

Mass Housing Development by a Government Agency and the Politics of Urbanization

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ABSTRACT

The change in politics in Turkey after World War II was reflected in the rapid transformation of the built environment as well. The increasing rate of urbanization in the 1950s led to a great lack of housing and soon to uncontrolled development, especially in the form of squatter zones. Economic problems and the lack of building materials limited construction activity and raised the prices. However the army intervention in 1960 and the 1961 Constitution brought about a general socialist tendency, embracing the idea of a welfare state, which transformed the nature of the national building activity yet again.

The housing projects of Emlak Kredi Bank, a state agency established in 1926 with the aim of providing long-term low-interest loans to middle class families especially for housing construction, illustrate this historical turning point in Turkey very well in terms of controlled housing development with its reflections in architecture. Amongst many projects, the most important ones included the Saracoğlu Neighborhood (Ankara, 1944-1945), Levent I-IV (Istanbul, 1949-58) and Ataköy I-II (Istanbul, 1957-62 and 1959-64), a new suburb on the outskirts of the city and a project which reflects the political and economic situation of the period. The foundation ceremony held in 1957, following a long and undecided process of project development, was a political show prior to the general elections. Despite apparent demand, the sales figures were not satisfactory the following year. Most of the c. 1500 apartment units in 90 buildings were rather large and their prices were very high due to the use of imported building materials and a range of other economic problems. In an architectural and constructional context, there have been no previous definitions of social housing standards but the decisions of size and cost, obviously quite contrary to the foundation aims of the bank which were strictly followed in other projects elsewhere in the country, were based on a widespread belief that the economically rising upper middle class had such demands.

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In the social justice ridden cultural environment after the 1960 army intervention, the social and architectural structure of Ataköy project and the bank were widely criticized, and the project was revised due to economic and political reasons to include smaller flats. Although this was a modernist urban planning exercise where the same principles were also reflected in architectural design and vocabulary, including sanitary, transportational, environmental, social, cultural and recreational infrastructure, it was no Siedlung in the European sense and the architecture was modernist only in form but not in philosophy. This stylistic choice also conformed to the national policies and public life, in which western economical, social and cultural models were quickly adapted. The project fitted in with the post-war modernist revival in Turkey, and today has heritage quality as one of the best examples of the period.

This paper aims to recognize and discuss the transformation of the post-war housing and urbanization policies in Turkey as well as the possibilities of conservation for the important examples it has created, focusing at Emlak Kredi Bank's Ataköy Project.

KEY WORDS: Housing policies, Emlak Kredi Bank, Ataköy.

The change in politics in Turkey after World War II is reflected in the rapid transformation of the built environment as well. The increasing rate of urbanization in the 1950s led to a great lack of housing and soon to uncontrolled development, especially in the form of squatter zones. [1] Economic problems and the lack of building materials, a situation in which even the most basic items including cement had to be imported, limited construction activity and raised the prices. [2] However the intervention of the army in 1960 and the following 1961 Constitution brought about a general socialist tendency, embracing the idea of a welfare state [3], which transformed the nature of the national building activity yet again. The *Türkiye Emlak Kredi Bankası* A. O. Levent and Ataköy Projects, considered on a chronological timeline with prior and subsequent examples illustrate this historical turning point in Turkey very well in terms of controlled housing development with its reflections in architecture.

The bank established in 1926 as *Emlak ve Eytam Bankası* (Real Estate and Credit Bank) was one of the three institutions founded in this period to facilitate public construction activity including housing. The bank was aimed at solving the low-cost housing problem for civil servants, especially in Ankara. [4] The state tried to overcome this problem also by encouraging the private sector, providing incentives and tax relief and exemption of customs duties for imported building materials. However these measures proved ineffective as cement and iron production was inadequate, imported materials were expensive and construction firms could not undertake large-scaled projects due to lack of technical personnel such as engineers and architects. [5] The limited housing schemes implemented in this period include the I-II. *Vakıf* (General Directorate of Vaqfs or Religious Foundations) apartment buildings (Kemalettin, 1926-1929) and *Ziraat Bankası* (Bank for Agriculture) in-service housing for its employees (A. H. Koyunoğlu, 1928-1930) in Ankara. Nevertheless, the continuing lack of housing led to the 1929 Act on rent subsidies for civil servants.

The other two state institutions following *Emlak ve Eytam Bankası* were *İmar Bankası* (Reconstruction Bank) established in 1929 to utilize State Treasury funds for financing government housing [6] and *Belediyeler Bankası* (Bank of Municipalities) founded in 1933 in order to provide service, projection and loans for urban and rural settlement areas for mapping, planning and the construction of infrastructure and public buildings [7]. New building codes and standards for housing were also issued in this period in 1928-1930. But the First Five-Year Plan prepared in 1932-1933 and ratified in January 1934 did not include any decisions related directly to housing. [8] Nevertheless, it revitalized the public and private construction activity especially with industrial complexes, some of which also included housing for their employees and workers such as the cloth factories in Kayseri and Nazilli.

