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**URBAN RENTAL HOUSING AND TENANT HOUSEHOLDS IN TURKEY:
TOWARDS VIABLE ALTERNATIVE POLICIES FOR THE RENTAL SECTOR**

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BY

AYŞEGÜL EMÜR

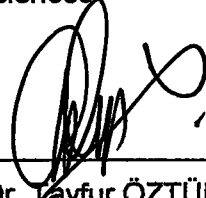
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**TC. YÜKSEKÖĞRETİM KURULU
DOKÜMANTASYON MERKEZİ**

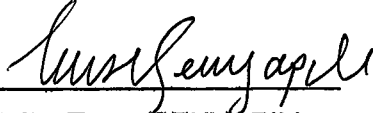
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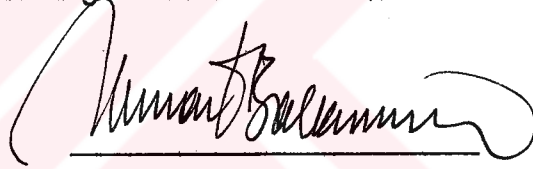
Prof. Dr. Vayfur ÖZTÜRK
Director

I certify that this thesis satisfies all requirements as a thesis for the degree of master of science.



Prof. Dr. Tansı ŞENYAPILI
Head of Department

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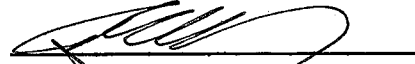
Assoc. Prof. Murat BALAMİR
Supervisor

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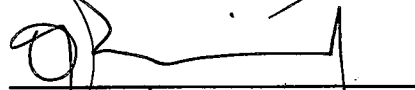
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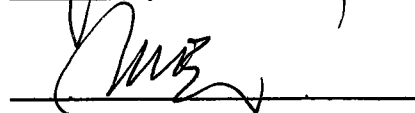
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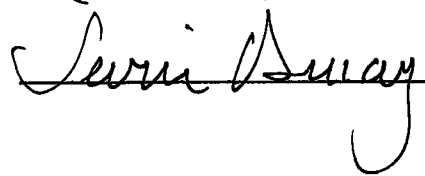
Prof. Dr. Gönül TANKUT



Assoc. Prof. Dr. Murat BALAMİR



Instructor Sevin OSMAY



ABSTRACT

URBAN RENTAL HOUSING AND TENANT HOUSEHOLDS IN TURKEY: TOWARDS VIABLE ALTERNATIVE POLICIES FOR THE RENTAL SECTOR

Emür, Ayşegül

MS ., Department of City and Regional Planning

Supervisor: Assoc. Prof. Dr. Murat Balamir

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Public housing policies in Turkey have implicitly and explicitly promoted homeownership, and an effective policy for the rental housing provision has never been developed. Rental housing policies are limited to minor legal regulations and marginal cases of rent allowances paid to public employees. Yet the rental sector has steadily grown to make the second major form of residential mode of life in Turkey.

Currently, this mode of living covers one third of urban households which is no less than that of many of the developed countries which exercised deliberate policies of direct public provision of rental housing, over almost a century, where great proportion of the stock was provided by either public authorities or other non-profit organisations. Despite the absence of policy, support and regulations for rental housing, greatest part of the rental stock is maintained within the housing stock

which is provided by the rearrangements of property relations, an essential aspect of Turkish urbanisation (Balamir, 1999). No policy and no regulation seem to have no adverse effects on the tenants, so long as housing provision by flat-ownership relations lasts. However, shifting to another type of housing provision in the long run could disturb the operations of the existing rental system in Turkey. Expansion of the co-operative and mass housing provision would radically reduce the formation of the rental housing stock. This process would constrain the choice and accessibility of tenant households in the stock. Therefore, in order to prevent threats to rental housing provision and demands in Turkey, new policies and regulations are needed in the rental sector.

Within the constraints imposed by available data, this study aims to explore the peculiar nature of high proportion of the rental stock, its uneven distribution in the country, the circumstances of tenants and the possible and necessary forms of intervention in the system.

It is observed from the analyses that tenancy rates for overall Turkey have increased over time from 13.39% in 1970 to 24.61% in 1990, and are distributed in a wide range among settlements (in 1985 from 27% to 62%). The scattered spatial distribution of tenancy rates expresses the significance of local factors for tenancy. This wide range of distribution of tenancy seems to be independent of population sizes of settlements. Instead, the size of the apartment stock is observed as the main determinant of tenancy rate variations in settlements. It is also observed that there is no relation between rises in rentals and that in housing stock, which implies unusual market circumstance and variations in local characteristics of stock.

Since tenancy in Turkey is observed to have diverse local characteristics, depending on local dynamics and local housing market conditions, local housing policies should gain importance, instead of strict and overall central government regulatory decisions. The viable policy alternatives should involve the restructuring of roles and responsibilities of central governments, Housing Development Organisations (HDA) and municipalities. Central governments and HDA should be in a position of controlling, regulating and subsidising agencies. Municipalities, on the other hand, should be involved in the development and implementation of rental housing policies. “Distributed Municipal Rental Stock” and “Municipal Rental Housing Information System” are two models discussed as future alternatives for rental housing policies at the local level.

Keywords: Tenancy, rental payments, tenant households, rental sector, rental housing, social housing, housing policy.

ÖZ

**TÜRKİYE'DE KENTSEL KİRALIK KONUT VE KİRACI HANEHALKLARI:
KİRALIK KONUT SEKTÖRÜ İÇİN GEÇERLİ ALTERNATİF POLİTİKALAR**

Emür, Ayşegül

Yüksek Lisans, Şehir ve Bölge Planlama Bölümü

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Türkiye'de tüm kamu konut politikaları açıkça ev sahipliğini desteklemiştir ve ülkede kiralık konut sunumuna yönelik etkin bir politika asla geliştirilememiştir. Kiralık konut politikaları, bazı yasal düzenlemeler ve memurlara ödenen az miktardaki kira yardımıyla sınırlıdır. Ancak, kiralık kesim durmadan büyüyerek Türkiye'deki kentsel yaşam tarzının ikinci önemli şeklini oluşturmuştur.

Halen, bu yaşam tarzı kentsel hanehalklarının üçte birini kapsamaktadır. Bu oran bir asra yakın süredir kamu eliyle kiralık konut sunumuna ilişkin kapsamlı politikalar uygulayan ve stoklarının büyük bir kısmı kamu kurumları yada diğer kar amacı gütmeyen kuruluşlarca sunulan birçok gelişmiş ülkedeki orandan çok da az değildir. Kiralık konuta yönelik bir politikanın, desteğin ve düzenlemenin yokluğuna karşın, kiralık stokun büyük bir kısmı, Türkiye'de kentleşmenin temel bir safhası olan mülkiyet ilişkilerinin yeniden düzenlenmesi yoluyla sunulan konut stoku içinde

muhafaza edilmiştir (Balamir, 1999). Kat mülkiyeti ilişkilerine dayalı konut sunumu devam ettiği sürece, belirgin bir politika ve düzenlemenin olmaması durumunun kiracılar üzerinde olumsuz bir etki yaratmadığı görünmektedir. Ancak, uzun vadede bir başka konut sunum biçimine geçilmesi, Türkiye'deki mevcut kiracılık sisteminin işleyişini bozabilir. Kooperatif ve toplu konut sunumunun yaygınlaşması, kiralık konut stokunun oluşumunu radikal olarak azaltabilecektir. Bu süreç, kiracı hanehalklarının stok içindeki tercihlerini ve erişebilirliklerini kısıtlayabilecektir. Bu nedenle, Türkiye'de kiralık konut sunumuna ve talebine karşı olan tehlikeleri önlemek için kiralık kesimde yeni politika ve düzenlemelere ihtiyaç duyulmaktadır.

Mevcut verilerin kısıtları altında bu çalışma, yüksek orana sahip kiralık stokun özel durumunun, ülke genelindeki düzensiz dağılımının, kiracıların durumunun ve bu sistem içinde mümkün ve gerekli olan müdahale biçimlerinin araştırılmasını hedeflemektedir.

Yapılan analizlerde, Türkiye genelinde kiracılık oranlarının 1970 yılında %13.39'dan 1990 yılında %24.61'e yükseldiği ve bu oranların yerleşmeler arasında geniş bir yelpazede dağıldığı gözlenmiştir (1985'de %27'den %62'ye artış). Kiracılık oranlarının yaygın mekansal dağılımı yerel koşulların kiracılık için önemini ifade eder. Kiracılığın bu yaygın dağılımı yerleşme büyüklüklerinden bağımsız görünmektedir. Bunun yerine, kiracılık oranlarının yerleşmelerdeki değişiminde en temel belirleyicinin apartman stoku genişliği olduğu gözlenmiştir. Ayrıca, kiralardaki artışların konut stoğundaki artışlarla ilişkili olmadığı gözlenmiştir. Bu durum, beklenmedik bir konut piyasası koşulunu ve stoğun yerel özelliklerinin değişimini belirtir.

Türkiye’de kiracılığın, yerel dinamiklere ve yerel konut piyasası koşullarına dayalı olan, yerel özelliklere sahip olduğu gözlemlendiği için, merkezi hükümetin katı ve genel düzenleyici kararları yerine, yerel konut politikaları önem kazanmalıdır. Geçerli politika alternatifleri; merkezi hükümetlerin, Toplu Konut İdaresi’nin (TOKİ) ve belediyelerin görev ve sorumluluklarının yeniden yapılandırılmasını içermelidir. Merkezi hükümetler ve TOKİ; kontrol edici, düzenleyici ve parasal destek sağlayan kurumlar pozisyonunda olmalıdırlar. Kiralık konut politikalarının geliştirilmesi ve uygulanmasında ise belediyeler görev almalıdır. Belediyeler eliyle gerçekleştirilecek olan “Yaygın Kiralık Stok” ve “Kiralık Konut Bilgi Sistemi” modelleri, yerel düzeydeki kiralık konut politikalarının gelecekteki alternatifleri olarak tartışılmıştır.

Anahtar kelimeler: Kiracılık, kira, kiracı hanehalkı, kiralık konut sektörü, kiralık konut, sosyal konut, konut politikası.

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CHAPTER 1

INTRODUCTION

In Turkey, public housing policies have promoted owner-occupation both by giving credits for private building activities or through co-operatives and mass housing. The alternative public policy for rental housing provision has never been realised. Indeed, contemporary rental housing policies have been only limited to legal regulations as formulated by the Supreme Court of Appeals and to the occasional and negligible amounts of rent allowances paid only to public employees. Consequently, in Turkey, when compared to owner-occupation whether tenancy is less advantageous as a tenurial alternative or not begs to be questioned in detail.

Unlike Turkey, in the history of most European countries (Such as England, Netherlands, Denmark, France and Germany) social rented housing has been the dominant form of housing tenure until the last two decades. Social housing has been provided by either public bodies or other non-profit organisations. According to Harloe (1995), the history of social rented housing in Europe can be divided into four stages

First stage is the period after the First World War. During this period, governments attempted to implement large-scale programs of social rented housing to overcome

the post-war crisis and to meet housing demands of the organised working class. However, once that crisis was over, governments tended to replace the provision of large-scale social housing provision with small-scale residualised provision.

Second stage is the inter-war period. In this stage, social housing was provided in a residualised and small-scale. Even in the depression period, governments did not promote large-scale social housing provision. Because, in 1930s, unemployment problem rather than accommodation, gained importance and governments attended to programs to increase the employment opportunities of working class.

In the third stage, between 1945s and 1970s, the social housing provision became widespread throughout Europe. After the Second World War, destruction of physical environment, rapid urbanisation and industrialisation processes resulted in a considerable rise in demand for housing. In this period, large-scale and mass social rented housing provision was favoured to meet housing demand. By providing mass social housing, governments aimed to reconstruct and restructure the capitalist economy, to compensate private market's inability to provide sufficient accommodation and to overcome the societal crisis.

After 1970s, private sector acquired sufficient capacity to be involved in the housing provision. The costs of social housing construction increased considerably. Under the circumstances, states limited their commitment for social rental housing provision, and they promoted the provision of small-scale and residualised social housing. During this period, physical standards, location and structural defects of social rented housing were heavily criticised. Therefore, governments tended to restrict their budgetary commitments to social housing. Instead, they promoted individual rent allowance programs to support lower-income tenants. From 1970s

on, governments adopted a renewed version of residual social rented housing provision, which included small-scale and bottom-up initiatives.

The development of the private rental housing, on the other hand, had a different pattern. In the first decades of this century, private rented housing was a dominant form of tenure in Europe, but as the economies of the European countries grew, owner-occupied sector started to dominate. Those countries also promoted the provision of mass or residual social rented housing. Growth of both social housing and owner-occupation caused a decline in the provision of private rental housing. Private rental units were either sold or demolished. Although the private rental sector realised a decrease in proportion, this sector have performed an important function in forming a link between social rented housing and owner-occupation in Europe

The provision of rental housing stock in Turkey, mainly depended on the “rearrangements of property relations”, and the establishment and expansion of “flat ownership” relations which favoured many households turn into homeowners having more than one dwelling unit (Balamir, 1994). Those landlords, then, have started to rent their houses and this transformation helped rental housing stock expand. This simultaneous supply of rental housing stock within a process believed to promote ownership seems to have removed the necessity to provide rental housing stock by public authorities (Balamir, 1994). For that reason, in Turkish settlements, the rental housing stock is entirely owned by individual landlords rather than public bodies or non-profit organisations and rental payments are transferred to private landlords. More than 30% of total households are tenants and live in rental housing stock.

Free market conditions play an important role to determine the rent levels in the absence of public policy and intervention in rental housing stock. Generally, higher income groups, in the country, have a tendency to become homeowners. If lower income households cannot afford to buy houses, they remain tenants and allocate much of their incomes to housing and rental expenditures (Öztaş, 1997).

Although there is no public policy or programme for rental housing provision, the proportion of tenancy in Turkey (about 30 % in 1990) is not much less than that proportions in many developed countries, most of which have adopted major public rental housing policies, including provision of mass social housing and support for tenant households for almost a century. In Denmark 42%, in Netherlands 53%, in France 38% and in the UK 34% of the total households dwell in both social and private rental housing. In a country, where home-ownership is supported by strong policies, but no policies are developed for the provision of rental housing, the accommodation of almost 30% of total households in the rental stock strongly emphasises the significance of tenancy as a tenurial alternative.

Lack of policy and regulation related to rental sector unexpectedly has resulted in no adverse effects for most of the tenant households, except lowest income groups. Many tenants tend to benefit from the relative advantages and privileges offered in conditions and options in housing (Balamir, 1989, 1999). This speed type of housing provision mainly depends on the harmonious relations of individuals (home-owner, small entrepreneur, tenant) in the market circumstance. Those advantages offered to tenants are dependent on the existing housing supply pattern, which favours the specific house building process (yapsat) by rearrangements of property relations.

If mode of housing production changes from rearrangements of property relations to mass or co-operative housing production, relatively better conditions of tenant households are likely to be disturbed. Moreover, as Balamir states (1999), "this harmonious and symbiotic state of interdependence however is only to come to an end when pace of construction slows down, if not immediately at some point which may not be too distant" (Balamir, 1999; 11).

Since, mass housing production mainly promotes owner-occupation, excluding the provision of rental housing, the amount of rental stock is likely to decrease. This circumstance could hamper the accessibility and choices of tenant households in the stock and extremely threatens tenancy sector in the long run.

As a result, this study aims to analyse the existing situation of rental housing sector and tenancy in Turkey and then to probe into possible alternative policies for the rental sector aiming to structure the rental housing provision, to regulate the tenancy sector and to protect tenant households. In this study, the relative significance of tenancy and rental payments are examined and the effect of housing stock on tenancy and rentals are investigated.

In the second part of the study, rental housing policies observed in developed countries are evaluated. The emergence and development phases and the organisation of the social and private rented housing systems are investigated (England, Netherlands, Denmark, France, Germany, etc). Moreover, tenure structure and rental housing provision in some developing countries are reviewed in this chapter.

In the third part, current legal framework on rental housing, existing rental housing policies, formation of tenancy and existing condition of tenant households in Turkey are examined.

In the fourth part of the thesis, with reference to available statistical data, spatial and temporal distribution and variation of tenancy and rental payments, proportion and variation of housing stock, and total rental volumes are analysed in order to understand the operation of existing rental system in Turkey. The main database of the study is the Population Census (socio-economic aspects) obtained from Turkish State Institute of Statistics. Building Construction Statistics, Statistics on Building Numbers are also used as a supplementary source of information. In the analyses, firstly, data related with the number of tenants and owner-occupiers and monthly rentals paid by tenants are taken from the population census database including 1970, 1975, 1985 and 1990 for each settlement and for the overall Turkey. Secondly, data related with housing stock is gathered from the Building Construction Statistics (from 1970 to 1990) and Statistics on Building Numbers (1970 and 1984). Number of houses and apartment dwelling units are derived from these databases.

Statistical analyses aim to determine the dynamics and characteristics of tenancy and to illustrate the tendencies and needs of tenant households in Turkey. Statistical analyses comprise the following:

Analysis of the Spatial Distributions of Tenancy

The purpose of this analysis is to determine the spatial distribution of tenancy in Turkey by examining the groupings and divergences of the settlements with respect to three variables; tenant household rate, total household and average rental values. These variables are obtained from 1970 (province total), 1975 (province total) and

1985 (province center and province total) Population Census studies. General average (average of Turkey) of all these variables are calculated and settlements are grouped by comparing the values of these variables in each settlement with the general average value.

In the analyses, following studies are conducted in the years 1970,1975 and 1985.

- Settlements are distributed with respect to their values and general average values for all variables mentioned above, respectively (normal distribution of each variable in Turkey)
- Settlements are categorised by comparing their values for every two variables (tenant household rate and total household, tenant household rate and average rentals, total household and average rentals) with the general average values. The main criterion of the comparison is whether the values of the variables in the settlements are above or below the general average values.
- By synthesising the values of three variables together, the settlements having similar characteristics are grouped.

At the end of these analyses, eight groups of settlements are determined in province totals. In province centres, however, there are seven groups. These groups exert different characteristics with respect to different years; 1970, 1975 and 1985, and each settlement group can be identified with different tenancy rates.

Analysis of the Temporal Variations

The purpose of this analysis is to determine the periodical changes in the variations of rental values and tenant household rates in the settlements over a period of 20 years period (from 1970 to 1990). Data of the study is obtained from 1970, 1975,

1985, 1990 Population Census; 1970, 1984 Statistics on Building Numbers and Building Construction Statistics between 1970 and 1990.

In the analysis the following steps are carried out;

- Variations of average rental values in provinces between the years 1970, 1975 and 1985 are illustrated
- Variations of tenant household rates in provinces between the years 1970, 1975, 1985 and 1990 and those variations in province centers between the years 1985 and 1990 are examined.

Analysis of the Relation Between Tenancy and Housing Stock

This analysis is conducted in order to find out the size and variations in the housing stock, especially in the apartment stock, and see how these affect the distribution of tenancy in the system of settlements in Turkey. This analysis includes the data obtained from 1970, 1975, 1985, 1990 Population Census; 1970, 1984 Statistics on Building Numbers and Building Construction Statistics between 1970 and 1990. In this part, the followings are carried out;

- The correlation coefficients between the absolute increase of house and apartment dwelling units and that of tenant households are calculated respectively in province centers.
- Variation of the stock of houses and apartment dwelling units in province centers between the years 1970, and 1990 are investigated.

Analysis of the Relation Between Average Rental Values and Housing Stock

The main purpose of this section is to determine the impact of the housing stock (especially apartment housing stock) variations on the amount and distribution of rental values in the settlements.

In this part, the same data of the tenancy and housing stock analysis are used and following analyses are conducted;

- Between 1970 and 1985, the absolute increases of the average rental values and rise of the house and apartment dwelling units in provinces are determined and statistical correlations between them (absolute and proportional increase in average rentals and increase in house and apartment dwelling units) are calculated.
- The value of additional dwelling units per additional households are determined in housing stock of provinces between the 1970 and 1985, and the correlation coefficients are calculated between this value and the absolute and proportional increases of the average rental values within the same period in provinces.

In the final part of the study, having illustrated the findings of the statistical analyses, policy and theoretical implications of these results are clarified. Then, alternative forms of rental housing policies that may be appropriate under conditions observed in Turkey are formulated. Whether alternative rental housing policies are possible and could be incorporated with the existing rental system in Turkey is evaluated. In this context, the roles of central and local governments are scrutinised so as to fulfil existing needs and tendencies of the tenant households. New responsibilities are assigned to them and new political, financial and economic tools to attain such a policy are reviewed.

CHAPTER 2

MAIN FEATURES OF EUROPEAN RENTAL HOUSING SYSTEMS: POLICIES, PROVISION AND OPERATION

2.1 Overview of the Housing Policies

Housing is not only a basic human need as shelter but also a key indicator of the socio-economic structure of societies and inevitably constitutes the most essential component of urban economy. Throughout the Europe governments have realised the social and economic importance of housing and have tended to regulate this sector. Those governments do not leave housing to free market forces, but, they do not prefer the entire elimination of market forces in housing sector, either. Instead, they promote intervention in housing market by different policy alternatives in order to influence the supply and demand of housing and to determine the type and size of housing tenure.

Oxley and Smith (1996) discuss many of the housing policy objectives that have been realised through the last 50 years in most of the European Countries. Those objectives mainly include new construction, improvement of the existing stock, promotion of tenant mobility and equity in different tenure groups, provision of non-

profit or public housing and encouragement of owner occupation. (Oxley and Smith, 1996; p17)

Although those policy objectives vary considerably from one country to another depending on the demographic, social and economic structure of the societies, recent studies have shown that, the governing political view in the countries highly affects the formulation and implementation of housing policies. Governments in power, generally promote and encourage some of these policy objectives that suit their political ideologies. (Oxley, Smith, 1996; Balchin, 1996)

Policies related to rental housing sector aiming to house the poorer segments of the society have always stood as the most crucial component of housing policies and required high degrees of government involvement. According to socio-political structures of the countries, governments have either provided social rented housing by themselves or promoted its provision by subsidies or sometimes taken necessary measures to protect and support low-income tenants.

It should be noted here that, socio-political system in operation in a country strongly influences the tenorial pattern by promoting either owner-occupation or rental housing provision (social and private rented) as a policy alternatives. (Balchin, 1996). Therefore, social policies of the welfare capitalist regimes are needed to be studied in order to understand the development, operation and implementation of housing policies.

2.2 Welfare Capitalist Regimes and Rental Housing Sector

Welfare states are involved in "state responsibility for securing some basic modicum of welfare for its citizens" (Esping-Andersen, 1990, p19). The meaning of "basic" has

been questioned in the discussions of whether welfare states should satisfy our basic needs or more.

Esping-Andersen (1990) discussed the previous comparative studies aiming to classify welfare state regimes. According to him, earlier studies that attempted to distinguish welfare states according to state's social expenditure level, failed in doing so. Because, the amount of social expenditure in a country could not sufficiently reflect the promises of the state towards welfare. However, Esping-Andersen (1990) stated that the latent studies, which changed the attention from expenditure to content of welfare states, initiated new developments in the comparative welfare-state analysis. These studies revitalised the Titmuss's (1958) earlier distinction between residual and institutional welfare regimes. The former is defined as the states only taking responsibility in the case of market or individual failure, tend to minimise their promises to marginal social groups. The latter, on the other hand, are the states considering all population and involving institutionalised commitments to welfare.

Having combined the quantitative and qualitative historical studies, Esping-Andersen carried out an empirical and comparative research between the welfare state regimes of 18 advanced capitalist countries. He considered the degree of decommodification, extent of inequalities and social stratification arising from labour market, as the main parameters required for the classification of the welfare states. At the end, he concluded three distinct groups of welfare state regimes that are; "liberal welfare" states, "conservative or corporatist welfare" states and "social democratic welfare" states.

Liberal welfare states provide limited social programmes like “means-tested assistance, modest universal transfers or modest social insurance plans” for the lower-income groups, especially for working classes (Esping-Andersen, 1990, p 26). The traditional and liberal structure restricts the advance of social reforms. In this regime, decommodification effects are minimised and order of stratification is established. The USA, Canada, Australia and in Europe, United Kingdom are examples of the liberal welfare state.

Conservative and corporatist welfare states attempt to provide reinforced rights in the context of classes and status. States belonging to this group predominantly avoid discussions about free market and commodification, and aim to replace the market as a sole provider of welfare. This group includes countries like Germany, France and Austria.

Social democratic welfare states favour the extension of universalism’s principle and social rights’ decommodification to new middle classes. Here, the power of social reform stems from the social democratic view. Esping-Andersen also states that “rather than tolerating a dualism between state and market, working and middle classes; social democrats pursued a welfare state that would promote an equality of the highest standards, not an equality of minimal needs as was pursued elsewhere” (Esping-Andersen, 1990, p27). To attain these objectives, states promote a mixture of excessively decommodified and universalistic programmes. Denmark, Sweden and Netherlands are the members of this cluster.

Esping-Andersen’s (1990) analysis about welfare state regimes mainly concentrates on the large-scale comparisons of the welfare states in a broader view, so detailed characteristics of social amelioration programs including housing tenure are not

mentioned in this research. However, Balchin (1996), relying on the findings of Esping-Andersen's study, applied the welfare state classification to housing tenure. According to him, liberal welfare states have a tendency to encourage owner-occupation and limit the state intervention in housing. Those states provide housing only for a specific target group including the low-income and residual segments of the population who are not capable of participating in the market. Social democratic regimes, on the other hand, encourage and support the different types of rented and co-operative housing development. Countries belonging to this group aim to eliminate class differentiation in housing provision. Corporatist welfare states also promote both social and private rental sectors, one of which is expected to become dominant. However, different than social-democratic regime, this "does not disturb social differentiation, nor is state promotion of the rented sectors regarded as anything other than a temporary measure to remedy market imperfection" (Balchin, 1996, p14).

Balchin (1996) observes some deficiencies in the categorisation of welfare states with respect to housing tenure. Particularly, he emphasises the difficulty of differentiation between social democrats and corporatist regimes according to housing tenure types. Because, countries included in both regimes have "large private and/or social rented sectors". Moreover, these countries can change their position in time by moving from one regime to another. According to Balchin (1996) when Esping-Andersen's classification of welfare state regimes is applied to housing tenure, it is likely to become "descriptive rather than theoretical".

Kemeny (1994) who analysed the European rental housing systems reviewed the welfare state categorisation of Esping-Andersen in the context of rental housing. Before explaining Kemeny's reinterpretation on welfare state classification, it is

useful to discuss his main arguments related to rental systems. First of all, he terms the social renting as cost (non-profit) renting and private renting as profit renting. He also defines the maturation process as "the decline in real value of debt" which is "measured by the growing differential between the average outstanding debt per dwelling for a given stock of dwellings expressed as a percentage of the value of outstanding debt per newly acquired or renovated dwelling" (Kemeny, 1994, p14). Maturation is influenced not only by the changes in inflation, but also by other economic and political factors. For instance, government commitments provide housing raise the number of new dwellings in the stock and this process influences the maturation of housing stock.

According to Kemeny (1994), when compared to profit (private) renting, cost (social) renting has a tendency to become less mature. The main reason for this is that cost renting has newly become wide-spread just after the Second World War in many countries where profit renting has already existed as an older type of housing provision and almost completed its maturation process. Moreover, the involvement of larger amount of loans in the provision of cost rented housing stock slows down the maturation process. Once cost rented housing stock becomes mature, outstanding debt declines and cost renting gains the ability to compete with profit renting and owner occupation.

By considering the maturation of cost rented housing, Kemeny classifies the rental systems under two distinct groups; "dualist" and "unitary" rental systems. In dualist rental markets, states attempt to control and residualise the social (cost) rented housing in order to prevent the competition of cost renting with profit renting. All these efforts result in a rental system in which both the social (cost) and private (profit) rental sectors exist in increasingly divergent forms.

In the dualist system, the maturation of cost renting is considered as a problem. Because, maturation process brings about a decline in real rent values and this process in turn raises the demand for cost renting. This increasing demand puts pressure on governments who are willing to reduce the cost-rental sector, so they formulate many policies to weaken the maturation process and to make cost renting a residual sector.

To attain these, governments force cost rental landlords to raise the rents for the purpose of supplementing the revenues of local or central taxation. However, this attempt actually forces many tenants to leave the cost-rented housing due to increased rental prices. In addition, governments encourage households, especially lower income groups towards owner-occupation by providing larger amounts of subsidies for them and by selling the dwellings of cost-rented housing stock with high levels of discount.

In the dualist system, cost rental sector is suppressed, residualised and segregated from the profit rental sector. Cost renting is controlled and provided by governments for the poorest sections of society. On the other hand, private (profit) renting is left as largely unregulated.

In unitary rental systems, integrated cost and profit renting exists in a single rental market. Governments encourage the maturation and expansion of cost-renting and allow it to compete with profit renting in order to lower the rents and to provide secure and increased-quality housing for tenants (Kemeny, 1994). According to Kemeny, "this is made possible because the maturation of cost renting enables cost rental housing organisations to undercut profit renting" (Kemeny, 1994, p 30). It is

obvious that, unlike the dualist system, unitary system considers maturation as an advantage. Having increased their share in the rental market, cost rental organisations start to lead the rental market by fixing the rent levels and “move the rental system towards, a unitary cost-rental market” (Kemeny, 1994, p 31). Consequently, profit renting is expected to be eliminated or limited by the dominance of cost renting in the long run.

In a social unitary market, if a competition is to take place between cost rental and profit rental sectors, the latter needs to obtain the equal amount of subsidies that is paid to former in order to guarantee sufficient returns on investment. In addition, if the subsidies allocated to rental sector become comparable with those allocated to owner occupation, households will be able to make an equal choice between the tenurial alternatives. This tenure-neutral condition also enables rental sector to compete with owner-occupation.

Kemeny (1994) also attempts to integrate “three worlds of welfare capitalism” with the “two worlds of renting”. According to him, Esping-Anderson’s model of residual welfare provision seen in the liberal welfare regimes suits to the strategies of dualist rental system. Therefore, countries promoting residual welfare provision also tend to promote dualist rental systems where cost rental sector is residualised. Canada, the USA, the UK and Ireland are the examples of liberal welfare states having dualist rental sector.

Although Esping-Andersen distinguishes these two regimes, corporatist and social democratic welfare states both tend to have unitary rental systems. In countries, where the labour movement is favoured (especially in social-democratic welfare regimes), cost rental housing is expected to play an active role in rent determination.

Sweden, Denmark, Netherlands are examples of these countries. On the other hand, in countries where the labour movement is weaker (especially in corporatist welfare states) profit landlords tend to become dominant in the unitary rental markets. This group mainly includes Germany, Austria, Switzerland, and France.

According to Balchin (1996), European countries have experienced a common history in the development of rental housing policies in spite of the differences in social welfare regimes and type of rental systems of those countries.

In another approach, MacLennan (1998) classifies Western countries according to their current tenure shares. In the analysis, he uses two measures, which are the ratio of owner occupation to all rented housing and the ratio of private rented to social rented housing. He ends up with three categories of countries. First group includes countries such as Spain, Greece, Ireland, Italy, the USA and Canada where home-ownership shares are larger than that of rental sector and private renting dominates among all rental sectors. In the second group, social rented housing exceeds private rented housing. Sweden, the UK and the Netherlands belong to this group. The third group, on the other hand, is formed from countries where private renting dominates within rental sector, which exceeds home ownership. In countries of this group, e.g. in Germany and Switzerland, private renting performs an important function in housing provision.

Having analysed the social policy backgrounds of welfare capitalist states and their influences on rental sector, in the next part, a detailed study is conducted to examine the operation of European rental housing sector.

2.3 Rental Housing in Europe

In this part, the development and characteristics of social and private rental housing sectors are investigated by studying five European countries, which are Denmark, the Netherlands, Germany, France and the United Kingdom (UK).

Table 1: Types of Housing Tenure, Welfare State Regimes and Rental markets

	HOUSING TENURE IN 1995					WELFARE REGIMES	RENTAL MARKET
	Owner-occupation (%)	Private Rental (%)	Social Rental (%)	Total Rental (%)	Other Tenure (%)		
Denmark	50	24	18	42	8	social democratic	unitary
Netherlands	47	17	36	53	-	from corporatist to social democratic	unitary
Germany	38	36	26	62	-	corporatist	unitary
France	54	21	17	38	8	from corporatist to liberal	unitary
UK	66	10	24	34	-	liberal	dualist

Source: Balchin (1996) pp: 11 – 14

2.3.1 Social Rented Housing Sector

As Harloe (1995) indicates, most social housing systems have contained combinations of "mass, residualised and workers' co-operative" forms of provision. Residual model of social housing provision included small-scale building programs. These were mainly targeted on the poor. Historically, slum clearance was tightly related to such programs. Recently, residual social housing provisions have served the 'new urban poor' and many of the individuals forming this group are outside the labour market and excluded from private market provision. This type of social housing provision accommodates different groups that are politically, socially and

economically marginalised. When the private rental sector's ability to provide relatively cheap houses for the poor decreased, state interventions started to favour some levels of residual social rented housing provision. Therefore, this provision model was considered as a 'normal' form.

Mass model, on the other hand, has included large-scale programs of social rented housing and these were less closely targeted on the poor. In the management of such housing, poor people's needs were less considered. Rather, organised working class and some parts of middle class were targeted by this provision. Harloe (1995) states that in these programs, subsidies have not played an important role in history. However, alternatively, indiscriminate block aids and states subsidies have assisted mass social rented housing provision. Since this provision became dominant during the social and economic crisis and/or restructuring period of capitalist regimes, it was considered as an 'abnormal' form of housing provision. (Harloe, 1995, p 523)

The emergence of workers' co-operative model depended on the organised working-class social, economic and political development. Once its limitations became apparent, it was abandoned by conventional politics. Then, this model disappeared during the second half of the century (Harloe, 1995).

2.3.1.1 Emergence and Development of Social Rented Housing in European Countries

In Europe, before the First World War, the consideration of state intervention to provide or support residualised forms of social rented housing provision gained importance. However, during and after the war, a different form of provision that is mass housing provision came into scene.

As argued by Harloe (1995), after the First World War, nations faced with profound crisis and the institutions of liberal capitalism struggled to survive in the presence of new demands from organised working class and sections of middle class. This crisis period led to the provision of mass social housing for the first time. Here, mass social rented housing mainly functioned to help the "restoration of the *status quo*". (Harloe, 1995, 524) This situation was only applicable for the European countries. In the United States, however, post-war crisis was less severe and consequently mass social rented housing development did not appear. Instead, American social housing provision has been mainly in the residual form for most of its history.

According to Harloe (1995), once the challenge of post-war crisis was removed, governments tended to decrease their support for social housing and they rapidly replaced mass social housing provision with the much smaller scale of residualised provision (around 1920s). This provision was targeted on the poor and concentrated on the slum clearance programs.

Depression period seen in 1930s did not result in a reversion to mass social housing programs. Because, at that time, mass unmet housing needs were not as significant as it was in 1918 for capitalist economies. In depression period, unemployment gained the most important consideration. Social housing was provided in a residualised form according to this circumstance. As Harloe (1988) states, in Denmark, during the depression years, social housing was provided in order to fight unemployment. In Britain, slum clearance and urban renewal processes became the main objectives of the social housing provision. In the USA, basic motivation for the first public housing legislation in the 1930s came from the needs of slum clearance and unemployment reduction.

During the period between the wars, although social housing was partially provided by social democratic governments, the circumstances of “the effective and continuing functioning of the capitalist economical and social order and of the capitalist built-environment” had a strict influence on the social housing growth (Harloe, 1988, p48). However, non-socialist politicians tended to decrease their support for social housing in time. On the contrary, such provision did not aim to house the low-income sections of the working class but mainly targeted on the “skilled manual and white-collar workers” having better political organisation and more economic importance (Harloe, 1988, p48). As an exception, in Britain, social housing was provided for the poor in 1930s, but the housing standards were lower than that constructed for the upper-income working-class in 1920s. (Harloe, 1988)

In Europe, from the end of the Second World War to mid-1970s, mass social housing model was dominant. Because, as Harloe indicates (1988), after the Second World War, there were great amounts of housing shortages, especially in the mainland European Countries (The Netherlands, Denmark, France and West Germany) due to both the wartime destruction of physical environment and the economic restructuring process. Moreover rapid industrialisation and urbanisation processes together with population growth created new housing demand. In order to satisfy all these requirements, governments tended to support and finance social rented housing provision.

During this period, housing provision was closely connected to the wider processes of economic, social and urban development. This time however, mass social housing development was not linked to an effort to “restore *status quo*”. Instead, this provision was related to the reconstruction and restructuring of the capitalist

economy in the post-war period. In general, mass social housing provision was promoted through the "wider expansion of the welfare state" and also it appeared as an important part of the "post-war settlement between labour and capital". (Harloe, 1995, 7 and 525)

Harloe (1988) also emphasises that the ideological commitments of social democratic parties and labour movements influenced the social housing development in European Countries. Even the governments formerly having no ideological pledge for social housing tended to support social rented housing provision due to;

- necessities of economic restructuring and development,
- private market's inability to provide enough housing for all sections of society and
- increasing levels of societal crisis after the war (Harloe, 1988).

According to Harloe (1988), the construction of social rented housing stock was an economic and political necessity. But, to complete their promises, governments introduced subsidies and controls on both quality and quantity of housing and rental values. These subsidies and controls, whose effects varied according to countries having different economic, political and social order, had a strong influence on the provision of social and private rented housing.

Although, mass social rented housing provision has become widespread after the Second World War, in early 1970s, further large-scale social housing developments became redundant, because of the pressure for radical changes in social rented housing, growth of private market and end of housing shortage. The increasing cost

of social housing construction became another aspect of this limited state commitment. In 1950s, dwelling units had small sizes and simple facilities. But later, the space standards and facilities increased substantially in the European countries. As a result of this quality improvement and rising inflation of construction and financial costs in 1960s, the cost of new social housing increased sharply. Due to this, the social housing stock became inaccessible to lower-income groups. Therefore, governments tended to get rid of these costly investments and restricted their "budgetary commitments" to social housing. Governments started to apply "individual rent allowances" programs that aimed to support those belonging to lower income. After 1960s, small-scale allowance schemes became the central part of the social housing subsidies in European countries (Harloe, 1988; Harloe, 1995).

Between mid-1970s and early 1990s, under successive crisis of welfare capitalism, a renewed version of residual social housing provision was favoured instead of mass provision (Harloe, 1995). Mass social housing is not likely to be provided in 1990s, although economic crisis and its consequences have been making private market unable to provide affordable and cheap housing for some sections of population. Mass social housing provision occurs only if those unmet needs create some significant problems in the societies (similar to those happened in 1918 and after 1945s).

Mass social housing provision became beneficial for the middle income groups but restricted the access of the poor. As a solution, some of the poor started to live in the residually provided housing stock. Recently, low-income groups were accommodated in low-quality housing stock that was built as mass housing for the upper income groups. Moreover, in many countries, poor people should rely on private market filtering process to get better housing conditions (Harloe, 1995).

From 1970s on, there has been a growing criticism about the qualitative aspects of social housing with respect to its location, physical and social environment, structural defects and etc (Harloe, 1995). These have occurred as a result of the dissatisfaction with the bureaucratised welfare state programs of social housing provision. Recently, 'small-scale', 'bottom-up' initiatives have emerged to provide new types of social rented housing that have been different from the bureaucratised welfare state mass and residual housing provisions (Harloe, 1995, 11). New forms of social housing provision appear when either the state or the private market fails to (not able to or not willing to) provide adequate and affordable housing for the most part of the society. In 1990s, only very little part of the unmet housing needs are satisfied by new forms of non-bureaucratised social housing provision, including direct access to the stocks of residualised social housing by the agency of the state. The attempt of forming different types of social rented housing does not expand so much, but nevertheless it can help to renew major political bloc's commitment to a more radically decommodified housing provision form (Harloe, 1995).

2.3.1.2 Nature of Social Rented Housing in European Countries

Social housing provision, management and finance vary in many of the European countries. The sources of the social rented housing in different countries, like Denmark, the Netherlands, Germany, France and the UK are given below (Oxley, Smith, 1996; Ball, Harloe, Martens, 1988).

