

ARTICLE / ARAŞTIRMA

Does the Affordability of Housing Always Guarantee Access to an Ideal Home?

Konutun Karşılabilirliği Her Zaman İdeal Bir Konuta Erişimi Garanti Eder Mi?

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ABSTRACT

This study argues that addressing the housing problem in Turkey and globally solely in financial terms is insufficient. While affordability is important, factors like housing condition, security, and the environment also impact quality of life. Households' needs and living standards are shaped by both financial resources and their social and physical surroundings. Therefore, to ensure the sustainability of housing rights, both the condition of the housing and the demands of the household must be considered. After 2019, the housing problem worsened globally due to the social and economic impacts of the pandemic. As purchasing power declined in Turkey and worldwide, housing prices for rent and sale soared, driven by high inflation. While housing research has largely focused on affordability, it often overlooks the condition of the homes people live in. This gap highlights the need for a more comprehensive approach to problem, one that considers both affordability and the quality and suitability of the housing itself. This study examines housing problems related to household behavior and housing conditions, even when house is affordable. By examining parameters such as socio-economic-statuses, integrated earthquake risk, neighborhood average-rent-prices; through all analysis for İstanbul we found that the Büyükçekmece, Hürriyet Neighborhood had the lowest housing affordability but also the highest integrated earthquake risk; surveys conducted with homeowners and tenants. Research identified issues such as inadequate personal space, high transportation costs and living in earthquake-risk housing. As a result, we found that, apart from affordability, there is a problem of housing accessibility requested by the household.

Keywords: Affordability; household behaviour; housing accessibility; quality housing.

ÖZ

Bu çalışma, yakın dönemde Türkiye'de ve Dünya'da birçok ülkede gündemde olan konut sorununu, yalnızca maddi imkânlar bağlamında değerlendirmenin yetersiz kalacağını söylerken konuta erişim meselesinin konutun durumu ve hanenin talepleri üzerinden ele alınması gerektiğini söylemektedir. Temel bir hak olan barınmanın, kapitalist politikalar ile metalaşması yaygın bir tartışma alanına sahip olsa da konuta erişim sorunu daha kapsamlı ele alınmalıdır. Hanelerin ihtiyaçları ve yaşam standartları yalnızca maddi kaynaklarla değil, aynı zamanda sosyal ve fiziksel çevreyle şekillenir. Bu nedenle, konut hakkının sürdürülebilirliğini sağlamak için konutun durumu ve hanelerin talepleri de dikkate alınmalıdır. 2019 yılında pandemi ile başlayan sosyal ve ekonomik daralmalar ile Türkiye'de ve Dünya'da birçok ülkede alım gücünün her geçen gün düşmesi ve yüksek enflasyon nedeniyle tüm tüketim mallarındaki artışla beraber kiralık ve satılık konut fiyatlarının ödenbilir oranların üzerine çıkması konut sorununu firmandırmış; etkili çözümler geliştirilememesi ile sorun iyice derinleşmiştir. Literatürde konut araştırmaları çoğunlukla konutun ödenabilirliği ve uygun fiyatlı konut üretimi üzerinden yürütülüyorken, içinde yaşanan konutun durumuna bakılmamaktadır. Çalışmada, barınmanın ekonomik olarak karşılanabildiği durumda hane tercihi ve konutun durumu açısından konut sorununun mevcudiyeti araştırılmıştır. Sosyo ekonomik statü, bütünlük deprem riski, mahalle bazlı ortalama kira fiyatı gibi parametrelerle İstanbul'da mahalle ölçeğine inilmiş; satılık veya kiralık konut ödenebilirliğinin en düşük, deprem riskli yapı stoğunun en yüksek olduğu Büyükçekmece ilçesi, Hürriyet Mahallesi'nde farklı haneler ile anket yapılmıştır. Saha araştırması ile hane halkı sayısına oranla konut içi kişisel alanın yetersizliği, ulaşım için belirli harcama oranı ve konuta güvensizlik gibi sorunlar tespit edilmiş ve ödenbilirlik sorunundan farklı olarak hanelerin talep ettiği konuta erişim sorunu yaşadığı tespit edilmiştir.

Anahtar sözcükler: Ödenbilirlik; hane davranışı; konut erişilebilirliği; nitelikli konut.

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I. Introduction

In İstanbul, where living becomes increasingly challenging every day due to crowding, noise, high cost of living and traffic problems, the most visible problem is the housing problem. *Home* is an individual's private space, personal area and daily living space. With a broader concept, housing, represents the social security of its inhabitants. *Housing* is a fundamental human right and it cannot be merely described as seeking shelter under a roof. In addition to its physical dimension, a home also has a personal dimension. Housing must provide both the demand and the need.

Today, housing has become commodified and is valued merely as a physical asset. In the general literature on housing studies, the housing problem is examined in terms of the ability to provide accommodation. According to the literature, if a household's income is sufficient to afford the cost of renting or afford the purchasing a housing, it is assumed that the household does not experience a housing problem.

In this study, differing from the literature, we hypothesize that even when physical accommodation is provided, other housing-related issues may arise: like, a 5-person family living in a 2-room apartment, a significant burden cost of household income for used transportation, difficulties managing daily expenses with residual income or living in an earthquake-risk building. Therefore, the main aim of the study is to demonstrate that, discussing the housing problem solely in terms of the ability to housing affordability is insufficient and to show that there can be various other housing-related issues.

While being able to afford housing is an important dynamic in purchasing or renting a property, factors such as the physical condition, security, and environmental conditions of the housing directly affect quality of life. The different needs and living standards of households are shaped not only by their financial means but also by their social and physical environment. Therefore, the housing problem is a multifaceted issue that requires a more comprehensive approach beyond economic factors. Relying solely on financial resources to acquire a property may not provide a sustainable living space in the long run, or may not fulfill the desired housing needs. The research question that initiated this study, ***“Does being able to afford housing solve the housing problem?”*** has, after analyzing the theoretical framework, transformed into a simpler question: ***“Does the affordability of housing always guarantee access to an ideal home?”***

In this context, the study argues that the condition of the housing and the demands of the household are two key parameters that should be considered when measuring access to housing, and emphasizes that in cases where housing needs are physically met, the sustainability of housing rights should be ensured depending on the condition of the housing.

Housing issues are generally defined in terms of affordability, the first study encountered in the literature review is Li's work. In a review of 112 articles on the concept of housing affordability, Li found that, housing studies produced in different countries addressed the problem solely from an economic perspective (Li, 2014). Studies on the housing problem, generally focus on the forced evictions, repayment difficulties in loans and shortages in the supply of affordable housing that emerged with the Global Financial Crisis after 2008, especially in the US, Australia, China and the UK; after the 2019 Pandemic due to high inflation rates and increases in housing prices due to economic imbalances, it is discussed with housing affordability concept (Anacker, 2019; Balestra & Sultan, 2013; Bramley, 1994; Bramley & Karley, 2007; Wang et al., 2012; Brill & Raco, 2021; Coşkun, 2021; Ezennia & Hoşkara, 2019; Maclennan & Williams, 1990; Stone, 1993; Whitehead, 1991).

In the national literature, housing is mostly discussed in terms of urban transformation, gentrification and criticism of neoliberalism (Kahraman, 2021; Penbecioğlu, 2016; Balaban, 2013; Göksu & Bal, 2010); recent studies and theses are also about on social housing, rental housing, tenancy, affordability of rental prices (Yontan, 2021; Subaşı, 2021; Akalın, 2005; Kovankaya, 2023; IPA, 2021; Kunduracı, 2013) but the quality of housing and the demands of households, which are at the center of the discussions, have not been specially analyzed.

The study defend that the quality of any dwelling should be taken into account as well as the demand of the user/household living in it. This is because housing affordability does not guarantee accessibility to an ideal housing. Affordability can vary with the according to housing choice of any housing depending on the demand for housing, while housing accessibility is directly related to basic need.

In order to prove the existence of housing problems of different dimensions, claimed in the study, İstanbul, the city with the most prominent housing problem, was chosen as the research area. İstanbul's biggest problem is its earthquake-risk building stock. Due to fact that the majority of the existing building stock was built without receiving engineering services at the time of construction or poor soil quality, the city has high risk rates in terms of the structure that is predicted to be damaged in a possible earthquake.

According to the TurkStat data, there are approximately 5 million households in 39 districts and 961 neighborhoods in İstanbul (TurkStat, 2024). In order to limit the sample area to investigate the housing problem, analyses were conducted with district and neighborhood based, technical data. Basic spatial data such as socio-economic status (SES) data, number of buildings, number of dwellings, number of

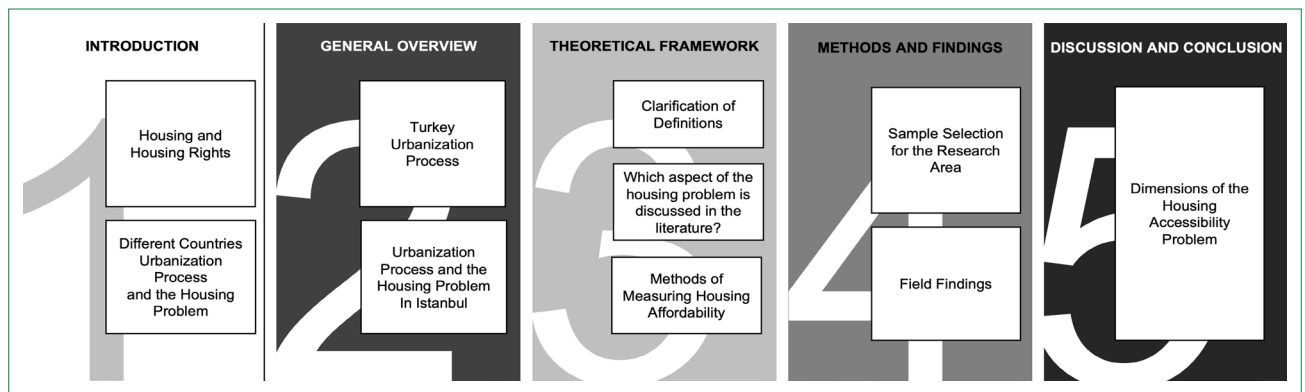


Figure 1. Flow the article.

households and integrated earthquake risk based on region and structure were collected.

Since the face-to-face survey method will be used in the field study; the research area was accepted as a neighborhood scale and Hürriyet Neighborhood in Büyükçekmece district was determined as the neighborhood with the highest earthquake risk and the lowest SES level; according to the integrated earthquake risk data and ratio [number of buildings/ number of earthquake risky buildings]. As confirmed by the low socio-economic status in neighbor, the housing affordability for rent or sale is very low against household income, while the existing housing stock is known to have a very high earthquake risk. In this environment, answers were sought to the questions of how housing is provided and what kind of problems are experienced regarding housing and shelter.