The novel idea of “low-cost housing” appears to be the most important development of this rationalist and functionalist period in the architecture of Turkey. Meanwhile, land values, rents and the prices of mostly imported building materials remained to be on the rise in urban areas. [9] Public initiated solutions included land and housing co-operatives, the first of which in Ankara was Bahçelievler (1935-1940s) that was effective in solving the urban housing problem at long last. [10]

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Meanwhile workers' quarters and housing were constructed in new industrial zones, such as those at the coal mines in Zonguldak – *Kozlu KİAŞ Amele Evleri Mahallesi* and *MKİ Amele Evleri Mahallesi* – both designed by Seyfi Arkan in 1935. [11]

The hard conditions of World War II caused a major decline in housing projects after 1939 although the national press continued to draw public attention to the problem, proclaiming that housing was “a social problem that needed to be regulated by the state”. Kessler and Reuter who came to teach in Turkey during the same period carried out research on housing, which helped the conceptual development of the problem and the provision of greater awareness in savant circles. [12] War time projects included additional housing for the workers of major industrial complexes in Kayseri (1943), Nazilli, Ereğli, Hereke and İzmir.

This period also saw the first large-scaled project of the *Emlak ve Eytam Bankası*: The *memurin apartmanları* (apartments for the government employees) or Saraçoğlu Neighborhood in Ankara (1944-1947), which was designed by P. Bonatz in the rationalist-functionalist but more vernacular approach of the period and consisted of 434 units in three-storey-high typical buildings. [13] The bank received a new name and legislation redefining its aim soon afterwards in 1946. The aims of *Emlak Kredi Bankası* now included “the provision long-term low-interest loans for housing, industrial and commercial production of building materials and housing construction”. Among their new projects based on a personal loan plan similar to the mortgage system, there were Levent (K. A. Aru and R. Gorbon, 1947-1956; 1007 units) and Koşuyolu (Özden and Turgut, 1951-1954; 413 units) in Istanbul, Gülveren in Ankara (1954-1959; 588 units) as well as projects in various cities in Anatolia including Çanakkale (1953; 300 units, acting as contractor), Gönen, Ayvalık and Manyas in Balıkesir and Gördes in Manisa (1954; 484 units; as post-disaster housing), Diyarbakır (*Emlak Kredi Bank Project Office*, 1954; 98 units), Alsancak in İzmir (1956; 98 units; apartment building), Çankırı (1958-1959; 40 units, as post-disaster housing), Eğirdir (1959-1962; 122 units; as post-disaster housing), Uşak (1960; 105 units), and Manisa (1961; 40 units; apartment building). [14]

However this period following World War II, which was a period of economic growth but with a high inflation rate, was characterized by rapid and unplanned urbanization in Turkey when “housing shortage reached critical proportions”. The growth of urban population, which was 20% in 1940-1950, reached 80% in 1950-1960. Unauthorized and unplanned housing areas or squatter (*gecekondu*) zones were created on the fringes of urban settlement areas in almost all large cities. The number of estimated squatter dwellings was 25,000 in 1948, 80,000 in 1953 and 240,000 in 1960, probably housing more than 1 million people. [15]

This acute lack of housing led to the critique of concerned state institutions, including *Emlak Kredi Bank*'s ongoing projects: For instance in Levent was condemned for being designed with single houses instead of apartments in taller buildings and for the size of its units reaching 180 m² which were certainly too large to be considered low-cost mass-housing. Many reports were commissioned concerning housing problem in Turkey during this period as well, beginning with that of SOM in 1951 and continuing with UN, OECD and EEC reports through the 1950s; some of these paid special attention to the difficult situation of the laborers.

Building Encouragement Act was ratified in order to lower land prices and the cost of building materials but failed to be effective. A new ministry, *İmar ve İskan Bakanlığı* (Ministry of Reconstruction and Settlement) was established in 1958 to reinstate state control. Perhaps with the possibilities offered by a legislation amendment making the separate ownership of flats legally possible in 1954, this period also saw the first multi-block high-rise housing complex projects by the bank, which form the focus of this paper: two suburban projects aimed at the upper-middle classes in Ataköy and Levent in Istanbul.

Baruthane was located between Bakırköy and Yeşilyurt on the Marmara shore line, on the projected western development corridor of Istanbul that was defined to be of strategic importance for the growth control of the settlement area in the early 1950s. A large piece of land in this area, measuring 3,769,483m² was bought by the bank on April 27, 1955 for 60 million TL, a large sum of money, equivalent to almost half of the bank's paid resources at this date – in fact a political decision with a complicated background and results. An architectural project competition was initiated within the same year for the design of the site layout and the plans of the individual apartment units. However, the jury could not agree on a winning project and a synthesis of the praised proposals was accepted as the best solution. *Baruthane Proje Bürosu*, a special planning office was established with this purpose on September 13, 1956 inside an abandoned building of the Baruthane complex with Ertuğrul Menteşe as director and the Italian planner Luigi Piccinato acting as an international consultant. The architects employed at and/or associated with this office during the construction of Ataköy Phases I and II, the beach facilities, motels and camping area and the primary school were Tuğrul Akçura, Firuzan Baytop, Nejat Erem, Ergün Ersöz, Muhteşem Giray, Şevket Koç, E. Kömürçüoğlu, Hamdi Şensoy and Yümnü Tayfun. [16]

