

# WE ARE BUYING HOUSES or THE HOUSES ARE BUYING US

Gizem KUÇAK TOPRAK

**Gizem Kuçak Toprak**, We Are Buying Houses or The Houses Are Buying Us  
Atılım University Faculty of Fine Arts, Design and Architecture, Department of Architecture

## Abstract

Houses have always been an area of debate in terms of physical and semantic space. It doesn't seem likely for these debates to transform into a conclusion due to the varying approaches of various disciplines in the field. To answer the question, "what is the ideal house?" not only architectural studies have to be taken into consideration, but also studies in many disciplines such as sociology, psychology, political sciences, philosophy and economy. Thus, the aim of this study is not reaching a conclusion on what a house or an ideal house is in light of the scientific data that is acquired. The aim is to create an environment of discussion and raise awareness about the very expensive residential units that are designed in new residential zones, especially in large cities, that promise a new life, and that discredit the old through advertisements. The most striking feature of these houses is that they are projects that are not different from the old ones in terms of architectural solutions, that are debatable in terms of being better than the old, and that try to encompass the values of small town culture. Nevertheless, they claim to be better than the old ones, impart a sense of respectability and are being sold at exuberant prices. It follows that people who take out loans to buy these houses, with no regard to their income level, struggle to pay this debt for a long time, arrange their living standards accordingly, and have to sell back or give up other things such as their living standards when they cannot pay the debt. So much so that the debt becomes the central focus of life, and people work only to pay it off. The anxiety of handing down the debt as legacy even nurtures the fear of death. This situation begs the question of whether we are the ones buying houses, or are the houses buying us. This study aims to provide a discussion in this context, and to contribute to similar discussions.

## 1. Introduction

Sheltering is a problem that humans have tried to solve since their very beginnings. The concept of house today has meanings that are far beyond the cave, and is a point of discussion in many different disciplines. More conventional definitions suggest that "a house fulfills the basic human need of sheltering. Sheltering does not only mean protection against the elements; it also entails various meanings, including protecting the privacy of the family and the honor of women depending on the social conditions[1]." The meanings vary depending on different societies, different traditions, practices, cultural structures and lifestyles. Today, we encounter typologies that are shaped by lifestyle, but that are similar to each other. Very simply put, types of houses for a single-person or a crowded family only differ based on the number of rooms and the dimensions of the space. New suggestions are not made (or are only thought to be made) in terms of spatial organization.

As an architectural product, the house is not a product that can be only evaluated in terms of structure. The main reason for this is the house's qualities for the person. As an architectural product, the house is "home," where people abstract and protect themselves from the outside world, where they are alone with their families or themselves, a protected and most special place. This is why the houses in which we live deeply affect our personal existence. Oktay Ekinçi (1988) answers the question "how did humans become human" as follows [2]:

"We know that building shelters is in the forefront of the answers to this question. Architecture began when humans became human, and started to seek a solution to the problem of sheltering. We can say that it is still seeking. Although humankind built houses since its emergence, at the threshold of the 21st century, it still has to list this basic necessity in its top problems. Moreover, not as a problem that is gradually solved, but one that gradually worsens. Furthermore, the products that emerge as solutions don't do justice to thousands of years of experiments and knowledge of humanity and architecture. Additionally, it doesn't do justice to the fact that it is one of the reasons why humans are humans. We observe clusters of buildings in residential clusters that

can scarcely be called shelters according to modern measures. However, a bank building in the same area can welcome its customers in the most modern environment. Five-star hotels, music halls, office buildings, malls, business centers, etc. that emerged as the requirements of the last century have left house buildings, which are required for thousands of years behind, and achieved the most advanced solutions. Successful architects began to be known not by their residential projects, but by these buildings. While billions are spent on the research for the lunar house for astronauts, most of humanity still spends their nights under the moonlight."

Recently in Turkey, we observe that luxury residential projects are spreading. Watching television commercials may be the only research that is necessary to realize this situation. We determined that a high percentage of the advertisements that are displayed during breaks of high-rating programs are advertisements for luxury residential projects. We also encounter the advertisements of luxury residential projects on printed national newspapers, on the welcome screen or advertisement sections of web pages, on billboards and many other locations. It does not seem wrong to interpret this situation as these residential projects being etched on our subconscious mind, and tempting us to these projects. Norman Foster says in this context that the house is transformed to a commercial object and joined the production-consumption loop, that the house is no longer an object to be produced but became an object that is redesigned and supplied based on the continuous market demand [3].

