1. **I live in Üsküdar. I have read the ESMP. In the event of encountering the presence of a cultural heritage site, how should it be categorized as risky under the ESMP?**

Answer: According to the Project’s Environmental and Social Management Framework (ESMF), cultural heritage assets—such as protected historic structures—are not included within the scope of the Climate and Disaster Resilient Cities Project. For the list of ineligible subprojects, please see Annex 13 of the Istanbul ESMP. If artifacts or similar finds are discovered during excavation, the “Chance Finds Procedure” will be applied. For details, please see Annex 11 of the Istanbul ESMP.

1. **Can we currently benefit from the World Bank loan in Istanbul? As of which date can we apply?**

Answer: The Istanbul chapter of the Project is not yet active. A definite date cannot be provided at this time.

1. **When will the final application be accepted for the Project?**

Answer: There is no specific deadline; however, there is a budget limitation for the Istanbul chapter.

1. **Is there a criterion for participation in the Project similar to the “Yarısı Bizden” campaign (for example, not exceeding 1.5 times between the demolished and the newly built areas)?**

Answer: There is no such requirement in the Climate and Disaster Resilient Cities Project. Implementation is shaped according to the zoning status specified by municipalities. In other words, the zoning status granted by the municipality for each parcel is the basis.

1. **Since no mortgage is required on the title deed, would benefiting from the World Bank loan prevent the person from also obtaining a housing loan from a bank?**

Answer: The loan to be approved by our Presidency must be first-degree. However, if a second- or subsequent-degree mortgage is to be established, there is no objection by our Presidency.

1. **As of what date will structures declared as risky be included in the process? Can structures already declared risky at present be included?**

Answer: All individual owners of risky structures can benefit from the loan. (Owners of structures registered as risky and demolished after October 1, 2020 can also be considered within the scope of the Project).

1. **If there are owners who do not agree, how will the process be managed?**

Answer: Urban transformation practices are carried out in accordance with Law No. 6306 and its implementation regulation. Accordingly, a decision regarding the new implementation is taken by the simple majority of stakeholders in proportion to their shares. The land shares of those who do not agree with this decision taken by simple majority are valued at fair market value determined by the Presidency and, not less than this value, are sold to the other stakeholders who agree, by auction.

1. **Where and how will owners apply, and what path will be followed in places with low zoning status?**

Answer: Rights holders can submit Type 1 (building not yet demolished) applications via ARAAD using their Building Identification Numbers (BIN/YKN) and demolition permit/license. Contractors can submit Type 3 (demolished building) applications via ARAAD after obtaining the construction permit. There is no alternative method for areas with low zoning status.

1. **It was said that mobile offices would be opened. When and where will the mobile offices be opened?**

Answer: We cannot provide a definite date at this time.

1. **In the mobile offices to be opened, can we receive information only about this Project, or can we also receive information about urban transformation and other projects of the Ministry?**

Answer: In the mobile offices, you will be able to receive information only about the Climate and Disaster Resilient Cities Project. You may also request information meetings, online meetings, brochures, and other informational materials. These offices will focus solely on the Climate and Disaster Resilient Cities Project, not on other projects.

1. **It was stated that transformation would be on a parcel basis under the Project, but most contractors or firms want block-based transformation. Can there be a change on this issue?**

Answer: Provided that the conditions specified in Article 15, paragraph 7 of the Implementation Regulation of Law No. 6306 are met, separate applications can be made for the new buildings in the transformation of structures identified as risky within a block (island).

1. **If the contractor we have agreed with abandons the work after receiving the first progress payment or goes bankrupt, can we continue with another contractor? How does the process work?**

Answer: Pursuant to the conditions set out in Article 13, paragraph 9 of the Implementation Regulation of Law No. 6306, if implementation is carried out on parcels where risky structures are located by natural persons and private legal entities, before the contractor undertaking the construction work obtains the building permit, a guarantee (teminat) equal to 6% of the approximate construction cost must be provided to the Administration (Municipality). If the project or construction work is not completed in accordance with the contract and specifications, the guarantee is liquidated and transferred to the relevant institution or natural/private legal entities that will undertake completion of the project or construction work. If there is any remaining amount after completion, the remaining portion of the guarantee is returned to the provider.

