"Ruthless transformation efforts in the housing areas of the urban poor and implications for the right to housing"
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I. Introduction: Radical changes in urban and housing policies after 1980s

It is observed that under the waves of the dominant political and ideological form of capitalist globalization after 1980s, the flexible labor and production processes have diversified the spatial priorities of different types of economic activity, with varying socio-spatial implications in different parts of the world. Despite contextual differences due to place-specific factors, it is possible to find surprisingly common economic and political measures as well as very similar urban policies in different parts of the world. In the industrial core of the world, the majority of cities started to be deindustrialized and the new urban policy has been directed towards competitive efforts of raising the position of cities in the hierarchy of global cities by developing qualified services such as finance, insurance and real estate (FIRE) as well as "cultural industries", so called "creative industries", such as film making, broadcasting, advertisement, art, fashion, and design. According to this dominant urban policy, the investments made in these fields are expected to increase the competitive position of particular urban areas within the global economy by attracting capital investments as well as qualified labor.

Within this transformation process, urban regeneration projects or big urban projects, namely "flagship projects", have initiated generous investment opportunities for both national and international capital and urban tourism has acquired an important role as an economic development strategy. Therefore, it has become a common attitude in urban policies to invest in underutilized urban assets or "manufacture" new identities to become attractive. The areas with the potential of regeneration due to their locational or historical significance either gentrified or turned into tourist attraction nodes to attract higher income local or international visitors. Consequently, investment on urban land has gained importance as the major means of capital accumulation in the global order. There has always been a friction between the function of urban land as the arena of collective consumption and its importance as a means of capital accumulation; however, after 1990s, the second priority started to dominate urban policies and the "exchange value" of urban land has gained importance at the expense of "use value" (Turkun, forthcoming). Accordingly, the new transformations on urban space have served the function of redistributing increasing urban rent among dominant capitalist classes and secure sustained economic growth through "accumulation by dispossession". Rebuilding urban areas has opened up new investment channels for "surplus-capital" by taking the over-valued urban land from the hands of low and even middle-income people inhabiting those areas (Harvey, 2008). We can easily claim that since 1990s, this transformation has taken the form of "state-led gentrification", which can be characterized by close direction and intervention of central and local governments in urban renewal and regeneration projects not only in the historic parts of the city but in almost all housing areas, including social housing areas. This gentrification tendency can also be observed in all types urban public spaces by means of privatization.

On the other hand, with the diffusion of neoliberal economic policies throughout the world, today we are faced with the reality of exclusion of increasing numbers of people from formal employment opportunities, decent living conditions and access to societal resources, which magnifies the negative impacts of these spatial transformations on disadvantaged segments of population. The economic growth encountered during the globalization process has been realized without creating sufficient job opportunities and unemployment levels have continuously increased in the majority of the countries. In addition, as the literature on globalizing cities clearly shows, the increase in job opportunities in a growing economy does not guarantee an equal distribution of these opportunities among different segments of labor. As the new service sectors require a limited number of well-paid jobs for qualified labor, the need for a large number of poorly paid unskilled or semi-skilled service sector workers also increase. As a result, the number of the "working poor" increases, intensifying the segregation and exclusion tendencies within cities. These negative impacts are attempted to be alleviated by the introduction of "social mix policies" in housing areas especially in the developed part of the world as well as the policies of minimizing the poverty problem by means of various social aid mechanisms.

In the developing part of the world, two processes can be observed parallel to each other. As the major cities become the target of global production chains, they also become the nodes where qualified service sectors as well as urban tourism investments flourish. The concentration of unemployed and underemployed cheap labor of various skills in major industrial areas hinders the decentralization tendencies

of industrial establishments and leads to the polarization of capital in few, but frequently one primate city (Turkun, 2009). This tendency is strengthened by the concentration of specialized producer services, financial and professional services in those cities. The second tendency in those cities, similar to the case in the developed part of the world, is the growing importance of real estate and construction sectors. As a result, the scarce resources of those cities are directed to big urban projects, in the form of office blocks, financial centers, shopping malls and luxurious gated housing estates as well as tourism investments by means of the coalitions between central or local governments and local/ international capital holders.

These new urban policies have substantial implications for the housing areas in the developing part of the world. The scarcity of urban land in central locations has created a pressure on especially informally developed housing areas and dilapidated social housing estates, which have now become valuable urban land owing to urban sprawl (Turkun, 2011, 2014). In this process, the interest in the central historic areas has also increased, resulting in gentrified housing enclaves or tourist attraction zones. The common implication of these transformations appears to be zero-tolerance eviction practices in especially informally built squatter housing areas and historic urban centers populated by the urban poor. This situation leads to severe problems especially in the big industrial cities of developing countries, where large numbers of people live under absolute poverty line.

Istanbul, which has always been the most important city in Turkey owing to its location advantages and its role in the national economy, has been highly affected by those radical restructuring attempts after 1990s. Since the mid 1990s, the vision of Istanbul as a center of international finance, service and tourism has guided the new urban policies and led to the growth of real-estate and construction sectors owing to increasing urban rents. In this respect, development of big urban projects in the form of office blocks, hotels and shopping malls as well as luxurious housing estates has become the priority for municipalities, big construction firms, and development agencies. This has led to intensifying pressure on the housing areas of low-income working population that constitute the labor force of industrial establishments and the growing service sector in the city. Informal settlements as well as dilapidated social

housing areas especially in central locations are intended to be demolished and in most of the cases, the inhabitants are forced to move to the housing blocks built by the powerful state institution, Housing Development Administration of Turkey (TOKI), in the peripheral locations of the city. On the other hand, in the historic areas, regeneration projects are imposed, leading to the gentrification of these areas and eviction of the inhabitants.

In this paper it is aimed to put forward the spatial manifestations of these new urban and housing policies in Istanbul with respect to the implications for the inhabitants with limited financial resources and almost no access to housing opportunities in the formal market. The findings of the research made in six neighborhoods, declared as "urban transformation", "renewal" or "regeneration areas", give an insight into the current and expected implications of these radical transformations in such areas. These findings will be analyzed to show the great gap between the objectives of the transformation projects and the ability of the people living in those six housing areas to have an access and be included in this transformation. Our research project has stemmed from the observation that the new urban policies based on the transformation or renewal of informal settlements, social housing areas and historic urban centers, which are mainly legitimized on the basis of the "earthquake threat" and the necessity of "planned development", appear to ignore social policies. When we analyze the implementation processes and the outcomes of the completed projects, it is observed that the economic and social conditions, the survival strategies and daily habits of the inhabitants are not taken into consideration. In addition, with the help of changing laws and regulations in recent years, "zero-tolerance" renewal or regeneration policies are adopted in almost all the cases without including the inhabitants in decision-making processes. The common implication of all these transformations appears to be the displacement or eviction of almost all the inhabitants in those areas. In this context, it is aimed to question whether it is possible to attain a success story in terms of equality and the quality of life without considering the objective conditions of the inhabitants affected by those transformation projects. It is hoped to shed light on the new social problems and tensions this new urban policy is expected to create and bring into agenda the ethical dimensions of ruthless urban

II. Housing Policies in the 1925-1990 period: The planned versus informal settlements

There has never been a comprehensive housing policy in Turkey due to financial and institutional weaknesses although high migration rates directed towards major industrial cities have generated a high demand for housing. It is known that accessible housing in decent conditions is a problem especially for the low-income segments of population throughout the world. In Turkey, rental social housing similar to those in European countries has never come to the agenda and in general owner-occupancy has been encouraged. Although there were some efforts to provide credits for housing cooperatives, only the housing demand of a limited number of urban residents with relatively higher income and social security coverage could be fulfilled. Considering the fact that almost half of the workers were devoid of such protection, the only option for the large number of migrants from rural areas and the urban poor was the construction of squatter houses ("gecekondu") on state land or on divided parcels without construction permit. By the 1960s, squatter housing development had become widespread in major industrial cities of Turkey, such as Istanbul and Izmir, owing to massive migration flows from rural areas mainly related to mechanization in agricultural production and the import-substitution industrialization policies in those years. As the data collected by the Ministry of Development and Resettlement indicates, in the 1960s, the share of squatter housing in the total housing stock in Ankara had reached 64%; and this figure was 40% in Istanbul and 24% in Izmir. Especially in Istanbul, where the major industries of Turkey were located, the direct connection between the industrial areas and squatter housing districts were apparently observed (Tumertekin, 1997).