Examination of residential project advertisements reveal that words about a luxurious, healthy, happy, peaceful, safe, green, modern, athletic, funny life heavy with social activities are commonly consumed. Catch phrases that are used generally create the feeling that the current life and living areas are worse, make people question their living area, and promise prestige by implanting the idea that this life is better. In that regard, the conclusion section of a study that was carried out in Istanbul states that "Living spaces that are a simulation of a fictional world are produced in the city, and the codes that these spaces carry are implanted in the social consciousness in order to seek legitimization to market Istanbul in accordance with capitalist growth strategies; although these new living spaces have problems in terms of time-distance, they change habits and define new social relationships; marketing and offering these new living spaces up for consumption emphasize advertising, the most important element in globalization.[4]"

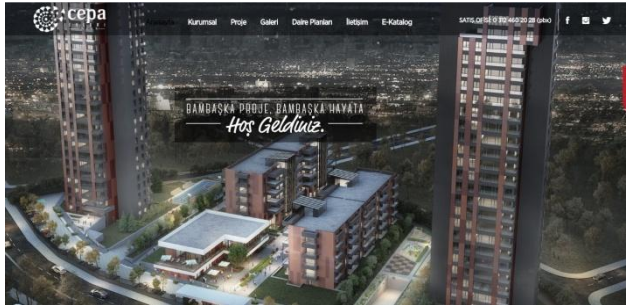


Figure 1.1. Ankara Ceba Houses [5].

The project shown in Figure 1.1 explains that it offers a completely different life and project. Examining the project's web site reveals that in addition to this catch-phrase, "peace of mind is right here," "a healthy place for socializing," "key to a healthy life," "new fun for kids," "you are safe," "your living standards are improving," "live spaciouly," "feel the height," and similar slogans were used.



Figure 1.2. Çekmeköy Park Project [6].



Figure 1.3. Çekmeköypark Project [6].



Figure 1.4. Çekmeköypark Project [6].

The project shown in Figure 1.2 and 1.3 utilizes visuals that explain how very wide green areas are left for children, that display happily playing children and that imply that all kinds of luxuries and comfort are easily achieved. These slogans vary in the project's web site, such as: "we claim that there is no other project with such a floor plan," "let your children arrive at school in five minutes," "the greatest luxury is time spent with your family." While the slogan "there is no other project with such a floor plan" is very assertive, as seen in Figure 1.4, the floor plan is not very different from the standard floor plans, i.e. entry hall, corridor and rooms connecting to the corridor.



Figure 1.4. Nidapark İstinye Project [7].

A similar project also offers a sales pitch with striking sentences that emphasize luxuries and infinite luxuries.

In addition to these emphases, side-adverts about payment options are also presented due to the fact that the concepts that are marketed are very expensive. Many arrangements are offered concerning the number of installments for loans, ease of payment, increasing the number of installments and many other options.

There are many more examples of residential project advertisements. The most important points that are underlined in these advertisements include the implication that everything that is impossible in the dead-end

urban life will be provided with these projects, that luxuries are important and only privileged people can own them.

Slogans and visuals are not the only tempting elements in these advertisements. We also observe that celebrities are also employed in these advertisements to provide an element of promotion.



Figure 1.5. Sinpaş Marina Ankara [8].

Sinpaş Marina Ankara project in Figure 1.5 employs Hülya Avşar<sup>1</sup> in one of its commercials, and points out that while Ankara has no sea shore, the project brings the sea to Ankara, and indicates that Ankara now has a marina.



Figure 1.6. Ankara Akkent Project [9].

Similarly, Doğa Rutkay and Rutkay Aziz<sup>2</sup> were employed in the commercials for Akkent projects in Ankara, and that they state "If you are buying a house in Ankara, buy it from Akkent." As evidenced in Figure 1.7, the advertised residential project consists of high-rise buildings and is not very different from other and older residential projects in terms of planning typology.



