AFGHANISTAN

Rental Assessment of Key Urban Markets

Factsheet Booklet of Seven Regional Urban Centres

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ShelterCluster.org
Coordinating Humanitarian Shelter

UNHCR
The UN Refugee Agency

REACH
Informing more effective humanitarian action

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About the ES/NFI Cluster

The Emergency Shelter and Non-Food Items (ES/NFI) Cluster supports the provision of basic lifesaving services by coordinating the delivery of emergency, transitional, and permanent shelter solutions, as well and winterization assistance. This helps to mitigate further protection risks and allows for safer and more dignified living conditions. The ES/NFI Cluster supports these efforts through the development of tools, management of assessments, and development of coordinated strategies to improve cooperation between humanitarian organization and government entities.
For more information please visit the Shelter Cluster Website or contact the ES/NFI Cluster directly at: coord.afghanistan@sheltercluster.org

About REACH

REACH is a joint initiative of two international non-governmental organizations - ACTED and IMPACT Initiatives -and the UN Operational Satellite Applications Programme (UNOSAT). REACH's mission is to strengthen evidence-based decision-making by aid actors through efficient data collection, management and analysis before, during and after an emergency. By doing so, REACH contributes to ensuring that communities affected by emergencies receive the support they need. All REACH activities are conducted in support to and within the framework of inter-agency aid coordination mechanisms. For more information please visit our website: www.reach-initiative.org.
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Introduction

Background

Following widespread conflicts, drought, and economic crisis across Afghanistan in 2021, the country continues to grapple with a widespread displacement crisis, driven by both years of conflicts, failed harvests, and a rapidly worsening economic situation. According to the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA)[1], over 736,000 Internally Displaced Persons (IDPs) were displaced in 2021 alone, leading to an estimated total of 3.4 million people displaced in Afghanistan by the end of 2022. Many of these IDPs have reportedly settled in provincial centres and other urban areas, putting strain on already fragile labour markets and essential services, including electricity, water, shelter, and access to sanitation.

Current reports suggest that these displacement trends may continue to worsen; a report by ACAPS published on March 2022 noted that a second severe drought in four years also continues to threaten the livelihoods of more than 7.3 million rural Afghans, while unemployment and cash shortages are threatening the livelihoods of people in urban centres, including many formerly middle-class households.[2]

According to UNOCHA[1], the Whole of Afghanistan Assessment conducted in 2021 informs that 31% of households impacted by conflict have been lost or severely damaged their shelters. As of the same source, 75% of households needed shelter assistance in 2021. In 2022, nearly 11 million persons will require adequate shelters and Non-Food Items including life-saving winter support in the form of heating items, blankets and winter clothing. The overall conditions of refugees in Afghanistan have largely remained identical in comparison to last year with a few deteriorations. Additional REACH studies on shelter have found this sector to be the household's largest expense, which often draws away from other critical needs, compounding vulnerability.[3]

Furthermore, following the change in government in August 2021, more than four out of five Afghan Households have experienced significant decreases in or elimination of income, making it difficult for households to meet their basic needs, including sufficient housing.[4] This lack of adequate and affordable housing is likely to push many other Afghans to flee to urban centres, creating pressure to create camps and more formal humanitarian structures to support what is likely to be IDP needs beyond those that host communities will be able to comfortably absorb.

About the assessment

In response to concerns about the possible formation of camps, the Emergency Shelter and Non-Food Items Cluster, in coordination with the Inter-Cluster Coordination Team (ICCT), has engaged in a strategy to provide cash for rent to displaced households without shelter so that they can instead rent already existing houses and apartments. This would thereby avoid the formation of camps in major urban centres, where services are likely to be much poorer, including greater concerns of protection for vulnerable individuals. However, in order to successfully design and implement a rental support programme, a rental assessment needs to be conducted.[5] Without accurate data, on market prices, neighbourhood services, and housing types and level of rental assistance required will not be able to be identified, and the targeting of the programme will remain ad-hoc and unable to adequately address the needs of the population.[6]

To this end, in coordination with the ES/NFI Cluster, and funded by United Nations High Commissioner for Refugees (UNHCR), REACH conducted a rental assessment of renters (including property agents, landlords, and community leaders involved in housing allocation) and household tenants in each of the largest urban rental markets of Afghanistan's 7 regions: Bamyan (Central Highlands), Jalalabad (East), Khost (South East), Kandahar (South), Herat (West), Mazar (North), and Kunduz (North East). This assessment used a market based, mixed-methods approach, including both Household interviews with renters, and Key Informant interviews with housing providers, including property agents, landlords, community leaders, and Wakil-e Gozars.

REACH developed tools informed by UNHCR's and Norwegian Refugee Council's previous rental assessments[7] in Afghanistan and identified the key urban areas of each of the 7 cities where neighbourhoods most suitable for rental support were located for the household interviews and identifying the key informants to interview.

REACH then conducted a population-representative household assessment sampling each city population at a 95% confidence level and 5% margin of error, totalling 3,666 interviews. Data was collected from 23 January to 9 February 2022. In addition, purposive interviews with KIIs were conducted in each city to triangulate the results from a landlord/property agent's perspective, totalling 618 interviews, across 7 regional capitals. Then, data cleaning, processing, analysing and validation has been carried out between 25 January to 29 March 2022. The final results report a comprehensive picture of rental conditions in 7 major urban markets of all those 7 regions.

1. UNOCHA, Afghanistan Humanitarian Needs Overview, Jan 2022.
2. ACAPS, Afghanistan: Information and analysis ecosystem, March 2022.
3. REACH, Local Architecture Review, November 2020.
4. HRW, Afghanistan: Economic Roots of the Humanitarian Crisis, March, 2022.
5. Global Shelter Cluster, Humanitarian Rental Market Interventions: A Review of Best Practices, April 2020.
6. Global Shelter Cluster, Tip Sheet 1: Assessment and Analysis, November 2020.
7. Shelter Cluster, Afghanistan_Rental_Market_Reference_Material, Nov 2020.

Methodology

The methodology is discussed briefly in the following sections, and further details can be found in the Research Terms of Reference (ToR).

Data collection methods

To conduct the assessment, a mixed-methods approach was adopted to assess rental markets in the 7 major urban centres (Kandahar, Jalalabad, Mazar, Kunduz, Khost, Bamyan, and Herat) across Afghanistan.

Working through its key informant networks, REACH collected the information on the neighbourhoods (Gozars) suitable for renting, being affordable, having adequate living conditions, and having vacant properties for rent. Then, approximate numbers of households renting properties in the Gozar were collected, along with Gozar-level key informant contacts. Wealthy areas, business and industrial areas, slums and informal settlements were excluded from the sampling frame, shown in Table 1.

Table 2: Household interview population type

No.	HH type	Description
1	Refugee returnees	HHs whose living in their area of origin and were forcibly displaced and fled to another country and have since returned home.
2	Internal displaced people	HHs who had been displaced from their area of origin and who were forcibly displaced from their homes due to conflict or environmental shocks and fled to another location in Afghanistan.
3	Non-displaced people	HHs who were living in their area of origin and had not been displaced or HHs who were not living in their area of origin but had moved to another part of Afghanistan for work or to be near family.
4	IDP returnees	HHs who were living in their area of origin and who previously were forcibly displaced and fled to another location in Afghanistan and then returned home.

Table 1: Sampling frame for HHI and KII Interviews for urban rental assessment, January - February 2022

No.	Province	Municipality	Estimated HHs In Gozars	Gozars	(Gozars Sampled)	HHIs Planned Sample (+5% Buffer)	KIIs Planned Sample (+5% Buffer)	HHIs Actual Sample	KIIs Actual Sample
1	Balkh	Mazar-e Sharif	119,838	403	104	496	113	500	113
2	Bamyan	Bamyan	22,910	16	16	435	32	440	32
3	Herat	Herat	110,400	262	95	508	96	508	100
4	Kandahar	Kandahar	78,227	82	68	588	68	609	68
5	Khost	Matun	37,040	51	49	439	51	478	67
6	Kunduz	Kunduz	52,340	171	85	528	85	532	86
7	Nangarhar	Jalalabad	48,820	95	66	592	73	599	77
Total			**469,575**	**1,080**	**483**	**3,586**	**518**	**3,666**	**543**

REACH then used a random cluster sampling approach, randomly selecting Gozars and assigning a set number of interviews to be conducted in each Gozar according to the Gozar population. The sample for each urban centre was set at a 95% confidence interval with a 5% margin of error, with a 5% sampling buffer for households' interviews and key informants' interviews and in each Gozar.

Key informants were selected from each Gozar that was randomly selected for the household interviews, to ensure that the same areas in each urban centre were assessed by both tools.

Population of interest

The population of interest for this assessment covers two groups: Households that are renting houses/apartments, explained in detail in Table 2, and key informants, their types detailed in Table 3.

Table 3: Key informant interview population types

No.	KI type	Description
1	Community leader	A person who had influence over locals and facilitated real estate and/or house/apartment rental services in a Gozar.
2	Landlord/ landowner	A person who owns real estate and rented house/apartment to other HHs in a Gozar.
3	Property agent	A person who had official permission from the government to provide real estate and/or rental services in a Gozar.
4	Wakil-e Gozar	An official local representative who is selected by the people of a Gozar to represent their interests to municipal governance.

Key informants were typically community leaders, property agents, or landlords of varying size and scope that provide property rental services, including houses or apartments.

Both populations were drawn from the largest urban rental housing markets (the areas of each city with suitable and affordable properties for renting) in each of Afghanistan's seven regions.

Primary data collection

The assessment covered seven urban centres including Kandahar, Jalalabad, Mazar, Kunduz, Matun, Bamyan, and Herat municipalities of Afghanistan. Primary data collection of HHI and KII took place between 23 January 2022 to 9 February 2022.

REACH collected data from the renting population of selected Gozars regardless of their displacement status and interviewed landlords, property agents, and community leaders knowledgeable about property markets within neighbourhoods in each of the assessed municipalities. Quantitative tools were developed and programmed into Kobo Collect. Data was stored on IMPACT Kobo accounts.

The training of 110 enumerators, including 39 female enumerators, lasted three days (17-19 January 2022) and included two days of training and one day of the pilot. Training on the tools and methodologies for each tool were conducted at the same time. Details on the training of the enumerators can be found in Table 4.

95% confidence level and 5% margin of error to understand the main challenges faced by tenants in local level rental markets. Each Gozar was treated as a cluster. The cluster size was determined by the renting HH population in each Gozar.

All household findings are representative at the "urban rental market" level, constituting the neighbourhoods identified by the REACH field teams as suitable for the household assessments. They do not represent the cities themselves. Gozars were included in the data collection which was affordable for household housing of vulnerable categories of population, availability of basic infrastructure and services, and acceptance of IDPs in the area, as the rental assessment guidelines from NRC indicated.[7] Interviews were distributed among the randomly selected Gozars based on the Gozar population; more populated Gozars were assigned more HHs to be interviewed.