In Denmark, social democratic parties became strongly influential on social housing policies, even though their role was limited by coalition governments. Housing associations, as non-profit bodies, have provided and controlled majority of social rented stock. The rest is owned by municipality or state. They have been controlled

and monitored by central and local governments. Those associations have been “funded by grants and subsidies from local and (mainly) central government but most development capital is obtained by selling index-linked bond on the private market” (Harloe, 1988, p45).

In the Netherlands, similar to Denmark, despite the limitations of coalition government, social democratic parties influenced and shaped the social housing policies. Social rented stock has been provided by both “municipalities (elected local authorities) and housing corporations” and the latter have dominated this sector since 1960s (Harloe, 1988, p44). These corporations have been non-profit foundations and subjected to government control and municipality regulation. Majority of housing corporations and municipalities has been financed by central government loans to keep rents at lower levels. Furthermore, they have depended on private market finance since 1989.

In Germany, however, Christian Democrat government in power until the late 1960s encouraged the early return to private housing market and attempted to remove the state support and involvement from social rented housing provision. Social subsidies were given not only for rental but also for owner-occupied housing. However, the “labourist/social reformist wing” of the Christian Democratic Party often supported the development of social rented housing (Harloe, 1988, p50). In this country, the provision of social housing has been very complex. “Non-profit organisations, private individuals or companies” have provided social rented housing (Harloe, 1988, p46). In this respect, they have accepted a bundle of rules regarding rent levels, tenant conditions, housing standards and so on. “Housing societies” (limited liability companies) and “co-operatives” have become the major types of non-profit organisations (Harloe, 1988, p46). They have been controlled and regulated by the

state and municipalities and received finance from all these sources. Moreover, a considerable amount of loan has come from the private market. Social landlords have been registered with "GdW (Gesamtverband der Wohnungswirtschaft)" bodies acting as an umbrella organisation for the non-profit landlords (Oxley and Smith, 1996, p94). They have obtained subsidies and grants from central government and municipalities and loans from private capital market.

In France, industrial investments had priority and a great amount of money spent on the reconstruction of the war-damaged housing. Therefore, social housing development remained at a low level in the 1950s. Then, government started to provide more funding in 1958 and after that period, a sharp growth of social rented housing was experienced. Then, private rented sector returned by removing social housing policies. According to Harloe (1988), "as elsewhere, the revival of the private market meant that this was only a temporary phase and it soon began to fall again" (Harloe, 1988, p58). In this country, social housing have not been provided by local authorities. Alternatively, "HLM Organisations" have mainly provided social rented housing by "OP (Offices Publics d'HLM)" bodies (Harloe, 1988, p45-46). They have also constructed state-subsidised housing for sale by "SA (Societies Anonymes d'HLM)" bodies (Harloe, 1988, p46). OP, mainly building for rent, have been non-profit organisation and local authorities, central government and other public bodies have participated in their management. Central government has controlled and regulated HLM organisations and provided loans and grants for them.

In the UK, successful economic development was achieved earlier and owner-occupied housing development was favoured by Conservative government around 1950s. By encouraging the owner occupation, government attempted to limit the social rented housing provision and reduced its role to an aid for the slum clearance

and urban renewal. However, "Labour Local Councils" and "Labour Governments" supported social housing in 1940s and 1960s when there were increases in its provision (Harloe, 1988, p51). In this country, local authorities have had the main responsibility for social housing construction and management until 1988. After that, their roles were reduced and non-profit housing associations have started to provide social housing. Local authorities have only overseen and monitored housing provision in their area by working together with housing associations. Local authorities have obtained subsidies from central government, rents and taxes to finance "social housing capital development" and housing associations are "grant-aided and regulated by government" (Harloe, 1988, p44).

2.3.1.3 Social Rented Housing in Welfare State Regimes

According to Harloe (1995), in each country, specific circumstances resulted in the implementation of mass social housing programs. He emphasises that, historically, all governments have supported social housing in order to overcome the undesired effects of economic restructuring process, societal crisis and private sector's inability to provide housing. Once they recovered their economy and established social order, they have started to limit their commitments to social rented housing. Because, in welfare capitalist regimes, housing as a commodity or good differs from other goods that are mainly decommodified such as health care, education, income maintenance, etc. Because, private provision of housing as a commodity and private property ownership have become the essential elements for the capitalist organisation of the societies. Moreover, large scale and profitable opportunities have been provided by means of only housing provision not by other provisions of human needs. Therefore, in the capitalist societies it can be proposed that, *"if the private accumulation opportunities increase in human needs provision, the degree that*

shows any provision's being wholly or partly decommodified decreases" (Harloe, 1995, p535). In other words, since the provision of housing generates profit for the majority of the population, it becomes the least decommodified form of human needs provision in capitalist societies. Moreover, earlier analyses stated that the existence of the competing agencies and contradictory demands in capitalist societies made housing a disorganised system. During the housing provision process, close relationships were established between those social agents.

Harloe (1995) summarises the reasons of the barriers to socialisation of housing provision and to the greater degrees of its decommodification in welfare capitalist regimes as follows;

- Housing is a property and in capitalist societies, private property rights are strictly protected. The private ownership of land and property becomes the main constituent of the capitalist system. Therefore, housing policy proposals that threaten such rights generally face with stronger opposition than proposals to decommodify and socialise education, health care and pensions.
- Some form of private market provision has been all the time available for the housing. State provided social housing to meet unmet needs only when private market failed to provide sufficient amounts of dwellings for the population. However, this was not the case for services like health care, pensions and education that were always provided by the states.
- Housing is a form of real property and its capital cost can be met by a stream of payments in the form of either rents or mortgage payments. Therefore, private market solutions become a financially feasible alternative for the mass of the

population. In contrast, consumption of health care, education and income maintenance provision doesn't have such a characteristic. (Harloe, 1995; 536-537)

According to Harloe (1995) the solution of social housing question mainly depends on the broader economic developments related to decreasing unemployment and improving the private housing sector. Additionally, since the housing policies of countries affect the future of social rented housing, those policies can be revised to minimise such contradictions.

2.3.2 Private Rented Housing Sector

Social rented sector has been promoted by the governments in specific situations, e.g. in the period of housing shortage after Second World War. The private rented sector, on the other hand, has always been "in the background of policy debate" (Priemus and Maclennan, 1998, p197) . Because, public policies do not support private renting directly, "in fact the private rented sector often suffers from public policy" (Priemus, Maclennan, 1998, p198). For example, rent control as a public policy instrument may have a negative effect on private rented sector since it may reduce the profit expectations of landlords and cause maintenance backlogs.

However, those public policies may have some indirect advantages on private rented housing sector. For instance, as the monetary support of the government encourages the landlords to sell their dwellings at profitable levels, management of private rented dwellings becomes a profitable enterprise. Moreover, the subsidies provided to social rented housing are also provided to private rented housing.

Historically, private rented housing was the dominant form of tenure in many European countries in the first decades of this century. However, as the economies of those countries grew, owner-occupation has become the most popular tenurial form. Those advanced countries have also promoted social rented housing provision, which became widespread in Western Europe after the Second World War. "Both the growth of social rented housing and the increase of owner occupation has taken place at the expense of private rented sector" (Priemus, Maclennan, 1998, p198). Private rented dwellings have started to be sold or demolished and new units for private renting can hardly be produced. As a result, the proportion of private rented housing has declined in most of the European countries.

Despite all these, the private rented housing performs an important function in housing market to provide accommodation for "urban starters, elderly and for a mobile well-to-do segment of population engaged in flexible labour markets" (Priemus, Maclennan, 1998, 198). Private rented housing can be accepted as forming a link between social rented housing and owner occupation in the European context.

2.3.2.1 Nature of Private Rental Housing

In this part, the characteristics of private rental sector and adopted policies related to this sector are examined in a comparative form between Germany, the UK, the Netherlands, France, Denmark and the USA (Priemus and Maclennan, 1998; Oxley and Smith, 1996)

In Germany between 1970s and 1980s, private rented housing had benefited from "liberal tenure laws, favourable taxation and an increased reliance on housing allowances" (Priemus, Maclennan, 1998, p200). The proportion of private rented housing was high which was about 43% around 1980s, and this proportion has remained almost stable, reaching about 36% in 1995 (Table 1). In this country, social rented and private rented housing are not clearly distinct tenurial forms. Because, repayment of low-interest public loans stimulates the conversion of social housing into private housing. Despite the encouragement of new investments in rental housing by continuing tax advantages, owner occupied sector is expected to grow "at the expense of private rented accommodation" in the following years (Priemus, Maclennan, 1998, p197).

In the UK, the market share of private rented housing has declined sharply from 50% in 1951 to 31% in 1961 and about 10% in 1991. This is "the smallest market share held by the private rented sector anywhere in Europe" (Priemus, Maclennan, 1998, p201). English private rented dwellings have residual and heterogeneous features including "rent-free units", "student accommodation" and "tenanted forms and shops" (Priemus, Maclennan, 1998, p201). Private renting in England has two main characteristics. One is the presence of great amounts of furnished dwellings. The other is the shortage of new construction for private renting after the Second World War due to the lack of subsidies and financial incentives. In this country, although private rented housing provides an acceptable accommodation for urban starters, it is not a popular tenurial alternative. On the contrary, it is considered as an accommodation for inferior tenure groups.

In the Netherlands, private rented sector contains two subsectors which are "dwellings owned by private individuals and dwellings owned by institutions such as

pension funds and insurance companies” (Priemus, Maclennan, 1998, p201). The former has a share of 6% and the latter has that of 5%, totally forming 11% market share for private renting. Then, this share has risen to about 17% in 1995 (Table 1). Those subsectors perform different functions on the housing market. Individually owned private rented dwellings are mostly old, cheap and lower quality and their landlords are not involved in this sector professionally, but buy, sell and rent the housing units at favourable times. According to Priemus and Maclennan, the second subsector is capable of performing “a strategic function at the upper end of the rental market where rents are uncontrolled by government” and “the future looks particularly promising for this sector” (Priemus, Maclennan, 1998, p201).

In France, as a result of the strict rent control policies, the market share of private rented sector has declined from 34% in 1963 to 22% in 1988 and then to 21% in 1995. Like other European countries, the owner-occupied housing has grown considerably in France since 1960s and social rented housing (HLM sector) has realised a major growth after Second World War. It is asserted that “taxation, especially in the form of depreciation allowances” can be the most efficient tool of policy reforms in order to stimulate private housing. (Priemus, Maclennan, 1998, p202).

In Denmark, after the Second World War, governments started to provide subsidies for private landlords. Until 1958, there was strict rent control mechanism, which caused a considerable decline in new investments in private rental housing. Most of the “post-war controls were relaxed, including prohibition on the sale of rented unit for owner-occupation” after 1966 (Power, 1993, p268). This circumstance led to the conversion of a great deal of private rental stock into owner-occupation. Lower-income tenants started to move outer parts of the city to rent houses at relatively

lower prices. "In 1976, governments, therefore reintroduced tight controls over the sale of private rented flats into owner-occupation" (Power, 1993, p268). Although, this control has decreased the conversion rate, the proportion of private rental housing has declined from 40% in 1970 to about 24% in 1995.

In the USA, the owner-occupied sector having 64% share dominates the housing market. The amount of social rented housing is almost negligible (about 2.6% of market share). Although share of private renting has declined from 37% in 1960s to 33% in 1980s, today this proportion stays fairly constant. In spite of the popularity and dominance of owner-occupation, private rented sector can not be considered as a "residual sector per se". Across the USA, "private rental rather than public housing lies at the core of voucher-housing allowance strategies" (Priemus, Maclennan, 1998; 202).

It is obvious from the comparative analyses that although the share of private rented sector has decreased in many European countries, this sector's share has remained fairly stable since 1980s in countries like Germany, the USA and Sweden.

2.3.2.2 Characteristics of Private Rental Stock and Its Residents

Cross-national analysis determines some similarities between the private rented sectors of the countries involved. The findings of the analyses conducted by Maclennan (1998) can be stated as follows. According to the study,

- as cities grow, their private rental housing shares also increase,
- private rented housing stock is generally older than owner-occupied stock,

- private rental stock is mostly located at high density areas having multi-storey buildings,
- the dwelling units of private rental stock is smaller than that of owner-occupied stock,
- except a smaller proportion of older and privately-owned rental stock, all owned and rented dwellings have basic housing amenities.

Maclennan's (1998) studies about socio-economic profiles of residents in private rented stock indicate that;

- search cost and low vacancy rates are the main problems of entry into the private rental sector,
- tenants of private rental housing is generally younger than that of owner-occupied housing,
- there are great numbers of small households within the private rental housing, and
- average income levels of private rental tenants are lower than that of owner-occupiers but greater than that of tenants in social housing.

2.3.2.3 Ownership of Private Rental Stock

In Sweden, 85% of landlords were private individuals, half of which owned four or fewer dwelling units in 1980. Even most of the companies owned ten units or fewer. In France, similarly, 87% of landlords were private individuals in 1988 and those landlords generally owned one property. In Germany, 88% of landlords were also individuals. Similar patterns have been observed in the Netherlands and the UK.

According to Maclennan (1998), "in spite of the marked disparity in numbers of companies vis-à-vis individual owners, the general pattern in Western Europe was that companies owned between a third and a half of the stock" (Maclennan, 1998, p388). Small-scale landlords benefiting from tax advantages or capital gains in housing can hardly provide cost-efficient services. "Low inflation macroeconomic policies" may reduce their role if "real house price gains" do not occur in the future. As a solution, Maclennan (1998) proposes that, small-scale private landlords can "redirect their investments to equity stakes in rental sector investment trusts with tradable shares, offering liquidity to investors, such as in US REITs and AHITs planned in the UK" (Maclennan, 1998, p399).

2.3.2.4 Changing Role of Private Rental Housing in the Future

Maclennan (1998) argues that the market share of private rental housing sector has been declining since 1950s. According to him, since the number of households are growing, "the concept of decline is ambiguous" (Maclennan, 1998, p388). Therefore, as well as sectoral share, the changes in absolute numbers of private rented dwellings should be taken into consideration. Because, as the share of private rented sector declines, absolute numbers of rental units may still be expanding. For example, in the USA, Germany, Switzerland and Sweden, although the market share of private rented housing has remained stable since 1980s, the absolute numbers of rental units has risen. "Allied to recent developments in Australia, the UK and the Netherlands, these observations emphasise that an inevitable decline perception was never fully accurate and is now inappropriate" (Maclennan, 1998, p388).

Maclennan (1998) emphasises the lack of relationship between “the share of owner-occupation and GDP per capita” in many western countries (Maclennan, 1998, p389). Because, while relatively poorer countries (e.g. Greece, Spain, Italy, etc.) have the largest share of owner-occupation, the richest ones (e.g. the Netherlands, Sweden, Denmark, etc.) have the largest share of rental housing, instead of owner-occupation. However, he observes that home-ownership is widespread among middle or high-income groups within a country and as countries' GDP increase in time, the home-ownership rates are likely to increase, too. Therefore, there must be another factor, other than GDP, which determines the tenure shares. According to Maclennan, this factor is the national housing policy.

Adverse housing policies have played a critical role in reducing the proportion of private rented housing. Those policies have mainly dealt with;

- the restriction of new investments due to rent control,
- the stimulation of social rented sector and promotion of owner-occupation in the expense of private renting,
- the encouragement of housing allowance instead of property subsidy and,
- the dominance of non-market strategies in housing regeneration process.

Those housing policies, which reduced the market share of private rented sector, have generally promoted the provision of owner-occupied housing. However, in 1990s, due to reduction in public expenditures, change in demographics and emergence of new urban policies, “the investment and choice context for private rental housing appears to be more nearly neutral than at any time in the last fifty years” (Maclennan, 1998, p392).

Maclennan (1998) draws three main conclusions about private rental housing sector. According to him;

- although there is a decline in absolute scale and relative share of private rental housing in some countries, in others sector share has remained constant with absolute expansion.
- Private rental sector has been stabilised and slightly recovered even in some European countries, which have experienced a continuing decline in the sector.
- In most of the European countries, the share of private rental housing has been reduced for the last fifty years due to both "market processes and housing policies" (Maclennan, 1998, p399). For example, households with rising incomes have preferred home-ownership and general inflation figures have also promoted property ownership. Among housing policies, the provision of social rented housing and promotion of home-ownership by tax advantages have both decreased the market share of private rental sector.

A mixture of different policy alternatives has produced different provision segments. In the countries involved, a unitary private rental market doesn't exist, instead there appears "loosely connected structures of markedly different segments". The roles and scales of those segments in the rental and national housing systems change from one country to another. For example, in Germany and the USA, private rental sectors accommodate an important part of the population as long term home. However, in the UK, Sweden and the Netherlands, private rental sector is known as a temporary accommodation, "a sector of transit to other tenures for long-term housing careers" (Maclennan, 1998, p400).

According to MacLennan (1998), "rental housing has to be planned, developed, financed, allocated and maintained" (MacLennan, 1998, p400). In rental housing studies, if the persons or institutions shaping these functions and their outcomes are identified, the policies and their potentials can be clearly understood.

Table 2: Urban Housing Tenure Percentage in Developing Countries/Cities

Country/City	Owner occupants	Tenants	Non Owners	Others	Year
India	47.1	52.9		0.0	1971
Pakistan	67.7	21.9		10.4	1971
Colombia	54.1	38.8		7.1	1964
Egypt	43.0	57.0			1960
Beni Suer	74.0	----->	26	<-----	1981
Cairo	31.0	----->	69	<-----	1981
Nigeria					
Kano	46.3	----->	53.7	<-----	1973
Lagos Metro	8.8	----->	91.2	<-----	1972
Mexico	43.9	51.9			1960
	54.2	----->	45.8	<-----	1978
Mexico City	19.8	----->	80.2	<-----	1960
	53.0	----->	47	<-----	1950

Source: UNCHS (1993); 13 and 107

2.4 Rental Housing Experience in Developing Countries

2.4.1 Forms of Tenure

In developing countries, almost half of the urban households are tenants. The proportion of tenants changes from one country to another. For example, "80

percent of the urban population of China – about 270 million people – consist of tenants, whereas the ratio of non-owners is around 55 percent in Egypt, 46 percent in Bangladesh and 35 percent in Colombia” (UNCHS, 1993; 1). It is clear that there is a considerable variation in tenure structures between countries and between cities. Table 2 illustrates the urban housing tenure structure of some major developing countries and/or cities.

In most of the Third World countries/cities, the share of owner-occupiers have increased during last twenty or thirty years. Gilbert (1990) points out at that;

“if, in the past, most urban dwellers were tenants, today, home-owners are often in the majority in most parts of the third world, the process of self-help construction, combined with the development of middle class suburbs, has helped shift the majority of households from renters into owners” (Gilbert in UNCHS, 1990, p 12).

According to Gilbert (1990), the availability of cheap or free land have encouraged this residential transition from renting into ownership. Today, however, the period of free access to urban land is over mainly due to population growth, rising price of land, scarcity of land resulted from urban development. Therefore, in the future, a great deal of poor will dwell in rental units, and their expectations to be home-owners are likely to disappear. This means, there will be more tenants and fewer home-owners in the future.

As well as availability and cost of land, relative costs of renting versus ownership also affect the tenure structure in a country. If cheaper rental units are provided, many families may prefer to stay as tenants rather than trying to be a home-owner. State housing policies play an important role to structure the tenurial choices. For example, rent control measures decrease the rentals and therefore more

households choose to become tenants. On the other hand, if governments encourage the occupation of public land, cost of land decreases and more households prefer to become home-owners (Gilbert, UNCHS, 1990).

2.4.2 Supply of Rental Housing

Availability and cost of renting are the factors influential on whether households rent accommodation or not. Therefore, it is crucial to examine the nature of rental housing supply in developing countries. Gilbert asserts that "while we know that most rental housing is in the hands of private landlords, the literature on them is incredibly sparse. As a result, we can only make informed statements about the nature of landlords in a handful of cities" (Gilbert, UNCHS. 1990; 15).

In Latin America, provision of housing for rent was regarded as a financial tool and investment in rental housing became an indicator of social status until 1940's. However, the characteristics of landlords have changed since then, due to the growth of cities and the promotion of self-help settlements among rental population. In Latin America, investment in rental housing became less profitable. "The majority of owners seem increasingly to be drawn from the same strata of society as the tenants" (Gilbert, UNCHS, 1990; 15). In Mexico, for example, landlords are involved in domestic and small-scale renting. Their purpose is not profit maximisation but to get extra income. Therefore, these landlords became small-scale landlords having a couple of properties.

The situation is similar in Asia and North Africa. The owners of rental houses are generally individual landlords. For instance, in Indonesia, the "family entrepreneur" providing small number of rental units is widespread. In sub-Saharan Africa,

however, the landlords are more powerful, although they have one or two buildings. In Nairobi, for example, it is claimed that "councillors and some senior politicians" are involved in the rental investments. Here, investment in renting becomes a profitable alternative. However, in Ghana, due to rent control mechanism, investments on rental housing are not as profitable as in Nairobi.

Gilbert emphasises that "despite a recent upsurge in research on rental housing, we still know remarkably little about the mechanics of housing supply, the rationale behind housing choice, landlord-tenant relations,...." in developing countries (Gilbert, UNCHS, 1990; 17). He also points out the importance of understanding the nature of small-scale landlords, tenorial preferences and landlord-tenant relations in order to develop housing policies aiming to meet the needs of tenants and landlords.

In general, large-scale public or private investments in rental housing are almost non-existence in developing countries. In most of the developing countries, public rental housing provision has realised a failure. In contrast to lower rents in public rental housing, management and maintenance costs of rental units are likely to increase. Therefore, the operation of public rental housing is found as requiring "heavy subsidies which are not viable unless the state is relatively wealthy" (Watson and McCarthy, 1998; 53). This emphasises that in less-developed countries, the provision of large-scale public rental housing is not economically feasible and appropriate. Instead of public rental housing provision, small-scale and private landlords play an important role in the provision of rental units for the poor.

Despite the fact that tenancy is a widespread tenorial alternative throughout the cities of developing countries, explicit policies rental to rental housing provision are not introduced. "The problem of accommodating large numbers of tenants has

generally not been taken into account in national housing development strategies which are largely dominated by the promotion of house-ownership." (UNCHS, 1990;1).In most of the countries, promotion of home-ownership by introducing self help housing, site and services projects and upgrading programmes has become the main concern of national housing policies. Therefore, rental housing policies have been neglected in the national and even in the international agenda of housing sector. "In recent years, however, the rental aspect of the housing sector has started to receive the attention of researchers and of national policy makers, as well as of international organisations" (UNCHS, 1990; 1).

The vital role of rental housing in providing urban shelter has been realised by governments. "In Global Strategy for shelter to Year 2000, recently approved by the United Nations, the importance of rental housing in shelter strategies and the need to stabilise inner-city rental accommodation have been explicitly highlighted" (UNCHS, 1990;1).

2.4.3 Policy Recommendations for Rental Sector

In developing countries, public policy recommendations to promote the role of rental housing include the followings:

"1. Governments should review their housing policies and device appropriate strategies for rental housing which remove biases against non owners.
.....

2. In the context of an enabling role for governments in national shelter strategies, governments should facilitate rental housing through a wide variety of measures.
.....

3. Governments should review the role of public sector as landlord.
.....

4. Governments should analyse and consider incentives and disincentives for private investment in rental housing, compared with other productive investments, with a view to removing constraints, reducing unintended barriers to investment, lowering costs and improving affordability,

.....

5. Governments should facilitate investments in settlement improvement informal settlements, in order to support improvement of housing and expansion of rental accommodation.

.....

6. Governments should review the roles that the co-operative type of organisations and NGO's play in the housing sector and seek to remove existing constraints and expand their contribution to low income rental housing.

.....

7. Governments should review the legal framework related housing and current rent controls, and, in many cases, gradually relax rent control measures.

.....

8. urban improvement programmes should pay attention to the problems of residential stability particularly of low income tenants living in project areas" (UNCHS, 1990;pp 6-9).

Among those recommendations, the revision of government housing policies require better understanding of the housing market operation and the rental sector's role in this system, as well as the tenant households' socio-economic characteristics and the rental units' conditions. Measures concerning rental housing mainly involve restructuring of public bodies (central and local) to provide rental housing; introducing legal regulations to avoid tenure biases; providing fiscal and tax advantages to promote construction of rental housing units; providing subsidies for low income households; supporting institutions which involve in the provision of rental housing for only poorer segments of society.

Public sector's role as landlord can be reviewed by considering whether the states prefer to involve directly in the provision of rental housing or they encourage private companies in rental housing provision. Individual householders can also be financially supported by governments to provide rental accommodation. In addition

to these, governments can provide incentives to housing co-operatives which construct dwelling units for rental use and they can encourage non-profit housing organisations to provide rental housing units (UNCHS, 1990)

Having discussed the provision, policies and operation of rental housing sector and tenure structures in developed and developing countries, existing legal framework and policies on rental housing and characteristics of tenant households in Turkey will be examined in the next part.



CHAPTER 3

LEGAL FRAMEWORK AND POLICIES ON RENTAL HOUSING AND ORIGINS OF TENANCY IN TURKEY

State housing policies have mainly promoted home-ownership in Turkey. Governments have either subsidised individuals who want to be home-owner or have involved in the provision of mass housing and co-operatives by providing fiscal incentives for new constructions. In order to support and stimulate owner-occupied sector, State Housing Development Administration (HDA) was established and mass housing fund was created as a new finance system in 1984. This institution provided credits for both individuals aiming to buy houses (demand side) and builders (supply side) who are generally large-scale co-operatives. Since 1984 mass housing fund has played an important role to increase co-operative type of housing production.

All these official attempts in the housing sector have aimed at the target of making people home-owners. On the other hand, these governments have never involved themselves in the provision of rental housing, except the provision of a negligible portion of rental stock used by public employees. "If in the European tradition large scale-housing developments represent publicly subsidised social housing to support tenants, co-operative investments subsidised by HDA in Turkey imply supporting of

ownership ousting tenants” (Balamir, 1999, p3). This illustrates the lack of explicit policy for the provision of rental housing and the need for the protection of tenants against high rentals.

Before a detailed examination of existing rental housing policies, the legal framework about rental relations and property rents need to be investigated. In the Turkish Legal System, there are mainly two laws; Property Rent Law and Debts Law, which are related to property rents. The contents and objectives of which are elucidated in the next part.

3.1 Turkish Legal Framework on Property Rents

Property Rent Law (law no 6540) was passed in 1965 and it has been in force within the municipal boundaries since then. This law describes the responsibilities of two parties, tenants and landlords, in the property rent relations and excludes the third persons. Except these two parties, nobody has the right to object any stage of this relation and the rent contract.

This current law on property regulates the relations between the tenants and the households who rent their properties (landlords) and introduces new arrangements in rent control and brings about evaluation conditions to protect tenants and to avoid social distress.

The second and third articles of this law were related to rent value assessment and rent control and they limited the increases in rentals by fixing them according to the current values of 1953. However, in 1963, The Constitutional Court annulled these articles, because they were found as contradicting with the constitutional judgement

which states that, property rights and freedom can not be challenged and can not be limited. In other words, in order to protect individual property rights defined in the Constitution, second and third articles of the property rent law were annulled.

Article 7 restricts the conditions of ending up a rent contract. This is possible only if;

- there is engagement of the tenant for eviction,
- landlord and / or his family needs that property for residence or workplace,
- the property is subject to renewal,
- landlord sends two fair warnings for the unpaid rental in a year,

and the landlords bring a suit against the tenants for eviction. In order to protect tenants, Article 15, brings three year rent restriction for the property. In addition, Article 18, introduces imprisonment or fine for the landlords who do not obey the Article 15.

According to Article 11, if tenants do not inform the landlords (in a written form) about their abandonment of the property at least 15 days before the end of the contract, the contract is assumed to be extended another year with the same conditions. Unless tenants like to move from property or the landlords demand eviction for reasons stated in Article 7, rent contract periods are automatically extended to next year.

Article 12 prohibits tenants from not only renting of property to third persons but also the transfer of rent contract to others unless it is accepted by landlords and written in

the contract. The rotation of rental property is tied to the permission of landlords with this article.

Another law related to property rents is Debts Law (Law no: 818,) which forms the basis for Property Rent Law. This law defines rent contracts as written documents, which give the right of using a property by someone else, for a defined period and allowance. In Debts Law, there are also arrangements about the responsibilities of landlords and tenants which are described as follows;

- Landlords are obliged to provide properties that are suitable to live in and also to maintain the property throughout the contract period. In case of damages, not caused by tenants' faults, if the damage is not repaired by landlords in a given period, tenants can demand a reduction in rentals or even abolish the contract.
- Tenants are obliged to protect the rented property. If they intentionally damage the property, the landlords can demand either compensation of damage or abolishment of rent contract.
- Since rent contract rises individual debt, sale of the property does not automatically remove the right of the tenant to use that property, unless new owner requests eviction due to the reasons stated in Article 7 of Property Rent Law.

These laws introduced new arrangements and establishments in relations and responsibilities between the tenants and landlords. However, Constitutional Court's annulment of articles related to rent control and rent value assessment in Property Rent Law caused a legal gap in the determination of rental prices. Although, a draft law was prepared on Property Rents in 1977, this draft was not accepted. Since

those annulled articles have not been renewed, overcoming of the resultant legal deficiency can only be fulfilled by the rulings of the Supreme Court of Appeal.

3.2 Rental Housing Policies in Turkey

Rental housing policies in Turkey is limited to rent control regulations by the decisions of the Supreme Court of Appeal and occasional and small amount of rental housing aids mainly paid to public employees. In five-year development plans, except first and second ones, there has been no policy for the provision of rental housing and for the protection of tenants.

In the First Five-Year Development Plan (1963-1967), it was stated that as long as construction of luxury dwellings continued, the rent problem could not be solved. It was maintained that legal measures could assure only temporary rent control and it was suggested that in the long run the rent problem would be largely solved by the realisation of housing objectives, so that in the meanwhile, it would be necessary to handle this problem with regulations protecting the interests of both tenants and landlords. The intention was to lower the rent burden on lower income households by the provision of both public housing units with low rentals and owner-occupied dwellings (Kural, 1971).

In the Second Five-Year Development Plan (1968-1972), the policy concerning rents was not handled in detail. It was only stated that institutions which aimed to build rental housing would be encouraged; on the other hand, it was decided to remove constraints on rentals to avoid the supply and demand imbalances in the housing markets (Kural, 1971). In the following five-year development plans, no policy or no opinion on rental housing has been expressed.

Rent control mechanism in Turkey, therefore, mainly depends on court decisions. In the first years of the Second World War, the property rents have been frozen and this restriction had continued with less or more changes until 1963. In this year, Property Rent Law (law no: 6540) was in force but articles (Article 2 and 3) related to rent control was annulled by the Constitutional Court (Keleş, 1993). Although the Court had set six month period for bringing new arrangements on this issue, till today neither new articles have been set to replace the annulled articles, nor a new law on property rents has been introduced (Kural, 1971).

Attempt to overcome this legal gap was performed by decisions of Supreme Court of Appeal in 1964. According to those decisions, Ad Valorem rents was accepted as the basis of determining the rent prices (Doğrusöz and Yavuz 1992). After that, the Supreme Court of Appeal had decided that it was impossible to determine the Ad-Valorem prices in the economic conditions of that period. Therefore, in 1975, the Court brought the principle of taking the "whole sale price index" as the base for rent increases. In 1979, in order to protect lower income tenants, half of the increase in "wholesale price index" was accepted as the basis of determination of increases in rentals and the minimum increase was set as 20% per annum.

Moreover, the Court determined the maximum amount of increase in rentals in 1981 at the 30% per annum. In 1984, however, it was decided to make assessments on market prices and stated that a committee of three members (one from technical staff informed by official bodies, one from representative of Trade Union, one from legal structure) would be applied in determining the Ad-Valorem value when there was a disagreement between parties (Doğrusöz and Yavuz, 1992).

In 1995, in order to overcome the problems arising due to the economic crisis in April 1994, the Supreme Court of Appeal limited the increases in rental rates at 65%. Court decided on reflecting the wholesale price index to the contract prices unless it does not exceed 65%. However, since the socio-economic factors of the region surrounding the property and of the country were subjected to rapid change in that period, the decision was altered and stated that restricted increase in rental rates (65%) would be valid only for three years after the contract. After three years, Ad-Valorem rent prices could once again be determined. The legislation has provided the right of lowering the determined (according to Ad-Valorem prices) rent price till 20% of determined value for the benefit of existing tenant. This regulation totally excluded empty properties and it was decided that rentals of empty properties were to be evaluated by market values (Yargıtay, 3. Hukuk Dairesi, 1995).

Rental housing aid has been made to officials in the different periods but these have been limited to specific subgroups of officials. In 1984, these aids were generalised to all layers of officials without discrimination between tenant and landlord households. Thus, this appears as an increasing proportion of income supplement policy rather than supporting tenants only, or redistribution of income between tenants and landlords.

As it can be seen, rent control has been realised in Turkey through the legal regulations and the decisions of high courts. Although those judgements aim to protect tenants in essence, such an effective protection for tenants has not been realised. Latest decision of the Supreme Court of Appeal that brings a limitation to increase rental prices is only applicable in the protection of existing tenants. By this decision, it is difficult to protect all of the tenants (existing and new tenants), because it excludes the new rental units whose rent prices are determined in market

condition. Therefore, new tenants are compelled to rent houses at higher prices, which are set by market forces.

3.3 Tenancy in Turkey

According to Balamir (1996), the formation of rental stock in Turkey has not followed the same historical development as those of the European countries. Neither public bodies nor private firms were active in the provision of rental a housing stock. All of the rental stock is owned by individual landlords, except for very small portion of public rental housing provided for public employees.

In addition to lack of provision, as discussed in the previous part, there are no viable rental housing policies to promote and protect tenants, either. Balamir (1996) indicates, despite all these deficiencies, the proportion of the rental stock in Turkey, which is about 30% in 1990, is not any smaller than the amount of rental stock in Western countries. The proportions of different housing tenures are discussed in the previous chapter.

...despite the fact that no rental stock of any form and significance exists in Turkey to be owned and managed by public bodies or private firms and despite the absence of policies to promote conditions for tenancy, the proportion of tenants in urban areas are consistently rising (Balamir, 1999, p4).

Under such circumstances, the spontaneous formation of such a proportion of rental housing stock in Turkey begs to be questioned. According to Balamir (1996; 6), this is due to "the evolution of specific forms of intricate property relations in urban areas" which gives possibility of having more than one dwelling unit to certain households. This is the flat ownership relations as established during the production stage of the housing stock.

Flat-ownership law was passed in 1965 and after that, to legalise such rearrangements of property relations a process that began probably as early as 1950's. In flat-ownership relations, main actors are the small entrepreneurs engaged in house production (Yap-Satıcı), landowners and the other investor households who are the prospective owner-occupiers in co-operation with each other. Balamir (1999) calls this model the "process of appurtenance" which is a type of rearrangement of property relations. By this process, landowners turn into landlords, in possession of several dwelling units.

Balamir (1996) claims that flat-ownership relations observed in the urbanisation process determine the limits and amount of tenancy in Turkey. Because, those relations enable landowners to get 25-50% portion of completed apartment flats, so those landowners become landlords and start to rent their excessive dwelling units. As a result, "the rental stock is almost entirely owned by this subset of households rather than public or private bodies and the volume of tenancy is thus determined by rent relations in urbanisation" (Balamir, 1999; 6). Therefore, as a market phenomenon, tenancy includes a set of relations, which is formed between individuals, tenants and landlords, instead of between individuals and public bodies or private firms (Balamir, 1996, 1999). Moreover, since surplus apartment units that are transferred to landowners are often rented, they represent new additions to rental housing stock. Therefore, it is possible to say that flat ownership relations play a significant role in determining the quantity of "rentable stock" (Balamir, 1999).

Balamir (1999) also states that the expansion of co-operative type of housing production disturbs the relatively better conditions of tenants. Because, large-scale co-operatives don't provide rental housing, consequently the number of dwelling

units available for tenants tend to decrease. This situation decreases the accessibility of tenant households in the stock. However, since co-operative housing constitutes a small portion of total housing production, the formation of rentable stock continues as a result of urbanisation process. According to Balamir,

...in an environment of strong policies for ownership in housing, about one third of the new additions to stock is, as if naturally, allocated as rentable units. This almost defies the necessity of formulating and structuring social policies to regulate rental provision (Balamir, 1999, 7)

He stresses the importance of tenancy as a tenurial alternative and underlines the need of providing viable policies in order to arrange rental housing provision in Turkey. Because, the provision of rental stock which accommodates more than 30% of the total households doesn't follow an evident and intentional public programme, but on the contrary, mainly depends on the intentions of individuals (landowners, small entrepreneurs and tenants) under the market circumstances.

The characteristics of tenant households in Turkey are also peculiar to justify investigation as well as the rental sector. Balamir (1996,1999) proposes five subgroups of tenant households according to their socio-economic features. He terms these groups respectively as the chronic tenants, stock-bound tenants, latent tenants, temporary or special tenants and voluntary tenants.

Balamir (1996, 1999) asserts that rearrangements of property relations also result in the formation of different types of tenure with respect to various property possessions, such as rentier households, owner-occupiers and tenants (having property or not). These tenures are not spatially differentiated, because households belonging to these tenure types live in the same building and in the same stock. In other words, a mixture of different social strata is found in an apartment block. As

Balamir emphasises, there exists "a mosaic of different tenures all taking part in a symbiotic co-existence, rather than being subject to spatial differentiations giving rise to different enclaves of tenures" (Balamir, 1999; p 7). According to him, tenants have access to whole housing stock in every part of the city and they are not spatially segregated from other layers of society.



CHAPTER 4

ANALYSES OF TENANCY AND RENTAL HOUSING IN TURKEY

4.1 Nature of Data Available

In the empirical analyses of the rental sector in Turkey, the main database used is the Population Census (Socio-economic Characteristics). Building Construction Statistics and Statistics on Buildings are used as supplementary sources of information. All of these databases are obtained from the Turkish State Institute of Statistics (SIS). These databases are the only source of data on rental housing and tenancy, and strongly affect the scope of study. Unfortunately, existing databases of SIS about rental housing and tenancy are not comprehensive, coherent and continuous structures. Consequently, the analyses of any research on the subject are constrained by the existing databases of SIS in Turkey. In this part, the nature of separate databases are examined in detail, and the constraints they inhere are identified.

4.1.1 Population Census (Socio-economic Characteristics)

In the Population Census, the relevant data about tenancy and rentals can be found in different years and in different formats having no systematic continuity. The details of the data about latest Population Census carried out in 1996 could not yet

be obtained from SIS. Therefore, population censuses from 1970 to 1990 are examined in this study.

The content and the aggregation levels of data vary from one population census to another. There is no coherence, consistency and continuity of the data about rental sector in the population censuses between 1970 and 1990. In the years 1970 and 1975, the information about tenant households and rentals are provided for only province totals. In 1980, however, there is no data concerning housing and tenancy. The Population Census of 1985 contains relatively more detailed information about tenancy, housing and rentals; as compared to data available in other years. Data on these subjects are provided both in province totals and province centres in this year. In 1990, tenant household numbers and tenancy rates for both province centres and province totals can be obtained from the Population Census. However, there is no relevant data on rentals in this case.

The available data do not permit comparative analyses of rentals and tenancy in province centres from 1970 to 1990. The amount and distribution of rentals in the province centres can only be observed in 1985. Comparative analysis of tenancy rates can be conducted in province centres only between 1985 and 1990.

Under such constraints, analyses concerning the spatial and temporal distribution of tenancy and rentals could be made by using the existing data of Population Census (Socio-economic Characteristics). In the analyses, the average rentals, tenant household rates and total household numbers of all settlements (67 settlements) are derived from the data available.

4.1.2 Supplementary Databases

The main limitation of the Building Construction Statistics and Statistics on Building Numbers is that they do not provide information on the quantity or quality of the rental housing stock in Turkey. Statistics on Buildings prepared in the years 1970 and 1984, contains data related to the total housing stock and unfortunately, there is no distinction of rental housing stock.

The number and proportion of apartment and house dwelling units in Turkey can be differentiated in these databases. Information on building construction, and that of statistics on building numbers are used complementarily in the determination of apartment and house dwelling units after 1984 (latest Building Statistics). Statistics on buildings provide information on existing stock in 1984, construction statistics, on the other hand, introduce the number of additional dwellings regularly constructed in each of the following years. In order to derive the number of apartment and house dwelling units in the years 1985 and 1990, the number of additional units obtained from construction statistics can be added to the already existing number of units in 1984. This may be misleading, since construction statistics provide data for authorised housing while data of statistics on buildings include both authorised and unauthorised stocks. However, since there is no other alternative to calculate apartment and house dwelling units in the years 1985 and 1990, such minor errors are neglected in the analysis. This underestimation does not necessarily disvalidate the assumptions and assertions of this study.