In the first chapter of the article, national and international documents will be shared to reinforce that housing is a basic human right; then the background of housing production in the urbanization process of different countries in the world will be presented and the reasons for the emergence of the current housing problem will be summarized.

In the second part, after a brief presentation of the urbanization process in Turkey, the situation in Istanbul, where the housing problem is the deepest, will be presented.

In order to accurately define all aspects of housing accessibility, conceptual definitions need to be clarified and the literature needs to be known. In the third chapter, the conceptual framework will be explained, the definitions of housing will be clarified and how housing affordability is measured and to what extent these measurement methods can be used for housing accessibility will be explained.

The fourth chapter describes the research methodology, sample selection and field findings. The concluding sections discusses the existence of housing-related problems other than housing affordability in the case study area (Fig. 1).

2. The Right To The Housing, Housing Problems In The World And Solution Strategies

In recent years, housing studies have been conducted in the context of house prices, household income and affordability in line with global economic agendas. However, the right to housing is frequently emphasized in academic studies and legal regulations on a global scale. According to the first definition in history, Maslow's hierarchy of needs stated housing is the main place where physiological basic life activities take place (Maslow, 1943). Regarding the right to housing and the right to housing the United Nations Universal Declaration of Human Rights states that every individual should have a decent dwelling in addition to meeting basic needs such as nutrition and clothing in order to live (UNCHR, 1948).

Housing research has its roots in 19th century, quality of life and poverty research. The first known research in history is Friedrich Engels's study in 1844, in which he examined the decaying workers quarters in the urban center of England, crowded families living in basements deprived of ventilation and daylight and poor-quality housing where quality of life was ignored in cheap housing (Engels, 1845).

Engels's work clearly show how human life is affected by the quality of housing. The economic capacity of households and the state of the housing market directly affect housing conditions. Similarly, another researcher, Ernst Engel, in his 1857 study on the expenditures of working families in Belgium, he found that regardless of household income, the same amount of expenditure was spent for housing consumptions; also, Herman Schwabe, found that as household income increased, the budget allocated for housing could also increase (Hulchanski, 1995).

19th century housing studies moved away from the normality of the right to housing and argued that home ownership or tenancy was shaped by household income. However, according to Hulchanski (1995), another poverty study conducted by B. Seebom Rowntree in York, England, in 1901, emphasized that the quality of housing should also be considered.

In Habitat I and Habitat II conferences which were held in the following terms to observe human settlement activities and to produce studies for sustainable living spaces and solutions to urban problems, having a qualified housing was stated as a fundamental right, it was emphasized that states should provide housing for low-income and needy citizens; the right to housing with basic comfort and standards, adequate and affordable for the demands of the household was defined (HABITAT I, 1976; HABITAT II, 1996).

Although ideas on the right to housing have been produced, they have not gone beyond theory; in today's capitalist order, housing has lost its "home" value and has become a "real estate" that can be bought and sold. This change can also be expressed as the replacement of the housing's use-value with its exchange value. (Bayırbağ et al., 2022). In short, housing has been commoditized in the free market: housing is a commodity that can generate commercial profit and is a means of production through which capital accumulation can be achieved on a national or international scale. Marcuse argue that the commodification of housing is not based on technical problems, it is directly related to the housing policies of countries (Harvey, 1982; Marcuse, 2014; Marcuse & Madden, 2021).

Based on the research conducted in many countries on the housing problem, the priority is to solve the housing crisis, rapid housing production and the construction of a healthy urban environment in the process in which World Wars I and II caused reconstruction in urban centers and increased development mobility caused displacement in urban space. Providing shelter and being able to afford housing with household income is one of the ideals of the Keynesian welfare state. The first intervention that the state, as the main actor in ensuring the right to housing, can make is to use *planning and produce housing*.

The first mass production of housing in the Europe countries was social housing to meet the housing needs of the working class. The types and actors of social housing in Europe vary: private and public partnerships, housing cooperatives, private housing producers or state subsidies (Hills, 2007). For example, during the World Wars, %75 of the housing production in the UK, was carried out by public institutions, producing single-flats or block housing in a variety of architectural forms (Whitehead & Scanlon, 2007). From the 1970s onwards, with the Thatcher era in UK, the ideology of neoliberalism became more pronounced and states across Europe transferred the role of housing production to the private sector. The combination of globalization with neoliberalism begins in a period in which welfare state policies were abandoned and private capital, profit-oriented production and privatization were strengthened. Instead of intervening directly, the state focused solely on ensuring the continuation of development

through private sector. Therefore, in these years, the free market production of housing, which should have been distributed equally to citizens based on the right to affordable and accessible quality housing and the right to housing; started the usurp the right to affordable and accessible quality housing.

In countries such as China and South Korea, the effects of the 1997 Asian Financial Crisis have led to income inequalities and the unaffordability of housing prices relative to household incomes. In response to the problem of housing affordability, sales prices of new housing units to be produced in the market and price ceiling for rental housing have been legalized; the use of credit for housing has been restricted; and the property tax for those who own three or more houses has been doubled (Kyung-Hwan et al., 2021; Jones, 2020).

In China, the problem is also being experienced in a different way. Within the city boundaries, 30% of the administrative urban area is inhabited. As a result, life continues in apartments between 8 m² and 26 m² that offer very limited living space for the high population (Min-kyung, 2021). It is known that small housing sizes and living spaces that are far from urban aesthetics are problematic in terms of social justice. In addition to crowded blocks of small housing units, it is known that mega projects that can accommodate 1 million people have been developed in the Kangbashi region of the country, but only 100 thousand people live in the region. It has been reported that the housing in this region corresponds to a capital almost twice the size of the American housing market and that there are enough housing units to accommodate the population of France, but the housing units are vacant and the region is known as a ghost city (Batarags, 2021). The situation in China is similar to the vision of producing a zombified urban transformation area like Fikirtepe instead of producing solutions for millions of households living in earthquake-prone housing in Istanbul.

In Europe and the US, the 2000s also began with an economic crisis. Despite the rapid increase in real estate prices, the lack of increase in household incomes made it difficult to own a house in the US in 2008. In a country where consumption is the basic act of living, the method of owning a house quickly is to buy it by borrowing. The contraction in the economy was tried to be overcome with the "mortgage lending" method, which would later become a global tool. However, after a while, when household incomes become unsustainable to pay the high-interest loan amounts, the real estates taken back from the owners by placing mortgages on the houses fall into the hands of the banks. Foreclosures and evictions make the housing problem physically visible.

In many European countries, particularly in the United Kingdom, *Help to Buy* is designed for first-time homeowners or those who want to change their existing housing; *Right to Buy* is a government-sponsored housing initiative designed to

COMMON REASONS	DEVELOPED MODELS	SPECIAL DEVELOPED METHODS
Increase in house prices for sale and rent Lack of social housing Increase in construction costs Decline in purchasing power due to high inflation Wrong housing policies	Legal rent regulations [2], [15] Rental aids [5] Ceiling rent price limitations [2], [15], [6] Subsidies for affordable housing production [9] State support for first home ownership [2]	<p>CANADA The sale of real estate to foreigners was banned for 2 years. It was proposed to increase the real estate tax for real estate owned by foreigners but vacant residential properties [14]</p> <p>NETHERLANDS Points system based on the characteristics of the property to determine the rental price [10].</p> <p>ENGLAND "Built to Rent", a system of producing rental housing by institutional housing developers and promoting shared ownership in these areas [13].</p> <p>A requirement that between 20-50% of housing investments must be produced as social housing [19], [20].</p> <p>USA Low Income Housing Tax Credit (LIHTC) for low-income households [1]</p>
<p>References: [1] Ezennia, Hoşkara 2019; [2] Anacker, 2019; [3] Fawaz, 2009; [4] Wang, Y.P., Shao, L., Murie, A. ve Cheng, J., 2012; [5] Subaşı, 2021 YL tezi; [6] Min-kyung, 2021; [7] Burke, Nygaard, & Ralston, 2020; [8] Susilawati & Armitage, 2010; [9] Treasury, 2022; [10] Marcuse, 2021; [11] Domenech, Gutierrez, & Arauzo-Carod, 2021; [12] Bramley & Karley, 2005; [13] Brill & Raco, 2021; [14] Tasker, 2021; [15] Wolf, 2021; [16] Fishman, 2018; [17] Humanity, 2023; [18] Crawford, 2021, Karakaş, 2015 [19]; Scanlon & Whitehead, 2007 [20].</p>		

Figure 2. Causes of housing problems in different countries and alternative solution methods.

enable tenants living in social housing to purchase housing, providing financial support, government incentives, tax exemptions and other privileges. In addition, the production of rental housing by institutional housing developers has been encouraged to support the production of housing of various sizes for different household types and people with disabilities, and the initiative called *Built to Rent*, where shared ownership is practiced, has been tried (Ezennia & Hoşkara, 2019; Bramley & Karley, 2007; Anacker, 2019; Brill & Raco, 2021; Susilawati & Armitage, 2010; Fishman, 2018).

In the Netherlands, social housing policies are implemented in the form of social rental housing. With the legal regulation called "*Housing Act*", housing producers are tasked with producing housing for those in need and providing a quality urban environment (Reeves, 2005; Karakaş, 2015; Marcuse, 2021; Sarıoğlu, 2007). A comprehensive legal framework was introduced to ensure the quality and safety of housing, regulate rent increases and social housing allocations, and oversee housing projects and planning. In Amsterdam, in order to control high prices, the right of property owners to set rental prices for rental housing was restricted as much as possible and a "*housing rent point system*" was developed to determine the rental price. In this system, point ranges and rent prices are determined according to qualitative characteristics such as the size, physical characteristics and location of the dwelling (Marcuse, 2021).

Similarly, in February 2020, Berlin state government implemented the "*Rent Cap Law*", also known as the "*rent cap system*", which allows rents to increase for 5 years at the rate of the rent increase in June 2019 (Wolf, 2021).

In Canada, rent assistance is also provided to disadvantaged households and the rent price is determined according to

the characteristics of the housing and tenants are determined according to the priorities of the needy. As a solution to the housing problem, the sale of housing to foreigners was banned for 2 years, and it was proposed to increase the property tax on foreign-owned houses that are kept vacant (Tasker, 2021). Households with three-year or five-year tenancies were offered discount rates for the purchase of the housing they live in (Fig. 2).

Through a review of the literature and research on the solution strategies developed for the housing problem in different countries, it has been observed that the issue of access to housing is primarily discussed within the framework of the 'affordability' concept; furthermore, the solution strategies developed to address this issue tend to focus solely on financial arrangements. In contrast, this study approaches the problem of access to housing from a different perspective, beyond the concept of affordability, with the ideal of ensuring the continuity of the right to housing.