Within each Gozar, enumerators used a systematic random sampling approach. The population of households were divided by the number of interviews that had been assigned to the Gozar by the cluster sampling approach. Starting at one end of the Gozar, the enumerators interviewed each household, skipping a set number of households based on the following formula:

$$\frac{\text{HHs population of the Gozar}}{\text{Sample size set for that Gozar}} = \text{Skipped number of dwellings in the Gozar}$$

If the household was not their shelter or did not consent to be interviewed, the enumerator went to the next household

Table 4: Number of enumerators trained for rental assessment, by gender and location, January 2022

No.	Province	Municipality	# Of Total Enumerators	# Of Female Enumerators	# Of Male Enumerators	# Of Team Leader	# Of Enumerators For HHI	# Of Enumerators For KI
1	Balkh	Mazar-e-Sharif	13	5	8	1	10	2
2	Bamyan	Bamyan	12	5	7	1	10	1
3	Herat	Herat	14	6	8	2	10	2
4	Kandahar	Kandahar	14	5	9	2	10	2
5	Khost	Matun	11	4	7	1	8	2
6	Kunduz	Kunduz	14	5	9	2	10	2
7	Nangarhar	Jalalabad	14	5	9	2	10	2
		Total	**92**	**35**	**57**	**11**	**68**	**13**

As a principal, no respondents younger than age 18 were interviewed. Key data tables, values and indicators, can be found in Annex 1. In the data collection, rental assessment tools, including those ES/NFI vulnerability questions, were asked from the selected HHs and KIs. HHI and KII tools, and ES/NFI vulnerability indicators can be found in Annex 2-4.

Household data collection

After identifying the key neighbourhoods that would be appropriate for the rental assessment to cover, REACH implemented a 2-stage cluster sampling approach with a

and interviewed them instead. In the event of multi-storied buildings or buildings with multiple dwellings in them, a randomized method of selection was used, in which each story of the building was treated as a separate HH, counting from bottom to top.

In each regional municipality, a team leader was recruited to lead the enumerators. The team leaders managed the household enumerators and key informants enumerators and acted as the contact point in the field for all the enumerators. Each enumerator was expected to complete 6 interviews a day.

Key informant list

During the secondary data review, contact details of property agents, landlords, and community leaders with information on the rental supply markets were gathered by REACH staff for the creation of a KI list for each city through snowballing sampling of key informants in each Gozar. In some cases, more than one KI was identified for each Gozar.

KIs were purposively sampled. For each Gozar selected for the HHI assessment, REACH also interviewed all of the KIIs identified in the same Gozar. REACH interviewed at least one key informant per Gozar that was randomly selected for HH interviews.

REACH doubled the number of interviews in Bamyan due to their only being 16 Gozars. For all other cities, no additional interviews beyond the KIIs initial identified in the gozar were interviewed.

KIIs were interviewed based on the information that they had for the Gozar they were in. If they had properties in multiple Gozars, they were only interviewed on the properties of the Gozar they were interviewed in.

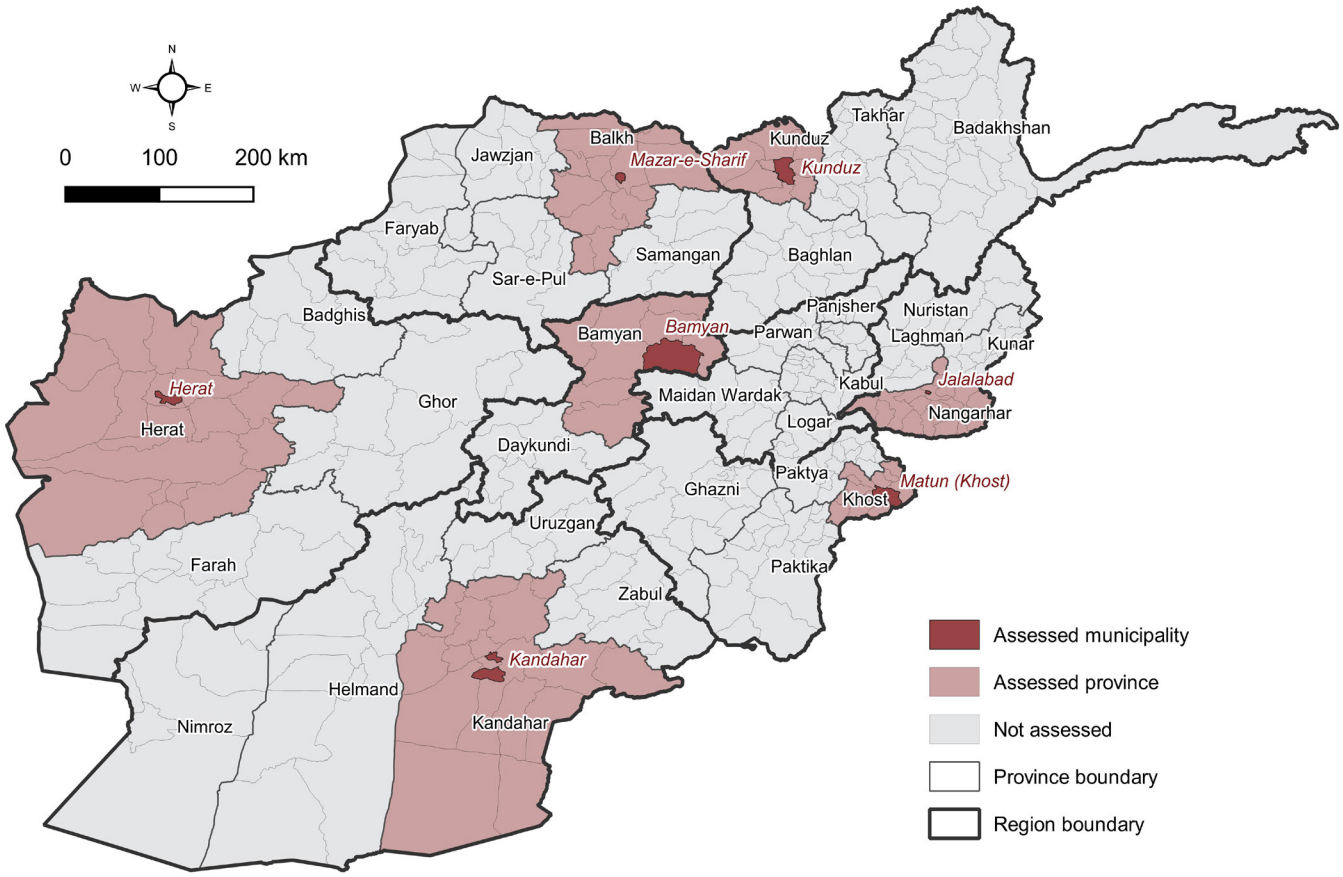
Data processing and analysis

The data collected by enumerators was checked for errors on a daily basis by the REACH assessment teams in accordance with IMPACT Data Cleaning Minimum Standards Checklist[8]; then data was cleaned and analysed by using a customized R script for data checking.

After checking for consistency, outliers, and logic in responses, field teams would follow up with enumerators to clean the data and verify or correct any of the data. This procedure was followed for both HHI and KII.

Following the final cleaning and validation of the data by IMPACT's Headquarters, findings were then analysed according to a data analysis script in R. The findings from HH data collecItion were generalizable at the urban rental market level with a 95% confidence level and 5% margin of error. Data was aggregated using weights equivalent to the sample size and populations in each urban rental market. Households' findings were disaggregated at the national level, provincial level, household displacement status, head of households gender and household accommodation type to have a clear picture for later analysis. Numeric results were averaged with the mean of those disaggregated levels, and all results were weighted in this way.

Map1: Map of assessed urban rental markets, January - February 2022



8. IMPACT Data Cleaning Minimum Standards Checklist, January 2020

The KI data were purposively collected through in-person interviews in each municipality, the findings are therefore indicative and were aggregated to urban rental market level. KIs' findings were presented at the municipality and overall levels only.
The KI results were averaged without any weighting. Together, the two data streams constituted a market-based approach for the assessment, where both supply (KII) and demand (HHI) were examined.

Challenges and limitations

- Data was collected from large urban regional centres, and should not be taken as representative of smaller urban centres or rural areas.
- Data collection took place in January and February during the winter, so some expenses, such as heating and electricity, may be different than at other times of the year.
- Due to the small sample size of IDP returnee and refugee returnee households, findings of these groups should be considered as indicative only.
- To ensure that gender was taken into consideration, couples consisting of male and female enumerators were hired to interview household respondents of both genders across 7 cities. As a result, nearly half (49%)of all respondents were female. These distinctions should be clear and taken into account when assessing gender-disaggregated results.
- Results should be considered accurate only for the time period data collected. Given the dynamic nature of the economy, prices may have fluctuated following the data collection period. The exchange rate for the Afghani may have fluctuated since the time of the assessment, leading prices and household spending patterns to change.
- Data collection in Kabul municipality was postponed. It was not included in the time-frame of this assessment cycle.
- Household findings may possibly have been affected due to self-reporting bias, (report their livelihoods more severe than actually might be) as respondents may have felt this would increase their likelihood of receiving assistance. To mitigate this, all household-level interviews were conducted in person and began with a clear explanation that the assessment does not guarantee any form of assistance.
- Key Informants (KIs) consisted more of Wakil-e Gozars, 43%, than other KII types. Despite this, due to their roles in facilitating household rental arrangements, the Wakil-e-Gozars proved sufficiently knowledgeable about rental markets from a supply-side perspective for the assessment.

Key Findings

Displacement and Demographics

- Most assessed HHs were non-displaced (68%), either identifying as host community or HHs that were not originally from the urban centre, but had moved there for work or to be with family. IDP HHs were the second-largest reported proportion of renting HHs (29%). These HHs who had been displaced were likely due to conflict, economic or environmental shocks.[1] Proportions of IDP HHs were more common in Herat (51%) and Jalalabad (83%). Most IDP HHs (92%) were not hosted by other households, except in Herat, where 18% lived with host families.

- Returnee HHs were reported few (2%). The exception to this were HHs in Jalalabad (10%). While the reason for this is unclear, it was likely the result of its close location to the border with Pakistan, from which many Afghan households have returned in recent months due to the declining economic situation there.[2]

- Most assessed HHs reported having lived in their current locations (89%) between 1 month and 5 years and about half of assessed HHs (56%) intended to stay in those locations for another 6 months to 2 years. This was due to a combination of most non-displaced HHs looking for cheaper rental options, and IDP HHs, who intended to return to their areas of origin.

- At the country level, IDP HHs had lived in their current locations for an average of about 4 years. The average time that HHs reported living in a given accommodation varied: in Jalalabad an average of 6 years was reported, while in Bamyan and Kunduz HHs reported having lived in their properties for only 1 year. Regardless of the length of displacement time, most HHs reported that they had only been displaced once and moved directly to their current location.

- According to ES/NFI Cluster vulnerability criteria, detailed in Annex 4 of this factsheet, 31% of assessed HHs were considered to be vulnerable, suggesting that urban renters were experiencing high needs countrywide. There were no major differences in HH vulnerability between different displacement groups. Vulnerable HHs were more likely to be reported in Matun (44%), Mazar, (42%), and Kunduz (38%), and less likely in Kandahar (14%).

General Housing Information

- A vast majority of assessed HHs reported living in houses (94%), compared to HHs that reported living in apartments (6%). However, in Herat, a higher proportion of HHs were found to be living in apartments (19%). This was likely due mainly to the higher costs of apartments; houses were reported to cost far less than apartments. In average, monthly rent was reported to be 2,957 AFN[3] for houses, while it was reported to be 4,622 AFN[3] a month for apartments, service costs were also much cheaper, reportedly being 1,585 AFN[3] for houses compared to 2,720 AFN[3] for apartments.

