater area has been under redevelopment for nearly two years and 2500 housing units will be produced. TOBAŞ Company has been established for the provision of controlling and consultancy services within the framework of this project. The company is owned by TOKİ by 49%.

#### *-Real Estate Expertise Company*

The company has been providing, as "CMB Licensed" since 1998, rapid, reliable and meticulous on-the-spot examination, assessment and expertise services related to any movable (machinery, equipment, vessel, etc.) or immovable property (land, building, facilities, and rentals). The company is owned by TOKİ by 49%.

#### *-Vakıf Real Estate Investment Company*

With the Law dated 14/12/2004 and numbered 5273 concerning the abolishment of the General Directorate of Land Office and the transfer of its duties and powers to the Housing Development Administration, Vakıf Real Estate Investment Company , which is one of the participations of the

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<sup>14</sup> Based on the information on Official Website of TOKİ / 2007 June

General Directorate of Land Office, has been transferred to TOKİ. The company is owned by TOKİ by 16,67%.

*-Vakıf Construction, Restoration and Trade Company*

The company operations include any planning, design, re-design (rehabilitation and reparation), management and controlling and consultancy services in its area of restoration activities and research and development facilities. The company is owned by TOKİ by 50%.

Indeed, these partnerships are very important for offering a planning authority more power to act as a regulating agency in free market conditions. Whereas, TOKİ actually prefers to behave in line with the stimulus of free market, it seems.

**4.Conclusion and Proposals**

Housing sector operates both for social and physical development purposes concurrently and in a balanced manner, creating more added value than any other sector does. It is closely interrelated with employment, inflation and activation of local and nationwide economies, which constitute the most outstanding and urgent problems that Turkey is face to face with. The input of the housing sector to the general economy grants it importance and political meaning.

It is now clearer that, housing policies adopted by TOKİ could be evaluated in two main periods: 1984-2002 (in two) and 2003-2007 periods. The later, “AKP period”, constitute the a question “Is ‘Adequate Shelter for All in Livable Environment’ a right catch phrase for TOKİ? “

This study focuses on the new policy adopted by the TOKİ in the years 2003-2007.

As a consequence, a table of TOKİ periods has been produced to make a comparison possible between the shifting policies and the results. In brief, there is a major shift in policies towards market mechanism.

Table 4: General Assesment of TOKİ Periods

Periods	Major Policy	Share of TOKİ in Housing Production (%)	Efficiency of the Budget
1984-1992	Mostly based on Land Provision + Housing	25	Efficient Budget
1993-2002	Land Provision + Housing +Urban Transformation	8	Limited Budget up to 1999 Very Limited in 1999–2001 Canceleation of the Mass Housing Fund in 2001
2003-2007	Housing Mobilization 'Adequate Shelter for All in Livable Environment'	14	Mostly based on profit-sharing

In fact, TOKİ has been supporting private companies for housing development by profit sharing for nearly for five years, and gaining huge amount of income. TOKİ declares that, this financial source has been used to produce houses for the social groups with inadequate income to buy a house from the market. While this could be a positive result, as a unique public housing authority the regulative role of it has been ignored for years.

Profit-sharing due to TOKİ projects is the main approach in the housing production particularly in big cities with effective housing demand (see table 3) and it raises housing prices. Rising prices has been affecting badly the poors, low and irregular income groups mainly in big cities.

An alternative way, through pro-poor housing policies to be traced by a public authority, as experienced previously in Batıkent example, can be provision of land with infrastructure which is now totally out of TOKİ projects.

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