3. Background of the Housing Problem in Turkey

Unlike urbanization other countries around the world, which is shaped by the restructuring process of urban centers, the main factor affecting urbanization in Turkey is undoubtedly *internal migration*. In the early years of the Republic, urbanization was relatively slow. While zoning regulations are made for the construction of public buildings in the capital Ankara, the first housing units are built for civil servants. In the years of the global depression, the need for human labor decreases due to mechanization and modernization in agriculture with Marshall Aid, and the idle labor force begins to migrate to urban centers. With the large migration movements since the 1950s, the accumulation in urban centers, population explosions and the need for shelter have been met with slum-type housing. The main purpose of these dwellings is to provide shelter, regardless

of the capacity of household income. However, while the 1961 Constitution emphasized the right to housing and the inviolability of housing, the state was given the duty to meet the housing needs of poor and low-income families in accordance with health conditions. In an environment where zoning amnesties were repeated for years and the right to housing was not supported by the public provision of housing, slums, which offered self-housing opportunities, have been ignored since the 1960s due to their impact on the political environment of the country. The uncontrolled urbanization that continued with the apartment building (*apartmentization*) of the slums gave rise to new housing areas outside the city centers.

Throughout the 1970s and 1980s, housing was provided in the form of slums; apartment buildings, most of which were constructed without engineering services and with floor additions and as well as cooperative blocks and public housing estates built in accordance with zoning legislation on land owned by private capital and constructed by professional groups belonging to the civil servant and middle-class income groups. In 1982 Constitution, 56th article titled with Health, Environment and Housing, says, “*Everyone has the right to live in a healthy and balanced environment.*” and 57th article titled with Right to Housing, says, “*The state shall take measures to meet the need for housing with the framework of a planning that takes into account the characteristics of cities and environment conditions and shall also support collective housing initiatives.*”

Penbecioğlu divides the production of the built environment in Turkey into two distinct periods (Penbecioğlu, 2016): In the first period coinciding with the 1980s, new laws were enacted in the zoning legislation and local governments were authorized to prepare zoning plans in order to ensure the order and control of urban space. Because the main actor in this period was the state, attempts were made to expand the state's sphere of intervention. As required by the constitution, the state should produce housing or subsidize housing production for the basic need of shelter.

With this approach, the Housing Development Administration (*in Turkish, TOKİ*), which was established in 1984 with the Law No. 2985 on Public Housing, was authorized to meet the housing needs of the growing population, to follow developing construction techniques and to carry out state subsidies. Strategies such as slum amnesties, the establishment of TOKİ, and support and incentives for cooperatives were important factors that encouraged growth in the construction sector in the 1980s (Balaban, 2013).

In the 2000s, when the effects of global neoliberalism in Turkey would become visible, a major earthquake shook Istanbul's existing building stock. The 1999 Marmara/Gölcük Earthquake showed how weak the building stock of Istanbul was against the earthquake risk and how important the

city's green areas, reinforcement areas and reserve building areas that could be used in the event of a disaster were and showed that rehabilitation and reclamation works should be carried out with a new urbanism approach. In the aftermath of the earthquake, the central government tried to make the necessary arrangements in the zoning legislation for disaster-prone areas and buildings. Although Law No. 4708 on Building Inspection, promulgated in 2001, “*to ensure project and building supervision for the construction of quality buildings in accordance with the zoning plan, science, art and health rules and standards in order to ensure the safety of life and property, and the procedures and principles related to building inspection*” has started to be implemented; there is no comprehensive legal arrangement for retrofitting or reconstruction in the building stock.

The second period Penbecioğlu describes is the one that started in 2002 and which we are still in. During the second period, with the new regulations made by the state for urban transformation and planning, large capital constructions are supported with legal foundations and large-scale construction activities are made feasible by granting privileged rights when necessary. As of this period, the state partners with large capital construction companies in the production of the built environment. The years 2002–2010 saw the informalization of the planning and planning process for state-led urban transformation practices, with new regulations and changes made in zoning legislation to maximize value increase and profit (Bayırbağ et al., 2022).

Important laws defining the powers of local governments were added to the legislation, such as Metropolitan Municipality Law No. 5216 of 2004 and Municipal Law No. 5393 of 2005. During this period, housing production was not seen as a primary action by the state; production continued with TOKİ and apartment buildings built by small contractors on zoned plots and lands. With the Mortgage Law No. 5582 adopted in 2007, the state's approach to enable citizens to acquire housing became clear. In the following years, the concept of urban regeneration was used for the first time in the No. 5366 *Law on the Renewal, Protection and Utilization of Worn-out Historical and Cultural Immovable Assets by Renewal*, and urban renewal works started in many areas. With this law, which ignores the comprehensive planning approach and makes piecemeal interventions, many areas in many cities in Turkey have been declared urban renewal areas with the direct intervention of the state. The most controversial applications of the law in Istanbul are the transformations of residential areas in Beyoğlu and Fatih districts.

After the Marmara Earthquake, we were once again reminded of the risky building stock in residential areas and the Van Earthquake in 2011. *The Law No. 6306 on the Transformation of Areas under Disaster Risk and its Regulation*, adopted in 2012, aims to “*make improvements, liquidations and renovations in order to create healthy and safe living environments in accordance with the*

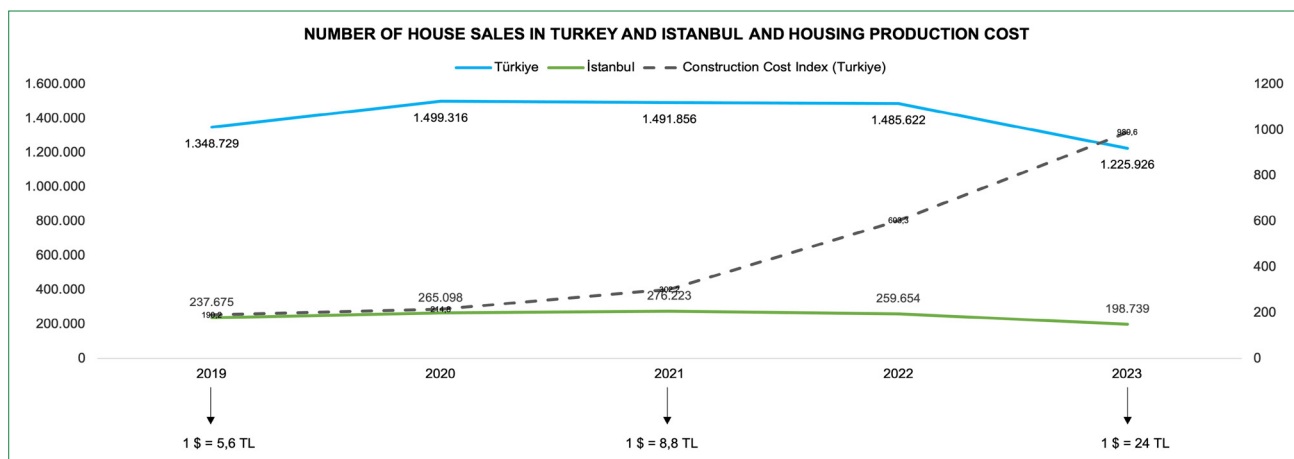


Figure 3. Increase in housing production cost and number of housing sales in the last 5 years (TurkStat, 2024).

norms and standards of science and art in areas under disaster risk and in lands and lands outside these areas where risky buildings are located". However, when we look at planning actions in Turkey, it is seen that the state encourages the production of privileged projects by providing special zoning plan amendments to large development movements or urban transformation activities carried out in areas with high rent yields under names such as "renewal area", "risky area", "special project area", "urban development area", "reserve area". While the need for housing and the continuity of the right to housing should be ensured by transforming the risky building stock in the transformation areas, planned and zoned lands, publicly owned public areas or military areas that were opened for development were used for large-scale projects that ignored the principles of urbanism and law, experienced social justice problems, were far from sustainable and actively encouraged population growth. Rising construction costs due to the impact of local economic policies and the constant change in exchange rates have shifted the market in the housing sector away from local customers and towards foreign customers seeking Turkish citizenship; the production of luxury housing has increased; housing prices have risen far above affordable levels, reaching bubble prices; and as a result, the ability of the lower and middle classes to own individual housing has diminished (Fig. 3).

The central government has made adjustments to loan rates for housing and launched campaigns such as "My First Home, My First Job (İlk Evim, İlk İşim)" and "Half of Urban Transformation is on Us (Kentsel Dönüşümde Yarısı Bizden)" to encourage urban transformation. However, there is a gap between the number of applications to these campaigns and the number of housing units promised. Similarly, one of the application conditions of the "Half from Us" campaign is the provision of an approved licensed document proving that the house is earthquake risky. However, it is inevitable that the household that will receive this document will be forced to evacuate its house within 90 days, and in addition to the

payments it will make for the house it has borrowed, it will face the stress of paying for any temporary rental housing and a livelihood problem during the transformation work. Similarly, although various initiatives such as the "Istanbul Renewal Campaign (İstanbul Yenileniyor)" run by KİPTAŞ, a subsidiary company of the Istanbul Metropolitan Municipality, or the "Incentive Plan Note Addition for the Transformation of Risky Buildings" adopted in 39 districts have been tried, they have not been able to provide an effective solution to the problem of access to a safe and quality housing where shelter can be provided, as the post-borrowing repayment amounts of the marketed houses exceed the power of household incomes and the proposed systems contain gaps.