- Larger HHs tended to rent larger shelters, and pay more in rent as a result. This was reflected by larger sized rooms in the shelter, rather than more rooms; HHs in all rental markets reported an average of 2-3 rooms, though the average monthly rent varied between 1,604 AFN[3] (Bamyan) and 3,646 AFN[3] (Kandahar). Household size reflected regional practices; households in the South East (Matun; 9.6 HH members) and East (Jalalabad; 9.2 HH members) and South (Kandahar; 8 HH members) often included extended family members, and were therefore larger, needed more space, and recorded higher rental prices, while HHs in the North (Balkh; 7 HH members), West (Herat; 6.7 HH members) and Central Highlands (Bamyan; 5.9 HH members) tended to only include the immediate family and were therefore smaller. Please refer to Table 7 in Annex 1 for more details.

- Rental costs were usually dependent upon the overall size of the house or apartment overall. The greater the square meters of the shelter, the greater the cost of rent; On average, a shelter cost 13 AFN[3] per m^2. However, in larger cities with more services and less space to expand, like Herat (138m^2 on average) and Kandahar (195m^2 on average), the cost of rent was nearly twice as much (23 AFN[3] per m^2 and 19 AFN[3] per m^2, respectively). As a result, in these cities, households tended to rent properties that were 40% (in Herat) and15% (in Kandahar) smaller than the national average due to their cost. More details are in Table 7 in Annex 1.

- Households' ability to rent more expensive shelters tended to be based on their overall monthly income. The higher the average HH's income, the more expensive the rent that they could afford and were willing to pay for. High income HHs were more likely to rent expensive properties and vice-versa.

- Property rents were lower in the central highlands (Bamyan; 1,604 AFN[3]) and the north regions (Balkh; 2,701 AFN[3]), and more expensive in the east (Jalalabad; 3,457 AFN[3]), south east (Matun; 3,519 AFN[3]), and south regions (Kandahar; 3,646 AFN[3]). Assessed KIs noted that anywhere between 10% and 83% of houses/apartments for rent in their Gozar were vacant, with a national average of 39%, signalling a high supply of housing in cities.

- About one-third of the assessed KIs (31%) reported that HHs in their Gozar experienced eviction. Among these 31% KIs, the most commonly reported reasons were

1. REACH, whole of Afghanistan Assessment (WoAA), Key Sectoral Findings, October 2021
2. Rasheed, R., Rizwan, A., Javed, H. et al. Socio-economic and environmental impacts of COVID-19 pandemic in Pakistan—an integrated analysis., January 2021
3. The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

inability to pay rent (88%) or disputes with the property owner over rental prices (54%). According to KIs, both a countrywide rise in supply and a fall in demand for rental units could have led to an overall fall in the prices of property rents. In general, KIs noted that higher levels of vacancies in Gozars coincided with lower rent prices as well. Further details on the demand and supply of the properties can be found in Table 5 in Annex 1, and the rent cost of houses/apartments reported by KIs in their Gozar can be found in Table 6 in Annex 1.

- All assessed HHs across all rental markets reported using AFN[3] to pay the rent for their properties. The majority of assessed HHs (75%) reported that cost of rent had not changed since the previous year, and 21% of HHs reported that it had declined; the rate was reported to have declined by an average of 831 AFN[3] nationwide. As rent was reported by its nominal value, due to the rise in inflation in late 2021, the large proportion of HHs reporting no change in rental rates, implied that the real value of rent declined countrywide. This was likely due to the aforementioned rise in supply and fall in demand in rental markets countrywide.

- About half of HHs reported that their house/apartment had separate rooms/spaces for women (53%). This was more common in Matun (80%) and less common in Bamyan (20%) and Mazar (31%), mainly due to cultural practices requiring women to have separate spaces within a shelter.

- Most HHs reported having adequate access to water overall assessed municipalities (87%), although this tended to vary by region. In Mazar (24%) and Jalalabad (23%) HHs reported that they did not have access to enough water. This was likely linked to more problems with service access more generally in each urban rental market. The most common reported water sources were piped schemes (41%), borehole wells (hand pumps) (30%) and dug wells (23%).

- The cost of water bills varied based on the type of water source. HHs reportedly did not have to pay for water services if water sources were either public hand pumps or dug wells; about half (53%) of HHs were using these water sources. HHs that relied on the pipe schemes (41%) typically had to pay for their water; this was most common in Bamyan (75%) and Herat (69%). In Mazar, HHs reported a diverse scheme of water sources, including piped schemes (43%), dug wells (30%) and hand pumps (24%). HHs in Jalalabad reported relying more on hand pumps (61%). KI findings supported the HH data. For a more detailed overview please see Table 8 and Table 9 in Annex 1.

- Nearly all HHs reported having access to electricity (94%), mostly through grid power lines (79%); exceptions were Bamyan (33% access to grid power lines) and Matun (31% access to grid power line) where HH's reported mainly receiving their power through solar panels (56% and 52%, respectively). A large minority of assessed HHs in Matun (38%) and Kandahar (11%) reported not having access to electricity. All HHs reporting access to public electricity also reported paying for it; while HHs with solar panels did not pay electricity bills. Overall, 63% of HHs reported paying electricity bills. KI findings confirmed the HH findings.

- HHs reported that fuel and heating during the winter was their largest service expense (a national average of 1,439 AFN[3] – 87% of the overall total reported cost of services, 1,653 AFN[3]). Overall, 55% of HHs reported paying for heating fuel. Fuel expenses were higher in colder areas, both due to the environment and more expensive fuel; HHs in Bamyan reported the highest expenses, 3,281 AFN[3], due to the use of coal as their main source of fuel. HHs in Herat reported low fuel costs, but much higher electricity costs than renters in other cities (1,359 AFN[3], over the countrywide average of 990 AFN[3]). This is because electricity was the most commonly reported heating fuel by HHs in Herat.

- Most HHs viewed rental disputes as an individual, household matter; 67% of HHs reported that in the event of a dispute, they would solve the dispute with the landlord themselves. Exceptions were HHs in Jalalabad, where 42% reported that they would involve community leadership, and HHs in Kandahar, where 38% would involve religious leaders.

- Very few HHs reported having to pay an advance when they began a rental contract; only 14% of HHs reported having to pay any months of rent in advance. Those that did typically needed to pay at least 3 months of their typical monthly rental cost.

Accommodation Arrangement

- Most of HHs reported that they had chosen to rent their houses/apartments because the rental property was affordable (63%). This was most commonly reported in Kandahar (85%). Housing selection was reported by HHs to be driven mainly by the cost of rent and the availability of housing.

- Written rental agreements were reported to be the most common rental agreements used by HHs (43%), but verbal rental agreements were also common (34%). In small, less developed cities, like Bamyan (69%) and Matun (75%), a more supportive local community likely compensated for the lack of secure legal housing arrangements. However, in larger, more developed cities where verbal agreements were also commonly reported, such as Jalalabad (51%), and Mazar (46%), this likely lead to increased vulnerability concerns, particularly, around evictions. In most locations, rental agreements were brokered directly with the property owner, except in Herat (51%), where having a deal with a property dealer/ middle man was more common.

- Most HHs reported that they found their locations for rent through family or friends (70%), rather than formal rental services (23%). The exception to this was HHs in Herat, where 51% of HHs relied on property services

to find their shelter for rent. KIs, many of whom were property agents, supported this, with a majority of them (68%) reporting that their tenants found them through family or relatives.

- Nearly half of HHs reported that they were renting moderately damaged, severely damaged or destroyed structures (45%), and 14% of HHs were living in shelters classified by the ES/NFI Cluster as emergency shelters presenting risks for their inhabitants. This may be connected to the reported high usage of wooden poles for roofing and packed mud (Pakhsa) for walls, cheaper but less resilient materials which require regular maintenance to avoid degrading over time.

Service Access

- Access to sanitation varied by type of service and the rental market. Pit latrines with slabs were the most common sanitation receptacle reported (47%), particularly in large urban rental markets, like Herat (88%) and Kandahar (57%). Flush latrines were the next most common (21%), and the most common toilet in Jalalabad (47%). Latrines were typically connected to the septic tanks and needed to be occasionally de-sludged, rather than connected to municipal systems. In Bamyan (28%) and Mazar (26%), open-hole latrines were also reported. A high proportion of HHs, 72%, had hand-washing facilities inside their homes, but 28% of HHs reported not having access to soap.

- Sources for cooking fuel varied by rental markets as well. In large urban rental markets, such as Herat and Kandahar, the use of liquid gas was commonly reported (68% and 55%, respectively) while wood was more commonly reported in Kunduz (66%) and Khost (63%). More concerning was Jalalabad, where almost half of HHs (48%) reported that waste was the most common cooking fuel.

- Waste disposal methods varied across rental markets, with no nationally predominating method. Throwing garbage in open fields was most commonly reported (37%), followed by garbage collection (29%). In Herat and Bamyan, however, garbage collection was very common, reported by 69% and 62% of HHs, respectively. KIs reported similar findings.

- Most HHs across all of the assessed urban rental markets reported that they had access to active health centres (87%), education services (97%) and markets (91%). Mazar was an exception to this, with 31% of HHs reported not having access to an active health centre and 1-5th of HHs reported not having access to functioning markets (23%). KIs findings supported the HHs findings.

Livelihoods and Income

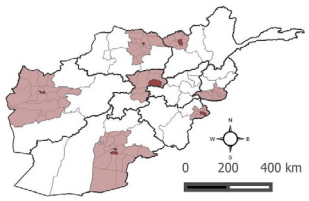
- A majority of assessed HHs reported that labour was a source of income (85%) for them in the previous month. Borrowing was the second most reported HH income source (37%), particularly in Bamyan (65%), and Kunduz (46%). Unskilled daily labour (65%) and skilled daily labour (16%), both generally unstable and low paying employment sources, were the main reported income sources for renting HHs. KII supported the HHI findings.

- The vast majority of HHs reported holding debt (85%). The average level of HH debt was also very high; debt burdens ranged from about 4 to 14 times a HH's average monthly income, depending on the urban rental market. While the level of HH debt varied across rental markets, in general, HHs with higher incomes tended to take on more debt, reflecting higher overall livelihood expenses. In addition, HHs in urban rental markets with lower monthly HH income tended to report higher ratios of debt to monthly income. Bamyan, which reported the lowest average HH income, reported the highest ratio of debt to income (14), while Khost (10) and Kandahar (4), had higher wages and much lower debt ratios. For a more detailed overview please see Table 10 in Annex 1.

- Not paying rent on time was commonly reported by HHs (43%). The main reason for delays in rental payments was because breadwinners were not paid on time (77%). This was directly linked to increased vulnerability, as 1/3 of KIs noted that at least one HH had been evicted in the last 3 months; KIs further reported that the main reason for eviction was that reported households had not paid their rent on time (60%). The poor economy and lack of access to cash had a direct impact on shelter and protection concerns due to the rising economic pressure towards evictions.