4.2 Analysis of the Spatial Distribution of Tenancy

In this analysis, the purpose is to determine the spatial distribution of tenancy in Turkey by examining the groupings and divergences of the settlements with respect to tenant hh rate, total hh and average rental values.

Quadrant Analysis: In this analysis, data is obtained from 1970, 1975 and 1985 Population Census studies. Aggregation levels of data are as follows,

1970-→ province total

1975-→ province total

1985-→ province centre and province total

This analysis is conducted by using three variables, *tenant household ratio*, *total household (hh) number*, and *average rental values*, which are calculated for 67 settlement by using 1970, 1975 and 1985 Population Census data (with the aggregation levels given above). General average (average of Turkey) of all these variables are also calculated. The formulas used in order to derive these variables are illustrated below:

At Settlement Level

$$\text{Average rental: } \frac{\sum_{i=1}^n \text{Monthly rentals paid} \times \text{number of tenant households}}{\text{Total number of tenant households}} \quad i = \text{rental groups}$$

$$\text{Tenant household ratio: } \frac{\text{Number of tenant households}}{\text{Total number of household}} \times 100$$

For Overall Turkey

General average of rentals:
$$\frac{\Sigma \text{Average rentals of the settlements}}{67 \text{ settlements}}$$

General average of tenant hh ratio:
$$\frac{\Sigma \text{Tenant hh rates of the settlements}}{67 \text{ settlements}}$$

General average of total hh number:
$$\frac{\Sigma \text{Tenant hh numbers of the settlements}}{67 \text{ settlements}}$$

In this analysis, settlements are grouped by comparing the values of these calculated variables in each settlement with their general average value. In this part, the following analyses are held in the years 1970, 1975 and 1985.

- a- Settlements are ordered with respect to their values and general average values for the specified three variables, respectively (normal distribution of each variable in Turkey)
- b- Settlements are categorised into pairs of variables (tenant hh rate and total hh, tenant hh proportion and average rentals, total hh and average rentals) with the general average values. The main criterion of the comparison is whether the values of the variables in the settlements are above or below the general average values.
- c- By synthesising the values of three variables together, the settlements having similar characteristics are grouped.

d- In order to observe the degree of relation between the variables, statistical correlation coefficients are calculated. (correlation between tenant hh rate and total hh, tenant hh rate and average rentals, total hh and average rentals)

4.2.1 Quadrant Analysis for 1970 (Province Totals)

In this year, tenancy ratios in provinces vary from 6.25% (Bingöl) to 48.33%(Elazığ) in a wide range. The general average of Turkey is around 13.5%. (Table 3). Elazığ diverges from other eastern settlements having the highest tenancy ratio in Turkey. Antalya, Urfa, Adana, Konya, Erzincan and Aydın are the settlements with tenancy ratios near the general average (Figure 1).

Total household (Hh) numbers varies from 11,572 (Hakkari) to 616083 (İstanbul) and the general average is approximately 92,920 (Table 3). Figure 2 illustrates the settlement whose total hh numbers are above or below the general average. The most important point here is that there is no rupture of settlements at the lower-end which means settlements below the general average have similar household numbers.

Average rentals in provinces range from 117,61 TL (Hakkari) to 308,33 TL (İstanbul). The general average is around 160,87 TL (Table 3). Distribution of settlements' rentals with respect to being higher or lower than general average is shown in Figure 3. Among those settlements, the average rentals of Amasya, Gaziantep and Çanakkale are about the general average of Turkey. As an expected figure, while Ankara, İstanbul, İzmir has the highest rentals; Hakkari, Adıyaman has the lowest values.

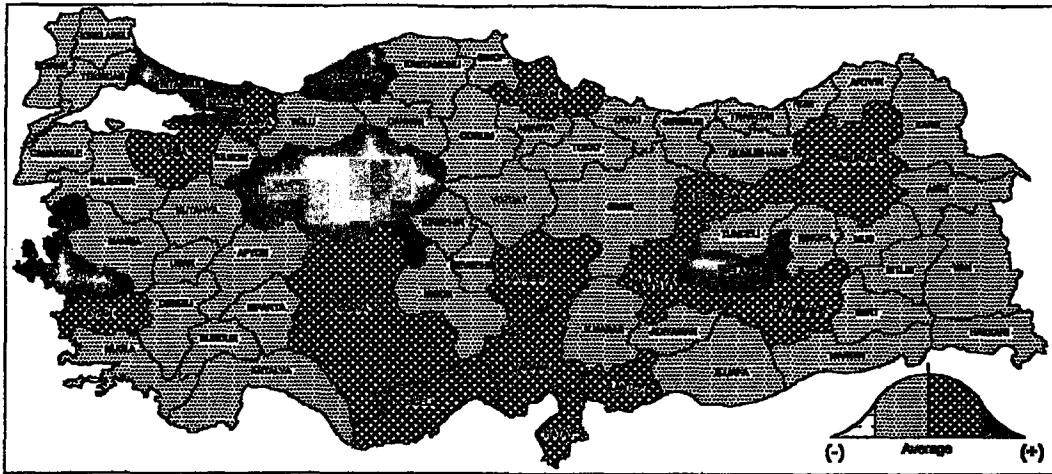


Figure1: Distribution of tenant household rate of province totals in 1970

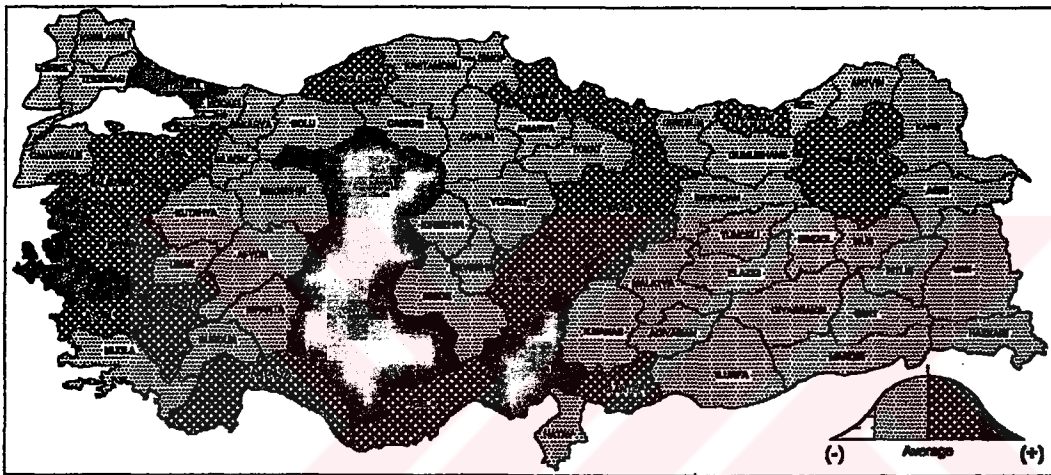


Figure 2: Distribution of household numbers of province totals in 1970

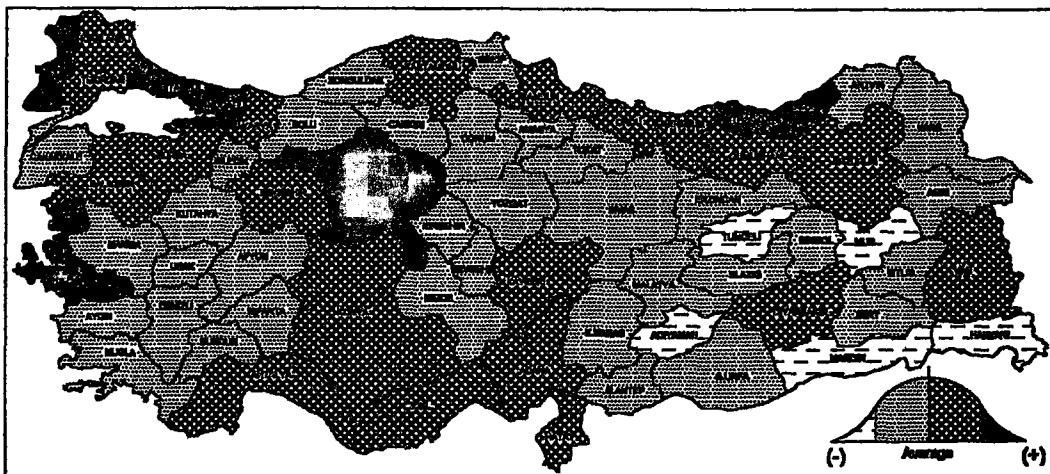


Figure3: Distribution of average rentals of province totals in 1970

Table 3: Tenant household (hh) rates, total household (hh) numbers and average rentals in province totals in 1970

SETTLEMENTS	TENANT HH RATE (%)	TOTAL HH NUMBER	AVERAGE RENTALS (TL)
ADANA	13.47	261815	186.66
ADIYAMAN	7.32	47770	117.90
AFYON	8.85	88464	149.66
AĞRI	7.89	37244	131.02
AMASYA	11.92	49981	160.09
ANKARA	36.26	362897	277.02
ANTALYA	13.12	102406	172.22
ARTVIN	9.73	35799	145.21
AYDIN	13.99	108654	155.59
BALIKESİR	12.69	160978	175.57
BİLECİK	10.14	28024	129.97
BİNGÖL	6.25	22828	130.45
BİTLİS	10.92	22053	131.28
BOLU	10.97	70590	143.86
BURDUR	10.42	41159	147.31
BURSA	17.64	171290	190.53
ÇANAKKALE	11.94	75892	159.74
ÇANKIRI	7.40	41508	127.82
ÇORUM	7.39	87424	139.54
DENİZLİ	10.34	101184	148.40
DIYARBAKIR	18.64	79929	167.86
EDİRNE	12.18	53296	204.50
ELAZIĞ	48.33	86485	146.99
ERZİNCAN	13.86	37296	155.15
ERZURUM	14.97	103402	178.11
ESKİŞEHİR	23.96	88830	173.98
GAZİANTEP	18.67	95659	161.81
GİRESUN	8.34	73820	184.79
GÜMÜŞHANE	6.33	43696	168.68
HAKKARI	6.99	11572	117.61
HATAY	15.84	89473	175.32
ISPARTA	11.38	52008	148.22
İÇEL	19.67	99419	177.08
İSTANBUL	48.15	616083	308.33
İZMİR	26.40	298402	230.30
KARS	8.18	89320	133.49
KASTAMONU	8.17	81077	167.82
KAYSERİ	17.53	103952	168.33
KIRKLARELİ	12.73	46325	162.96
KIRŞEHİR	9.33	33969	138.91
KOCAELİ	30.14	70225	221.89
KONYA	13.47	217917	182.16
KÜTAHYA	11.20	76637	141.91
MALATYA	15.21	81249	153.83
MANİSA	11.95	158900	149.23
K.MARAŞ	7.98	80634	149.22
MARDİN	9.62	66132	121.13

Table 3 continued

MUĞLA	7.70	74769	151.71
MUŞ	6.93	29574	119.37
NEVŞEHİR	7.04	39178	136.61
NIĞDE	7.91	72020	139.25
ORDU	9.16	94366	191.99
RIZE	7.29	45814	221.90
SAKARYA	15.24	79457	164.03
SAMSUN	14.69	126694	174.09
SIİRT	12.48	41451	133.64
SINOP	7.39	44336	139.71
SIVAS	12.60	114399	152.07
TEKİRDAĞ	12.40	54775	178.32
TOKAT	8.38	85395	127.65
TRABZON	9.42	97176	200.88
TUNCELI	9.09	22090	121.74
URFA	13.19	80396	145.89
UŞAK	9.79	39430	134.90
VAN	8.78	36689	163.04
YOZGAT	7.19	72060	128.58
ZONGULDAK	22.23	121924	143.76

The comparison of tenant household rates and total household numbers shows that a great deal of settlements both have lower tenancy ratios and lower hh numbers (Figure 4). On the other hand, settlements including Ankara, İstanbul, İzmir, İçel, Erzurum, Samsun have higher household numbers and higher tenancy ratios. These two trends can be accepted as normal. In the other two groups, including considerably high number of settlements with household numbers above the average and tenancy rate below, quite different, and give clues about the independence of tenancy from settlement qualifications. The statistically weaker correlation ($r=0.67$) between those variables supports this argument.

When tenant household rates are compared with average rentals (Figure 5), it is observed that the significant settlements of Turkey, such as Ankara, İstanbul, İzmir, Adana and Konya reveal also higher rentals. However, the majority of the more

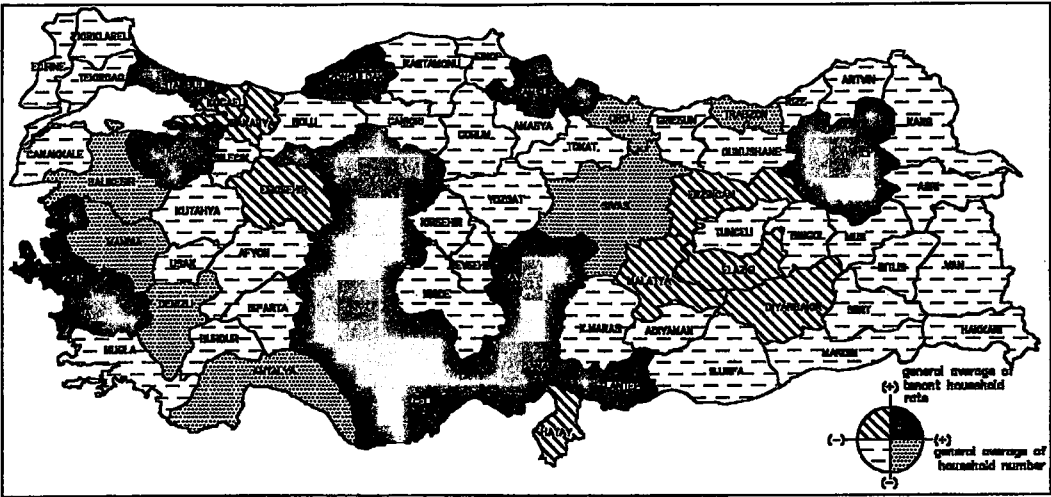


Figure 4: Comparison of tenant household rates and household numbers of province totals in 1970

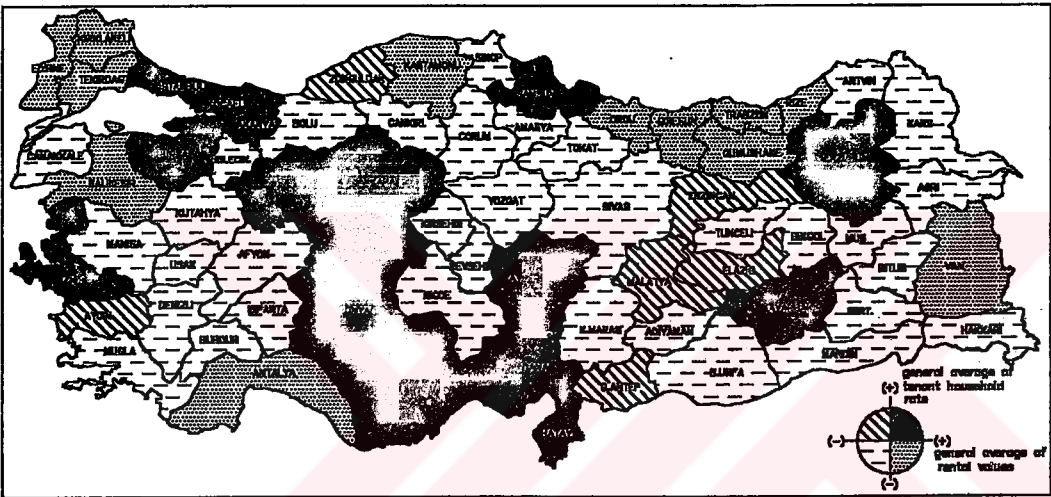


Figure 5: Comparison of tenant household rates and average rental of province totals in 1970

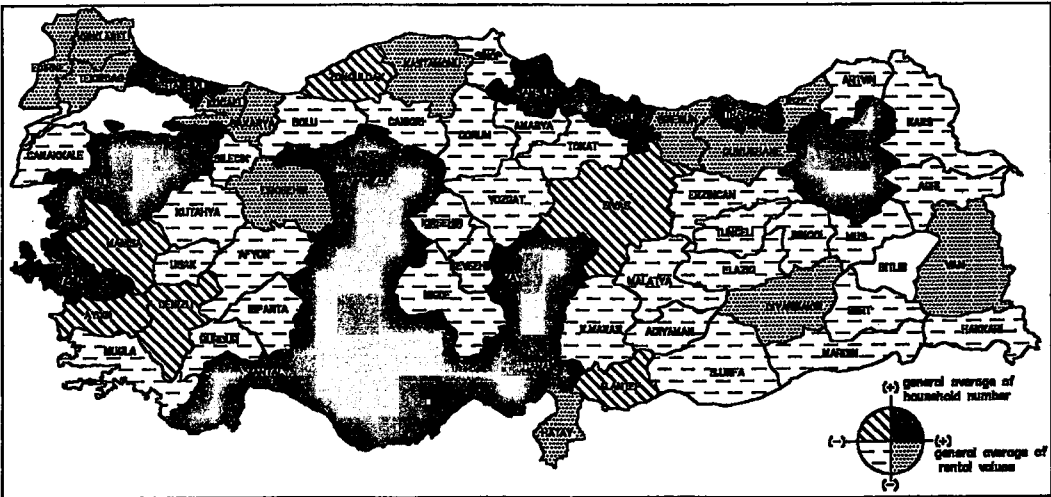


Figure 6: Comparison of average rental and household numbers of province totals in 1970

modest settlements have lower levels of rentals. Dominantly in Trakya and the Eastern Black Sea Region, unlike lower tenant household rates, average rental values are considerably high. The correlation coefficient ($r = 0.76$) proves that there is no strong linear relationships between those variables.

Figure 6 illustrates the comparison of average rentals with household numbers of provinces. It can be asserted that there is an expected trend in the settlements having both variables above or below the general average. Among those settlements Ankara, İstanbul and İzmir have the highest; Hakkari, Muş, Tunceli and Bilecik have the lowest values for both total household number and rentals. It should be noted here that more than half of the settlements have both variables below the general average and are mainly concentrated in the Eastern and Central parts of Turkey.

The simultaneous comparison of all three variables provides some highlights about the characteristics of settlements in 1970. Figure 7 shows these eight groups of settlements. Ankara, İstanbul and İzmir, as the leading cities of Turkey, are undoubtedly located in the first group, having all variables above the general average. In this group; Kayseri, Konya in the Central part, Erzurum in the Eastern part, Bursa in the North-Western part and İçel and Adana in the Southern part can also be considered as settlements having regional importance.

Second, third and fourth group settlements have average rentals above the general average. Those settlements are generally located at North-western (Marmara Region) and Northern part (Black Sea Region) of Turkey. Especially, it is observed that in settlements of Trakya and Black sea Region (third group), there are relatively

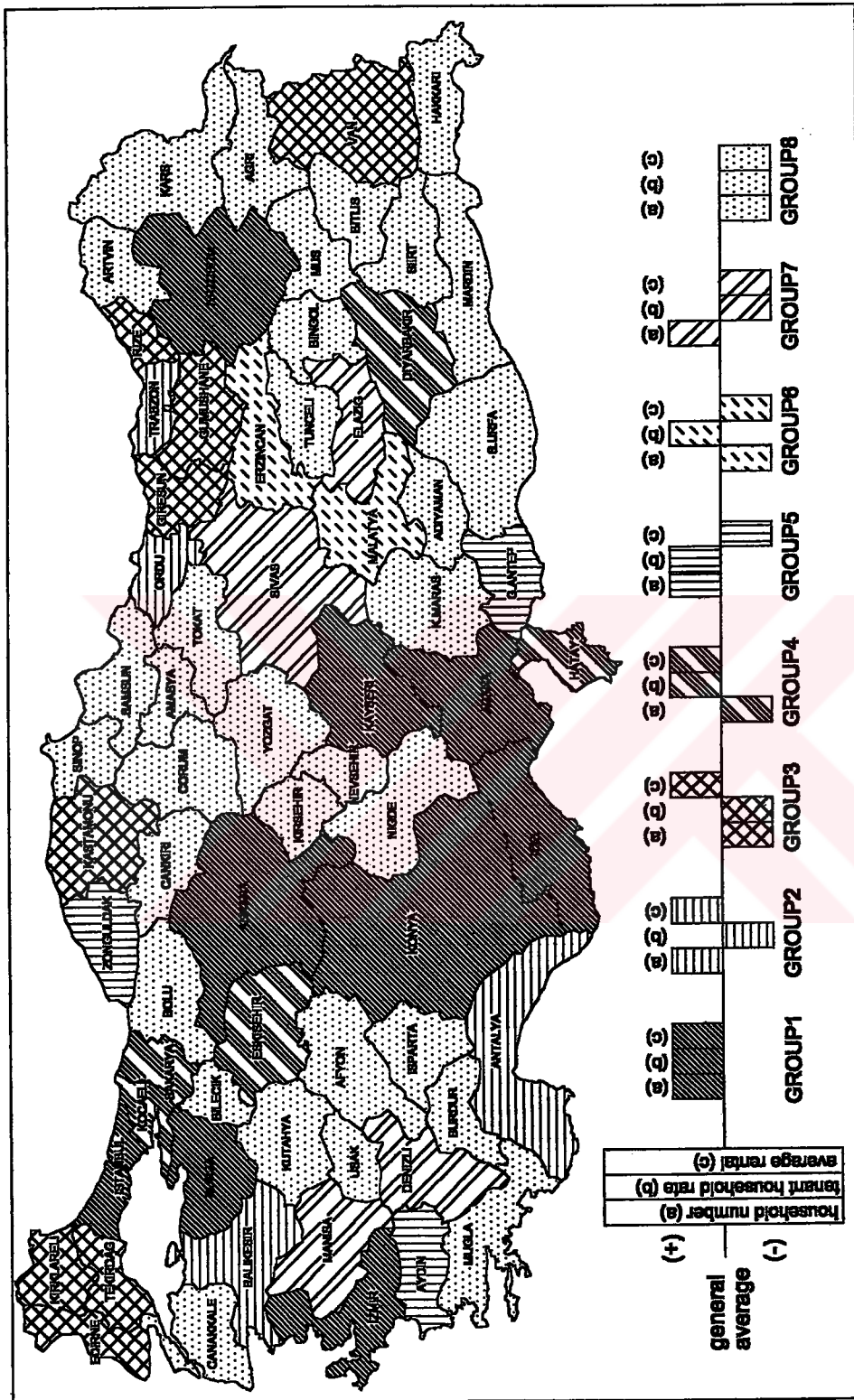


Figure 7: The Settlement Groups according to the household number, tenant household rate and average rental in province totals in 1970

higher rentals than expected. Because, in these settlements although the household numbers and tenancy ratios are below the average, the rentals are considerably high and exceed the general average.

In the fifth group of settlements, on the other hand, there is a reverse situation as compared to the situation in the third group of settlements. Although the household numbers and tenancy ratios are above the general average, the rentals are much smaller than expected. Aydın, Gaziantep, and Zonguldak are among those settlements. Last three groups, including more than half of the total settlements, have either small population size or small tenant household rates or both. Therefore, rentals are at very low levels in the settlements of those groups.

4.2.2 Quadrant Analysis in 1975 (Province Totals)

Tenant household rates range from 5.53% (Gümüşhane) to 44.39% (İstanbul) in 1975. The general average is around 13% (Table 4). Çanakkale, Manisa, Aydın, Antalya and Kırklareli are settlements having tenancy ratios slightly lower or higher than the general average. Adana in Southern part, Ankara in central part, İzmir in Western part, Zonguldak in Northern part and İstanbul in North-Western part have high tenancy ratios in their regions. On the other hand, Kars and Gümüşhane and Hakkari with lowest tenancy ratios are located at the eastern part of Turkey (Figure_8)

Household numbers of settlements change from 14,459 (Hakkari) to 799,619 (İstanbul). General average is around 103,000 (Table 4). Ankara, İstanbul, İzmir and Konya are observed as the leading settlements having highest number of households in Turkey (Figure 9). Settlements, whose total household numbers are

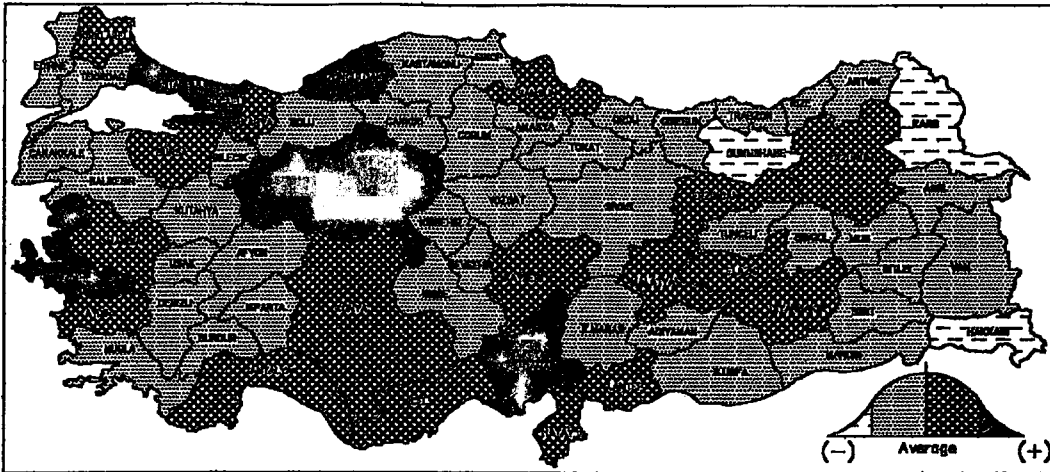


Figure 8: Distribution of tenant household rate of province totals in 1975

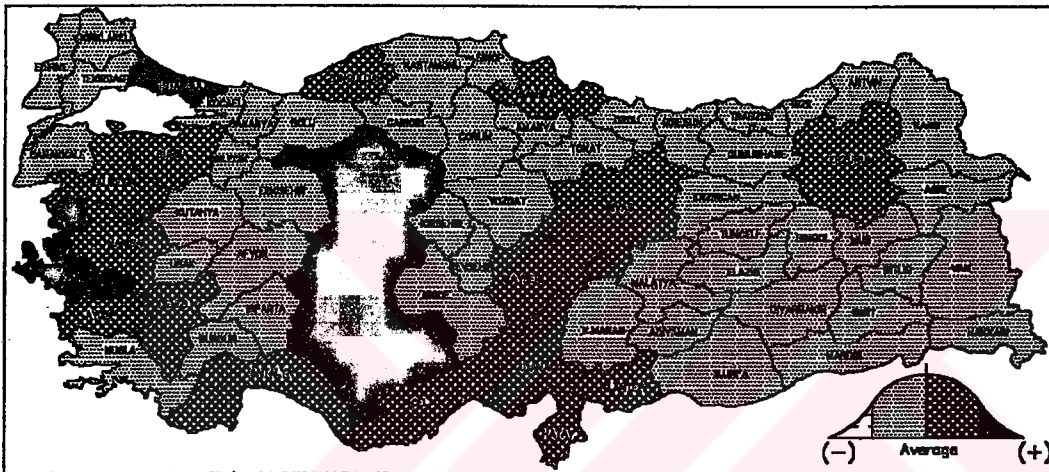


Figure 9: Distribution of household numbers of province totals in 1975

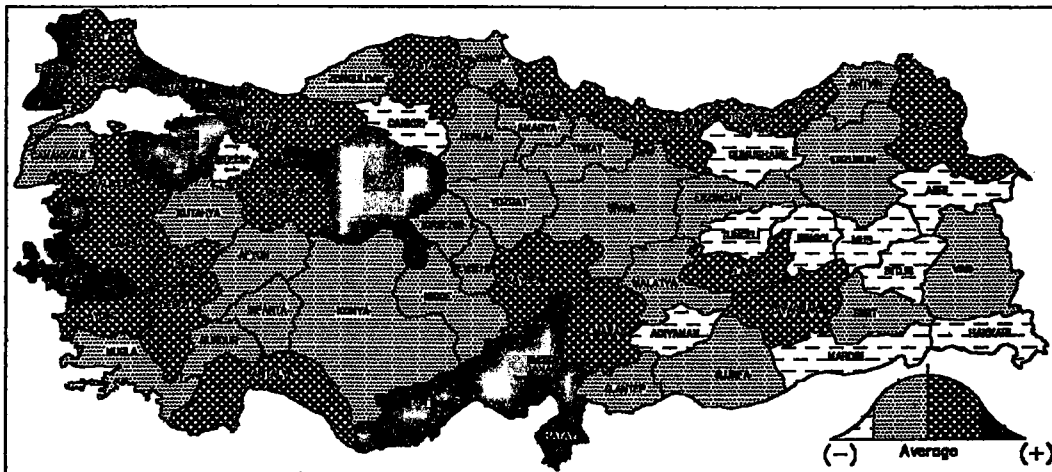


Figure 10: Distribution of average rentals of province totals in 1975

Table 4: Tenant household (hh) rates, total household (hh) numbers and average rentals in province totals in 1975

SETTLEMENTS	TENANT HH RATE (%)	TOTAL HH NUMBER	AVERAGE RENTALS (TL)
ADANA	21.84	190,281	426.99
ADYAMAN	7.94	53,635	232.22
AFYON	9.33	96,382	297.76
AĞRI	8.22	40,960	228.89
AMASYA	12.50	51,949	325.04
ANKARA	36.01	484,036	513.52
ANTALYA	13.82	121,851	397.28
ARTVİN	10.83	35,870	267.55
AYDIN	13.46	128,824	339.11
BALIKESİR	12.39	171,632	387.46
BİLECİK	10.97	28,270	262.32
BİNGÖL	7.36	26,431	188.84
BİTLİS	10.65	24,491	227.83
BOLU	10.80	73,692	354.84
BURDUR	9.37	44,720	285.56
BURSA	18.25	197,350	449.97
ÇANAKKALE	13.16	80,472	319.10
ÇANKIRI	8.00	42,201	262.76
ÇORUM	9.25	92,075	320.11
DENİZLİ	12.75	112,720	341.86
DIYARBAKIR	18.26	91,536	373.47
EDİRNE	12.04	58,633	438.79
ELAZIĞ	17.42	64,965	373.10
ERZİNCAN	14.07	43,915	321.39
ERZURUM	14.83	113,860	333.73
ESKİŞEHİR	24.83	101,110	351.88
GAZİANTEP	18.70	114,830	337.70
GİRESUN	8.37	75,903	384.12
GÜMÜŞHANE	5.53	44,436	255.80
HAKKARİ	5.85	14,459	190.01
HATAY	18.23	108,040	449.05
ISPARTA	10.15	57,376	311.53
İÇEL	19.52	122,791	425.11
İSTANBUL	44.39	799,619	601.05
İZMİR	26.15	362,964	474.28
KARS	5.66	95,354	378.57
KASTAMONU	7.59	80,750	346.55
KAYSERİ	16.86	111,929	354.62
KIRLARELİ	13.97	48,727	355.87
KIRŞEHİR	10.34	36,003	335.55
KOCAELİ	30.98	86,543	445.87
KONYA	14.15	247,122	331.72
KÜTAHYA	11.15	86,125	302.70
MALATYA	15.41	82,084	300.25
MANİSA	13.29	172,456	360.84
K.MARAS	9.19	91,011	357.82

Table 4 continued

MARDIN	9.01	74,159	234.95
MUĞLA	8.84	84,863	319.92
MUŞ	7.57	30,896	239.53
NEVŞEHİR	8.83	42,581	297.61
NIĞDE	9.51	77,524	294.07
ORDU	8.35	100,199	367.86
RİZE	8.56	50,925	382.88
SAKARYA	15.73	84,060	383.36
SAMSUN	14.95	143,720	363.56
SIİRT	10.26	49,239	276.21
SINOP	8.54	43,439	318.00
SIVAS	11.71	117,203	291.82
TEKİRDAĞ	10.68	54,345	397.74
TOKAT	10.06	93,427	290.38
TRABZON	11.91	100,746	409.93
TUNCELI	8.28	21,771	231.55
URFA	10.60	91,256	315.53
UŞAK	10.83	45,302	356.32
VAN	7.11	45,165	318.29
YOZGAT	9.52	75,969	326.37
ZONGULDAK	22.01	140,392	316.95

below the general average are distributed throughout Turkey without showing great divergence. But the majority of those settlements are located at the eastern region of the country. Since the household numbers of those settlements tend to converge, there is no rupture of values at the lower end.

Average rentals of settlements vary from 188.8 TL (Bingöl) to 601.1 TL (İstanbul) and the general average is about 338-400 TL in 1975 (Table 4). It is apparent from the Figure 10 that average rentals are considerably higher than the general average in the settlements located at Northern, Southern, Western and North-Western parts of Turkey. İstanbul, Ankara, İzmir, Edirne, Adana and İçel can be considered as the leading settlements in their regions with respect to average rentals. Most of the Eastern and centrally located settlements, on the other hand, have average rentals below the general average, especially Bingöl, Hakkari, Bitlis and Ağrı have the lowest values.

The comparative distribution of tenant household rate and household numbers of provinces are shown in Figure 11. It is observed from the figure that in the majority of the settlements, both tenant household rate and household numbers are below the general average. Almost all of the cities in the Mediterranean Region; Ankara and Konya in Central Anatolian Region; İzmir, Manisa, Aydın in Aegean Region; Samsun and Zonguldak in Black Sea Region and Erzurum in Eastern Anatolian Region have both variables above the general average. Settlements having one variable above and the other variable below the general average are smaller in number. The correlation ($r = 0.80$) between rate of tenancy and size of settlement illustrates a quite strong linear relationship.

It is observed from the Figure 12 that there are regional divergences when tenant hh rates are compared with average rentals. In the southern region, both variables are relatively higher and exceed general averages. In northern region, however, despite lower tenancy ratios, high amount of rentals are generated. Western and North-western regions contain a mixture of settlements having both characteristics mentioned for southern and northern parts. These findings indicate that, rentals of settlements in these regions are considerably higher than that of other settlements. On the other hand, more than half of total settlements has lower tenant hh rate and average rentals than their general averages. Correlation coefficient ($r = 0.73$) bears a linear but relatively weak relationship between these two variables.

The comparison between the average rentals and total hh numbers illustrates that settlements located at northern, western and North-western parts of Turkey have average rentals above the general average irrespective of their sizes (Figure 13). Ankara, as a leading city in the central part, also has both variables above the

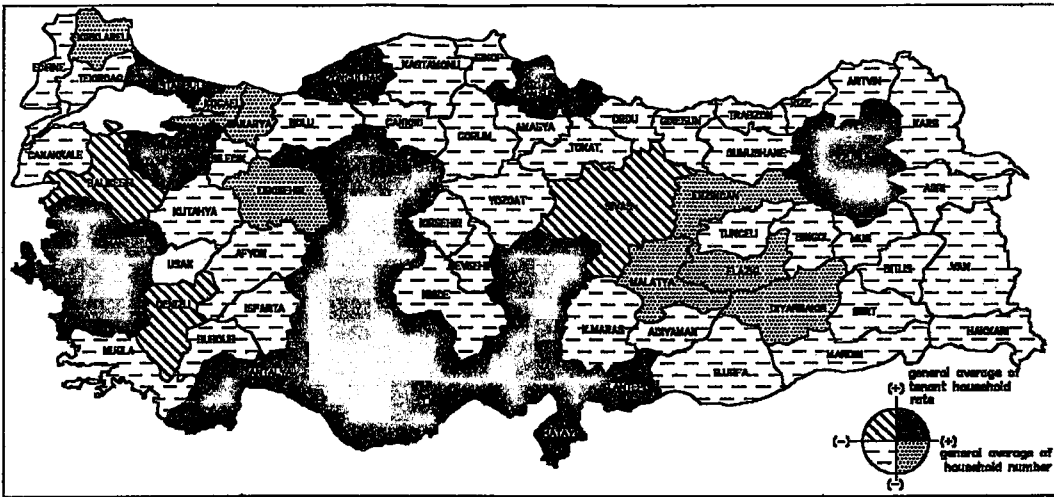


Figure 11: Comparison of tenant household rates and household numbers of province totals in 1975

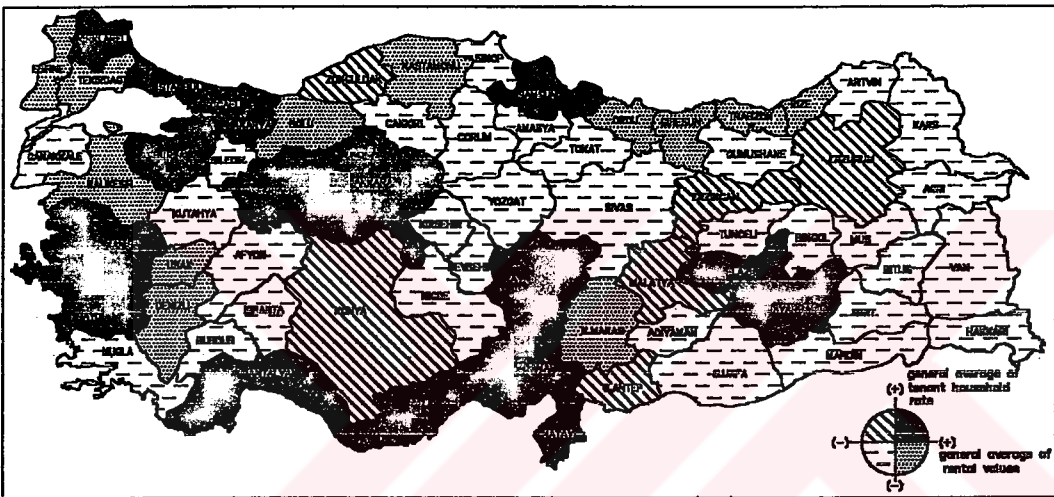


Figure 12: Comparison of tenant household rates and average rental of province totals in 1975

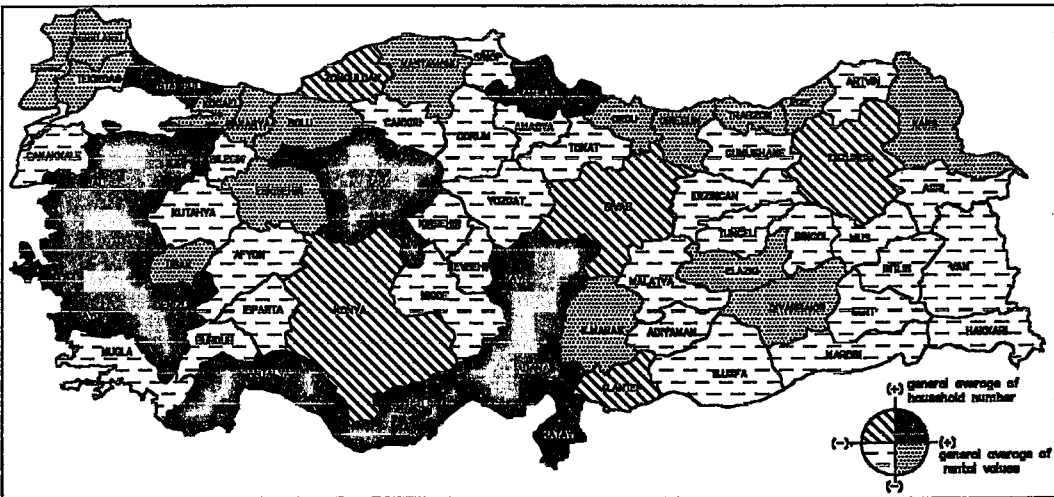


Figure 13: Comparison of average rental and household numbers of province totals in 1975

general average. A great deal of settlements, mainly located at the eastern and central regions, have lower average rentals and hh numbers. The correlation coefficient ($r = 0.70$) shows that there is no strong linear relationship between the variables.

Figure 14 indicates the simultaneous distribution of settlements with respect to the comparison of all three variables. As in 1970, there are also 8 groups in 1975. First group of settlements has all three variables above the general average. Among this group, Adana and İçel in southern part; Ankara in central part; İzmir in western part; İstanbul and Bursa in North-western part and Samsun in northern part can be considered as dominant cities.