Figure 1.7. Akkent 1 – Ankara Batıkent [9].

Akkent projects also emphasize sports and people practicing sports in private areas. Slogans used in the commercials: does your house have a private swimming pool?, can you get yoga lessons at home?, does your house have a private pilates instructor?, can you do zumba at home?, does your house have a private gym?, can your kids play tennis at home every day?.

<sup>1</sup> Hülya Avşar is a famous actress and talk-show host in Turkey [10].

<sup>2</sup> Rutkay Aziz and his daughter Doğa Rutkay are famous and successful movie and theater actors in Turkey [10].

These assessments force us to evaluate how much (or if) we really need the luxury, prestige, social activities and life that is associated only with that residential project as an important point of consideration. All of these projects are residential clusters with security. And all the promises end when we step outside the border of that security. Owning this life that is promoted through external factors, and that ends outside its borders is very expensive. This cost also causes other problems for humans. Thus, it seems like what is offered, what lies beneath, and how these will affect society in the future will arise as topics of debate in various disciplines.

The purpose of this study is not to address issues such as "what is a house," "what is the house problem," or "how can it be solved." The purpose of this study is to develop a critique in order to demonstrate that this high semantic value structural unit for humans transformed into a product of exploitation in Turkey.

## 2. Method

As stated in the purpose of the study, we will primarily carry out an evaluation based on the statistical data that is obtained from the relevant institutions in Turkey. This evaluation will quantitatively assess the rate of residential construction, sales, loan amounts and the number of debtors in Turkey. Then we will evaluate some projects in Turkey. This evaluation will primarily investigate the promises that are made in commercials, and the relationship between what is promised and the actual project. Furthermore, we will determine the position of these residential projects within the statistical data that is obtained. The names of the architects or the people who prepared the projects were excluded from the evaluations on purpose. The purpose is not to criticize the project design, but to criticize the system. A general assessment of the situation will be carried out after these evaluations.

## 3. Research and Field Study

The rate of residential building construction and sales are rising in Turkey in the recent years. We determined that there are many projects that are developed through the partnership of organizations such as TOKİ, Emlak Konut GYO, etc. or that are executed by the private industry, and that target various income levels. The following table 3.1 presents the numerical data concerning the building usage licenses that are issued between 2009 and 2017 and indicates a constant increase. A total of 927,397 building and 5,141,186 residential unit usage licenses were issued before September 2017 [11].

Table 3.1. Building usage license data for 2009-2017 in Turkey [11].

| <b>BUILDING USAGE LICENSE DOCUMENT - TURKEY IN GENERAL</b>  |                |                                   |                                       |                  |                                   |                                       |
|---|----------------|-----------------------------------|---------------------------------------|------------------|-----------------------------------|---------------------------------------|
|   |                | Number of Buildings               |                                       |                  | Number of Residential Units       |                                       |
|   |                | Buildings with a single apartment | Buildings with two or more apartments |                  | Buildings with a single apartment | Buildings with two or more apartments |
| Years   | Total          |                                   |                                       | Total            |                                   |                                       |
| 2009  | <b>94 772</b>  | 24 518                            | 55 962                                | <b>469 981</b>   | 24 572                            | 443 561                               |
| 2010  | <b>82 131</b>  | 23 167                            | 47 326                                | <b>429 755</b>   | 23 176                            | 404 869                               |
| 2011  | <b>98 339</b>  | 24 624                            | 60 857                                | <b>556 769</b>   | 24 624                            | 529 835                               |
| 2012  | <b>95 763</b>  | 22 891                            | 59 612                                | <b>556 331</b>   | 22 891                            | 531 360                               |
| 2013  | <b>120 933</b> | 26 571                            | 75 756                                | <b>726 339</b>   | 26 571                            | 696 969                               |
| 2014  | <b>124 510</b> | 24 586                            | 80 010                                | <b>777 596</b>   | 24 586                            | 750 421                               |
| 2015  | <b>110 190</b> | 17 432                            | 77 092                                | <b>732 877</b>   | 17 432                            | 712 509                               |
| 2016  | <b>118 691</b> | 18 585                            | 76 594                                | <b>753 131</b>   | 18 585                            | 731 115                               |
| 2017  | <b>82 068</b>  | 14 014                            | 58 008                                | <b>568 162</b>   | 14 014                            | 551 871                               |
| Total   | <b>927 397</b> | <b>196 388</b>                    | <b>591 217</b>                        | <b>5 141 186</b> | <b>173 275</b>                    | <b>4 947 641</b>                      |
| <b>Note: 2015, 2016 and 2017 data are provisional, and 2017 data are for the first nine months.</b> |                |                                   |                                       |                  |                                   |                                       |