When we analyze the 1950-1990 period in general, it is seen that the state officials defined the squatter housing problem within a "general housing problem" and considered it as an inevitable consequence of inadequate housing supply at reasonable prices. In general in those years, state officials or local governments had a sympathetic attitude towards

spontaneous housing developments and there was continuity and consistency in this approach until 1990s. Although squatter housing was always acknowledged to be an important urban problem, it was tolerated as a temporary solution for the provision of low-cost housing for workers, who provided the necessary labor force for the flourishing industrial sector. Therefore, the governments were reluctant in pulling down squatter houses built on state land (Senyapili, 2006; Tekeli, 1982). In this respect, they tried to develop urban land for the construction of housing for especially low-income segments of population, which was accompanied by many laws and regulations. In fact, in the first Development Plan of 1963, housing was one of the most important issues; the measures such as the provision of infrastructure to squatter housing areas, new houses for the citizens living in desperate conditions, and the provision of credits for improvement were cited in detail. Due to the increasing number of migrants in metropolitan cities and their political power in affecting the elections, various measures were taken to integrate them into the system by giving their houses legal status especially during election periods.

This was, in fact compatible with the sympathetic attitude of major international institutions towards squatter housing, which was considered to be a solution for the urgent housing problem in the developing part of the world (Turner, 1967, 1977; Mangin, 1967; Harris, 1998). Turner (1967) claimed that the urban poor could build and improve their housing areas if the state guaranties their ownership or inhabitance rights. Following the advises of this "self-help" approach, World Bank first supported resettlement of squatter houses in the peripheral areas by providing land with adequate infrastructure. However, due to many criticisms, Settlement Upgrading Projects started to be considered as cheaper and easier in providing the basic amenities, such as clean water, sewage, electricity, garbage collection as well as roads, schools and health centers (UN Habitat, 2003; Pugh, 2001). This model was found to be more advantageous because it did not result in unnecessary demolishment of houses and it retained the social and economic networks founded in those neighborhoods. It is observed that these policies were effective in many developing countries in those years, including Turkey.

In this respect, the Law of Squatter Housing (Law no. 775) enacted in 1966 was the basic law, which reflected the acceptance of the reality of informal housing in Turkey. This can also be considered to be an attempt to solve the housing problem of the urban poor in a

realistic way by proposing different solutions for informal housing, including housing improvements and self-help methods supported by the state. The regulatory and permissive attitude towards squatter housing development continued to be prevalent In the 1970s and by means of successive amnesty laws the squatter housing areas continued to be regularized. In this atmosphere, the Fourth Five-Year Development Plan (1978-1982) also emphasized the importance of improving squatter housing areas by stating that these areas were the only means of security for masses of people who do not have sufficient job opportunities. It is also stated that income inequalities should be alleviated in order to prevent the development of squatter housing areas.

By the mid-1980s, neo-liberalism had become the dominant economic, political and ideological framework throughout the world. National and local states tried to secure sustainable accumulation again through deregulation of state control over major industries, assaults on organized labor, privatization of public services, disappearance of welfare programs, enhancement of international capital mobility, and trade liberalization. In Turkey, owing to the political climate created by the military regime in the early 1980s, radical changes could be made in the economic and social structure of Turkey. The stabilization and structural adjustment program, introduced in January 1980 with the guidance of IMF and the World Bank, has led to a radical transformation of economic policies from import substitution under state direction towards export-oriented policies. In addition, the abolishment of state subsidies in the agricultural sector led to the most serious crisis the agricultural sector has experienced during the Republican Period (Boratav, 2003). This was the reason why the second phase of dense migration, which had ceased after 1960s, started again after 1980s, heading big metropolitan centers. The increase in the rate of net migration in metropolitan regions especially after 1990s was also related to the large numbers of mostly Kurdish people who were forced to migrate from eastern and southeast regions with political reasons. This migration was directed to various provinces in the east and southeast of Turkey as well as big metropolitan areas in the west, deepening the acute urban problems in those areas. This type of migration was different from the previous phases because it was not based on a decision to migrate with a considerable mental and financial preparation and people could not secure any kind of income supplement from the family as a support in unsafe urban environment (UNDP, 2006).

A "forgiving" discourse in official statements and redistribution of urban rent: Implementations in informal housing areas in the period 1980-1990

The migration dynamics after 1980s aggravated the housing problem in major cities, especially for the new migrants. In this period solving the housing problem of the urban poor became one of the most important issues of the state and for this purpose Housing Development Administration of Turkey (TOKI) was established in 1985. The Administration was expected to support housing cooperatives by providing cheap credits to their members. Although it was possible to provide housing for low-income population in the first stages, it lost its social content in time by allowing the construction of luxurious housing for middle-income population and speculative investments in the housing sector. Another important development in this period was the successive amnesty laws, which were issued to give squatter houses a legal status by distributing pre-title deeds to be converted into official title-deeds after the completion of development plans. These measures were taken to convert the squatter housing areas into regularized housing areas. This also meant to be allocation of urban rents among different segments of population, including the squatter housing residents. On the other hand, this led to a new type of segmentation among the working classes by means of house-ownership and the importance of ownership increased at the expense of the claim for the right to affordable and decent housing opportunities. After 1980s, the squatter house owners started to convert their houses into low-quality apartment blocks, sometimes for the use of their children and sometimes for extra rental income (Senyapılı, 2006). It can be argued that these rent allocation policies served to alleviate social unrest stemming from the negative impacts of structural adjustment programmes on working classes.

This housing policy was, in fact, in conformity with the prevalent housing policies proposed by UN and World Bank for informal settlements in developing countries in that period. In 1980s, the policy of regularization of informal housing by distributing title-deeds came to the agenda again, this time with a neo-liberal formulation, which was put forward by liberal economists, including de Soto. De Soto (1989, 2000) advised governments to regularize the squatter housing areas so as to enable formal transactions in real-estate markets. In addition, giving property rights and transforming "slum dwellers" into "homeowners" have

been considered to be a means of accessing formal credits and combating poverty by encouraging the use of credits in starting new businesses. According to many critics, homeownership started to be considered as the most superior form of tenure, which is assumed to bring capital gains and to provide "security", "empowerment", and "good citizenship" (Campbell, 2013). On the other hand, the case studies on different countries point to the high proportion of tenants in major cities and to the unrealistic assumption that those people would make investments once they have a means of accessing credits from banks. In addition, the subprime mortgage crisis in the North has already shown that promotion of homeownership to the most vulnerable groups of the South by means of loans is dysfunctional (Handzik, 2010; Gilbert, 2002, 2008).