Rentals are above the general average while one of the other two variables has a value lower than general average in the settlements belonging to second, third and fourth groups. Those settlements are mainly cumulate at the Western and North-Western parts of Turkey. Especially, the third group of settlements are observed as having considerably higher levels of average rentals, although in terms of both household numbers and tenant household rates are below the general average. Edirne, Trabzon and Kars are the prominent settlements of this group.

In the fifth group of settlements, however, both tenant household rates and total household numbers exceed general average. The rentals are determined as being relatively lower, remaining below their general average. It can be asserted that in the settlements belonging to this group (Erzurum, Gaziantep, Konya, and Zonguldak) smaller amount of rentals are generated than expected.

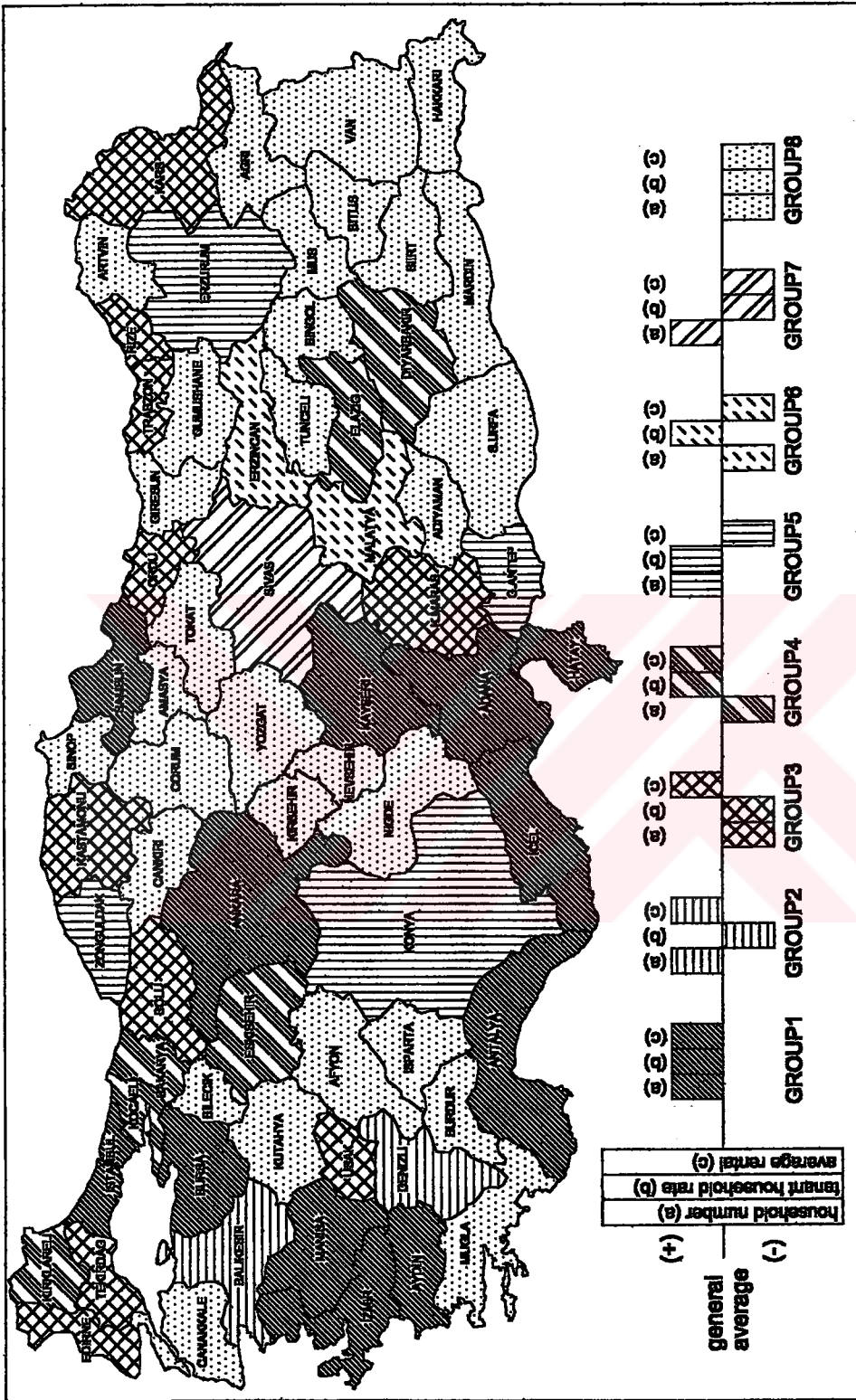


Figure 14: The Settlement Groups according to the household number, tenant household rate and average rental in province totals in 1975

In Erzincan, Malatya and Sivas (sixth and seventh groups) rentals are also below the general average. However, in these settlements, either household numbers or tenant household rates are below the general average. Therefore, formations of lower rental levels can be considered as a normal trend. In the last group of settlements, all three variables are below their general average. Almost half of the total settlements are in this group and mainly located at Eastern and Central parts of Turkey.

4.2.3 Quadrant Analysis in 1985 (Province Totals)

Tenancy ratios vary from 9.22% (Hakkari) to 39.75% (Zonguldak) and general average is about 17.5% (Table 5). Konya, Amasya, Denizli and Kırşehir are the settlements with tenancy ratios around general average (Figure 15). Zonguldak in the Northern part, İçel in the Southern part, İzmir in the Western part, Ankara in the Central part, and İstanbul in the North-Western part are found as the leading cities with respect to tenant household rate. Most of the settlements at the Eastern part, on the other hand, have lowest tenant household rates.

Household numbers of the settlements have a variation between 19,180 (Hakkari) and 1,291,862 (İstanbul). General average is about 145,515 person (Table 5). Similar to the situation in 1975, Ankara, İstanbul, İzmir and Konya have in 1985 the highest number of households. Majority of the settlements has household numbers below the general average and they are located at the Central and Eastern part of Turkey. There is not a great divergence among the hh numbers of those settlements, forming no ruptures at the lower end (Figure 16).

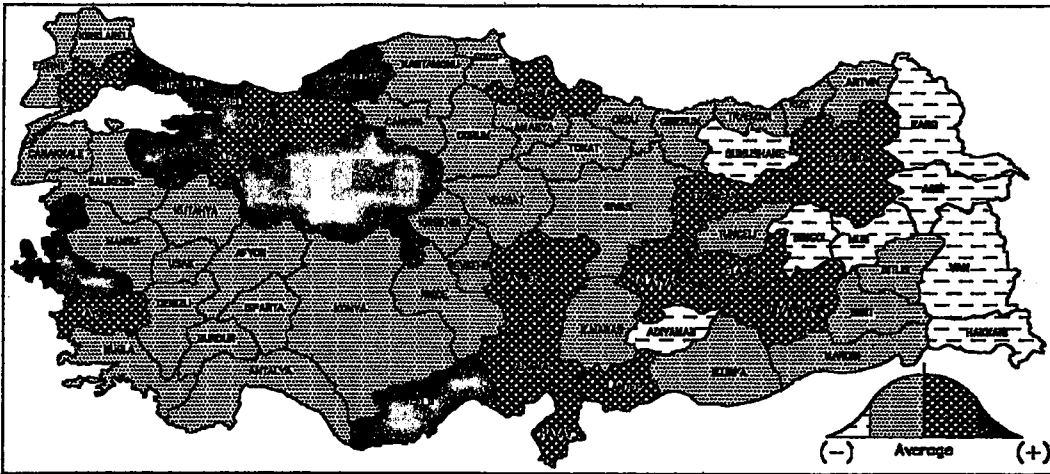


Figure 15: Tenancy ratios of province totals in 1985

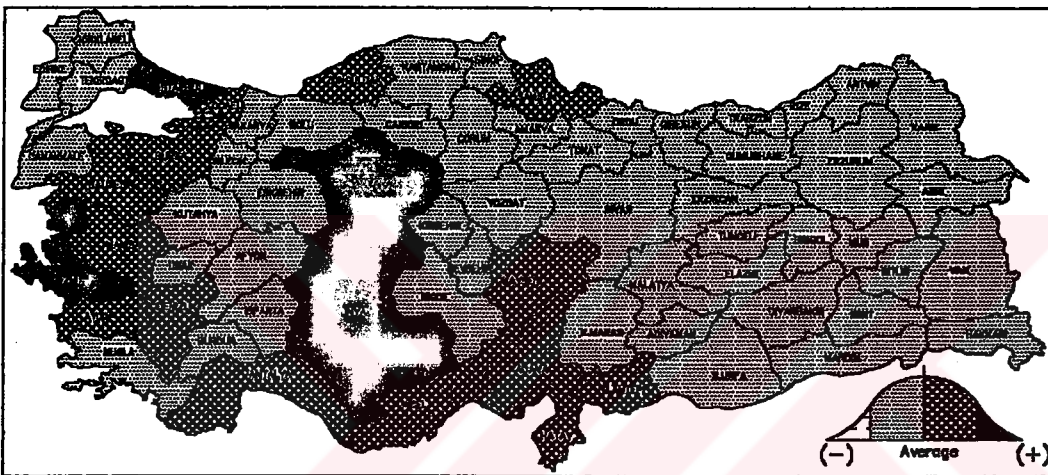


Figure 16: Household numbers of province totals in 1985

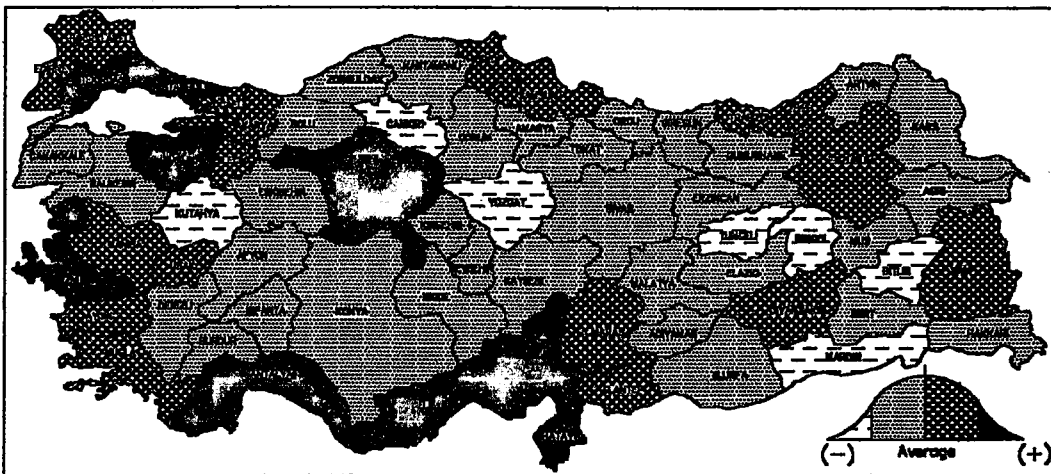


Figure 17: Distribution of average rental values of province totals in 1985

Table 5: Tenant household (hh) rates, total household (hh) numbers and average rentals in province totals in 1985

SETTLEMENTS	TENANT HH RATE (%)	TOTAL HH NUMBER	AVERAGE RENTALS (TL)
ADANA	24.01	293991	16266.87
ADIYAMAN	10.92	68151	11720.33
AFYON	13.67	121111	9340.75
AĞRI	9.71	54845	12153.39
AMASYA	17.53	65574	10919.34
ANKARA	33.96	678236	22021.84
ANTALYA	17.29	174958	17676.04
ARTVIN	16.30	42625	10983.45
AYDIN	18.50	170634	12852.73
BALIKESİR	15.93	262586	11886.01
BİLECİK	18.60	35120	12877.32
BİNGÖL	9.93	31534	8937.70
BİTLİS	13.71	34526	8065.18
BOLU	18.36	98079	11719.56
BURDUR	14.06	56979	10148.86
BURSA	24.81	292739	16524.67
ÇANAĞKALE	15.84	102188	12188.97
ÇANKIRI	12.24	46365	9219.55
ÇORUM	14.43	111724	11335.66
DENİZLİ	17.53	149671	11883.98
DIYARBAKIR	20.33	132415	14691.91
EDİRNE	15.02	78064	15664.02
ELAZIĞ	22.49	81695	11464.57
ERZİNCAN	21.35	51763	10471.15
ERZURUM	19.23	132331	12746.76
ESKİŞEHİR	26.40	138027	11967.17
GAZİANTEP	23.87	163712	13955.24
GİRESUN	14.30	91847	11977.81
GÜMÜŞHANE	10.91	48356	10247.77
HAKKARİ	9.22	19180	10507.35
HATAY	20.47	164824	15832.69
İÇEL	24.21	191225	15908.39
ISPARTA	17.43	77276	9898.10
İSTANBUL	39.18	1291862	26693.43
İZMİR	29.77	551847	19714.16
K.MARAŞ	14.22	130295	13633.15
KARS	10.20	106624	10116.29
KASTAMONU	12.17	87105	9493.59
KAYSERİ	23.30	166098	11875.97
KIRKLARELİ	16.96	61819	13756.32
KIRŞEHİR	17.56	46389	10853.39
KOCAELİ	33.38	155549	14852.15
KONYA	17.51	334148	10465.47
KÜTAHYA	17.35	113894	8993.85
MALATYA	19.17	110864	12181.16
MANİSA	16.41	229935	14265.81
MARDİN	12.49	91989	8790.25

Table 5 continued

MUĞLA	12.59	114144	15347.00
MUŞ	10.66	41308	9345.40
NEVŞEHİR	14.56	54051	10844.56
NİĞDE	12.45	102022	10038.00
ORDU	12.81	132417	11758.18
RİZE	12.61	62442	12922.44
SAKARYA	20.34	116487	13695.30
SAMSUN	20.22	196093	13669.36
SİİRT	14.46	66505	11445.29
SINOP	13.04	52354	12970.05
SIVAS	16.93	131911	10406.58
Ş.URFA	13.04	117206	11751.26
TEKİRDAĞ	19.30	80346	16781.25
TOKAT	14.29	117858	10846.99
TRABZON	16.89	134445	12837.80
TUNCELİ	15.90	24345	8353.56
UŞAK	17.39	59959	13337.01
VAN	9.67	68218	13010.99
YOZGAT	12.22	93829	8963.33
ZONGULDAK	39.75	242852	11522.48

Average rentals range from 8065.18 TL (Bitlis) to 26,693.43 TL (İstanbul) and general average is around 12,530 TL (Table 5). Figure 17 shows that rentals generated in the North-western, Western and Southern parts of Turkey are above the general average. İstanbul, Ankara, İzmir, Antalya and İçel are the settlements having highest levels of average rentals. More than half of the total settlements, however, has average rentals below the general average and Bitlis, Tunceli and Mardin have the lowest average rentals.

When tenant hh rates are compared with household numbers, it is observed that most of the settlements have both variables below the general average (Figure 18). Among the settlements where tenancy ratio is below the general average, hh numbers vary from 334,148 in Konya (above the general average) to 19,180 in Hakkari (lowest value). This indicates that settlements with tenancy ratios below the general average have great diversity in their sizes. This assertion is supported by

the comparatively lower correlation coefficient ($r = 0.68$) between the variables. In addition to these, Zonguldak diverges from other settlements in the Black Sea Region having the highest tenancy ratio in Turkey. Figure 18 also shows that, Istanbul, Ankara, Izmir, Zonguldak, Adana and Icel are the dominant settlements having both variables above their general average.

The comparison between tenant hh rates and average rentals (Figure 19) illustrates that about half of the total settlements have both variables below general average. These settlements generally spread across Turkey, mainly concentrating at the Eastern and Central parts. Among the settlements having lower tenancy ratios, the rentals change in a wide range (from 17,676 TL in Antalya to 8,065 TL in Bitlis). Both rentals and tenant hh rates are relatively higher in Marmara and Mediterranean Regions. In other regions, on the other hand, one or two settlements prevail. For example, Ankara in Central Anatolian, Izmir in Aegean, Erzurum and Diyarbakir in Eastern Anatolian and Samsun in Black Sea Regions are settlements having both variables above the general average. The correlation between the variables ($r = 0.64$) is statistically weaker.

Figure 20 indicates the relationship between hh numbers and average rentals. It is apparent from the figure that in the settlements located at Mediterranean and Aegean coastal parts and the Marmara Region, these two variables are above the general average. Among those settlements; Istanbul, Izmir, Antalya and Ankara (in Central Anatolia) are the leading ones. In the majority of settlements, these two variables are either below or above their general averages. This brings about a relatively stronger linear relationship between them with a correlation coefficient, $r = 0.78$. The comparison of average rentals and hh numbers also shows that mainly in

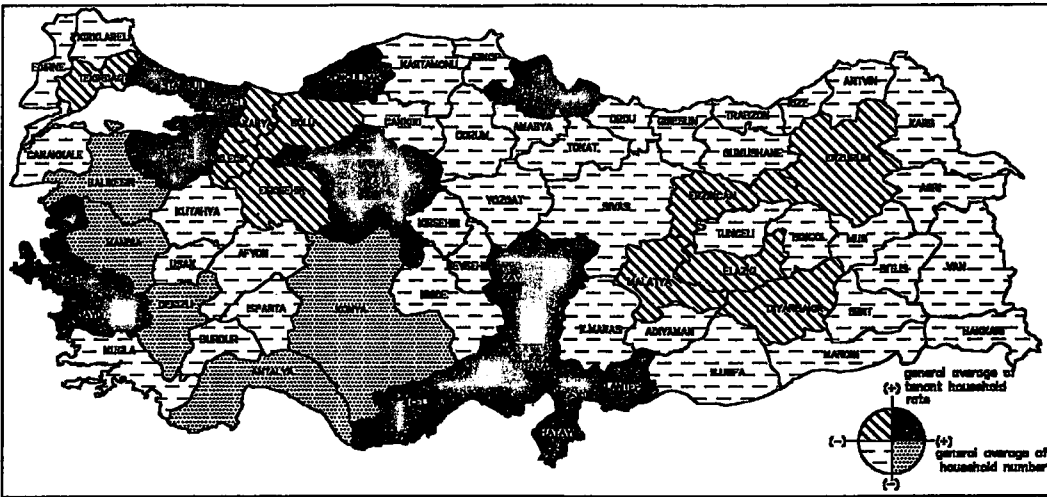


Figure 18: Comparison of tenant household rates and household numbers of province totals in 1985

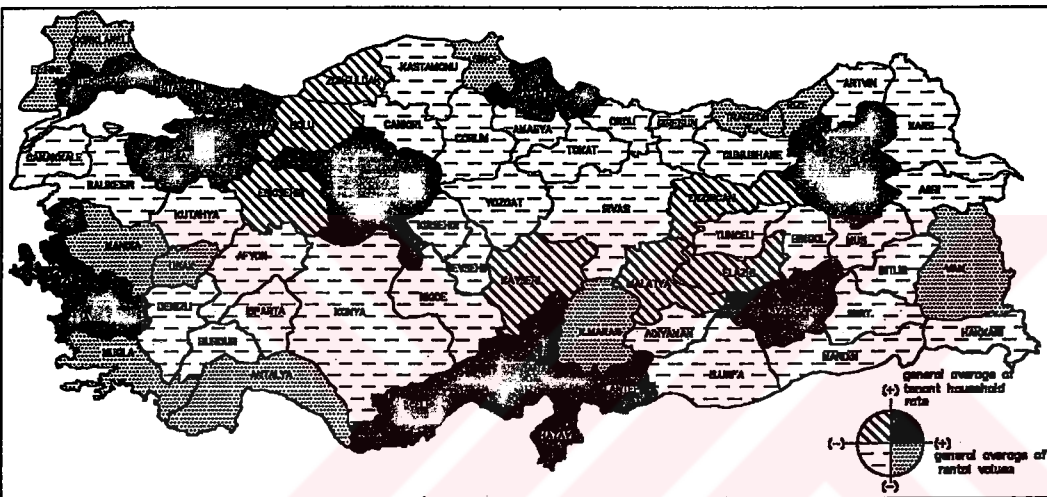


Figure 19: Comparison of tenant household rates and average rental of province totals in 1985

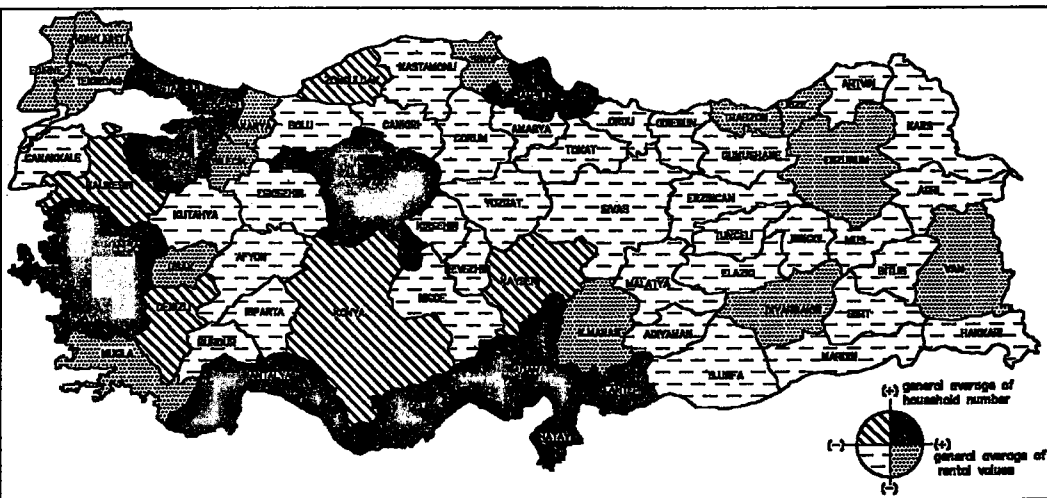


Figure 20: Comparison of average rentals and household numbers of province totals in 1985

Trakya Region (although the hh numbers are below the general average) the rentals are unexpectedly higher than the general average.

As a result of the simultaneous comparison between all three variables, eight groups of settlements observed (Figure 21). First group includes settlements having all three variables above the general average. Ankara, İstanbul and İzmir are expectedly in the first group. Moreover, in this group; Bursa and Kocaeli in the North-Western, İçel, Adana, Hatay and Gaziantep in the Southern, Aydın in the Western and Samsun in the Northern parts can also be considered as settlements having regional importance.

Second, third and fourth group of settlements have rentals above the general average, whether their tenant hh rates and hh numbers are above or below their general averages. It is observed from Figure 21 that, especially in settlements of Trakya and Black Sea Region (third group), irrespective of lower household numbers and tenancy ratios, the rentals are considerably high and exceed the general average. The increased rentals generated in the settlements of second and third groups, on the other hand, can be explained by relatively higher tenancy ratios or the total hh numbers.

The characteristics of the fifth group of settlements contrast to that of third group of settlements. In those belonging to fifth group, despite the fact that the household numbers and tenancy ratios are above the general average, the rentals are much smaller than expected. Zonguldak and Kayseri are the settlements of this nature.

Settlements of the sixth and seventh groups have either small population sizes or lower tenant household rates. However, in all of these settlements, smaller levels of

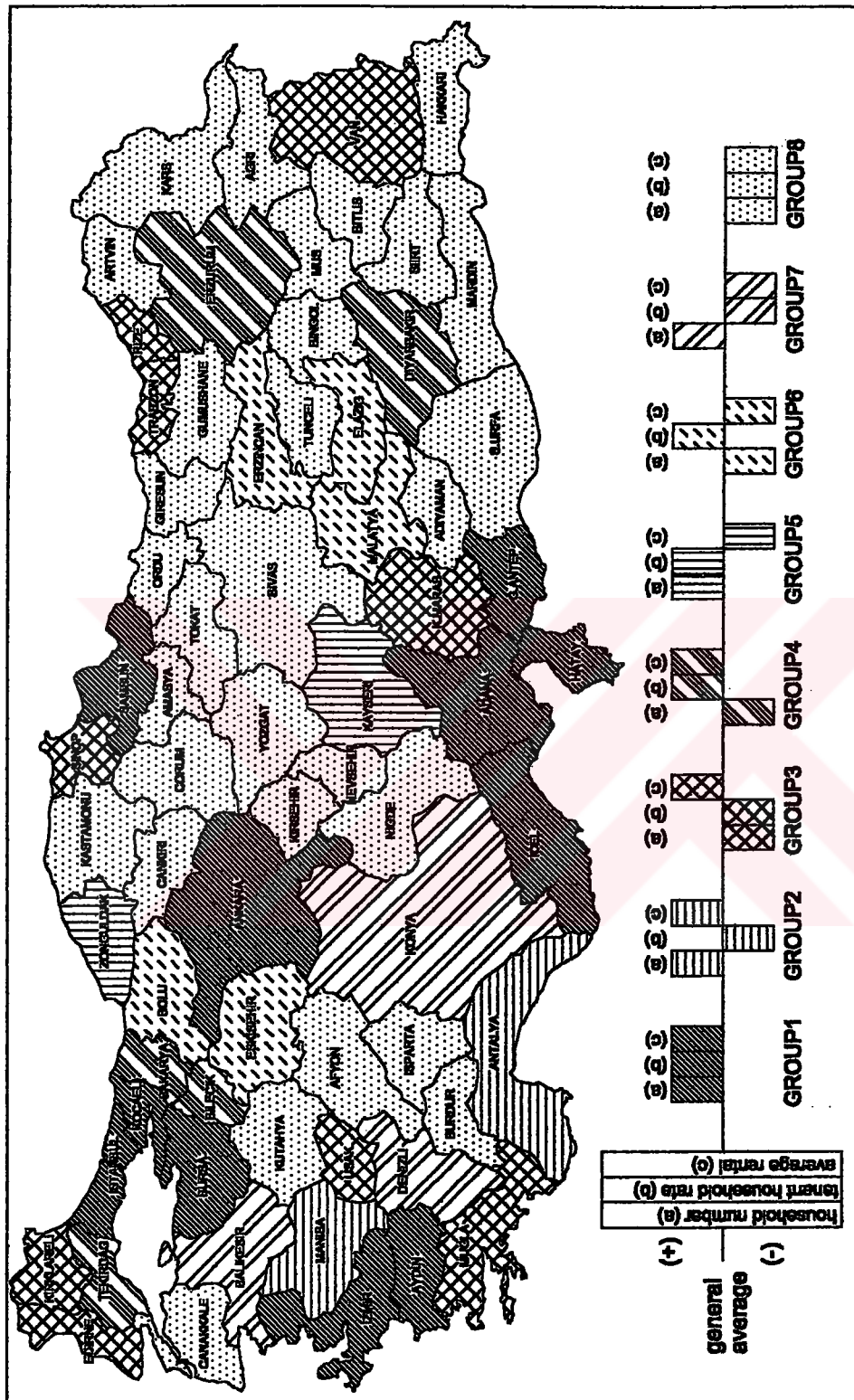


Figure21: The Settlement Groups according to the household number, tenant household rate and average rental in province totals in 1985

rentals are generated (below the general average). This group of settlements are not necessarily representatives of regional characteristics but are rather dispersed in Turkey (e.g. Bolu, Denizli and Erzincan)

Figure 21 also shows that about half of the total settlements in Turkey belong to the last group (eighth group) where all three variables are below the general averages. These settlements are scattered through Turkey, but again mainly agglomerated in the Eastern and Central parts.

4.2.4 Quadrant Analysis in 1985 (Province Centres)

As the general average of tenant hh rate in Turkey is around 40%, this rate varies in a wide range from 62% (in Tunceli) to 27% (in Kahramanmaraş) throughout the settlements (Table 6). Figure 22 illustrates that tenancy rates are higher than the general average (40.01%) in the settlements mainly located at Northern (Black Sea Region) and Eastern parts of Turkey. As an unexpected trend, Ankara and İzmir have tenant hh rates below the general average and İstanbul's value for this variable slightly over the general average. Almost all of the settlements found in the Central, Southern (except İçel), Western (except Denizli) and North-western (except Çanakkale, Balıkesir and Bilecik) parts of Turkey have tenancy ratios below the general average.

Figure 23 indicates the distribution of settlements according to their total hh numbers. The general average is about 57,000 and only a limited number of these settlements, including İstanbul, İzmir, Ankara, Bursa, İçel and Antalya, exceed over this average, while the rest have hh numbers below average. As shown in Table 6,

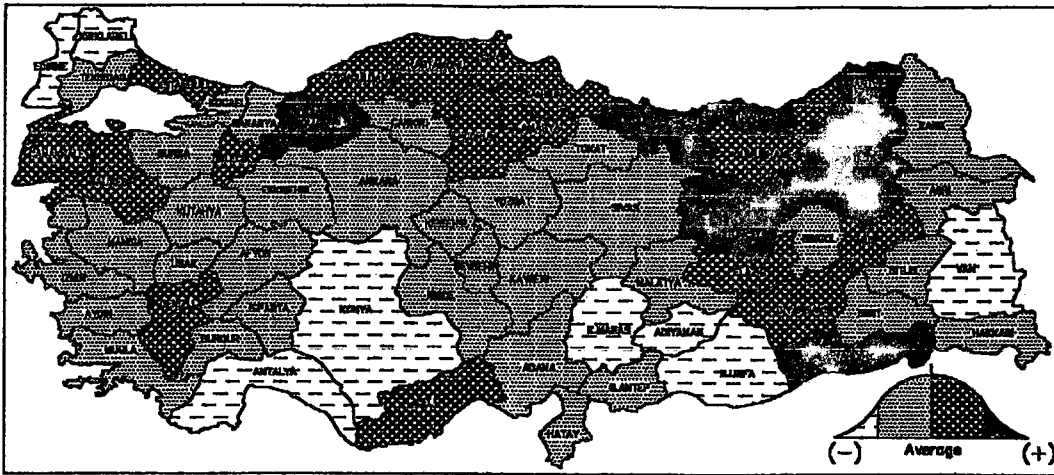


Figure 22: Tenant household rate of province centers in 1985

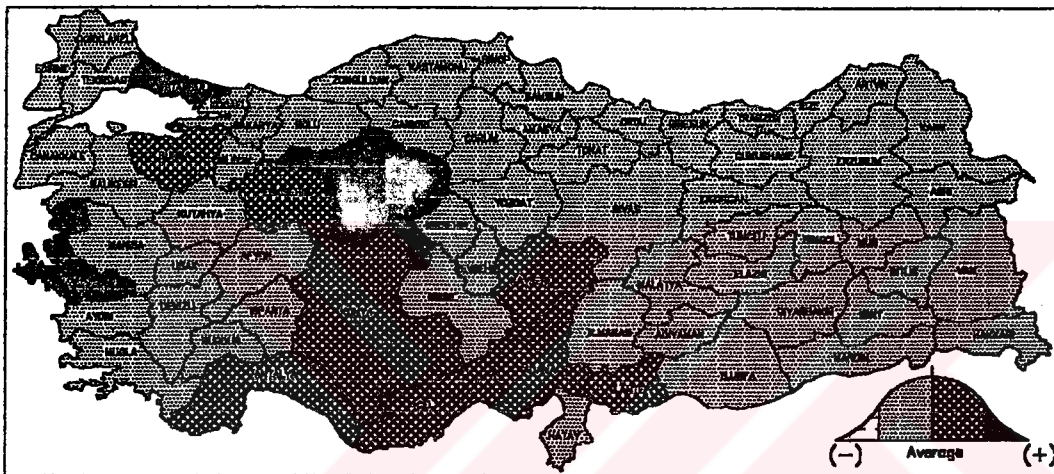


Figure 23: Household numbers of province centers in 1985

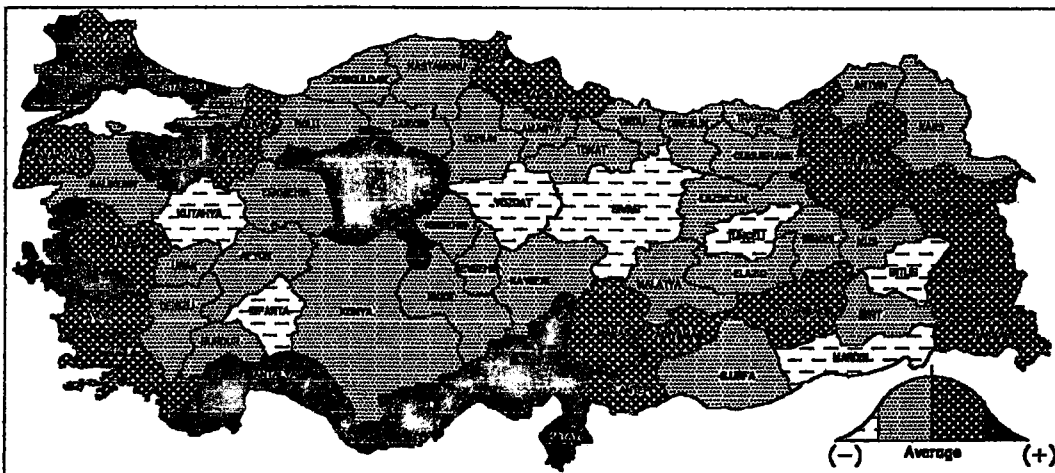


Figure 24: Distribution of average rentals of province centers in 1985

Table 6: Tenant household (hh) rates, total household (hh) numbers and average rentals in province centres in 1985

SETTLEMENTS	TENANT HH RATE (%)	TOTAL HH NUMBER	AVERAGE RENTALS (TL)
ADANA	34.96	144425	18552.30
ADYAMAN	31.95	12316	15092.12
AFYON	36.89	18664	12099.91
AĞRI	35.52	7087	15467.82
AMASYA	41.61	10208	14051.32
ANKARA	39.19	481448	23789.13
ANTALYA	32.50	59253	20695.22
ARTVIN	55.26	3489	11932.05
AYDIN	39.71	22390	15311.59
BALIKESİR	43.63	37531	12075.52
BİLECİK	44.77	3498	15868.45
BİNGÖL	36.42	4794	11675.26
BITLİS	36.64	4438	7942.80
BOLU	50.05	10860	14287.49
BURDUR	35.80	11767	12473.88
BURSA	34.99	139950	18147.11
ÇANAKKALE	46.15	10638	17106.84
ÇANKIRI	38.77	7870	11185.68
ÇORUM	44.69	20559	14097.74
DENİZLİ	42.16	39227	13830.19
DIYARBAKIR	44.13	47147	16379.36
EDİRNE	31.79	17476	19435.19
ELAZIĞ	41.71	34303	12991.68
ERZİNCAN	53.31	14211	12026.80
ERZURUM	46.98	38797	14560.52
ESKİŞEHİR	36.15	89592	12553.33
GAZİANTEP	33.94	86586	15309.31
GİRESUN	48.35	12010	13663.25
GÜMÜŞHANE	45.23	3856	12021.22
HAKKARI	34.09	2379	14596.18
HATAY	36.36	20713	19063.54
İÇEL	42.31	61670	18769.40
ISPARTA	36.95	22019	10956.05
İSTANBUL	40.26	1216723	26957.29
İZMİR	36.56	353629	21490.88
K.MARAŞ	27.13	32642	15355.69
KARS	39.30	11149	13048.84
KASTAMONU	44.81	9956	11614.55
KAYSERİ	39.97	75508	13060.82
KIRKLARELİ	33.54	8106	14771.06
KIRŞEHİR	39.15	12416	12828.12
KOCAELİ	37.74	51841	14326.64
KONYA	33.22	88224	13095.82
KÜTAHYA	38.87	26581	9542.88
MALATYA	37.58	45253	13421.92
MANİSA	34.40	27960	16868.37
MARDİN	48.77	8145	10185.05

Table 6 continued

MUĞLA	38.99	7795	16623.07
MUŞ	43.92	5622	11696.03
NEVŞEHİR	35.20	10572	13776.54
NİĞDE	37.08	10298	12471.19
ORDU	46.59	15588	13787.52
RİZE	45.46	9203	14508.84
SAKARYA	39.06	32674	16010.26
SAMSUN	44.89	51263	15913.52
SİİRT	36.45	7092	13530.95
SİNOP	45.55	5249	16860.10
SİVAS	39.81	36374	11099.30
Ş.URFA	28.23	30880	13133.89
TEKİRDAĞ	35.51	13837	18386.42
TOKAT	35.31	14708	12550.06
TRABZON	50.67	27844	14121.07
TUNCELI	62.24	2762	10708.26
UŞAK	36.30	20650	14320.55
VAN	29.84	15498	14702.64
YOZGAT	39.57	8396	10075.26
ZONGULDAK	45.58	25529	12067.76

settlement sizes have significant divergence. İstanbul, having 1,216,723 hh is about 500 times greater than that of Hakkari ,smallest settlement having 2,379 hh.

Average rentals range from 25,000 TL in İstanbul to 8,000 TL in Bitlis and the general average is around 14,500 TL (Table 6). Figure 24 shows that rentals generated in the settlements of Marmara Region and Western and Southern coastal parts are strikingly above the general average. In addition, Ankara, Sinop and Samsun in Black Sea Region and Diyarbakır in Eastern Anatolia have prevailing rentals (above the general average) in their regions. On the other hand, Kırklareli and Adıyaman are the settlements having rentals above the general average. More than half of the total settlements, however, have average rentals below the general average and these settlements spread across Turkey. Among these settlements, Bitlis and Kütahya have the lowest average rentals.

The comparison between the tenant hh rates and total hh numbers illustrates that all settlements whose tenant hh rates are above the general average, except İçel and İstanbul, have hh numbers below their general average (Figure 25). In other words, many of the settlements with smaller hh numbers have tenancy rates above the general average. These settlements are mainly located at Eastern Anatolia and Black Sea Region. Settlements, whose tenancy ratios are below the general average, exert great divergence in size ranging from bigger settlements (Ankara, İzmir, Bursa, etc) to smaller ones (Hakkari, Bitlis, Bingöl, etc). Although İzmir and Siirt have similar tenant hh rates (about 36%-37%); their total hh numbers differentiate in a wide range (İzmir, 353,629; Siirt, 7,092). It can be drawn from the above that tenancy ratios are quite independent from hh numbers in the settlements. Moreover, negative and very weak correlation coefficient ($r = -0.0572$) between these variables proves that there is no linear relationship between tenancy ratios and settlement sizes.