Apart from the dynamics of Turkey, it is possible to describe Istanbul's urbanization with the theories of Harvey and Lefebvre. According to Harvey (1985), the first function of the built environment is to ensure the smooth functioning of production, circulation, exchange and consumption. Since urbanization in capitalist states is based on private property and the market mechanism, this cycle must work continuously to ensure the continuity of social order and economic mobility. According to Harvey (1985), the built environment must have a use value that facilitates social production and development. To keep the cycle going, the system constantly encourages production. Crisis is inevitable in a city, stuck in the struggle for rights as a result of a decrease in production, unemployment, decline in profit rates, high inflation and these phenomena. According to Lefebvre (1974), the solution area to the crisis of capital accumulation, is again the urban space. For the capital accumulation process to function in a healthy manner, urban land must first be produced and then its value must be increased. In addition to large-scale projects, public services or infrastructural improvements to be carried out on urban land, changing the way the land is used or increasing the construction rights are initiatives to increase this value (Kahraman, 2021). **In Istanbul, this action shows itself**

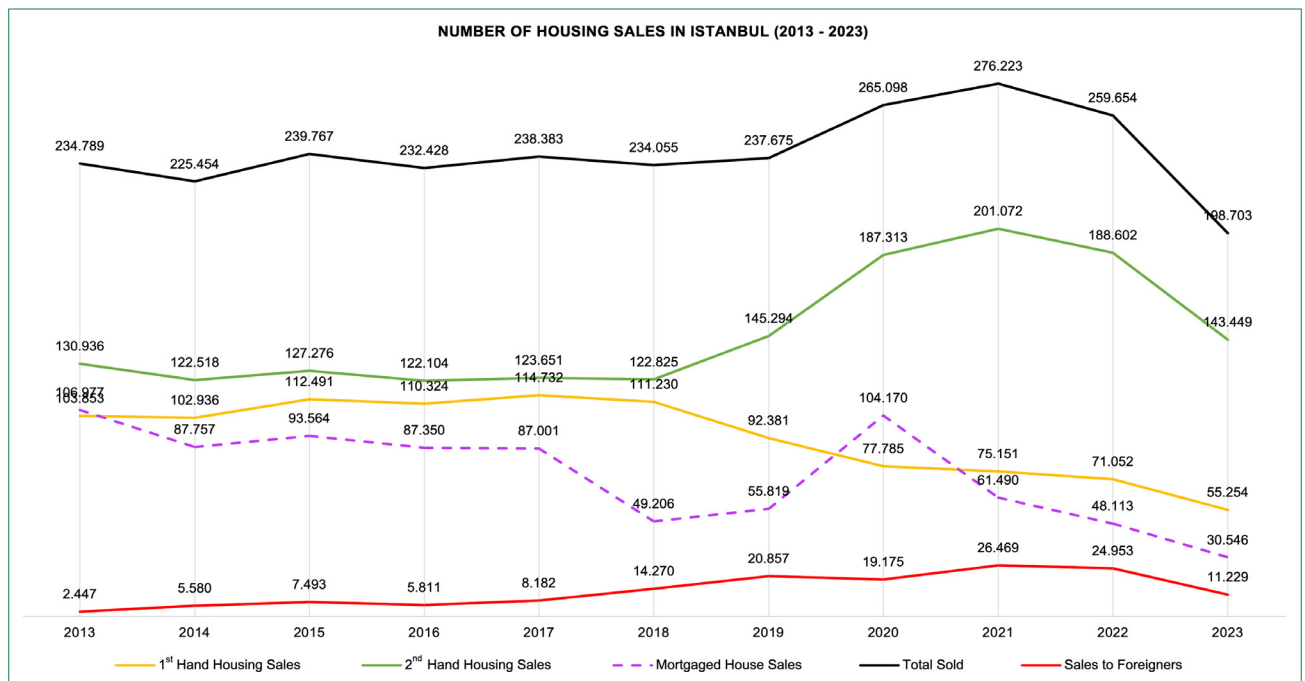


Figure 4. Number of house sales in İstanbul in the last 10 years (TurkStat, 2024).

in the zoning of forest areas, military areas or publicly owned areas through zoning plan amendments and the rise of rent-seeking projects.

Today, İstanbul is the production and consumption center of Turkey in every field with a population of around 16 million. With nearly 1.5 million buildings and nearly 5 million households, almost half of the existing housing stock are tired buildings that have experienced major earthquakes, while approximately 380 thousand buildings were built after 2000 (TurkStat, 2024; IMM, 2019).

Triggered by the building of the Bosphorus Bridge, urbanization developed parallel to the D100 highway and then spread in the north and south directions. While the problem of housing in the city, which has become crowded day by day with intense population growth, was solved by the urban dwellers themselves in the form of squatter houses or unlicensed apartment buildings, today, in addition to unlicensed and unplanned construction, housing is also produced by the state in many regions. However, an analysis of the projects produced in İstanbul between 2003 and 2023 by the Housing Development Administration, the main actor in housing production, reveals that only 19.7% of the housing units were produced for the lower and lower/middle income groups, 60% were produced for the middle-income group, and 20.3% were produced as luxury housing for the upper income group (TOKİ, 2024). In the

current economic conditions, with the disappearance of the middle-class income group and inequalities in income distribution, economic social classes are divided into lower income group “*the poor*” and upper income group “*the rich*”. Therefore, it is clear that in today's economy, the housing that TOKİ produces for the middle-income group is housing that only the upper income group can afford, and that there is very little affordable housing for everyone.¹

The fact that the housing market is predominantly dominated by private capital and produced as “*real estate*”, as opposed to state management, and that TOKİ becomes ineffective with regard to the right to housing, is only one of the policy problems facing the problem of access to housing.

According to data from the İstanbul Planning Agency, mega-projects in İstanbul in the last 20 years have opened up publicly owned areas, and in particular, publicly accessible areas, to development with privileged zoning plan changes, resulting in a 7 times increase in the construction area (IPA, 2021). Within this development mobility, housing production continues in many parts of the city. According to TurkStat data, approximately 294 thousand residential buildings and 2.8 million independent units of housing were built in İstanbul between 2002 and 2023 (TurkStat, 2024). According to the Housing Sales Statistics, 2.6 million housing sales were realized in İstanbul in the last 10 years between 2013 and 2023 and only 5% of these sales were

¹ For a similar detailed study, see Emrah Altınok's 2012 unpublished doctoral thesis titled “*Political economy of the reorganization of urban space and property intervention: The case of İstanbul TOKİ in the post-2000 period*”.

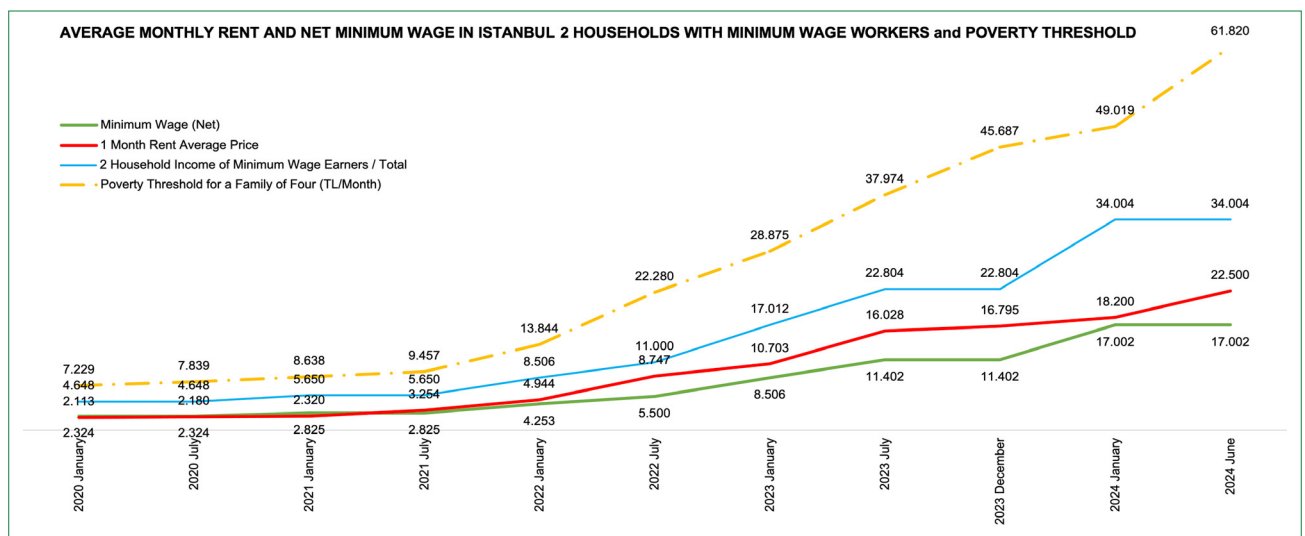


Figure 5. Average rent price, minimum wage household income and poverty line in Istanbul (ENDEKSA, 2024, website; TurkStat, 2024; TÜRK-İŞ, 2024, web site).

made to foreign citizens (TurkStat, 2024). While housing production continues, it is known that despite the demand for housing, sales do not materialize at the same rate and renting is on the rise (Figs. 4, 5).

While the problem of access to healthy and quality housing deepens for the reasons summarized in relation to economic and housing policies, the main problem is that the purchasing power of household income is decreasing day by day and access to housing cannot be financially ensured. At this point, it is necessary to remind the purpose of the study once again: Discussions on the affordability of housing or the ability of household income to meet the need for housing idealize housing as a commodity. However, it is important to look at the conditions under which the right to housing is provided. **If a household can financially afford to pay for housing with total income and can live under a roof, does this household not have any housing problems?**

4. Conceptual Framework and Measuring the Housing Problem

The housing problem is analyzed in different scientific fields in the literature. It has been observed that the problem is discussed in the sociological and economic fields as well as its urban dimension; especially in studies conducted in the field of urban planning, the housing problem is defined as the unaffordability of housing or, in other words, the inability to pay for a house that will provide shelter. The concept of “affordability” is used in housing studies in the literature based on the ability to pay the rent of a dwelling with household income or the ability to purchase a dwelling depending on the economic power of the household. Cause “affordability” at the root of the concept is expressed as a

financial payment, the concept is also used as “*being able to pay*”. In the conceptual research conducted for the concept of “*accessibility*”, which is close to the concept of housing affordability but more inclusive in terms of meaning and content; it was observed that the concept is mostly used in discussions of physical access to housing in urban space (roads, housing entrances, sidewalks, etc.) or in urban mobility (transportation networks, interregional transportation, transportation to the city center, etc.) (Fig. 6). At this point, it is important to clarify the concepts.

Any dwelling, that can be afforded/paid, means may not have, the features that the household demands or needs. In such a case, even if the literature says that the household does not have a housing problem, the household still has a problem accessing the housing they demand. Affordability does not always guarantee access to ideal housing. While housing accessibility is based on the fundamental right to live in healthy and quality housing, housing affordability may vary with economic preferences. It is important to emphasize that housing accessibility is a more inclusive concept than affordability.

