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Social Housing in the Republic of Turkey

Abstract: Social housing, as an element of the housing policy of every developed country, remains an important, though not fully explored, issue from both theoretical and practical perspectives. No uniform model of the functioning and financing of this part of the real estate sector has been introduced in Poland. In the paper, an attempt will be made to define social housing and to draw a line between the Polish terms of 'budownictwo społeczne' and 'budownictwo socjalne,' which, according to the author, cannot be treated as synonymous. The legal and institutional framework of the Turkish real estate market will be presented, with an emphasis on the specific characteristics of the Turkish model of social housing.

Keywords: social housing, housing policy, real estate market

JEL: R3

1. Introduction

Social housing is an interdisciplinary issue, as it is associated not only with management and economics but also with ethics and sociology, as well as social and economic policy. Although the issue is so important, it is still insufficiently explored in the Polish scientific literature. Throughout Europe, including Poland, the answer to the question whether social housing should play a significant role in satisfying housing needs is still being searched for. An appropriate model of state support for this type of housing is also being sought.

The importance of housing-related issues, including social housing, results directly from the basic human need to have shelter. It is sanctioned by the basic laws of many countries, as well as the United Nations Universal Declaration of Human Rights, which states that: “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services” (Universal Declaration of Human Rights, 1948: Article 25).

From the point of view of needs, the following basic functions fulfilled by housing are distinguished (Jakubowski, 2010: 37–38, after: Żarski, 1978: 27): the protective function (protection against external hazards and harmful effects of atmospheric phenomena), the biological function (creating the possibility of preparing and eating meals, providing access to sanitary facilities, etc.), the development function (enabling personal development, work, education), the emotional function (providing conditions for family life), and the cultural function (creating a place to meet the needs for interpersonal contacts, social life, or exchange of views).

In the paper, an attempt will be made to define social housing. The main aim and subject of research in the article is to present and evaluate the Turkish model of social housing. Furthermore, the specific characteristics of the Turkish real estate market and its structure will be presented, with a particular emphasis on the social housing sector.

2. Definition of social housing

The concept of social housing has been undergoing constant changes in recent decades. Its scope varies depending on the housing policies of individual countries, which are also subject to change over time. Each country creates various forms of housing support, especially support programmes for households unable to buy a dwelling on the free market.

There is no unambiguous definition of social housing in the Polish and foreign literature. The English term ‘social housing’ in most of the world’s studies is closer to our term ‘budownictwo społeczne,’ but the Polish Institute for Urban Development suggests translating ‘social housing’ as ‘budownictwo socjalne’ (*Mieszkania socjalne...*, 2003: 4–5). Moreover, in the Polish literature, the term ‘budownictwo społeczne’ is often used interchangeably with the term ‘budownictwo socjalne.’ This conceptual equivalence, in my opinion, is wrong, and it is the result of a lack of definitional order.

The distinction between these terms proposed by H. Gawron (2012: 63) seems correct. In his opinion, 'budownictwo socjalne' provides housing units characterised by reduced utility value, whose recipients are people in a particularly difficult financial situation, whereas 'budownictwo społeczne' provides standard residential premises for less well-off households.

Similar terms can be found in the international literature: 'social rented housing' or 'social rental housing,' which, according to A. Szelałowska (2011: 83), is related to the basic assumption that social housing is by definition a type of housing for rent. The above-presented Anglo-Saxon terms should be translated as 'społeczne budownictwo mieszkaniowe na wynajem' or 'społeczne budownictwo czynszowe.'

A general definition of social housing is included in the 1998 United Nations report. According to this definition, social housing is part of the housing sector that is subsidised by the state through the transfer of specific benefits, as a result, consumers bear lower final costs of obtaining property rights (*Housing Finance...*, 1998: 50). A. Szelałowska (2011: 90) defines social housing as a form of meeting the housing needs of poor households with the use of public or private funds entirely or partially.