When tenant hh rates are compared with average rentals, it is observed that in most of the settlements having tenant hh rates above the general average, rentals are lower than expected (Figure 26). Especially, in the Black Sea Region, despite relatively higher tenant hh rates, almost all of the settlements, except Rize, Samsun and Sinop, have rentals below the general average. In the other regions, spatially dispersed settlements, such as İstanbul, İçel, Diyarbakır, Erzurum, Bilecik and Çanakkale, have both variables above the general average. Settlements having tenant hh rates below the general average, on the other hand, put forth a considerable differentiation in the amount of rentals. For example, from Ankara and İzmir (with higher rentals) to Bitlis and Kütahya (with lowest rentals), the tenancy ratios are below the general average. Statistically weaker correlation coefficient

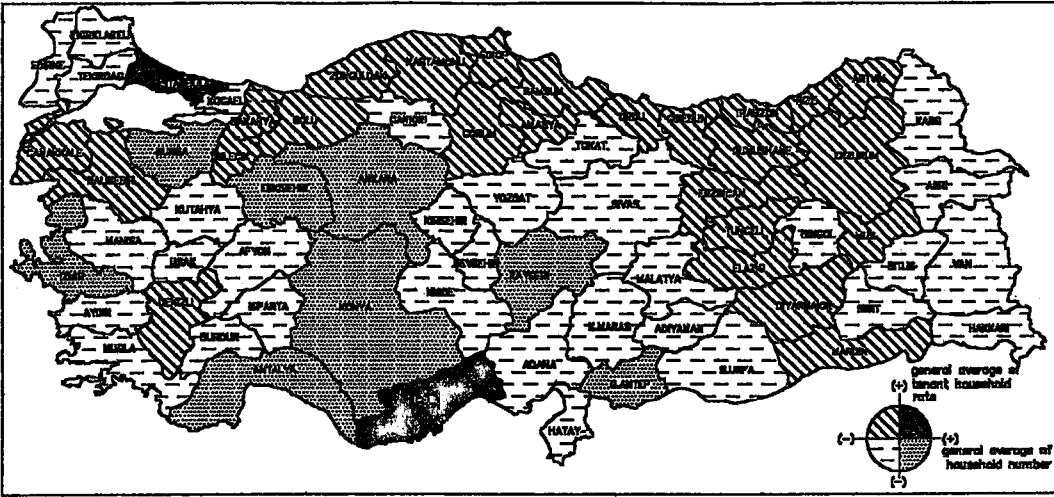


Figure 25: Comparison of tenant household rates and household numbers of province centers in 1985

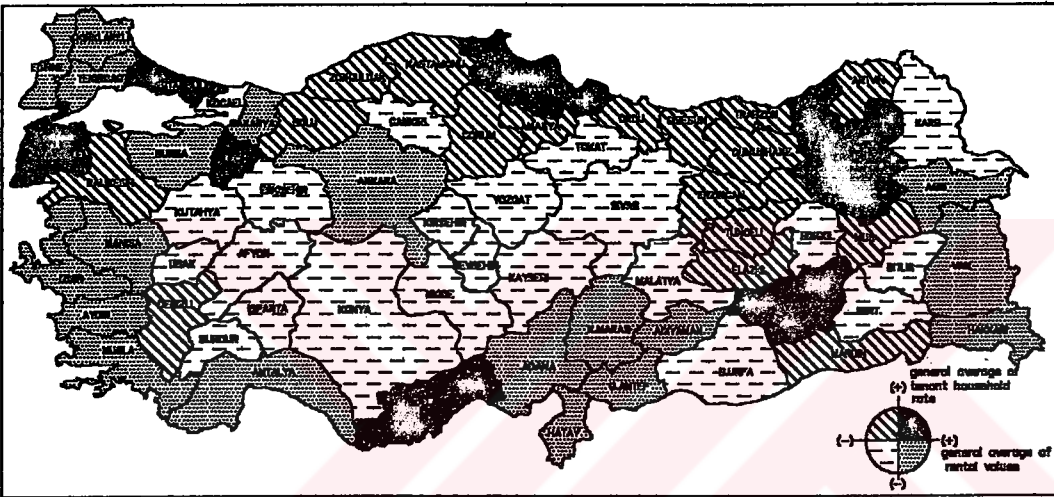


Figure 26: Comparison of tenant household rates and average rental of province centers in 1985

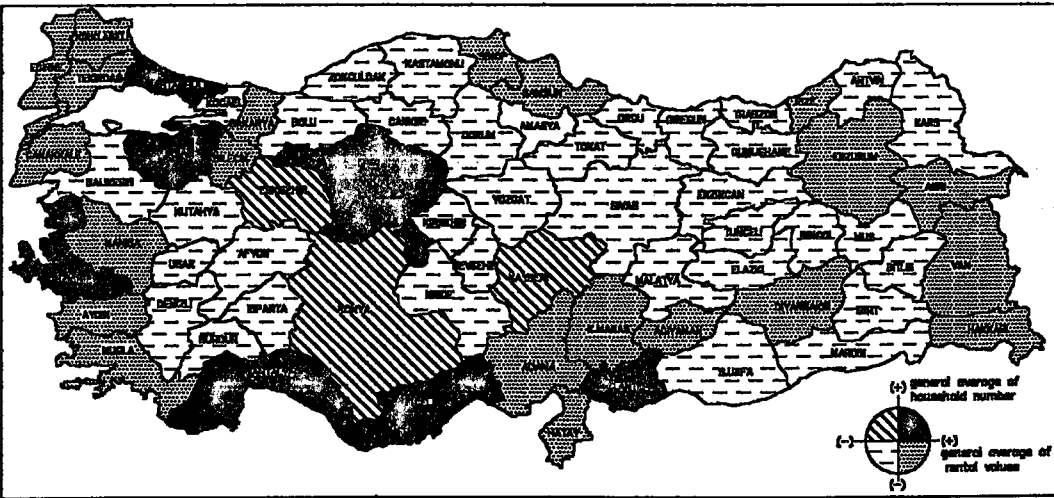


Figure 27: Comparison of average rental and household numbers of province centers in 1985

($r = - 0.228$) proves the argument that there is no linear relationship between tenant hh rates and average rentals, either.

Figure 27 shows that settlements whose average rentals are above the general average have great divergence in their population sizes ranging from biggest settlements (İstanbul, Ankara, İzmir) to smallest ones (Hakkari, Sinop, Van). On the other hand, almost all of the settlements with rentals below the general average (except Eskişehir, Konya, Kayseri), have also their hh numbers below the general average and those settlements spread across Turkey. This trend calls for a stronger linear relationship between these two variables and the correlation coefficient ($r = 0.643$) also supports this argument. It can be asserted that as the hh numbers of the settlement increase, the demand for rental housing is likely to increase, too. This increased demand may cause the amount of rentals rise in the settlements.

Figure 28 illustrates the distribution of settlements with respect to the comparison of all three variables together. Different than that of previous analyses, there are 7 groups of settlements in province centres in 1985. First group of settlements has all three variables above the general average. Only İstanbul and İçel are found in this group.

Rentals are above the general average in the settlements belonging to second, third and fourth groups. In the second group, despite lower tenancy rates, rentals and hh numbers are found above average. This group includes spatially dispersed settlements (Ankara, İzmir, Antalya, Bursa and Gaziantep) which prevail with respect to market economy in different regions. The third group, however, contains settlements whose hh numbers and tenancy rates are below the general average while their rentals are above the general average. Those settlements mainly

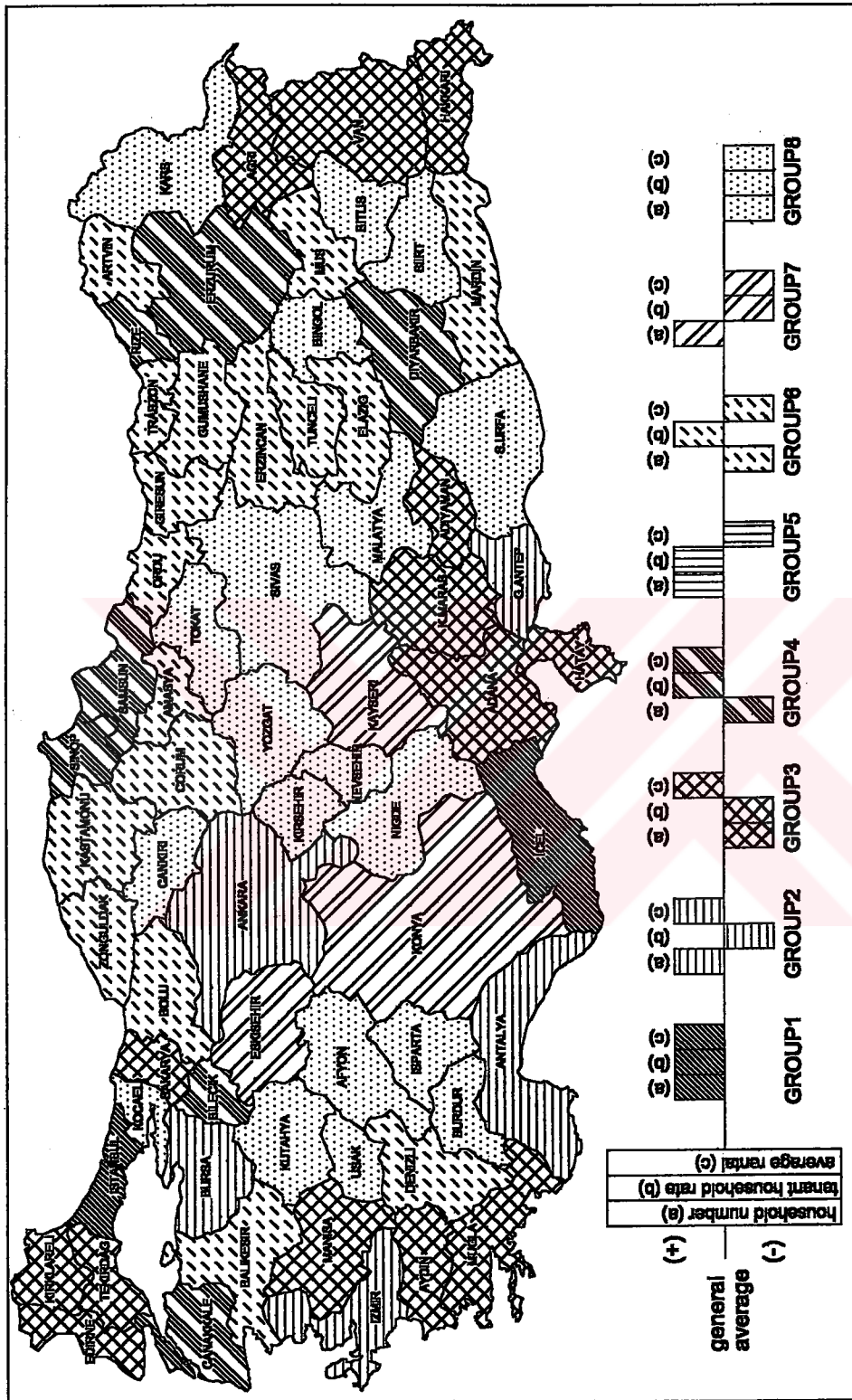


Figure26: The Settlement Groups according to the household number, tenant household rate and average rental in province centers in 1985

agglomerate at Trakya (North-western part) and Çukurova (southern part) Regions. The higher amount of rentals regardless of lower tenancy ratios and smaller hh numbers can be explained by the scarcity of rental stock in these settlements. In the fourth group, on the other hand, as the tenancy ratios and average rentals are above the general average, hh numbers are below their general average. Settlements of this group are generally small in population size and scattered around Turkey. It can be asserted that the increases in rentals are mainly dependent on the higher tenancy ratios.

In the distributions of 1985, there is no fifth group settlement to have tenant hh rates and hh numbers higher but, average rentals lower than their general averages. The sixth group of settlements have lower hh numbers and average rentals but have higher tenancy ratios. Especially, Tunceli and Mardin with tenancy ratios at the upper hand have average rentals and hh numbers at the lower end. This group mainly includes the settlements of Black Sea Region. On the other hand, Eskişehir, Kayseri and Konya are found as settlements belonging to seventh group whose tenancy ratio and average rentals are below the general average while hh numbers are above the general average. In the last group (eighth group), settlements have all three variables below their general average. This is the largest group holding settlements mainly located at Eastern and Central parts of Turkey.

4.2.5 Evaluation of the Results

Quadrant analyses are carried out by using tenant hh rates, total hh numbers and average rental values in the settlements as available in the Census Surveys. As a result of these analyses, eight groups of settlements are identified in provincial distributions. In the province centres, however, there are seven groups. These

groups exert different characteristics with respect to different years; 1970, 1975 and 1985.

In all the periods, three important spatial groupings are observed except the biggest settlements (Istanbul, Ankara, İzmir). These are the Trakya, Çukurova and Black Sea Regions. In the Trakya and Çukurova Regions, the rentals are above the general average but other variables are below the general average. In the Black Sea however, the tenant household rates are above the general average while the other two variables are lower than the general average. This shows that in Black Sea Region, tenancy is a dominant form of domestic life. In the other two regions, however, economic circumstances and market forces have probably resulted in the formation of higher rentals.

Settlements located at the central, eastern and South-eastern parts of Turkey have mainly lower levels in these three variables below the general average. These settlements are economically insignificant.

These local variants indicate that tenancy in Turkey is a local phenomenon. Each settlement group have different tenancy figures. Therefore, in the provision of rental housing policies, the local characteristics of tenancy have to be taken into consideration.

4.3 Temporal Variation of Tenancy and Average Rentals

4.3.1 Change in Tenant Household Rates From 1970 to 1990

Variations of tenancy rates can be observed through twenty years period (from 1970 to 1990) in terms of province totals. In the province centres, however, relevant data is available only for the years 1985 and 1990.

In terms of province totals, tenant household rates increase from 13.39% in 1970 to 24.61% in 1990 for the country as a whole (Table 7). Tenant household rates do not have a sharp increase between the years 1970 and 1975. In fact, the average rate falls from 13.39% in 1970 to 13.23% in 1975. In contrast to this stable trend, in some settlements, especially in Adana, Yozgat and Giresun, tenant household rates rises up to ~60% (in Adana 62%). In Elazığ, Gümüşhane and Kars, however, tenant household rates declines up to ~65% (in Elazığ 64%).

Between the years of 1970 and 1985, the rates of tenant households have increased considerably from 13.23% to 17.63%. In this period, tenant household rates of relatively modest settlements, such as Gümüşhane, Tunceli, Tekirdağ, Kars, Giresun, Bilecik, Kırşehir had increased sharply. On the other hand, the two biggest cities of Turkey, İstanbul and Ankara, realised a considerable decrease in tenancy rates during this period. It should be noted here that these figures illustrate proportional changes, not the absolute change of tenant households. As Table 7 shows, the increase in tenant household rates continues between the years 1985 and 1990, rising from 17.63% to 24.61%. In this period, similarly, the settlements, in which tenant households have a considerable increase in proportion, are not

Table 7: Variation of the Tenant Household Rates in Both Province Totals and Province Centres from 1970 to 1990

SETTLEMENTS	TENANT HOUSEHOLD RATES IN DIFFERENT YEARS (%)					
	PROVINCE TOTALS				PROVINCE CENTRES	
	1970	1975	1985	1990	1985	1990
ADANA	13.47	21.84	24.01	30.83	34.96	39.82
ADIYAMAN	7.32	7.94	10.92	18.76	31.95	36.55
AFYON	7.89	9.33	13.67	19.02	36.89	39.97
AĞRI	8.85	8.22	9.71	14.25	35.52	37.64
AMASYA	11.92	12.50	17.53	24.95	41.61	46.30
ANKARA	36.26	36.01	33.96	40.52	39.19	44.34
ANTALYA	13.12	13.82	17.29	28.04	32.50	38.84
ARTVİN	9.73	10.83	16.30	22.98	55.26	59.11
AYDIN	13.99	13.46	18.50	25.10	39.71	44.45
BALIKESİR	12.69	12.39	15.93	26.66	43.63	49.22
BİLECİK	10.14	10.97	18.60	28.21	44.77	51.38
BİNGÖL	6.25	7.36	9.93	20.57	36.42	45.12
BİTLİS	10.92	10.65	13.71	20.05	36.64	41.81
BOLU	10.97	10.80	18.36	24.98	50.05	52.50
BURDUR	10.42	9.37	14.06	21.10	35.80	42.03
BURSA	17.64	18.25	24.81	33.73	34.99	42.16
ÇANAĞKALE	11.94	13.16	15.84	23.21	46.15	49.09
ÇANKIRI	7.40	8.00	12.24	20.72	38.77	46.56
ÇORUM	7.39	9.25	14.43	21.27	44.69	48.26
DENİZLİ	10.34	12.75	17.53	25.91	42.16	48.37
DİYARBAKIR	18.64	18.26	20.33	26.08	44.13	46.32
EDİRNE	12.18	12.04	15.02	24.50	31.79	43.13
ELAZIĞ	48.33	17.42	22.49	29.29	41.71	45.18
ERZİNCAN	14.97	14.07	21.35	28.07	53.31	51.92
ERZURUM	13.86	14.83	19.23	23.40	46.98	44.76
ESKİŞEHİR	23.96	24.83	26.40	33.28	36.15	41.18
GAZİANTEP	18.67	18.70	23.87	30.73	33.94	39.88
GİRESUN	6.33	8.37	14.30	19.73	48.35	51.75
GÜMÜŞHANE	8.34	5.53	10.91	19.91	45.23	47.89
HAKKARİ	6.99	5.85	9.22	18.40	34.09	42.21
HATAY	15.84	18.23	20.47	25.55	36.36	40.42
ISPARTA	11.38	10.15	17.43	26.83	36.95	46.69
İÇEL	19.67	19.52	24.21	32.36	42.31	46.09
İSTANBUL	48.15	44.39	39.18	43.35	40.26	44.55
İZMİR	26.40	26.15	29.77	35.43	36.56	42.06
KARS	8.18	5.66	10.20	16.61	39.30	40.24
KASTAMONU	8.17	7.59	12.17	20.07	44.81	49.08
KAYSERİ	17.53	16.86	23.30	29.77	39.97	43.66
KIRLARELİ	12.73	13.97	16.96	25.87	33.54	38.67
KIRŞEHİR	9.33	10.34	17.56	26.78	39.15	45.01
KOCAELİ	30.14	30.98	33.38	37.50	37.74	41.34
KONYA	13.47	14.15	17.51	24.46	33.22	39.40
KÜTAHYA	11.20	11.15	17.35	24.78	38.87	45.33
MALATYA	15.21	15.41	19.17	26.18	37.58	40.00
MANİSA	11.95	13.29	16.41	24.04	34.40	39.90
K.MARAS	7.98	9.19	14.22	21.94	27.13	33.82

Table 7 continued

MARDİN	9.62	9.01	12.49	19.34	48.77	49.47
MUĞLA	7.70	8.84	12.59	20.21	38.99	42.41
MUŞ	6.93	7.57	10.66	16.54	43.92	45.33
NEVŞEHİR	7.04	8.83	14.56	22.30	35.20	44.34
NİĞDE	7.91	9.51	12.45	20.00	37.08	40.86
ORDU	9.16	8.35	12.81	18.37	46.59	50.23
RİZE	7.29	8.56	12.61	19.66	45.46	46.07
SAKARYA	15.24	15.73	20.34	27.95	39.06	44.16
SAMSUN	14.69	14.95	20.22	25.66	44.89	45.96
SİİRT	12.48	10.26	14.46	21.71	36.45	37.78
SINOP	7.39	8.54	13.04	21.18	45.55	51.40
SIVAS	12.60	11.71	16.93	23.59	39.81	43.18
TEKİRDAĞ	12.40	10.68	19.30	30.19	35.51	45.37
TOKAT	8.38	10.06	14.29	19.05	35.31	40.01
TRABZON	9.42	11.91	16.89	23.00	50.67	53.49
TUNCELİ	9.09	8.28	15.90	26.73	62.24	67.55
URFA	13.19	10.60	13.04	19.76	28.23	30.42
UŞAK	9.79	10.83	17.39	24.88	36.30	41.35
VAN	8.78	7.11	9.67	14.94	29.84	29.65
YOZGAT	7.19	9.52	12.22	18.46	39.57	46.62
ZONGULDAK	22.23	22.01	39.75	29.28	45.58	48.97
AVERAGE	13.39	13.23	17.63	24.61	40.01	44.46

necessarily the most significant settlements in Turkey. For example, Bingöl, Hakkari, Gümüşhane and Adıyaman, tenant household rates rose in great proportions from 1985 to 1990. Especially in Bingöl, the increase of tenant household rate is more than 100%.

In this period of twenty years, while tenant household rates of the relatively smaller settlements increased that of dominant settlements tended to decrease. In the period, between 1970 and 1975, tenant household rates in Turkey remained almost constant. In the following period of ten years between 1975 and 1985, tenant household rates begun to rise in Turkey. This trend caused the pace of increase rise considerably in the tenant household rates from 1985 to 1990. It can be asserted that in Turkey tenancy becomes a widespread tenurial alternative especially after 1985.

Table 7 also shows the tenant household rates in the province centres in 1985. While tenant household rates of overall Turkey is 17.63% in "province totals", this value reaches up to 40.01% in "province centres". In 1990, similarly, tenant household rate of the overall Turkey in province centres (44.46%) is larger than overall Turkey values of province totals (24.61%). In province centres, tenant household rates of overall Turkey increase from 40.01% in 1985 to 44.46% 1990. In province centres of the settlements, and these rates rise steadily during this period. Increases in tenant household rates from 1985 to 1990 are very close to each other.

It is not surprising to observe that tenant household rates are greater in province centres as compared to those province totals. This trend illustrates that tenancy is a bundle of relations established especially within the urban areas. Therefore, residential tenancy can be accepted as an urban phenomenon.

4.3.2 Change in Average Rentals From 1970 to 1985

Temporal variation of average rentals can be observed in province totals between 1970 and 1985. In this period of fifteen years, in order to make the values comparable, the rentals generated in 1975 and 1985 are deflated to their 1970 values. Table 8 illustrates the average rentals generated in settlements and overall Turkey in 1970, 1975 and 1985. It is quite unexpected to observe that real values of average rentals decrease in fifteen years from 160.87TL in 1970, to 146.37TL in 1975 and 154.76TL in 1985 for overall Turkey. In the process of urbanisation, the increase in the amount of housing stock, i.e. the increase in the housing supply, is likely to result in a decline in average rentals in overall Turkey.

Table 8: Variation of the Average Rentals (TL.) in Province Totals and Rate of Increase in Average Rentals from 1970 to 1985

SETTLEMENTS	AVERAGE RENTALS IN DIFFERENT YEARS (TL.)			RATE OF INCREASE IN AVERAGE RENTALS (%)		
	1970	1975	1985	FROM 1970	FROM 1975	FROM 1970
		1970 values	1970 values	TO 1975	TO 1985	TO 1985
ADANA	186.66	184.85	200.90	-0.97	8.69	7.63
ADIYAMAN	117.90	100.53	144.75	-14.73	43.99	22.78
AFYON	149.66	128.90	115.36	-13.87	-10.51	-22.92
AĞRI	131.02	99.08	150.10	-24.38	51.48	14.56
AMASYA	160.09	140.71	134.86	-12.11	-4.16	-15.76
ANKARA	277.02	222.30	271.98	-19.75	22.35	-1.82
ANTALYA	172.22	171.98	218.30	-0.14	26.93	26.76
ARTVİN	145.21	115.82	135.65	-20.24	17.12	-6.58
AYDIN	155.59	146.80	158.73	-5.65	8.13	2.02
BALIKESİR	175.57	167.73	146.80	-4.47	-12.48	-16.39
BİLECİK	129.97	113.56	159.04	-12.63	40.05	22.36
BİNGÖL	130.45	81.75	110.38	-37.33	35.02	-15.38
BİTLİS	131.28	98.63	99.61	-24.87	0.99	-24.13
BOLU	143.86	153.61	144.74	6.78	-5.77	0.61
BURDUR	147.31	123.62	125.34	-16.08	1.39	-14.91
BURSA	190.53	194.79	204.08	2.24	4.77	7.11
ÇANAĞKALE	159.74	138.14	150.54	-13.52	8.98	-5.76
ÇANKIRI	127.82	113.75	113.86	-11.01	0.10	-10.92
ÇORUM	139.54	138.58	140.00	-0.69	1.03	0.33
DENİZLİ	148.40	147.99	146.77	-0.28	-0.83	-1.10
DİYARBAKIR	167.86	161.67	181.45	-3.69	12.23	8.09
EDİRNE	204.50	189.95	193.45	-7.11	1.84	-5.40
ELAZIĞ	146.99	161.52	141.59	9.88	-12.34	-3.67
ERZİNCAN	155.15	139.13	129.32	-10.33	-7.05	-16.65
ERZURUM	178.11	144.47	157.43	-18.88	8.97	-11.61
ESKİŞEHİR	173.98	152.33	147.80	-12.45	-2.98	-15.05
GAZİANTEP	161.81	146.19	172.35	-9.66	17.90	6.51
GİRESUN	184.79	166.29	147.93	-10.01	-11.04	-19.95
GÜMÜŞHANE	168.68	110.74	126.56	-34.35	14.29	-24.97
HAKKARİ	117.61	82.26	129.77	-30.06	57.76	10.33
HATAY	175.32	194.40	195.54	10.88	0.59	11.53
İSPARTA	148.22	134.86	122.24	-9.01	-9.35	-17.52
İÇEL	177.08	184.03	196.47	3.93	6.76	10.95
İSTANBUL	308.33	260.20	329.67	-15.61	26.70	6.92
İZMİR	230.30	205.31	243.47	-10.85	18.59	5.72
KARS	133.49	163.88	124.94	22.77	-23.76	-6.41
KASTAMONU	167.82	150.02	117.25	-10.61	-21.85	-30.14
KAYSERİ	168.33	153.52	146.67	-8.80	-4.46	-12.87
KIRLARELİ	162.96	154.06	169.89	-5.46	10.28	4.25
KIRŞEHİR	138.91	145.26	134.04	4.57	-7.72	-3.50
KOCAELİ	221.89	193.02	183.43	-13.01	-4.97	-17.34
KONYA	182.16	143.60	129.25	-21.17	-9.99	-29.05
KÜTAHYA	141.91	131.04	111.08	-7.66	-15.23	-21.73
MALATYA	153.83	129.98	150.44	-15.50	15.74	-2.20
MANİSA	149.23	156.21	176.19	4.67	12.79	18.06

Table 8 continued

K.MARAS	149.22	154.90	168.37	3.81	8.70	12.83
MARDİN	121.13	101.71	108.56	-16.03	6.74	-10.37
MUĞLA	151.71	138.49	189.54	-8.71	36.86	24.93
MUŞ	119.37	103.69	115.42	-13.13	11.31	-3.31
NEVŞEHİR	136.61	128.83	133.93	-5.69	3.96	-1.96
NIĞDE	139.25	127.30	123.97	-8.58	-2.62	-10.97
ORDU	191.99	159.25	145.22	-17.06	-8.81	-24.36
RİZE	221.90	165.75	159.60	-25.31	-3.71	-28.08
SAKARYA	164.03	165.96	169.14	1.17	1.92	3.11
SAMSUN	174.09	157.39	168.82	-9.60	7.26	-3.03
SİİRT	133.64	119.57	141.35	-10.53	18.22	5.77
SİNOP	139.71	137.66	160.18	-1.47	16.36	14.65
SIVAS	152.07	126.33	128.52	-16.92	1.74	-15.48
TEKİRDAĞ	178.32	172.18	207.25	-3.44	20.37	16.22
TOKAT	127.65	125.71	133.96	-1.52	6.57	4.95
TRABZON	200.88	177.46	158.55	-11.66	-10.66	-21.07
TUNCELİ	121.74	100.24	103.17	-17.66	2.92	-15.25
URFA	145.89	136.59	145.13	-6.37	6.25	-0.52
UŞAK	134.90	154.25	164.72	14.34	6.78	22.10
VAN	163.04	137.79	160.69	-15.49	16.62	-1.44
YOZGAT	128.58	141.29	110.70	9.89	-21.65	-13.90
ZONGULDAK	143.76	137.21	142.31	-4.55	3.71	-1.01
AVERAGE	160.87	146.37	154.76			

Average rentals of almost all settlements fell from 1970 to 1975 (Table 8). Especially, in Bingöl, Gümüşhane and Hakkari, there is a sharp decrease in average rentals in this period. Even in the major cities of Turkey, such as in İstanbul, Ankara and İzmir, average rentals considerably declined between the years 1970 and 1975. In a few settlements, however, average rentals increased during this period. Among these settlements, the highest increases were realised in Kars (22.77%), Uşak (14.34%) and Hatay (10.88%).

From 1975 to 1985, on the other hand, average rentals of most of the settlements slowly rose. In relatively smaller cities, like Hakkari, Ağrı, Adıyaman, Bilecik and Bingöl, the increase in average rentals reached the highest rates (in Hakkari 57.76% and in Ağrı 51.48%) between 1975 and 1985. The average rentals of the biggest cities, such as İstanbul, Ankara and İzmir, also increased in this period. This

illustrates that the increases in average rentals are not necessarily related to the size of settlements.

Average rentals declined in relatively more modest settlements. For example, Kars realised the greatest rate of fall (23.76%) in average rentals, between the years of 1975 and 1985. Kastamonu, Yozgat and Kütahya have had higher rates of fall in their average rentals during this period (Table 8).

Within the fifteen years period, between 1970 and 1985, in most of the settlements' average rentals declined, even though in some of the cities these values rose. Kastamonu, Konya, Rize, Gümüşhane are the settlements realising the most decline in average rentals during this period, for instance, the rate of decline in Kastamonu is around 30%. Among the major settlements, while the average rental value for Ankara decreases discretely, that of İstanbul and İzmir gradually rises from 1970 to 1985. In this period, rate of increase in average rental values climbs up to 26.76% in Antalya. Muğla, Adıyaman, Bilecik and Uşak also realise a considerable increase between 1970 and 1985. It should be noted here that although the average rentals of some settlements increase, the trend of decline in average rentals dominates throughout Turkey in this fifteen years period.

4.4 Relations Between Tenancy, Average Rental Values and the Housing Stock

The purpose of this part is to find out to what extent the size and variations of the housing stock especially that of apartment stock, affect the distribution of tenancy and formation of rental volumes in the settlements. As data for province centres is available only in the year 1985 and 1990, analyses are conducted in two parts,

concerning the relations of housing stock with the tenancy and average rentals respectively.

4.4.1 Tenancy and the Housing Stock

In this analysis, absolute and proportional change in house and apartment dwelling units are examined 1985 and 1990 in province centres. As Table 9 indicates, in this period of five years, rates of increase in the apartment dwelling units are considerably greater than rates of increases in houses for each province centre. In the overall figures for Turkey, a similar trend is observed and the rate of increase in apartment dwelling units (57.86%) is much higher than that of house dwelling units (10.36%) during this period. This shows that in province centres, the construction of apartment units dominate the housing sector from 1985 to 1990. This phenomenon, as a product of urban development, is applicable to all settlements of Turkey, irrespective of their population sizes.

Table 9 illustrates the variation in tenant household numbers in province centres from 1985 to 1990. In all settlements, tenant household numbers increased gradually in this period. Rate of increase in tenant household numbers varied according to settlements. This rate of increase reached its maximum in Siirt (374.58%) and its lowest value in Erzurum (3.29%). Niğde, Gümüşhane, and Hakkari also realised a steep rates of increase in tenant households. In the overall for Turkey, tenant households rose at a rate around 50% from 1985 to 1990 in province centres.

In order to understand the relation between the increase in tenant households and the increase in housing units in Turkey from 1985 to 1990, the correlation between

the absolute increase of tenant households and absolute increase of apartment dwelling units and house dwelling units are calculated respectively. The correlation coefficient between the absolute increase in apartment dwelling units and absolute increase in tenant households is 0.98 $r=0.98$, linear relation. This shows the statistically strong correlation between these two variables. On the other hand, the correlation between the absolute increase in house dwelling units and the absolute increase in tenant households is much weaker ($r=0.67$). The strong linear relationship between the rise in apartment dwelling units and the rise in tenant households illustrates that proportion of tenancy in a settlement is strongly influenced by the size of apartment stock in that settlement. In Turkey, the apartment stock is mainly provided as a consequence of the rearrangement of property relations (Balamir, 1996).

As mentioned in Chapter 3, flat ownership relations play a significant role in determining the quantity of rentable stock in Turkey. This specific process, which is a derivative of urbanisation, results in the formation of apartment dwelling units, most of which are ready to be rented. The strong correlation between the increase in apartment dwelling units and the increase in tenant households between the years 1985 and 1990 proves this argument as formulated by Balamir initially in 1992 and later in 1998. Therefore, tenancy can be accepted as a function of the size of apartment dwelling units in settlements.

4.4.2. Average Rentals and Housing Stock

The main purpose of this analysis is to determine the impact of the variations in the amount of housing stock (especially apartment stock) on the amount and distribution

Table 9: The Increase in House and Apartment Dwelling Units Between 1985 and 1990

SETTLEMENTS	INCREASE IN HOUSING UNITS FROM 1985 TO 1990		RATE OF INCREASE (%) IN HOUSING UNITS FROM 1985 TO 1990	
	HOUSES	APARTMENT UNITS	HOUSES	APARTMENT UNITS
ADANA	3040	33475	5.82	31.24
ADYAMAN	1285	3080	13.82	85.54
AFYON	1299	5790	9.66	56.63
AGRI	269	388	4.01	38.67
AMASYA	387	3534	4.68	86.52
ANKARA	10259	139280	9.06	31.18
ANTALYA	1112	52625	5.66	99.11
ARTVIN	66	665	5.02	21.47
AYDIN	2821	11857	19.45	90.18
BALIKESİR	2536	9604	13.41	42.61
BİLECİK	129	565	4.32	38.00
BİNGÖL	442	1845	10.14	137.68
BİTLİS	126	42	2.61	14.33
BOLU	961	7247	18.03	97.37
BURDUR	1587	2758	16.05	51.66
BURSA	24970	38659	50.13	36.99
ÇANAKKALE	1496	5702	22.31	96.81
ÇANKIRI	211	4393	3.78	104.69
ÇORUM	566	10330	5.04	77.54
DENİZLİ	4721	23316	23.55	93.15
DIYARBAKIR	1755	14744	13.11	40.74
EDİRNE	1139	4386	8.65	54.62
ELAZIĞ	1868	12102	9.68	55.20
ERZİNCAN	914	3726	7.58	54.60
ERZURUM	1888	8446	9.25	36.58
ESKİŞEHİR	2475	19650	5.41	34.25
GAZİANTEP	975	14140	2.44	28.63
GİRESUN	355	5914	6.01	72.16
GÜMÜŞHANE	48	299	2.20	13.84
HAKKARİ	241	345	13.27	59.43
HATAY	921	7165	7.74	47.02
ISPARTA	4159	6074	30.22	45.39
İÇEL	1530	49344	7.97	97.14
İSTANBUL	15525	268939	6.24	24.26
İZMİR	12424	83485	12.35	28.34
KARS	22	519	0.26	14.28
KASTAMONU	1066	3491	12.85	64.95
KAYSERİ	674	30914	2.71	48.74
KIRKLARELİ	652	2159	11.45	63.37
KIRŞEHİR	2362	5407	32.04	66.10
KOCAELİ	3083	27485	14.73	70.97
KONYA	1990	37880	5.40	58.58
KÜTAHYA	759	4595	5.38	31.81
MALATYA	474	13920	2.97	37.68
MANİSA	437	9198	3.21	52.15
MARŞ	1909	8813	9.13	62.82
MARDİN	192	471	3.14	20.82

Table 9 continued

MUĞLA	504	1926	6.84	63.76
MUŞ	295	579	6.96	35.50
NEVŞEHİR	876	4788	12.40	68.62
NİĞDE	1854	3968	23.48	63.96
ORDU	1392	4867	16.98	46.35
RİZE	187	5776	3.76	88.41
SAKARYA	2655	16658	11.73	111.17
SAMSUN	277	18020	1.42	41.77
SİİRT	619	856	10.62	40.37
SİNOP	495	3683	15.26	141.41
SİVAS	388	8966	1.86	46.68
TEKİRDAĞ	2312	9294	26.65	100.33
TOKAT	1388	5416	14.96	65.57
TRABZON	647	11769	5.43	50.58
TUNCELİ	44	913	2.02	76.81
URFA	111	8297	0.81	43.84
UŞAK	868	3942	5.42	37.07
VAN	2760	1900	23.12	42.44
YOZGAT	577	2888	10.30	87.11
ZONGULDAK	173	1814	1.86	8.88

of rentals in the settlements. As explained earlier, data for rentals is available only in the years 1970, 1975 and 1985.

The correlation between the absolute increase of rentals from 1970 to 1985 and that of house and apartment dwelling units are statistically weaker ($r_1=0.16$ and $r_2=0.08$, respectively). This indicates that the amount of either the apartment or the house dwelling units does not have a strong influence on the increase in rentals generated in the settlements. Table 11 shows the absolute and proportional increases in the average rentals between the years 1970 and 1985.

Table 11 also illustrates the ratio of additional dwelling units per additional household during the period from 1970 to 1985. The correlation coefficient between the absolute increase in rentals and the ratio of additional dwelling units/additional household is very weak ($r=0.02$). Similarly, the correlation coefficient between

Table 10: The Increase in Tenant Households (HH) between 1985 and 1990

SETTLEMENTS	TENANT HH NUMBER 1985	TENANT HH NUMBER 1990	INCREASE IN TENANT HH FROM 1985 TO 1990	RATE OF INCREASE (%) IN TENANT HH FROM 1985 TO 1990
ADANA	50492	72145	21653	42.88
ADIYAMAN	3935	6313	2378	60.43
AFYON	6886	8634	1748	25.38
AĞRI	2517	3122	605	24.04
AMASYA	4248	5392	1144	26.93
ANKARA	188688	279592	90904	48.18
ANTALYA	19260	34193	14933	77.53
ARTVİN	1928	2453	525	27.23
AYDIN	8890	12053	3163	35.58
BALIKESİR	16373	21866	5493	33.55
BİLECİK	1566	2418	852	54.41
BİNGÖL	1746	3047	1301	74.51
BİTLİS	1626	2253	627	38.56
BOLU	5435	6919	1484	27.30
BURDUR	4212	5813	1601	38.01
BURSA	48964	81842	32878	67.15
ÇANAĞKALE	4909	6563	1654	33.69
ÇANKIRI	3051	4439	1388	45.49
ÇORUM	9188	12681	3493	38.02
DENİZLİ	16539	23851	7312	44.21
DIYARBAKIR	20805	27492	6687	32.14
EDİRNE	5555	9608	4053	72.96
ELAZIĞ	14308	18484	4176	29.19
ERZİNCAN	7576	8809	1233	16.28
ERZURUM	18226	18826	600	3.29
ESKİŞEHİR	32391	43434	11043	34.09
GAZİANTEP	29388	44163	14775	50.28
GİRESUN	5807	7749	1942	33.44
GÜMÜŞHANE	1744	4606	2862	164.11
HAKKARİ	811	1576	765	94.33
HATAY	7531	10255	2724	36.17
ISPARTA	8135	12391	4256	52.32
İÇEL	26091	39036	12945	49.61
İSTANBUL	489817	680712	190895	38.97
İZMİR	129301	182673	53372	41.28
KARS	4382	5671	1289	29.42
KASTAMONU	4461	5605	1144	25.64
KAYSERİ	30179	38709	8530	28.26
KIRKLARELİ	2719	3823	1104	40.60
KIRŞEHİR	4861	7001	2140	44.02
KOCAELİ	19566	24515	4949	25.29
KONYA	29304	49116	19812	67.61
KÜTAHYA	10331	14042	3711	35.92
MALATYA	17008	22253	5245	30.84
MANİSA	9618	14569	4951	51.48
K,MARAŞ	8856	13304	4448	50.23
MARDİN	3972	4366	394	9.92
MUĞLA	3039	3818	779	25.63

Table 10 continued

MUŞ	2469	2978	509	20.62
NEVŞEHİR	3721	5273	1552	41.71
NİĞDE	3818	12556	8738	228.86
ORDU	7262	9658	2396	32.99
RİZE	4184	4997	813	19.43
SAKARYA	12764	17019	4255	33.34
SAMSUN	23010	31841	8831	38.38
SİİRT	2585	12268	9683	374.58
SİNOP	2391	3148	757	31.66
SİVAS	14482	18603	4121	28.46
TEKİRDAĞ	4913	8719	3806	77.47
TOKAT	5194	6757	1563	30.09
TRABZON	14108	16791	2683	19.02
TUNCELİ	1719	2583	864	50.26
Ş.URFA	8716	13334	4618	52.98
UŞAK	7495	10621	3126	41.71
VAN	4624	6551	1927	41.67
YOZGAT	3322	4741	1419	42.72
ZONGULDAK	11637	12895	1258	10.81

proportional increase in rentals and additional dwelling unit/additional household ratio is 0.008, showing almost no correlation. As a result of these statistically weaker correlations, it can be claimed that changes in housing stock have no relation with the changes in rentals.

