

4 A tale of two cities

Comparison of Istanbul and San Francisco through right to housing

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Introduction

Housing is a basic need that everyone should have access to as right to shelter is recognised as part of human rights. However, global economic restructuring since the 1970s, and the roll-back of the welfare state in the Global North has been a major contributor to a reduction in the affordable housing stock. Similarly in the Global South, recent economic development has been accompanied by a lack of sustainable affordable housing policies. The ‘developed’ part of the world experienced the withdrawal of industrial production and therefore the decrease of the primary circuit of capital (Merrifield, 2014). Real estate that works as a ‘secondary circuit of capital’ started to increase, and the capital has shifted over to this, as the primary circuit of capital slowed down. This rise in the real estate sector has become the main factor of urbanisation in the ‘developing world’ (Lees et al., 2015). In the Global South experiences, massive urban redevelopment and regeneration projects can exceed the neighbourhood scale, creating big spaces of gentrification and gentrification-led displacement (see Goldman, 2011; Shin and Kim, 2015). These urbanisation processes portray the unequal power relations in society that are part of increasingly intensified social polarisation. Istanbul can be situated differently in this debate, for it sits awkwardly between East (Asia) and West (Europe), and indeed can also be categorised as a Middle Eastern City. Gentrification research in Turkey started relatively early in comparison to other non-Euro-American studies, in the early 1980s, when it focused on those historical neighbourhoods in central Istanbul experiencing gentrification (Islam and Sakizlioglu, 2015). However, over the last 15 years or so processes of state-led gentrification have emerged, in the guise of massive urban regeneration and renewal projects facilitated by the state. These are displacing very marginal and working class people from valuable land in inner Istanbul and refashioning these areas for the use of middle and upper classes. These visceral projects though seem to have more in common with counterparts in the Global South (Shin, 2009; Kuyucu and Ünsal, 2010) than those in the Global North.

At the same time, this situation has close links with the refashioning of Northern cities such as inner city London and New York when it comes to real estate speculation and accumulating wealth through investing in real estate (Lees et al., 2016). Global North has been affected greatly from the financialisation of housing market as well. This situation has led to policy changes for affordable housing in various European countries (see Elsinga, 2015) and countries in the Global North governments started to act in a business-like manner to even the play field for the market, sometimes at the expense of vulnerable urban population. This interconnect-edness of policies regarding housing and accumulation of wealth through real estate sector in the North and the South is a pivotal point discussed in this chapter. Thus, this research draws on the growing rich body of work on comparative urbanism (Robinson, 2006, 2011; McFarlane, 2010) which challenges us to theorise the urban within a broader selection of cities including those on the ‘periphery’ of the global economy and move beyond the binary understanding of North and South. The notion and study of comparative urbanism go as far back to Wirth (1938) and what those anthropologists tried to achieve through comparative experiments of a more diverse set of cities had been discarded over the course of time to make way for a theory that has a more distinct separation between the wealthier and poorer cities (Robinson, 2016).

This research aims to investigate right to housing or right to shelter as a human right that has been affecting and reshaping cities around the world in the specificity of two areas that are subjected to completely different housing policies and are located in the North and the South respectively: The Bay Area and Istanbul. The pivotal question to answer here is how the choices of urban actors in two areas tell us about the employment and mobilisation of right to housing? Real estate and construction industry in Istanbul has been increasing to unprecedented levels since the 2000s and it is now the situation that, in Istanbul, there is a housing surplus and housing deficit at the same time (Tulumtas, 2018). On the other hand, San Francisco and the Bay Area, has been experiencing a brutal housing crisis with ever-increasing numbers of homeless people and studio flats that are going for millions of dollars. This crisis is usually blamed on the policies that limit development of new housing (Treuhft et al., 2018). Both cities promote policies (at least on the surface) to increase affordable housing stock and diversity, and respect the right to housing for all segments of the population; however, while employing seemingly completely different methods, they are facing similar problems. The main focus here is to explain the motivations and decisions behind mobilising right to housing for different urban actors. The differences and similarities between two areas have driven me to choose them as part of my investigation of housing as a human right. The housing policies both in Turkey and the United States are very home ownership focused from the beginning, this macro level policy similarity makes two countries and

localities very comparable compared to other Global North countries that have a much stronger social housing policy to this day. Both Istanbul and Bay Area have a strong presence of housing and urban justice movements and organisations. Even though the organisations in both localities show their commitment to housing as a human right, in the case of Istanbul this is done through the sentiment of ‘right to the city’ and spatial commoning and the Bay Area organisations use right to housing for their fight for adequate housing and spatial justice. Finally, in Istanbul there is an abundance of new housing construction and a housing shortage for affordable housing. In the Bay Area, in the surface, there is a shortage for housing because of lack of construction; however, it is made clear in the chapter that this is really not the case (see analysis and conclusion). In the end, this seeming difference becomes a similarity in both cities. These points of difference and similarities make for a compelling discussion in terms of mobilisation of urban actors in two seemingly different localities. In this chapter, I hope to employ comparative urbanism in two different settings while showing the effect of global political and economic trends and the ways in which same concepts can be analysed in two areas.