III. Housing Policies after 1990s: New laws and regulations for urban transformation accompanying stigmatizing discourses on housing areas of the urban poor

Since the mid 1990s, although Istanbul is still the most important industrial city in Turkey, the changing vision of the city as a center of international finance, service and tourism has guided the new urban policies. This was also the period when big urban projects started replace comprehensive planning and the abandonment of the notion of 'public interest' to a great extent. Investing on urban land have started to bring higher profits than any kind of industrial production and had substantial spatial impacts within and around cities. Under these conditions, Istanbul has become the most important city where all these investments could be made with short return periods and high profit margins. As a result, renewal of the housing stock in squatter housing areas, historic urban centers and dilapidated social housing areas in central locations is considered to be an opportunity in the face of scarcity of urban land and increasing land rents. As can be expected, this urban policy has been supported by central and local governments and the representatives of important state institutions as well as the private sector actors, such as developers, land owners, advisors, professionals, and mainstream media. This calls attention to the emergence of a powerful urban coalition and state support for these new urban policies, incomparable to previous periods.

The years after 2000 were marked by a hegemonic discourse related to the "necessity" and

"urgency" of transformation of particular urban areas. The justification of these claims has been built on the discourse of "organized and planned development" or the "danger of earthquake"; the regeneration projects in the historic center are legitimized based on the necessity of preserving the historic sites. Despite these justification efforts, it was apparently observed that the main concern was to open up scarce urban land to the flourishing construction sector and the common denominator of all these discourses was the reallocation of increasing urban rents especially through urban renewal (Turkun, 2011). Although the vote potential of large numbers of migrants is still very important in big metropolitan cities, increasing land rents through big urban development projects have become a higher priority for central and local governments.

Parallel to these developments, the discourse on squatter housing has gained an exclusionary tone by claiming that the people living in squatter housing districts were "invaders" and those districts were claimed to be the reason of increasing crime rates and separatist activities, associating it with the growing number of Kurdish migrants from southeast Anatolia. In this shared discourse, squatter housing areas are described as "unhealthy" or "crooked" housing developments, which do not fit a modern urban image. In the same discourse, squatter housing dwellers are shown as "invaders", "criminals" and "rent-seekers", and their culture is presented as belonging to "villagers". And the major suggestion is "demolishment" and "reconstruction" in those housing areas. The necessity of transformation was expressed with the terms "earthquake threat", "crooked /deformed urbanization" and "security" in almost all the newspapers, bulletins or TV news programs. Using these terms together shapes and directs the mental images related to squatter housing areas and legitimizes this transformation. For example, in one of his speeches, Prime Minister Erdogan said: "It was our highest ideal to eradicate squatter houses that covered our cities as tumors. We are now making a progress in this respect and we have to succeed in those attempts throughout the country". In the same speech, he emphasized the necessity of new laws and regulations that will facilitate this transformation. The same discourse was shared by the Head of Housing Development Administration (TOKI) in one of his speeches. He insisted on taking measures in preventing poor people from migrating to Istanbul and described squatter hosing areas as "places of terrorism, use of drugs, illiteracy, health problems, and opposition to the government". And he saw the solution to all these problems to be the demolishment of these housing areas and development of massive housing projects. Of course, in all these discourses, there is no comment on who will pay the cost and burden of this transformation (Turkun, Oktem Uysal and Yapici, 2014).

This hegemonic discourse of those powerful actors reflects a dramatic shift in the perception and attitude towards squatter housing areas. The stigmatizing claims in those speeches and the way the news are reflected in the newspapers and news programs also strengthen the perceptions of middle-classes, often termed as "white Turks", towards squatter inhabitants. The false belief that they invaded state land without any payment creates a feeling of injustice and any policy of protecting those people arouses rejection among them. This indifference to these stigmatizing discourses and discriminating implementations are also related to the belief that they are responsible for the disorganized and chaotic appearance of urban landscape. The perceptual expressions reflected in the speeches of politicians, bureaucracy, media, and even some segments of academia are reproduced in the daily practices by middle-classes and diffuse into the societal memory as "stigmatized spatial fixes". Wacquant claims this phenomenon is built on "stigma", "constraint", "territorial confinement" and "institutional encasement", which lead to the formation of "distinct spaces". These spaces are perceived as "hell" and cited together with violence, poverty, isolation, and despair (Wacquant, 2007, 2008, 2010).

Parallel to these changing discourses, the new laws and regulations have prepared the legal framework for the restructuring of urban space according to this new urban policy. We can easily claim that this shift in discourses, laws and implementations mark the end of the policy of redistributing urban rents as an important policy tool for maintaining social peace and stability. The recent changes in the legal framework of transformation especially after 2005 point to a centralization of power on the behalf of the central and local governments, which leads to the exclusion of citizens from decision-making mechanisms or fair negotiations. In July 2005, Article 73 of Municipal Law (Law No. 5393) gave the responsibility to take decisions on urban development and declare "urban transformation" or "renewal areas" to local governments. With this law, it became possible to declare any urban area as "urban transformation area", which restricts the rights of property owners and leads to double standards in this respect. In June 2010, the change made in the same article with the Law no. 5998, led to an increase in the executive power of greater

municipalities at the expense of district municipalities, by giving the authority to declare "transformation/ renewal areas" and make development plans to greater municipalities. With this change, not only the citizens but also district municipalities become powerless and the citizens have lost the chance of negotiating with the district municipalities that would be expected to be more concerned about fulfilling the demands of citizens with vote expectations (Turkun, 2011).

The other important attempt in this respect was the enactment of the Law of Conservation of Deteriorating Historic and Cultural Property through Renewal and Re-use (Law No. 5366) enacted in July 2005. With this law, it became possible to start regeneration or renewal projects in the important historic sites of Istanbul. The most important article in this law is related to the right given to special provincial administrations or municipalities to realize "urgent expropriation", which had been a measure taken only in the case of natural disasters or for defense purposes. The threat and pressure of urgent expropriation make citizens powerless in negotiations and force them to sell their property to third persons, offering a higher price than the municipality. The implications of this threat were observed in Sulukule, which was one of the oldest districts of gypsies in Istanbul. Sulukule was the first neighborhood where a renewal project was realized according to this law and the result was the demolishment of almost all the houses and displacement of all the inhabitants. In addition, with this law, a new special conservation council, Regional Council for Conservation of Cultural and Natural Heritage for Renewal Areas in Istanbul, was established to give decisions for the proposed projects in historic sites. The establishment of those special councils has served the function of bypassing the High and Regional Preservation Councils, which are claimed to have created obstacles for developments in historic areas.

The final step in these legal changes is the enactment of the Law of Transformation of Areas Under the Threat of Natural Disasters (Law No. 6306) in May 2012. With this law, the power of taking all the decisions on urban transformations and implementation is given to the new Ministry of Urbanization and Environment together with Housing Development Administration (TOKI), which points to the "centralization and concentration of power" in the hands of the central government at the expense of greater municipalities and district municipalities. In this law the cost and burden of transformation is completely transferred

to citizens: they have to get a report from particular institutions about the physical conditions of their buildings; if the building is found to be risky, they are obliged to have it demolished in 60 days time, paying the cost themselves. After the building is demolished, with the consent of two thirds of the landowners, transformation project would be initiated with the permission of the ministry. Consequently, it has become possible to trigger renewal projects everywhere by declaring "risky areas" or "risky buildings", using earthquake threat as a means of justification.

