



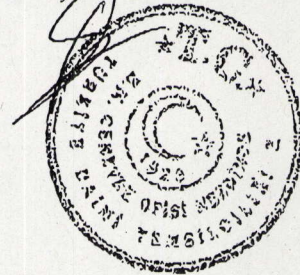
**PERMANENT MISSION OF TURKEY  
TO THE UNITED NATIONS  
GENEVA**

2012/BMCO/4671794

The Permanent Mission of the Republic of Turkey to the United Nations Office at Geneva and other international organizations in Switzerland presents its compliments to the Office of the High Commissioner for Human Rights and with reference to the Latter's Note dated 5 April 2012, concerning the questionnaire on housing finance institutions, policies and programmes elaborated by the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living, and on the right to non-discrimination in this context, Raquel Rolnik, pursuant to Human Rights Council resolution 15/8, has the honour to enclose herewith the following information conveyed by the Housing Development Administration of Turkey (TOKİ).

The Permanent Mission of the Republic of Turkey avails itself of this opportunity to renew to the Office of the High Commissioner for Human Rights the assurances of its highest consideration.

Geneva, 4 June 2012



Encl: as stated

**OHCHR REGISTRY**

- 4 JUN 2012

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QUESTIONNAIRE ON HOUSING FINANCING POLICIES AND PROGRAMMES BY THE  
SPECIAL RAPPORTEUR ON ADEQUATE HOUSING AS A COMPONENT OF THE  
RIGHT TO AN ADEQUATE STANDARD OF LIVING AND ON THE RIGHT TO  
NON-DISCRIMINATION ON THIS CONTEXT

1- Is your country promoting housing finance policies or programmes aiming to enable access to homeownership and/or other affordable housing by the poorest segments of society, by providing credit through financial institutions (public, private or quasi-private)?

Provision of social housing in Turkey is a priority.

Articles 56 and 57 of the Turkish Constitution declare that "Every Turkish Citizen has the right to decent housing" and that "The State has the responsibility to help meet those needs and to promote mass housing projects".

Accordingly, Turkey promotes housing finance policies and programmes in order to enable access to homeownership especially for the poor and middle income segments of the society.

The Mass Housing Law (Law No. 2985, on 'public housing') is a framework law defining the fundamental principles, which give direction to the solution of the housing problem in Turkey. The Law also determines the tasks of the Housing Development Administration (TOKI).

TOKI, which is the leader official institution of Turkey in terms of dealing with housing and settlement issues, has acquired essential knowledge and experience on developing different finance models regarding housing production throughout its 28 year-activity period. For its mass housing projects produced on its own lands, TOKI has the target group of low and middle-income families, who are not able to own a housing unit within the existing market conditions in Turkey.

TOKI is a public organization with an exclusive responsibility with respect to housing and settlement issues in Turkey due to its mission, reporting directly to the Prime Minister's Office.

a- Please indicate whether these policies or programmes involve public subsidies, tax exemptions or other public financing.

These policies and programmes involve some indirect public subsidies and public financing.

b- Please indicate whether these policies or programmes involve the participation of one or more of the following international finance institutions:

\*International financial institutions (World Bank Group, International Monetary Fund, etc.)

\*Regional development banks (TDB, ABB (Asian), ADB (African), etc.)

\*International private, financial actors (commercial banks, investment funds, etc.)

They do not involve the participation of any international finance institutions.

c- Please indicate the period of time during which these policies and programmes have been implemented.

TOKI, as the public implementing administration, has been effective in developing housing technology and housing finance in Turkey between 1984 and 2002, total of 43 thousand 145 houses were produced and credit support was provided for 940 thousand houses within 19 years.



After November 2002, 58<sup>th</sup>, 59<sup>th</sup>, 60<sup>th</sup>. Turkish Republic Governments have issued the Emergency Action Plan, which is in parallel with the Government Program and is expected to solve basic social, economic and administrative problems of the country. The Emergency Action Plan for Housing and Urban Development is passed on January 1, 2003, setting a five-year goal of 250,000 housing units to be built by the end of 2007. TOKI aimed to reach the target of starting the constructions of 500 thousand housing units (in cumulative), with their social facilities, till the end of 2010 and TOKI has succeeded. (The number of houses started to be constructed as of 23 May 2012 is 541.800)

d- Please indicate whether these programmes have been developed or implemented as part of recovery measures in the context of the global, financial and economic crises that started in 2008.

These programmes are not related with the recovery measures in the context of the global, financial and economic crises that started in 2008.

2- Please provide any available assessment of the impact of such policies and programmes on the housing situation of the poor or other categories of beneficiaries.

Specifically, please provide the following data:

a. The percentage of the population living in informal settlements before and after the implementation of these policies.

b- The percentage of households with access to improved sanitation (including in rural areas) before and after the implementation of these policies.

c- The percentage of population with access to electricity (including in rural areas) before and after the implementation of these policies.

d- The percentage of houses with ownership or clear title on their dwelling before and after the implementation of these policies.

According to data of TurkStat for 2000, 55 percent of 19-20 million houses throughout Turkey are unlicensed, 80 percent consists of houses older than 20 years (11 percent are over 50 years of age, which completed their physical lifetime), 40 percent requires reinforcement against earthquake and 10 percent requires comprehensive modifications or rebuilding after demolition.

According to GYODER's (The Association of Real Estate Investment Companies of Turkey) research and data from Ministry of Development and TurkStat, renters occupy 24 percent of the houses throughout Turkey and in the next 10 years a total of 7 million houses are needed, 2.5 million of which are emergency houses.