Housing affordability is mainly calculated using the income ratio method (*household income/housing expenditure*) or the amount of residual income left after the housing needs are paid for. In this calculation, the total household income is divided by the price of the house to be rented or the price of the house for sale. The ratio of total household income to the price of a house for sale gives the number of years needed to accumulate sufficient budget to purchase the house (Coşkun, 2021; Ezennia & Hoşkara, 2019). According to Coşkun, in a study conducted in 1997 based on income ratio calculation, the average time to purchase a house

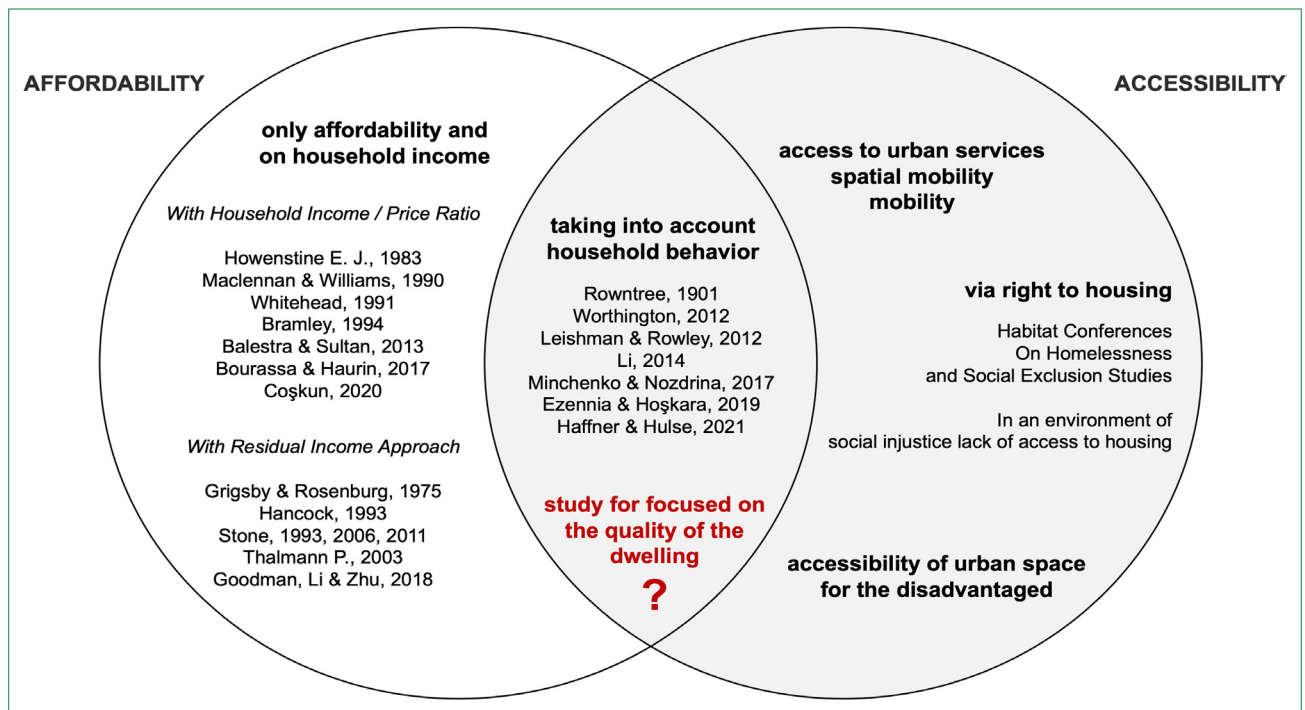


Figure 6. According to the literature review; the use of affordability and accessibility concepts in the housing problem.

with an average price in Istanbul was 5 years, while in 2014 it was 9.3 years (Coşkun, 2021); when we calculate for 2024, it takes 21.5 years for a minimum wage earner to be able to buy an average-priced house in Istanbul by spending all of his/her income without making any expenditures for 1 year and approximately 10 years for a 2-person minimum wage earning household (Fig. 7).

The ability to afford a rented dwelling is measured by the monthly rental price and monthly household income. In the literature, it is generally accepted that a week's household income can cover a month's shelter needs (25% of income), and that the average threshold for spending on shelter is 30% of total household income when transportation expenditures are included. The US Department of Housing and Urban Development states that spending on housing should not exceed 28% of income; the Australian Statistics Office states that housing stress will occur if the lowest groups in the income distribution spend more than 30% of household income on housing (Balestra & Sultan, 2013; Burke et al., Ralston, 2020). In Canada, it is emphasized that "everyone should have an income sufficient to pay an average housing rent"; in Germany, it is emphasized that 30% of total household income is the maximum amount to be spent on housing (Balestra & Sultan, 2013; Hills et al., 1990). To summarize, it is accepted in the literature that a household does not have a housing problem if it can access housing with a payment of 30% of total household income, which is not a burden on the household.

While the income ratio method generally uses the concept of housing price, some studies use the concept of housing cost and argue that in addition to the housing price, the costs of purchasing the house, such as real estate tax, notary fees, title deed fees, etc., should also be taken into account (Bourassa, 1996; Bourassa & Haurin, 2017; Coşkun 2021).

Since the expenditure threshold for shelter needs varies across households, many studies argue that poverty and quality of life should be compared using residual income after shelter expenditures rather than total income (Grigsby & Rosenberg, 1975; Hancock, 1993; Stone, 1993, 2006, 2011; Thalman, 1999, 2003; Goodman, Li & Zhu, 2018).

The residual income approach is often referred to by housing researchers who study the social dimension of affordability. In contrast to the objectivity of the income ratio method, the residual income approach focuses on the household's ability to offset costs and maintain quality living conditions by looking at non-housing living expenses. According to Meen (2018), residual income is the money left over after subtracting predetermined mandatory non-housing expenditures from disposable income. Here, disposable income refers to the household's yearly income after subtracting mandatory payments (taxes, bills, debts, etc.) made throughout the year. Stone argues that the housing affordability can be understood by whether the amount remaining after the household's expenditures on shelter is a logic-base; if households that fall below the living standards with the remaining budget despite being able to provide shelter may experience shelter poverty (Stone, 1993).

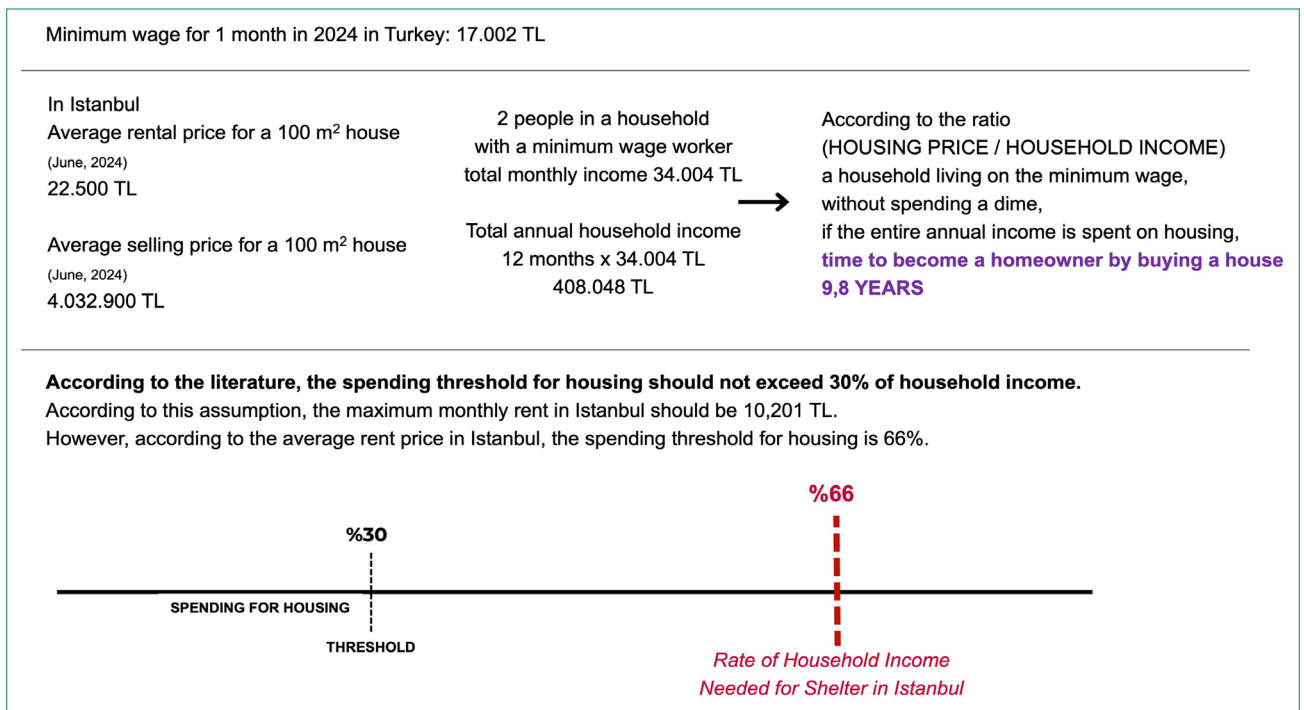


Figure 7. Housing affordability of a minimum wage household in Istanbul by income ratio method.

Affordability measurement methods based on household income, provide an objective result by assuming that an ideal dwelling is available, without taking into account household preference, household type, size or behavior. It is not concerned with whether the dwelling is “adequate” for the household. Since it is known that not all housing in the housing market is of a common standard, access to the desired housing can be measured not only by economic means, but also by the extent to which the housing meets the household type, size and behavioral aspects of the household.

In their study, Ezennia and Hoşkara discuss the housing problem in Turkey and other countries in terms of affordability. Although they do not use the concept of *accessibility*, they argue that the reason why a household cannot access the housing they demand, is basically the inability to pay for the housing they demand, and that criteria such as the type of housing demanded, household type, and household behavior can also be examined within the concept of housing affordability (Fig. 8). The “subjective approach method” described by Ezennia and Hoşkara, or in other words the “household behavior method”, examines the housing consumption patterns of households with a certain income. It takes into account preferences related to the location, transportation facilities, physical condition of house, type of use and size of the dwelling. Household housing consumption behavior is a real tool for evaluating accessibility. The type of household, their living traditions, whether they benefit from housing subsidies apart from their economic income,

transportation expenditures between workplace and home (Blumenberg & Wander, 2022), the quality of the dwelling, the continuity of shelter, satisfaction with the region, etc. are all subjective parameters that can be used to measure affordability, and therefore **subjective parameters that can be used to measure accessibility to a dwelling that can provide adequate quality housing.**

In this study, with the emphasis that the housing problem is not only a payment problem, the method of analyzing household behavior is used in two aspects: the status of the household (1) and the condition of the housing (2), and the availability of affordable housing is discussed when the housing problem can be financially afforded. Based on the research question “Does being able to afford housing mean that the housing problem has been solved?”, the questionnaire survey was used in the field study to test whether or not a household has the requested housing despite having a sufficient budget for housing or having solved the housing problem, and different housing-related problems were identified.

5. Field Research

According to 2023 TurkStat Data, there are 4 million 827 thousand 915 households in 39 districts and 961 neighborhoods in Istanbul. In order to investigate the housing problem across the city, district and neighborhood-based technical data were collected and comparative analyses were conducted. Basic special data such as district and neighborhood-based average housing rental price (Fig.