What is problematic about all these legal changes is the opportunity of using double standards in the transformation procedures in different parts of the city. When we analyze the transformations in Istanbul, we observe that different mechanisms are involved in particular urban spaces. In some of the transformations, the land-owners have the right to direct the negotiation process with the developers in sharing the increasing rents or decide to make transactions in the real-estate market according to their will. For example, transformation in particular historic urban areas with high rent-gaining potential owing to the unique historic building stock was usually left to the market forces; this process was triggered with the help of various public investments and plan decisions. These regeneration areas were gentrified in a short time owing to the intense interest of developers in those areas. The historic buildings which can accommodate functions such as hotels, offices, headquarters of big companies and residences for high-income citizens are quickly renovated in market conditions, bringing excessive rents for land-owners as well as developers.

On the other hand, there are some urban areas whose transformation possibilities are somewhat "locked" because of the characteristics of the building stock or the financial problems of the inhabitants. These areas are usually transformed by means of top-down decision mechanisms by declaring them "urban transformation /renewal areas" on the basis of laws mentioned above. In the historic urban areas with modest building stock, radical and inappropriate renewal operations have been made in the building stock to prepare the area for high-rent projects. For example the transformation project in one of those areas involves connecting the adjacent buildings from the inside by rebuilding them to make room for spacious shopping malls, hotels and residences for high-income people. This type of renewal practices enables the developers to maximize their rents in such areas.

Another example of transformation through top-down decisions can be observed in squatter housing areas located around urban areas with high-rent gaining potential. These areas are declared as "urban transformation areas" or "risky areas" so as to employ the new laws. In this process, the negotiation power of the landowners is restricted with laws and regulations, which enforce them to accept the disadvantageous terms of negotiation with the threat of "urgent expropriation" and tenants are almost never considered in the negotiations. The procedure in those projects is almost the same everywhere: first, the central institutions estimate the value of the deteriorated flats or buildings and the newly constructed ones in the same housing area. Next, the property owners have to decide whether to sell their property at the estimated price to the construction company or accept to pay the difference between the price of the old and new properties by means of loans from banks. In most of the cases, the property owners cannot afford the dramatic rent increases in the luxurious housing projects constructed in the same location. Therefore, in the next step, they are offered to move to the housing estates for low-income people, built by TOKI in the peripheral locations. Even in those cases, low-income people have difficulties in making the regular monthly payments as will be discussed in the following section. This system tends to become very problematic when the timing and terms of transformation are imposed by central and local authorities, without the consent of the inhabitants.

IV. The socio-spatial consequences of renewal, transformation or regeneration practices in Istanbul: Findings of the research made in six low-income neighborhoods

The urban renewal or transformation projects targeting the housing areas of low-income citizens are initiated with the claim of solving the housing problem of those people and improving the living standards in those neighborhoods. However, the findings on the recently completed or on-going renewal projects have already shown that they are unable to meet those expectations. In order to understand the reasons of this failure, between July 2008 and October 2010, a research project was conducted in six districts of Istanbul, which are declared as "urban transformation/ renewal/ regeneration areas". These selected neighborhoods represent the housing options for low-income people in different periods in Turkey. When we analyze when and how these housing areas were established, it is

possible to trace the history of urbanization in Istanbul and the housing policies in general. The common characteristic of all these neighborhoods is their being the housing areas of the disadvantaged segments of the labor market and the urban poor; the other common point is their being located within or around areas with high rent-gaining potential. In this research, it is intended to evaluate whether the discourse which tries to legitimize urban transformation practices in low-income neighborhoods is consistent with the objective realities in those areas and to discuss whether it will solve the current housing problems of those people or magnify the housing problem by creating more destructive conditions.

During the research, both extensive and intensive research methods were used (Sayer, 1984). First, the related literature as well as newspapers and journals have been studied to analyze the housing policies in different periods and the changing discourses related to the housing problem, including squatter housing. In second stage of the research, questionnaires were given to 8-10 % of the inhabitants to comprehend the current social and economic conditions of the households. It was also aimed to understand the meaning and importance of these neighborhoods and houses for the inhabitants with reference to their work relations and daily social practices. As a result, information about 1362 households and 6100 household members was gathered. In order to get information about the perceptions about the transformation projects and the impact of growing social movements in those neighborhoods, intensive interviews were made with the major actors with different interests. These people were chosen among long term inhabitants, the owners of commercial establishments, the previous and current middle men, the neighborhood associations, related civil society organizations as well as the present and previous representatives and responsible civil servants in the local municipality and greater Istanbul municipality.

Silivri

Gaziosmanpasa Eyup

Sariyer

Riyükçekmeçe

Büyükçekmeçe

Büyükçekmeçe

Kartal > Pendik
Kartal > Pendik
Maltepe

Kartal > Pendik
Maltepe

Siali

Bagcilar

Rayihare

Bagcilar

Bagcilar

Bahirkoy

Siali

Bahirkoy

Bahirk

Map 1: Districts of ISTANBUL: The research is conducted in six districts: Maltepe, Sariyer, Tuzla, Beyoglu, Gungoren and Kucukcekmece

Source: www.ibb.gov.tr

Among these six neighborhoods, Tarlabasi (Beyoglu District) was chosen as an example of a housing area in the historic urban center where the most disadvantaged segments of population live, including new Kurdish migrants from Southeast Anatolia, Roma population, foreign immigrants as well as gay and transsexual community. According to the Law no. 5366, which enables regeneration in historic areas, some parts of Tarlabasi were declared as "urban renewal area". The touristic developments in the surrounding areas have attracted the attention of the developers to the area; therefore, it is intended to convert the buildings into hotels, shopping spaces and residences by rebuilding and connecting the adjacent buildings as stated above. This initial stimulus is expected to trigger a complete physical change and gentrification in this area. The

people living in the neighborhood were forced to sell their properties to the local municipality or the construction company at very low prices with the threat of expropriation.

During this process, the inhabitants founded a neighborhood association of house owners and renters in order to defend their rights and they struggled hard to retain their rights to improve their properties themselves. However, the construction company did not want to share the profits with the property owners and they used various tactics to oblige them to accept their terms. Some of the property owners took their cases to the court in Turkey and later on to European Court of Human Rights and they are still waiting for the final decision. On the other hand, some of the buildings are pulled down and construction started despite the objections of Chamber of Architects and City Planners and other civil society organizations related both to the inappropriate renewal practices in the historic area as well as the ethical problems of eviction (Turkun, forthcoming).



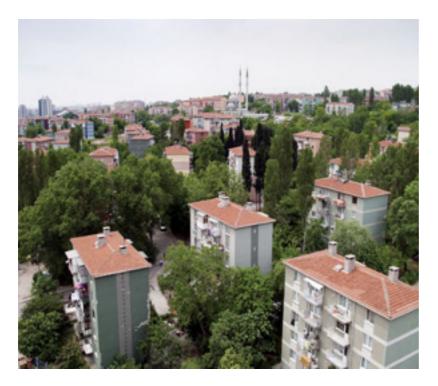
Picture 1: Old and new Tarlabasi

Source: www.beyoglu.bel.tr

Tozkoparan (Gungoren District) was chosen as an example of a social housing area where people are under the pressure of renewal and displacement. This neighborhood was established in the 1960s as a "squatter housing prevention area" and low-income people from different squatter housing areas as well as low-income people working in various state institutions, such as teachers and policemen moved to the apartment blocks by getting loans from banks. This area can be considered as one of the most successful implementations in the 1960s with respect to the provision of housing for low-income people by means of cheap housing credits. The people who moved to this mass housing site could pay their loans to the banks relatively more easily in those years owing to the abundant job opportunities in the industrial areas in the vicinity. The government also protected the people from high inflation rates by ensuring constant bank payments. After finishing their payments in 20 years, they got their authorized title-deeds.