This chapter briefly discusses the literature of right to adequate housing as a human right and how that has been reported and implemented all around the world. I also discuss the financialisation of housing in the North and South and the devastating consequences of this policy. This is followed by a methods section on how the case studies are chosen and analysed through the approach of comparative urbanism. In the analysis section of the chapter, housing market and mobilisation of housing as a human right in the Bay Area and Istanbul are investigated. The chapter concludes on some reflections on the motivations behind urban actors to use or mobilise right to housing in urban policies and the implications of this.

Housing as a Human Right

In the recent decades, housing has been increasingly seen as an investment and a tool to increase capital accumulation (Rolnik, 2019). This ‘financialisation’ of housing has had deleterious effects on the vulnerable urban population with many people around the world facing a lack of adequate housing or are forced to pay most of their salary for housing costs (Rolnik, 2019; Leijten and Bel, 2020). They are having trouble finding a well-located, affordable place with appropriate facilities, and young people (especially young women) cannot afford a home and are pushed to live in a situation of constant housing insecurity. Homelessness as a problem is on the rise all over the world, but especially in parts of the United States (Leijten and Bel, 2020). As it is documented in General Comment no.4 by UN Committee on Economic, Social and Cultural Rights

(CESCR), right to housing is not merely a roof over someone's head, but it means the right 'to live somewhere in security, peace and dignity'. The CESCR presented seven points to better understand what it means to have an adequate standard of living. These points briefly are: security of tenure for protection against landlord harassment or eviction, adequate infrastructure and sanitation, affordability so that the tenant can still have enough income left for their basic needs, a house or building safe and sound enough for weather or other health conditions, accessibility for disadvantaged groups such as elderly and people with disability, location of the property and finally the cultural appropriateness of a house or a neighbourhood so that the tenant can express their identity.

Even though housing has been seen as a safe and important investment by most of the world (see Rolnik, 2019), it actually is a right and not a commodity (UN Special Rapporteur on adequate housing, 2009). Access to adequate housing is found to be described and recognised as a right in many international documents, declarations and treaties such as: Universal Declaration of Human Rights (UDHR), International Covenant on Economic, Social and Cultural Rights (ICESCR), The Convention on the Rights of Persons with Disabilities, Regional Human Rights Conventions (especially article 8) and Declaration on Social Progress and Development. However, of course, having access or having right to access to housing does not guarantee any actual claim to housing itself. Even though these documents provide some legal framework to protect right to housing, they do not mean that the states and countries ratifying these declarations and agreements can provide it on the spot. It is understood that the realisations of such rights will happen progressively with steps taken through available resources. Therefore, states are not obligated to provide housing for everyone immediately (Leijten and Bel, 2020).

The onset of mortgage-led housing ownership roughly started to become common in most of the world in 1980s and 1990s (Leijten and Bel, 2020), even though in places such as the United States, mortgage existed since the early 20th century. This deregulation and liberalisation of the mortgage finance system and the belief that the housing market will regulate itself better with less state intervention are rooted in the neo-liberal approaches that rely on the private market and its solutions (Rolnik, 2019). In places that had a strong public housing tradition such as Europe, this also meant privatisation and funding cuts to social housing to encourage homeownership.

The negative consequences of this process have become painfully clear with the 2008 global financial crises that were triggered by the mortgage bubble. Millions of households were affected through foreclosures and evictions, and, for example, in Spain, people were still very much indebted to the banks even after the repossession of their houses (for a discussion see Rolnik, 2019). In the United States, right before and after

the 2008 crisis more than 9 million evictions took place with more than 13 million households losing their homes (Sassen, 2014). This process of deregulation and financialisation of the housing market has been supported by the states around the world through policies, regulations and legislation that promotes privatisation. This commitment to financialisation continued even after the 2008 crash. One example is the fact that people who were in debt through pre-crises mortgage market were not protected after the crash, but rather the financial actors such as banks received more supports in the form of bailouts while there were austerity measures put in place and cutbacks from affordable housing programmes and further privatisation of social housing (see United Nations Human Rights Commission Report, 2017).