Households Rental Assessment
Household Country Wide Findings

February 2022



Demographics

Reported HHs composition, disaggregated by age and gender:

Male		Total		Female
	48%		52%	
	2%	60+	2%	
	19%	18-59	21%	
	18%	6-17	18%	
	10%	0-5	10%	

HHs surveyed reported the following displacement statuses:

Refugee returnees[1]	IDPs[2]
2%	29%
Non-displaced[3]	IDP Returnees[4]
68%	1%

Key demographics of the interviewed HHs:

Average household size	Female-headed HHs	Elderly-headed HHs
7.6 persons	18%	7%

Household Vulnerability Factors

Reported household vulnerability category, based on key indicators determined by the ES/NFI Cluster criteria.[5]

0% Most vulnerable	31% Vulnerable	69% Not vulnerable

0% of assessed HHs reported that their head of household (hohh) is either women or child without other adult males in the HH.

30% of assessed HHs reported a dependency ratio[6] of 8 or more.

4% of assessed HHs that reported no adult male of working age or adult working female in the HH.

36% of assessed HHs reported that their hohh had a disability, was suffering from a chronic illness, or was an older person.

52% of assessed HHs reported that, including hohh, one or more members had a disability or chronic illness.

Displacement

The top 3 most common provinces assessed IDP HHs reportedly lived before their first displacement were:

Herat	21%
Nangarhar	20%
Balkh	6%

Average duration of displacement reported by assessed IDP HHs since their HH had first displaced: **6.8 year(s)**

Assessed IDP HHs by reported length of time, on average, they had been living in their current location: **3.6 year(s)**

19.6 year(s) Average reported length of time since assessed returnee HHs fled Afghanistan for the first time.

8.2 year(s) Assessed returnee HHs by reported length of time, on average, since they last returned to Afghanistan

Assessed IDP returnee HHs by reported length of time since they last fled this location: **5.5 year(s)**

Assessed IDP returnee HHs by reported length of time since they returned to this location: **3.3 year(s)**

1. Refugee returnees: HHs whose living in their area of origin and were forcibly displaced and fled to another country and have since returned home.
2. IDPs: HHs who had been displaced from their area of origin and who were forcibly displaced from their homes due to conflict or environmental shocks and fled to another location in Afghanistan.
3. Non-diplaced: HHs who were living in their area of origin and had not been displaced or HHs who were not living in their area of origin but had moved to another part of Afghanistan for work or to be near family.
4. IDP Returnees: HHs who were living in their area of origin and who previously were forcibly displaced and fled to another location in Afghanistan and then returned home.
5. The ES/NFI cluster maintains a set of vulnerability criteria based on 11 indicators which have the following categories: a scoring system of 0-24: Not Sufficiently Vulnerable (0-8); Vulnerable (9-16); and the Most Vulnerable (17-24).
6. Dependency ratio equated to total number of household members / (sum of adult males (age 18 to 59) and female breadwinners - sum of disabled adult males and disabled female breadwinners).

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

House/Apartment General Information

Assessed HHs by reported accommodation type:

94% House[7] **6%** Apartment[8]

Top 5 reported types of construction materials used for construction of the house/apartment, by % of HHs:

Permanent mud	**38%**
Permanent firebricks	**23%**
Permanent sun-dried bricks	**20%**
Permanent concrete	**15%**
Permanent concrete blocks	**3%**

Average duration of stay in current house/apartment reported by assessed HHs:

1% Less than 1 month	**20%** 2 years to 5 years
24% 1 month to 6 months	**7%** 5 years to 10 years
22% 6 months to 1 year	**2%** 10 years or more
23% 1 year up to 2 years	**3%** Always lived here

Average reported number of individuals living in house/apartment: **7.6**

Average reported number of rooms available in house/apartment: **2.6**

73% of assessed HHs reported there was a separate room for kitchen in their shelter.

47% of assessed HHs reported that they had separate rooms available in their shelter for male and female household members.

6% of assessed HHs reported that they owned livestock.

Assessed HHs living in houses on average paid the following monthly rent:[9] **2,957** AFN

Assessed HHs living in apartments on average paid the following monthly rent:[9] **4,622** AFN

100% of assessed HHs reported paying for their rent in Afghani currency.

House/apartment Service Costs

Of those HHs who reported that they were paying for the services, their average reported expenditure[9] for each utility is:[10]

Water supply	429 AFN	Internet/television	592 AFN
Electricity	990 AFN	Parking	200 AFN
Fuel/heating	1,439 AFN	Communal services	132 AFN
Waste disposal	489 AFN	Other bills	375 AFN

Insurance/Deposit

100% of assessed HHs reported not having insurance for their house/apartment.

4% of assessed HHs having to pay a deposit to rent their house/apartment.

Average amount of money households reported having to spent on a deposit for their house/apartment:[9] **8,591** AFN

14% of assessed HHs reported that they were living in an open, emergency, or makeshift shelter.[11]

Accommodation Arrangements

Assessed HHs by reported type of rental agreement they had for their house/apartment:

43%	Written agreement with the house/apartment owner
17%	A written agreement with the property dealer
4%	Letter with stamp from Community Leader
34%	Verbal agreement

HHs by average reported length of time that the rental agreement is valid:

1%	1 month	**38%**	6 months to 1 year
9%	1 to 3 months	**38%**	More than 1 year
14%	3 to 6 months	**1%**	Not to answer

7. House: a structure for living with 1-2 floors and a yard.
8. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.
9. All costs, income and debt were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.
10. Respondent could select more than one response.
11. Shelter type was unfinished or shelter damage level was either fully destroyed, makeshift, with no solid or permanent materials, or bad (significant structural damage, including collapsed walls or partly collapsed floors or roof).

8% of assessed HHs reported residing with or hosting other HHs:

8% of assessed HHs reported being hosted by another HH.

Average number of rooms assessed HHs reported that they were residing: **2.4**

93% of assessed HHs reported that all of the rooms in the house/apartment were covered by their rent:

Average size of the house/apartment in square meters, as reported by households: **231**

14% of assessed household reported that they had to pay at least 1 month of rent in advance.
On average, **3** months of rent were reported to need to be paid in advance.

Assessed households reported that rent was paid to:

81%	The owner	**7%**	Representative of the owner
6%	The property dealer	**7%**	Relative of the owner

% of assessed HHs by who they would go to in the event of a dispute with the landlord or property agent:

67%	Deal with it themselves	**0%**	Religious courts
1%	Police	**21%**	Community leadership
0%	Civil courts	**11%**	Religious leader/ mullah

Shelter Selection

% of assessed HHs by reported main reasons that they chose this house/apartment:

7%	Only available house/apartment	**5%**	People I know live here
63%	Most affordable	**8%**	Family/relatives lives here
8%	Wanted to live here	**0%**	House/apartment rent was paid by someone
8%	Facilities (services) are near here		

Top 4 most reported answers from assessed HHs of how they found their house/apartment:

Family or relative	**45%**
Friend or colleague	**25%**
Through a property dealer/agent	**23%**
Community leader/elder	**6%**

40% of assessed HHs reportedly faced challenges finding a house/apartment.

Assessed HHs faced the following challenges when finding a house/apartment:[10]

All available houses/apartments were too expensive	**82%**
No houses/apartments were available to rent	**29%**
Property agents did not want to rent to me or my family	**1%**
Host community did not want us here	**1%**
Did not know how to find a place to rent	**7%**
Had never rented before	**5%**

Building/Rental Area Conditions

% of HHs reported condition of the house overall:

25%	Good (no damage)	**12%**	Bad (significant damage)
30%	Minor (some damage)	**1%**	Fully destroyed
32%	Moderate (damage)		

Building/Rental Area Materials

Most commonly reported building materials used in house/apartment roof construction by HHs:[10]

44%	Wood/poles	**33%**	Steel I-beam
38%	Bricks	**1%**	CGI Iron sheet
24%	Concrete	**3%**	Asphalt (Isogam)
14%	Reeds		

Top 4 most commonly reported building materials used in house/apartment wall construction:[10]

- **70%** Bricks
- **37%** Mud Plaster (Kaghil)
- **29%** Packed Mud (Pakhsa)
- **27%** Gypsum/Plaster

Top 4 most commonly reported building materials used in house/apartment floor construction:[10]

- **42%** Mud Plaster (Kaghil)
- **37%** Concrete
- **24%** Packed Mud (Pakhsa)
- **7%** Bricks

Service Access

87% of assessed HHs reported that they had access to water for drinking, cooking, and bathing.

Top 5 most reported answers from assessed HHs with enough water by main source of water for domestic use:

- **41%** Pipe Scheme
- **30%** Hand pump/bore well
- **23%** Dug well
- **6%** Purchasing water/ water tanker
- **0%** Stream/River

71% of the assessed households reported that their primary water source was located inside the building they lived in.

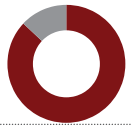
% of assessed HHs that reporting access to hand-washing facilities:[10]

- **72%** Yes, inside the house/ apartment
- **17%** Yes, in rental area/ building, but not inside house/apartment
- **3%** Yes, but only outside of rental area/building
- **9%** No, none available

Assessed households by reported kind of sanitation facility (latrine/toilet) that they used:

- **21%** Flush or pour/flush toilet
- **47%** Pit latrine with a slab
- **18%** Pit latrine without a slab
- **14%** Open hole
- **0%** No latrine/toilet

17% of the assessed HHs reported with sharing latrine/toilet.



87% of assessed HHs reported with poor asset holdings.

% of assessed HHs reported currently have the following non-food items in their HHs.

Sleeping mats or mattress	**91%**
Kitchen sets (cooking pots and stainless steel cups)	**89%**
Water storage containers (cans, buckets with lid, etc.)	**69%**
Heating devices (gas cylinder / traditional bukhari stove)	**65%**
Plastic tarpaulin	**26%**
Winter clothing, including for all children	**46%**

Energy and Heating

% of assessed HHs by reported main fuel source for heating:

Wood, bushes	**32%**
Coal	**13%**
Liquid petroleum gas	**10%**
Charcoal	**17%**
Electricity	**11%**
Dung	**6%**
Waste	**11%**

% of assessed HHs by reported main fuel sources for cooking:

Wood, bushes	**31%**
Coal	**4%**
Liquid petroleum gas	**45%**
Charcoal	**3%**
Electricity	**0%**
Dung	**7%**
Waste	**11%**

94% of assessed HHs reported that they had access to electricity.

Of HHs reporting access to electricity, the main reported sources were:

79%	Power lines/ grid	**1%**	Generator
6%	Hydroelectric dam	**3%**	Battery
11%	Solar power	**0%**	None

Waste Disposal

% of assessed HHs by reported main solid waste disposal methods:

Garbage collection service	**29%**
Burned	**6%**
Buried	**6%**
Community containers	**22%**
Throw in open field	**37%**

% of assessed HHs by reported main liquid waste disposal methods:

Septic tank	**3%**
Open drainage/street channels	**46%**
Municipal sewage network	**10%**
Simple cesspit/hole in ground	**25%**
Dump on ground	**17%**

Other Service Access

87% assessed HHs reported that a health centre was accessible from their house/apartment:

Of those HHs who reported having access to a health center, the average time to the facility from their homes was:

25%	Less than 15 minutes	**5%**	1-2 hours
45%	15-29 minutes	**1%**	More than 2 hours
24%	30-59 minutes		

97% of assessed HHs reported having access to school. The following schools types were accessible:[10]

Primary school	**35%**
High school	**84%**
Secondary school	**41%**
Religious madrassa[12]	**45%**
Community based education	**5%**
Technical training centre	**7%**

% of assessed HHs reported HHs access to school, by school distance:

36%	Less than 15 minutes	**2%**	1-2 hours
47%	15-29 minutes	**0%**	More than 2 hours
16%	30-59 minutes		

91% of assessed HHs reported having access to a market.