Urban-scaled infrastructure projects constructed during the same period, supported this new development as well, including the Sirkeci-Florya shore drive (1956-57), the E5 (Istanbul-London) motorway and the electrification of the Sirkeci-Halkalı railway. The plans were completed and ratified by the bank directors on September 7, 1957, and the foundation ceremony for Phase I was held on September 15, 1957, a political show only a month prior to the general elections. Although public demand was observed even before the plans were completed, the figures were not satisfactory once sales officially commenced in 1958, reaching 70% and 45% for Phases I and II respectively and never paralleled those for Levent. There was a combination of economical reasons for this: the high prices due to the use of imported building materials, the devaluation of August 4, 1958, an inflation rate at c. 20% in the following years, the economical standstill following the army intervention of May 27, 1960 and the new real estate sales tax legislation of 1963. [17]

Ataköy Phases I and II was an attempt at creating a new suburb on the outskirts of Istanbul. It was a satellite town like Levent but more distant from the center and designed almost like a resort settlement with beach facilities, motels and a camping site on the shore line. [18] Phase I (1957-62) was composed of 662 residential units in 52 apartment buildings, 3-13 storeys high and Phase II (1959-64) of 852 units in 38 buildings, 2-12 storeys high; the average production cost of the flats ranging from 93-248m² reached 117,000 TL. [19] The apartments were rather

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large with fewer blocks of smaller units, and the costs and prices were comparatively high, almost 3 times the figure defined for Phase III (1963-1966).

When a contract was made with an Italian construction firm in 1957, almost all types of construction materials had to be imported to Turkey. In an architectural and constructional context, in which there have been no previous definitions of social housing standards but instead a widespread belief that the economically rising upper middle class had such demands, decisions of size and cost, obviously quite contrary to the foundation aims of the bank which were more strictly followed in other projects elsewhere in the country, may be evaluated as an attempt to revive the capital resources endangered by land acquisition as soon as possible. However, the bank was destined to be proven wrong and guilty. When it was understood that the smaller flats sold better – for example the smallest and lowest priced 93m² H Block flats were immediately sold out – the project was revised with the addition of other types with smaller units. [20]

Levent Phase IV (K. A. Aru, 1954-1958), on the other hand, was located further on the northern development corridor, shielded by the Bosphorus hills. Squatter zones were developing in this area already in the mid-1950s. It consisted of 367 units, again in buildings of varying heights and at low-density (102 people/ha) like Ataköy Phases I-II, but also including a number of single houses. Similar to Ataköy, public and sport facilities and a commercial centre were included, with the addition of a movie theatre. Aru's modernist understanding of social order and architecture resulted in a complex of buildings with a wide variation of rational and functionalist plan schemes and rhythmically defined façades, however unified in style and generally influenced by the British New Town Movement. [21] The financing and sales of these flats and houses, perhaps due to the positive effect of the former Levent project nearby, appear to have been much less problematic compared to Ataköy.

These new residential settlement areas, designed for upper middle class elite presented an ideal neighborhood unparalleled elsewhere in the older quarters of the city: Apartment buildings of different sizes but of similar architectural vocabulary were set apart in large parks – Ataköy Phases I-II remain to be the lowest density high-rise zone in Istanbul. These were probably the first large-scaled housing complexes, where modernist planning and architectural vocabulary are reflected in this scale, including their own sanitation and transportation facilities and environmental, social, cultural, educational, sportive, recreational and commercial infrastructure. The modernist vocabulary conformed to the socio-cultural environment and public life, in which western economical, social and cultural models were quickly adapted. Architects turned to the west for their major source of information, and as a result mostly visually imitated such examples. [22] Ataköy and Levent fit in with this trend of post-war modernist revival of International Style in Turkey, however much more successfully designed and executed compared to the general scene, especially in terms of spatial and architectural quality.

Nevertheless in the social justice ridden cultural environment around the 1960 army intervention, the social and architectural structure of Ataköy and Levent projects and the bank were directly criticized. [23] These were certainly no *Siedlungen* in the European sense, and the buildings were Modernist only in architectural and urban form but not in philosophy: Apartment buildings were set in

greenery with especially designed social, cultural, educational and commercial spaces, free plans accommodated a spacious, even luxurious life-style, large windows illuminated comfortable spaces and all comfort systems from natural ventilation to elevators and central heating had been architecturally designed and inserted, and the wet spaces were planned suitably for the installation of refrigerators and washing machines, rare commodities even for the elite in these years. The visual characteristics followed Modernist ideals in the form of buildings raised on *pilotis* with flat roofs where elevator towers, chimneys, light shafts and concrete pergolas were visible, full-height "French" windows opened onto balconies, simple "cubist" façade arrangements introduced bold colored patches inserted in light pastels, and "form (generally) followed function". Climatic control was intentionally made a part of architectural design as well: All living quarters were oriented towards the south, no buildings cast shadow on each other and natural ventilation was enhanced both outside and inside. [24] However, the apartments were almost unnecessarily large, some even including separate service quarters and were fitted with elements and finished with claddings luxurious for that decade. In spite of the personal loan and mortgage based sales plan, the prices were generally high and the prospective owners were mostly higher government employees and members of the upper middle class, thus creating an utopian neighborhood and social structure without any class difference, which certainly did not follow the social welfare ideology of the state or the social and moral ideals of the inter-war Modern Movement:

The apartments were designed too spaciously. The approach to the housing problem is still fraught with unfortunate misconceptions and misdirections on the part of ... Emlak Kredi Bankası. The task ... is not to build large apartments but to provide small and cheap residential units of 2-3 rooms. [25]

There are a number of other projects by the bank, belonging to the same period which needs to be considered here. Yenimahalle (Fahri Aydağ, 1957-1964) was a large-scaled suburban settlement in Ankara, located on one of the two open development corridors of the city near the Istanbul road. It consisted of 1263 housing units varying between 86-144 m² in six building types, 4-12 storeys high and arranged on the two sides of a major artery to be constructed. The complex also included a primary school, a mosque, a commercial centre, an open market area, a dispensary, parks and playgrounds. Some of the buildings were intended for the Ministry of Defense as in-service housing while the rest was sold on the same personal loan and mortgage as in Ataköy and Levent. [26] Although the complex had higher standards compared to the rest of the urban settlement in Ankara in terms of social, cultural and recreational infrastructure and its low density, the housing standards and costs were lower compared to Ataköy and Levent. Despite the presence of much larger than necessary flats once again, it may be argued that *Emlak Kredi Bankası* served the lower-middle classes better this time, as was stated in its foundation aims.

Also comparable are two urban projects of the period from Istanbul: Istanbul Municipality – Emlak Kredi Bank Apartment Building on Atatürk Boulevard (Istanbul Municipality Housing Office, 1954-1957) in Istanbul was located in a dense urban area in Aksaray. It consisted of three structurally independent but adjacent buildings forming a single urban block with a gallery of shops on the ground floor

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and 94 flats above with service spaces in the basement and social areas on the flat roof. The four-room flats measured 110-140 m², a situation explained by the need for spacious living quarters for large families but the municipality and bank were severely criticized by the editors of the *Arkitekt* Journal who published the project. [27] The rationalist and functionalist design and architectural vocabulary reflect a high level in terms of Late Modernism but without the social context once again.

Hukukçular Residential Complex (Haluk Baysal – Melih Birsal, 1957-1962) in Istanbul was located in another dense urban area in Mecidiyeköy. This is a single apartment building consisting of 66 simplex and duplex flats of three distinct types and ranging between 117-151 m² in 12 storeys. The entrance zones include a commercial mall arranged on four levels with shops, a social club and restaurant, a promenade, open terraces and the main entrance to the apartment building at the street level and mezzanines, and service spaces, parking lot and open gardens at the basement level. The terrace roof contains the socio-cultural and recreation spaces, including meeting and recreation halls, a youth club and playground, and various open and semi-open terraces as well as service spaces. The integration of all of these functions as well as the duplex flat typologies is inspired by Le Corbusier's *Unité d'Habitation* projects. The total design concept is reflected in the co-ordination of the functional plan schemes with façade organization. The staircase tower and the geometrical arrangement of the bathroom windows enrich the façade. It is perhaps one of the most successful and interesting examples of the apartment building typology of the period with its design. [28] It was constructed by the bank as a housing co-operative, consistent with the social ideas of the period but it must be noted that only 12 of the 66 flats measure 117 m² whereas the rest of the 54 four-room flats measure 147-151 m², very similarly liable to a social critique like the previous examples.

One result of the constant criticism following and the re-established idea of a social welfare state by the 1961 Constitution in Turkey was the introduction of the notion of "subsidized housing". In 1963, the first of the four Five-Year Plans to follow, established the State Planning Agency with "specific targets concerning housing". The consequent plans aimed at balancing housing needs vs. resources, introducing standards for economical housing, upgrading squatter zones (according to the 1966 Act), centrally regulating the housing production but meanwhile decreasing and de-centralizing state investment and instead encouraging cooperatives, private investors and local authorities, and finally supporting the introduction of new technologies and organizational approaches against the ever increasing lack and need. 1966 Act on Private and Separate Ownership of Flats (in apartment buildings) must have supported such development economically and socially. However, by the time the fourth and last plan was prepared in the mid-1970s, the housing need peaked at 300,000 units per year. Hence, the plans were not as effective as projected in fulfilling their aims, and the 1960s and 1970s were characterized by low-standard housing production in urban zones on private initiative, mostly for land speculation by the owners and investor-contractors. Although perhaps providing a solution to the severe lack of housing in the country, these resulted in the creation of low-quality urban physical environments shaped by non-characteristic, unaesthetic architectural forms. The major exceptions to this trend in the 1970s were wide-scaled workers' housing cooperatives such as Merter Maden-İş in Istanbul and Aydınlıkevler Türk-İş in

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Ankara as well as OYAK projects for in service and retired military personnel in various cities.