As part of this chapter, the notion of right to the city is also mobilised by some of the organisations in two cities. However, especially in the case of Istanbul, this notion is the main concept regarding the housing spatial justice advocacy groups. For this reason, I briefly introduce the concept to showcase a more holistic understanding of the situation in both cities. According to Lefebvre (1996), the right to the city emphasises that the city must be developed in such a way that it satisfies the demands of urban space users rather than its proprietors. As a result, it emphasises the critical role that city dwellers must play in decision-making. It envisions a far-reaching claim to move authority away from capital and the state and towards city dwellers. Inhabitants of the city, according to Lefebvre, lay claim to the right to the city (Lefebvre, 1996; Purcell, 2006). Residents grow to rely on and genuinely comprehend urban space via their daily routines and rhythms of life in the city. Lefebvre idealises the urban resident as the proper custodian of urban space; he embraces these regular activities. The right to the city is intended to further the interests of ‘the whole society, and first and foremost of all those who inhabit’ (Lefebvre, 1996:158).

Following from this, I first discuss the methods and the approach of this research and then present two case studies to articulate on the urban policies that led to his severe unaffordability in the North and the South.

Methods

In this chapter, I argue that many urban experiences in poorer cities are substantially connected to arrangements of power and wealth in the global North (Robinson, 2006) and seek to contribute to the creation of a more global urban studies. As Robinson (2016) argues this situation requires a methodological clarity and progress to analyse cities around the world in the face of a more ‘planetary’ urbanisation process. In the hopes of encouraging positive experimentation and drawing from the opportunity to make connections under the umbrella of right to housing, this research aims to bring together two localities with increasing

financialisation of housing from different experiences, but still similar consequences.

There are two motivations in the selection of case studies. There have not been much study in actually achieving comparative urbanism and there is always a concern that it can turn into an endless list of empirical accounts of case studies and not much else. In my selection of two very seemingly different cities, I will seek to achieve to represent the interconnectedness of cities in the Global South and the North and what two urban policies can tell us in terms of mobilising right to housing in an era of global housing financialisation. I am also interested in how the seemingly different policies and decisions from two different urban authorities can lead to similar consequences in two major areas in the world.

Initially, the main data collection methods were going to be document analysis and semi-structured interviews. However, due to the ongoing COVID-19 pandemic, it has been very difficult to arrange interviews and develop networks in the Bay Area. I travelled and spent a few months in the Bay Area since the year 2018, so I do not write or analyse from a completely alien point of view. In addition, I managed to conduct 3 in depth, semi-structured interviews with different urban actors and, I have collected data through the method of digital ethnography. The ongoing pandemic prompted many panels, webinars and meetings to be held online and this gave me the chance to collect more data and engage with urban actors on this issue. Finally, I analysed around 100 tweets tracing hashtags that contained or reflected on right to housing in the Bay Area and posted by various urban actors in the region. These actors include: UCLA Institute on Inequality and Democracy, Moms4housing, Coalition on Homelessness, House the Bay, Anti-eviction map, Compassionate Alternative Response Team (CASRTSF) and East Bay Permanent Real Estate Cooperative (Ebprec). In the case of Istanbul, I have conducted around 10 in-depth, semi structured interviews with urban actors. I have employed digital ethnography for the case of Istanbul as well. I analysed again around 100 tweets by the urban actors. These include: Istanbul Metropolitan Municipality, Chamber of Architects, Chamber of Urban Planners, Istanbul Urban Defence, Taksim Solidarity Association and The organisation 'Either Istanbul or Canal'. All of the collected qualitative data is also complimented by document analysis of official reports and documents. These are: United Nations policy documents and special rapporteur reports regarding right to adequate housing and homelessness, A Roadmap towards Equity: Housing Solutions for Oakland California, Affordable Housing Development policy papers and decisions prepared by the California Department of Housing, Urban Displacement Project by The University of California Berkeley, Anti-Eviction Map Project, Urban Habitat 2016 Policy Brief, San Francisco Foundation Policy Paper, Laws that were enacted in the last 30 years in Turkey for urban redevelopment and housing projects, professional

chamber reports on the issue of housing production in Istanbul, Istanbul Metropolitan Municipality Strategic plans (2015–2019), Turkey 10th 5 year Development plan (2014–2018) and Istanbul Development Plan (2014–2023).

Through the analysis of interview, ethnography and secondary data, I discuss the ways in which right to have access to adequate housing is mobilised in two cities. To be able to showcase a more tangible understanding of the cases and the theoretical framings at work in both contexts, I specifically give details of two moments of resistance/movements: Gezi Park Protests (Istanbul) and Moms4Housing (the Bay Area). Now I move on a brief description of policies of housing in the United States and the Bay Area followed by the analysis of mobilisation of right to housing.

