

3.4. Housing

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According to UN Habitat, many Afghans live in informal settlements in urban, peri-urban and rural areas, making them vulnerable to forced evictions.⁹¹⁴ Traditional houses in Afghanistan, especially in the countryside, are often made of mudbricks and stone.⁹¹⁵ According to 2022 WoAA survey, 61 % of Afghan households lived in mud houses, many of which being partially damaged with leaks during both heavy and light rain. The same survey found that a majority of households had problems with water and energy, lacking access to piped water and heating devices for cooking, as well as sanitation facilities and soap.⁹¹⁶ As reported by UNDP, mud constructions endure harsh weather conditions but have low resistance to disasters such as earthquakes.⁹¹⁷ Tens of thousands of homes were destroyed in the Herat earthquake in 2023,⁹¹⁸ and thousands of homes were destroyed in the earthquake in eastern Afghanistan in August 2025.⁹¹⁹ Flash floods have also destroyed thousands of homes annually in recent years.⁹²⁰ UNDP reported on a general deterioration of housing inadequacy in 2024.⁹²¹ Many of the poorest live in tents,⁹²² including disaster-struck individuals⁹²³ and returnees.⁹²⁴ In Herat City, several public spaces have reportedly turned into makeshift tent camps due to the influx of returnees.⁹²⁵

Poor housing conditions is contributing to recorded deaths due to cold,⁹²⁶ and many households lack adequate winter clothing and blankets.⁹²⁷ The winter season put a significant economic strain on many households,⁹²⁸ with large amounts of snow and sub-zero temperatures⁹²⁹ impacting transport and work opportunities for casual workers.⁹³⁰ The lack of infrastructure and access to electricity pose challenges for many households to stay warm,⁹³¹ and many rely on firewood for heating.⁹³² Sporadic deaths due to cold weather conditions were recorded across Afghanistan during the winter season in 2024/2025.⁹³³

UN Habitat referred to estimates of 30 % of the Afghan population living in urban areas in 2025, although there are no updated data available.⁹³⁴ The large influx of returnees has added pressure on the urban ‘housing crisis’,⁹³⁵ with the demand accelerated by housing shortages and surging rents in cities like Herat⁹³⁶ and Kabul.⁹³⁷ In some city areas, rents reportedly more than doubled in 2025.⁹³⁸ In particular returnees struggle to afford the high rents,⁹³⁹ but also other Afghans struggle with finding affordable options,⁹⁴⁰ including individuals with salaried employment and living in rural areas with cheaper alternatives.⁹⁴¹ Property prices in city areas have also spiked⁹⁴² making it difficult for people of the middle-class and below to buy a home, as reported by the AAN.⁹⁴³ According to the Associated Press (AP), reporting in December 2024, Afghan banks rarely issue mortgages due to a lack of deposits, and those who can afford buying a property generally pay in cash.⁹⁴⁴

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