In Poland, the legislator defined the conditions for classifying housing as social housing and formulated a definition of social housing as a public purpose in Article 27.2 of the Revitalisation Act as follows: "Social rental housing should be understood as housing constructed under the following conditions:

- 1) access to housing is provided on a non-market basis according to criteria specified by public authorities;
- 2) at the stage of construction, conversion or use of buildings, entities implementing investments benefit from support with public funds;
- 3) it is implemented by entities whose main purpose is not to generate profit" (Revitalisation Act..., 2015: Article 27.2).

Thus, the basic feature of social housing is meeting the housing needs of specific social groups that are not able to purchase or rent a dwelling on their own at market prices. However, it should be remembered that the beneficiaries of this assistance do not include the poorest people in need. Social housing is not intended for this group. They are served by public housing provided as an instrument used in the social welfare system implemented by public authorities.

Depending on the degree of state interventionism, the following models of social housing can be distinguished (Allen et al., 2004):

- the mass (universal) model, where social housing is combined with the idea of non-profit housing, and the target group of beneficiaries is not specified in detail;
- the residual model, where social housing is addressed to households that are unable to purchase dwellings within the private sector.

Social housing meets four basic functions (Szelągowska, 2011: 86–87): it reduces the housing gap, improves the availability of housing, enables households that cannot afford to purchase or rent a dwelling at market prices to access housing adequate to their financial capability, and provides shelter all year round for the least financially resourceful households.

Thus understood category of social housing will be considered in this paper. The problem of rationalising the housing system seems to be never-ending. A state's housing policy is an expression of the direction of its housing development management. The experience of other countries is also a source of knowledge, as will be illustrated by the example of Turkey.

3. The specific characteristics of the Turkish housing market

Nowadays, the Turkish real estate market is developing exceptionally dynamically, as evidenced by the number of building permits (*yapı izin*) as well as the number of certificates of occupancy issued (*iskan*). In both cases, an average annual increase of 20% was recorded over the period of five years (Turkish Statistical Institute, 2017). Prices are also characterised by dynamic growth, as property in Turkey continues to gain value. In the first quarter of 2016, annual changes were recorded at the level of 12.2% (*Global House Price...*, 2017). The value of real estate purchased by foreigners is also growing. In 2015, this value amounted to over USD 4.1 billion (which represents 24.8% of FDI in 2015) (*Investment Support...*, 2017). In the long term, this value is expected to reach USD 10 billion annually (*Turkish Real Estate...*, 2016: 11).

The ambition of local authorities was for Turkey to join the group of the ten largest economies in the world by 2023¹ (the 100th anniversary of the establishment of the Republic of Turkey) and commissioning one million of social housing units to be made available on the residential real estate market² as well as revitalising 178 urban zones located in an area of 800 ha and inhabited by 1.5 million people (approx. 90,000 residential buildings and offices were planned for demolition and reconstruction), which significantly affects the current and future development of the entire construction sector and real estate market in Turkey (Georgijew, 2017).

According to the 2011 population and housing census (*Nüfus ve Konut...*, 2013) conducted by the Turkish Statistical Institute (TUIK), the number of households in Turkey amounted to 19,481,678, and the average size was 3.8 persons. 23.1% of households

1 HSBC economists forecast that by 2050 Turkey may move up to the 12th position in the ranking of the world's largest economies (Popiołek, 2014), it currently holds the 16th position.