Emlak Kredi Bankası projects continued in the form of large-scaled investments and land development projects as well: In Istanbul Ataköy Phases III-XI (1963-1990s; more than 12,000 units) [29], Vatan Street Housing Complex (1969-1973; 354 units in 10 buildings, all individually designed), Ataşehir (1989-2002; 20,000 units on 450 ha), Bahçeşehir (1987-1996; 15,000 units on 470 ha), in Ankara Kurtuluş (1968; 260 units) and Konukent Phases I-II, in İzmir Denizbostanlığı, Kahramanlar, Karşıyaka and Gazimir among many others. However, it seems worthwhile to make a late but so far unmade distinction between the various types of projects initiated and carried out by the bank. In addition to its social purpose in a welfare state aiming at providing housing for the lower and middle classes, and the survivors in disaster areas, the bank was also a commercial institution which needed to profit to sustain itself. Thus, some of its architecturally more conspicuous large-scaled projects in urban and suburban areas as well as the prestigious projects where it acted as the contractor were aimed at making money whereas others in smaller settlements and in less valuable areas around major urban zones and in disaster areas provided such housing as socially and politically aimed. Some examples include the contemporaneous and architecturally very similar Ataköy Phases III-IV (1963-1972; 2500 units) in Istanbul and Telsizler Phases I-VII (1963-1972; 3000 units) in Ankara, the housing projects for the retired military officers (*Emekli Subay Evleri*) in Ankara (1961-1962; 600 units) and in Istanbul (1962-1963; 956 units), and Ataköy Phase V (1972-1984; 3000 units). Such large and far-from-the-urban-centre, satellite-town rather than suburban projects continued in the 1980s around big cities. The Act on Mass Housing in 1981 and the establishment of the *Toplu Konut İdaresi Başkanlığı* (Turkish Mass Housing Agency; TOKİ) in 1984 also supported such development.

The bank left construction work completely at the end of the 1970s and started hiring private contractors. The construction systems became partially prefabricated and then included tunnel form-work which increased speed of construction. However, the densities of the housing schemes also increased – Ataköy Phases I-II and IX-X provides a good comparison and great contrast. The land rents in and around these developed zones also rose naturally, and houses, flats and land became more and more valuable as observed in many of the cases listed above, especially in formerly empty but now densely settled urban areas. This chapter in the history of the Republic of Turkey was concluded in 2001 by the dissolution of *Emlak Bankası*, which was the last name it acquired in the 1988. Its properties as well as responsibilities in terms of housing were transferred to TOKİ. The manner in which this agency bears the same burden in the 21st century is a different story but still the focus of much social and economic criticism.

Looking back 50 years after this turning point in the housing policies in Turkey around 1960, it is also worthwhile to observe what has happened to these complexes financed and constructed by the state through *Emlak Kredi Bankası* as described above.

According to the 1990 census, the social structure in Ataköy still reflects a concentration of the upper middle classes. [30] Due to the constant increase in urban populations and lack of housing, land rents and real estate values are still in

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the rise all over the country, and especially in Istanbul following the paranoia for “safe” buildings generated by the 1999 Marmara earthquake. In Ataköy where the functions and land use patterns have not changed at all, most of the original owners and residents remain *in-situ* but needs and ideals of a comfortable life-style are much different and more complex now. Levent, Aksaray and Mecidiyeköy, on the other hand, have become very densely populated areas where new additional functions and land uses were introduced through the last 50 years. Hence, the architecture is also in rapid and violent transformation. In Ataköy, the symbols of a former utopia are transforming rapidly with every apartment that is re-fitted and every building that is renovated. A comparison of old and new photographs reflects these visual changes. [31] These are all unguided interventions, unaware of and disregarding the original architectural characteristics and high-quality design features. The owners are barely conscious of the architectural quality of their flats compared to the rent values per square meter. In Levent, Mecidiyeköy and Aksaray, the commercial uses infiltrating into residential areas and buildings are destroying architectural characteristics. Plans are transformed to accommodate uses they were not designed for. Delicate Modernist façades are made invisible by huge billboards 12-storeys high. There is no need to mention the amount of detail obliterated and lost even in such recent architecture.

The recognition and preservation of Modern and Late Modern architectural heritage poses a difficult problem all over the world, and especially so in Turkey, where it is not recognized for its historic, artistic and documentary values in the face of ever rising land rent, nor for its use-value as existing, renewable and re-useable building stock. Recent efforts for the designation of Ataköy I-II as a “historic urban site”, the only legal status possible in Turkey, have formally failed but the authors of this paper certainly hope that they were instrumental in creating a public awareness especially among the residents and thus leading to an informal and much desired form of preservation. As for the other projects discussed in this paper, there is much less hope for the preservation of their inherent characteristics for the reasons presented above. Transformation is of course inevitable, and the last 50 years have perhaps seen the greatest amount of change in life-styles and cultural practices compared to thousands of years of earlier history. However, very classically put, heritage is not ours to spend and destroy but ours to interpret, safeguard and pass on to the later generations.