The US Housing, Mortgage Policies and Housing in the Bay Area

What can be called a modern housing policy of United States started during the Great Depression with the creation of the Federal Housing Administration (FHA) through the National Housing Act of 1934. This was created to register and insure mortgages and administer some sort of security for the creditors (Dennis and Pinkowish, 2004). In the 1940s and 1950s, these housing projects mostly targeted the working class and the poor who could afford rent; however this demographic became much more racialised in the 1960s with the migration from South states and increasing suburbanisation of the white workers (Atlas and Drier, 1994). In the 1960s and the 1970s, with the civil rights movements, another round of public housing was built, but this was then identified as a welfare scheme or a solution for the most vulnerable (Vale, 2013). A big portion of the new coming residents were black and poor which led to these neighbourhood to become ethnically defined (National Fair Housing Association, 2008). As a result of the cut of federal funding, in the 1980s and 1990s, the public housing stock deteriorated greatly and thousands of flats were dilapidated. In addition to this deterioration, fund for public housing eroded another 25% between the years 1999 and 2006 (Sard and Fischer, 2008).

There have been many developments to include low-income housing in the domain of homeownership as well. There are two main changes that affected the housing market as we know it now: (i) the Community Reinvestment Act of 1977 and the creation of sub-prime loans and (ii) augmentation of securitisation (Rolnik, 2019). The 1977 Act led the banks to create a separate kind of mortgage portfolio through subprime or very high-cost loans to purchase a real estate (Marcuse, 1979). This situation meant that the banks altered their previous regulations on risk management and created this new mortgage product for what was previously

known as ‘redline’, then, offered it to families that were predominantly minorities or had no access to such real estate loans because they were considered high risk (Marcuse, 1979). Securitisation really allowed the operators to use real estate and debt arising from real estate to be part of the financial market. This refers to the selling of mortgage loans to investors in order to ‘clean’ the balances of credit institutions. Securitisation converts mortgages to mortgage-backed securitisation that is depended on the collection of the payments of individual mortgages (Marcuse, 1979; Rolnik, 2019).

The Bay Area consists of nine counties starting from Sonoma in the north and Santa Clara in the south and includes cities such as San Francisco, Oakland and San Jose (Silicon Valley). In this chapter, I focus on Oakland and San Francisco, but also give an insight to the housing situation in the Bay Area as a whole. This area is one of the fastest growing economies in the world mostly thanks to the tech industry (Treuhart et al., 2018). The region’s economic growth has actually exceeded that of the country’s and in 2015, it surpassed China (Floum, 2016). This incredible growth brought about a demand for housing and the Bay Area has faced an increasing shortage of homes (City of Oakland, 2015). This ultimately led to a high rise in housing costs also because of the nature of tech industry (i.e. very high salaries).

In addition, homelessness continues to be an important problem in the state with informal homeless encampments in the cities of San Francisco and San Jose (Demographia, 2020). These two cities with the addition of Los Angeles, also have the highest household income in whole of the country (Demographia, 2020). This ultimately shows the unequal way of living in California. This housing crisis in the area is claimed to be not only linked to the economic boom and employment growth, but also the very restrictive land use and planning regulations of California (Calmatters, 2017). It is reported that land use planning in California gives the opponents of change and development many tools to scale and slow down projects through zoning restrictions, California Environmental Quality Act and time consuming review and approval processes (Calmatters, 2017). In addition to severe affordable housing crisis in San Francisco, Oakland is also facing problems of affordability and homelessness. There have also been reports from a policy paper prepared by City of Oakland (2015) that many families are squeezed out of Oakland through evictions, foreclosures and simply not being able to afford rent anymore.

Most policy papers that have been examined for this research (see Methods section) paint a picture of lack of new construction development and a need for more affordable housing stock through policies encouraging privatisation or further financialisation of the housing market; however there is a disconnect with what is happening on the streets of San Francisco, San Jose or Oakland between what is being said by the policy makers. It is widely accepted by developers, policy makers, academics,

businesses, companies and residents that there is a severe affordable housing crisis not only in the Bay Area but in all of the state of California. There are various writings that put the blame on restrictive zoning rules and lack of development in California as a state, but there is no mention of huge tax breaks given to tech giants (i.e. 2011 twitter tax break) or how companies such as Google used public bus stops and infrastructure for free and increased the real estate speculation in the area, or no fault evictions that the Bay Area residents faced over the years (see anti-eviction map) (Maharawal and McElroy, 2018). This alarming situation signals a need in policy interventions that puts right to adequate housing and right to city at its focus. In the next section, I will examine the fight to mobilise right to housing as a human right and create policies accordingly.

Mobilisation of Right to Housing as a Human Right in the Bay Area

As mentioned in the Methods section, I interviewed several urban actors and policy contributors from housing justice or homelessness associations. Racial inequality has always gone hand in hand with the exclusion of people of colour (especially black people) from having access to adequate housing. For that reason, most housing associations and advocates of housing justice are strongly connected and are part of black and indigenous movements. As stated in a recent panel (UCLA Luskin, 2021):

The political demand of rent cancellation is rebellion against the terms on which property and tenancy were established through settler colonialism and slavery.