The urban renewal project in this neighborhood now aims to transform this area, which is composed of dilapidated low-density housing stock, into high-density apartment blocks. The interesting situation in this housing area is related to the peculiar tenure structure; the inhabitants own only the flats but the land outside the buildings belongs to the state, which is transferred to Housing Development Administration (TOKI) to be used for new constructions. Therefore, TOKI has initiated this transformation project by claiming the right of utilizing the spacious open spaces used as parks, sports fields and playgrounds by the inhabitants. The renewal project is legitimized on the grounds of earthquake threat and the risky conditions of the building stock although it is possible to strengthen the buildings. Faced with the pressure of renewal, the inhabitants also founded a neighborhood association to defend their rights. The flats in this area are quite small but this disadvantage is tolerated owing to the spacious public places within the neighborhood. The people realize that moving to high-density apartment blocks will mean to be a loss in their living standards.

Picture 2: Tozkoparan: From low-density social housing neighborhood to high-density TOKİ blocks





Source: http://tozder.net; www.gungorengundem.com

Başıbuyuk (Maltepe District), Derbent (Sariyer District) and Aydinli (Tuzla District) have been chosen as squatter housing ("gecekondu") neighborhoods, which were established after 1960s, especially parallel to the development of industrial establishments in the close vicinity. Today, those squatter housing areas have become valuable land due to the urban sprawl in those directions in time. As big industrial establishments in such locations decentralized within the Istanbul Metropolitan Areas and the others were brought together in Organized Industrial Sites after 1990s, the abandoned industrial sites have generally been transformed into central business areas consisting of hotels, shopping malls and office blocks, depending on their location within the city. As a result, the adjacent squatter housing areas, which were not preferred as housing areas by middle and high-income groups in the past, have now become attractive. It is observed that the increasing accessibility of these areas by means of public transportation as well as the new housing and service sector developments in the adjacent areas attracts the attention of developers in the real estate and construction sectors. Accordingly, these three neighborhoods are now under the pressure of transformation owing to their advantageous location for new investments.

The developments in those squatter housing areas started by invading state land in the first place but after 1970s the common practice was buying pieces of land from landowners to build unauthorized houses on shared plots of land. The inhabitants got their pre-title deeds owing to the amnesty laws in the early 1980s by paying "occupancy duties" to the provincial administrations. After that date, the inhabitants started to build additional stories to their buildings before waiting for Improvement and Development Plans to be completed, which created another problem of housing areas with insufficient infrastructure. On the other hand, these additional stories served the function of fulfilling the housing demand of the second-generation migrants or new low-income migrants of the 1990s, who do not have the opportunity of building squatter houses under stricter controls and prohibitions on unauthorized developments after mid 1980s.

As mentioned above, owing to the laws which enable the declaration of squatter housing areas as "transformation areas" or "risky areas", it becomes possible to use

different procedures in the transformation process, leading to direct or indirect displacement of the inhabitants. Therefore, it can be argued that the government has the chance of by-passing property rights protected by the Constitution by treating some people's property rights as "less sacred". The use of different standards in urban transformation and the apparent inequality in the distribution of urban rents create discontent and anger among the citizens. Therefore, it is observed that the social movements against these transformations appear to get stronger in those neighborhoods especially when their modest shelters and their livelihood are threatened by these new urban policies.

Picture 3: Aydinli: From squatter housing to TOKI mass housing blocks in Tuzla





Source: Pictures taken by Asuman Turkun during the survey

Picture 4: TOKI blocks built in park area of Basibuyuk, which shows the intended transformation



Source: Pictures taken by Asuman Turkun during the survey

Picture 5: The street shared by two different worlds: Squatter houses and a gated housing site in Derbent



Source: Pictures taken by Asuman Turkun during the survey

Bezirganbahce is the sixth research area, where high-rise apartment blocks were constructed by Housing Development Administration (TOKI) for people that would be displaced during the implementation of different renewal/ transformation projects or for low-income people in general. This area has been included in the research as an example of a completed renewal project in which the inhabitants of two squatter housing areas (Ayazma and Tepeustu) were settled by means of mortgage arrangements. This was one of the first comprehensive renewal projects and the current situation in Bezirganbahce gives the opportunity of evaluating the implications of urban transformation for low-income people who have to make regular monthly payments to the banks. Other than those bank payments, the people are faced with the increasing costs of living, such as maintenance costs of apartment houses and natural gas payments for heating. The findings of the research made in Bezirganbahce have shown that there is a great gap between the optimistic and misguiding discourse on the implications of renewal practices in low-income neighborhoods and the current economic and social realities of inhabitants living in those areas. It has been found that 1400 families moved to the area; however, more than half of the families, not being able to pay the bank loans, had to return back to the city as renters or migrate to other cities especially in the metropolitan area of Istanbul. After the displacement, 54,4% of the workers lost their jobs and 31,6% found other jobs. The other problem is related to the misfit between the daily practices of inhabitants and the spatial organization of the flats and public spaces in the new housing environment.

Picture 6: From squatter housing areas to Bezirganbahce TOKI blocks

Source: Pictures taken by Asuman Turkun during the survey

Can urban renewal/ regeneration projects solve the housing problem of the lowincome segments of population?

The situation in Bezirganbahce gives a lot of insight on the expected repercussions of those transformation practices in the neighborhoods inhabited by people with more or less similar conditions, in terms of economic and social resources, property rights, tenure structure, education levels, places of work and survival strategies in the city. Therefore, in this section the conditions and limited alternatives of the households will be evaluated with reference to the economic and social burden of urban renewal/

regeneration for these people. As stated above, the renewal projects in low-income neighborhoods require paying the difference between the estimated value of new buildings and the old ones that will be demolished in this process. The problem here is considering the old buildings as "wreck" and, in turn, setting a very low value for those properties while the value of the new buildings are calculated based on the prices determined by the Ministry of Development and Resettlement. If the new buildings planned for the demolished site are in luxurious category, the amount that should be paid exceeds the financial means of low-income people and the residents prefer to move to mass housing areas built by TOKI in peripheral locations. Even if the new housing developments are planned to accommodate the current residents in the same site, the difference they have pay every month creates serious financial problems for the majority when coupled with the new expenses in the apartment houses. This leads either to dispossession or increasing poverty.

The research findings point to the high rate of owner occupancy in these neighborhoods. For example in Başibuyuk, 69,4% of the people interviewed live in their own houses; in Derbent, this figure is 68,8% and in Aydinli, it is 62,9%. As can be expected, the share of owner-occupiers is also high in Tozkoparan (76,2%), which is built according to such a rationale in the 1960s. The only district with high rate of tenants is Tarlabasi (64,4%), which is mostly inhabited by the marginal segments of population and new migrants especially after 1990s as mentioned above. On the other hand, the significant proportion of tenants and the households who live in a house belonging to a relative shows that squatter housing areas provide cheap rental housing opportunities for second-generation migrants or low-income households who cannot afford living in another housing area.