Table 3.2 presents the residential units for which building usage licenses are obtained, and initial sales information between 2013 and 2017. Data obtained from TÜİK<sup>3</sup> define initial sales as the sales that are carried out by the constructor of the building, or the owner of the plot or the property after the construction is finished. According to the data, 62% of new residential projects that were constructed between 2013 and 2017 are not sold [11].

Table 3.2. Number of residential units for which a building usage license is issued and that are sold by the first owner between 2013 and 2017 [11].

| FIRST OWNER'S HOUSE SALES INFORMATION AND BUILDING USAGE LICENSE INFORMATION - TURKEY IN GENERAL |                 |     |             |                            |
|--|-----------------|-----|-------------|----------------------------|
|  | Building Permit | Use | House Sales |                            |
| Years  | Total           |     | Total       |                            |
| 2013   | 726 339         |     | 325 174     |                            |
| 2014   | 777 596         |     | 369 846     |                            |
| 2015   | 732 877         |     | 406 492     |                            |
| 2016   | 753 131         |     | 431 313     |                            |
| 2017   | 568 162         |     | 402 567     | Difference                 |
| Total  | 5 141 186       |     | 1 935 392   | Ratio of Unsold Residences |
|  |                 |     |             | 3 205 794                  |
|  |                 |     |             | %62                        |

Note: 2015, 2016 and 2017 data are provisional, and 2017 data are for the first nine months.

Table 3.3 presents the residential ownership situation between 2011 and 2015. According to data from TÜİK, 60% of the population in Turkey are homeowners as of 2015 [11]. The fact that 40% of the population are not homeowners despite the number of unsold houses may be interpreted as these people do not prefer owning a house, or as their income levels are inadequate to purchase these houses or other second hand houses that are on sale.

Table 3.3. Property ownership in Turkey between 2011 and 2015 [11].

| RESIDENTIAL OWNERSHIP STATUS, 2011-2015 |       |       |       |       |       |
|---|-------|-------|-------|-------|-------|
| Residential ownership status            | Years |       |       |       |       |
|   | 2011  | 2012  | 2013  | 2014  | 2015  |
| Total                                   | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Homeowner                               | 59.6  | 60.6  | 60.7  | 61.1  | 60.4  |
| Renter                                  | 22.2  | 20.9  | 21.3  | 22.1  | 23.3  |
| Public housing                          | 1.4   | 1.5   | 1.6   | 1.6   | 1.4   |
| Other                                   | 16.9  | 17.0  | 16.3  | 15.3  | 14.8  |

TÜİK, Family Statistics, 2016

Source: TÜİK, Research on Income and Living Conditions, 2011-2015

The numbers in the table may not add up to the total due to rounding.

A report on house prices by the Republic of Turkey Central Bank states that the unit square meter price is 2089.25 TL on average (all Turkey), 3819.97 TL in Istanbul, 1681.42 TL in Ankara, and 2590.92 TL in Izmir [12].

The budget for the houses that are sold or that will be sold may be provided through various means, and banks or the companies that execute or undertake the residential project offer various payment plans. Research indicates that construction companies usually ask for the payment in cash for completed projects, and that the companies offer various payment plans for incomplete projects. If families don't have the necessary money for these cash payments or other payment plans, they usually resort to obtaining loans.

<sup>3</sup> Turkish Statistics Institute

A report by the Turkish Association of Banks indicates that there are 2,200,000 persons who obtained mortgage loan in Turkey, that the amount per person is 75,000 TL and that the average amount of mortgage loan is between 50,000 and 150,000 TL. People who obtain loans above 150,000 TL constitute approximately 20% of the total. 30% of mortgage loans are used by people between 31 and 41 years of age [13].