2 According to a report prepared by GYODER (Association of the Real Estate Market and Real Estate Investors) in Turkey, in the years 2016–2023, in order to meet the needs of residents, approx. 3.2 million dwellings should be built (*2023 Vizyonunda...*, 2012: 40).

lived in buildings with six or more floors, 20% of households lived in buildings with one floor, and 25.5% of households lived in buildings with four or five floors. 21.8% of households occupied residential buildings less than 10 years old and 67.3% of households owned their homes. The share of tenant households was 23.8% and the share of households living in dwellings owned by governmental or private organisations amounted to 1.5%. 7.3% of households did not own a dwelling but did not pay rent. Moreover, 97.4% of households lived in dwellings with tap water. The share of households that had a toilet and a bathroom in their dwellings was 92.5% and 97.2%, respectively. The number of persons per room was 1.1, and 57.1% of dwellings were heated with a stove (also a gas cooker). The share of households using central heating in one housing unit was 25.6%, the share of households using central heating for one or more buildings was 11.4%, and the share of households using an electric heater, air conditioner and other systems was 5.9%. Research conducted by the Housing Demand Department (*The Housing Demand...*, 2002) shows a trend of the expansion of urban centres towards their peripheries, which is indicated by the declining housing rate in the cities' central areas, amounting to approx. 50%. Summarising the above-presented information, it can be stated that the housing conditions in Turkey in terms of quality are average.

It is estimated (Turkish Statistical Institute, 2017) that 79,814,871 people lived in Turkey at the end of 2016, making up about 21.6 million households. Their number is constantly growing, with a typical European trend pointing to an increase in single-person households (3.1 million households, which is about 4% of the entire population) (*Statistics on Family*, 2016). An annual rate of growth of Turkey's population is estimated at approx. 1.5%, and approx. 70% of the country's population is under 35 years old (*Rakamlar ne Diyor?*, 2016). A natural consequence of this trend is the increased demand for housing, especially social housing. Therefore, four main reasons for the increase in housing demand in Turkey are listed (Yetgin, Lepkova, 2007: 50):

- population growth;
- immigration to urban areas;
- married couples looking for their first home;
- young people preferring living outside the family home.

According to the data of the Turkish Statistics Institute (Turkish Statistical Institute, 2017), the total number of buildings in Turkey is around 20 million, and 40% of these buildings are in a state of ruin³, of which 67% do not have a certificate of occupancy. It is estimated that in the next 20 years approx. 6.7 million dwellings will be demolished and reconstructed throughout the country.

³ They often form entire settlements (slums), called *gecekondu*, which are the bane of large cities. In the 1960s, about 59% of Ankara's population, 45% of Istanbul's population and 33% of Izmir's population (Turkey's three largest cities) lived in this type of settlement (Burkay, 2006: 7).

Demand in Turkey's housing sector is growing, fuelled by population growth, urbanisation and demand driven by foreigners. As the housing sector is one of the main engines of economic growth, the government should make appropriate decisions and implement adequate policy provisions in this sector. Unfortunately, the housing system suffers due to an underdeveloped mortgage system, which only works as a simple loan system, and the financial system is not as good as expected. As a result, the mortgage loan system will not significantly stimulate the housing sector (Pinar, Demir, 2016: 26).

4. The housing policy and importance of social housing in Turkey

The priority of the Turkish government's housing policy is to ensure access to social housing. This is due to the ever-growing population of the country, which will soon reach 80 million, and the degree of urbanisation of society. While in 2012 the percentage of people residing in cities and urban districts was 77.3%, it is now 92.3% of the total population (*GYODER Indicator...*, 2016: 2). In this context, there exists housing pressure caused in particular by the housing needs of the low- and middle-income social group. This process has created slum areas in metropolitan cities and has had an impact on urban infrastructure. For low-income groups, access to private mortgage financing through the banking system is restricted.

Articles 56 and 57 of the Turkish Constitution (Türkiye Cumhuriyeti Anayasası, 1982: Articles 56, 57) declare that every Turkish citizen has the right to adequate housing, and that the state has an obligation to help meet these needs by pursuing an adequate housing policy. The main problems of this policy implemented after 1980 can be summarised as follows (Yetgin, Lepkova, 2007: 56):

- the rapid increase in the number of city residents;
- the misuse of housing funds;
- the negative impact of rising rents on low-income groups;
- the deficiency of the mortgage loan system;
- the increase in the number of high-standard dwellings, with a lack of social housing.