Assessed HHs with access to a market, by reported distance:

55%	Less than 15 minutes	**3%**	1-2 hours
29%	15-29 minutes	**0%**	More than 2 hours
13%	30-59 minutes		

Livelihoods and Income

Average number of breadwinners reported per assessed households: **1.2**

Average number of female breadwinners reported per assessed households: **0.1**

10% Average of assessed households reported having at least one female breadwinner:

Top 5 sources of income, in last 30 days, reported by assessed households:[10]

Unskilled daily labour / no contract	**65%**
Skilled daily labour / no contract	**16%**
None	**7%**
Business / sale of goods / services	**6%**
Formal employment / with contract	**5%**

12. A separate religious school that is separate from a mosque.

Average amount of total monthly cash income reported by assessed households:[9]

6,505 AFN

Of households reporting that they received income, the top 5 main sources of cash were:[10]

Income through work/labour	85%
Borrow money / take on debt	37%
Selling personal belongings	10%
Humanitarian Aid	7%
None	4%

85% of assessed HHs reported that they had debt.

For the HHs in debt, the average household debt amounted to:[9]

44,562 AFN

43% of assessed HHs reported that they were relying only on borrowing, begging, or Zakat:[13]

75% of assessed HHs reported relying on casual labour by one member of the household.

4% of assessed HHs reported that they were living without any source of livelihoods or income-generating activities.

Cash Access and Rental Methods

43% of assessed HHs reported not paying rent on time each month.

Top 5 reasons assessed HHs were unable to pay their rent on time:[10]

Breadwinners have not been paid on time	77%
I had no money/I was unemployed	14%
I had the money but could not withdraw it from the bank	8%
I was not physically present to pay for it	7%
Rent increased in price	2%

% of assessed HHs reported that their rent had changed in the following ways in the previous year:

21% Decreased | **75%** Stayed the same | **4%** Increased

Assessed HHs reported changes in rent amount since the previous year.

791 AFN

Methods of rental payment reported by assessed HHs:[10]

98% Cash (direct)	**0%** Credit/loan
1% Bank account	**2%** Hawala[16]
1% Mobile transfer	**1%** In-kind (crops, materials)

55% of assessed HHs reported that they needed documents to rent house/apartment.

% of assessed HHs by the type of documents needed to sign a rental agreement.[10]

94% Tazkera[14]	**3%** Employment contract
48% Letter of guarantee	**0%** Bank statement
56% Witness / sign document	**0%** Nothing

50% of assessed HHs reported that they received a receipt/proof of payment for rent payment.

Assessed HHs by most reported preferred method to receive cash assistance (for any purpose):

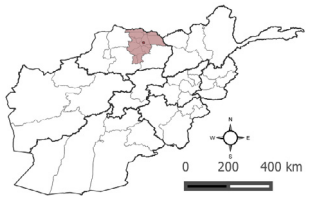
97% Cash (direct)	**0%** Credit/loan
1% Bank account	**0%** Hawala[15]
0% Mobile transfer	**1%** In-kind (crops, materials)

13. Payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes.

14. Tazkera: Afghanistan national identification card.
15. A Hawala system refers to an informal channel for transferring funds from one location to another through service providers.

Households Rental Assessment
Mazar-e-Sharif Municipality
Balkh Province, Afghanistan

February 2022



Demographics

Reported HHs composition, disaggregated by age and gender:

Male		Total		Female
48%			52%	
3%		60+	3%	
18%		18-59	22%	
18%		6-17	17%	
9%		0-5	10%	

HHs surveyed reported the following displacement statuses:

Refugee returnees[1]	IDPs[2]
0%	20%
Non-displaced[3]	IDP Returnees[4]
79%	0%

Key demographics of the interviewed HHs:

Average household size	Female-headed HHs	Elderly-headed HHs
7 persons	26%	12%

Household Vulnerability Factors

Reported household vulnerability category, based on key indicators determined by the ES/NFI Cluster criteria.[5]

0%	Most vulnerable	42%	Vulnerable	57%	Not vulnerable

0% of assessed HHs reported that their head of household (hohh) is either women or child without other adult males in the HH.

30% of assessed HHs reported a dependency ratio[6] of 8 or more.

7% of assessed HHs that reported no adult male of working age or adult working female in the HH.

45% of assessed HHs reported that their hohh had a disability, was suffering from a chronic illness, or was an older person.

60% of assessed HHs reported that, including hohh, one or more members had a disability or chronic illness.

Displacement

The top 3 most common provinces assessed IDP HHs reportedly lived before their first displacement were:

Balkh	30%
Samangan	22%
Faryab	12%

Average duration of displacement reported by assessed IDP HHs since their HH had first displaced: **8.5 year(s)**

Assessed IDP HHs by reported length of time, on average, they had been living in their current location: **3 year(s)**

3.9 year(s) Average reported length of time since assessed returnee HHs fled Afghanistan for the first time.

1.8 year(s) Assessed returnee HHs by reported length of time, on average, since they last returned to Afghanistan

Assessed IDP returnee HHs by reported length of time since they last fled this location: **0 year(s)**

Assessed IDP returnee HHs by reported length of time since they returned to this location: **0 year(s)**

1. Refugee returnees: HHs whose living in their area of origin and were forcibly displaced and fled to another country and have since returned home.
2. IDPs: HHs who had been displaced from their area of origin and who were forcibly displaced from their homes due to conflict or environmental shocks and fled to another location in Afghanistan.
3. Non-diplaced: HHs who were living in their area of origin and had not been displaced or HHs who were not living in their area of origin but had moved to another part of Afghanistan for work or to be near family.
4. IDP Returnees: HHs who were living in their area of origin and who previously were forcibly displaced and fled to another location in Afghanistan and then returned home.
5. The ES/NFI cluster maintains a set of vulnerability criteria based on 11 indicators which have the following categories: a scoring system of 0-24: Not Sufficiently Vulnerable (0-8); Vulnerable (9-16); and the Most Vulnerable (17-24).
6. Dependency ratio equated to total number of household members / (sum of adult males (age 18 to 59) and female breadwinners - sum of disabled adult males and disabled female breadwinners).

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

House/Apartment General Information

Assessed HHs by reported accommodation type:

99.6% House[7] | **0.4%** Apartment[8]

Top 5 reported types of construction materials used for construction of the house/apartment, by % of HHs:

Permanent mud	**35%**
Permanent sun-dried bricks	**28%**
Permanent firebricks	**23%**
Permanent concrete	**13%**
Permanent concrete blocks	**1%**

Average duration of stay in current house/apartment reported by assessed HHs:

2% Less than 1 month	**22%** 2 years to 5 years
26% 1 month to 6 months	**9%** 5 years to 10 years
21% 6 months to 1 year	**4%** 10 years or more
16% 1 year up to 2 years	**2%** Always lived here

Average reported number of individuals living in house/apartment: **7.3**

Average reported number of rooms available in house/apartment: **2.5**

55% of assessed HHs reported there was a separate room for kitchen in their shelter.

31% of assessed HHs reported that they had separate rooms available in their shelter for male and female household members.

2% of assessed HHs reported that they owned livestock.

Assessed HHs living in houses on average paid the following monthly rent:[9] **2,679** AFN

Assessed HHs living in apartments on average paid the following monthly rent:[9] **8,250** AFN

100% of assessed HHs reported paying for their rent in Afghani currency.

House/apartment Service Costs

Of those HHs who reported that they were paying for the services, their average reported expenditure[9] for each utility is:[10]

Water supply	315 AFN	Internet/television	543 AFN
Electricity	1,105 AFN	Parking	0 AFN
Fuel/heating	1,617 AFN	Communal services	149 AFN
Waste disposal	358 AFN	Other bills	0 AFN

Insurance/Deposit

100% of assessed HHs reported not having insurance for their house/apartment.

3% of assessed HHs having to pay a deposit to rent their house/apartment.

Average amount of money households reported having to spent on a deposit for their house/apartment:[9] **12,375** AFN

21% of assessed HHs reported that they were living in an open, emergency, or makeshift shelter.[11]

Accommodation Arrangements

Assessed HHs by reported type of rental agreement they had for their house/apartment:

29%	Written agreement with the house/apartment owner
11%	A written agreement with the property dealer
5%	Letter with stamp from Community Leader
46%	Verbal agreement

HHs by average reported length of time that the rental agreement is valid:

1%	1 month	**39%**	6 months to 1 year
13%	1 to 3 months	**36%**	More than 1 year
11%	3 to 6 months	**0%**	Not to answer

7. House: a structure for living with 1-2 floors and a yard.
8. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.
9. All costs, income and debt were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.
10. Respondent could select more than one response.
11. Shelter type was unfinished or shelter damage level was either fully destroyed, makeshift, with no solid or permanent materials, or bad (significant structural damage, including collapsed walls or partly collapsed floors or roof).

6% of assessed HHs reported residing with or hosting other HHs:

7% of assessed HHs reported being hosted by another HH.

Average number of rooms assessed HHs reported that they were residing: **2**

80% of assessed HHs reported that all of the rooms in the house/apartment were covered by their rent:

Average size of the house/apartment in square meters, as reported by households: **288**

17% of assessed household reported that they had to pay at least 1 month of rent in advance.
On average, **3** months of rent were reported to need to be paid in advance.

Assessed households reported that rent was paid to:

- **81%** The owner
- **2%** The property dealer
- **7%** Representative of the owner
- **10%** Relative of the owner

% of assessed HHs by who they would go to in the event of a dispute with the landlord or property agent:

- **77%** Deal with it themselves
- **0%** Police
- **0%** Civil courts
- **0%** Religious courts
- **20%** Community leadership
- **2%** Religious leader/ mullah

Shelter Selection

% of assessed HHs by reported main reasons that they chose this house/apartment:

- **10%** Only available house/apartment
- **61%** Most affordable
- **4%** Wanted to live here
- **8%** Facilities (services) are near here
- **6%** People I know live here
- **11%** Family/relatives lives here
- **0%** House/apartment rent was paid by someone

Top 4 most reported answers from assessed HHs of how they found their house/apartment:

Family or relative	50%
Friend or colleague	26%
Through a property dealer/agent	13%
Community leader/elder	10%

36% of assessed HHs reportedly faced challenges finding a house/apartment.

Assessed HHs faced the following challenges when finding a house/apartment:[10]

All available houses/apartments were too expensive	93%
No houses/apartments were available to rent	22%
Property agents did not want to rent to me or my family	1%
Host community did not want us here	0%
Did not know how to find a place to rent	8%
Had never rented before	8%

Building/Rental Area Conditions

% of HHs reported condition of the house overall:

- **16%** Good (no damage)
- **23%** Minor (some damage)
- **41%** Moderate (damage)
- **17%** Bad (significant damage)
- **3%** Fully destroyed

Building/Rental Area Materials

Most commonly reported building materials used in house/apartment roof construction by HHs:[10]

- **45%** Wood/poles
- **40%** Bricks
- **25%** Concrete
- **6%** Reeds
- **37%** Steel I-beam
- **1%** CGI Iron sheet
- **4%** Asphalt (Isogam)

Top 4 most commonly reported building materials used in house/apartment wall construction:[10]

- **73%** Bricks
- **30%** Gypsum/Plaster
- **25%** Packed Mud (Pakhsa)
- **24%** Mud Plaster (Kaghil)

Top 4 most commonly reported building materials used in house/apartment floor construction:[10]

- **50%** Packed Mud (Pakhsa)
- **27%** Mud Plaster (Kaghil)
- **22%** Concrete
- **10%** Gypsum/Plaster

Service Access

76% of assessed HHs reported that they had access to water for drinking, cooking, and bathing.