Within time, most of the squatter houses gained some kind of legal status, which is still ambiguous in many respects. Official title-deed is still rare in squatter housing areas and there is a considerable number of houses with no legal documents (Table 1). On the other hand, as noted above, the government took new measures after 1980s to regularize the squatter housing areas by giving them pre-title-deeds, which means permit for settlement until the development plans are completed. In addition, in this regularization process, the residents paid quite a sum of money to the state to get the

pre-title deeds with the expectation of getting the official title deeds later on. On the other hand, today the property rights are still in an ambiguous state due to the delay in the realization of development plans in most of the squatter housing neighborhoods. During many of the renewal practices, pre-title deeds are not considered as an authorized official document and different terms of negotiations are pursued although they have documents showing real estate tax payments or documents showing payments they have made for garbage collection, electricity and water. This situation creates anger among inhabitants due to the fact that the promises given in the 1980s are not kept now in the current renewal operations.

Table 1: Legal documents for the house

District	Legal documents for the house	Frequency	%
Basibuyuk	Official title-deed	23	10,8
	Shared title-deed	38	17,8
	Pre-title-deed (permit for settlement)	103	48,4
	Document from head man	12	5,6
	Title-deed for the plot (for apartments with no settlement permit)	4	1,9
	No legal document	33	15,5
	TOTAL	213	100,0
Derbent	Shared title deed	2	1,5
	Pre-title-deed (permit for settlement)	90	65,7
	Document from head man	10	7,3
	No legal document	35	25,5
	TOTAL	137	100,0
Aydinli	Official title-deed	87	47,0
	Shared title-deed	63	34,1
	Pre-title-deed (permit for settlement)	2	1,1
	Document from head man	1	0,5
	Title-deed for the plot (for apartments with no settlement permit)	23	12,4
	No legal document	9	4,9
	TOTAL	185	100,0
Tarlabasi	Official title-deed	65	81,3
	Shared title-deed	13	16,3
	Pre-title deed (permit for settlement)	2	2,5
	TOTAL	80	100,0
Tozkoparan	Official title-deed	162	84,4
	Shared title-deed	18	9,4
	Pre-title-deed (permit for settlement)	11	5,7
	No legal document	1	0,5
	TOTAL	192	100,0

When the findings on the wages of household members and total household incomes are considered, it can easily be claimed that only a small portion of the households are capable of making the regular payments dictated in this process. The subsistence wage was around 330 dollars in 2009 while the monthly payment in those low-income mass housing projects was around 133-266 dollars, which means that more than one family member have to work to afford paying this amount. On the other hand, the findings of the research show that in around half of the households there is only one wage earner. And in around 20 % of the households there are two wage earners but this does not always guarantee higher family income because of the high number of "working poor". Although the amount that should be paid to the bank is announced as "low housing payments equal to rents" by TOKI, the realities of life do not fit this model (www.toki.gov.tr). It is known that especially in crisis periods, people experience difficulty in finding jobs and they have to accept wages lower than the subsistence level with no social security. Therefore the sustainability of the system is arguable related to the strict obligation of regular payments. If the payment cannot be made for two months, the bank gives one more month to clear the debt; otherwise the house is taken over by the bank. Within the fifteen-year payment period, there will most probably be two months for all households when they are unable to make this payment. As noted above, in the case of Bezirganbahce, almost half of the families lost their houses not being able to pay their debts; in other words, the families lost all their savings they had made since they migrated to the city. The interviews with the ones who are struggling to pay for their houses have shown that young people at the school age and women have started to work, accepting very low wages and poor working conditions.

Household income levels give us important hints about the financial capabilities of people. Although most of the inhabitants in these districts are at low-income level, there are some variations according to various factors; such as education levels, the availability and nature of jobs they can get. According to the research findings, the household incomes are the lowest in Tarlabasi and Bezirganbahce, which are generally the housing areas of the new migrants from Southeast Anatolia and the most disadvantaged segments of population. In these neighborhoods, there was a

considerable number of households whose income was less than the minimum wage level, which was 333 \$ in 2009. This figure was the highest in Bezirganbahce (26,3%) and Tarlabasi (19%). In these neighborhoods, the proportion of households that earned around the minimum wage level (334-500 \$ a month) was 31,2% in Tarlabasi due to the relatively higher number of wage earners in the households. In Bezirganbahce, this figure was 24,6%. When we consider the rate of households with higher income levels, it is seen that these neighborhoods were in the most disadvantageous position; i.e the share of households with income more than 1334 \$ was 8,8% in Tarlabasi and 1,8% in Bezirganbahce. The interesting point here is that renewal projects have been initiated in the most disadvantageous neighborhoods, consisting of people with very limited financial resources. This apparently reflects the unconcerned attitude towards the housing problem of the urban poor.

The wage levels in other neighborhoods were relatively higher but still the majority of the households did not have enough income to be able to make the payments unless they accepted severe poverty conditions. When we consider the households in squatter housing areas, it is seen that 21,8% of the households in Basibuyuk earned around minimum wage level (334-500 \$ a month); this figure wss 16,6% in Derbent and 19,7% in Aydinli. In Tozkoparan, which is the housing area of the earliest migrants of Istanbul, this figure was 20,6%. On the other hand, the households with monthly income more than 1334 \$ was only 10,1% in Basibuyuk, 24,5% in Derbent, 13,9% in Aydinli and 18,7% in Tozkoparan (Table 2). These figures reflect the limited financial resources of the people living in those districts.

Table 2: Household income (2009)

District	Income	Frequency	%
Basibuyuk	Below 500 TL (Below 333 \$)	34	11,1
	501-750 TL (334-500 \$)	67	21,8
	751-1000 TL (501-666 \$)	68	22,1
	1001-1500 TL (667-1000 \$)	69	22,5
	1501-2000 TL (1001-1333 \$)	38	12,4
	2001-2500 TL (1334-1666 \$)	17	5,5
	2501-3000 TL (1667-2000 \$)	8	2,6
	Above 3000 TL (Above 2001 \$)	6	2,0
	TOTAL	307	100,0
Derbent	Below 500 TL (Below 333 \$)	3	1,5

	501-750 TL (334-500 \$)	33	16,6
	751-1000 TL (501-666 \$)	39	19,6
	1001-1500 TL (667-1000 \$)	34	17,1
	1501-2000 TL (1001-1333 \$)	41	20,6
	2001-2500 TL (1334-1666 \$)	17	8,5
	2501-3000 TL (1667-2000 \$)	13	6,5
	Above 3000 TL (Above 2001 \$)	19	9,5
	TOTAL	199	100,0
Aydinli	Below 500 TL (Below 333 \$)	30	10,2
•	501-750 TL (334-500 \$)	58	19,7
	751-1000 TL (501-666 \$)	62	21,1
	1001-1500 TL (667-1000 \$)	66	22,4
	1501-2000 TL (1001-1333 \$)	37	12,6
	2001-2500 TL (1334-1666 \$)	16	5,4
	2501-3000 TL (1667-2000 \$)	8	2,7
	Above 3000 TL (Above 2001 \$)	17	5,8
	TOTAL	294	100,0
Tarlabasi	Below 500 TL (Below 333 \$)	48	19,0
	501-750 TL (334-500 \$)	79	31,2
	751-1000 TL (501-666 \$)	36	14,2
	1001-1500 TL (667-1000 \$)	43	17,0
	1501-2000 TL (1001-1333 \$)	25	9,9
	2001-2500 TL (1334-1666 \$)	9	3,6
	2501-3000 TL (1667-2000 \$)	5	2,0
	Above 3000 TL (Above 2001 \$)	8	3,2
	TOTAL	253	100,0
Tozkoparan	Below 500 TL (Below 333 \$)	16	6,3
	501-750 TL (334-500 \$)	52	20,6
	751-1000 TL (501-666 \$)	40	15,9
	1001-1500 TL (667-1000 \$)	59	23,4
	1501-2000 TL (1001-1333 \$)	38	15,1
	2001-2500 TL (1334-1666 \$)	20	7,9
	2501-3000 TL (1667-2000 \$)	12	4,8
	Above 3000 TL (Above 2001 \$)	15	6,0
	TOTAL	252	100,0
Bezirganbahce	Below 500 TL (Below 333 \$)	15	26,3
	501-750 TL (334-500 \$)	14	24,6
	751-1000 TL (501-666 \$)	18	31,6
	1001-1500 TL (667-1000 \$)	6	10,5
	1501-2000 TL (1001-1333 \$)	3	5,3
	2001-2500 TL (1334-1666 \$)	-	-
	2501-3000 TL (1667-2000 \$)	-	-
	Above 3000 TL (Above 2001 \$)	1	1,8
	TOTAL	57	100,0