End Notes

- (1) Tekeli, İ., “The Social Context of the Development of Architecture in Turkey” in *Modern Turkish Architecture*, R. Holod, A. Evin (eds.), U of Pennsylvania Press, USA, 1984, pp. 9-33; and Sey, Y., “To House the New Citizens: Housing Policies and Mass Housing” in *Modern Turkish Architecture*, 1984, pp. 153-177.
- (2) Güvenç, M., Işık, O., *Emlak Bankası: 1926-1998*, İstanbul, 1999.
- (3) Tekeli, İ., 1984.
- (4) Here it must be noted that there was a great shortage of housing all over the country despite the severe decline in population and loss of territories following the fall of the Ottoman Empire. At least 2 million people must

have been re-settled during the collapse of the empire and the foundation of the new republic in Anatolia. However, there have been no housing schemes implemented for this purpose. The immigrants must have solved their housing problem themselves making use of the land and existing housing allocated for them during exchanges and sometimes making use of state loans. (Sey, Y., 1984) It is perhaps fair to admit that this period is not well-documented in Turkish social history.

Except for the rent houses constructed mostly by the non-Muslim public and religious foundations for the welfare of the less fortunate members in their communities in the 19th century (following the ease of regulations concerning construction by non-Muslims in the empire after the Tanzimat in 1839) such as the Taksim Surp Agop Row Houses (1890) and similar groups in Ortaköy, Kumkapı, Fener and Arnavutköy in Istanbul, there were very few housing projects. The most important among these few was perhaps the Akaretler Row Houses in Beşiktaş (1870) constructed for the palace personnel in close proximity to the new Dolmabahçe Palace during the reign of Abdülaziz. (See Batur, A., Yücel, A., Fersan (Akin), N., "İstanbul'da Ondokuzuncu Yüzyıl Sıraevleri, Koruma ve Yeniden Kullanım için Bir Monografik Araştırma", *METU Journal of the Faculty of Architecture*, vol. 5, no. 2, 1979: 185-205.) The high density private housing, on the other hand, was usually in the form of multi-storey apartment buildings in Galata and Pera, commissioned by the wealthy land-owners in order to obtain a rent income as large as possible: Better known examples include Helbig (Doğan) (1892-1894), Camondo (1870s) and Barnathan (Halil-Hamid) apartment buildings. A rare social/disaster housing project financed by the state was the Laleli Harikzedegân (Tayyare) Apartment Building (Kemalettin, 1921) in Istanbul, constructed for the victims of a major fire.

Following the establishment of Ankara as the capital for the Republic of Turkey in 1923, the urban population increased very rapidly and there was a great shortage of housing especially for the civil servants moving into the capital city from other parts of the country. This situation continued at least for 15 years and was eased by the completion of Bahçelievler Housing Cooperative in 1940s.

- (5) Sey, Y., 1984.
- (6) Sey, Y., 1984.
- (7) Kiper, P., "Bir Cumhuriyet Dönemi Yapıtı – İller Bankası" in *Mühendislik Mimarlık Öyküleri III*, M. Kiper (ed.), TMMOB, Ankara, 2008, pp. 73-91.
- (8) İlkin, S., "Birinci Sanayi Planı'nın Hazırlanışında Sovyet Uzmanlarının Rolü" in *Cumhuriyetin Harcı 2 – Köktenci Modernitenin Ekonomik Politikasının Gelişimi*, İstanbul Bilgi Üniversitesi Yayınları, İstanbul, 2004, pp. 201-238. The same situation was also true for the three "public construction plans" of the Ottoman period, ratified in 1845, 1882 and 1908. These focused on the construction of a transportation network including land routes, railways, bridges and harbour facilities to promote national and international commerce. Although they did provide "an

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important amount of technological input and development”, none have been effective in changing the “peripherality” of the empire. A fourth plan prepared right before the proclamation of the Turkish Republic in 1923, which was never implemented, may be seen as an extension of the 1882 and 1908 plans. (Tekeli, İ. and İkin, S., “Osmanlı İmparatorluğu’nda 19. Yüzyılın İkinci Yarısında Nâfia Programları ve Teknoloji Gelişimi Üzerine”, “1908 Tarihli ‘Umur-u Nâfia Programı’nın Anlamı Üzerine” and “1923 Tarihli ‘Umur-u Nâfia Programı’” in *Cumhuriyetin Harcı 3 – Modernitenin Altyapısı Oluşurken*, İstanbul Bilgi Üniversitesi Yayınları, İstanbul, pp. 123-231.)