Top 5 most reported answers from assessed HHs with enough water by main source of water for domestic use:

- **43%** Pipe Scheme
- **30%** Dug well
- **23%** Hand pump/bore well
- **4%** Purchasing water/ water tanker
- **0%** Stream/River

61% of the assessed households reported that their primary water source was located inside the building they lived in.

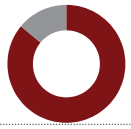
% of assessed HHs that reporting access to hand-washing facilities:[10]

- **48%** Yes, inside the house/ apartment
- **32%** Yes, in rental area/ building, but not inside house/apartment
- **4%** Yes, but only outside of rental area/building
- **17%** No, none available

Assessed households by reported kind of sanitation facility (latrine/toilet) that they used:

- **28%** Flush or pour/flush toilet
- **21%** Pit latrine with a slab
- **25%** Pit latrine without a slab
- **26%** Open hole
- **0%** No latrine/toilet

11% of the assessed HHs reported with sharing latrine/toilet.



86% of assessed HHs reported with poor asset holdings.

% of assessed HHs reported currently have the following non-food items in their HHs.

Sleeping mats or mattress	**88%**
Kitchen sets (cooking pots and stainless steel cups)	**85%**
Water storage containers (cans, buckets with lid, etc.)	**56%**
Heating devices (gas cylinder / traditional bukhari stove)	**56%**
Plastic tarpaulin	**24%**
Winter clothing, including for all children	**37%**

Energy and Heating

% of assessed HHs by reported main fuel source for heating:

Wood, bushes	**22%**
Coal	**29%**
Liquid petroleum gas	**1%**
Charcoal	**21%**
Electricity	**6%**
Dung	**12%**
Waste	**8%**

% of assessed HHs by reported main fuel sources for cooking:

Wood, bushes	**16%**
Coal	**9%**
Liquid petroleum gas	**51%**
Charcoal	**5%**
Electricity	**0%**
Dung	**11%**
Waste	**8%**

96% of assessed HHs reported that they had access to electricity.

Of HHs reporting access to electricity, the main reported sources were:

95%	Power lines/ grid	**0%**	Generator
0%	Hydroelectric dam	**1%**	Battery
4%	Solar power	**0%**	None

Waste Disposal

% of assessed HHs by reported main solid waste disposal methods:

Garbage collection service	**26%**
Burned	**6%**
Buried	**8%**
Community containers	**18%**
Throw in open field	**41%**

% of assessed HHs by reported main liquid waste disposal methods:

Septic tank	**3%**
Open drainage/street channels	**41%**
Municipal sewage network	**1%**
Simple cesspit/hole in ground	**27%**
Dump on ground	**27%**

Other Service Access

69% assessed HHs reported that a health centre was accessible from their house/apartment:

Of those HHs who reported having access to a health center, the average time to the facility from their homes was:

38%	Less than 15 minutes	**7%**	1-2 hours
32%	15-29 minutes	**0%**	More than 2 hours
23%	30-59 minutes		

97% of assessed HHs reported having access to school. The following schools types were accessible:[10]

Primary school	**21%**
High school	**84%**
Secondary school	**33%**
Religious madrassa[12]	**54%**
Community based education	**10%**
Technical training centre	**20%**

% of assessed HHs reported HHs access to school, by school distance:

56%	Less than 15 minutes	**2%**	1-2 hours
32%	15-29 minutes	**0%**	More than 2 hours
11%	30-59 minutes		

77% of assessed HHs reported having access to a market.

Assessed HHs with access to a market, by reported distance:

75%	Less than 15 minutes	**0%**	1-2 hours
19%	15-29 minutes	**0%**	More than 2 hours
6%	30-59 minutes		

Livelihoods and Income

Average number of breadwinners reported per assessed households: **1.1**

Average number of female breadwinners reported per assessed households: **0.1**

10% Average of assessed households reported having at least one female breadwinner:

Top 5 sources of income, in last 30 days, reported by assessed households:[10]

Unskilled daily labour / no contract	**62%**
None	**18%**
Skilled daily labour / no contract	**12%**
Formal employment / with contract	**4%**
Business / sale of goods / services	**3%**

12. A separate religious school that is separate from a mosque.

Average amount of total monthly cash income reported by assessed households:[9]

4,723 AFN

Of households reporting that they received income, the top 5 main sources of cash were:[10]

Income through work/labour	**79%**
Borrow money / take on debt	**39%**
Selling personal belongings	**12%**
Humanitarian Aid	**10%**
None	**4%**

86% of assessed HHs reported that they had debt.

For the HHs in debt, the average household debt amounted to:[9]

46,958 AFN

48% of assessed HHs reported that they were relying only on borrowing, begging, or Zakat:[13]

75% of assessed HHs reported relying on casual labour by one member of the household.

4% of assessed HHs reported that they were living without any source of livelihoods or income-generating activities.

Cash Access and Rental Methods

60% of assessed HHs reported not paying rent on time each month.

Top 5 reasons assessed HHs were unable to pay their rent on time:[10]

Breadwinners have not been paid on time	**83%**
I had the money but could not withdraw it from the bank	**14%**
I was not physically present to pay for it	**6%**
I had no money/I was unemployed	**5%**
Rent increased in price	**3%**

% of assessed HHs reported that their rent had changed in the following ways in the previous year:

20% Decreased | **76%** Stayed the same | **4%** Increased

Assessed HHs reported changes in rent amount since the previous year.

847 AFN

Methods of rental payment reported by assessed HHs:[10]

98% Cash (direct)	**0%** Credit/loan
0% Bank account	**0%** Hawala[16]
0% Mobile transfer	**0%** In-kind (crops, materials)

40% of assessed HHs reported that they needed documents to rent house/apartment.

% of assessed HHs by the type of documents needed to sign a rental agreement.[10]

91% Tazkera[14]	**1%** Employment contract
33% Letter of guarantee	**0%** Bank statement
52% Witness / sign document	**1%** Nothing

32% of assessed HHs reported that they received a receipt/proof of payment for rent payment.

Assessed HHs by most reported preferred method to receive cash assistance (for any purpose):

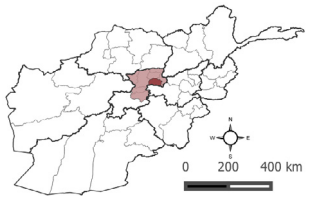
97% Cash (direct)	**0%** Credit/loan
1% Bank account	**0%** Hawala[15]
0% Mobile transfer	**0%** In-kind (crops, materials)

13. Payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes.

14. Tazkera: Afghanistan national identification card.
15. A Hawala system refers to an informal channel for transferring funds from one location to another through service providers.

Households Rental Assessment
Bamyan Municipality
Bamyan Province, Afghanistan

February 2022



Demographics

Reported HHs composition, disaggregated by age and gender:

Male		Total		Female
48%			52%	
2%	60+		3%	
22%	18-59		23%	
14%	6-17		15%	
10%	0-5		11%	

HHs surveyed reported the following displacement statuses:

Refugee returnees[1]	IDPs[2]
1%	5%
Non-displaced[3]	IDP Returnees[4]
94%	1%

Key demographics of the interviewed HHs:

Average household size	Female-headed HHs	Elderly-headed HHs
5.9 persons	11%	5%

Household Vulnerability Factors

Reported household vulnerability category, based on key indicators determined by the ES/NFI Cluster criteria.[5]

0% Most vulnerable	36% Vulnerable	64% Not vulnerable

0% of assessed HHs reported that their head of household (hohh) is either women or child without other adult males in the HH.

20% of assessed HHs reported a dependency ratio[6] of 8 or more.

3% of assessed HHs that reported no adult male of working age or adult working female in the HH.

42% of assessed HHs reported that their hohh had a disability, was suffering from a chronic illness, or was an older person.

60% of assessed HHs reported that, including hohh, one or more members had a disability or chronic illness.

Displacement

The top 3 most common provinces assessed IDP HHs reportedly lived before their first displacement were:

Bamyan	73%
Kabul	9%
Maidan Wardak	9%

Average duration of displacement reported by assessed IDP HHs since their HH had first displaced: **2.1 year(s)**

Assessed IDP HHs by reported length of time, on average, they had been living in their current location: **0.8 year(s)**

21.3 year(s) Average reported length of time since assessed returnee HHs fled Afghanistan for the first time.

14.8 year(s) Assessed returnee HHs by reported length of time, on average, since they last returned to Afghanistan

Assessed IDP returnee HHs by reported length of time since they last fled this location: **14.2 year(s)**

Assessed IDP returnee HHs by reported length of time since they returned to this location: **7.4 year(s)**

1. Refugee returnees: HHs whose living in their area of origin and were forcibly displaced and fled to another country and have since returned home.
2. IDPs: HHs who had been displaced from their area of origin and who were forcibly displaced from their homes due to conflict or environmental shocks and fled to another location in Afghanistan.
3. Non-diplaced: HHs who were living in their area of origin and had not been displaced or HHs who were not living in their area of origin but had moved to another part of Afghanistan for work or to be near family.
4. IDP Returnees: HHs who were living in their area of origin and who previously were forcibly displaced and fled to another location in Afghanistan and then returned home.
5. The ES/NFI cluster maintains a set of vulnerability criteria based on 11 indicators which have the following categories: a scoring system of 0-24: Not Sufficiently Vulnerable (0-8); Vulnerable (9-16); and the Most Vulnerable (17-24).
6. Dependency ratio equated to total number of household members / (sum of adult males (age 18 to 59) and female breadwinners - sum of disabled adult males and disabled female breadwinners).

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

House/Apartment General Information

Assessed HHs by reported accommodation type:

100% House[7] **0%** Apartment[8]

Top 5 reported types of construction materials used for construction of the house/apartment, by % of HHs:

Permanent mud	**60%**
Permanent sun-dried bricks	**39%**
Permanent firebricks	**1%**
Permanent stone	**0%**
Transitional (constructed by NGOs)	**0%**

Average duration of stay in current house/apartment reported by assessed HHs:

1% Less than 1 month	**15%** 2 years to 5 years
29% 1 month to 6 months	**2%** 5 years to 10 years
31% 6 months to 1 year	**0%** 10 years or more
23% 1 year up to 2 years	**0%** Always lived here

Average reported number of individuals living in house/apartment: **5.8**

Average reported number of rooms available in house/apartment: **1.7**

66% of assessed HHs reported there was a separate room for kitchen in their shelter.

20% of assessed HHs reported that they had separate rooms available in their shelter for male and female household members.

4% of assessed HHs reported that they owned livestock.

Assessed HHs living in houses on average paid the following monthly rent:[9] **1,604** AFN

No assessed HH was living in apartments in Bamyan.

100% of assessed HHs reported paying for their rent in Afghani currency.