The Turkish government's housing policy is clearly defined. Some of the priorities include (Toplu Konut İdaresi, 2017):

- reducing uneven development of regions and ensuring a balanced allocation of housing investments;
- preventing unauthorised demolition and revitalisation of areas;
- improving the quality of structures built in urban housing estates;
- regulating city rents and increasing the supply of land;

- improving the capacity to mitigate the consequences of natural disasters;
- renovating and improving the existing housing stock;
- improving intra-city transport infrastructure;
- creating appropriate recreational areas;
- increasing the powers of local authorities;
- improving the financing of urban infrastructure;
- improving financing and increasing the supply of residential premises;
- creating a model including application templates (application forms);
- increasing the optimal quality of residential premises;
- reducing the costs of the implemented housing policy;
- ensuring discipline and preventing speculation in the real estate sector;
- providing access to housing in regions where private sector services are insufficient;
- ensuring a uniform distribution of the population throughout the territory of the country;
- improving the degree of urbanisation of the country.

The basic legal act dealing with the issue of housing policy is the Mass Housing Act (Toplu Konut Kanunu, 1984) concerning public housing. It is a framework law that establishes the basic principles which set the direction for the solution of the housing problem in Turkey. This law also defines tasks of the Housing Development Administration of Turkey (Toplu Konut İdaresi – TOKİ, hereinafter referred to as the Administration or TOKİ), which is the main (currently the only) public agency established to solve the housing problems of the poorer part of Turkish society.

The law specifies TOKİ's income, which includes revenues from the sale and rent of houses, business premises and land, loan repayments, interest payments, designated subsidies resulting from annual budget laws, as well as the administrative fees some Turks are required to pay for travelling to another country.

In November 2002, the Turkish government developed the so-called Emergency Action Plan for Housing and Urban Development, which was implemented on 1 January, 2003. The plan set a five-year goal of building 250,000 dwellings, which were to be provided through renovation (revitalisation), conversion and construction by the end of 2007. As part of the plan, TOKİ aimed to achieve, by 2011, the construction of a half-million dwellings. The number of housing units built since 30 January 2015⁴ amounts to 649,498 dwellings (Toplu Konut İdaresi, 2017).

As a result of subsequent changes in legal regulations, the Administration assumed responsibility for the tasks of 'construction of dwellings and planned urbanisation' belonging to the Urban Land Institute closed in December 2004. Thus, TOKİ took over not only the tasks but also 64.5 million m² of land.

⁴ At the time of writing the article, no data for 2016 were published.

The great expansion of TOKI began in 2003 along with changes to various laws and regulations in the field of public management. The Administration took over all the tasks and assets of liquidated Emlak Bank as well as the duties of the Office for Coordination of Immigrant Housing, the National Field Office, and the Ministry of Public Works and Settlement (Ministry of Environment and Urbanisation).

Due to these changes, the responsibilities and powers of TOKI with regard to the construction of dwellings have increased. Thus, the information flow has been accelerated and an effective structure for managing housing projects has been created.

5. The model of functioning of the Turkish social housing

Social housing in the Republic of Turkey is subordinated to the TOKI central government organisation which reports directly to the Prime Minister of Turkey. The Administration acts as a protective umbrella for some consumers in the housing market and is not a competitive body in the Turkish housing sector. So far approx. 900,000 people have benefited directly or indirectly from participation in TOKI projects. The new TOKI vision, which is part of the government of the Republic of Turkey's programme, is to achieve the goal of 1 million dwellings by the end of 2023. In this context, the Administration operates in the field of housing construction throughout the country, taking into account the priorities and needs of the housing market and the labour market. TOKI carries out projects aimed at revitalising urban space and slums (the so-called *gecekondu*) in cooperation with municipalities as well as projects related to social housing, aimed at the medium-to-low income group target. In addition, TOKI is involved in the construction of housing estate infrastructure by building educational facilities (schools and kindergartens) and social facilities (hospitals and medical clinics), as well as sacred facilities (mosques and messiahs), and sports facilities (sports fields), creating a complete landscape of the urban fabric. Moreover, TOKI deals with the development of land for other construction projects and carries out large-scale afforestation projects throughout the country (*Building Turkey...*, 2011).

