

Why self-help housing failed in urban Turkey: A policy and legislation misalignment

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Received: August 2024 • Final Acceptance: May 2025

Abstract

Housing low-income households in Turkey's urban areas has remained an enduring challenge. During the 1960s, growing housing shortages and economic constraints urged efforts to prevent and upgrade squatter settlements, leading Turkey to adopt self-help housing (SHH) programs for low-cost housing provision. Under the first two five-year development plans (FYDPs), government-assisted SHH initiatives were launched in major cities as part of squatter prevention zones (SPZs). However, the successful beginning of the projects did not lead to successful conclusions; the policy failed to reach its goals in urban areas of Turkey despite the extensive research support. This study investigates the legislative causes behind this failure. It draws on SHH's core characteristics to analyse its alignment—or misalignment—with Turkey's policy framework, offering a structured approach to legislative reform. The SHH model is examined across four thematic axes: (1) design process, (2) construction process, (3) actors and roles, and (4) financing mechanisms. The study maps SHH-related regulations in Turkey through a chronological inventory of housing policies, laws, and FYDP targets. Findings highlight the need to restore research-policy dialogue and rethink legislative frameworks to enable viable SHH programs. This study is the first to systematically map Turkey's legislative misalignments with SHH requirements. It contributes to scholarly debate and future policy-making by offering a novel framework linking architectural theory with policy analysis.

Keywords

Affordable housing, Housing legislation, Participatory housing, Self-help housing, Turkish housing policy.

1. Introduction

The need for this study arose from the current lack of inclusive public housing policies to provide affordable housing in Turkey to reflect on the possibilities of the abandoned alternative model of self-help housing. In his global survey, Coupe (2021) frames the global affordability crisis and the challenging nature of universal policy models while emphasizing the necessity for country-specific policy-making. Diamond et al. (2019) also caution that policy instruments such as rent control can have unintended consequences, including supply constraints and deeper inequalities for low-income groups. Coskun's (2023) empirical analysis of Turkey reveals that affordability pressures disproportionately burden vulnerable social groups: low-income, less-educated, youth, and precarious workers. Yildirim's (2023) recent study on housing affordability in Turkey addresses that relying solely on market forces without any intervention fails to resolve the shortage of affordable housing. These findings point to the urgent need for socially targeted housing interventions.

Building on critical urban studies, Fields and Uffer (2014) situate housing affordability within broader financialisation and urban restructuring processes, wherein market logics displace low-income communities, thereby magnifying exclusion and segregation. As Charles Abrams (1964) argued, the housing needs of the middle class can be easily and adequately met by the private sector, while government housing programs should be targeted at low-income groups. Drawing on these insights, the implicit challenges of providing housing for low-income populations struggle to overcome the mismatch between supply and demand when left alone by inadequate policy and legislation.

Historically, the interdependence of research and policy-making in the context of self-help housing highlights the period of the 1960s to 1970s when research directly influenced policy. However, for the following period, the lack of dialogue between researchers and practitioners involved in planning and policy-making is highlighted (Ward

& Macoloo, 1992). The emerging deficiency of regulations from the 1970s onwards is particularly addressed and criticised by scholars (Bredenoord & van Lindert, 2014; Wakely & Riley, 2011; Ward & Macoloo, 1992) after the implementation of site-and-services projects around the world was hastily judged as ineffective. While SHH faded from policy agendas in the 1990s, academic interest persisted, with scholars like Burgess (1992) and Pugh (1997) reexamining its policy relevance. More recent studies (Durst, 2015; Gillespie, 2018; Grubbauer & Escobar, 2021) call for renewed attention to SHH frameworks, state subsidies, and regulatory instruments to support microfinance and self-organised housing initiatives.

Turkey's housing history reflects this trajectory. In the 1960s, the Turkish state explicitly sought the contribution of research to affordable housing policy through collaborations and dialogues between ministries, municipalities, universities, research institutions, professional chambers and other construction industry actors, coinciding with the period of adopting the SHH model. Excluding these actors from participating in policy-making and the processes of planning and development has serious consequences for the provision of affordable housing. This paper argues for restoring this research-policy dialogue and underscores the role of legislative frameworks in adopting SHH policies.

In Turkey, the SHH model was adopted in 1966 to prevent informal urban construction, operationalised through SPZs by the General Directorate of Housing (GDH) under Law 775. Research has documented SHH's implementation (Akin et al., 1987; Çezik & Ergen, 1985; Geray, 1973; Kartal, 1985; Keleş, 1988; Ok, 1985) and post-occupancy transformations (Baytin, 1966; Gülaydın, 2004; Tong, 1989). While comprehensive reviews of Turkish housing policy exist (Alkışer, 2003; Batuman, 2006; Keleş, 1990), no study has systematically framed SHH policy failures within the legislative context. Addressing this gap, we propose a structured lens to analyse SHH's viability, focusing on the policy environment that led to its collapse. The study draws

legislative lessons from Turkey's past with the aim of informing future SHH models.

2. Urban self-help housing programs in Turkey

Although Turkey's housing policies have varied over time, they have mainly served middle- and upper-income groups and the housing shortage for low-income households has been overcome by informal housing in each period (Alkışer & Yürekli, 2004). With the acceleration of urbanisation in the mid-1950s, squatter settlements spread throughout Turkey's cities. In 1961, 45% of the population in the capital, Ankara, lived in squatter settlements (Abrams, 1964; State Planning Organization [SPO], 1963). This data demonstrates the housing shortage in the cities and indicates that significant overcrowding occurred quickly without adequate solutions. In this context, helping the self-builder policy was targeted by the government as it offered many advantages for the problem.

From the 1960s onwards, these targets and measures were presented in the government's FYDPs, including a housing section. The first FYDP ensured that squatters were not demolished without building new houses (SPO, 1963). With this agenda, GDH was responsible for developing SPZs in various provincial and urban centres under Law 775 on Squatter Settlements (1966). By 2006, 643 SPZs had been designated in various cities (Ministry of Public Works and Settlement [MPWS], 2006). The plots were primarily allocated to those who were to be resettled due to the rehabilitation and eviction of squatters and other low-income citizens in need of housing. Until 1972, the different methods were implemented to varying degrees in the SPZs (Ministry of Construction and Settlement [MCS], 1973):

- Site+project allocation; 16.887 units
- Site+project+loan allocation; 4.238 units
- Site+project+loan+core house allocation; 2.824 units

In addition to the land and infrastructure measures and the financing instruments, allocating housing proj-

ects to support self-builders was a complementary instrument of the GDH to maintain adequate standards for units and settlements. The MCS's efforts to achieve economic construction while maintaining physical standards, based on collaborative research of numerous institutions, led to the development of standards for public housing (MCS, 1963a; MCS, 1963b). Accordingly, projects were prepared for both site-and-service and core housing programs.