House/apartment Service Costs

Of those HHs who reported that they were paying for the services, their average reported expenditure[9] for each utility is:[10]

Water supply	318 AFN	Internet/television	0 AFN
Electricity	334 AFN	Parking	0 AFN
Fuel/heating	3,281 AFN	Communal services	105 AFN
Waste disposal	407 AFN	Other bills	46 AFN

Insurance/Deposit

100% of assessed HHs reported not having insurance for their house/apartment.

3% of assessed HHs having to pay a deposit to rent their house/apartment.

Average amount of money households reported having to spent on a deposit for their house/apartment:[9] **6,769** AFN

3% of assessed HHs reported that they were living in an open, emergency, or makeshift shelter.[11]

Accommodation Arrangements

Assessed HHs by reported type of rental agreement they had for their house/apartment:

30%	Written agreement with the house/apartment owner
0%	A written agreement with the property dealer
0%	Letter with stamp from Community Leader
69%	Verbal agreement

HHs by average reported length of time that the rental agreement is valid:

0%	1 month	**41%**	6 months to 1 year
4%	1 to 3 months	**38%**	More than 1 year
10%	3 to 6 months	**6%**	Not to answer

7. House: a structure for living with 1-2 floors and a yard.
8. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.
9. All costs, income and debt were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.
10. Respondent could select more than one response.
11. Shelter type was unfinished or shelter damage level was either fully destroyed, makeshift, with no solid or permanent materials, or bad (significant structural damage, including collapsed walls or partly collapsed floors or roof).

6% of assessed HHs reported residing with or hosting other HHs:

7% of assessed HHs reported being hosted by another HH.

Average number of rooms assessed HHs reported that they were residing: **1.5**

91% of assessed HHs reported that all of the rooms in the house/apartment were covered by their rent:

Average size of the house/apartment in square meters, as reported by households: **167**

14% of assessed household reported that they had to pay at least 1 month of rent in advance.
On average, **3** months of rent were reported to need to be paid in advance.

Assessed households reported that rent was paid to:

88%	The owner	**1%**	Representative of the owner
0%	The property dealer	**11%**	Relative of the owner

% of assessed HHs by who they would go to in the event of a dispute with the landlord or property agent:

83%	Deal with it themselves	**0%**	Religious courts
0%	Police	**16%**	Community leadership
0%	Civil courts	**2%**	Religious leader/ mullah

Shelter Selection

% of assessed HHs by reported main reasons that they chose this house/apartment:

7%	Only available house/apartment	**4%**	People I know live here
65%	Most affordable	**8%**	Family/relatives lives here
7%	Wanted to live here	**0%**	House/apartment rent was paid by someone
9%	Facilities (services) are near here		

Top 4 most reported answers from assessed HHs of how they found their house/apartment:

Family or relative	**58%**
Friend or colleague	**30%**
Poster or Wall advertisement	**4%**
Community leader/elder	**4%**

15% of assessed HHs reportedly faced challenges finding a house/apartment.

Assessed HHs faced the following challenges when finding a house/apartment:[10]

All available houses/apartments were too expensive	**87%**
No houses/apartments were available to rent	**46%**
Property agents did not want to rent to me or my family	**0%**
Host community did not want us here	**0%**
Did not know how to find a place to rent	**12%**
Had never rented before	**16%**

Building/Rental Area Conditions

% of HHs reported condition of the house overall:

21%	Good (no damage)	**3%**	Bad (significant damage)
56%	Minor (some damage)	**0%**	Fully destroyed
21%	Moderate (damage)		

Building/Rental Area Materials

Most commonly reported building materials used in house/apartment roof construction by HHs:[10]

98%	Wood/poles	**2%**	Steel I-beam
7%	Bricks	**1%**	CGI Iron sheet
3%	Concrete	**1%**	Asphalt (Isogam)
2%	Reeds		

Top 4 most commonly reported building materials used in house/apartment wall construction:[10]

- **73%** Packed Mud (Pakhsa)
- **54%** Mud Plaster (Kaghil)
- **57%** Bricks
- **46%** Stone

Top 4 most commonly reported building materials used in house/apartment floor construction:[10]

- **97%** Mud Plaster (Kaghil)
- **11%** Stone
- **28%** Gypsum/Plaster
- **9%** Packed Mud (Pakhsa)

Service Access

96% of assessed HHs reported that they had access to water for drinking, cooking, and bathing.

Top 5 most reported answers from assessed HHs with enough water by main source of water for domestic use:

- **75%** Pipe Scheme
- **19%** Dug well
- **5%** Hand pump/bore well
- **1%** Stream/River
- **0%** Spring

28% of the assessed households reported that their primary water source was located inside the building they lived in.

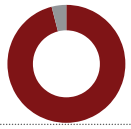
% of assessed HHs that reporting access to hand-washing facilities:[10]

- **71%** Yes, inside the house/ apartment
- **24%** Yes, in rental area/ building, but not inside house/apartment
- **1%** Yes, but only outside of rental area/building
- **10%** No, none available

Assessed households by reported kind of sanitation facility (latrine/toilet) that they used:

- **20%** Flush or pour/flush toilet
- **17%** Pit latrine with a slab
- **36%** Pit latrine without a slab
- **28%** Open hole
- **0%** No latrine/toilet

41% of the assessed HHs reported with sharing latrine/toilet.



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% of assessed HHs reported currently have the following non-food items in their HHs.

Sleeping mats or mattress	**84%**
Kitchen sets (cooking pots and stainless steel cups)	**78%**
Water storage containers (cans, buckets with lid, etc.)	**60%**
Heating devices (gas cylinder / traditional bukhari stove)	**92%**
Plastic tarpaulin	**14%**
Winter clothing, including for all children	**26%**

Energy and Heating

% of assessed HHs by reported main fuel source for heating:

Wood, bushes	**8%**
Coal	**80%**
Liquid petroleum gas	**0%**
Charcoal	**2%**
Electricity	**0%**
Dung	**4%**
Waste	**3%**

% of assessed HHs by reported main fuel sources for cooking:

Wood, bushes	**25%**
Coal	**23%**
Liquid petroleum gas	**44%**
Charcoal	**1%**
Electricity	**0%**
Dung	**4%**
Waste	**3%**

98% of assessed HHs reported that they had access to electricity.

Of HHs reporting access to electricity, the main reported sources were:

33%	Power lines/ grid	**0%**	Generator
0%	Hydroelectric dam	**11%**	Battery
56%	Solar power	**0%**	None

Waste Disposal

% of assessed HHs by reported main solid waste disposal methods:

Garbage collection service	**69%**
Burned	**16%**
Buried	**2%**
Community containers	**9%**
Throw in open field	**5%**

% of assessed HHs by reported main liquid waste disposal methods:

Septic tank	**1%**
Open drainage/street channels	**41%**
Municipal sewage network	**1%**
Simple cesspit/hole in ground	**24%**
Dump on ground	**33%**

Other Service Access

100% assessed HHs reported that a health centre was accessible from their house/apartment:

Of those HHs who reported having access to a health center, the average time to the facility from their homes was:

13%	Less than 15 minutes	**23%**	1-2 hours
23%	15-29 minutes	**1%**	More than 2 hours
40%	30-59 minutes		

98% of assessed HHs reported having access to school. The following schools types were accessible:[10]

Primary school	**58%**
High school	**86%**
Secondary school	**75%**
Religious madrassa[12]	**10%**
Community based education	**6%**
Technical training centre	**0%**

% of assessed HHs reported HHs access to school, by school distance:

18%	Less than 15 minutes	**1%**	1-2 hours
57%	15-29 minutes	**0%**	More than 2 hours
23%	30-59 minutes		

100% of assessed HHs reported having access to a market.

Assessed HHs with access to a market, by reported distance:

5%	Less than 15 minutes	**19%**	1-2 hours
23%	15-29 minutes	**2%**	More than 2 hours
51%	30-59 minutes		

Livelihoods and Income

Average number of breadwinners reported per assessed households: **1.1**

Average number of female breadwinners reported per assessed households: **0.1**

9% Average of assessed households reported having at least one female breadwinner:

Top 5 sources of income, in last 30 days, reported by assessed households:[10]

Unskilled daily labour / no contract	**50%**
None	**26%**
Skilled daily labour / no contract	**14%**
Business / sale of goods / services	**5%**
Formal employment / with contract	**3%**

12. A separate religious school that is separate from a mosque.

Average amount of total monthly cash income reported by assessed households:[9]

4,295 AFN

Of households reporting that they received income, the top 5 main sources of cash were:[10]

Income through work/labour	71%
Borrow money / take on debt	65%
Selling personal belongings	15%
None	7%
Humanitarian Aid	5%

90% of assessed HHs reported that they had debt.

For the HHs in debt, the average household debt amounted to:[9]

60,721 AFN

66% of assessed HHs reported that they were relying only on borrowing, begging, or Zakat:[13]

86% of assessed HHs reported relying on casual labour by one member of the household.

7% of assessed HHs reported that they were living without any source of livelihoods or income-generating activities.

Cash Access and Rental Methods

56% of assessed HHs reported not paying rent on time each month.

Top 5 reasons assessed HHs were unable to pay their rent on time:[10]

I had no money/I was unemployed	51%
Breadwinners have not been paid on time	40%
Owner/property agent was not present	9%
I had the money but could not withdraw it from the bank	2%
I was not physically present to pay for it	2%

% of assessed HHs reported that their rent had changed in the following ways in the previous year:

64% Decreased | **35%** Stayed the same | **1%** Increased

Assessed HHs reported changes in rent amount since the previous year.

566 AFN

Methods of rental payment reported by assessed HHs:[10]

97% Cash (direct)	**0%** Credit/loan
5% Bank account	**7%** Hawala[16]
0% Mobile transfer	**2%** In-kind (crops, materials)

14% of assessed HHs reported that they needed documents to rent house/apartment.

% of assessed HHs by the type of documents needed to sign a rental agreement.[10]

90% Tazkera[14]	**0%** Employment contract
3% Letter of guarantee	**0%** Bank statement
74% Witness / sign document	**0%** Nothing

54% of assessed HHs reported that they received a receipt/proof of payment for rent payment.

Assessed HHs by most reported preferred method to receive cash assistance (for any purpose):

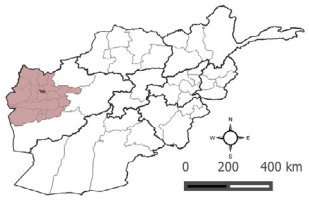
96% Cash (direct)	**0%** Credit/loan
3% Bank account	**0%** Hawala[15]
1% Mobile transfer	**1%** In-kind (crops, materials)

13. Payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes.

14. Tazkera: Afghanistan national identification card.
15. A Hawala system refers to an informal channel for transferring funds from one location to another through service providers.

Households Rental Assessment
Herat Municipality
Herat Province, Afghanistan

February 2022



Demographics

Reported HHs composition, disaggregated by age and gender:

Male		Total		Female
	48%		52%	
	2%	60+	2%	
	20%	18-59	22%	
	18%	6-17	19%	
	8%	0-5	9%	

HHs surveyed reported the following displacement statuses:

Refugee returnees[1]	IDPs[2]
1%	51%
Non-displaced[3]	IDP Returnees[4]
47%	1%

Key demographics of the interviewed HHs:

Average household size	Female-headed HHs	Elderly-headed HHs
6.7 persons	14%	5%

Household Vulnerability Factors

Reported household vulnerability category, based on key indicators determined by the ES/NFI Cluster criteria.[5]

0% Most vulnerable	24% Vulnerable	76% Not vulnerable

0% of assessed HHs reported that their head of household (hohh) is either women or child without other adult males in the HH.