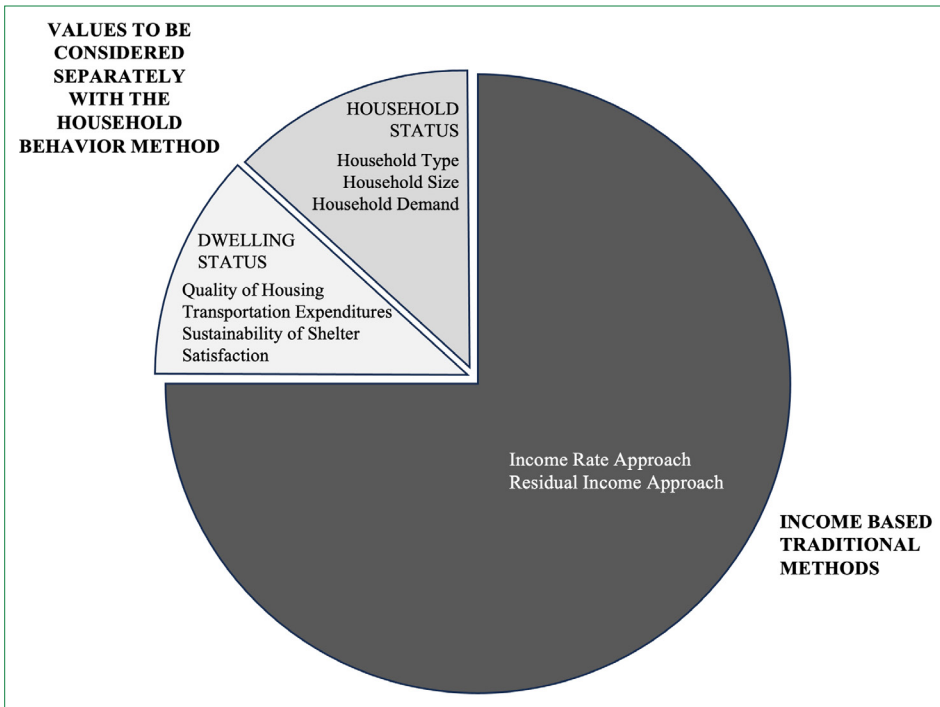


Figure 8. Housing accessibility measurement methods (The diagram is derived by the author from Ezennia & Hoşkara, 2019).

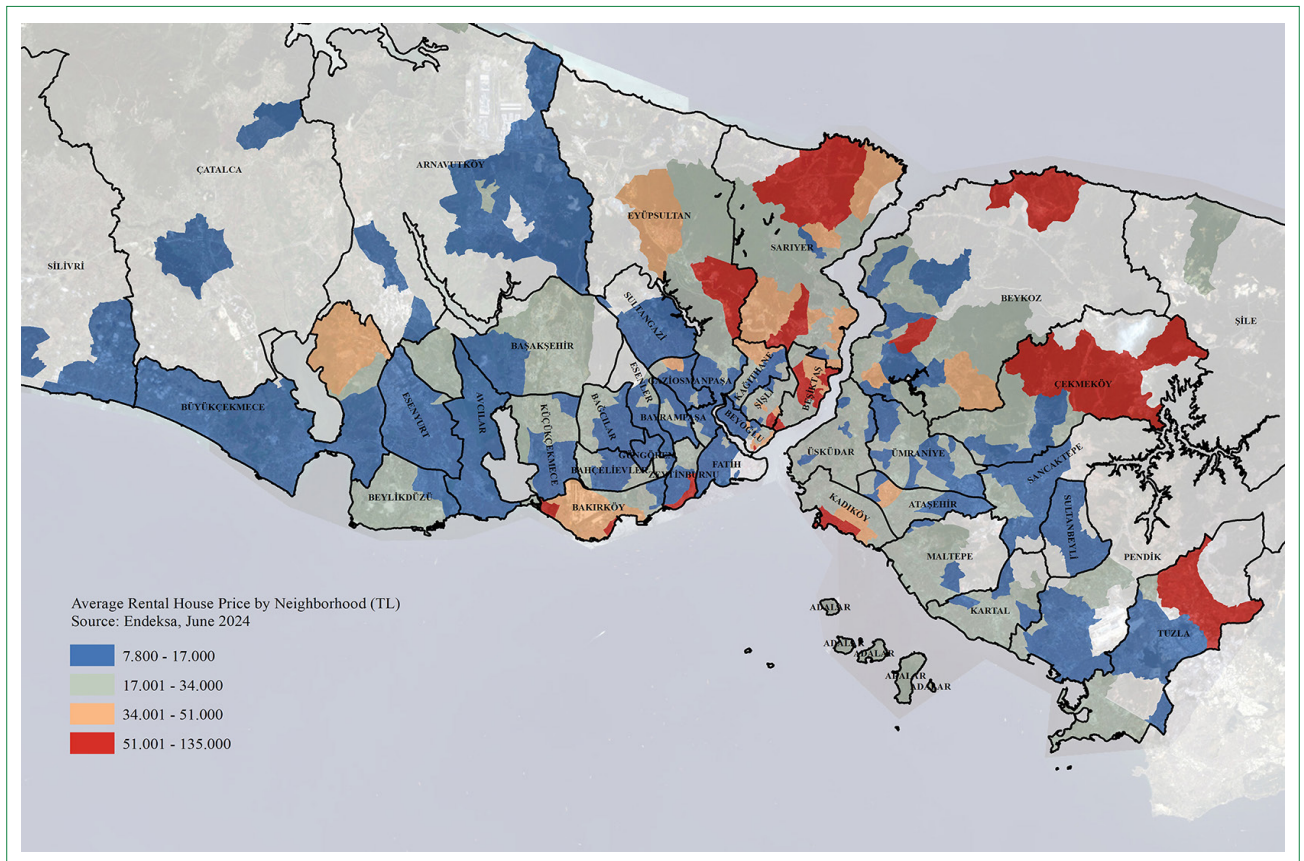


Figure 9. Average rental housing prices by neighborhood.

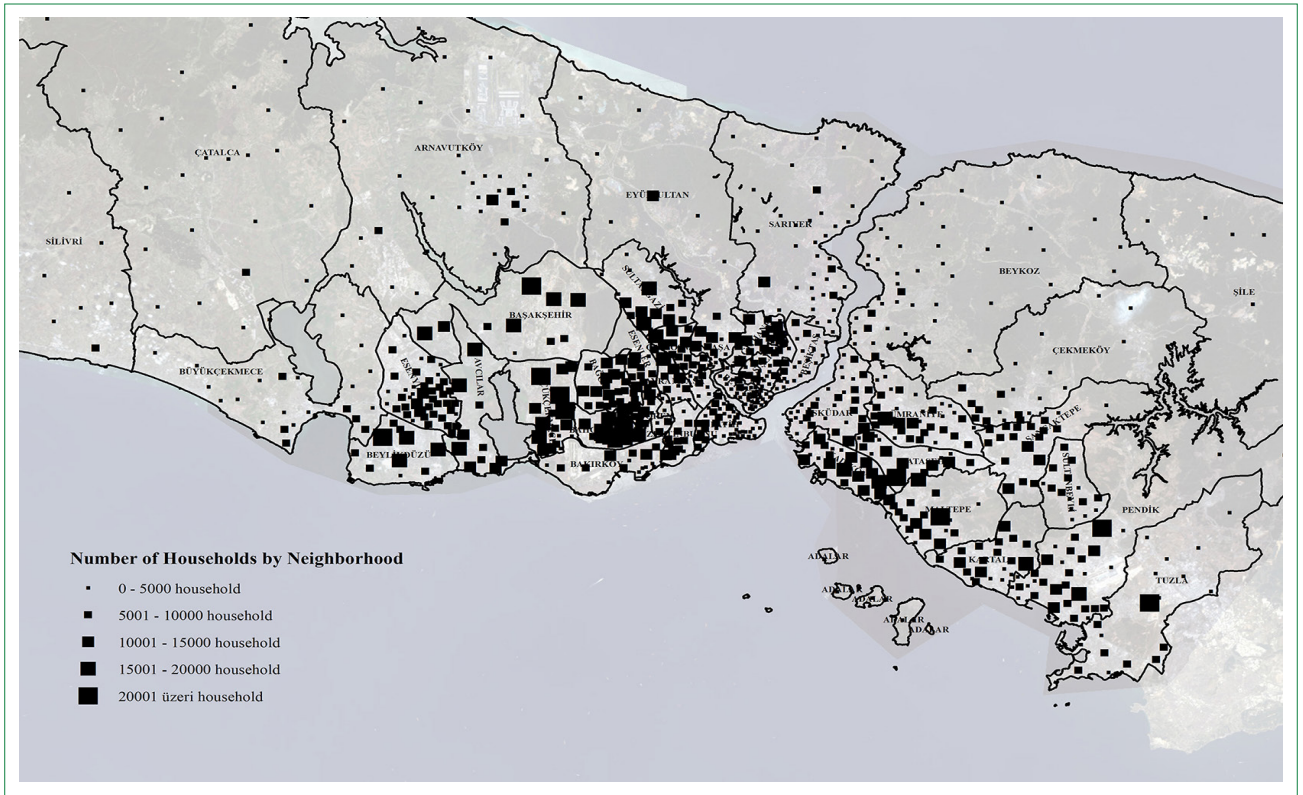


Figure 11. Number of households by neighborhood.