In evaluating the practices, Keleş (1988) states that the self-build policy succeeded in rural and post-disaster areas, while it failed to achieve its goals in urban areas. The implementation of the model did not work effectively in terms of time, materials used, quality of execution and adherence to the pre-determined project. The main reasons for this are the lack of a good supervision mechanism in the construction process, insufficient financial and technical support, and the scope of technical support in the legislation limited to housing projects (Akin et al., 1987). Although it was stated that the Ministry would provide material and technical support in the implementation of site-and-services projects, the housing units did not comply with the project due to the lack of adequate supervision and assistance (Dinç et al., 1989; Doğukan & Tokman, 1986).

Subsequently, the GDH's SHH implementations in urban areas were halted entirely in 1973-1974, and efforts were concentrated on completing the projects that had been started earlier (MPWS, 2006, 64). The GDH's housing programs implemented two separate projects instead, namely 'Rental or Property Housing Practice' in 1975 and 'Public Housing Practice to be Built in Underdeveloped Regions' in 1976 (MCS, 1977). Although it has disappeared from the urban low-cost housing provisions, the SHH model has continued to be used for post-disaster housing by the government with similar tools, such as the allocation of land, technical assistance, construction materials and other subsidies (Keleş, 2023, p. 648) as well as the allocation of core housing, as seen from prepared projects (MPWS, 1984).

As a result of the neoliberal economic system, housing production in Turkey recently has primarily been left to the private sector, where housing supply is of no interest to low-income households. The provision of affordable housing, on the other hand, is centralised by TOKI. Since its growing prerogatives in the last two decades, TOKI has become a powerful actor in the centralisation of urban planning (Elicin, 2020). Local authorities' involvement in housing provision is delegitimised as the previously distributed planning, regulatory and investment powers and assets of several state institutions have gradually been consolidated in TOKI. TOKI's housing projects are far from affordable for low-income groups, apart from the negative social consequences of developed settlements. For 2022, TOKI announced a social housing project with 250,000 units, which also includes the provision of 100,000 plots with services for low-income citizens. However, neither possible cooperation with local governments nor possible devolution of authority is implicated (Erçetin, 2022). An action plan for financial and technical assistance and the necessary legislation does not support it. Considering the current situation in which the financialisation of housing is enforced through state power (Çelik, 2023) and social policies for the urban low-income groups have disappeared from the agenda, it is important to learn from the experiences of precedents to encourage future projections.

3. Self-help housing model's requirements and mapping legislative gaps through content analysis

From the 1960s to the 1980s, the SHH model, a derived form of user-led informal construction, found a place in housing policy that sought affordable housing for low-income groups in developing countries. The housing alternative dates back to studies by Jacob Crane in the 1940s and Charles Abrams and John Turner in the 1960s (Arroyo & Astrand, 2013; Bredenoord, 2010; Editorial, 2003; Harris, 1998; Ward, 1982), from which the now familiar concept of incremental

housing developed. Incremental housing is a process-based approach to providing housing when the finished product cannot be delivered due to the economic challenges faced by both parties. It helps governments overcome economic difficulties through better distribution of subsidies, while it helps low-income groups overcome economic difficulties by (1) spreading housing costs over time through incremental construction and (2) reducing housing costs through participation in construction. Compared to informal construction, the model enables a better living environment as physical standards are achieved through planning and technical support. It promotes community and identity building through participatory methods while formally ensuring the security of tenure. The model requires government support in adopting self-build at various levels and the site-and-services. There are different aid levels and typologies for the starter base; users can receive only a plot, a plot with services, additional subsidies for building materials, technical assistance, technical provision and a 'core house' (Bredenoord, 2010), which has been theorised by researchers and practitioners as a result of the implementation of self-help housing rather than as a new concept (Napier, 2002). However, despite the broad recognition of SHH's principles, existing studies have rarely operationalised these features into a systematic framework for evaluating policy and legislative alignment.

Although SHH programs possess significant potential, they are subject to various criticisms (Napier, 2002; Burgess, 1977; Ward, 1982). Within the Turkish context, these criticisms include the inadequate technical quality of the buildings, the fact that people do not prefer the construction work and that homeless people who migrated to squatter areas in the cities could not find time to build their own houses. (Keleş, 2023; p.435). These can be seen as surmountable difficulties arising from the poorly answered or ignored implementation pitfalls of the model, which brings us to the model's dependence on the political context due to its

inherent features. Despite significant scholarly attention to SHH's social and economic dimensions (Harris, 1998; Turner, 1976; Wakely & Riley, 2011), there remains a notable gap in systematic evaluations of how legislative frameworks enable or constrain SHH programs. Existing literature tends to emphasise project-level outcomes or macroeconomic housing policy shifts (Bredenoord & van Lindert, 2010; Payne & Majale, 2004), often overlooking the structural alignment required between SHH's architectural logic and national regulatory systems. Furthermore, while studies acknowledge financing as a critical barrier (Hoek-Smit, 2011), few have analysed how legislative provisions—or their absence—affect incremental design flexibility, participatory construction processes, actor coordination, and phased financing.

This study addresses this gap by offering a four-theme analytical framework drawn directly from SHH's inherent model characteristics. The structure captures SHH's architectural underpinnings and enables a policy-oriented diagnosis of legislative misalignments.

Methodologically, we map SHH's defining characteristics against Turkey's regulatory landscape. The proposed methodology attempts to conceptually organise the past data; we draw on the characteristics of SHH to articulate its inherent relationship to the policy context and to better formulate legislative imperatives. The study employs a qualitative content analysis methodology, systematically mapping Turkey's housing legislation and evaluating the SHH-related legislation through the model's four foundational characteristics: (1) design process, (2) construction process, (3) actors/roles, and (4) financing. These four themes are drawn from the inherent characteristics of SHH through an architectural lens, where incremental design flexibility, participatory construction processes, actor coordination, and phased financing are critical to success. Through a chronological policy inventory this paper explores the Turkish legislative gaps over SHH model characteristics and addresses

pathways towards future SHH programs.

