

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 individuals^{[923](#)} 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 temperatures^{[929](#)} 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 Herat^{[936](#)} 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 spiked^{[942](#)} 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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