- (9) For instance in Ankara, the partial urban plan prepared by Heussler in 1924 for Yenışehir, which was designated as a middle-class housing zone could not be implemented properly and turned into an high-income residential area as a result of land speculation. A hypothetical but well-known standardized mass-housing design of the period was “Ankara Houses” in different types by S. Arkan published in *Arkitekt* in 1933. (Sey, Y., 1984; Tapan, M., “Toplu Konut ve Türkiye’deki Gelişimi” in *Tarihten Günümüze Anadolu’da Kent ve Yerleşme*, Habitat II, 1997, pp. 366-378.) Type 2, which is a single-storey house with a small garden is reminiscent of the Bahçelievler type that will be constructed at the end of the 1930s.
- (10) Akcan (Akcan, E., “The ‘Siedlung’ and the ‘Mahalle’”, *Eurozine* 21-12-2005, <http://www.eurozine.com/articles/2005-12-21-akcan-en.html>), on the other hand, argues that even the Behçelievler housing cooperative was not a social project, and the original plans by Jansen based on low-cost apartment buildings was transformed into single houses with gardens. The influence came from the upper-middle class elite in Ankara, who were government officials aspiring for a westernized life style, as a social status symbol compared to the “common people” living in the vernacular houses in the old city. However, this point of view approaches the situation from only one of its many faces: The Bahçelievler house type was a very basic, simple and standard unit, although it did lead to a form of land speculation in subsequent years due to the rising land rents. The houses were first enlarged and then replaced with huge apartment buildings. The members of the cooperative were not solely in search of a “westernized life-style” either; they were trying to live in more humane conditions. There still was a great shortage of houses in Ankara at the time and the existing houses provided very uncomfortable conditions, being partitioned into smaller units, old, dilapidated and not properly maintained. The first years in the new neighbourhood were not easy, and neither were the payments which most families had to make on government payrolls. However, it was by mid-1950s that it became the *petit bourgeois* neighbourhood it was in the second half of the 20th century.
- (11) These standardized rationalist-functionalist projects including social and cultural infrastructure as well, are among the most important modern housing examples of the architectural heritage in Turkey. See Arkan, S., “Amele Evleri, İlkokul, Mutfak ve Çamaşılık Binası – Kozlu, Zonguldak”,

Arkitekt 1935/9, pp. 253-255; and Arkan, S., "Kömür-İş İşçi Uramı - Kozlu, Zonguldak", *Arkitekt* 1936/1, pp. 9-10.

- (12) Reuter was the head of the first "city-planning department in Turkey" during his stay in 1935-1946. He focused on the "financial commitment to public services" contained in the traditional Ottoman/Turkish *vaqf* system and advocated its modernization, by making the local authorities such as the municipalities responsible for the production of affordable housing. For him, this was similar to "the social democratic ideals of European municipalities". (Akcan, E., 2005)
- (13) Güvenç, M., Işık, O., 1999.
- (14) Tapan, M., 1997; Sey, Y.; 1984; *Türkiye Cumhuriyetinin Ellinci Yılında Emlak Kredi Bankası*, Ankara, 1973.
- (15) Sey, Y.; 1984.
- (16) Güvenç, M., Işık, O., 1999; and *Emlak Kredi Bankası*, 1973. The Baruthane area was a mostly empty zone housing the Ottoman period gun powder production plant (*Baruthane-i Amire*, hence the name) including various buildings, among which a spirit factory dating from 1917 and a pier must be noted. The first workshop was constructed in 1698 and remained in use until World War I and the fall of the empire. See Erdoğan, M., "Arşiv Vesikalarına Göre İstanbul Baruthaneleri", *İstanbul Enstitüsü Dergisi*, vol. 2, İstanbul, 1956 and Kâhya, Y., Salman, Y., Akın, N., "Conservation and Adaptive Re-use of the Spirit Factory in İstanbul", *Journal of Architectural Conservation*, vol. 10, no. 1, Donhead, UK, 2004.

A competition was held for naming the new neighborhood in Baruthane in 1956. The jury was composed of the great national literary figures including of the period including C. Kutay, F. K. Gökay, A. H. Tanpınar, Y. K. Beyatlı, F. R. Atay and A. Ş. Hisar. "Ataköy", referring to Mustafa Kemal Atatürk was the winning proposal.

The names of the architects appear in connection with various publications concerning Ataköy, most of which were published in the prominent architectural journal of the period *Arkitekt* between 1957 and 1964. The archives of the bank appear to be effectively destroyed following its dissolution by the government in 2001. Therefore, it is not possible to verify this data with the original projects, drawings, payrolls, etc.

- (17) Güvenç, M., Işık, O., 1999.
- (18) The motels consisting of 300 rooms, the beach facilities with 3,000 changing rooms and 1,000 lockers and the camping site accommodating 750 tents were also designed by the same group and constructed by the bank; these were completed in 1957 before the construction of the housing complex began. The beach became obsolete soon in the 1970s due to marine pollution and was demolished. New facilities including the first shopping mall in Turkey, a marina for

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yachts and two five-star hotels were constructed on the shore in the 1980s. The motels which survived with their original architectural characteristics were demolished in 2008 for a new tourism development project by TOKİ and Istanbul Municipality.