A chronological inventory of forty-five housing laws, twelve five-year development plans (FYDPs), establishment and closure of relevant governmental institutions, and constitutional changes from 1923 to 2025 was compiled. The framework was designed to illustrate the interconnections among these materials while also visualising their validity periods. In examining the visual data from the past century, clear turning points become apparent. The policy context and SHH-related regulations are analysed around these five thresholds, referencing law articles and the objectives outlined in the Five-Year Development Plans (FYDPs). This approach facilitates a structured assessment of Turkey's SHH policy and legislation misalignment while providing valuable insights for future policy development. To clarify the methodological flow, Figure 1 shows a conceptual framework that links the requirements of the SHH model with policy analysis steps.

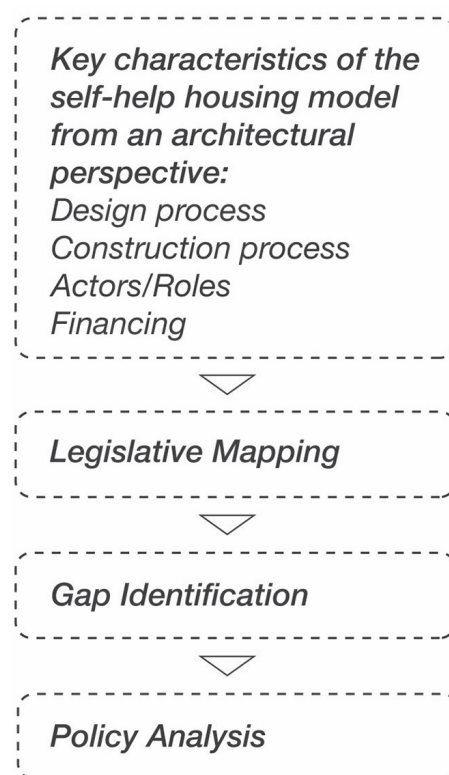


Figure 1. The process starts with defining SHH model characteristics, proceeds through legislative mapping, identifies gaps and misalignments, and culminates in policy analysis and implications.

3.1. Design process

The users involved in construction bring new considerations to the design process of an SHH project. Translating and transferring design knowledge to users extends to different levels, depending on whether the user participates in the design process. The design goals of a project can change depending on two interrelated aspects: incremental development and user participation. The preliminary design goal of an incremental project is to enable and facilitate growth through initial design decisions. Another design goal is flexibility and adaptability, as the combinations of units and functions may change over time. The most important design goal is directly linked to the act of self-build. As the users are involved in the construction, an ordinary person's competence and physical abilities come to the fore to guide the decisions about building production systems, construction techniques, building materials, their dimensions and connection details. These design objectives are influenced by the project's target completion time. Decisions about the time devoted to construction must be made, and workflows may differ based on the user profile chosen for the project.

3.2. Construction process

A salient feature of the construction process is the lengthy wait for families to acquire a home with all the necessary features, extending to 8 to 10 years on average (Greene & Rojas, 2008). Therefore, the following aspects of the construction process should be evaluated for the different phases of a SHH project. Although most of the decisions that affect the construction are made during the design process, the two important factors are (1) the phases and the extent to which the user is involved in the construction and (2) the actors involved in the construction besides the user. The above answers describe the extent to which technical information is passed on to the user, the training of users for construction, and the requirements for machinery/equipment and qualified personnel. The use of cost-effective construction technologies that require low-skilled labour and the

existence of an adequately regulated construction sector is paramount for the program's success (Bangdome-Dery et al., 2014). According to Bredenoord and van Lindert (2014), the availability of locally sourced building materials, local architectural traditions and climatic conditions influence the collectivity of forms of self-help housing in each specific context. On the other hand, other involved actors must provide the site and infrastructure (e.g. ministries, municipalities, contractors) for the construction. Following the assessment of Greene and Rojas (2008), the transfer of technical knowledge about construction works is necessary to support users in the initial phase when supervision is still ongoing and other actors are active in the process, as well as for additions and improvements during the years of project development.

3.3. Actors/roles

In a SHH project, the actors and their roles differ significantly from any other housing production alternative. It requires defining the distributed roles of the involved actors from the beginning of the process. The actors may be users, architects/planners/engineers or other professionals, research and educational institutions, governmental institutions, non-governmental organisations, contractors, constructors, and building material manufacturers. These actors can exchange their previously familiar roles or co-execute by sharing differently drawn boundaries of these roles. In practices that require effective collaboration between actors, coordinating multiple actors in housing construction under government programs is of utmost importance. Despite their complementary interests and capacities, a lack of coordination among these actors prevents synergies between policies and leads to duplication and conflicting actions (Greene & Rojas, 2008).

3.4. Financing

Depending on the objective and scope of a policy, financing an SHH project can be modified to the extent to which each component is funded. Essentially, three important aspects influence the variations, namely (1) the components

to be financed, (2) the financing actors and (3) the financing instruments. SHH projects consist of similar financing components as a regular project, although they may differ in scope; site, infrastructure, project costs, fees/taxes, construction materials, machinery/equipment, skilled labour, and construction works are also components to be financed in a SHH project. These components are approached to reduce costs for users and other actors. An additional component of an SHH project is the training of users to participate in construction, which reduces the cost of construction work. The financing of the above-mentioned components can be distributed differently among the involved actors and through different financing instruments. Instruments for financing an SHH project are the sale, lease or transfer of the land, tax regulations, fee exemptions, subsidies and other instruments the authorities can regulate. To ensure the successful implementation of the program, it is important to provide users with the necessary skills to manage their savings and financial resources so that the project's later phases can be carried out in a healthy and sustainable manner (Greene & Rojas, 2008). Socio-economic factors, especially income capacity and purchasing power, are mainly responsible for the individual differences between self-help housing products in the same neighbourhoods (Bredenoord & van Lindert, 2014).

As discussed in the four themes, the SHH model is a particular approach to tackling housing production. Regulation of each factor is essential as the model aims for a planned participatory process and can be successfully implemented to the extent supported by legislation in urbanisation, land, zoning, the construction industry, and its products. Due to these inherent characteristics implied by the model, the political context can enable or constrain any SHH program.