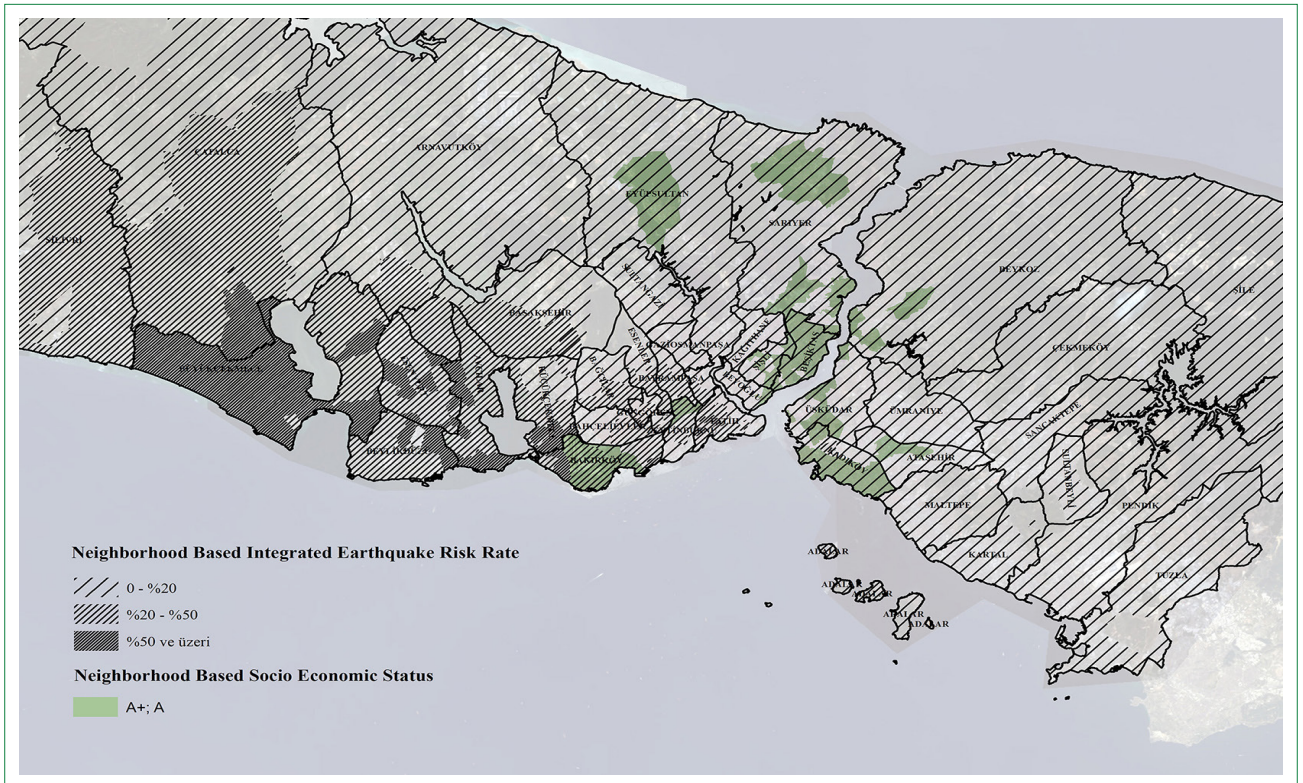


Figure 12. Neighborhoods with the highest SES and earthquake risk ratio for the area.

SES: Socio-economic status.

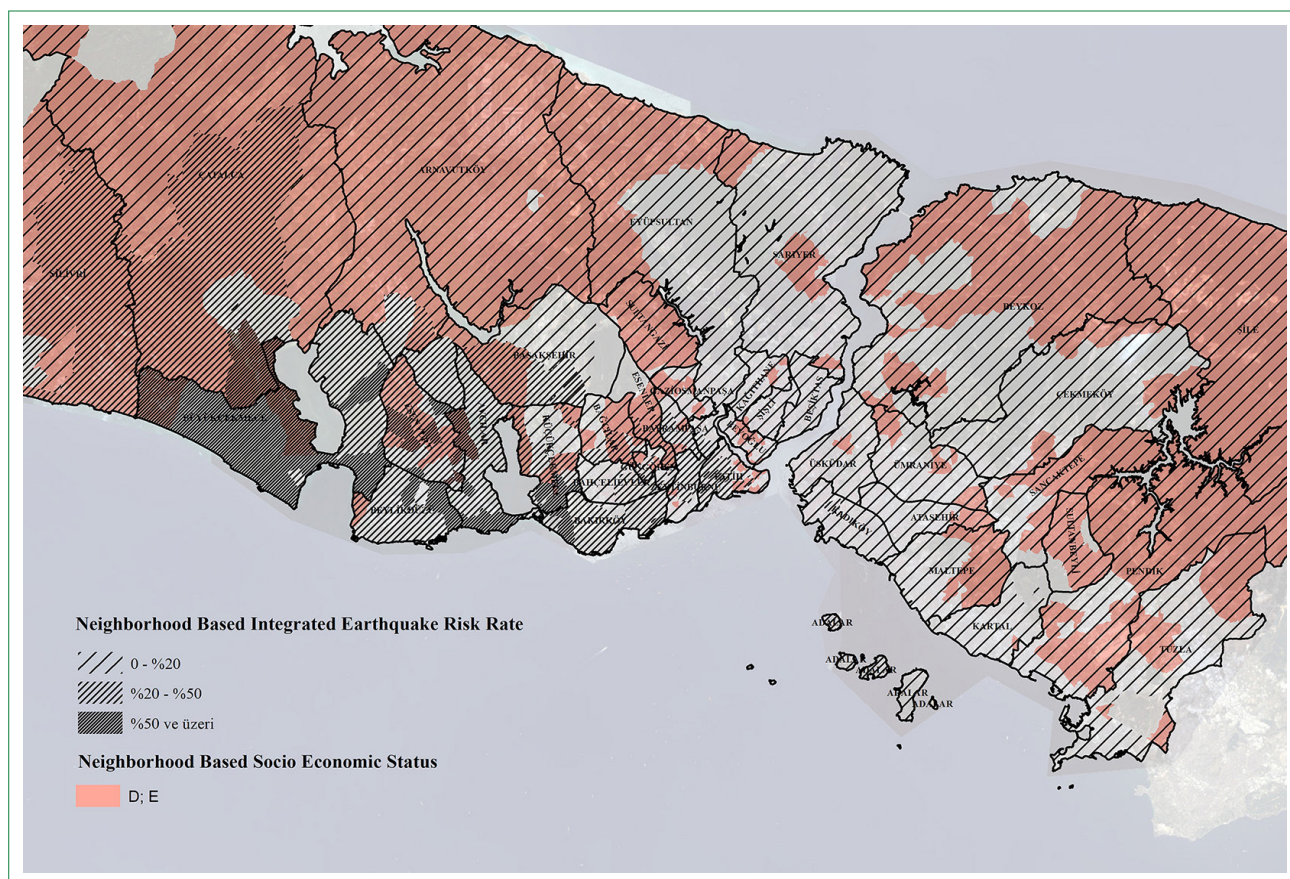


Figure 13. Neighborhoods with the lowest SES and earthquake risk ratio for the area.

SES: Socio-economic status.

allowed for testing the affordability of housing. Based on SES data, 78 neighborhoods with the highest economic welfare and 418 neighborhoods with the lowest social welfare were identified (Figs. 9-11). Therefore, the Stratified Sampling method helped make the sample selection more systematic, thus contributing to more accurate research outcomes.

Following the site selection analysis, data collection was conducted in the identified neighborhood to assess resident’s satisfaction with their housing and their confidence in the safety of their homes in the face of earthquake risk. A free-route approach was used within the neighborhood, ensuring equal distribution across the area and selecting participants from different households. A total of 65 households were surveyed using *Random Sampling*, a method that increases the generalizability of the research by ensuring that each participant has an equal probability of being selected; 26 were women, 39 were men, 45 were homeowners, and 20 were tenants.

In the second stage, again using IMM's data (IMM, 2019), the ratio of ArcGIS digital data based on buildings that are predicted to be damaged to the existing building stock and

produced the “*integrated risk ratio*” for each neighborhood. The examination of the neighborhoods with the highest and lowest socio-economic status revealed a common problem of earthquake-risk housing (Figs. 12, 13).

The third stage is the determination of the sample area. The ranking analysis of the neighborhoods in categories D and E, where housing affordability, the most fundamental problem in access to housing, is the lowest, identified Büyükçekmece, Hürriyet Neighborhood as the region with the highest density with 5904 households and 66.7% earthquake risk according to the integrated earthquake risk ratio (Fig. 14).

6. Findings: Access to Housing in Hürriyet Neighborhood

Fieldwork was conducted for one day in April 2024. A total of 65 households/persons, including 45 homeowners and 20 tenants, 26 women and 39 men, with an average age of 48, were surveyed from randomly selected participants, considering equal distribution in the neighborhood. The five-part questionnaire included questions on home ownership status, line of work and household type to get to know the

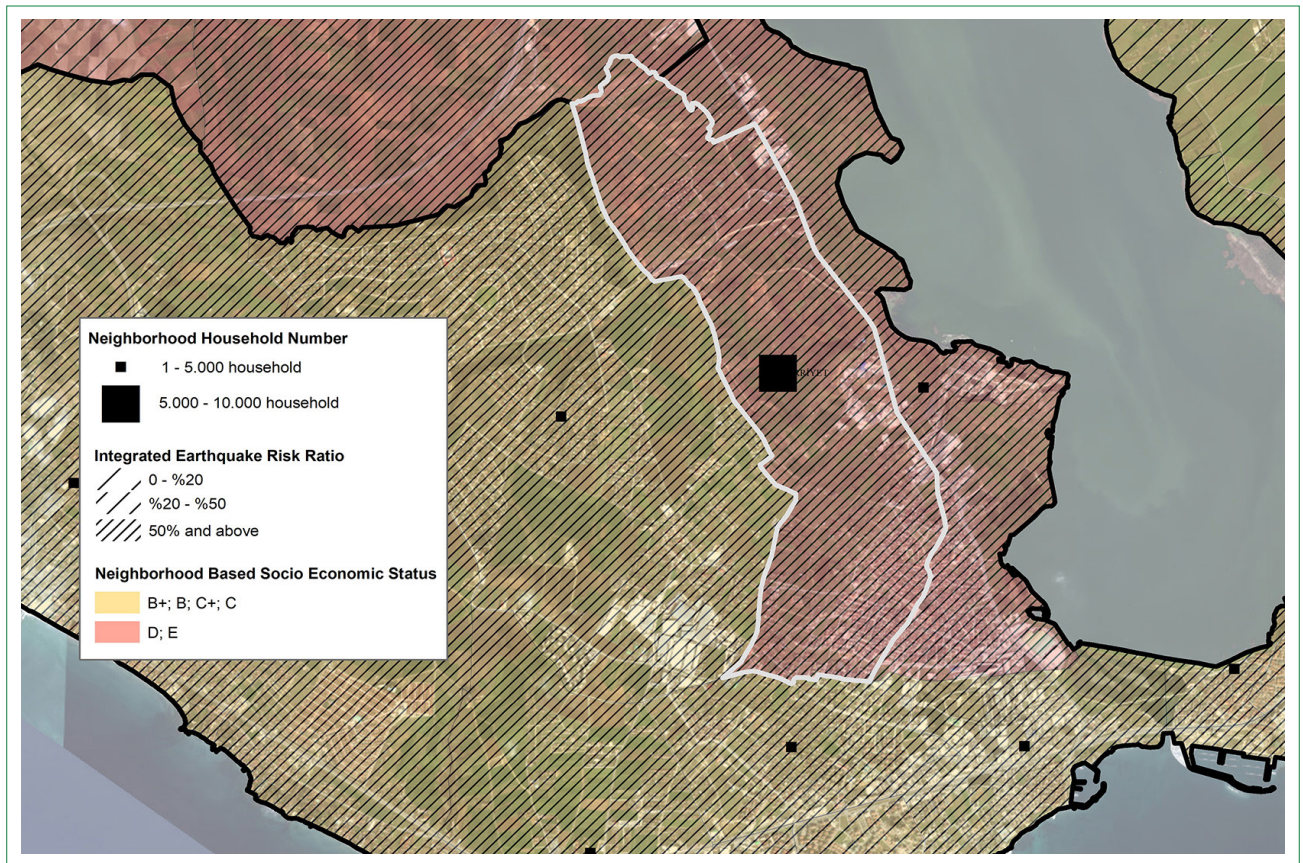


Figure 14. Location of hürriyet neighborhood.

participant household; household size and dwelling size to understand the physical condition of the household; total household income, household rent affordability, household expenditure ranking, transportation type, transportation expenditure and regional satisfaction.