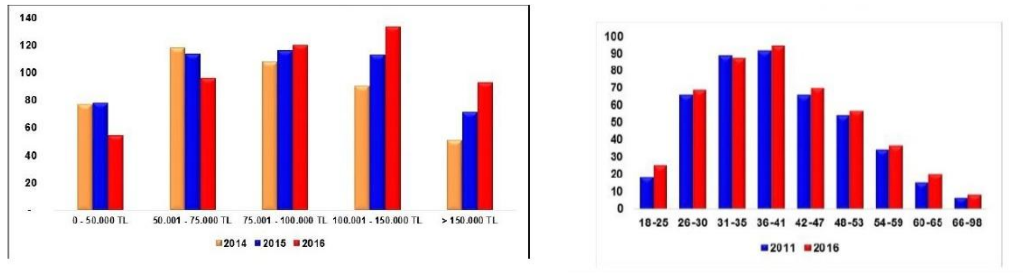


Figure 3.1. Number of persons for mortgage loan percentiles between 2014 and 2015 (first graphic) / Number of persons for mortgage loan percentiles and age distribution between 2011 and 2016 (second graphic) [13].

A study that was published by CNNTÜRK indicates that the money spent on houses in 2016 constitutes on average 25% of per capita monthly income (30% in Istanbul, 26.5% in Ankara, 27.3% in Izmir, 23.2% in Adana and Mersin, 24.4% in Bursa and Eskişehir)[14]. This suggests that people are spending one quarter of their income solely on houses. Data obtained from short interviews indicate that people are forced to change their living standards, to give up their previous activities, to give up their personal needs, to change their children's' educational standards, and to live in fear of leave a legacy of debt when they die due to the high amounts that have to be paid and the long-term nature of the loans. Thus, a non-mandatory life insurance is also taken along with the loans, and the insurance companies pay the remaining debt after the debtor is deceased.

Interviews with mortgage loan borrowers in Greece following the economic crisis revealed sentiments such as "We defaulted on our mortgage installments and credit card debts after our company went bankrupt during the crisis in Greece. I couldn't sleep because of the stress," "We loved our house and I was very scared of the possibility of losing it." Researcher Jeffrey Dew suggested that families in debt spent less time together, had more fights and are much less happier. "Arguments concerning debt and money take longer than other arguments, and result in more yelling and fights. Furthermore, they cause arguments concerning other issues and exacerbate the situation. Thus, it is no surprise that money-related disputes constitute the main reason for many divorces" [15].

Assoc. Prof. Şaban Katayağız states that the debt psychology causes further borrowing, and that this becomes an addiction. Moreover, he suggests that the feeling of guilt, the sentiment of uselessness triggers and exacerbates depression [16].

A newspaper article explains that debt triggers depression, and depression causes debt, and that they spiral down into an infinite loop. Monetary problems cause hardships not only in financial terms, but also in terms of relationships. Divorces and family fragmentations usually occur after large financial problems [17].

Research on the web sites of various newspapers revealed articles about handling debt and the psychological and physiological damages caused by debt. These articles offer suggestions such as being realistic, making income/expense tables to cut back on expenses apart from basic necessities, giving up on luxuries, reviewing the hairdresser, shopping mall, eating out habits, not eating out, abandoning the psychology of making new expenses to fight off the psychology of guilt, and seeking help from an expert [17, 18, 19]. Especially recommending abandoning luxuries in order to have luxuries is paradoxical.

What is purchased through this troublesome and tiresome process is a space with the potential to remain below the promised life<sup>4</sup>. In that regard, we evaluate luxury house projects from various provinces in Table 3.4 and Table 3.5. .

The reason for selecting luxury house projects is because the debt and the amount that is paid is larger than other houses, the promises are announced in a more exaggerated manner, and because they claim that they have something different.