4. Chronological policy inventory: Self-help housing legislation through historical shifts

While the SHH model's features demand systemic policy support, Turkey's urban programs provide

a case where this alignment failed. The study posits that undesirable outcomes in urban areas stem from incompatible implementation of legislative definitions or a lack of sufficiently precise definitions within the legislation itself. In this framework, an inventory of housing and planning legislation is drawn up to provide an overview of the policy context and to identify the legislation required for the study. It is a chronological inventory (Figure 2) that includes planning and housing laws, FYDPs, constitutional amendments and related institutions. It has been designed to show their interrelationships by visualising the validity periods. As for the visualised data of the first century, there are easily identifiable thresholds. The policy context and SHH-related regulations are discussed over these thresholds by referring to the articles of law and the targets of FYDPs.

4.1. 1923-1948: First laws of the Republic

The first threshold naturally follows the founding of the Turkish Republic in 1923 (Table 1). The first land, municipalities and housing laws came into force successively from 1930 to 1934. During this period, the only law enacted with SHH-related regulation was 2510. Settlement Law. The related regulations concerned the financing of sites, materials and labour for self-construction for immigrants, refugees and nomads (Articles 17, 18 and 37). It states that in addition to land, materials or money can be provided for construction following instructions issued by the government. Users can be employed for the construction, and it is also permissible to employ soldiers, civil servants and state employees. Free timber from the state forests and tax exemption were complementary support instruments. However, this law was intended to facilitate the resettlement of a specific population group and did not extend to the broader societal population.

4.2. 1948-1961: Early foundations of SHH legislation

The spread of squatter settlements in the late 1940s and the resulting

problems gained the full attention of the government. Following these consequences, from 1948 onwards, new laws were enacted which defined the inventory's second threshold (Table 2). Among the ten laws, the Law on the Allocation of Municipal and State

Lands for Residential Construction in Ankara, 5218, contained SHH-related provisions focused on land allocation. This law ensured that the Municipalities allocate plots of land to those who want to build a house and assign it after the construction of the building (Article

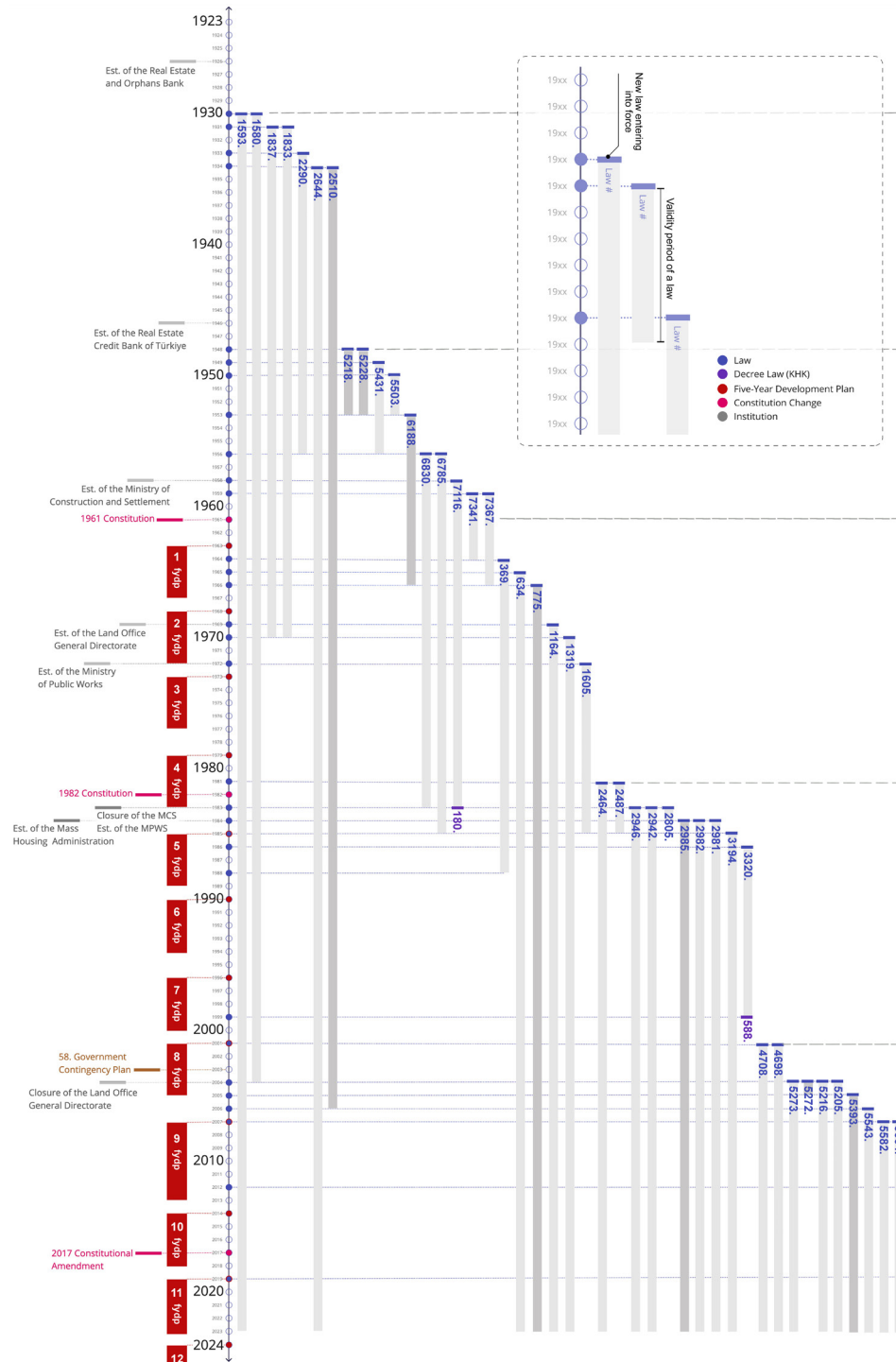


Figure 2. The chronological inventory that demonstrates the policy context of housing since the establishment of the Republic of Türkiye, comprising the laws on housing and planning, five-year development plans, constitutional amendments and related institutions. The laws are visualized with law numbers and their validity periods. The laws including SHH-related regulations are marked darker.

Table 1. The first threshold between 1923-1948.