When we analyze the average household incomes, it is observed that in neighborhoods where earlier migrants live, such as in Derbent and Tozkparan, the household incomes tend to increase. As can be expected, in Tarlabasi and Bezirganbahce, these figures were the lowest (Table 3). This was also reflected in the lowest average monthly wages in these districts. It is observed that in the average wage was the highest in Tozkoparan and Derbent and lowest in Tarlabasi and Bezirganbahce (Table 4).

Table 3: Average household income (2009)

Neighborhood	Number of	Average	Average
	households	TL	US Dollars
Başıbüyük	307	850	472
Derbent	199	1200	667
Aydınlı	294	900	500
Tarlabaşı	253	750	417
Tozkoparan	252	1000	556
Bezirganbahçe	57	<750	<417

Table 4: Average Monthly Wage (2009)

Neighborhood	Number of	Average	Average
	households	TL	US Dollars
Başıbüyük	348	826	459
Derbent	282	973	541
Aydınlı	320	963	535
Tarlabaşı	333	675	375
Tozkoparan	228	1096	609
Bezirganbahçe	72	669	372

The education levels also reflect the disadvantageous position of the people living in those neighborhoods in the labor market. In general education level was very low but the lowest education levels were observed in the neighborhoods of new migrants, i.e. Tarlabasi and Bezirganbahce. The findings on education levels in general are surprising when 50-60 years of urban experience in the most developed city of Turkey is considered; the general education level was lower than the average of Istanbul and even Turkey. The most striking differences between neighborhoods appear in the ratio of illiterate groups and the ones who have finished secondary school. In the

neighborhoods inhabited by the new migrants, Tarlabasi and Bezirganbahce, the rate of illiteracy was very high; in Tarlabasi, 31,6% of the women and 8,5% of men were illiterate while these figures were 22,1% and 5,1% in Bezirganbahce respectively (Figure 1). The illiteracy rates were the lowest in Derbent and Tozkoparan, where the oldest migrants live; however, they were still higher than Istanbul averages. When the secondary school graduates are considered, it is observed that only in Tozkoparan social housing area the share of people at this level of education reached Istanbul averages. As can be observed in Figure 2, the share of people with secondary education in Bezirganbahce was only 1,9% both for women and men; these figures were 3,5% for women and 5,3% for men in Tarlabasi.

Statistics show that there is a close connection between the education and income levels; in fact, the share of people under poverty line decreases as the education level gets higher. This is related to the types of jobs and positions people can get based on their education and career opportunities. In the neighborhoods, people are generally employed in jobs, which do not require special skills or education. They are generally involved in tasks, which can be learned through a short period of training or experience, either in industrial establishments or in the service sector. The share of such jobs was the highest in Tarlabasi (70,9%) and Bezirganbahce (82,9%). In other neighborhoods, this figure was around 55-60% within the working population. These rates were higher among women workers

Figure 1: The share of illiterate people: Comparison with Istanbul and Turkey averages

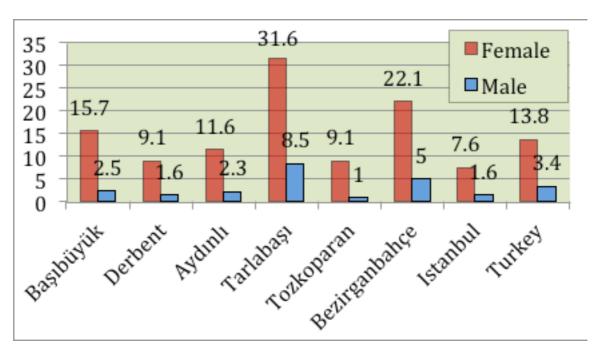
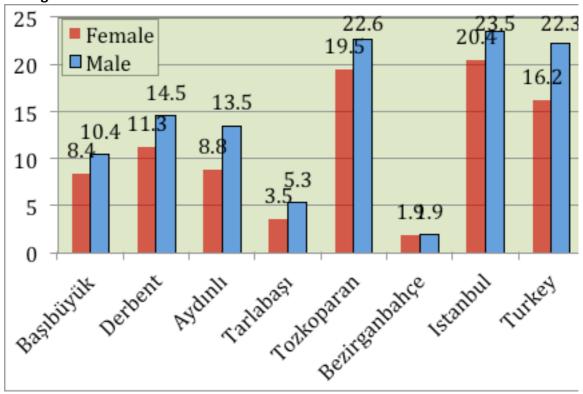


Figure 2: Share of secondary school graduates: Comparison with Istanbul and Turkey averages



Although some of the big industrial establishments have decentralized within the Istanbul Metropolitan Region, there are still numerous small and medium-sized firms close to the housing areas of low-income people. In addition, the second and third generation migrants now constitute the new labor force of the growing service sector in the central areas of the city and there is still a close connection between housing areas and work places. Therefore, the displacement of the people from the neighborhoods in central areas and the movement of housing areas of low-income labor force towards peripheral locations lead to job losses or put the burden of long commuting hours on workers.

The other important data about working conditions is related to the low rates of social security protection among wage earners. In Tarlabasi the rate of workers with no social security was 55% and in Bezirganbahce this figure was 51,3%. In other neighborhoods, the share of workers under social security protection was relatively higher, but still 20% of the workers did not any security; these figures were higher among women. Considering the high rates of informal working conditions, the houses they own become the only source of security under the tough conditions of unemployment, low wages and poor working conditions. In fact, the unemployment rates are high in Turkey and this rate is higher in Istanbul. When we analyze the unemployment rates in the neighborhoods, it is seen that in 2009, when the people in Bezirganbahce were struggling to pay their debts to the banks, the unemployment rate was 29,6%. In the same year, this rate was 16,8% in Istanbul and 14% in Turkey. In the other neighborhoods, the unemployment levels were around Istanbul averages.

It should also be noted that these districts have served the function of providing cheapest rental housing stock for the new migrants or the urban poor, especially among the young generations. The average rent paid for the houses in these neighborhoods was found to be around 110-220 dollars, which was impossible to find in formal housing neighborhoods. Although the price of rental houses appears to be the same as the amount paid to the banks for buying new houses, the difference is related to the informal relationship between landowners and tenants, which involves tolerance and solidarity relationships during the times of job and income losses. On the other hand, there is quite a large number of people who live in their parents' or

relatives' houses without paying any rent. Therefore, the transformation in those low-income neighborhoods is expected to bring about dramatic repercussions when the number of such people is concerned. These renewal projects are based on the assumption that everybody has the opportunity and will to buy houses in the formal market and unfortunately there is no concern for the tenants in these districts. Therefore, it can certainly be claimed that the cities are now transforming into "spaces of hopelessness" for new migrants and new generations, who have lost the opportunity and means of integration into urban areas, both through housing and employment (Turkun, 2009).