Under perfectly competitive market conditions, according to demand-supply relations, these correlation coefficients are expected to take high negative values. Because, as this ratio increases, additional dwelling units exceed additional household, meaning that there exist more vacant housing units. In other words, as ratio increases, supply of housing also rises. Economically, this trend should decrease the prices, i.e. rentals. Therefore, there should be a reverse relationship

Table 11: The Absolute and Proportional Increase in Average Rentals and Additional Dwelling Unit per Additional Household Ratio from 1970 to 1985

SETTLEMENTS	INCREASE IN	RATE OF INCREASE	ADDITIONAL HOUSES/
	AVERAGE RENTALS (TL) FROM 1970 TO 1985 IN PROVINCE TOTALS	(%) IN AVERAGE RENTALS FROM 1970 TO 1985 IN PROVINCE TOTALS	ADDITIONAL HH FROM 1970 TO 1985 IN PROVINCE TOTALS
ADANA	14.24	7.63	3.31
ADIYAMAN	26.85	22.78	0.42
AFYON	-34.30	-22.92	0.39
AĞRI	19.07	14.56	0.18
AMASYA	-25.24	-15.76	0.33
ANKARA	-5.04	-1.82	0.92
ANTALYA	46.08	26.76	0.73
ARTVİN	-9.56	-6.58	0.21
AYDIN	3.14	2.02	0.24
BALIKESİR	-28.78	-16.39	0.22
BİLECİK	29.07	22.36	0.29
BİNGÖL	-20.07	-15.38	0.32
BİTLİS	-31.67	-24.13	0.20
BOLU	0.88	0.61	0.26
BURDUR	-21.97	-14.91	0.54
BURSA	13.55	7.11	0.83
ÇANAĞKALE	-9.20	-5.76	0.28
ÇANKIRI	-13.96	-10.92	0.88
ÇORUM	0.45	0.33	0.58
DENİZLİ	-1.63	-1.10	0.58
DİYARBAKIR	13.59	8.09	0.53
EDİRNE	-11.04	-5.40	0.46
ELAZIĞ	-5.40	-3.67	-4.57
ERZİNCAN	-25.83	-16.65	0.64
ERZURUM	-20.68	-11.61	0.74
ESKİŞEHİR	-26.19	-15.05	1.08
GAZİANTEP	10.54	6.51	0.76
GİRESUN	-36.86	-19.95	0.42
GÜMÜŞHANE	-42.12	-24.97	0.43
HAKKARİ	12.15	10.33	0.16
HATAY	20.21	11.53	0.19
ISPARTA	-25.97	-17.52	0.70
İÇEL	19.40	10.95	0.57
İSTANBUL	21.34	6.92	1.25
İZMİR	13.18	5.72	1.05
KARS	-8.55	-6.41	0.21
KASTAMONU	-50.58	-30.14	1.06
KAYSERİ	-21.66	-12.87	0.88
KIRLARELİ	6.93	4.25	0.29
KIRŞEHİR	-4.87	-3.50	0.72
KOCAELİ	-38.47	-17.34	0.37
KONYA	-52.91	-29.05	0.54
KÜTAHYA	-30.83	-21.73	0.43
MALATYA	-3.39	-2.20	1.04
MANİSA	26.95	18.06	0.23

Table 11 continued

K.MARAS	19.15	12.83	0.39
MARDİN	-12.57	-10.37	0.17
MUĞLA	37.83	24.93	0.08
MUŞ	-3.95	-3.31	0.22
NEVŞEHİR	-2.68	-1.96	0.56
NİĞDE	-15.28	-10.97	0.21
ORDU	-46.78	-24.36	0.30
RİZE	-62.31	-28.08	0.32
SAKARYA	5.11	3.11	0.46
SAMSUN	-5.27	-3.03	0.48
SİİRT	7.72	5.77	0.16
SİNOP	20.47	14.65	0.35
SIVAS	-23.54	-15.48	1.08
TEKİRDAĞ	28.93	16.22	0.44
TOKAT	6.32	4.95	0.31
TRABZON	-42.33	-21.07	0.48
TUNCELİ	-18.57	-15.25	0.82
URFA	-0.76	-0.52	0.48
UŞAK	29.81	22.10	0.80
VAN	-2.35	-1.44	0.32
YOZGAT	-17.88	-13.90	0.22
ZONGULDAK	-1.45	-1.01	0.09

between the increase in rentals and the ratio of additional units/additional households. However, it is drawn from the analysis that there is almost no relation between these two variables in Turkey.

The reason for this imperfection may be due to the market failure and the existence of externalities, such as, physical condition, location of dwellings and well being of wider community. All these factors result in a housing market in which increases in rentals are almost independent from the increases in housing stock.

CHAPTER 5

CONCLUSION

Home-ownership has become the dominant form of housing tenure in Turkey, owing to the nature of provision and since households wish to become home-owners not only for occupation and use, but also for investment and security.

The proposition that the existence and the amount of rental housing stock mainly depends on the rearrangement of property relations during the process of urbanisation (Balamir, 1999) has been confirmed by the findings of this study as well. The results of the analyses show that tenancy is not strongly related with house dwelling units, population sizes and rentals. However, further observations that express a strong linear relationship between the increases in the number of apartment flats and that of tenant households in the settlements, indicate that proportion of tenancy in settlements is mainly determined by the size of the apartment stock.

Statistical analyses conducted in the study comprise the determination of spatial distribution and temporal variation of tenancy and rentals, and the investigation of the impact of the size and variation of the housing stock on the formation of tenancy and rentals in the settlements. The findings of the analyses and their theoretical and policy implications could be summarised as follows:

5.1. Findings

- Tenancy rates have continuously increased from 13.39% in 1970 to 24.61% in 1990 in province totals. During this period, tenant household rates of the relatively smaller settlements increased, while that of dominant settlements had a tendency to decrease.
- Tenancy rates are distributed in a wide range between settlements almost randomly. For instance, in 1985 tenancy rates vary from 27% to 62% in the province centres.
- It is observed that there is no strong correlation ($r = -0.057$) between total household numbers and tenancy rates in the distributions within the settlement system.
- Tenancy rates in province centres are found much higher than the tenancy rates in province totals in 1985 and 1990. In 1985, tenancy rates for overall Turkey are 17.63% in province totals vs. 40.01% in province centres, and in 1990 these values are 24.61% in province totals and 44.46% in province centres. Like overall figures for Turkey, in almost all settlements tenancy rates are greater in province centres as compared to those of province totals.
- The correlation coefficient ($r = 0.98$) between the increase of apartment dwelling units and that of tenant households indicates a strong relationship between them.
- Results also illustrate that there is no relation between the amount of rentals generated in the settlements and rates of tenancy (in 1985 $r = -0.228$).
- The real values of average rentals for settlements are in a process of decline from 160.87 TL in 1970, to 154.76 TL in 1985 (1970 value) in their overall values for Turkey. During this period, most of the settlements' average rentals tended

to decline, and the average rentals of the remaining settlements increased only gradually.

- Total rental volumes increased from 1970 to 1985 with a rate of increase about 90 per cent again in constant prices (1970). During this period, total rental volume of the settlements whose rental volumes are below the general average (56 settlements in all years) constitute almost 30% of the total rental volume generated in all settlements, which has gradually increased over time (29.88% in 1970 to 30.12% in 1985)
- It is observed that increases in average rentals for settlements are not interrelated with the size of the housing stock ($r=0.02$) provided in the settlements.

5.2 Theoretical Implications

- Population sizes of the settlements are not very influential on the determination of tenancy rates. Therefore, population sizes cannot explain the wide range of variation in tenancy rates among settlements.
- No evident homogenous tendencies in tenancy are observed among the groups of settlements. This scattered spatial distribution of tenancy in Turkey indicates that local conditions could be the main determinant of tenancy rates in the settlements. Moreover, as stated by Balamir (1996, 1999), settlements whose tenancy rates increase sharply over time are not always the larger settlements in size or dominant settlements with respect to economic and regional characteristics. This trend also supports the importance of local dynamics in determining the extent of tenancy.
- Increased rates of tenancy in province centres indicate that tenancy is an urban phenomenon even if independent of city size.

- Analyses indicate that tenancy rates could only be related to stock type distributions which is to confirm the proposition by Balamir (1996) that the distribution of tenancy depends on the size of apartment dwelling stock in the settlements. Therefore, tenancy can be accepted as a function of the size of apartment stock of buildings in settlements rather than population sizes or rentals transferred.
- The fact that increases in rentals are not correlated with and are almost independent from increases in the stock itself, implies unusual housing market circumstances and variations in local physical, qualitative nature of stock.
- In Turkey, lack of public policy and regulation related to rental sector has unexpectedly resulted in almost no adverse effects for most of the tenant households. Instead, many tenants tend to benefit from the relative advantages and privileges offered in housing conditions and options (Balamir, 1989, 1999). Despite the non-existence of an explicit policy, the rental housing stock has been largely provided by the flat ownership relations, an essential aspect of urbanisation in Turkey. This special mode of rental housing provision results in quite advantageous state for tenants at the moment. However, when the pace of construction slows down or when the mode of housing provision changes, which do not necessarily result in the formation of rental stock (e.g. when co-operative type of production dominates the housing provision), the relatively better conditions of the tenants are likely to come an end in the long run. Therefore, viable public housing policies should be developed in Turkey immediately, in order to arrange the rental housing provision and to protect the tenant households, before a possible collapse of tenancy system in the future.

5.3. Policy Implications

There are many policy alternatives for the rental sector, which are implemented by different countries as discussed in Chapter 2. However, those policies have been contradictory in nature over time and governments have promoted different alternatives with respect to their social, economic and political structures.

As a policy to decrease the costs of tenants, rent control is criticised for decreasing the amount of new production, which then results in the increases in rentals. Moreover, under the mechanism of rent control, many landlords avoid maintenance costs of houses, and the qualities of rental units tend to decline. Therefore, housing conditions of tenants become worse. When there is no rent control, under market prices, the construction of new rental units are promoted, but housing expenditures of tenants rise. Subsidising the tenants, however, could lead to increases in rental prices. Giving incentives to increase production, on the other hand, requires the determination of local demand and housing choice. Otherwise, lack of demand may result in rentier households, who prefer selling the houses instead of keeping them as rental units. Therefore, the policy of supporting individual land-owners to provide rental stock, which is suggested for Third World, may not be relevant for countries (including Turkey) where large number of rentier households exists (Balamir, 1999).

It has been realised that large-scale social rental housing provision by bodies have not been feasible alternatives anymore, due to high costs and immense scales of production. As emphasised by Harloe (1995), throughout Europe, governments have restricted their budgetary commitments to social housing since 1970 and they tend to limit the provision of large-scale social housing. This is an inevitable process observed in the welfare capitalist regimes. There are many barriers to the

socialisation of housing provision, which then make housing a costly investment. On the other hand, extension of social rental stock can be attained by adopting new mechanisms at local level, which are not necessarily dependent on the public ownership of the rental stock.

The experiences of the developed countries in social rental housing provision indicate that provision of large-scale rental housing in Turkey by public institutions is not effective or economically feasible, due to high costs of resources and difficulties of expertising in management and administration. However, in Turkey, considerable variations in tenancy and rentals observed in the different settlements underline the requirement for the formation of flexible housing policies at local level, instead of developing common central government housing policies. A bundle of policy alternatives may be worth to examine as viable policy alternatives for the rental sector in Turkey. These rental housing policy alternatives emphasise the redefinition of the roles and responsibilities at central and local levels. The central governments and Housing Development Administration should have regulatory, controlling and subsidising roles on rental housing policies, whereas, municipalities should have policy developing and implementing roles. These roles and responsibilities are stated below:

Central governments: They should be in a position of enabling and empowering the roles of local administrations in meeting the local needs of society. Central governments should only guide and control the local administrations. Central governments can also provide some privileges to tenants by some legal regulations, such as tax advantages, rent allowances, etc. They can also provide subsidies for the poorer and special tenants, like elders.

Housing Development Administration (HDA): As an institution of central government, the role of HDA should be redefined. This institution should consider the rental housing provision while developing central housing policies. HDA, as a specialised institution for mass housing provision, can either directly involve in the provision of rental housing or promote and support its provision. HDA can encourage the large scale housing co-operatives for providing rental housing by increasing the amount of subsidy given to co-operatives which involve in the rental housing provision. By this way, the amount of rental stock can be increased by each enterprise. HDA can also involve in some pilot projects of upgrading in the inferior areas where needy and poorer tenants accommodate.

Municipalities: The roles of municipalities should be redefined in order to meet the local housing needs of households and to control local rental markets. As stated earlier, the large-scale housing provision by the municipalities, or by any other public body, requires great amount of expenditures, investments and expertise. Therefore, it is not an appropriate alternative for the municipalities.

Two different models are proposed for municipalities, which do not require much investment, commitments and have no risk for the municipalities. The first one is the "distributed rental stock" and the second one is the "rental housing information system".

In the first model, municipalities acquire dwelling units in different blocks and in different parts of the settlements and rent them. This enables municipality to observe housing market. By this way, levels of rentals generated in the settlements can be controlled in free market condition.

In this model, municipalities do not need to buy houses; instead they can obtain housing units as a product of constructional activities in the city. This spatially distributed municipal stock of rental housing is likely to be more effective than providing spatially segregated large-scale rental housing districts, which imposes high levels of costs and investments, and may result in the formation of ghettos. This model only needs strong regulations and control in order to prevent the misuse of rental stock acquired by municipalities.

In the second model proposed, municipalities form "rental housing information systems". Here, the municipalities act as a non-profit real estate agency in the market conditions. Municipalities function as an intermediary institution between tenants and landlords. In this way, they prepare a portfolio of rental housing and start to rent houses to tenants. They provide expertise and legal services, as well.

Establishment of this model requires minimum public expenditures and contemporary computer and information technologies. Municipalities do not need to employ extra staff. They can shift a few technical personnel already employed in the municipalities. The legal services can be provided by the existing lawyers of the municipalities.

Municipalities, aim to rent houses at lower levels and control the rentals in the long run, as a result of demand-supply relation, the amount of all the rentals formed in free market conditions are expected to decrease. The details of this model are examined during City Planning Studio (CP502) in 1997. The validity of the model is tested and proved by studying the existing structure of Çankaya Municipality in Ankara (for the details of model see Appendix).

It is found that many benefits may accrue for the tenants, landlords and municipalities.

Advantages for Tenants

- Tenants can have easy access to rental housing stock with relatively lower rentals.
- They are legally protected by the municipality in the rental agreements.
- The cost of renting, moving and seeking for dwelling units are considerably reduced.

Advantages for the Landlords

- They can rent their houses under the protection of municipalities.
- They can benefit from the discounts provided by municipalities for some services related to maintenance of housing. They can rent their houses without dealing with maintenance costs of dwellings.
- They can benefit from the legal services provided by municipalities.

Advantages for Municipalities

- This model brings a political prestige to the municipalities without imposing extra costs or investments.
- They can establish strong relations with the individuals.
- They can form a database of housing stock, which can be used in planning process.

The case-study, conducted to test the feasibility of this model (see appendix), gives the clues that such a municipal information system for rental housing can successfully be applied to other municipalities. Because, as well as the advantage of

requiring no extra costs or investments, the advantages about political prestige and public relations could make this model attractive for local governments.

Housing policies in Turkey should be developed at local level. Because, central policies are singular, strict and don't consider the local needs. As observed from the analysis, tenancy in Turkey is distributed in a wide range between settlements. Population sizes do not affect tenancy relations. Instead, the amount of apartment stock in the settlement, which reflects local dynamics and local market conditions, considerably determines the level of tenancy in Turkey. Since tenancy is found as being sensitive to local variations and therefore, as having local nature, policies related to rental sector should be provided at local level. Central governments, on the other hand, should have a regulatory effect on local policies and applications in order to control the consistency of policies all over Turkey. Policies at local level are expected to be more flexible, efficient, and effective to meet the local needs of tenancy.

5.4 Further Lines of Research

For verifications and substantiating of the propositions made in this study, statistical analyses are conducted based on the data obtained from the State Institute of Statistics (SIS). The constraints of data available are mentioned in Chapter 4. It should be emphasised here that the data collection methods and procedures of SIS should be renewed so as to provide continuous, consistent, and comprehensive information on the housing sector and its effects on urbanisation. Data bases related to this subject should be prepared in the same standard and format over the years to enable the integration of information they provide. More comprehensive and

detailed analyses of the rental sector and tenancy processes require the collection of more detailed information about;

- spatial location and physical condition of dwellings,
- housing amenities,
- parameters of demand for rental housing,
- the choice and preferences of tenants,
- the amount of rental housing stock,
- age of the stock,
- rentals and tenant households which enable differentiating them with respect to apartment and housing dwelling units

in “all years” and in “all settlements” and in “all levels of aggregation” (province centres and province totals).

By the availability of this information, further researches could include both demand side and supply side analyses. In this study, due to lack of data about the existing nature of demand, the analyses are conducted at supply side. However, local characteristics of demand and clear choice of tenant households for type of provision and stock are also necessary inputs for the studies aiming to provide rental housing policies to meet the local needs of households. In addition to demand side, analysing the physical conditions and spatial locations of rental stock could also extend supply side studies. These further analyses could enable the involvement of qualitative aspects and tenant comfort in the rental housing policy alternatives.

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APPENDIX

YEREL YÖNETİMLER KİRALIK KONUT BİLGİ SİSTEMİ

EMÜR (ÖZTAŞ) AYŞEGÜL

TUNA MEDİNE

PLANNING STUDIO II (CP502), ODTÜ, 1997

ÖZET

Ülkemizde kiracılığa yönelik olan kamu politikaları, kiraların yargı yoluyla denetlenmesi ve memurlara ödenen az miktardaki kira yardımıyla sınırlıdır. Kiralık konut sunumunun devlet eliyle yapılması oldukça büyük bir yatırım, planlama ve kaynağı gerektirdiği için başarısız ve Türkiye'de kiralık sosyal konut olarak sayılabilecek girişimler, stokta %4 oranında bulunan lojmanlarla sınırlı kalmıştır. (Türel ,1994) Buna karşın, mülk konut sunumuna yönelik kamu politikaları ağırlıktadır. Özel sermaye girişimleri de çoğunlukla mülk konut sunumuna yönelmiştir. Ancak, mülk konut üretimi desteklenmiş olsa da Türkiye'ye özgü üretim süreçleri (yap-sat'çı üretim) ve kurulan mülkiyet ilişkileri sonucunda (kat mülkiyeti), özel mülkiyet elinde oldukça büyük miktarda kiralık konut stoğu (%38) oluşmuştur. Bu nedenle, kiracılık hh'ları arasında kişisel düzeyde kurulan ve izlenmesi zor bir ilişki biçimi haline gelmiştir.

Türkiye'de kiracılığın insan ilişkilerine dayanması (yukarıda belirtildiği gibi) ve hh ile stok özelliklerinin yerel koşullarda farklılaşmasından dolayı, kiracılığa yönelik merkezi politikalar yerine, yerel yönetimlerin kendi politikalarını oluşturmaları daha basit ve etkin çözümler yaratacaktır. Bu kapsamda, belediyelerin "kiralık konut stoğu bilgi işletmeleri" oluşturarak, ev sahibi ve kiracılar arasında aracı-danışman rolünü üstlenmesi anlamlı bir girişim olacaktır.

Yerel Yönetimler Kiralık Stok Bilgi İşletmeciliği tasarlanırken temel amaç yerel yönetimlerin; konut kiralama aşamasında devreye girerek bu işleyişi düzenlemesi, stok ile kiralar üzerinde etkili olabilme, stok kullanımını izleyebilme ve gerektiğinde müdahalede bulunma fırsatını elde edebilmesidir.

Öneri bilgi işletmeciliğinde, veriler ev sahibi ve kiracıların doldurduğu formlardan elde edilerek veri tabanları oluşturulmuştur. Yerel yönetimlerde, stoğa ve kiracı hanehalklarına ait veriler birbirleriyle ilişkilendirilerek hem kiralamaya ilişkin sorgulamalar hem de kiracı takipleri gerçekleştirilebilir.

Yerel yönetimler kiralık stok bilgi işletmeciliğinin talep ve finansman açısından olabirliği Çankaya Belediyesi'nde sınıandığında, yapılan yatırımın kendini kolaylıkla amorte edebileceği

görülmüştür. Yüksek bir maliyet getirmemesinin yanısıra, bu bilgi işletmeciliğinin hayata geçirilmesi ile yerel yönetimler elinde ekstra gelirin oluşacağı hesaplanmıştır. Sonuçta, belediyeler bu geliri kullanarak hem ev sahiplerine hem kiracılara ek hizmetler sunabilecek ve böylece sistemin cazip hale gelmesini sağlayabileceklerdir.

Böyle bir bilgi işletmeciliğinin taraflara birçok fayda sağlayacağı saptanmıştır. Buna göre, sistemin belediyelere, kiracılara ve ev sahiplerine neler sağlayacağı aşağıda belirtilmiştir;

Belediye:

- *Belediyeler bu sistemi ekstra bir maliyet getirmeksizin kamu hizmeti olarak gerçekleştirerek politik puan kazanabileceklerdir.
- *Halka yakın bu örgütlenme ile etkin ve verimli bir hizmet sunarak halkla ilişkilerini güçlendirebileceklerdir.
- * Halkla ilişkilerin gelişmesi sonucunda, belediyeyi destekleyen ve ondan yana olan bir kent kamuoyu oluşacaktır.
- *Kiralık konut stoğuna ve kiracı h'larına ait veri tabaları oluşturularak konut piyasasını izleyebilecekler ve bunun sonucunda, kiralardaki enflasyonist artışı engelleyebileceklerdir.

Kiracılar :

- * Kiralık konutlara ilişkin zengin veriye daha kısa sürede ve eşzamanlı ulaşabileceklerinden, kendilerine en uygun olan konutu seçebileceklerdir.
- * Konut kiralama aşamasındaki yasal süreçlerin belediye kontrolü altında gerçekleşmesinden dolayı hem bu işlemler daha kolaylaşacak hem de daha güvenilir bir ortam oluşacaktır.
- * Kiralık konut edinme sürecinde ücret olarak kiranın yarısını verecekleri için karşılaştıkları maliyetler azalacaktır. Hatta, bazı hizmetlerde indirimler sağlanabilecektir.(Çankaya Belediyesi'ndeki kiracılara nakliyat hizmetinde indirim sağlanabileceği hesaplamalar sonucunda bulunmuştur.)

Ev Sahipleri:

- * Konutlarını belediye güvencesi altında kiraya verebileceklerdir. Özetle,
 - . zamanında kiralara ödenmesi
 - . konutlara hasar verilmemesi
 - . kira sözleşmelerine birebir uyulması
 - . gibi konular belediyenin takip ve güvencesinde olacaktır.
- * Kira kontratlarının uzman kişilerin kontrolünde yapılması ile ev sahiplerinin olası mağduriyetleri önlenecektir.
- * Bazı hizmetlerde indirimler sağlanabilecektir. (Çankaya Belediyesi'nin evlerin boya badana işlerinde indirim yapabileceği saptanmıştır.)

I. GİRİŞ

Bu çalışmanın amacı her ölçekteki yerel yönetimin gerçekleştirebileceği düzeyde bir kiralık konut stok bilgi işletmeciliği tanımlamak, finansman ve talep açısından olabirliğini göstermek ve böyle bir sistemin hem taraflara hem de topluma getireceği faydaları sergilemektir.

Yerel yönetimler konut kiralama aşamasında devreye girerek bilgi sistemlerini taleple sunumun en etkili, en verimli ve en hızlı biçimde buluşturabilir ve böylece stoğun verimli kullanılmasına katkıda bulunabilir. Bu şekilde enflasyonist artışları engelleme, stok kullanımını izleme ve kiralık konut sunumunu yönlendirme fırsatını yakalayabilir. Bunun da ötesinde, kiracılığın toplumun büyük bir kesimini ilgilendirdiği ve h'ları arasında kurulan bir ilişki biçimi olduğu düşünüldüğünde her iki tarafın da çıkarlarını gözeterek bir hizmet sunumunu gerçekleştirdiği takdirde yerel ölçekte halkla yakınlaşma şansını elde edebilir ve politik puan kazanabilir.

Bu çalışmada ilk olarak önerilecek sisteme altlık oluşturması için mevcut durum ele alınmış ve kiralık kesime yönelik politikalar ve yasal düzenlemeler, emlak ofislerinin işleyişi ve sistem içindeki aktörlerin sorunları incelenmiştir. Öneri bilgi sistemi tanımlanırken, amaçlar ve gerekçeler belirtilmiş ve veri tabanlarının tasarımı, örgütlenme ve işleyiş ayrıntılı olarak

kurgulanmıştır. Sistemin işleyişi ve devamlılığı açısından gerekli yazılım ve donanım alternatifleri ve sistem kontrol yöntemleri gözden geçirilmiş, maliyetler hesaplanmıştır. Öneri sistemi olabilirliğinin sınanması içinse Çankaya Belediye'si pilot belediye olarak seçilmiş ve finansman ve talep analizi bu belediye özelinde gerçekleştirilmiştir. En son bölümde ise bu bilgi sisteminin taraflara sağlayacağı faydalar, kiralık onut bulma maliyetinin düşmesi, toplumda bilişim bilincinin uyanması alt başlıkları altında toplumsa sonuçları irdelenmiştir.

II. MEVCUT DURUM

II. 1.. ANKARA'DA EMLAK PİYASASININ İŞLEYİŞİ

Yapılan incelemede Ankara'da bilgi sistemlerini kullanan ve çok sayıdaki temsilciliği ile yaygın hizmet veren üç emlak ofisi olduğu saptanmıştır. Bu emlakçılar emlak bilgi bankası oluşturmak suretiyle ciddi ve örgütlü hizmet sunmaktadır.

Ankara'da Turyap'ın 39, BorseM'in 20, BirEmlak'ın 9 tane şubesi bulunmaktadır. Çankaya ilçesinde ise Turyap'ın 30, BorseM'in 16, BirEmlak'ın 7 şubesi vardır. Görüldüğü gibi temsilciliklerin büyük bir çoğunluğu (%80) Çankaya ilçesinde yer almaktadır. Bu durum hem kiracı hh'larının yoğun olarak bu bölgede bulunmasından, hem de emlakçıya gitme oranının bu ilçede yüksek olmasından kaynaklanmaktadır. Bu nedenle de ileride önerilecek olan belediye Kiralık Konut Bilgi Bankası'nın geçerliliğinin sınanması için Çankaya Belediyesi pilot bölge olarak seçilmiştir.

Yukarıda sözü edilen üç emlak ofisi deneyimli uzan kadrolarla profesyonel ve bilgiyle donanımlı hizmet vermektedir. Herhangi bir şubeden tüm veri tabanına (diğer şubelerin verilerine) ulaşılarak emlak işlemlerinde mekan ve zaman sınırı ortadan kaldırılabilmektedir.

II.1.1 ORGANİZASYON YAPILARI

Coğrafi olarak dağılmış olarak bulunan şubeler bölge temsilciliklerine bağlıdır. Bir üst kademedeki bu bölge temsilcilikleri de birbiriyle iletişim içindedir. (Örneğin BorseM'in Marmara Bölge Temsilciliği İstanbul'da, İç Anadolu Bölge Temsilciliği Ankara'da ve Ege Bölge Temsilciliği İzmir'de bulunmaktadır.)

Belli bir miktar peşin alındıktan sonra aylık ödenecek sabit bir tutar karşılığı temsilcilikler verilmektedir. Sadece Emlak Komisyoncusu olarak değil Emlak Danışmanı olarak da çalışmayı hedefleyen bu kuruluşlar, temsilciliklerin seçiminde ve mekansal dağılımında oldukça titiz davranmaktadırlar. (Örneğin BorseM, şubelerinin ana ulaşım aksı üzerinde olmasını ve giriş ya da giriş üstünde yer almasını şart koşmakta, hatta tabelaların düzenlenmesine yönelik standartlar geliştirmektedir.) Temsilcilik verilen kişilerin eğitim düzeyleri ve genel kültürleri dikkate alınmakta; düzenli olarak eğitim seminerleri verilmektedir.

II.1.2.. EMLAK BİLGİ BANKASI VE İŞLEYİŞİ

Bölge temsilciliklerine bilgisayar ağı ile bağlanmış olan şubeler (modem ya da on-line) tüm yeni bilgileri ve satış-kiralama ile ilgili değişiklikleri buraya faks ile iletmektedir. Şubeler veri tabanına ulaşım bilgileri görmekte ancak üzerinde değişiklik yapamamaktadır. Ana veri tabanının güncelleştirilmesi işlemi bölge temsilciliklerinde gerçekleştirilmektedir. Böylece sistemin işleyişi denetlenmiş olmaktadır.

Şubeler belli aralıklarla ana veri tabanına bağlanarak kendi veri tabanlarını güncelleştirmektedir. Bunun dışında, tüm acil değişiklikler diğer şubelere merkez tarafından faks ile iletilmektedir. Veri tabanları hem konuta ait temel ve detay bilgileri (oda sayısı, mutfak özellikleri, yer döşemesi vb), hem de evsahiplerine ilişkin özel bilgileri (aksi vb.) kapsamaktadır.

Sunulan Hizmetler

- Ankara'nın hemen hemen (şubelerinin bulunduğu) her yerinden emlak alıp satabilme ya da kiralama olanağı sağlanmaktadır. (Bilgisayar ortamında yazılı ya da sözlü bilgi sunumu)

- Taşınmaz için expertizlik hizmeti verilmektedir.
- Turyap evlerini kiraya veren müşterileri için kiracı takip hizmeti sunmaktadır. (Kiracı su, temizlik vergisi vb. ödemediğinde gerekli işlemler Turyap tarafından yapılmakta)
- Gene Turyap'ın kiraya verenin haklı olduğu anlaşmazlık durumlarında avukatlık hizmeti verme projesi vardır.
- Turyap, bilgisayar ortamında konutlara ait resimli bilgi verme projesi ile yerinde görülmek istenen taşınmaz alternatiflerini/seçeneklerini en aza indirmeyi ve böylece müşterisinin zamandan kazanmasını amaçlamaktadır.

Müşteri Profili

Bu emlak ofislerinin üç ayrı müşteri profili vardır:

- Konutunu satmak ya da kiralamak için sadece o emlakçıyı tercih edip anlaşanlar /sözleşme imzalayanlar (Sisteme kaydedilen müşteriler)
- Konutunu satmak ya da kiralamak için birden fazla emlakçı ile temasa geçenler (sisteme kaydedilmeyen ancak dağarcıkta en son alternatif olarak saklanan müşteriler)
- Kiralık ya da satılık konut aramak üzere başvuranlar

Taşınmazların Kiraya Verilme Prosedürü:

Taşınmazların kiralanmasına aracılık edilirken şu prosedürler izlenmektedir:

1. Evsahipleri düşündükleri bir kira bedeli ile başvurur.
2. Expertiz yapılarak rayiç kira belirlenir.
3. Bu rayiç kira değer evsahibine bildirilir ve eğer onun istediği değer daha yüksekse ikna edilmeye çalışılır. Evsahibinin ısrar ettiği değer belirlenen rayiç bedelin %20 fazlasını aşmıyorsa müşteri ile 2 aylık sözleşme imzalanır. Bu sözleşmede iki aylık süre için müşteri taşınmazın kiralanması için anlaştığı emlakçının aracılığını kabul eder ve başka bir şekilde taşınmazını kiralamayacağını taahhüt eder.
4. Uygun kiracı ya da uygun taşınmaz bulunduğu ve kiracı ve kiralayan taraflar koşullarda anlaştığında, kira sözleşmesinden önce karşılıklı güveneceyi sağlamak ve tarafların caymasını engellemek amacıyla emlakçı tarafından hazırlanan kiralama protokolü imzalanır.

Hizmet Ücreti

Hizmet ücreti olarak kiralamada kiracıdan yıllık brüt kira bedeli üzerinden %10 komisyon art ıKDV alınmaktadır. (Borse net kira değerini 0.768 ile bölerek brüt kirayı hesaplanmaktadır.) Kiraya veren taraftan hiç bir ücret talep edilmemektedir. Satışta ise taşınmaz satış bedeli üzerinden hem satıcıdan hem de alıcıdan %2 komisyon alınmaktadır.

* Rayiç Kira bedelinin belirlenmesinde ve konut seçiminde önemli olan kriterler:

1. Semt
2. Konut büyüklüğü
3. Yapı ve inşaat kalitesi
4. Evin konumu ve güneş alma durumu
5. Hangi katta olduğu
6. Isınma durumu

Rayiç bedel doğru tespit edildiğinde konutların kiraya verilme süresi bir hafta ile on beş gün arasında değişmektedir. Talebin yüksek olduğu semtlerde bir-iki gün içinde bile konutlar kiralanabilmektedir. İlkbahar ve sonbahar dönemlerinde - özellikle Haziran- Eylül arasında kiralık konut piyasasının hareketliliği artmaktadır. Ve kira artışları en çok bu dönemlerde gerçekleşmektedir. (%40 Borse)

II.2. MEVCUT SİSTEMDEKİ AKTÖRLERİN SORUNLARI

II.2.1. KİRACILAR

- Kiralık konut ararken hem yüksek maliyetlerle karşılaşmakta, hem de tüm stoka ait bilgiye erişme ve ez zamanı olarak tüm alternatifleri değerlendirme şansından yoksun kalmaktadırlar.
- Kiracı hh'larının mevcut piyasa işleyişinde emlakçıya gitme olasılığı gelir düzeyleri ile yakından ilişkilidir. Düşük gelirlili hh'larının yoğun olarak yaşadığı yerlerde çok az sayıda kişi emlakçı aracılığıyla konut kiralamaktadır (Borse). Bu da kiracı hh'larının konut kiralık konut ararken emlakçıya başvurduklarında karşılaştıkları maliyetlerin oldukça caydırıcı olduğunu göstermektedir. Emlakçıya gidemeyen dar gelirlili hh'ları kendi çabaları ile kiralık konut aramaya mecbur kalmaktadır.
- Mevcut durumda karşılıklı güvenecenin belirli bir sisteme bağlanamamasından dolayı evsahiplerinin deposito, peşin ödeme gibi yöntemlere başvurması kiracıları mağdur etmektedir.
- Bazı kiracılar bilgi yetersizliklerinden dolayı bilinçsizce yaptıkları sözleşmelerden dolayı yasal güçlülüklerle karşılaşmaktadır.

II.2.2. EV SAHİPLERİ

- Kiracılık ilişkisindeki tüm süreci takip etmek ve gerektiğinde çıkan sorunlarla uğramak zorunda kalmaktadırlar (kira ve konutla ilgili diğer ödemelerin, kira sözleşmesinin oşullarının, konutlara hasır verilip verilmediğinin takibi)
- Yasal süreçlerin yavaş ilerlemesi ve bazı kiracıların aysal olmayan şekillerde evsahibini mağdur etmeleri (konuta zarar vermek, kirayı geciktirmek, yükümlü olduğu konutla ilgili ödemeleri yapmamak vb.) Bu nedenlerle evsahibi için konutunu kiralamak her zaman için bir risk faktörünü içermektedir.
- Evsahipleri konutlarını kiraya verdikleri süre içinde çıkan akasklıkları giderebilmek için gerekli yasal bilgiya sahip olmadıklarından dolayı belli bir maliyet karşılığında avukat tutmak zorunda kalmaktadırlar.

II.2.3. EMLAKÇILAR

Emlak ofisleri belli bir organizasyonu hedeflemiş olsalar bile, bir çok farklı emlakçının piyasada iş yapmasından dolayı, tüm piyasaya hakim olamamaktadırlar. Bu yüzden ortayaçıkan parçacı yaklaşım nedeniyle tüm piyasayı takip edememektedirler. Bir bölgede oluşan kiralar tüm stoğa ilişkin kira değerlerinin karşılaştırılabilir olmamasından dolayı rayiç değerin üstüne çıkabilmekte ve enflasyonist artışlar gözlenebilmektedir. Bunun yanı sıra emlakçılarının kar maçı kuruluşlar olması da konut kiralardaki artışları körüklemektedir.

III. ÖNERİ BİLGİ SİSTEMİ

III.1. GEREKÇE

1-

TÜRKİYE'DE KİRALIK KONUTLARA YÖNELİK ETKİN BİR POLİTİKA VE YASAL DÜZENLEME OLUŞTURULAMAMIŞTIR.

1-A

ÜLKEMİZDE MÜLK KONUT SUNUMUNA YÖNELİK KAMU POLİTİKALARI AĞIRLIKTADIR. BU POLİTİKALAR HEM KOOPERATİFLER ELİYLE ÜRETİMİ HEM DE MERKEZİ HÜKÜMET TARAFINDAN GERÇEKLEŞTİRİLEN TOPLU KONUT PROJELERİNİ KAPSAMAKTADIR.

1-B

KİRACILAR PIYASA KOŞULLARINA TERKEDİLMİŞTİR. AYRICA EMLAK OFİSLERİNİN KAR AMACI GÜDEN ÖZEL KURULUŞLAR OLMALARI KİRA ARTIŞLARINI KÖRÜKLEYEBİLMEKTEDİR. ZAMAN İÇİNDE GETİRİLEN KİRA SINIRLAMALARIYLA KİRACILAR KORUNMAYA ÇALIŞILDIYSA DA BU SÜREKLİ VE ETKİN BİR UYGULAMA OLMAMIŞTIR.

1-C

EV SAHİBİ VE KİRACI ARASINDAKİ ANLAŞMAZLIKLAR HERHANGİ BİR ARA MEKANİZMA OLMAKSIZIN DOĞRUDAN YARGIYA İNTİKAL ETMEKTEDİR.

2-

TÜRKİYE'DE, KAMU ELİYLE KİRALIK KONUT SUNUMU HEM ÖLÇEK HEM MALİYET AÇISINDAN OLUŞAN SORUNLARDAN DOLAYI GERÇEKLEŞTİRİLEMEMİŞTİR.

3-

KONUT KİRALARININ VE NİTELİKLERİNİN YEREL KOŞULLARDA FARKLI LAŞMASINDAN DOLAYI, MERKEZİ BİR POLİTİKA ÜRETMEK DENSE YEREL YÖNETİMLERİN KENDİ POLİTİKALARINI ÜRETMELERİ DAHA UYGUN OLACAKTIR. BÖYLECE, KONUT KİRALAMA SÜRECİ STERİL PİYASA İLİŞKİLERİNDEN AYRILARAK TOPLUMSAL İLİŞKİLERE DÖNÜŞ EBİLİR.

Sonuç Olarak;

**YEREL YÖNETİMLERİN EV SAHİPLERİ-KİRACILARI UYGUN BULUŞTURAN VE HER İKİ TARAFIN ÇIKARLARINI GÖZETEN POLİTİKA OLUŞTURULMASI DAHA ANLAMLI
(KİRALIK KONUT VERİ BANKASI)**

III.2. AMAÇ

YEREL YÖNETİMLERİN KONUT KİRALAMA AŞAMASINDA DEVREYE GİREREK BU İŞ LEYİŞ İ DÜZENLEMESİ, STOK İLE KİRALAR ÜZERİNDE ETKİLİ OLABİLME, STOK KULLANIMINI İZLEME VE GEREKTİĞİNDE MÜDAHALE ETME FIRSATINI ELDE ETMESİ HEDEFLENMİŞ TİR.

TALEPLE SUNUMU EN ETKİLİ, EN VERİMLİ VE EN HIZLI Ş EKİLDE BULUŞ TURARAK BOŞ LUK ORANININ DÜŞ ÜRÜLMESİ VE STOĞUN VERİMLİ KULLANILMASININ SAĞLANMASI.

OLUŞ TURULACAK KİRALIK KONUT BİLGİ BANKASI İLE KİRAÇILARA TÜM SEÇENEKLERİ AYNI ANDA DEĞERLENDİRME Ş ANSİNİN SUNULMASI

UZUN DÖNEMDE TÜM KİRALIK KONUT STOĞUNA İLİŞ KİN BİLGİLERİN BELEDİYE TARAFINDAN VERİ TABANI HALİNE DÖNÜŞ TÜRÜLMESİ VE BU BİLGİLERİN KARŞ İLAŞ TIRILABİLİR OLMASINDAN DOLAYI KİRA ARTIŞ LARININ BELLİ BİR DÜZEYDE TUTULABİLME FIRSATININ DOĞMASI.

KİRALIK KONUT STOĞUNUN VE TALEBİNİN KARŞ İLAŞ - TIRILMASIYLA KONUT SUNUMUNU YÖNLENDİRİCİ VERİLERİN DERLENMESİ

III.3. SİSTEM ANALİZİ

III.3.1. VERİ TABANLARININ İNCELENMESİ

III.3.1.1 Veri Tabanı 1(V₁): Ev Sahiplerinin Bilgi Verdikleri Veri Tabanı

Ev sahipleri halkla ilişkiler grubuna başvurarak "kiraya veren başvuru formu"nu (Ek 1.1) doldurur. Ekspertiz grubu ilgili konutta gerekli incelemeleri yaptıktan sonra rayiç kira bedelini belirler ve gerekli düzeltme/eklemeleri yapar. Daha sonra, ev sahipleriyle istenen kira bedeli konusunda uzlaşma sağlandığı taktirde, bu form bilgileri (düzeltilmiş) teknik grup tarafından veri tabanı 1 olarak (V₁) bilgisayara girilir. Bu veri tabanı hem kiralık konuta ait temel ve detaylı bilgileri hem de kiralama koşullarını içerir.