The average number of households in the neighborhood is 3.4 persons. Although households consisting of only parents and children are the majority in houses with an average size of 105 m², households living with elderly family members were also identified. These households complain about the difficulties of living together and the insufficiency of personal space and number of rooms. They also stated that they had problems with the imbalance in the division of labor within the household and the diversification of household expenditures.

Throughout the neighborhood, the buildings are detached houses or slums and apartment buildings built with the addition of floors. Although some of the buildings in the neighborhood have been renewed within the urban transformation scope; the first impression of the neighborhood is the average 3-storey residential buildings built by adding floors and the empty plots of land on almost every street (Fig. 15). The neighborhood is located next to Büyükçekmece Lake, within

the Short Distance Protection Zone according to the current zoning plan; E: 0.45, min. zoning: 300 m² and Hmax: 6.50 m. construction conditions.

According to the surveys conducted with homeowners, although home ownership is usually realized through inheritance of the property from the previous generation, it is also understood that slum-type construction was widespread in the region many years ago and that certain amounts of payments were made to obtain title deeds and ownership.

It was found that many homeowners built their houses with their own resources and these houses have at least one balcony, terrace or garden. While homeowners living in detached houses have the opportunity to park their vehicles within their own land, all of those living in apartments stated that they park their vehicles along the street. This shows how housing types that differ between privately owned land and shared land ownership affect one of the most basic needs in daily life, parking space. Apartment-type dwellings are initially built as slums or 2-story reinforced concrete buildings with additional floors. In addition, there are also apartment buildings on a single parcel in the neighborhood, which were renewed within the scope of urban transformation.



Figure 15. Views from Kar Tanesi Street, Dergah Street, Aydınlık Street and Ergun Street.

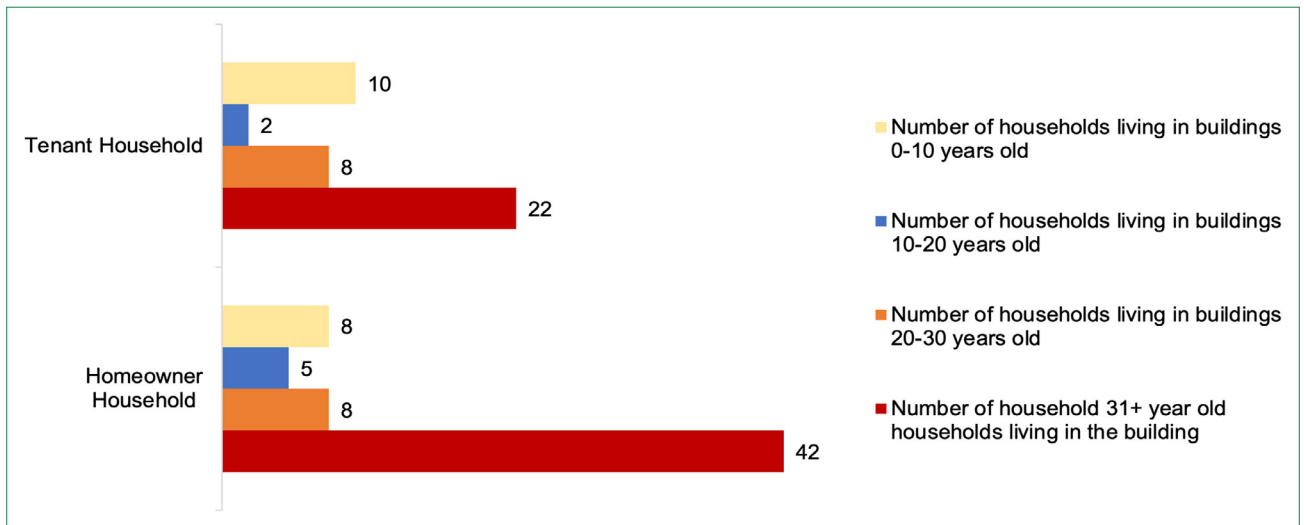


Figure 16. Number of households / age of residential building.

It has been determined that homeowners living in apartments became homeowners mostly through their family apartment. More than half of the owner households reside in buildings are 30 years old or older, while renter households mostly reside in buildings that were built in the last 10 years and renewed through urban transformation (Fig. 16).

Within the scope of the survey, households were asked questions about household income and household expenditures. It was determined that at least one person in each household works for a monthly salary and the average household income is 34.344 TL. Household income in the neighborhood is generally shaped by the minimum

wage. In addition, there are also a considerable number of households living only on retirement salaries. Regarding household expenditures, it was observed that the highest expenditure item was grocery and food shopping, followed by bills and health payments. When it comes to household expenditures on housing, it is observed that homeowners only consider bills, while renters talk about a more comprehensive cost.

When questions were asked about transportation, it was noticed that an important problem was touched upon. Because the neighborhood is far from the central regions of Istanbul, almost all of the participants stated that it takes at least 2 hours to travel from one place to another. While talking about the distances and duration of transportation throughout the neighborhood, it was observed that the residents described this travel movement as “going to Istanbul and back”. This situation shows the sense of isolation felt in the neighborhood and the fact that the region remains an area of deprivation. Households stated that they use buses, minibuses and metrobuses as means of transportation and that they spend at least 1.300 TL per month on transportation despite using public transportation. While complaining about the frequency of transfers within the transportation system, they emphasized that commercial taxis do not enter the neighborhood and that they cannot find a taxi in emergencies or in difficult weather conditions.

There are many complaints about the neighborhood's development lagging behind the surrounding neighborhoods, lack of infrastructure, poorly maintained vehicle and pedestrian roads, and widespread parking problems. Security and public order problems are at the forefront throughout the neighborhood. It is understood that the widespread use of drugs and alcohol and inadequate street lighting increase the neighborhood's security concerns and negatively affect the quality of life.

While homeowners did not report any significant problems regarding their housing and daily living needs, they were hesitant about regional satisfaction. Households with a high level of belonging to the neighborhood due to birth and upbringing or family presence have been providing their housing needs for at least 2 generations through inheritance, while emphasizing that they know that their housing is not safe against earthquakes. Despite this, they cannot take any actions such as moving to another place or renovating their housing due to economic impossibilities.

Tenant households have been residing in the neighborhood for an average of 7 years. Unlike homeowners, renters' reasons for being in the neighborhood are purely economic; it is due to rent prices. Although tenant households say that they are able to live in the neighborhood because they are

able to pay the rent, when asked about trust in the housing and the area, they stated that they know that the houses are not safe against earthquakes due to the old and uninspected construction and that there are insufficient gathering areas or open spaces in case of emergencies.

The average household income of tenants living in apartment-type dwellings in buildings that are 20 years old or older is 30.125 TL, depending on the minimum wage. It was learned that tenants pay an average rent of 8.000 TL throughout the neighborhood, and that they spend more than 1.400 TL on transportation each month. With the simplest calculation of housing affordability, it is clear that although tenant households pay a rent that does not exceed 30% of their monthly income, it is clear that the household's residual income is insufficient for basic living needs together with mandatory expenses such as transportation expenditures. While none of the renter households were in arrears with their rent payments or had any difficulties, when it comes to living on residual income, all of the households stated that they had difficulty making ends meet.

7. Discussion and Conclusion

Is Housing Affordability Always Guarantee Access to an Ideal Housing?

Regardless of whether one is a renter or a homeowner, the commonality of the housing problem in Istanbul is that the buildings are vulnerable to earthquake risk. In a situation where rent can be afforded or the need for shelter can be provided by owning a house, the fact that the house is physically unsafe, that the household has difficulties in basic living expenditures with the residual income after spending on housing, that the household's demands for housing are different, or that the household is dissatisfied with the region, all indicate that the desired quality housing cannot be accessible.

As an answer to the primary research question, the field study conducted in Hürriyet Neighborhood, supported by international documents and laws on the right to housing, has shown that in addition to the affordability of a livable home, housing must meet the needs and demands of the household throughout its lifespan, and the housing security must be sustainable.

From the survey conducted during the fieldwork, three key pieces of information were obtained: the household's confidence in its housing, the inclination to move from the neighborhood or home, and the ability to sustain itself with residual income in relation to housing affordability. Based on the evaluation of these key questions, it was found that although housing was physically provided across the neighborhood, there was dissatisfaction with housing, a

constant concern due to earthquake risk, and despite the household income being sufficient to cover housing-related expenses, a healthy standard of living could not be maintained with the remaining income. This was observed regardless of whether the participants were homeowners or tenants.

These findings, in line with the objectives of the research, suggest that, beyond defining the housing problem through affordability as commonly done in the literature, the issue should be addressed in a broader context, from the perspective of the right to housing. Ensuring the sustainability of this right, through both material and physical conditions, emerges as the fundamental factor.

Housing affordability or affordable housing may also vary according to household income. As household income increases, households may demand more different types of housing. Any “house” can be paid for within the means of household income. But it is important to check whether this house is “the house” that the household demands and needs. In the neighborhood with the lowest socio-economic status in the field study, it can be said that housing can be paid for with household income, but according to the residual income approach, it can be said that housing is unaffordable. Because in order to ensure full affordability, it is necessary to be able to continue living with a limit payment at a reasonable expenditure rate or logic-base residual income amount as Stone said. According to the [rent price/ household income] ratio used in the literature, even though households living in Hürriyet Neighborhood have physically solved their housing problems, they still exceed the 30% expenditure limit, which is considered reasonable for housing. Although housing has been accessed in the short term, there is no sustainable housing security in the long term.

In conclusion, the housing problem is not only a problem of unaffordability; it is not only a problem of not being able to buy a house. There are multifaceted reasons for not being able to buy a house that are linked to economic policies. Factors such as the marketing of housing as a commodity, the production of new housing areas for profit, the shift of clientele to foreign citizens due to the decline in local purchasing capacity, the constant increase in housing prices due to exchange rates, or the constant increase in prices by landlords who live on rent as income all affect affordability in all systems where housing is seen as a commodity. But housing access is a broader problem. Every household can find a “house” that they can afford according to their income. What is important is how life progresses and under what conditions it is lived after the provision of shelter. Therefore, housing accessibility for suitable for the household’s life should be advocated; not housing according to the budget.

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