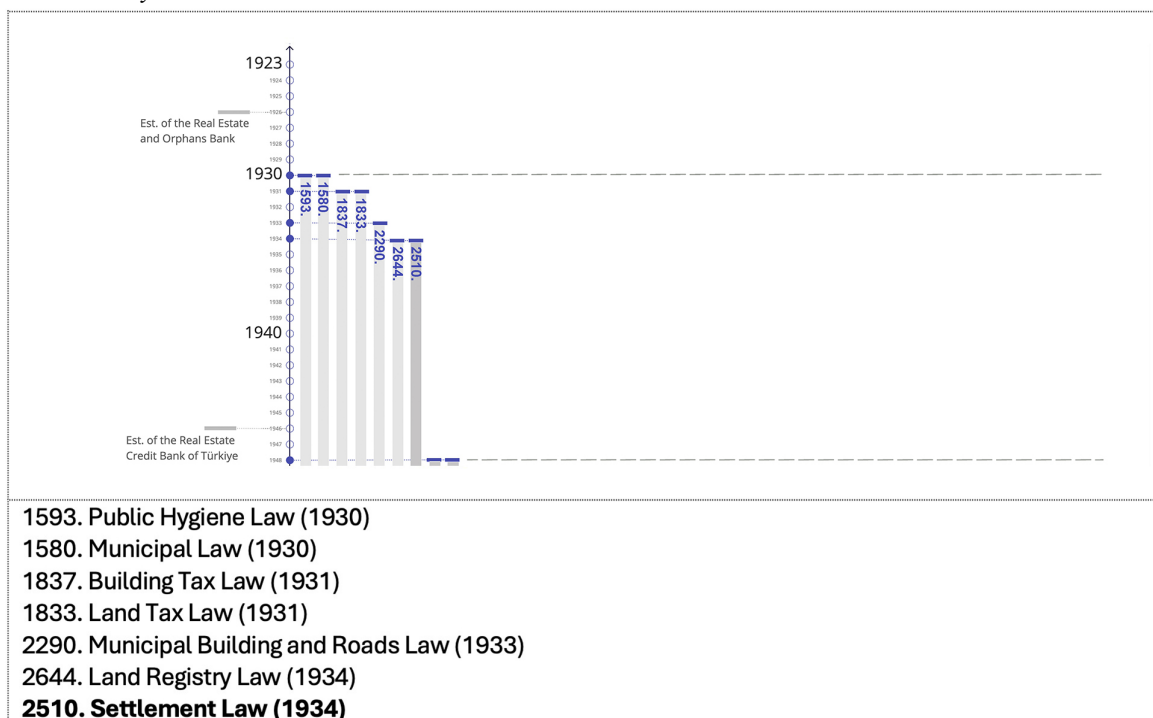
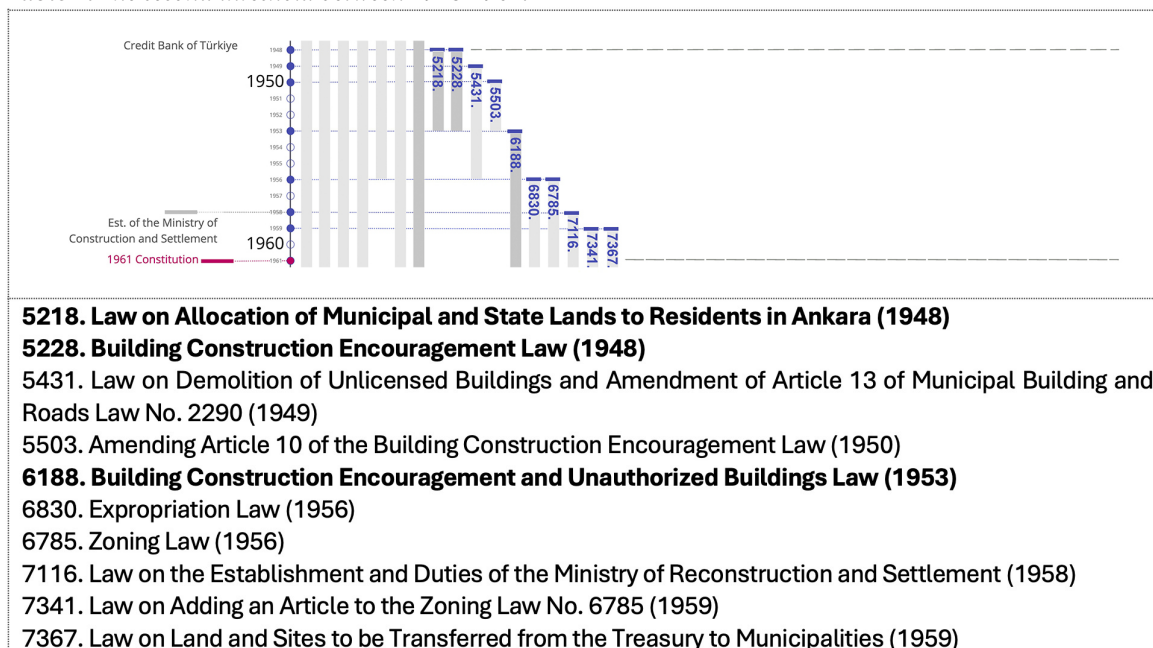


Table 2. The second threshold between 1948-1961.



1). Those found suitable were obliged to build a dwelling specified by the municipality within one year (Article 4). The cost of the land to be assigned was to be paid in instalments over ten years and without interest (Article 5). All transactions were exempt from all types of charges and fees (Article 11). This law came into force in 1948 and was only intended for the capital, Ankara. In the same year, 5228. Building Construction Encouragement Law

came into force, containing parallel nationwide regulations for SHH. Articles 7, 10 and 12 similarly regulated the exemption from fees. However, Article 3 delineates the obligation to complete the dwelling as two years. In addition, there is a reduction in the minimum tariff for the transportation of construction materials by rail and sea, such as cement, bricks, tiles, iron, timber, plumbing, stone, sand and gravel (Article 9). Five years