Ev sahiplerini sistemde tanımlayabilmek için herbirine özel başvuru numarası verilir. Gerekliğinde iletişimin sağlanabilmesi için ev sahiplerinin adı, adresi ve telefonu alınır. Aynı zamanda, konutla ilgili temel ve detaylı bilgiler olarak semt, mevcut kullanım, konut büyüklüğü, kullanım özellikleri (ısıtma durumu, banyo, mutfak, salon, odalar) ile konutun yaşı ve konumuyla ilgili bilgiler bu veri tabanına aktarılır.(Ek 2.1)

V₁ konut kiralama sürecindeki sorgulamalarda kullanılan 42 kolonluk aktif bir veri tabanıdır. Bu bilgiler kullanılarak kiralık konut stoğuna yönelik bir arşiv veri tabanı oluşturulur. Ayrıca, V₁'de

bulunan bilgiler, kira sözleşmesi imzalandıktan sonra bu veri tabanından düşülerek kiracı takip amaçlı veri tabanına girdi oluşturur. (Şekil 1)

Kiralık konutlara ait detaylı olarak derlenen bu bilgiler, kiralık konut arayanların konutu görme aşamasından önce uygun seçenekleri değerlendirmesine yardımcı olacaktır. Böylece, kiracılar uygun seçenekler arasında bir ön eleme yapma şansına sahip olacaklarından dolayı zamandan tasarruf sağlayacaklardır. (Konut görme işlemleri daha az sayıda olacak ve sadece belirli konutlar gezilecektir)

III.3.1.2. Veri Tabanı 2 (V₂) : Kiracıların Bilgi Verdikleri Veri Tabanı

Kiracılar da ev sahipleri gibi, belediye halkla ilişkiler grubuna başvurarak "kiracı başvuru formu"nu (Ek 1.2) doldurur ve bu bilgiler teknik grup tarafından veri tabanı 2 olarak bilgisayara girilir. Bu veri tabanı, hem aranan kiralık konutta bulunması gereken özellikleri ve kiralama koşullarını hem de kiracıya ait bilgileri (sosyo-ekonomik durum) içerir. Ev sahiplerinde olduğu gibi, kiracıları da sistemde tanımlayabilmek için başvuru numaraları verilir. Sistemin güvenli olarak işlerliğinin sağlanabilmesi amacıyla kefile ait bilgiler de alınır. (Ek.2.2) V₂ konut kiralama süresince kullanılan 17 kolonluk aktif bir veri tabanıdır. Bu bilgiler yardımıyla, kiracı h h sosyo-ekonomik özelliklerini içeren bir arşiv veri tabanı oluşturulur. Taraflar anlaşır kira sözleşmesi imzalandıktan sonra, bu veri tabanındaki bilgiler de (veri tabanı 1'de olduğu gibi) düşülerek kiracı takip amaçlı veri tabanında kullanılır. (Şekil 1)

V₁ ve V₂'nin İşleyişi

Gerek ev sahipleri gerek kiracıların ilk başvurduklarında aldıkları numaralar (başvuru no) sistemde kaldıkları sürece geçerli olacaktır. Konut kiralama sürecindeki sorgulamalarda semt, kira aralığı ve konut büyüklüğü anahtar değişkenler olarak kullanılacaktır. Kiracı başvurduğunda kendi için önemli olan değişkenlerle sorgulamalar yapacak ve alternatif kiralık konutlar ortaya çıkacaktır. Bu konutlar hakkında detaylı bilgilere bakılarak ise ikinci bir eleme yapılacaktır. Bunların sonucundaki olası alternatifler ise konut görme aşamasında incelenecektir.

III.3.1.3. Veri Tabanı 3(V₃): Kiracı Takip Amaçlı Veri Tabanı

Bu veri tabanının oluşturulmasındaki amaç, sözleşme süresince kiracıları izleyebilmek, sözleşmeye uyup uymadıklarını takip edebilmek ve bu süre içinde konuta hasar verip vermediklerini tespit edebilmektir. Bu nedenle, konutun mevcut fiziksel durumu ve kullanım özelliklerine ait bilgiler veri tabanı 1'den edinilir. Kira, peşin ödemeler ve özel koşullar hakkında bilgi ise kira sözleşmesinden alınarak bu veri tabanına işlenir. Sözleşme süresince ev sahibi ile iletişim kurabilmek ve sözleşme bitiminde yeniden temasa geçebilmek amacıyla ev sahibinin adı, adresi ve telefonu V₁'den V₃'e aktarılır. Kiracıya ait bilgiler ise V₂'den elde edilerek konut kiralama süresince kiracının takibi gerçekleştirilir. (Ek 2.3)

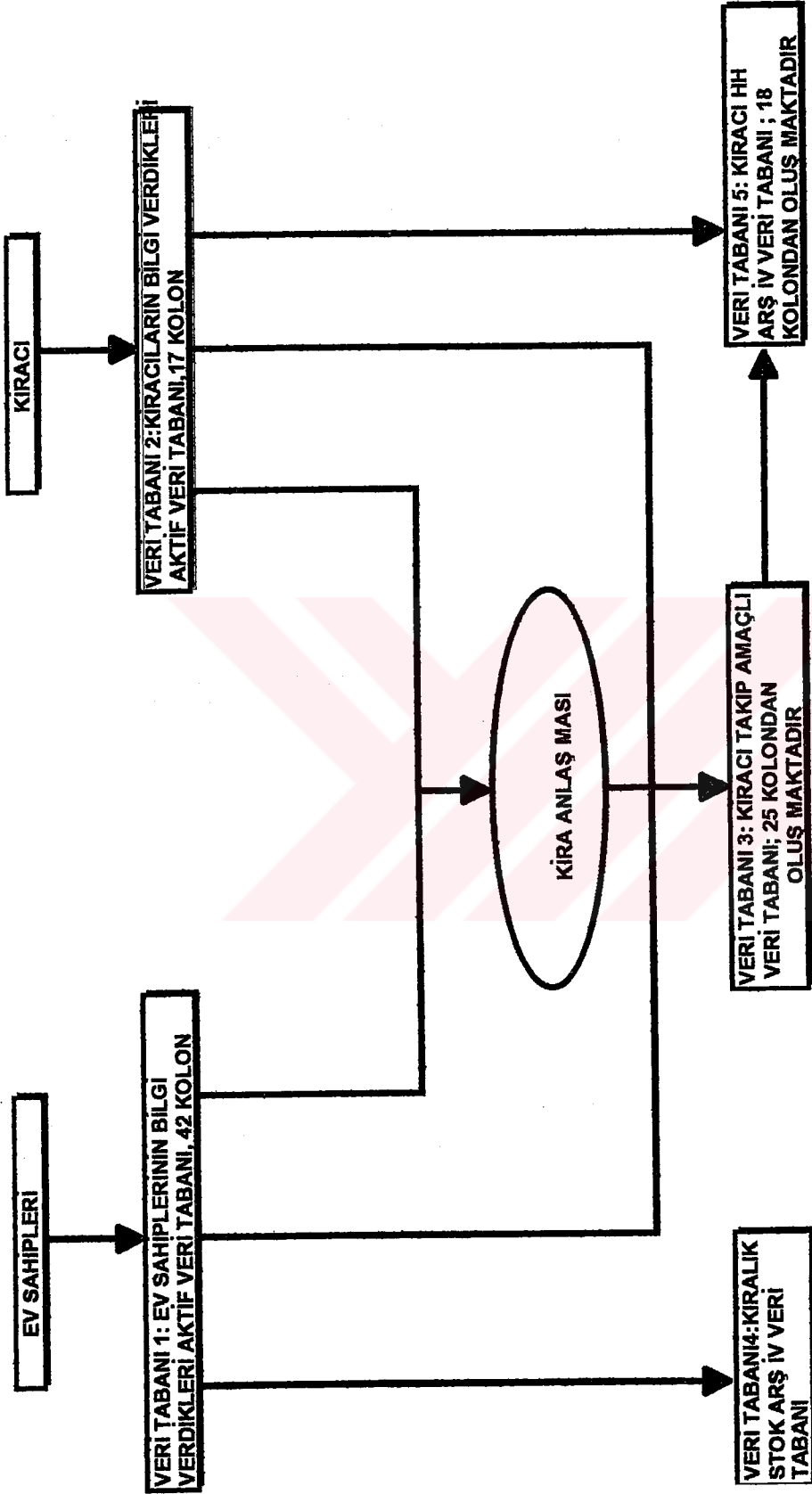
Bu veri tabanı 25 kolondan oluşan aktif bir veri tabanıdır. (Şekil 1) Kiralık konut stoğunun kullanım eğilimlerinin belirlenmesinde ve kiralık konutların talep sunum ilişkisinin incelenmesinde kullanılacak veriler elde edilir. Analizler periyodik raporlar şeklinde hazırlanabilir. Bu raporlardan semtlere göre konutların ortalama kiralari ve kira artış oranları belirlenebilir. Kira sözleşmesi bitiminden 1 ay önce halkla ilişkiler grubu tarafından ev sahibi ve kiracılar aranarak sözleşmenin yenilenip yenilenmeyeceği öğrenilir;

* Sözleşmenin aynı kiracı ile yenilenmesi söz konusu olursa V₁ veri tabanına gitmeksizin, V₃ veri tabanında gerekli düzeltmeler (kira bedeli, sözleşme koşulları, kefil, vb.) yeni kira kontratı uyarınca yapılarak döngü devam ettirilir.

* Taraflar sözleşmeyi uzatmak istemezlerse, ev sahibinin V₃'deki bilgileri (konutla ve ev sahibi ile ilgili) aynı başvuru no ile V₁'e aktarılır. Bu aşamada, yeni kira koşullarının saptanması için hem ekspertiz grubunun yerinde incelemeler yapması hem de ev sahibiyle yeniden uzlaşması gerekecektir. Bunun sonucunda, güncelleştirilmiş bilgiler V₁'de yer almış olur.

* Eğer taraflar sistemden çıkmak isterlerse, çıkış formu doldurmak suretiyle bunu gerçekleştirir.

VERİ TABANLARININ İŞ LEYİŞİ ŞEMASI



Ş ekil 1

III.3.1.4. Veri Tabanı 4(V₄): Kiralık Konut Stoğu Arşiv Veri Tabanı

Bu veri tabanının oluşturulmasındaki amaç ise kiralık konut stoğuna ait bilgilerin derlenmesidir. Veri tabanı 1'de bulunan kiralık konut stok özellikleri bu veri tabanına aktarılır. V₄ 21 kolondan oluşan kalıcı(dormant) bir veri tabanıdır. (Ek 2.4) Bu sistemde her bir konuta ait tek bir kayıt bulunmalıdır. Ancak nadir olarak, daha önce kayıtlı olan bir konut sahibinin sistemden çıkıp daha sonra tekrar girmek istemesi durumunda, aynı konutun birkaç kez kaydedilmesi tehlikesi bulunmaktadır. Bu nedenle, ev sahipleri ikinci kere başvururlarsa önceki başvuru numaralarını kullanmalıdırlar. Numaranın kaybedilmesi veya unutulması halinde ise konut adresinden sorgulama yapılacaktır. Aynı adreste bir konut varsa, gerekli düzeltmeler yapılarak veri güncelleştirilecektir. (Aynı konut birkaç defa kaydedilmeyecektir) Böylece, bu veri tabanında kiralık konut stoğu ile ilgili bilgiler tek bir kayıta tutularak stok özelliklerinin belirlenmesinde kullanılacaktır. Eğer ev sahibi sistemden çıkmak isteyip form doldurursa, ilgili konut bilgilerine sistemden çıkış eklemeleri yapılarak saklanır.

III.3.1.5. Veri Tabanı 5(V₅): Kiracı Hh Arşiv Veri Tabanı

Bu veri tabanı hem kiracıların sosyo ekonomik koşullarıyla konut kiralama koşullarının karşılaştırılması hemde mekansal ve sosyal hareketliliklerinin belirlenmesi amacıyla oluşturulmuştur. Kiracılara yönelik detaylı bilgiler (sosyo-ekonomik) veri tabanı 2'den sağlanırken, kiralama koşullarına yönelik bilgiler ise kira sözleşmesinden elde edilmektedir. 18 kolondan oluşan kalıcı(dormant) bir veri tabanıdır. (Ek 2.5)

Bu veri tabanında ise kiracıların tekrar başvurması sözkonusudur. Kiracı her döngüye katılışında talep ettiği konutun özellikleri değişebileceğinden dolayı yeniden form doldurur. İkinci başvuruda aynı başvuru no ancak farklı bir "extention" numarası alan kiracı hh için yeni bir kayıt yapılır. Buradaki amaç, aynı kiracının sosyo-ekonomik düzeyinde ve buna bağlı olarak kiralama koşullarındaki farklılıkları incelemektir. Kiracı hh'larının her defasında kaydedilmesi, bunların mekansal hareketliliğinin saptanmasında yardımcı olacaktır. Tüm sistem için bu bilgiler elde edildiğinde kiracı "turnover" oranları da saptanabilir. Eğer kiracı sistemden çıkmak isterse sistemden çıkış formu doldurur ve bu veri tabanında kiracıya ait verilere eklenir. Bu şekilde, bir kiracının sistemden neden çıktığı veya konut sahibi olup olmadığı anlaşılabilir.

III. 3.2. PERSONEL DAĞILIMI

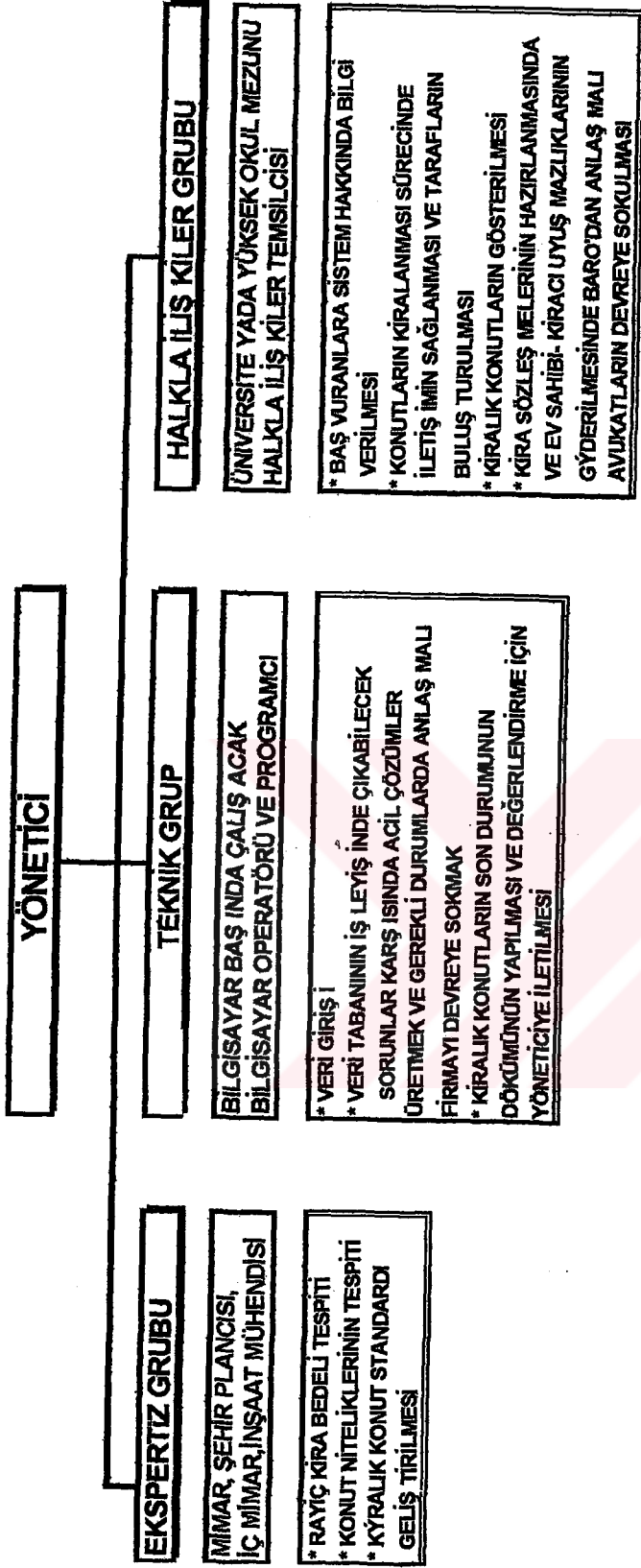
Yerel yönetimler kiralık stok bilgi işletmeciliğindeki personel dağılımı ve görevleri şekil 2'de görülmektedir. Yönetici, işletme konusunda deneyimli şehir plancısı veya mimar olmalıdır. Aşağıda belirtilen görevleri yerine getirir;

- * Birimlerarası koordinasyonu sağlamak,
- * Sistemin işleyişinde çıkabilecek sorunları çözmek,
- * Kiralık konut sunumunda arz talep ilişkisini, kira artış oranlarını ve stok kullanım eğilimlerini (stok verimliliğini) değerlendirmek ve periyodik raporlar hazırlamak(6 aylık)
- * Sistemin tanıtımına yönelik çalışmalar yapmak.

III.3.3. SİSTEMİN İŞ LEYİŞ İ

Sistemin işleyişi aşamalar halinde incelenmiştir;

- 1.Evsahibi konutu kiralamak; kiracı kiralık konut bulmak için belediye kiralık konut bilgi bankasına başvurur ve form doldurur (Ek 1.1 ve Ek 1.2)
- 2.Evsahibinin başvuru formu expertiz grubunun incelemesinden sonra geçerlilik kazanır. Expertiz grubu ise yerinde inceleme ve değerlendirme yaptıktan (rayiç bedeli tespit ettikten) sonra kiralayan ile tekrar görüşür.
- 3.Eğer uzlaşma sağlanırsa belediye ile ev sahipleri arasında kiraya veren sözleşmesi imzalanır (Ek 1.3) ve kiraya veren başvuru formu veri tabanına işlenmek üzere teknik gruba iletir.
- 4.Kiracı başvuru formu veri tabanına girilmek üzere teknik gruba iletilir. Başvuru sırasında sistemde yapılan sorgulamada uygun seçenekler ortaya çıkarsa 6. basamağa doğrudan geçilir.
- 5.Başvuru sırasında uygun seçenekler bulunamazsa başvuru, sisteme daha sonra girebilecek alternatiflerle karşılaştırılmak üzere takibe alınır. Uygun bir başvuru olduğunda kiracıya bildirilir..



Ş ekli 2

T.C. YÜKSEKÖĞRETİM KURULU
DOKÜMANİZASYON MERKEZİ

6.Kiracı alternatifler arasından uygun bulduğu konutları halkla ilişkiler elemanlarında biri eşliğinde görür. Seçimini yaptığı takdirde evsahibi ile buluşturulur.

7.Taraflar anlaşmaları takdirde sözleşme Belediye'de çalışan avukatlar yardımıyla hazırlanır ve taraflar tarafından imzalanır.

8.Sözleşme koşulları kiracı takibi veri tabanına işlenmek üzere teknik gruba gider.

9.Yönetici kiralık stok kullanımının ve eğilimlerinin belirlenmesine yönelik değerlendir-meler yapar.

10. Halkla ilişkiler birimi yerleştirilen kiracıların takibini yapar. Taraflar arasında bir anlaşmazlık ya da sorun çıktığında (sözleşmeye uyulmadığında) Baro'dan anlaşmalı avukatlar halkla ilişkiler biriminin uyarısıyla devreye girer.

11. Evsahibi ve kiracı sözleşme süresi dolmadan 20 gün önce halkla ilişkiler tarafından aranır ve sözleşmenin devam edip etmeyeceği konusunda bilgi alınır. Eğer taraflar sözleşmeyi uzatmak isterlerse sözleşme aynı koşullarla devam ettirilir.

12. Eğer taraflar sözleşmeyi uzatmak istemezlerse sistem içindeki döngüye tekrar katılıp katılmayacakları sorulur.

13. Kiracılar sisteme yeniden katılıp başka bir konut kiralamak istiyorlarsa aynı başvuru numarası ile birinci basamaktan sisteme tekrar girerler.

14. Evsahipleri evlerini kiralamak için yeniden sisteme dahil olmak istediklerinde, onların adına bilgisayarda kayıtlı olan bilgiler kiracı takip amaçlı veri tabanından evsahiplerinin bilgi verdikleri veri tabanına aktarılır (aynı başvuru numarası ile).

15.Ancak bu bilgiler expertiz grubu ile kiralayanlar anlaşıncaya kadar kiralama sorgulamalarının dışında tutulur. Anlaşma sağlanıp uygun kira bedeli belirlendikten sonra, kiralayana ait bu veriler aktif olarak sistem içindeki döngüye katılır.

16.Taraflar, sisteme yeniden katılmak istemediklerinde çıkış formu doldurarak sistemden ayrılırlar. (Ek 1.4 ve Ek 1.5) Eğer kişiler zaman içinde tekrar sisteme girmek isterlerse aynı başvuru numarası ile giriş yapılır.

III.3.4. YAZILIM ve DONANIM ALTERNATİFLERİ

III.3 4.1. Veri Tabanı İşletim Yazılımları

Yapılan araştırmada 'server' temelli veri tabanını yönetim sistemi olarak önde gelen dört firma saptanmıştır. Ayrıca Microsof Office altında çalışan Access yazılımı da veri tabanı işletmeciliğinde kullanılabilirliği söz konusudur.

Bunlar:

- Oracle 7.1 ve 7.2 2663\$
- IBM DB2/2
- Microsoft SQL Server
- Sybase SQL Server
- Access 360\$

Amerika'da Computerworld dergisinin 1996 yılında yaptırdığı araştırmaya göre Oracla 7.1. kullanıcılarını en çok memnun kaldıkları yazılım olarak saptanmıştır.daha sonra IBM DB2/2, Microsoft SQL Server ve Sybase SQL Server programları dirasıyla kullanicilari tercih ettikleri progamlar olarak gelmektedir (Computerworld Türkiye 2 Eylül 1996).

IBM DB2/2 Unix sürümlerinde ve OS/2'de de çalışmakta ve en son olarak NT'ye taşınmış bulunmaktadır. IBM işletim sistemleri ile ise oldukça uyumludur. Microsoft SQL Server'ın versiyonları arasındaki uyumluluk ve ucuz olması olumlu tarafları olarak görülmektedir. Sybase'in performansı çok iyi değildir ve zaman içinde su yüzüne çıkan hatalar barındırmaktadır; bu yüzden kullanıcılar güvenilirliği konusunda emin olamamaktadırlar (Computerworld Türkiye 2 Eylül 1996).

Access'in çoklu ortama açık olmaması, çok güvenilir olmaması, her an çökebile ihtimalinin bulunması olumsuz yanlarıdır. Ayrıca büyük kapasiteli bilgileri depolamak ve işletmek için uygun değildir. Ucuz olması, kullanımının kolay olması ve personel eğitimi gerektirmemesi ise olumlu yönleridir.

Yüksek kapasitesi, çoklu ortamlara (multimedia) ve çoklu kullanıcı sistemlere açık olması, gerek Novel gerekse Unix işletim sistemlerinde yüksek verimde ve etkin çalışması ve sorgulamaların FTP (File Transfer Protocols) ile çok hızlı bir şekilde gerçekleştirilebilmesi Oracle diğer programlardan üstün kılmaktadır. Gelişkin karşılıklı işletim için gateway'ler yeni sürümün özellikleri arasındadır Ayrıca Oracle'ın sağlam ve oturmuş bir yapısı vardır. Oracle 7.1 'de hiç hata (bug) bulunmamaktadır (Computerworld Türkiye 2 Eylül 1996).

III.3.4.2. Network (Ağ Sistemleri)

- UNIX
- NOVEL INTRANETWARE
- WINDOWS NT
- WINDOWS 95

Unix çoklu iş istasyonlarında küçük hacimde maksimum bilgi barındırmaktadır. Yani bilgileri sıkıştırarak saklamakta, kullanılacağı zaman açarak geri çağırılmaktadır.

Kanada'da faaliyet gösteren Datapro Information Services group tarafından gerçekleştirilen uluslararası bir araştırmanın sonuçları hem UNIX hem de NT ortamlarının bir arada kullanılmaya başlandığını ve NT'nin yükseliş eğiliminde olduğunu göstermektedir. Her iki kullanıcıdan biri NT'ye geçeceği beklenmektedir. Ankete katılanların %23'ü halen NT kullanırken, %22'lik bir kesim de bir-iki yıl içinde NT kullanmayı düşünmektedir. %55'i ise NT'yi düşünmemektedir (Computerworld Türkiye 1997).

.IDC International Corporate Nation 'in 1996 yılı sonu raporuna göre, Amerika'da masaüstü server kullanarak çalışan NT'ler UNIX pazarı üzerinde rekabetçi bir baskı yaratmaktadır. Bu nedenle UNIX pazarı, 1996 yılında 114.7 'lik büyüme oranını hedeflerken ancak %12'de kalmıştır. UNIX Server'ları ilişkisel veri tabanlarına yönelik platformlar olarak yaygın olarak kullanılabilir (Computerworld Türkiye 1997).

UNIX'in NT üzerindeki avantajları kümeleme, ölçeklenebilirlik, uyumluluk, yüksek hızda grafik desteğidir. Bu nedenle, UNIX'den NT'ye geçiş ise asıl Microsoft Wolfpack kümeleme yazılımı çıkardığı zaman yaşanacaktır.

UNIX yoğun I/O ve transaction uygulamaları için şu anda en iyi platformu oluşturmaktadır. Ancak maliyet açısından pahalıdır; paket uygulamalar ve bilgi işletiminde son kullanıcıya yaklaşım açısından dezavantaj taşımaktadır. (kullanıcıya uzaktır, paket program kullanılamamaktır. Performans ve kullanımı gibi izleme araçları konusunda ana bilgisayar platformundaki benzer araçlara sahip olmaması ve bu konudaki eksikliği ise dikkat çekilen diğer bir konudur.

NT ile net ware bağlantısının sicilli geçmişteki bir çok hata (bug) nedeniyle temiz değildir. Novel'in single login özelliği NT bulunmamakta ve bu bir dezavantaj olarak karşımıza çıkmamaktadır. Kasım 1996 Computerworld dergisinde work station'larından NOVELL intranet ware'lere erişim sağlanacağı belirtilmiştir. Novel Intranet ware yazılımı eş zamanlı şifre girmeye izin vermekte ve kazara bağlantının kesilmesi gibi durumlar ortadan kaldırılmaktadır. NT'de programlar tek bir ana bilgisayardan çalıştırılmakta ve bir anlamda sitemdeki tüm bilgisayarlar aynılaştırılmaktadır. Novell'de ise hem bilgisayarlar tek başlarına çalışabilmekte hem de diğer bilgisayarları görebilmektedir.

Oracle veri tabanı teknolojisini Novell intranet ware üzerinden sunarsa hem simetrik çok işlemcili ortama destek sağlar hem de kurumsal düzeyde ölçeklenebilirliği artırır. Bu uygulamada kullanıma sunulan yeni geliştirilmiş olan MPM (Model Protection Module) ile de güvenilirlik artırılmaktadır. Aynı zamanda Oracle'ın network uygulamaları yönetiminde esneklik ve kolaylık sağlanmaktadır. Bu da Novell Directory Service tarafından gerçekleştirilmektedir.

Buna karşın Windows 95 ise oldukça basit, sadece Windows 95 programı yüklenmiş bilgisayarlar arasında oluşturulan bir ağ sistemidir. Windows 95 yüklenmiş bilgisayarların birbirlerini görebilme özelliğinden yararlanılmaktadır. Ancak bu ağ işletim sisteminde eş zamanlı kullanım mümkün değildir ve yoğun bir kullanım karşılığında sistemin çökme ihtimali çok fazladır. Düşük kapasiteli işletmelerde kullanılacak ekonomik bir ağ sistemidir.

III.3.4.3. Alternatifler

Bu veriler ışığında iki tane yazılım donanım alternatifi belirlenmiştir. Bunlardan birincisi büyük ölçekli belediyelere yönelik teknolojiyi en fazla kullanan ve yüksek kapasiteli bir konfigürasyon iken, ikincisi düşük kapasiteli ancak küçük ölçekli belediyelerin kullanabileceği bir konfigürasyondur.

I. ALTERNATİF:

Donanım				
Server	1 Adet	Pentium 200	64MB	3GB
Bilgisayar	4 Adet	Pentium 133	16MB	1.2MB
Fax-modem	1 Adet			
Eternet Kart	4 Adet			
Yazıcı	1 Adet	Desk Jet 820 HP		
Veri Tabanı İşletimYazılımı		Oracle 7.1		
Ağ İşletim Sistemi		Novell 4.11		

II. ALTERNATİF

Donanım				
Bilgisayar	4 Adet	Pentium 166	16MB	1.2MB
Fax-modem	1 Adet			
Eternet Kart	4 Adet			
Yazıcı	1 Adet	Desk Jet 820 HP		
Veri Tabanı İşletimYazılımı		Access		
Ağ İşletim Sistemi		Windows 95		

III.3.5. SİSTEM KONTROL YÖNTEMLERİ

Bilgisayar prosedürleri gözle görülmediği ve elektronik ortamda risk daha fazla olduğu için bilgi sistemlerinde birçok hatalar görülebilmektedir. Bunlar; işletmen hatası, donanım hatası,yazılım hatası, veri hatası, fiziki kaza, sistem yetersizliği ve sorumluluktan doğan hatalardır.

Bu tür hataların giderilmesi için sistem kontrol yöntemleri geliştirilmelidir. Bu kontrol sistemlerinin çeşitleri ve sağladıkları avantajlar aşağıda belirtilmiştir;

* "Fault-Tolerant" Sistemleri: Bunlar yedekli, ek yazılımlı sistemler olarak kendi kendilerini denetleyebilmektedir. (auto back up yapmaktadırlar) Bu iş başka özelleşmiş bir firmaya da verilebilmektedir.(Bakım anlaşması)

* Firma İçi Kontrol: Bu tür kontrol, uygulamalardaki kontrolü kapsamaktadır. Girdi kontrolü, çıktı kontrolü ve işlem kontrolü bunlar arasında sayılabilir.

Kontrol biçimlerinin seçilmesi için ;

- .verilerin önem ve değeri,
- .maliyet-etkinlik ilişkisi ve
- .risk değerlendirilmesi

gibi konular öncelikle ele alınmalıdır. Bunun sonucunda, kurulan bilgi sisteminin yapısına uygun kontrol metodu seçilebilir. Böylece, oluşturulan veri tabanlarının ve işletmelerin devamlılığı sağlanmış olmaktadır.

III.4. YATIRIM ve İŞLETİM MALİYETLERİNİN HESAPLANMASI

III.4.1. BAKIM ve İŞLETİM MALİYETİ

Personel Maliyeti:

Görev	Nitelikleri	Brüt maaş	Aylık toplam maliyet
Expertise Grubu	Uzman kişiler (Mimar-Şehirci)	2 x 85 milyon TL	170 milyon TL/ay
Teknik personel	Bilgisayar operatörü	2 x 65 milyon TL	130 milyon TL/ay
Halkla ilişkiler	Yükseköğül mezunu	3 x 55 milyon TL	165 milyon TL/ay
Yönetici	Üniversite mezunu	1 x 95 milyon TL	95 milyon TL/ay
		TOPLAM	560 milyon TL/ay

Sistemin Bakım Maliyeti: 0.5 milyar/yıl

III.4.2.YATIRIM MALİYETİ

I.Alternatif

Yazılım ve Donanım

Ar-İ Bilgisayar	1 Adet	3300\$+KDV
Bilgisayar	4 Adet	4520\$+KDV
Fax-modem	1 Adet	150\$+KDV
Eternet Kart	4 Adet	200\$+KDV
Yazıcı	1 Adet	500\$+KDV
Oracle 7.1	5 Kullanıcı	2693\$+KDV
Novel 4.11	5 Kullanıcı	600\$+KDV
Sistem kurma		200\$+KDV
TOPLAM		12163\$+KDV

Programlama: 1000\$

Oto alımı

İkinci el iki araba1.5 milyar

II.Alternatif

Yazılım ve Donanım

Bilgisayar	4 Adet	4580\$+KDV
Fax-modem	1 Adet	150\$+KDV
Eternet Kart	4 Adet	200\$+KDV
Yazıcı	1 Adet	500\$+KDV
Access	5 Kullanıcı	2693\$+KDV
Windows 95	5 Kullanıcı	360\$+KDV
Sistem kurma		200\$+KDV
TOPLAM		6010\$+KDV

Oto Alımı

İkinci el iki araba1.5 milyar

III.4.3. TOPLAM MALİYET

I. Alternatif

Donanım alımı	1.96 milyar TL
Programlama	0.14 milyar TL
Bakım-onarım	0.50 milyar TL/yıl
Oto alımı	1.50 milyar TL
Personel	6.72 milyar TL/yıl
TOPLAM	10.82 milyar TL

II. Alternatif

Donanım Yatırımı	1.96 milyar TL
Bakım-onarım	0.50 milyar TL/yıl
Öte alımı	1.50 milyar TL
Personel	6.72 milyar TL/yıl
TOPLAM	9.69 milyar TL

IV. ÖNERİ BİLGİ SİSTEMİNİN OLABİLİRLİĞİNİN DEĞERLENDİRİLMESİ

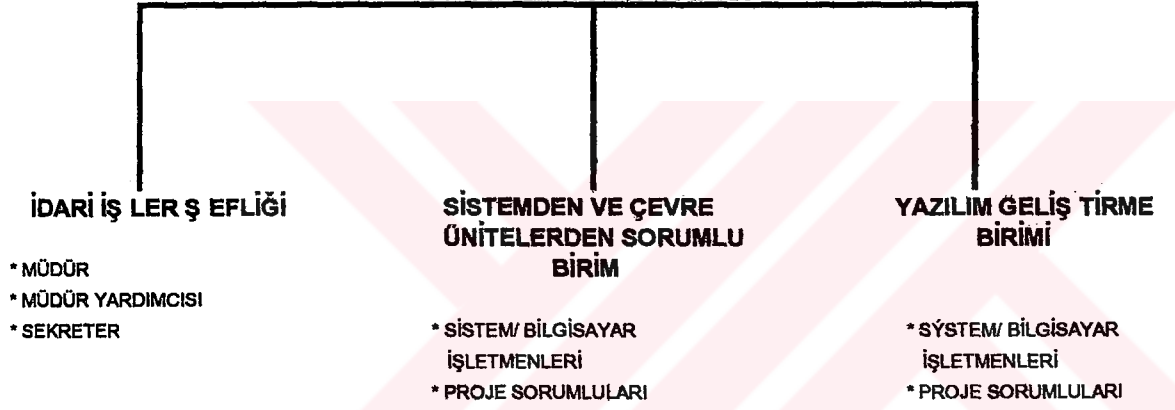
Öneri bilgi sisteminin olabildiğinin değerlendirilme aşamaları özet şema halinde Ek3'te görülmektedir.

IV.1. ÇANKAYA BELEDİYESİ MEVCUT BİLGİ SİSTEMLERİNİN İNCELENMESİ

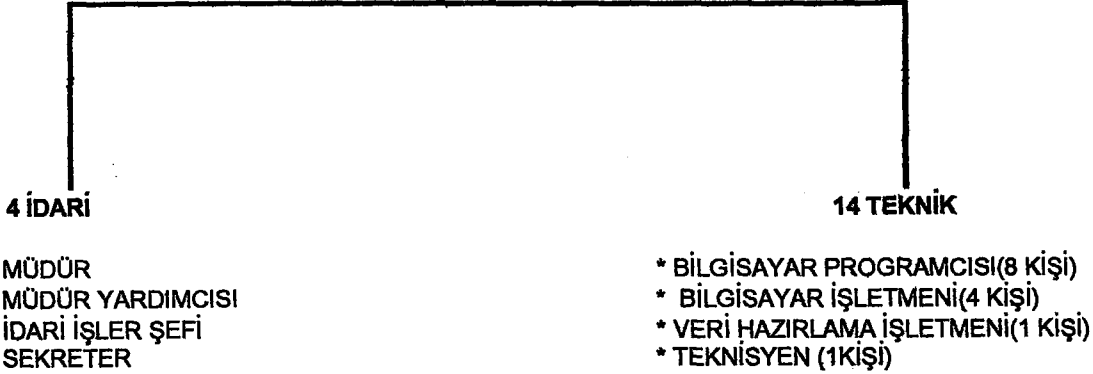
1985 yılında Plan ve Koordinasyon Müdürlüğü altında şeflik olarak kurulmuştur. 1988 Martında ise müdürlüğe dönüşmüştür. 1994 yılında ise yaklaşık \$14 000 yatırım yapılarak unix işletim sistemi kurulmuştur.

Bu bölümde öncelikle Çankaya Belediyesi Bilgi İşlem Müdürlüğü'ndeki personel dağılımı incelenmiştir.

ÇANKAYA BELEDİYESİ BİLGİ - İŞ LEM MÜDÜRLÜĞÜ ORGANİZASYON YAPISI



PERSONEL VE GÖREVLERİ



Daha sonra belediyenin değişik birimlerindeki mevcut yazılım ve donanım ele alınmıştır. Buna göre bilgi işlem müdürlüğü, emlak vergi müdürlüğü ve imar müdürlüklerinde aşağıda belirtilen sistemler bulunmaktadır;

- Bilgi İşlem Müdürlüğü'nde karşılaşılan sorunlar ve ileriye dönük projeler

Müdürlük ihtiyaçları ve yeni yazılımlar diikate alınarak terminal ve yazıcı gereksinimi olduğu düşünülmektedir. Bu ihtiyaçların 1997 yılı içersinde alımı gerçekleştirilmesi planlanmaktadır.

Belediye'ye ait tüm bilgiler bilgisayar ortamında tutulduğu için bilgilerin kaybolması, bozulması halinde bu bilgilere ulaşmak oldukça zor olacaktır. Bu nedenle yangın vb. durumlarda bilgi güvenliğinin sağlanması için data kasa talebinde bulunulmuştur.

1997-1998 Dönemi için planlanan çalışmalar :

Çevre Temizlik ve Emlak vergilerinde kullanılmakta olan 10 KVA güç kaynağının 20 KVA'ya çıkarılması ile ilgili çalışmalar tamamlanarak alım talebinde bulunulmuş.

Halen Emlak İstimlak Müdürlüğü Arsa Tahsis ve Emlak Kontrol Şefliklerinin izlenimlerini kapsayan bir projenin yazılımı sürmekte olup, 1997 temmuz ayında tamamlanması planlanmaktadır. Bu müdürlük farklı binada bulunduğu için uzak hat bağlantısı (PTT htı) düşünülmektedir. Bu konu ilgili maliyetlerin çıkartılması konusunda Türk Telekom A.Ş.ile gerekli yazışmalar yapılmaktadır. Belediye çalışmaları ve uygulamaları tamamlandığı zaman, şu anda hizmet veren IBM RS/6000 sistemi üzerinden on line bilgi alışverişinin izlenebilecektir. Kent Bilgi Sistemi ile ilgili çalışmalar yapılmaktadır. Bu sistemde entegre çalışabilen grafiksel programlar, imar ve haritacılık çalışmaları olacaktır. Ada-Pafta ve parseldeki durumlar izlenebilecektir.

Sorunlar ise şöyle sıralanabilir:

- Kalifiye eleman sıkıntısı vardır. Projeler 6 ay içinde hayata geçebilecek durumda ancak eleman yetersizliği bunu geciktirmektedir.
- Bilgi işlem personellerin görevleri açık bir şekilde tanımlanmamış. Görevleri tanımlayan ve sorumlulukları belirleyen bir yönetmelik bulunmamaktadır. İşler bir kaç kilit kişi tarafından gerçekleştirilmektedir. Müdürlüğün görevleri yerine getiriliyor ancak kimin ne yaptığı belli değildir
- Müdürlükler arasındaki iletişim ve koordinasyon eksikliği, çalışmalarda bütünlük sağlanamaması, müdürlüklerin birbirlerinden veri saklaması ve ben-merkezci yaklaşımları bilgi işlem müdürlüğüne yansımaktadır. Örneğin aynı iş için farklı müdürlüklere farklı programlar yazılmaktadır. Veri tabanları birbirinden kopuk ve uyumsuz geliştirilmektedir.
- Ancak Bilgi İşlem Müdürlüğü'nün fazla iş yüküne ve sorumluluğuna karşın yetkileri sınırlıdır. Diğer müdürlüklerinin işlerini yapmakta ancak insiyatif kullanamamaktadır.