The TOKI Social Housing Programme applies to low- and middle-income people who do not have the ability to purchase dwellings under the existing market conditions. Beneficiaries of social housing projects (built on TOKI's land) make payments at the start of construction after bidding or at a specific stage (determined by TOKI), and continue monthly payments according to a standard construction reimbursement plan. For most of these projects, the interest rates on loans are indexed on the basis of the public sector wage index (the semi-annual index calculated by the Ministry of Finance of the Republic of Turkey).

In the case of projects addressed to low-income citizens, monthly instalments are indexed on the basis of the public sector wage index, the Producer Price Index (PPI) or the Consumer Price Index (CPI), whichever is lower. The maturity of loans is 8–25 years on average, depending on the financial capability of the target groups (*Due Diligence Document*, 2012: 18).

The structure of TOKI target groups is as follows (Pinar, Demir, 2016: 23):

- approx. 23% of commissioned housing units allocated to the poor;
- approx. 40% of commissioned housing units allocated to middle-income groups;
- approx. 15% of commissioned housing units built as a result of revitalising slum areas (urban projects);
- approx. 6% of commissioned housing units built in areas of natural disasters;
- approx. 1% of commissioned housing units built as part of development projects for agricultural villages.

As indicated by the above-presented data, the share of social housing is around 85%. The remaining housing stock (15%) consists of dwellings sold to high-income groups in order to maintain TOKI's liquidity.

The implementation of housing projects aimed at poor target groups⁵ is coordinated by the Administration and the Ministry of Family and Social Policy – the General Directorate of Social Benefits (SYGM), and TOKI only undertakes the construction of dwellings in these projects. Applications and all allocation procedures are prepared and processed by the General Directorate of Social Benefits. In order to be eligible for participation in the Low-Income Programme, the applicant, spouse and dependent children cannot have the ownership rights to any real estate registered with the Land Registry.

The Administration implements housing projects using the 'pre-demand' collection method to avoid missed investments in centres with a population of less than 40,000 inhabitants. The path of gathering information concerning housing needs and interest in the housing programme on the part of future participants is organised in cooperation with the local administration of districts or municipalities. A housing project is implemented if there is sufficient interest in it, with the demand for at least 100 dwellings (Toplu Konut Idaresi, 2017).

It should be borne in mind that the demand for TOKI real estate far exceeds its supply. Every citizen who does not own a home has the right to apply for social housing. Importantly, the main beneficiaries of the programme are generally government employees and officials. Due to the very high demand, housing is awarded to applicants through a state lottery, supervised by a notary public.

⁵ Low-income groups include households with a monthly income of less than 3.200 TL (the income limit for Istanbul is 3.700 TL).

As the property ownership remains with TOKI until the loan is repaid, the repayments of these projects are guaranteed. This means that the Administration acts as a 'guarantor' for the repayments of the project. On average, TOKI completes the construction of dwellings within 24 months.

The fact that real estate deeds are not issued until the loan is fully repaid minimises the default of payment of instalments by the beneficiaries of the housing programme. Indeed, the rate of default on loans is close to zero. The rate of termination of sale contracts is also small, i.e. approx. 1/2,000 dwellings (*Kurumsal Tanitim Dokumani*, 2012: 22).

State-owned banks (Ziraat Bank, HalkBank and Vakıflar Bank) were designated to service the loans for TOKI, in accordance with the directive of the State Treasury, after the liquidation of Emlak Bank of Turkey in 2001.

