



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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