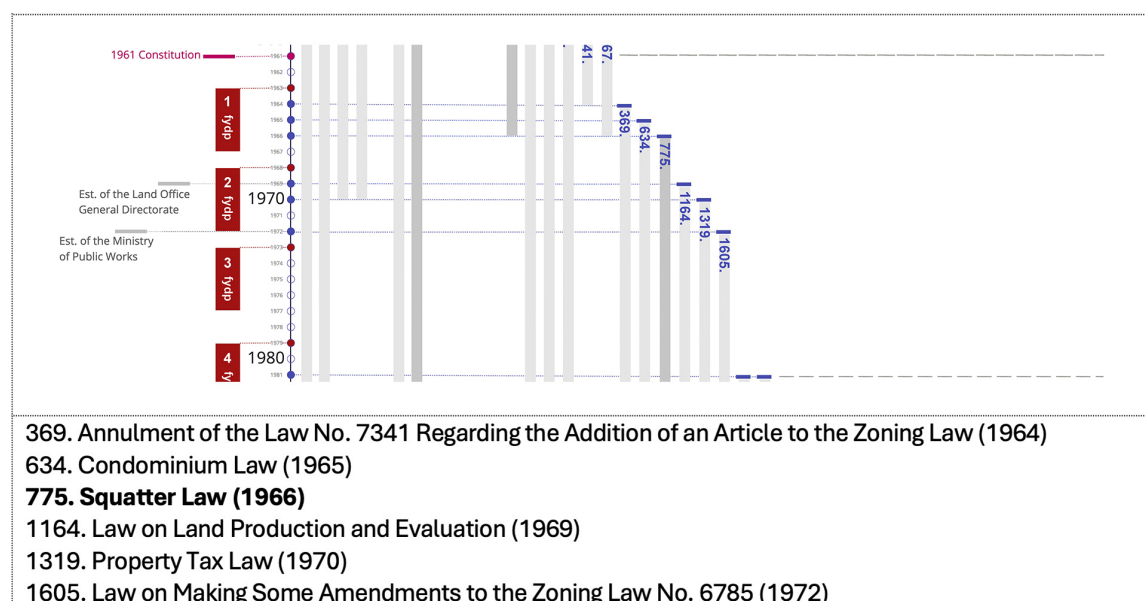
after their enactment, these two laws were replaced by 6188. Promotion of Building Construction Encouragement and Unauthorised Buildings Law, whose provisions were expanded to include additional topics on various areas of SHH. In addition to other fee exemptions, it is exempt from the building tax and other taxes levied for ten years (Article 13). Timber and its products used in all kinds of construction have been exempted from transaction tax (Article 14). Article 20 of this law was the first regulation to determine the qualifications of dwellings: “The size and type of land allocated by the municipality in accordance with this law and the buildings to be constructed on such land, the measures to be taken to ensure the cheapest cost according to local conditions, the type of materials to be used, the type of rooms and outbuildings, the area and height shall be determined within the framework of the principles to be prepared by the municipal councils.” These provisions signalled the need for a nationwide state institution for housing and led to the establishment of the MCS in 1958. This was a significant step that prepared the way for the approaching developments.

4.3. 1961-1981: Key milestones for SHH

Adopting the social state principle in the Republic of Turkey with the 1961 Constitution and the transition to a planned development period constitute the third threshold for housing policy (Table 3). The first FYDP was published in December 1962, and twelve FYDPs have been prepared to date. The plans aimed to utilise the growing resources to increase social welfare within the framework of achieving social justice. In this context, the FYDPs also included sections on housing to address the country’s housing and urbanisation problems and plan policies. Implementing the SHH model was a central tenet of the first two FYDPs and underscored the commitment to comprehensive planning and implementation strategies. In the first FYDP (1963-1968), low-income housing

construction was supported through projects and technical assistance to prevent new squatter construction. This included constructing core housing through land allocation and SHH and ensuring self-builders received technical assistance, public facilities, loans, and material aid. The targeted investments in squatters by year show that the largest annual investment was always allocated to prevent squatter construction through SHH and that this share would gradually increase over five years. In other words, the state’s targets to prevent squatting were predominantly based on implementing SHH methods. However, the methods and tools for realising this projection were not assessed. The most comprehensive law of the time on SHH, 6188., was repealed with the amendment of 775. Squatter Law in 1966. Being the only law of this threshold that contained SHH-related regulations, the scope of this law was the rehabilitation and clearance of existing squatter settlements, the prevention of the construction of new squatters and the measures to be taken for these purposes. According to this law, the funds collected were to be used to provide land and construct public housing and core houses (Article 13). Article 27 states that the Housing Development Administration, local municipalities or other departments and institutions shall provide technical assistance, long-term housing loans and monetary aid. Users were expected to start building their houses within 1 year from the date of land allocation and complete the core area within 2 years. Forestry administrations shall provide the necessary forestry materials as a priority and at a cost price (Article 28). All kinds of transactions, contracts, declarations, and the like were exempt from savings bonds, taxes, duties, and fees (Article 33). The variety of regulations in this law, which is still in force, was limited to the financing of site, materials and labour, and materials for the design process of SHH projects. The second FYDP (1968-1972) continued to target SHH as a model to be supported by limited credit, extensive technical assistance, material aid where possible,

Table 3. The third threshold between 1961-1981.



and the provision of affordable land. In addition to these objectives, the establishment of a land office, modular coordination studies to improve industrial production of building elements to ensure low-cost and quality, continued use of traditional labour-intensive technologies, training of skilled construction workers through non-formal education programs, and the establishment of a construction research institute are also important objectives for the SHH programs. This plan was followed by establishing the General Directorate of Land Office in 1969 and the Ministry of Public Works in 1972. Unlike the previous two plans, the third FYDP (1973-1977) did not explicitly state the implementation of the SHH model. However, the forecast for housing investment included the construction of core housing to prevent squatters. Core housing is defined as “a housing unit consisting initially of a 30 square meter room and outbuildings, which may be expanded over time to include additional rooms as the project depicts.” (SPO, 1973; p.840). The comparison of the cost estimates shows that the unit costs of the core housing were 45.8% cheaper than the unit costs of the cheapest housing. Regarding the plan’s housing unit targets, core housing accounted for 8.2% of the total urban housing units. However, there was no statement that financing tools, materials and technical assistance would support the

user in the subsequent construction phases. Looking at the fourth FYDP (1979-1983), the problem of squatters and the need for alternative models of housing production persisted. On the other hand, this plan did not mention the SHH method, which was indirectly mentioned in the third plan, nor the issues such as research, training, technical and material assistance and financial support necessary for its implementation. According to the principles and strategies presented on the housing problem, the traditional individual production method should be abandoned by channelling public credit into mass housing with the technology and organisations that enable mass housing production. This goal from the last plan guided most of the following housing policies.