(Note that, the other data asked in the above question is not available.)

3- Please also provide information on programmes or policies concerning construction or provision of public housing for sale or rental in the country. (including privatization of public housing). Please describe any significant reforms or developments in this sector over the last thirty years. Please provide (in annex) any relevant documents, laws, regulations or policies.

Housing Development Administration (TOKI) which is the leader official institution of Turkey in terms of dealing with housing and settlement issues, has acquired essential knowledge and experience on



developing different finance models regarding housing production throughout its 28 year-activity period. For its mass housing projects produced on its own lands, TOKI has the target group of low and middle-income families, who are not able to own a housing unit within the existing market conditions in Turkey.

Housing Development Administration (TOKI) meets 5% -10% of the housing needs of Turkey.

Social housing program of TOKI targets the low and middle-income people who cannot own a housing unit under the existing market conditions. (Considering the distribution of the housing projects realized by TOKI, 14% of the same consists of "Fund Raising by method of Revenue Sharing", and 86% of "Social Housing" projects.)

TOKI's housing production performance, for the last 9 years, within the scope of the "Planned Urbanization and Housing Production Programme" corresponds to 21 cities with a population of over 100.000, each along with their social facilities.

TOKI, with the models it has developed, functions as an umbrella rather than a competing body in the housing sector of Turkey in awareness of its responsibility as a guiding, supervising and educating organization and undertakes a significant role in production prioritizing the demands and solvency of the target masses in need.

Due to 61st. Turkish Republic Government's Program, TOKI's new vision for the end of 2023 is the construction of another 500 thousand housing units. In this context, TOKI continues the same pace of housing production within the framework of the schedule for priorities and needs throughout the country.

Attachment: Summary of Housing Production of TOKI (Housing Development Administration of Turkey)



Attachment:

**HOUSING DEVELOPMENT  
ADMINISTRATION OF TURKEY  
(TOKI)**

**SUMMARY OF ACTIVITIES (2003-2012)**

**Wednesday, May 23, 2012**

With the housing mobilization that is initiated within the Turkish Government's "Planned Urbanization and Housing Production Program" in Turkey, between the years 2003 – 2012;

- 541.817 housing units' constructions have been given a start in 81 provinces, 800 districts, in 2.351 construction sites, by TOKI. This number equals 21 cities with population over 100 thousand.

Among the housings that have been produced;

- 212.795 thereof aim at the medium and low income groups,
- 142.370 thereof aim at the low income and poor groups,
- 64.569 thereof are covered by urban transformation (urban renewal),
- 34.549 thereof represent disaster homes,
- 4.368 thereof (in 35 villages) are covered by rural town housing applications,

and a total of 458.651 bears social housing status.

- On the other hand, 83.166 thereof represent resource development applications (60.192 thereof belong to Emlak Konut REIT, an affiliate of TOKI, in Istanbul).

In line with the comprehensive Urban Renewal Program, which TOKI has initiated in coordination with the local administrations, an application for 64.569 housings have been initiated in 138 regions as accompanied by a total of 257.987 shanty house transformations in 252 projects. Amongst these, 45.024 units have been completed.



Within the scope of social facilities;

Construction for the following items has been initiated and a majority of them has been completed:

- 829 schools (lyceum, primary school and kindergarten) (18.549 classrooms), 857 gymnasiums, 41 libraries.
- 456 commercial centers, 189 hospitals, 90 health clinics, 424 mosques, 98 dormitories and guest houses (for 32.968 persons).
- 24 orphanages (221 buildings), 20 unobstructed life centers (191 buildings).
- 3.550 separate tenders have been opened with an investment cost of approximately 40 billion TL. (VAT included) (with progress payment and revenue sharing).
- A total progress payment of 20 billion TL. has been made and including the revenue sharing projects, the total amount of paid progress payments is 23 billion TL.
- 426.046 of the housings offered for sale have been sold as social housings.
- Amongst 10,3 billion TL., which will be collected from 83.075 housings that are constructed through the revenue sharing model, 5,6 billion TL. has been collected.
- 800.000 persons have been employed in these applications, whether directly or indirectly.
- 407.000 are in the finalization phase, including their social appurtenances and environmental planning.
- 29 million TL. credit has been issued for a total of 371 projects for the immovable cultural assets aimed at the renewal and protection of historic fabric. 237 projects have been completed.

In the following period, emphasis will be given to the following;

- Urban Renewal Projects in cooperation with the Municipalities;
- Social housing projects aimed at the low income groups and the poor groups;
- Erection of satellite cities in the metropolises like İstanbul, Ankara, İzmir, Adana and Diyarbakır;
- Creation of exemplary allocation units in medium scaled cities and provinces;
- The development of the historic fabric and Regional Architecture and Rural Town Housing applications;
- Increasing educational facilities, social facilities, forestation and environmental planning; and
- Production of lands with infrastructure.

The following has been achieved between 1984-2003 and also by using the opportunities provided by the Housing Development Fund:

- A total of 43.145 housings have been produced, including 7.852 housings taken over from the Emlak Bankası of Turkey.
- Credit support has been provided to the production of 940 thousand housings, with 549 thousand till the end of 1989.

With the support of our Prime Minister and as a result of this success, TOKİ's new vision for the end of 2023 is the construction of another 500 thousand housing units. In this context, TOKİ will continue the same pace of housing production within the framework of the schedule for priorities and needs throughout the country.