1. **Can we use the “Yarısı Bizden” program together with this Project? Is there a 1.5x condition in this Project?**

Answer: In the same building, our Project cannot be used simultaneously with the “Yarısı Bizden” program. However, while benefiting from our Project, you may benefit from the “Yarısı Bizden” program for a different property located in another building. Implementation is shaped according to the zoning status determined by the municipalities. The zoning status determined by municipalities for each parcel is the basis.

1. **Are the Climate and Disaster Resilient Cities Project and the “Yarısı Bizden” campaign different projects? If so, can we benefit from both? If we can benefit from both, can we benefit from different urban transformation projects separately?**

Answer: Yes, they are different projects. They cannot be used together for the same building. However, you may benefit from the “Yarısı Bizden” program for properties located in different buildings.

1. **Teams came and took samples for risky building determination. They said it was slightly risky, but our building was constructed in 1992 and we are afraid of an earthquake. Can I benefit from the loan support?**

Answer: As a result of the risky building determination conducted under Law No. 6306, buildings are classified only as “not risky” or “risky.” The designation “slightly risky” does not exist under this law. Only owners of buildings determined as “risky” under Law No. 6306 can benefit from the loan support.

1. **We want to implement not on a parcel basis, not on a block basis, but on an area basis—forming 12 blocks totaling 65,000 m². How could the support in question be realized in such projects? What is your view?**

Answer: In this Project, supports are provided not on a block or area basis, but separately for each building (structure).

1. **Is the establishment of a floor easement (kat irtifakı) a prerequisite for application? If not, given that a permit can be obtained with a simple majority, what solution is proposed for the process up to the establishment of a floor easement?**

Answer: Establishing a floor easement is not mandatory in order to apply to the Project. Rights holders can benefit from the loan in proportion to their land shares, and the floor easement can be established later.

1. **Is it possible to benefit simultaneously from the “Yarısı Bizden” campaign?**

Answer: In the same building, our Project cannot be used simultaneously with the “Yarısı Bizden” program. However, while benefiting from our Project, you may benefit from the “Yarısı Bizden” program for a different property located in another building.

1. **What are the duties of municipalities?**

Answer: Municipalities are important stakeholders for the Climate and Disaster Resilient Cities Project, being responsible for issuing demolition and construction permits and for enforcing construction-related regulations within their jurisdiction.

1. **How will rights holder determination be made?**

Answer: The risky building determination and rights holder process will be completed as specified in Law No. 6306, and after an agreement is reached between owners and the contractor and the building permit is obtained, the project registration will be carried out by the contractor. (Buildings determined as Risky Structures and demolished after October 1, 2020 can also be considered within the scope of the Project).

1. **Will building owners without land shares be included in the Project?**

Answer: Only persons who have a land share or a share in the land on the title deed can be included in the Project. Owners of detached houses may also benefit from the Project if they have a land share/share in the land in the title deed. Persons without a land share or land interest cannot be directly included in the Project.

1. **We demolished our building two years ago. At that time, we did not receive rental assistance and did not apply for interest support. Can I benefit from this Project?**

Answer: Yes, you can. In addition, under the Project’s Resettlement Framework, you may apply retroactively and benefit from rental support.

1. **Can the “Yarısı Bizden” grant and this loan be used together?**

Answer: In the same building, our Project cannot be used simultaneously with the “Yarısı Bizden” program. However, while benefiting from our Project, you may benefit from the “Yarısı Bizden” program for a different property located in another building.