4.4. 1981-2001: The wane of legislative support

The fourth threshold is defined by the enactment of the 1982 Constitution, the closure of the MCS in 1983, and the establishment of TOKI in 1984 (Table 4). Among many enacted laws in this period, 2985. New Mass Housing Law presented the establishment and duties of TOKI, including the practices for transforming squatter areas and providing loans for such projects, as well as interest subsidies for all such loans when necessary (Article 1). Apart from this, there are no other regulations on SHH in the laws enacted during

this period. Similarly, the following FYDP ignored the work carried out on the housing problem up to this plan period on the housing problem, legislation, realisation of previous targets and the current situation. In the Fifth FYDP (1985-1989), the objective of meeting the housing needs of the low-income groups was limited to providing housing loans to this group on advantageous terms. The expectation was that the capacity of housing construction, which was to increase through a steady growth in private investment, would reduce the tendency to meet housing needs through unlicensed housing construction. There is no mention of the quality of these houses to be built, whether they will eliminate the mismatch between supply and demand and what provision will be made to make them affordable to low-income households. In the Sixth FYDP (1990-1994), the SHH method was reintroduced into government plans: "Municipalities will designate certain areas as housing sites and provide infrastructure and prepare core housing projects under the "Assistance to Self-Builders" program to prevent squatter settlements" (SPO, 1990; p.316). Although there was no detailed information on this targeted program, some of the articles under the title of principles and policies are related and supportive. Building components and materials were aimed to encourage modular coordination by developing standards, increasing the number of prefabricated standard components, and supporting related research. It also aimed to promote projects and technologies suitable for climatic conditions and reduce waste by evaluating local materials to reduce costs and conducting studies to determine housing construction technologies ideal for the country's conditions. In the Seventh FYDP (1996-2000), although there was information on the persistence of the housing deficit and the squatter problem, there was no mention of SHH or core housing programs, nor was there any suggestion of an alternative production model to solve the problem.

4.5. 2001 to present: Shifted focus and institutional changes

The fifth threshold is mainly defined by the Emergency Action Plan that came into effect in 2003 (Table 5). In the following years, the General Directorate of Land Office closed in 2004. In the same year, Municipal Law No. 1580, which had been in force for 74 years, was repealed with Municipal Law No. 5272. It only stayed in force for one year and was repealed by today's valid Municipal Law No. 5393. With the enactment of 6306. Law on Transformation of Areas Under Disaster Risk, known as the 'Urban Transformation Law' in 2012, a significant shift in housing policies occurred. Since the constitutional amendment in 2017, when the Republic of Turkey switched to the presidential system, the process has been carried out with Presidential decisions and decrees. In terms of SHH, the only relevant statement is in the 5393. Municipal Law: Within the scope of the municipality's authorisations related to land and housing production, land and housing can be provided to those whose circumstances comply with Article 25 of the Squatter Law No. 775 (Article 69).

The disappearance of SHH program targets is also apparent in the following plans. The Eight FYDP (2001-2005) suggested that TOKI should direct its resources to producing land with infrastructure rather than financing housing. Taking measures to prevent illegal construction and squatters and developing alternative financing models to address the housing problems of lower-income groups were among the objectives. The SHH program was proposed not to solve the squatter problem but to produce permanent housing after the earthquake. In the aftermath of the Marmara and Bolu-Düzce earthquakes in 1999, an SHH program was planned to provide monetary aid to 5,867 people. For the first time, the Ninth FYDP (2007-2013) did not have a chapter on housing and did not include any information on the housing sector. In the Tenth FYDP (2014-2018), although there is no mention of SHH programs, it is presented among the targets that healthy and alternative solutions to

Table 4. The fourth threshold between 1981-2001.

1982 Constitution
 Closure of the MCS
 Est. of the Mass Housing Administration
 Est. of the MPWS

1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001

180
2464
2487
2946
2942
2805
2985
2982
2981
3194
3320
588

2464. Law on Municipal Revenues (1981)
 2487. Mass Housing Law (1981)
 2946. Law on Public Housing (1983)
 2942. Expropriation Law (1983)
 2805. Law on the Procedures to be Applied to Structures Built in Violation of Zoning and Squatter Legislation and Amendment of an Article of the Zoning Law No. 6785 (1983)
2985. New Mass Housing Law (1984)
 2982. Law on Recognition of Tax, Duty and Fee Exceptions and Exemptions for Investments to be Made in Priority Regions for Housing Construction and Development (1984)
 2981. Law on Transactions to be Applied to Buildings Contrary to the Zoning and Slum Legislation and Amending an Article of the Zoning Law No. 6785 (1984)
 3194. Zoning Law (1985)
 3320. Law on Housing Assistance to Civil Servants and Workers and Their Retirees (1986)

Table 5. The fifth threshold from 2001 to the present.

58. Government Contingency Plan
 Closure of the Land Office General Directorate

2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
2011
2012
2013
2014
2015
2016
2017
2018
2019
2020
2021
2022
2023
2024

4708
4698
5273
5272
5216
5205
5393
5543
5582
5664
6306
7118

4708. Law on Building Inspection (2001)
 4698. Law on the Establishment of the Undersecretariat of Housing and Amending the Law on the Land Office (2001)
 5273. The Law on Amending the Land Office Law and the Mass Housing Law and Abolishing the Land Office General Directorate (2004)
5272. Municipal Law (2004)
 5216. Metropolitan Municipality Law (2004)
 5205. Law on Amending the Law on Building Inspection (2004)
5393. Municipal Law (2005)
 5543. Settlement Law (2006)
 5582. Law on Amending Various Laws Regarding Housing Finance System (2007)
 5664. Law on Payment to Rightholders of Housing Assistance (2007)
 6306. Law on Transformation of Areas Under Disaster Risk (2012)
 7118. Law on Amendments to the Land Registry Law and Some Laws (2019)

the housing problem will be sought by giving priority to the housing needs of low-income people, the guiding, regulatory, supervisory and supportive role of the state will be strengthened. The production of land with ready infrastructure will be accelerated. The Eleventh FYDP (2019-2023) aims to produce 250.000 social housing units for low-income and disadvantaged groups. In addition, this plan's housing policies and urban transformation practices emphasise that participation principles will be considered; however, these policies did not include SHH programs. In the aftermath of the February 6 earthquakes in 2023, the housing targets of the last published development plan (2024-2028) primarily focused on constructing post-disaster housing and disaster-resilient transformation practices. However, even in post-disaster housing production, SHH programs are not targeted as a model.