Sales prices of housing units are set by TOKI taking into account the cost of construction, social facilities, the cost of infrastructure, the cost of consultancy services, and the cost of land. Sales prices of dwellings in social housing programmes are set without a profit purpose for TOKI (non-profit projects), and in the case of dwellings dedicated to the low-income (poor) group, sales prices do not include the cost of land.

The value of 1 m² of a TOKI dwelling fluctuates around (*Konut Edinme Rehberi*, 2010: 23–35; *Toplu Konut Idaresi*, 2017):

- 1.100 TL/m² for housing units allocated to low-income groups (poor) built in cooperation with the Ministry of Family and Social Policy;
- 1.180 TL/m² for housing units allocated to low-income groups (poor) built without cooperation with the Ministry of Family and Social Policy;
- 1.200 TL/m² for housing units allocated to middle-income groups;
- 2.000 TL – 15.000 TL/m² for housing units allocated to high-income groups (higher standard dwellings).

The basic conditions for the sale of TOKI social housing units are as follows (*Kurumsal Tanitim Dokumani*, 2012: 25; *Toplu Konut Idaresi*, 2017):

- for low-income and poor groups, with no funds to buy a dwelling under the current market conditions, the maximum net income of TL 3,200 or the maximum net income of TL 3,700 in Istanbul (calculated as the household monthly income);
- for low-income and poor groups, housing units built in cooperation with the Ministry of Family and Social Policy, with an area of 45 to 65 m², without any down payment, with a maturity of 25 years;
- for the low-income group, housing units built without cooperation with the Ministry of Family and Social Policy, with an area of 65 to 87 m², with a down payment of 12% and a maturity of 15 years;
- for the middle-income group, housing units with an area ranging from 87 to 146 m², with a down payment of 10% to 25% and a maturity of 8–10 years.

TOKI creates innovative models for making government decisions regarding existing housing and settlement policies. The most important one is the financial model called the 'revenue sharing' model which provides housing for high income groups in order to set up a fund for housing projects intended for low- and middle-income groups. The model is based on housing construction on TOKI's land in collaboration with the private sector and revenue sharing with the private partner. It is a 'built to sell' model. The Administration has developed the model to bridge the gap between short-term investment costs and long-term receivables.

Another important task of TOKI is working with municipalities to prevent the formation of slum settlements. As this problem cannot be solved solely by local governments, since 2003 TOKI has been implementing a comprehensive policy of supporting modern urbanisation in cooperation with local administration bodies with the support of the central government (Toplu Konut Kanununda..., 2004).

The Administration's practices are a model for local governments and other entities in the housing sector. TOKI not only transforms slums and invests heavily in areas with a high risk of natural disasters (earthquakes, floods, landslides, etc.) but also seeks to prevent the emergence of new slums (it does not build homogeneous housing estates intended exclusively for one income group). In this context, large urban development projects have been implemented in cities and districts with a large population, such as Ankara, Istanbul, Izmir, Bursa, Denizli, Erzurum, Erzincan, Gaziantep, and Trabzon.

Other activities of the Administration comprise: 'agricultural village projects,' 'migrant dwellings,' 'restoration of buildings of historical and cultural importance,' and 'housing loans for victims of wars' (*Gelecegin Turkiye'sini...*, 2011: 8).

Due to the fact that the Administration deals with construction tender activities, it has reduced the bureaucracy to a minimum, and also ensures low costs of implementing construction projects. It has been authorised to carry out projects and implementations on behalf of ministries. Consequently, TOKI can provide support to all public entities in the planning, tendering and construction of a building. Therefore, in addition to its core activities in the housing market, the Administration is responsible for the construction of health and education facilities in areas where it is necessary, homeless shelters and child care facilities, military quarters, police stations, and public buildings.