1. **As a contractor, when we agree with rights holders, how will the situation be handled for a person with a low credit score or a lien on the property?**

Answer: Credit eligibility criteria in the Climate and Disaster Resilient Cities Project are not very strict, and even the most vulnerable groups have been included. The commercial bank scores of rights holders are not among the Project’s evaluation criteria. However, the presence of a lien on the property prevents the use of the loan.

1. **When the construction contract is signed, how will we meet our cash needs as contractors?**

Answer: The Presidency is not a party to the contract between the contractor and the rights holders. Within the scope of the Project, progress payments are made for completed works according to the level of construction progress.

1. **Will there be an inspection at the time of apartment delivery?**

Answer: The Urban Transformation Presidency has contracted a consulting firm within the scope of the Project, and the consulting firm will provide technical and legal support to citizens during the period when construction works are completed, the occupancy permit (iskan) is obtained, and during the warranty period.

1. **If I have a land title within the borders of the Republic of Turkey, can I benefit from the interest discount?**

Answer: Yes, you can.

1. **Is the contractor qualification sought consistent with the regulation?**

Answer: Contractor qualification status is determined within the framework of the legislation published by the Ministry’s General Directorate of Professional Services. Accordingly, for construction works undertaken by a single contractor, at least Class G; for construction works undertaken by ordinary partnerships (joint ventures under civil law), at least Class D qualification is required.

1. **My construction has reached a certain stage. Can I use the loan? Is there a limitation?**

Answer: The construction must be at most at the lean (blinding) concrete level. As of the date on which our Presidency gives final approval, the construction must not have exceeded this level.

1. **In Zeytinburnu, Merkez Efendi Neighborhood, we want to enter a block-based urban transformation. However, the owners of newly built buildings constructed as on-site transformation next to old buildings do not want to participate. What path can be followed on this issue?**

Answer: Provided that the conditions specified in Article 15, paragraph 7 of the Implementation Regulation of Law No. 6306 are met, separate applications can be made for the new buildings in the transformation of structures identified as risky within a block (island).

1. **When will the scope of supports for vulnerable groups be clarified? Will there be incentive supports for retirees?**

Answer: Retirees may benefit from a 0.25 percentage point reduction in the annual interest rate.

1. **Will there be changes in the Project based on suggestions from the public?**

Answer: Stakeholder participation is an important part of the Climate and Disaster Resilient Cities Project. The UTP Project Management Unit is always open to receiving views and requests through information meetings and consultations. When a significant amount of feedback is received from citizens in a particular direction, options for changes and improvements are evaluated.

1. **Is there a list of licensed contractor firms affiliated with the Ministry? Where can we obtain it?**

Answer: It can be obtained from the Provincial Directorates of Environment, Urbanization and Climate Change. It is accessible at https://santiyem.csb.gov.tr

1. **Will rights holders be supported based on their rights in the risky building, or based on the independent units they will receive in the new building?**

Answer: Only one independent unit in the new building can benefit from the loan.

1. **In a building with 8 apartments and 6 owners, how many owners need to agree for the transformation to proceed?**

Answer: Under Law No. 6306, after the risky building determination is made, a decision regarding the new implementation is taken by the simple majority of stakeholders in proportion to their shares.

1. **In a land-title building, how will independent units and owners be determined?**

Answer: If a floor easement is to be established for the new building in land-title buildings, each rights holder will be able to benefit from the loan for one independent unit. Duplex or triplex structures will be considered as a single independent unit. The risky building determination and rights holder process will be completed as specified in Law No. 6306, and after an agreement is reached between owners and the contractor and the building permit is obtained, the project registration will be carried out by the contractor.

1. **If, after the building is demolished, an owner applies for rental assistance under Law No. 6306, can they receive the rent and then benefit from this Project?**

Answer: Yes, they can.

1. **Can an application be made on a land-title parcel without a structure on it?**

Answer: Since having a structure for which a risky building determination has been made is mandatory to benefit from our Project, an application cannot be made without a structure on the land.