One recent and successful example of mobilising right to housing in the Bay Area and changing policy is achieved by a group of black mothers who occupied an investor-owned house in Oakland that had been empty for nearly 2 years. Through this occupation these women started an organisation called ‘moms4housing’ and grounded their demand on the promise of housing as a human right (Moms4housing, 2020). After a two month long occupation and demands on the ground of housing as a human right, the mothers were given the chance to buy the house and make it their home. As it is stated in a panel (UCLA Luskin, 2021):

So when these unsheltered women engaged in this civil disobedience to bring that issue to the world and highlight the fact that there are four empty units for every unsheltered person in our city. It changed everything. It literally changed everything. We went for a two month stint inside something that was uninhabitable. That was owned by a notorious house flipper Wedgwood and fought a battle to make housing a human right.

Through Moms4housing's demand to be given the first chance to buy a vacant property and their subsequent legal win changed the legislation in housing in the Bay Area and introduced The Tenant Opportunity to Purchase Act. This is a direct consequence of mobilising housing as a human right on the ground. As stated by one of the city council members (UCLA Luskin, 2021):

On the local level here now as a city council member I will be working on a daily basis to make housing a human right through legislation that was mentioned earlier, like the tenant opportunity to purchase act. It is something that we continue to push through the moms4housing, fine. We also are working on a state-wide constitutional amendment to make housing a human right, but we need the workers on the ground.

In the case of the Bay Area, according to my respondents and analysis of the related documents, right to housing is used and mobilised as part of the discourse very well by the associations, academics and housing activists, and it is definitely part of the conversation by all the housing justice, homelessness and affordable housing advocates. However, when asked about the reactions of the people on the ground or the vulnerable urban population to the discourse of right to housing, one of the respondents (Coalition on Homelessness) stated that:

Many of the folks on the ground we talk with and we collaborate with, and they are all for it. But many of the folks we work with will not even ask for housing and see that asking for housing is just too much We go on the street and people are like 'I just do not want to be harassed, I just want access to water, I just wish I could take a shower'. So a lot of what we do is uplifting and saying, no you are worthy of a place to sleep at night that is not out on the street and that is not in a tent. And the homeless folks do respond positively and they usually say 'oh, yes, if you think we can, let's get together and let's do it.

(Interviews, January, 2021)

He goes on to explain how the mobilisation and language of right to housing is used to emphasise this as a human right:

We, as a coalition, articulate it as a human right, but of course there is a political ideology behind it, and I think that many of us deal with the political realities, we play the game, but then we are also pushing boundaries and pushing policies and advocating and organising around certain language So the way I see it, the political language of right to housing is usually for housed folks. So ok,

we believe that individuals should have a right to housing, anything less is unacceptable and flies in the face of everything we believe in.

(Interviews, January, 2021)

Another example for this kind of language being used for policy purposes is from the Ebprec where they identify their mission pillar as right to housing. As stated by them (Ebprec) in one of the interviews:

So our mission pillars situate our political ideology in theory of change, into this conversation. To highlight each of them land without landlords, we believe housing as a human right. We really believe that housing should be a human right, not a commodity.

(Interviews, February, 2021)

On that note, there are a lot of works happening in the Bay Area around the language of right to housing. In addition to the tenant opportunity to purchase act, through a citizen generated initiative called Proposal C, San Francisco passed a bill to collect taxes from its wealthiest cooperations for buying housing, expanding shelter and providing housing assistance for the poor population (Mission Local, 2020). This tax that more or less amounts to 500 million dollars has been pending in escrow until September 2020 and was just recently released with a supreme court decision due to the efforts of citizens and organisations such as Coalition on Homelessness (Mission Local, 2020).

When asked about the usual discourse of Bay Area not having enough housing because of restrictive urban development regulations, one respondent (Coalition on Homelessness) surmised that:

I think we are building housing, but we are not building the right kind of housing. And because we are not building the right kind of housing, we also do not have the political will to say ‘you know what, we messed up’. We have too many luxury condos and we cannot stomach as a society the idea of putting a poor person in a condo like that.

(Interviews, January, 2021)

Finally, when asked about what right to housing and mobilising right to housing would mean in the field and on the ground, another respondent explained her (CASRTSF) perspective as: ‘Human rights are violated because they are [homeless people of the Bay Area] unhoused and we want to change that (Interviews, January, 2021)’. A city council member of Oakland surmises the importance of housing skilfully (UCLA Luskin, 2021):

Everything is connected to housing. From education to health care to quality of life, life expectancy. Everything is created from housing and emanates from there.