- (19) *Emlak Kredi Bankası*, 1973; *Ataköy*, Türkiye Emlak ve Kredi Bankası, Ankara, 1958, sales pamphlet; *Ataköy 1*, Türkiye Emlak ve Kredi Bankası, Ankara, 1958, sales pamphlet; and *Ataköy 2*, Türkiye Emlak ve Kredi Bankası, Ankara, 1958, sales pamphlet.
- (20) *Emlak Kredi Bankası*, 1973; and Güvenç, M., Işık, O., 1999.
- (21) *Emlak Kredi Bankası*, 1973; Sey, Y., 1984; and Tanyeli, U., Salman, Y., Omay Polat, E., and Baturayoğlu Yöney, N., *Architectural Guide to Istanbul: Modern and Contemporary*, Batur, A. (coord.), Chamber of Architects of Turkey, Istanbul Metropolitan Branch, Istanbul, 2007.
- (22) Tapan, M., "International Style: Liberalism in Architecture" in *Modern Turkish Architecture*, R. Holod, A. Evin (eds.), U of Pennsylvania Press, USA, 1984, pp. 105-118; and Sözen, M., M. Tapan, *50 Yılın Türk Mimarisi*, Cumhuriyetin Ellinci Yılı Dizisi: 1, Türkiye İş Bankası Kültür Yayınları, İstanbul, 1973.
- (23) Sey, Y., 1984; and Tekeli, İ., *Türkiye'de Yaşamda ve Yazında Konut Sorununun Gelişimi*, Konut Araştırmaları Dizisi: 2, Ankara, 1996.
- (24) Baturayoğlu Yöney, N., Manioğlu, G., "A Late Modern Housing Utopia of the 1950s and 1960s: Ataköy Phases I and II" in *Conservation of the 20th Century Architectural and Industrial Heritage*, International Symposium, Istanbul 18-19.05.2002, D. Mazlum, Z. Ahunbay, Y. Kahya (eds), Yapı-Endüstri Merkezi, İstanbul, Şubat 2006, pp. 125-128.
- (25) Sey, Y., 1984 quoting from "İstanbul Belediyesi, Türkiye Emlak Kredi Bankası Blok Apartmanları – Atatürk Bulvarı", *Arkitekt* no. 286, İstanbul, 1957, pp. 12-16. This text is actually a critique directed at the Istanbul Municipality and *Emlak Kredi* Bank Apartment Building on Atatürk Avenue in Istanbul, which is discussed below. However, it may well be adapted to any one of these projects, which show a similar approach.
- (26) *Emlak Kredi Bankası*, 1973; Tozoğlu, A. E., "Emlak Kredi Bankası Yenimahalle Blok Apartmanları", *Bildiri Özetleri, Türkiye Mimarlığında Modernizmin Yerel Açılımları III – Erciyes Üniversitesi Mimarlık Fakültesi, 2-4 Kasım 2007, Kayseri*, DOCOMOMO Türkiye, 2007, pp. 26.
- (27) See the quote above; *Arkitekt* 286, 1957; *Emlak Kredi Bankası*, 1973; and Tanyeli *et al.*, 2007.
- (28) "Hukukçular Sitesi", *Arkitekt* no. 4, İstanbul, 1961, pp. 163-172; Baturayoğlu Yöney, N., Omay Polat, E., Salman, Y., "Erken 60'lar Konut Mimarlığında Çizgidsı Bir Deneme: Hukukçular Sitesi – İstanbul", *Betonart: Beton ve Mimarlık*, 7/Yaz 2005, pp. 32-37; and Tanyeli *et al.*, 2007. Also see *Modern Mimarlığın Öncüleri: Le Corbusier ve Kent*, Boyut Yayın Grubu, İstanbul, 2002.

- (29) Except for Ataköy Phase VI which was constructed after the dissolution of the bank by TOKİ in 2004-2006.
- (30) Güvenç, M., Işık, O., 1999.
- (31) The rise in rents is perhaps the most obviously reflected in the immediate enclosure of the open and semi-open balconies, a trend that disturbs the original façade compositions visually, as well as the interior spatial quality and natural ventilation characteristics. Exterior renovations, especially increasing in number in the last decade have generally transformed the original light pastels with bold colors and the glass-mosaic color patches covered with soot and dust are painted over or re-clad with stone instead of being washed clean. Economic requirements also lead to the exterior cladding of the buildings with thermal insulation, thus completely changing their appearance. Original aluminum windows frames, which have been deformed in time, are being replaced with PVC, and the white painted wooden frame apartment doors with safer steel ones of dubious style. Inside partition walls are added in most cases to increase the number of rooms but negatively effecting the original climatic control arrangements. Original kitchen and bathroom fittings have been removed and replaced with new ones in most flats, original ceramic tile surfaces are re-clad. Other original surfaces, such as the linoleum sheets in the bed-rooms are replaced with carpeting and the circulation shafts and staircases of artificial stone mosaic are replaced with marble. Smaller elements with modernist characteristics such as door handles, post-boxes, ash-trays, light fixtures, balustrades, etc. are disappearing very rapidly and are being replaced by contemporary but uncharacteristic elements.