1. **In land-title buildings, can a mortgage be placed on the land title?**

Answer: If a floor easement is to be established for the new building in land-title buildings, each rights holder will be able to benefit from the loan for one independent unit. Duplex or triplex structures will be considered as a single independent unit. Work is ongoing regarding loan use by rights holders in land-title buildings.

1. **The co-owners of the current apartment have differing financial means. Can the co-owners jointly obtain a loan?**

Answer: Each rights holder will be able to benefit from the loan in proportion to their shares in the property for which a risky building determination has been made. A maximum of TRY 2,500,000 in total can be used per independent unit. For detailed information, please see the “Implementation Guide for Owners of Risky Buildings” on our website.

1. **Can persons who own different independent units in the same building obtain separate loans for each independent unit?**

Answer: A rights holder can benefit from the Project loan for only one independent unit. For detailed information, please see the “Implementation Guide for Owners of Risky Buildings” on our website.

1. **If we want to act as the contractor for the current building, can we obtain a loan for the units we own in the risky building?**

Answer: Rights holders can benefit from the loan on the condition of one loan per independent unit.

1. **Are there priority districts in the Project?**

Answer: It is planned to start our Project across the entire province of Istanbul.

1. **How will the Project timeline progress?**

Answer: The Istanbul chapter is not yet active. A definite date cannot be provided at this time.

1. **How will those residing in risky buildings but experiencing title, zoning, or ownership problems benefit from the process?**

Answer: Only buildings that have obtained a construction permit and for which a floor easement has been established can benefit from the Project.

1. **Where can we move during the transformation? Can we reside in reserve housing?**

Answer: The Urban Transformation Presidency provides rent support, not housing. There is no support for residence in reserve housing for owners during the building’s transformation.

1. **Will block-based transformation be supported?**

Answer: Provided that the conditions specified in Article 15, paragraph 7 of the Implementation Regulation of Law No. 6306 are met, separate applications can be made for the new buildings in the transformation of structures identified as risky within a block (island).

1. **I have no title deed, but my residence is here and I have electricity and water bills. Can I benefit from the Project?**

Answer: To benefit from the loan, one must be the owner of the risky structure.

1. **When can applications be made and when will they end?**

Answer: We cannot provide a definite answer at this time; there is no specific application deadline.

1. **Where will the consultation offices be located?**

Answer: We are not able to indicate a specific location for a consultation office at this time.

1. **Do contract types matter? Would it be a problem if the contract is for land-share consideration or a lump-sum commitment?**

Answer: Contracts between rights holders and the contractor may be executed as land-share consideration, for a price (lump sum), or as a promise to sell real estate. Under the principle of freedom of contract, they may be made as mutually agreed by the parties.

1. **Should the payment to be received (loan amount) be clearly stated in the contract?**

Answer: Since the contract price is an essential element of the contract, the payment plan, etc., should be clearly stated.

1. **How will citizens follow the process? Will there be monthly reports?**

Answer: The Urban Transformation Presidency has contracted a consulting firm within the scope of the Project, and the consulting firm will provide technical and legal support to citizens during the period when construction works are completed, the occupancy permit (iskan) is obtained, and during the warranty period.

1. **How will a solution be offered to those in need of temporary shelter?**

Answer: The Urban Transformation Presidency provides only rental assistance, provided that the rights holder applies in a timely manner.

1. **Will there be relocation assistance or rental assistance?**

Answer: The Urban Transformation Presidency provides rental subsidy, not housing. There is no support for residence in reserve housing for owners during the building’s transformation.

1. **If the cooperative model is desired in urban transformation, would it be compliant with the Climate and Disaster Resilient Cities Project?**

There are subprojects implemented with the cooperative model in İzmir, the pilot province. Similarly, cooperative model implementations can be realized in Istanbul. However, there is no definitive decision on this matter yet.