As I discussed throughout this section, in the Bay Area, the lobbying done by NGOs and grassroot organisations to influence policies with the help of their local politicians and legal team is a very important part of the mobilisation of human rights. This is complimented by work on the ground with NGOs reaching out to the vulnerable urban population and organising urban protests where necessary (i.e. sit-in protests, rallies, occupations).

The Turkish Housing, Mortgage Policies and Housing in Istanbul

This section discusses the Turkish housing market to give an insight concerning the changes of the housing system over the last decades. Starting from the late 1920s, Real Estate Credit banks were established to provide the financial and institutional set up to help solve the housing problems of especially low-income people without social security by using state resources; however, they were insufficient in serving this purpose (Tekeli, 1982). They, instead, targeted more middle class clients who needed a loan to purchase a home. There have not been any clear housing policies to create an affordable rental market.

Starting from the 1960s, with increasing industrialisation and urbanisation, the rural to urban immigration increased significantly and Istanbul was (and is) the city that received most of this immigration. The fact that there had been little to no history of social and affordable housing contributed to the growth of informal alternative settlements (Tekeli, 1982; Sen, 2009; Turkun, 2011) and migrants from cities all around Anatolia created their own solution by constructing informal settlements in state-owned land. In the Turkish context, *gecekondu* – illegal squatter areas built on state land – have become very important in the broader urban structure. There were two reasons for the emergence of gecekondu areas: attracting cheap labour and lack of political will to create affordable housing stock. First, although gecekondu were illegal, they were built by the users using their own labour, and this not only allowed the state to have low-cost housing in large cities, but also meant free labour in the production of such housing stock. Second, when the number of gecekondu increased dramatically in the 1980s and 1990s, the middle class and state officials overlooked this type of housing even though they were illegal because they did not want to be bothered with social housing policies (Turkun, 2011). Due to the increasing number of migrants in metropolitan areas and their political power in affecting elections, various measures were taken to integrate them into the system by giving their houses legal status, especially in election periods (Turkun, 2011). In the 2000s, official attitude to squatter areas changed direction, and the state claimed that people in gecekondu were invaders (Can, 2013), and the authorities started to express that urban regeneration and

transformation was needed in squatter areas and in the historic districts that had been ‘invaded’ by the urban poor (Can, 2013).

Another important development in housing was the foundation of Mass Housing Development Agency (MHDA) in 1984 with the purpose of producing affordable housing; however, it turned into a very powerful governmental institution with wide-ranging control over almost every aspect of the housing market. In addition MHDA only provided social housing for purchase. After its foundation, laws and regulations helped the MHDA gain the power it has now. There are several important laws that have made this possible (see law no. 5162, The Law for Preservation and Usage of Deteriorated Historical and Cultural Monuments, Municipality Law of 2005 and Law no. 6306). These laws not only formed the basis for many urban regeneration/renovation/transformation projects, but also, almost always resulted in the displacement of the urban poor. The Turkish state played two roles in the increasing capital accumulation through urban development: (i) the state regulated land use planning laws and regulations and also designating resources and (ii) it was the body actually constructing the developments and developing the land (Serin et al., 2020).

There has been three main ways of urban development and transformation: (i) urban regeneration projects in historical areas (ii) neighbourhood based urban regeneration projects in areas deemed risky (i.e. earthquake prone), but usually seen as a veiled way to transform squatter areas and (iii) suburbanisation through new-built or branded housing projects (Yılmaz, 2019; Ucal and Kaplan, 2020). Especially the first and second kind of urban redevelopment created several waves of gentrification while displacing vulnerable urban population to the periphery of Istanbul and sometimes outside of Istanbul and most of the time without any compensation (Can, 2020). That meant while the housing stock increased in the city, the affordability decreased. In many policy papers (Istanbul Metropolitan Municipality Strategical plans (2015–2019), Turkey 10th 5 year Development plan (2014–2018) and Istanbul Development Plan (2014–2023)) the right to housing, a mixed and diverse population and the need for a dignified living in an affordable environment are emphasised. However, the decreasing affordability in Istanbul is documented through several studies (see Coskun et al., 2014; Rebucci, 2015; Moody’s, 2016).

In spite of the increasing land speculation, gentrification and decreasing affordability in the inner city of Istanbul, there is actually a surplus in the housing stock. According to a study conducted by the Ankara Civil Engineering Chamber (Tulumtas, 2018) between the years 2013 and 2018, there is a surplus of 490,000 unsold and empty housing units. Even though the study points out that there was 60% decrease in issuing planning and construction permissions to developers in the year 2018, there was already too many units in various housing projects in and around

Istanbul that were struggling to find a buyer. Given the current pandemic and an increasing economic crisis in Turkey, it is clear that these units will stay empty for a long time. As it was in the US housing policy, Turkish housing policy also put an immense emphasis on the encouragement of home ownership. At the same time, Turkey is an important example in terms of analysing affordability because of its expansive urban development since the early 2000s which was not the case (at least according to the official documents) in the Bay Area. Now I move on to the mobilisation of right to housing by urban actors on the ground to present a more holistic picture.