Table 3.4. A general evaluation of luxury residential projects in various provinces in Turkey

| A general evaluation of luxury residential projects in various provinces in Turkey |               |                     |  |
|--|---------------|---------------------|--|
| General information  | Advertisement | Skyline/Perspective | Layout plan/Google Earth Bird's Eye View |
| Province:<br>Ankara<br>Project Name:<br>Bulvar Loft [20]                           |               |                     |  |
| Province:<br>Ankara<br>Project Name:<br>Park Mozaik<br>Ankara[21]                  |               |                     |  |
| Province: İzmir<br>Project Name:<br>Blife Ataşehir<br>1[22]                        |               |                     |  |
| Province:<br>Bursa<br>Project Name:<br>Biaport Özlüce<br>[23]                      |               |                     |  |
| Province:<br>Tekirdağ<br>Project Name:<br>Mülk<br>Diamond[24]                      |               |                     |  |
| Province:<br>Gaziantep<br>Project Name:<br>Iconova[25]                             |               |                     |  |

<sup>4</sup> The questions "Is the promised life correct or good" may be evaluated under another category. Additionally, as indicated in the introduction section, we may also discuss the position of the promises in the living conditions of Turkish society, and whether they are things that the society really needs in more detail.



Table 3.5. A general evaluation of luxury residential projects in various provinces in Turkey







| General information                                      | Plans  | Average Prices |
|--|--|----------------|
| Province: Ankara<br>Project Name: Bulvar Loft [20]       | <br>4+1   | 840,000 TL     |
| Province: Ankara<br>Project Name: Park Mozaik Ankara[21] | <br>3+1   | 600,000 TL     |
| Province: İzmir<br>Project Name: Blife Ataşehir 1[22]    | <br>3+1  | 750,000 TL     |
| Province: Bursa<br>Project Name: Biaport Özlüce [23]     | <br>3+1 | 720,000 TL     |
| Province: Tekirdağ<br>Project Name: Diamond[24]          | <br>3+1 |                |
| Province: Gaziantep<br>Project Name: Iconova[25]         | <br>4+1 |                |

Table 3.4 and Table 3.5. presents an evaluation of the commercials, skylines, perspectives, layout plans, residential unit plan typologies and average sales prices of residential projects from Ankara, Izmir, Bursa, Tekirdag, Gaziantep provinces. These examples may be multiplied in other provinces in Turkey. While it was determined that the prices of such projects that advertise certain promises are 400,000 TL and above, it doesn't seem possible to state a clear highest price. The price depends on various factors such as plot value, urban demand, demand for the area and the project's offers. Evaluation of houses that are purchased in this

price range indicate that their promises generally sum up what cannot be obtained in urban life. This is also reflected in layout and floor plans. The plans are designed in conjunction with various social activities and commercial spaces such as public square designs, reading areas, open-air movie theaters, outdoor and indoor pools, cafes, shopping areas, outdoor and indoor sports areas, healthy living centers, special game and fun areas for children, movie theater rooms, ecological production areas, etc. Furthermore, research suggests that happy family - happy children concepts are utilized along with visuals depicting families holding hands, happy-smiling children. Façade designs constitute of high-cost, visually rich materials, however the masses can't get free of the general mass perception, and generally designed based on the interpretation of primitive prisms. Floors plan cannot go beyond the 2+1 or 3+1 plan typologies, and many projects have almost the same floor plans. Differences emerge only in the materials that are used and the areas in square meters.

## Results and Discussion

The study suggests that the house and luxury house industry in Turkey is exploiting the feelings of inadequacy caused by the urban life, claiming that it will provide prestige, quality and respect, exploits the thoughts of "I have to own everything," "they have it so why don't I," persuades people to the thought that having everything together makes life easier, and uses many more exploitative elements. What proportion of the opportunities that are offered are used how frequently is another topic of discussion.

People who succumb to the magic of the promises undertake debts in order to pay for the relative advantages. This debt causes them to relinquish other things they already have for things they acquire. In effect, purchasing the house causes them to sell themselves to the house, to establish a long-term dependency relationship and to make undesired modifications in their lives in order to offer themselves up to the other party. However, despite all the opportunities that are promised and all the debt that is undertaken to obtain them actually only provide plan typologies that don't offer anything new, fictitious lifestyles that are beyond the person's control and expensive materials. While whether there are any additional gains apart from these elements is a matter of discussion, it is obvious that people are being sacrificed in order to keep an industry alive. Those who gain, gain more, and those who undertake debts have more debts. The real question that has to be asked about this systemic fault is whether we are the ones buying houses, or whether they are the ones buying us.

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