TOKI is the only public organisation with solely housing and settlement responsibilities. Thus, it does not operate in a competitive environment. Due to its legal status as a public agency, TOKI has no share capital and cannot go bankrupt. It prepares annual activity reports (income statements and balance sheets). In the year-end balance sheet (Toplu Konut Idaresi, 2017) for 2014⁶, the balance sheet total was 52,001,559,306 TL, of which revolving assets (28,381,307,533 TL) increased by 12.5% and fixed assets (23,620,251,773 TL) increased by 11.5% compared to the previous year.

⁶ At the time of writing the article, no data for 2016 were published.

The Administration takes over land of the State Treasury, public entities, government agencies, and municipalities. The size of TOKI's land portfolio (the square meter area of land in inventory records) amounted to 170,705,716 m² in January 2015.

TOKI is subject to strong state control and supervision. It employs (Toplu Konut Idaresi, 2017) 669 employees, including 417 technical employees, 217 administrative employees, 32 consulting employees, and three medical employees. All employees of this agency are government officials.

Only basic information on Turkey's housing policy has been presented. Familiarisation with this system may be a source of changes in the Polish housing policy.

6. Conclusions

Man spends about 80% of life at home, therefore it is an essential dimension of human existence. Home serves basic biological functions and is a place to recover strength. Hence, it is a basic need from the point of view of an individual (Witkowski, 2007: 2).

Housing conditions in Turkey are not the best, which requires state-led housing programmes addressed mainly to the less wealthy part of the population that is unable to obtain property rights under market conditions.

For this purpose, the government agency TOKI was established, which is the official and leading Turkish institution dealing with housing issues and their settlement. For over 30 years of its operation, the Administration has acquired the necessary knowledge and experience in developing various financial models of housing production.

Housing needs in Turkey are gradually increasing. It is a consequence of the increase in the number of inhabitants. TOKI, thanks to its practice and experience in housing construction, is to meet 5% to 10% of Turkey's housing needs (*Gelecegin Turkiyesi...*, 2011: 10). Currently, TOKI projects meet these needs to a degree of approx. 9% (Toplu Konut Idaresi, 2017).

As part of the 2023 vision, the Administration's first priority is the construction of basic and higher standard dwellings. Horizontal architecture is preferable to vertical. Local architecture is to be given priority, and the construction of living space must be compatible with the architecture, culture, values and geographical features of each city.

The TOKI model works well in the Turkish housing market. The Administration conducts its activities in a very reliable manner. As early as 1994, TOKI received the UN HABITAT Scroll of HONOR award for providing home loans to hundreds of thousands of low- and middle-income families and for successfully implementing Erzincan earthquake reconstruction projects.

The Administration is so efficient in its activity in the area of housing and urban planning that in 1996 the agency organised the UN HABITAT II Conference in Istanbul to present the model internationally. After the conference, the model was partially implemented in Indonesia, Sri Lanka, Pakistan, and Somalia.

TOKI's success in Turkey, according to the author of this publication, is the basis for attempting to implement this type of model of supporting social housing in Poland.

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Rynek nieruchomości społecznych w Republice Turcji

Streszczenie: Budownictwo społeczne to wciąż nie do końca rozpoznany problem, zarówno od strony teoretycznej, jak i praktycznej, jako element polityki mieszkaniowej każdego rozwiniętego państwa. W Polsce nie wprowadzono jednolitego modelu funkcjonowania i finansowania tej części sektora nieruchomości. W niniejszym artykule podjęta została próba zdefiniowania budownictwa społecznego, a także zakreślenia granicy pomiędzy budownictwem społecznym i budownictwem socjalnym. Zaprezentowane zostały doświadczenia tureckiego rynku nieruchomości, z uwzględnieniem specyfiki tureckiego modelu budownictwa społecznego.

Słowa kluczowe: budownictwo społeczne, polityka mieszkaniowa, rynek nieruchomości

JEL: R3

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 <p>Member since 2018 JM13703</p>	<p>Received: 2017-06-11; verified: 2020-12-04. Accepted: 2021-08-09</p> <p>This journal adheres to the COPE's Core Practices https://publicationethics.org/core-practices</p>