Mobilisation of Right to Housing as a Human Right in Istanbul

As mentioned in the Methods section, I have interviewed several urban actors who are advocating for affordable housing, right to housing and right to city for the vulnerable population of Istanbul. There are several ways that the mobilisation of right to housing has been used by urban actors. These are legal challenges, urban protests and spatial commoning practices. Many associations and urban actors I interviewed have been a part of or they themselves filed lawsuits against governmental organisations to protect or reclaim right to housing. However, during the mobilisation of this right through the legal system, right to housing is not directly quoted by the court files as part of the lawsuits. The lawsuits that are filed to uphold right to housing are usually based on right to the city, democratic rights such as right to protest, legal rights regarding private property, exploitation of expropriation regulations by the local government or local and national government's inability or unwillingness to protect and uphold planning laws and principles. One reason for this is that housing is perceived as home ownership (see previous section) and in that regard and according to my respondents, right to have access to adequate housing is usually mobilised through right to the city.

When asked about their opinion on right to housing, respondents usually emphasised how this is often misunderstood by the general public and that right to housing does not equate to right to or be able to buy a house. Since the Turkish housing market is very ownership oriented and the regulation and promotion of the rental market has never been an important agenda, the existence of an affordable housing stock to sell or purchase has started to be seen as right to housing. This is even visible in the social housing policies of Turkey which are solely based on home ownership. A respondent explained this issue as:

I have been wasting my breath for so long about this issue. Right to housing does not mean right to own a house. Right to housing equates to having access to housing so even squatting is part of right

to housing. The extend of displacement and dispossession in Istanbul is so high, but, still, even the academics and activists are not in this fight for affordable, or social rental housing.

(Interviews, August, 2020)

Having said that, even though right to housing as a human right may not be spelled out by the activists, NGOs or urban organisations, the practices on the ground and in the field cannot be separated from Istanbulites claiming and demanding their right to the city and indirectly their right to housing. In line with this, the practices of spatial equality and commoning have been part of the mobilisation of right to housing in urban Istanbul. These practices include (but are not limited to) urban protests against urban renewal/regeneration/transformation projects in the private or public property, associations and organisations to raise awareness and help the vulnerable urban population in reclaiming their right to housing and right to city through legal challenges and occupation of these properties. The most famous right to city protest which is also the biggest unrest in the history of the Republic of Turkey is Gezi park Protests. As pointed out by many respondents that the right to housing, right to the city and urban identity as part of human rights has been exercised to its fullest during this protest to protect the last green space of central Istanbul. This is explained by one of the respondents as:

I see Gezi [Protests] as a right to the city practise and I also believe that we learnt so much through those protests. We learnt about human rights, right to housing, urban citizenship and democracy. People are always amazed by the fact that so many people from different parts of the political spectrum were able to come together during these protests, but this did not happen overnight. We had to find minimum commonalities with everyone who was there and organise a resistance against the demolition of the park. Otherwise, we were going to lose it ... Now I think this process of right to the city is still continuing and being exercised by everyone. Old women standing up to bulldozers that are trying to demolish their house or many communities using same tactics we used in Gezi to protect their neighbourhood, parks and community [i.e. occupation, organising events, creating forums, filing lawsuits] is a clear example of that. I would even take it so far as to say that the election of Ekrem İmamoğlu [The Mayor of Istanbul who belongs to the opposition political party in Turkey] is an outcome of Gezi and right to the city movements.

(Interviews, July 2020)

As I discussed throughout this section, in the case of Istanbul, urban protests such as the Gezi Park and the legal resistance initiated and followed by professional chambers, NGOs and grassroot organisations to

influence and reverse policies is a very important part of the mobilisation of human rights. Right to housing as a human right is being mobilised through the urban movements of right to the city and practices of spatial commoning in the urban area. Spatial commoning is briefly defined as collective social relations that retain, resist or demand bounded or abstract spaces beyond the market-led or state-led administration and are arranged by the following: community, mutual-pool resources and activities of sharing, caring and support in a community (Tsavdaroglou, 2020). People are not fully aware of or do not fully believe that they are entitled to housing as a human right. According to my respondents and the fieldworks I conducted as a housing and gentrification scholar in Istanbul over the course of the last decade, it sounds like wishful thinking and that is why it has been easier to mobilise right to the city as the notion of being a part of the city regardless of one's tenure and organising people around practices of commoning has had implications of protecting right to housing as well.