5. Findings: Uncovering legislative gaps across SHH model's characteristics

The distribution of regulations by topic shows that the dominance of financing-related regulations stands especially on the issue of financing the site. The site to build on is a central component of housing cost, and it comprises many tasks at varying levels for a government targeting an SHH program. For users who struggle to afford a house, a drastic reduction of this expense is possible through the means available to the government. At the urban planning level, deciding a location for settlement, preparing a development plan, setting parcellation to serve SHH projects, and planning transportation and other urban infrastructure are required. At the parcel level, this includes providing infrastructure and site services. At the financing level, it involves specifying tools to finance the site, whether through sale, rent, or loan schemes for future inhabitants. Financing the site was regulated by laws such as site allocation, identifying beneficiaries, tax regulations, fee exemptions and credit and payment facilities. These issues are widely focused on and regulated for implementing SHH programs.

The second most regulated issue in laws is financing the construction material. Regulations mainly cover supplying construction materials, regulating fees/taxes, and exempting transportation costs. For an SHH project, the construction material and technique are essential to enabling the user to participate in construction and reduce costs. However, the construction techniques and materials selection are covered poorly in regulations, where providing necessary machinery/equipment and enabling users to process material through transmitting technical information are not covered. Limited regulations about the material to be used in the design process are not well-defined in priorities, reasons for preference, limits, and methods.

Participatory labour is essential since the model aims to lower housing costs by reducing the need for an external workforce. It also includes legal preparation, municipal works, design and application project preparation, construction management, and training the users for construction. However, user labour is weakly considered in regulations. There are limited regulations for defining possible actors and their roles in a project cycle; the competency and responsibility of each actor and the new opportunities they provide for the process are lacking in regulations. On the other hand, labour in the design process includes the required planning and project phases, which find a place in regulations assigning this responsibility to the Ministry.

Evaluating the findings, SHH-related regulations have different weights regarding coverage of the model's characteristics. The absence of descriptive regulations on other topics results in a lack of objectives and guidance for users and involved institutions and decreases the chance of implementing and completing an SHH program.

Our analysis identifies the following legislative gaps that obstructed SHH programs' success:

Design Process: SHH design process requires regulatory provisions for incremental growth, user participation, and adaptable standards beside other design goals. Turkey's legislation inad-

equately addressed such demands, undermining project goals.

Construction Process: User participation in construction, technical training, and low-skill-friendly construction techniques must be enabled and encouraged by legislation. The absence of such legislative provisions in Turkey resulted in poor-quality construction and deviations from project plans.

Actors and Roles: SHH necessitates defined responsibilities and coordination among users, professionals, state institutions, and NGOs. Turkish legislative tools failed to institutionalise such coordination, leading to fragmented implementation and unclaimed responsibilities in the work plan.

Financing: While site financing was well-covered in Turkish regulations, critical gaps persisted in savings schemes, progressive loans, and material subsidies necessary for SHH's incremental nature.

Table 6 summarizes these gaps relative to SHH model characteristics.

6. Conclusion: Toward policy frameworks that support self-help housing

The housing policies must be followed by regulations, especially where a special model is aimed to be implemented. As discussed earlier through its features, the SHH model inherently suggests powerful shifts in processes that can only be implemented through legislative interventions. The model's drastic differences in design process, construction process, actors/roles and financing require wide-ranging regulations of different kinds

of descriptive, directory or assigning nature upon necessity.

In Turkey, considering the works of the MCS, which was the active and responsible institution in the period when urban SHH was implemented as a policy, its holistic approach to conventional housing provision did not only set policies but also regulated standards and implementation conditions and developed solutions through designing architectural projects (Çelikcan Yozçu & Özsoy, 2024). Starting in the 1960s, the Ministry's GDH prepared 1.275 architectural, reinforced concrete, plumbing, and electrical projects as well as zoning and site plan projects (MCS, 1973) for allocating to low-income groups. However, despite the positive efforts and the extensive research on SHH, such a holistic approach was not legislatively supported for SHH provision.

Turkey's SHH experience is more legible by framing the policy context; the inadequate coverage of the topics in legislation hindered the completion of SHH projects of targeted features. The study addresses the following issues to be underlined that are lacking in the case of Turkey to support the possible SHH programs with regulations:

- Urban planning, lot qualities, site use, and early design decisions need to be covered, as the results show that the requirements for the design process of an SHH project are poorly defined and supported by legislation.
- Although laws widely cover financing, regulations for savings systems and loans or other financing options for the further stages of an SHH project are also necessary.

Table 6. The SHH's requirements based on model characteristics and Turkish legislative gap.

SHH Requirement	Model Characteristic	Turkish Legislative Gap
Design Process	Incremental, flexible, user-adaptable	No legal provision for flexible, incremental design processes
Construction Process	Participatory, low-skill-friendly, supported	Absence of construction-phase regulations enabling user participation
Actors and Roles	Coordinated roles: users, professionals, agencies	Undefined actor roles and coordination mechanisms
Financing	Phased loans, savings, subsidies	Incomplete financing tools beyond initial site provision and loan

- Construction process and labour are imperative for adapting an SHH project, but regulations currently lack the topic. Clear objectives and legislative support must be sought to ensure the user's participation and incremental construction.
- Determining the right users and supporting them in balancing the project and their day jobs, transportation to construction sites, and technical knowledge training are pivotal to completing an SHH project.
- Regulations are needed regarding the actors' fields of activity and responsibilities.

Addressing these legislative gaps is vital, given SHH's potential to empower low-income households through incremental, participatory housing. While political intervention is essential, policy and lawmaking must first be grounded in robust research. Compared with earlier periods when government, universities, and researchers within and outside of governmental institutions worked in dialogue for housing policy-making, the failure of this dialogue is today's key peril. Regarding the economic challenges and ongoing affordable housing shortage, the dialogue must be restored to adequately support any housing policy on the horizon.

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