IV.2. TALEP ANALİZİ

Emlak ofisleri kiralar üzerinden ücret alarak kiralık konut bulmada aracılık hizmeti vermektedirler ve kiralık konut arayan hh'ları emlak ofislerinin bu hizmetine yöneik pazarını oluşturmaktadır. 1997 yılı içersinde konutlarını değiştiren ve emlak ofislerinin aracılığında kiralık konut arayan kiracı hh sayısı bulunarak potansiyel talebin büyüklüğü hakkında bir fikir elde edilmiştir. Daha sonra bu büyüklükten yola çıkılarak sistemin kendini nasıl amorti edebileceği, pazarın ne kadarına hizmet verebileceği hesaplanmıştır.

IV.2.1. 1997 YILINDAKİ KİRACI HH SAYISININ BULUNMASI

1990 yılındaki Kiracı Hh sayısını Bulunması

Çankaya İlçesi Nüfusu (1985)	: 638 500
Çankaya İlçesi Nüfusu (1990)	: 657 996
Çankaya İlçesi Hh Büyüklüğü (1990)	: 3.6 kişi
Çankaya İlçesi Hh sayısı (1990)	: 657 996 / 3.6 =180 120

ÇANKAYA BELEDİYESİ'NDEKİ MEVCUT BİLGİ SİSTEMLERİ

ÖZELLİKLER	BİLGİ İŞLEM MÜDÜRLÜĞÜ	EMLAK VERGİ MÜDÜRLÜĞÜ	İMAR MÜDÜRLÜĞÜ
YAZILIM	RM COBOL 85 'DE MÜDÜRLÜKÇE PROGRAMLAR	RM COBOL 85 'DE MÜDÜRLÜKÇE PROGRAMLAR	
DONANIM	IBM 570 * ANA BELLEK 64 MB * PORT ÇIKIŞI 180-800 (200 X-TERMINAL * DISC KAPASİTESİ 5GB, * 10 KVA VE 20 KVA KESİNTİSİZ GÜÇ	ALTOS 10000 486 DX- * ANA BELLEK 64 MB * PORT ÇIKIŞI 256 (80 ADET X- * DISC KAPASİTESİ 3 GB	* 2 ADET 486 DX- * 1 ADET PENTIUM 200 * 1 ADET PENTIUM * 1 ADET (ARŞİVDE BİR ADET BİLGİSAYAR VE BİR ADET DAKTİLO
İŞLETİM SİSTEMİ	AIX (UNIX'İN IBM		
YAPILAN İŞLER	* MEMUR ÜCRET * İŞÇİ ÜCRET * İLAN-REKLAM * MUHASEBE- * KÜŞAT * TASARRUF TEŞVİK * ADRES- * KATILIM * ENCÜMEN VE YAZI * İŞGAL HARCİ * İŞÇİ SİYCYLLERİ * MEMUR	* EMLAK * ÇEVRE TEMİZLİK	* İMAR

Çankaya İlçesi İçin 1997 Yılı Hh Sayısı Projeksiyonu:

$$P = P_0 + nr$$

r: yıllık nüfus artışı

n: yıl sayısı

$$n=5 \rightarrow (P_{1990} - P_{1985}) / 5 = r \quad r = 3899$$

$$\text{Yıllık Hh artışı} = 3899 / 3.6 = 1068 \text{ Hh}$$

$$\text{Hh}_{1997} = 180\,120 + 7 * 1068 = \underline{187\,598 \text{ Hh}}$$

Çankaya İlçesi'ndeki Kiracı Hh oranı (1990 Nüfus Sayımı %5'lik Ankara Örnekleme): %45.4

$$\text{Kiracı Hh}_{1997} = 187\,598 * 0.454 = \underline{85\,169 \text{ Hh}}$$

IV.2.2. BİR YILDA YER DEĞİŞTİREN KİRACI ORANININ BULUNMASI

Balamir'in 1984 yılında Ankara apartman stoğu üzerinde yaptığı görgül araştırmasındaki kiracı Hh'lerinin konutta oturma sürelerine göre dağılımı esas alınmıştır. Bu çalışmadaki her bir oturma süresine karşılık gelen oran, o oturma süresine bölünerek her bir dilim için bir yıl içinde yer değiştiren kiracı hh oranı bulunmuştur. Bu oranlar 1990 yılında Çankaya ilçesinde ikamet eden kiracı Hh sayısı ile çarpılarak 1990 yılı içinde yer değiştiren kiracı Hh sayısı hesaplanmıştır. Bu sayı toplam kiracı Hh sayısına (Çankaya 1990) bölündüğünde ise bir yılda yer değiştiren kiracı Hh oranı (turnover rate) (t) bulunmuştur. Bu oranın çok fazla değişmeyeceği varsayılarak 1997 kiracı Hh sayısı projeksiyonu ile çarpılarak 1997 yılında yer değiştiren kiracı Hh sayısı elde edilmiştir.

1990 yılında yer değiştiren Kiracı Hh sayısı

Kiracı Hh'lerinin aynı konutta oturma süreleri(1984)

Oturulan süre (1984)

$$0.25 * 81\,774 = 21\,443$$

$$0.08 * 81\,774 = 6\,541$$

$$0.043 * 81\,774 = 3\,543$$

$$0.025 * 81\,774 = 2\,044$$

$$0.012 * 81\,774 = 981$$

$$0.0057 * 81\,774 = 467$$

$$0.0038 * 81\,774 = 306$$

$$0.0022 * 81\,774 = 181$$

$$0.021 * 81\,774 = 1\,717$$

+

36 226 yer değiştiren kiracı hh sayısı (1990)

1990 yılı için kiracı hh'lerini yer değiştirme oranının bulunması

Yer değiştiren kiracı Hh sayısı (1990) / Tüm Kiracı Hh sayısı (1990)

$$36226 / 81\,774 = 0.433 \quad t = 0.433$$

IV.2.3.1997 YILINDA YER DEĞİŞTİREN KİRACI HH SAYISININ BULUNMASI

$$\text{Potansiyel Kiracı Hh sayısı (1997)} = \text{Kiracı Hh sayısı (1997)} * t = 85\,169 * 0.433 = \underline{36\,878 \text{ Hh}}$$

(Bir yılda yer değiştiren)

IV.2.4. 1997 YILINDA EMLAKÇIYA BAŞVURAN KİRACI HH SAYISININ BULUNMASI

Çankaya ilçesi'nde kiracıların emlakçıya başvurma oranı (Borse, 1997) ≈ %70

$$\text{Emlakçıya başvuran potansiyel kiracı sayısı (1997)} = 36\,878 * 0.7 = \underline{25\,814 \text{ Hh}}$$

IV. 3. FİNANSMAN VE GEÇERLİLİK ANALİZİ

Sistemin kiralının yarısını hizmet bedeli olarak alacağı varsayılarak aşağıdaki hesaplamalar yapılmıştır. Ortalama kira belirlenirken emlakçılardan alınan bilgiler doğrultusunda bir değerlendirme yapılmıştır. Turyap'ın 1997 Nisan ayı itibariyle semtler bazında yaptığı ve 3 oda bir salon ve 100 m² büyüklüğündeki dairelerin kiralasını baz alan çalışmasından faydalanılmıştır. (Ek 4) Semtlerin eski ya da yeni yapılaşmış olması göz önünde bulundurularak eski ve yeni dairelerin ağırlıklı ortalaması hesaplanmıştır. Sonuçta Çankaya ilçesi için ortalama konut kirası 35 milyon TL olarak bulunmuştur.

IV.3.1. SİSTEMİN KENDİNİ BİR YILDA AMORTE EDEBİLMESİ İÇİN GEREKLİ PAZAR PAYININ HESAPLANMASI

I. Yıl için Toplam Maliyet: 10.82 milyar

Kiranın yarısı : 17.5 milyon = 618 Başvuru

I Yıl içindeki toplam başvuru sayısı : 618

Emlakçıya Giden Potansiyel Kiracı Hh sayısı(1997) 25814: *100 = %2.3

Sistemin kiralının yarısını hizmet karşılığı aldığı anda %2.3'lük pazar payı ile hem sistemin işleyiş giderlerini karşılayacağı hem de yatırım maliyetlerini bir yıl içerisinde karşılayacağı görülmüştür.

Bu pazar payı:

Ayda 51.5

Haftada 13

Günde 1.6

Saate 0,2 .

başvurunun sonuçlandırılması demektir

III.3.2.MEVcut DONANIM ve PERSONEL İLE SİSTEMİN CEVAP VEREBİLECEĞİ TALEBİN BELİRLENMESİ

Ancak sistemin daha fazla kapasiteye sahiptir.

Saatte 2 / Günde 16 / Haftada 80 / Ayda 320 / Yılda 3840 başvuruya cevap verebilir

I Yıl içindeki toplam başvuru sayısı : 3840

Emlakçıya Giden Potansiyel Kiracı Hh sayısı (1997):25814 *100 = %14.8

Kurulan sistem mevcut donanım ve personel ile pazarın %14.8'ine cevap verebilir. Yukarıda da belirtildiği gibi %2.3'lük pazar payı sistemin kendini finanse etmesi için yeterlidir. Dolayısıyla sistemin fazla yoğun kullanımı ile extra bir gelir ortaya çıkacaktır.

IV.3.3.DAHA FAZLA KİŞİYİ SİSTEME ÇEKMEK İÇİN ÖNERİ PAKETLERİNİN OLUŞTURULMASI ve BU İŞİN GEREKTİRDİĞİ MALİYETLERİN SAPTANMASI

Yukarıda %2.3'lük pazar payı ile sistemin kendini finanse ettiği görülmüştür. Bu nedenle de %14.8 pazar payının sisteme bırakacağı extra gelir ve bu gelirin sisteme daha fazla kişi çekmek için nasıl kullanılacağı aşağıda hesaplanmıştır.

Ciro = Başvuru sayısı * ortalama kiranın yarısı
= 3840 * 17 500 000
= 67.20 Milyar elde edilebilir.

Ekstra Gelir= Ciro - Sistem maliyeti
= 67.20 - 10.82
= 56.38 Milyar

*AVUKATLIK HİZMETİ

$$(P_{1990} - P_{1985}) / 5 = r$$

Ankara'daki Kiracı Hh sayısı (1990): 265 345
Ankara'daki Kiracı Hh sayısı (1985): 191 494

$$\text{Ankara'daki Kiracı Hh}_{1996} = \frac{(\text{Kiracı Hh}_{1990} - \text{Kiracı Hh}_{1985})}{5} * 6 + \text{Kiracı Hh}_{1990}$$

$$\text{Ankara'daki Kiracı Hh}_{1996} = 353 966$$

Mahkemeye Gitme Olasılığı:

$$1996 \text{ Yılındaki Dava Sayısı} / 1996 \text{ yılındaki Kiracı Hh sayısı} = 2960 / 353 966 = \% 0.84$$

Olası Avukatlık Masrafının Hesaplanması:

Serbest piyasa koşullarında avukatlar, Baro'nun ve Adalet Bakanlığı'nın belirlediği ücret tarifesi dışında ayrıca müelliflerinden kira değeri üzerinden bir ücret talep etmektedirler. Bu nedenle dava başına avukatlık hizmeti ücreti bir kira olarak hesaplanmış ve haklı tarafın davayı kazanacağı varsayılarak mahkeme ücretleri hesaba katılmamıştır.

$$\text{Mahkemeye Gitme Olasılığı} * \text{Dava başına Avukatlık ücreti} = 0.0084 * 35 \text{ Milyon} \\ = 1.120 \text{ Milyon} \\ \approx 1 \text{ Milyar TL}$$

$$\text{Diğer hizmetler için kalan para} = 56.38 - 1 = 55.38 \text{ Milyar}$$

$$\text{Bir evsahibi-kiracı çifti başına kalan para} = 55.38 / 3840 = 14.42 \text{ Milyon}$$

****BOYA-BADANA GİDERLERİNİN BİR KISIMINI BELEDİYENİN KARŞILAMASI**

Evsahiplerine boya badana yaptırırken, hem işin örgütlenmesi hem daha ucuza gerçekleştirilmesi açısından yardımcı olunabilir.

100 m² konutun plastik boya badasının perakende fiyatı ≈ 80 Milyon TL
100 m² konutun plastik boya badasının toptan fiyatı (%20 indirimli) ≈ 64 Milyon TL
Eğer belediye boya badana maliyetinin %20'sini karşılarsa konut başına
 $64 * 0.2 = 12.8$ Milyon harcaması gerekir

Bu yılda toplam:

$3840 * 12.8 = 49.15$ Milyar demektir.

***TAŞINMA GİDERLERİNİN BİR KISMININ KARŞILANMASI

Kiracı Başına Ortalama Taşınma Gideri ≈ 20 milyon
Belediyenin indirebileceği ortalama taşınma gideri ≈ 16 milyon

Eğer belediye boya badana giderinin %10'unu karşılarsa kiracı hh başına.

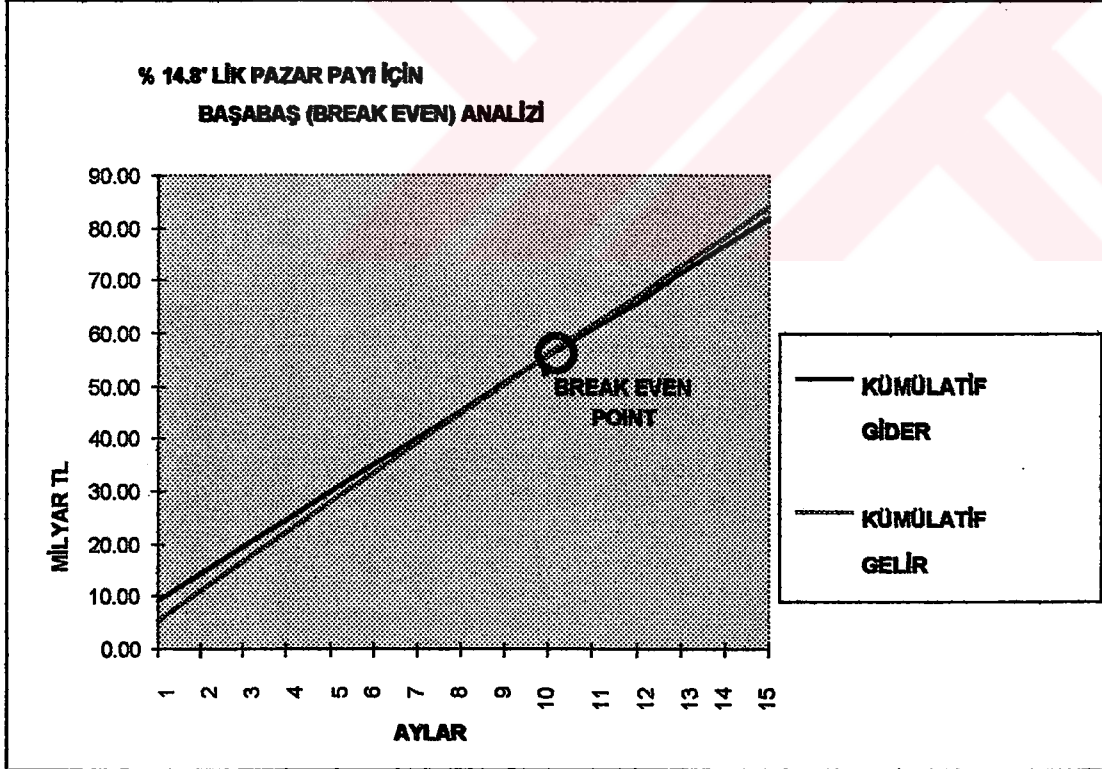
1.6 Milyon harcaması gerekir.

Bu yılda toplam:

$3840 * 1.6 = 6.14$ Milyar demektir.

IV.3.4.BAŞABAŞ (BREAK-EVEN) ANALİZİ

Kurulan sistemin bir yıl içerisinde hem yatırım maliyetlerini amorti edebileceğini hem de sunulan ekstra hizmetlerle beraber işleyiş giderlerini karşılayabileceğini gördük. Sistemde toplam gelirlerin ne zaman toplam giderleri yakalayabileceği ayrıntılı incelendiğinde ise; ilk ayda yatırım maliyetlerinden dolayı aradaki farkın en fazla olduğu; ancak bu farkın onuncu ayında sonunda kapandığı ve hatta gelirlerin giderlerin üzerine çıktığını görülür.



Şekil 3

IV.3.5. MEVCUT SİSTEMİN CEVAP VEREBİLECEĞİ HİZMET KAPASİTESİ

Belediye %14 pazar payına halihazırdaki personel ve ekipman ile cevap verebilecektir. Ancak sistemin çok yoğun kullanımı ile daha büyük bir pazar payına hizmet verilebilir. Bu iki pazar payı ile

sistemin cevap verebileceği kapasite aralığı belirlenebilir. Sistemdeki tüm elemanlar tam kapasite çalıştığı takdirde ek bir yatırım gerekmeden günde 3 başvuruya cevap verilebilecektir. Bu:

Günde 24 / Haftada 120 / Ayda 320 / Yılda 5760 başvuru demektir.

I Yıl içindeki toplam başvuru sayısı : 5760

Emlakçiya Giden Potansiyel Kiracı Hh sayısı (1997) : 25 814

Ciro = Başvuru sayısı * ortalama kiranın yarısı
= 5760 * 17 500 000
= 100.80 Milyar elde edilebilir

Ekstra Gelir= Ciro - Sistem maliyeti
= 100.82 - 10.82
= 89.98 Milyar

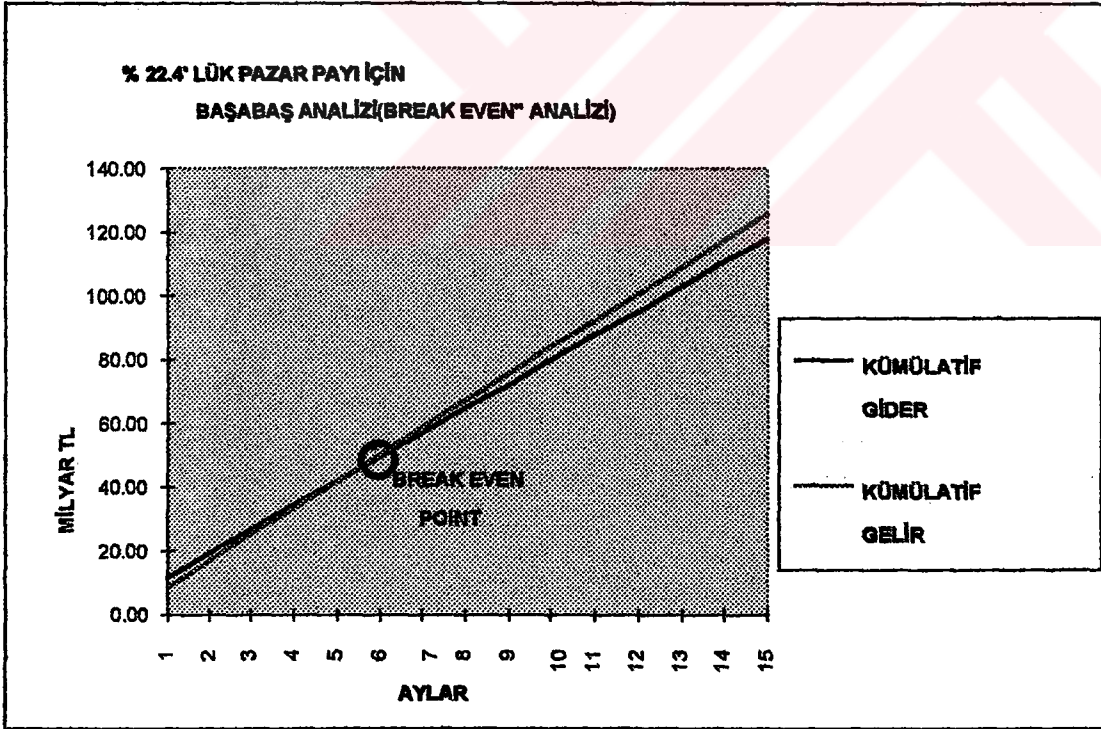
Olası Avukatlık Hizmeti masrafı : 5760 * 0.0084 * 35 0000= 1. 69 milyar

Boya-Badana Masrafı : 5760 * 12.8 * 12 800 000 = 73.72 milyar

Taşınma Hizmeti Masrafı : 5760 * 1.6 * 1 600 000 = 9.22 milyar

TOPLAM : 84.64 milyar

Sistemde toplam gelirlerin ne zaman toplam giderleri yakalayabileceği ayrıntılı incelendiğinde ise; ilk ayda yatırım maliyetlerinden dolayı aradaki farkın (bir önceki pazar payına göre daha az olmakla birlikte) en fazla olduğu; ancak bu farkın altıncı ayında sonunda kapandığı ve hatta gelirlerin giderlerin üzerine çıktığını görülür. (Şekil 4)



Şekil 4

IV.3.5. TALEBİN ARTMASI DURUMUNDA SİSTEMİN DONANIM ve PERSONEL İHTİYACINI HESAPLANMASI

Sistemdeki talebin artabileceği varsayılarak pazar payı %40, %60 ve %80 sistemde oluşacak toplam maliyet ve toplam ciro projeksiyonu yapılmıştır. (Şekil 5)

Öncelikle personel ve donanımın çalışmasıyla ilgili varsayımlarda bulunulmuştur.

Makina ve personel kapasitesi:

Teknik Grup veri girişi

Bir anlaşma yani evsahibi-kiracı başvuru formu 10 dakika alır

Bir makina günde 48 veri girişi yapabilir.

Halkla ilişkilerdeki sorgulama süreci:

Bir anlaşmanın sorgulaması 15 dakika

Bir makina 32 evsahibi-kiracının sorgulamasını yapabilir.

Bir kiracı hh'ına alternatif konutların gösterilmesi 60 dakika alır

Expertiz Grubu

Bir evin gezilip değerlendirilmesi en az yarım saat alır

A. Eğer pazarın %40'ını alırsa: (Şekil 5)

Yılda 10325 / Ayda 860 / Haftada 215 / Günde 43 / Saatte 5-6
anlaşma demektir.

Ek personel ihtiyacı	Yıllık maliyet
2 Halkla ilişkiler personeli	1.32 milyar
1 Expertiz	1.02 milyar
Ek Ekipman ihtiyacı	
3 Araba	2.25 milyar
TOPLAM	4.59 milyar

İşletim Maliyeti:

Avukatlık hizmeti: $10\ 325 * 0.084 * 35\ 0000 = 3.035$ milyar

Boya badana : $10\ 325 * 12\ 800\ 000 = 132.160$ milyar

Taşıma : $10\ 325 * 1\ 600\ 000 = 16.520$ milyar

TOPLAM : 151.720 milyar

TOPLAM MALİYET: 167.135 Milyar

Ciro = Başvuru sayısı * ortalama kiranın yarısı

= $10\ 325 * 17\ 500\ 000$

=180 687 Milyar elde edilebilir

Toplam Personel: 10 kişi

5 Halkla İlişkiler Personeli / 3 Expertiz Personeli : / 2 Teknik Personel

Toplam Ekipman: 5 araba

B. Eğer pazarın %60'ını alırsa: (Şekil 5)

Yılda 15 488 / Ayda 1 290 / Haftada 322 / Günde 64 / Saatte
8 başvurunun sonuçlandırılması demektir.

Ek personel ihtiyacı Yıllık Maliyeti

3 Halkla İlişkiler personeli	1.98 milyar
2 Expertiz personeli	1.02 milyar
3 Şöför	1.44 milyar

Ek Ekipman ihtiyacı

3 Araba	2.25 milyar
---------	-------------

TOPLAM 7.71 milyar

İşletim Maliyeti:

Avukatlık hizmeti: 15 488 * 0.084 * 35 0000 =	4.55 milyar
Boya badana : 15 488 * 12 800 000 =	198.25 milyar
Taşıma : 15 488 * 1 600 000 =	24.78 milyar
TOPLAM	: 227.58 milyar

TOPLAM MALİYET: 250.69 Milyar

Ciro = Başvuru sayısı * ortalama kiranın yarısı
= 15 488 * 17 500 000
= **271.040 Milyar** elde edilebilir

Toplam Personel: 18 kişi

8 Halkla İlişkiler Personeli
5 Expertiz Personeli
2 Teknik Personel
3 şöför

Toplam Ekipman: 8 araba

C. Eğer pazarın %80'inin alırsa: (Sekil 5)

Yılda 20 615 / Ayda 1720 / Haftada 430 / Günde 86 / Saatte
10 anlaşma demektir.

Ek personel ihtiyacı	Yıllık Maliyeti
2 Halkla İlişkiler personeli	1.32 milyar
1 Teknik personel	0.78 milyar

Ek Ekipman ihtiyacı	
2 Araba	1.5 milyar
1 Pentium 133	0.18 milyar

TOPLAM 3.78 milyar

İşletim Maliyeti:

Avukatlık hizmeti: 20 615 * 0.084 * 35 0000 =	6.06 milyar
Boya badana : 20 615 * 12 800 000 =	263.87 milyar
Taşıma : 20 615 * 1 600 000 =	32.98 milyar
TOPLAM	: 302.91 milyar
TOPLAM MALİYET: 329.816 Milyar	

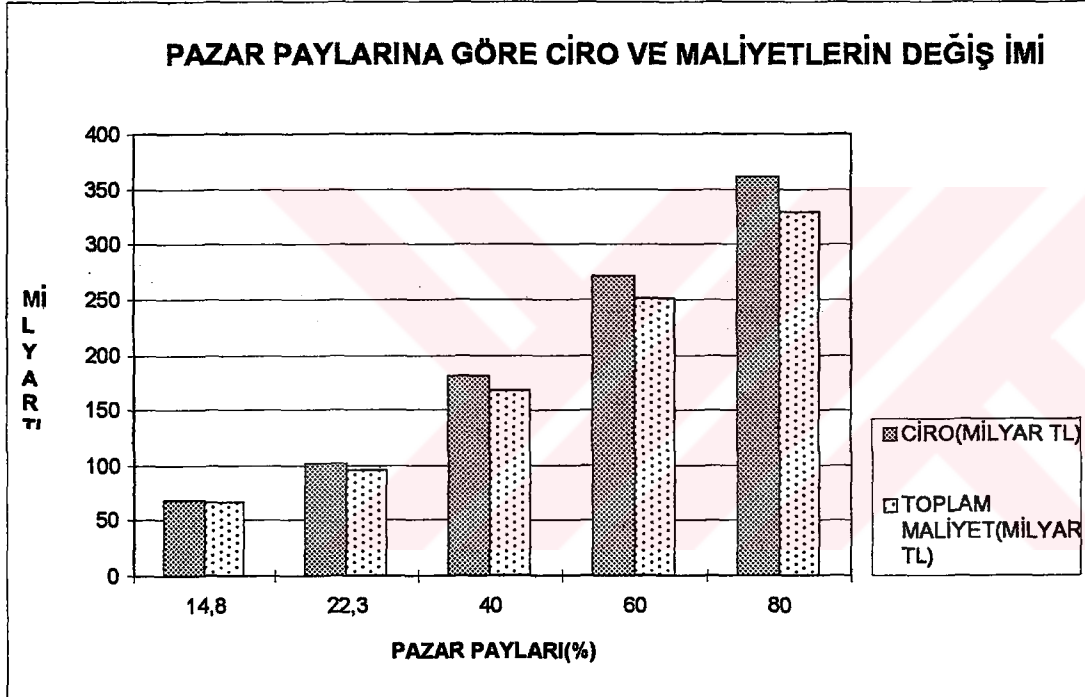
Ciro = Başvuru sayısı * Ortalama Kiranın Yarısı
= 15 488 * 17 500 000
= **360.762 Milyar** elde edilebilir

Toplam Personel: 21 kişi

10 Halkla İlişkiler Personeli
5 Expertiz Personeli
3 Teknik Personel
3 şöför
Toplam Ekipman: 10 araba

Görüldüğü gibi belli bir noktadan sonra kapasite artırımını hem mekan hem de organizasyon açısından imkansızlaşmaktadır. %40 ya da %60 pazar payından sonra ileri sistemlerle entegrasyonun kaçınılmaz olacağı düşünülmektedir. Zaten %22.4 'lük pazar payının üzerindeki her bir payda sunulan extra hizmetlerin giderleri karşılandıktan sonra yaklaşık 7 milyar TL sitemde kalmaktadır. Böyle bir gelir sistemin geliştirilmesi ve hizmet kalitesinin artırılması için harcanacaktır. Seçeneklerin görüntülü bilgi ile beraber sunumu (hatta video görüntülerinin kullanılması), sisteme başvuruların ve konut kiralama sorgulamaların internet üzerinden kurulacak bağlantılarla yapılabilmesi olası hizmetler olarak gözükmektedir.

Amerika'da internet üzerinden kiralık konut taramasının yapılabileceği böyle bir uygulama mevcuttur. Amerika'daki ve Kanada'daki kiralık stoğu hakkında harita, fotoğraf, plan, üç boyutlu görüntü gibi ayrıntılı ve güncel bilgileri içeren 'rent-net' emlakçıların reklamlarını organize ve sistemli bir biçimde sunmaktadır. Beğenilen konutlar uluslar arası düzeyde geçerli kredi kartları ile dünyanın her yerinden internet üzerinden kiralanabilmektedir.



Şekil 5

V. TOPLUMSAL SONUÇLAR

V.1. SİSTEMİN TARAFLARA SAĞLADIĞI FAYDALAR

BELEDİYE * Kiralık konut stoğuna ilişkin envanter oluşturarak piyasayı izleyebilecekler.

* Uzun vadede kiralara nın değişimini izleyerek enflasyonist artış durdurmaya yönelik düzenlemeler yapabilecekler ve böylece önemli bir kamu hizmeti sağlamış olacaklardır.

* Taleple sunumun hızla buluşturulması ile konut kiralama süresinin kısaltılmasında etkili olabilecekler. Bu şekilde stoğun daha verimli olarak kullanılması sağlanacaktır.

* Önerilen yeni sistem belediyelere hiç bir ek maliyet getirmeden

kendi kendini finanse edebilecektir.

Halkla İlişkilerin Güçlendirilmesi ve Politik Başarı Sağlanması

- * Beldiyeler bu sistemi başarıyla gerçekleştirdiği anda halkın güvenini sağlayarak politik puan kazanabileceklerdir. Böylece belediyeyi destekleyen ve ondan yana olan bir kent kamuoyu oluşacaktır.
- * Kişisel düzeyde sunulan bu hizmet aracılığıyla halkla ilişkilerini güçlendirerek, halkın belediyesi olma yolunda ilerleyebileceklerdir.
- * Böyle bir sistemin kurulması sonucu belediyeler, kent insanının yaşam koşullarına uyumlu nitelik ve nicelikte hizmet sunarak halk ile yaklaşabileceklerdir. (halka yakın belediyelerin oluşturulması)
- * Konut kiralama yönelik olarak kurulan halka yakın hizmet birimleri; halkın sevdiği, benimsediği ve güven duyduğu bir belediye imajının gerçekleştirilmesi açısından önemli olacaktır.
- * Yerel halkların değerlerini, tutumlarını ve ihtiyaçlarını dikkate alan bu sistemler makul ve halk tarafından kabul edilebilir hizmet politikalarına ve uygulamalara dönüştüğü için belediyeler halkın güvenini kazanarak politik başarı sağlayacaklardır.

KIRACILAR

- * Kiracılar, hem aynı fiyat aralığındaki birçok seçeneği hem de mekansal açıdan farklı alternatifleri sınama şansını elde edeceklerdir.
- * Böylece birçok farklı yeri gezmek zorunda kalmayacaklardır.
- * Konut kiralama aşamasındaki yasal süreçlerin belediye kontrolü altında gerçekleşmesinden dolayı hem bu işlemler kolaylaşacak hem de kiracıların yasal hakları korunacaktır.
- * Eşdeğer nitelikteki taşınmazlar görece olarak daha düşük fiyatlara kiralanabilecektir.
- * Kiralık konut ararken ödenecek ücret yarıya düşecektir (1/2 kira alınması)
- * Taşınma sırasında belediye indirimli olarak (%10) nakliyat hizmeti sağlayabilecektir.

EV SAHIPLERİ

- * Konutlarını belediye güvencesi altında kiraya verebilirler. Böylece, kiralama ve kiracı takibi aşamasındaki (zamanında kiralaların ödenmesi, konutlara hasar verilmemesi, kira sözleşmelerine birebir uyulması gibi) tüm güçlüklerin ve hukuki sorunların çözümü belediyenin takip ve güvencesinde olacaktır.
- * Kira kontratlarının uzman kişilerin kontrolünde yapılması ile tarafların olası mağduriyetleri önlenecektir.
- * İsterlerse, konutlarının boya badanasını belediyenin anlaşığı şirketlere yaptırarak hem indirimlerden faydalanabilecekler (%20) hem de birebir bu sürecin zorluklarıyla uğraşmayacaklardır.
- * Belediyenin elinde çok geniş bir talep yelpazesi oluşacağı için konutlarını çok daha çabuk olarak kiraya verebileceklerdir.

IV. 2. KIRALIK KONUT BULMA MALİYETİNİN DÜŞMESİ

Ortalama kira 35 Milyon lira alındığında, emlak ofislerinde sadece kiralık konutlardan elde edilen gelir yılda 903.400 milyar liradır. Emlakçıya gelir olarak gelen bu miktar aslında bir toplumsal maliyettir. Bu;

kiracı için: $903.400 \text{ milyar} / 85 \ 169 = 10.6 \text{ milyar TL/yıl}$

tüm hh için: $903.400 \text{ milyar} / 187 \ 598 = 4.8 \text{ milyar TL/yıl}$

tüm nüfus için: $903.400 \text{ milyar} / 685 \ 299 = 1.3 \text{ milyar TL/yıl}$

maliyet demektir.

Önerilen yerel yönetimler bilgi işletmeciliğinde ise, kiralık konut bulma maliyeti yarı yarıya düşecektir. (Kiralık konut bulma ücreti olarak kiralaların yarısının ödenmesinden dolayı) Bunun yanısıra, başvuran

tarafına ekstra hizmetler de sunulmaktadır. Bu ek hizmetler, hh'larının karşılaştığı reel maliyetlerin daha da düşük olacağına bir göstergesidir. Bu şekilde, toplumda konut kiralama maliyetleri düşeceğinden dolayı önemli bir kamu hizmeti gerçekleştirilmiş olacaktır.

V.3.TOPLUMDA BİLİŞİM BİLİNCİNİN UYANMASI

a) Böyle bir bilgi işletmeciliğinin kurulması ile bilgi teknolojilerinin toplumun her düzeyindeki bireye ulaşması mümkün olacaktır. Çünkü kiracılık ilişkileri toplumun büyük bir kesimini ilgilendirmekte ve çok değişik özelliklerde hh'larını içermektedir. Halka yakın olarak kurulan bilgi hizmet birimleri, bilgisayarın insanlara ne tür olanaklar sağlayacağına tanınması ve bu olanakların bir lüks olmaktan çıkarak yaşamın vazgeçilmez bir parçası olacağına anlaşılması için önemli bir adım olacaktır. Böylece, bilgisayar kullanımının artması ve yaygınlaşması sonucunda bireylerin yaşam şekillerinin değişmesi söz konusudur. Ayrıca, böyle bir hizmetin belediye tarafından sunulması ile bilgi sistemlerinin toplum tarafından benimsenmesi ve yaygınlaşması kolaylaşacaktır.

b) Belediyelerde bilgi teknolojilerinin kullanılması, burada çalışan personel için yeni görev ve sorumluluklar tanımlayacaktır. Bu görev ve sorumluluklar da beraberinde yeni ahlak ilkeleri getirecektir. Bu yeni bakış açısı, oluşturulan bilgi sistemlerini ve veri tabanlarını korumaya ve devamlılığını sağlamaya yönelik olmalıdır. Bu amaçla Türkiye'de ilk çalışma Türkiye Bilişim Vakfı Bilişim Etiği Çalışma Grubu tarafından yapılarak "Bilişim Ahlak İlkeleri Taslak Belge"si (Mayıs,1997) hazırlanmıştır. Bu taslakta belirtilen ilkeler, yasal bir yaptırım gücü taşımasa da kişilerde bilişimle ilgili bir bilincin ve sorumluluğun oluşması açısından anlamlı olmaktadır.

c) Ancak bilgi toplumuna geçildiğinde bilgi, toplumsal ilişkilerin özü ve odak noktası olacaktır. Bilgi sistemleri yaygın olarak kullanılmaya başladıkça, zarar görme ve sabote edilme olasılıkları da artacaktır. Bu durum, genellikle bilgi sistemlerini kullanan kişilerin sisteme zarar vermesiyle oluşmaktadır. Hırsızlık ve sabotaj bilgi işletmeciliğinde karşılaşılan en önemli sorunlardır. Veri çalma ve önemli verileri alarak işten ayrılma hırsızlık olarak kabul edilmektedir. Yazılımı tahrip etmek için hazırlanan saatli bomba ,mantık bombası, truva atı veya virüsler ise sabotaj çeşitleridir. ((Bu tür tehditler altındaki bilgi sistemlerinin devamlılığının sağlanması için köklü tedbirlerin alınması şart olmuştur.))

Politik çıkarların ön plana çıktığı yerel yönetimlerde ise farklı yönetimler (partiler) süresince, bir bilgi sisteminin devamlılığının sağlanması ve zarar görmesinin (sabote edilmesinin) engellenmesi oldukça önemli bir boyut kazanmaktadır. Bir önceki bölümde söz edilen ahlak ilkeleri böyle bir korumayı tam olarak garanti etmemektedir. Bu nedenlerle, hem oluşturulan veri tabanlarının korumaya alınması hem de kurulan bir bilgi sisteminin belediyenin demirbaşı gibi tescil edilip sürekliliğinin sağlanması gerekmektedir. Bu da yeni yasal düzenlemelerin yapılmasını zorunlu kılmaktadır. Önerilen yeni yasal düzenlemeler şu konuları ele almalıdır;

* Bir bilgi işletmeciliğinin korunmasına yönelik tüm sorumlulukların bir kişide (yöneticide) toplanması yerine, bilgi sistemlerini işleten tüm personelin yapılan işten ve veri tabanlarının korunmasından birebir sorumlu tutulması ve bu sorumluluğun yasal temellere dayandırılması bilgi sistemlerinin korunmasına yönelik önemli bir adımdır. Bu şekilde, personelden kaynaklanan veri çalma ve sabotaj gibi sorunlar engellenmiş olacaktır.

* Yine bu bilgi sistemlerinin ve veri tabanlarının politik tutarsızlıklardan etkilenmemesi ve tüm yönetimler tarafından işletmelerinin güvenceye alınması için gerekli yasal düzenlemelerin yapılması oldukça önemlidir. Veri tabanı veya bir bilgi işletmesi oluşur oluşmaz, demirbaş olarak tescil edilerek devamlılığı garanti altına alınabilecektir.

VI. SONUÇ

Yerel yönetimler için kiralık stok bilgi işletmeciliği kurgulanmıştır ve Çankaya Belediyesi özelinde geçerliliği sınındığında kendi kendini finanse eden oldukça 'ratable' bir sistem olduğu görülmüştür. Gerek evsahiplerine olsun gerekse kiracılara olsun mevcut sistemin ötesinde hizmetler sunulmakta ve kolaylıklar getirilmektedir.

Bu sistemin yaygınlaşması için diğer belediyeler için de ayrıntılı çalışmalar yapılması gerekmektedir. Ancak yukarıdaki çalışmadan elde edilen ipuçları göstermektedir ki böyle bir bilgi sistemin diğer yerel yönetimlerde de başarı ile uygulanmaması için hiç bir sebep yoktur.

Belediyeler hiç bir ek maliyet getirmeden kuracakları böyle bir bilgi sistemi ile tarafları uygun koşullarda buluşturarak bir toplumsal hizmet sunacaklar ve bu sayede halkla ilişkilerini güçlendirecekler ve kendilerinden yana bir kent kamoyu oluşturabileceklerdir. Uzu dönemde ise kiralık konutlara ait bilgilerin karşılaştırılabilir olmasından kiralardaki enflasyonist artışları önleyebilme fırsatını yakalayacaklardır. Talep sunumu etkin bir biçimde buluşturarak stoktaki boşluk oranlarını azaltabilecek ve stoğun verimli kullanılmasına katkıda bulunacaklardır. Aynı zamanda kiralık stoğun kullanımına yönelik bilgileri derleyerek kiralık konut sunumunu yönlendirebileceklerdir.

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YARGITAY 3. DAİRESİ İLKE KARARLARI

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DOKÜMAN