Conclusion

Merrifield (2014, p.x) talks about the 'urban fabric', the redundancy of making strict distinctions and the necessity to upgrade the 'chaotic conceptions'. This is because nowadays, peripheries and centres, cities and suburbs and urban and countryside are intertwined. This paper focused on two different areas (one in the Global north and one in the Global south) with seemingly different housing policies but seemingly the same outcome: a lack of affordable housing stock and no proper access to adequate housing. Even though the policies and localities differ, there is one overarching theme in both cities that makes them reach the same conclusion: land speculation and capital accumulation by dispossession. In both cities, the narrative of the policies look quite promising on paper with the mention of diversity, right to housing and a need for affordable housing for all; however, in practise these narratives are used to sugar-coat the further financialisation and neo-liberalisation of the housing market and keep the poor out of the centre even if it means that housing units are left to rot as they do in Istanbul and the Bay Area. This situation reveals two important things when it comes to mobilisation of right to housing as a human right: (i) the urgency of emphasising this as a human right for every urban citizen and (ii) fighting against the use of this narrative for the purpose of furthering land speculation.

In terms of employing comparative urbanism as an approach to analyse these two cities, it is obvious that the global neo-liberal approach to housing and increasing financialisation of housing as an economic investment rather than a public good is a commonality in both localities as well as the emergence of home ownership as the preferred policy. It is only the way the local and national authorities in Bay Area and Istanbul mobilise

this thinking in their policy implementation that differs slightly. While housing stock in Istanbul is continuously increasing since early 2000s, the affordable housing stock is not a part of this policy, and even for the 'social housing' stock it is home ownership through cheap mortgage loans that is being forced upon the urban poor. At the same time, the middle and upper class housing is being constructed more and more, sometimes with the help of state subsidies (MHDA) and tax exemptions through several laws that have been enacted with the risk of creating a housing bubble. In terms of Bay Area, even though the common explanation towards the severe unaffordable housing market is lack of development and restrictive zoning regulations, there are still tax exemptions for big companies and construction of luxury condos for the incoming high-income workers. In addition, it is reported by many grassroots organisations and respondents themselves that there is, in fact, enough housing to house everyone in the Bay Area. It is just that the political will is not there. This shows the importance of the financialisation and further neo-liberalisation of housing on a planetary level and the importance of land speculation and how it is actively supported through local and national policies (not only with deregulation) while giving the illusion of caring for housing as a human right.

One difference that was apparent in this research was that the way in which two cities mobilised and used the discourse of right to housing. Urban actors in the Bay Area chose to use this narrative as it is laid out by this paper: right to adequate housing is a human right that should be protected under any circumstances and anything else is not enough. In the case of Istanbul, the urban actors chose to mobilise this notion through the narrative of right to the city. According to many of the respondents (and this was alluded to in the Bay Area case as well), Istanbulites do not know or believe that they are entitled to housing as part of human rights. This also has its roots in the decades long stigmatisation of *gecekondu* areas which are ultimately exercising of right to housing. However, this has not been explicitly reported by the respondents.

From this point of view, mobilising people around the idea that they have the right to be part of the city life of Istanbul and reproduce and co-create their own experience of urban space resonates better in the field. The right to housing is then incorporated through the notion of right to the city. It is also easier to mobilise people to resist massive urban redevelopment and infrastructure projects that are implemented by the national state through authoritarian and neo-liberal urban policies which requires a language of city for all rather than housing for all. The attack on the cities of Turkey but especially Istanbul through projects that actively facilitate dispossession by accumulation and exclusion of any and all vulnerable urban population have always been used as political campaign tools to garner voters and create a divide in the society through pro and anti AKP lines. Most of the massive urban renewal or infrastructure projects that effectively displace people and unhouse them

have also been used a tool to portray a strong and benevolent state. For that reason, right to the city, which is ultimately used to mobilise and promote right to housing, has also been a political tool of the political opposition to garner support from the public and raise awareness. This explains why most prominent oppositional figures that can be seen as rivals to the current government are the Mayor of Istanbul and Mayor of Ankara rather than other kind of political party figures.

With populist leaders and nationalist movements portraying basic human rights as a narrative only raised for the most vulnerable and marginalised erases the decades of work on mobilising global human rights. There is a need to emphasise the fact that human rights, including and especially the right to housing, is necessary and pivotal to everyone in the world. This has become painfully clear especially during the COVID-19 pandemic. Many vulnerable citizens around the world have paid the price of decades of deregulation and financialisation of housing through their inability to pay rents, getting evicted in the worst time possible and basically inability to shelter in place.

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