When we analyze the other support mechanisms and financial means of these households, it is seen that they are highly vulnerable in the face of any kind of interruption in the survival strategies they have adopted. The research findings show that around 90% of the families do not have any properties other than the ones they live in; this increases the negative impacts of urban transformation. On the other hand, the support mechanisms of their families, still living in rural areas, have also diminished in time. In fact, the findings show that more than half of the households do not have agricultural land in their hometowns and even if they have some land, the contribution to the family budget is almost none. Therefore, the survival strategies are now based on employment relationships in the city and the social networks formed especially with family members or acquaintances sharing the same housing areas. As noted above, these housing areas also fulfill the housing demand of the young members of the families as well as low-income relatives as an important means of survival strategy. Another tendency observed in the neighborhoods is related to the frequency of small commercial or industrial establishments opened by the inhabitants themselves in the first floors of the buildings or in the adjacent additional units. Those small establishments bring income to the owners; but at the same time, they serve the function of providing variety of goods and services for the inhabitants in those neighborhoods. The relationships based on acquaintanceship enable the poor inhabitants to fulfill their daily needs from these shops by making the payments later on. During the interviews, people expressed their fears about living in housing areas where they cannot develop such survival strategies; on the other hand, the owners of those establishments were worried about losing their financial resources. Therefore, transformation in those neighborhoods will not only create housing problems for the low-income people but also lead to a loss of income for many of the households.

When we analyze the daily lives of people, it is seen that people spend most of their time in those housing areas; this is especially true for women. During the interviews majority of the households stated that they usually spent their spare time in their homes; the activities such as going to the cinema, picnic areas or to the sea side were observed in a small proportion of households. The physical layout of squatter housing areas, reflecting of a close interaction between the street, garden and the house enables social interaction and strengthens the solidarity relationships among people. This is also the case in Tozkoparan social housing area, which consists of low-density apartment blocks with spacious gardens as well as public spaces. In fact, during the interviews, majority of the people expressed their satisfaction with their housing areas and the demand for renewal did not originate from the inhabitants. The reasons of satisfaction were based on having close social relationships in neighborhoods, being used to living in a house with a garden and living close to work places. This reflects the objective perception of their financial means and draws the limits of their expectations. On the other hand, the physical organization of mass housing areas is based on a clear separation of private and public domains, which, in fact, do not fit the daily routines and needs of those households. The flats in the apartment blocks are quite small when the average household size is considered and the outdoor spaces do not fulfill their needs for spending time with neighbors and friends. Therefore, people usually express their feelings about living in those areas as "being locked in prison". Although the mass housing estates of TOKI are being propagated as being the symbols of "modernity" and "high standard housing", the people complain about the quality of housing as well as the housing environment, which do not meet their needs and demands (Turkun, forthcoming).

V. Final Remarks on the Right to Housing and the City

It is generally observed that the "interventions from below", such as squatter housing and illegal housing constructions are mainly explored in many of the research made on housing provision for low-income people. On the other hand, there is a need to question the consequences of dominant neoliberal urban policies and the ways of "intervention from above" through "urban regeneration/ renewal/ transformation" projects especially in the developing part of the world. The new urban policy throughout the world appears to be based on encouraging the development of realestate and construction sectors by increasing the urban rents. Consequently, the interest in the urban areas with high rent-gaining potential has increased, leading to the eviction or displacement of disadvantaged segments of population inhabiting those areas. It can be argued that the new urban policies, which are mainly put forward with economic considerations, invalidate the social policies and intensify the acute housing problem, especially for the urban poor. It is also observed that the decisions about urban transformation projects have been directed by the state and left to free market actors with short-term financial interests. As a result, most of the citizens get excluded from important decision-making mechanisms affecting their lives. The constant reality in all these cases is the transfer of valuable urban land to the well-to-do as a result of increasing rents and prices and the creation of gated urban spaces distanced from the urban poor. Although the practice of forced evictions and displacement of residents have been criticized by various governments and international organizations, it is observed that in many of the cities, the housing areas of the urban poor have become important targets of big urban projects, in accordance with the new urban policies.

In this respect, we can claim that the regeneration and renewal projects in the low-income housing areas, located in over-valued central urban areas points to a radical change in the urban and housing policies of Turkey. The most important target areas of such transformations include squatter housing areas, social housing areas and the historic housing stock in the city center and they illustrate the urbanization history of Turkey by exemplifying different solutions found in successive periods to solve the shelter problem of low-income people. Today the standard model of moving those people to high-rise mass housing estates built by TOKI extends the housing problem to

all segments of population, who have solved their housing needs in some way or another since the 1950s. Although there is still high housing demand for the growing number of low-income people in the city, this standard model imposes the renewal of all low-income housing areas that have been established in successive periods of massive migration. The discourse on the "urgency" and "necessity" of renewal based on the threat of expected earthquake conceals the possibility of different types of improvements that can easily be made in most of those neighborhoods. This type of transformation, not only demolish the housing areas of the low-income people, but it also erases from our minds the meaning and function of these working-class housing areas in the industrialization and urbanization experience of Turkey. This policy is pursued as if the conditions of the working population or the urban poor have substantially improved although we all know that the situation has become much harder for the majority of the people after 1980s.

The increasing importance of such policies in Istanbul is not surprising with respect to the changing vision of the city as the center of finance, tourism and culture. The scarcity of urban land necessary for the development of these new sectors makes the housing areas in central locations the main target of real estate and construction sectors. The implication of this new urban policy is expected to be the renewal of areas with high rent potential by evicting the inhabitants in those districts and pushing them to the peripheral areas. This is expected to lead to severe economic and social problems for the majority of low-income people who constitute the labor force in industrial establishments and the service sector. In this process, it is observed that the major decisions concerning the citizens and the city have been given in a top-down manner by a powerful elite coalition composed of the representatives of central and local governments, potential large-scale developers, landlords, and professionals, without any consent to public opinion. In addition, the leading media actors serve to diffuse the hegemonic discourse on the legitimization of various urban transformations, sometimes through disinformation and sometimes by using "the second face of power", by not bringing into the agenda the important issues and decisions that would directly affect the daily lives of citizens. On the other hand, strict "zero-tolerance" policies employed in the case of social movements and protests against these transformations also tend to discourage people from expressing their claims with respect to their rights in the city (Turkun, 2011).

It is observed that the regeneration efforts in the historic center of Istanbul have led to dramatic rent increases and the current inhabitants are displaced through the dynamics of gentrification. On the other hand, the intended urban transformation in squatter housing areas and dilapidated social housing areas are realized by demolishing the existing building stock and replacing it with high-rise mass housing units built by the Housing Development Administration (TOKI), either in the same location or in the periphery. On the other hand, during this process the economic and social conditions of the residents that will be affected by these changes are not taken into consideration. Displacement usually leads to loss of jobs as well as supporting social relationships and survival strategies they have established within years within those neighborhoods. Especially in high unemployment periods, it becomes extremely difficult to make the necessary regular payments to banks, leading to increasing poverty, if not dispossession. In Istanbul these housing projects have been realized in a few cases but in all these cases it is observed that, faced with job losses and financial difficulties, the households cannot survive in those new mass housing areas and eventually become the tenants of still surviving informal housing areas, having lost all the investments they have made since they migrated to the city. In sum, we can certainly claim that there is a great gap between the misguiding expectations about solving the housing problem of low-income citizens by means of regeneration and renewal policies and the actual economic and social conditions of those people affected by these transformations (Turkun, forthcoming).

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