

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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