20% of assessed HHs reported a dependency ratio[6] of 8 or more.

2% of assessed HHs that reported no adult male of working age or adult working female in the HH.

35% of assessed HHs reported that their hohh had a disability, was suffering from a chronic illness, or was an older person.

54% of assessed HHs reported that, including hohh, one or more members had a disability or chronic illness.

Displacement

The top 3 most common provinces assessed IDP HHs reportedly lived before their first displacement were:

Herat	51%
Badghis	12%
Farah	8%

Average duration of displacement reported by assessed IDP HHs since their HH had first displaced:	6.5 year(s)
Assessed IDP HHs by reported length of time, on average, they had been living in their current location:	2.1 year(s)

8.8 year(s)	Average reported length of time since assessed returnee HHs fled Afghanistan for the first time.
3.1 year(s)	Assessed returnee HHs by reported length of time, on average, since they last returned to Afghanistan

Assessed IDP returnee HHs by reported length of time since they last fled this location:	3.7 year(s)
Assessed IDP returnee HHs by reported length of time since they returned to this location:	3 year(s)

1. Refugee returnees: HHs whose living in their area of origin and were forcibly displaced and fled to another country and have since returned home.
2. IDPs: HHs who had been displaced from their area of origin and who were forcibly displaced from their homes due to conflict or environmental shocks and fled to another location in Afghanistan.
3. Non-diplaced: HHs who were living in their area of origin and had not been displaced or HHs who were not living in their area of origin but had moved to another part of Afghanistan for work or to be near family.
4. IDP Returnees: HHs who were living in their area of origin and who previously were forcibly displaced and fled to another location in Afghanistan and then returned home.
5. The ES/NFI cluster maintains a set of vulnerability criteria based on 11 indicators which have the following categories: a scoring system of 0-24: Not Sufficiently Vulnerable (0-8); Vulnerable (9-16); and the Most Vulnerable (17-24).
6. Dependency ratio equated to total number of household members / (sum of adult males (age 18 to 59) and female breadwinners - sum of disabled adult males and disabled female breadwinners).

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

House/Apartment General Information

Assessed HHs by reported accommodation type:

81% House[7] **19%** Apartment[8]

Top 5 reported types of construction materials used for construction of the house/apartment, by % of HHs:

Permanent concrete	**30%**
Permanent firebricks	**29%**
Permanent sun-dried bricks	**15%**
Permanent mud	**14%**
Permanent concrete blocks	**10%**

Average duration of stay in current house/apartment reported by assessed HHs:

1% Less than 1 month	**18%** 2 years to 5 years
25% 1 month to 6 months	**5%** 5 years to 10 years
24% 6 months to 1 year	**1%** 10 years or more
26% 1 year up to 2 years	**0%** Always lived here

Average reported number of individuals living in house/apartment: **6.6**

Average reported number of rooms available in house/apartment: **2.3**

95% of assessed HHs reported there was a separate room for kitchen in their shelter.

58% of assessed HHs reported that they had separate rooms available in their shelter for male and female household members.

2% of assessed HHs reported that they owned livestock.

Assessed HHs living in houses on average paid the following monthly rent:[9] **2,916** AFN

Assessed HHs living in apartments on average paid the following monthly rent:[9] **4,489** AFN

100% of assessed HHs reported paying for their rent in Afghani currency.

House/apartment Service Costs

Of those HHs who reported that they were paying for the services, their average reported expenditure[9] for each utility is:[10]

Water supply	528 AFN	Internet/television	604 AFN
Electricity	1,359 AFN	Parking	0 AFN
Fuel/heating	978 AFN	Communal services	126 AFN
Waste disposal	509 AFN	Other bills	0 AFN

Insurance/Deposit

100% of assessed HHs reported not having insurance for their house/apartment.

7% of assessed HHs having to pay a deposit to rent their house/apartment.

Average amount of money households reported having to spent on a deposit for their house/apartment:[9] **7,056** AFN

8% of assessed HHs reported that they were living in an open, emergency, or makeshift shelter.[11]

Accommodation Arrangements

Assessed HHs by reported type of rental agreement they had for their house/apartment:

34%	Written agreement with the house/apartment owner
49%	A written agreement with the property dealer
0%	Letter with stamp from Community Leader
17%	Verbal agreement

HHs by average reported length of time that the rental agreement is valid:

0%	1 month	**40%**	6 months to 1 year
2%	1 to 3 months	**47%**	More than 1 year
11%	3 to 6 months	**0%**	Not to answer

7. House: a structure for living with 1-2 floors and a yard.
8. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.
9. All costs, income and debt were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.
10. Respondent could select more than one response.
11. Shelter type was unfinished or shelter damage level was either fully destroyed, makeshift, with no solid or permanent materials, or bad (significant structural damage, including collapsed walls or partly collapsed floors or roof).

18% of assessed HHs reported residing with or hosting other HHs:

15% of assessed HHs reported being hosted by another HH.

Average number of rooms assessed HHs reported that they were residing: **2.3**

100% of assessed HHs reported that all of the rooms in the house/apartment were covered by their rent:

Average size of the house/apartment in square meters, as reported by households: **138**

11% of assessed household reported that they had to pay at least 1 month of rent in advance.
On average, **2** months of rent were reported to need to be paid in advance.

Assessed households reported that rent was paid to:

73%	The owner	**7%**	Representative of the owner
16%	The property dealer	**5%**	Relative of the owner

% of assessed HHs by who they would go to in the event of a dispute with the landlord or property agent:

82%	Deal with it themselves	**0%**	Religious courts
1%	Police	**14%**	Community leadership
0%	Civil courts	**3%**	Religious leader/ mullah

Shelter Selection

% of assessed HHs by reported main reasons that they chose this house/apartment:

6%	Only available house/apartment	**7%**	People I know live here
65%	Most affordable	**6%**	Family/relatives lives here
8%	Wanted to live here	**0%**	House/apartment rent was paid by someone
8%	Facilities (services) are near here		

Top 4 most reported answers from assessed HHs of how they found their house/apartment:

Through a property dealer/agent	**51%**
Family or relative	**37%**
Friend or colleague	**11%**
Community leader/elder	**1%**

53% of assessed HHs reportedly faced challenges finding a house/apartment.

Assessed HHs faced the following challenges when finding a house/apartment:[10]

All available houses/apartments were too expensive	**84%**
No houses/apartments were available to rent	**20%**
Property agents did not want to rent to me or my family	**0%**
Host community did not want us here	**1%**
Did not know how to find a place to rent	**4%**
Had never rented before	**1%**

Building/Rental Area Conditions

% of HHs reported condition of the house overall:

18%	Good (no damage)	**6%**	Bad (significant damage)
40%	Minor (some damage)	**0%**	Fully destroyed
36%	Moderate (damage)		

Building/Rental Area Materials

Most commonly reported building materials used in house/apartment roof construction by HHs:[10]

8%	Wood/poles	**35%**	Steel I-beam
54%	Bricks	**0%**	CGI Iron sheet
39%	Concrete	**5%**	Asphalt (Isogam)
0%	Reeds		

Top 4 most commonly reported building materials used in house/apartment wall construction:[10]

- **92%** Bricks
- **49%** Mud Plaster (Kaghil)
- **44%** Gypsum/Plaster
- **24%** Concrete

Top 4 most commonly reported building materials used in house/apartment floor construction:[10]

- **68%** Concrete
- **28%** Mud Plaster (Kaghil)
- **12%** Packed Mud (Pakhsa)
- **8%** Bricks

Service Access

96% of assessed HHs reported that they had access to water for drinking, cooking, and bathing.

Top 5 most reported answers from assessed HHs with enough water by main source of water for domestic use:

- **69%** Pipe Scheme
- **27%** Dug well
- **4%** Hand pump/bore well
- **0%** Spring
- **0%** Purchasing water/ water tanker

97% of the assessed households reported that their primary water source was located inside the building they lived in.

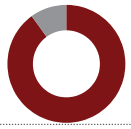
% of assessed HHs that reporting access to hand-washing facilities:[10]

- **85%** Yes, inside the house/ apartment
- **13%** Yes, in rental area/ building, but not inside house/apartment
- **1%** Yes, but only outside of rental area/building
- **2%** No, none available

Assessed households by reported kind of sanitation facility (latrine/toilet) that they used:

- **1%** Flush or pour/flush toilet
- **88%** Pit latrine with a slab
- **8%** Pit latrine without a slab
- **2%** Open hole
- **0%** No latrine/toilet

31% of the assessed HHs reported with sharing latrine/toilet.



90% of assessed HHs reported with poor asset holdings.

% of assessed HHs reported currently have the following non-food items in their HHs.

Sleeping mats or mattress	**97%**
Kitchen sets (cooking pots and stainless steel cups)	**94%**
Water storage containers (cans, buckets with lid, etc.)	**81%**
Heating devices (gas cylinder / traditional bukhari stove)	**73%**
Plastic tarpaulin	**18%**
Winter clothing, including for all children	**68%**

Energy and Heating

% of assessed HHs by reported main fuel source for heating:

Wood, bushes	**32%**
Coal	**3%**
Liquid petroleum gas	**3%**
Charcoal	**17%**
Electricity	**37%**
Dung	**1%**
Waste	**7%**

% of assessed HHs by reported main fuel sources for cooking:

Wood, bushes	**25%**
Coal	**0%**
Liquid petroleum gas	**68%**
Charcoal	**2%**
Electricity	**0%**
Dung	**1%**
Waste	**3%**

100% of assessed HHs reported that they had access to electricity.

Of HHs reporting access to electricity, the main reported sources were:

97%	Power lines/ grid	**0%**	Generator
0%	Hydroelectric dam	**0%**	Battery
3%	Solar power	**0%**	None

Waste Disposal

% of assessed HHs by reported main solid waste disposal methods:

Garbage collection service	**62%**
Burned	**4%**
Buried	**2%**
Community containers	**22%**
Throw in open field	**10%**

% of assessed HHs by reported main liquid waste disposal methods:

Septic tank	**7%**
Open drainage/street channels	**32%**
Municipal sewage network	**34%**
Simple cesspit/hole in ground	**27%**
Dump on ground	**1%**

Other Service Access

92% assessed HHs reported that a health centre was accessible from their house/apartment:

Of those HHs who reported having access to a health center, the average time to the facility from their homes was:

18%	Less than 15 minutes	**1%**	1-2 hours
54%	15-29 minutes	**0%**	More than 2 hours
27%	30-59 minutes		

96% of assessed HHs reported having access to school. The following schools types were accessible:[10]

Primary school	**46%**
High school	**85%**
Secondary school	**55%**
Religious madrassa[12]	**38%**
Community based education	**2%**
Technical training centre	**2%**

% of assessed HHs reported HHs access to school, by school distance:

28%	Less than 15 minutes	**0%**	1-2 hours
53%	15-29 minutes	**0%**	More than 2 hours
19%	30-59 minutes		

97% of assessed HHs reported having access to a market.

Assessed HHs with access to a market, by reported distance:

63%	Less than 15 minutes	**0%**	1-2 hours
29%	15-29 minutes	**0%**	More than 2 hours
8%	30-59 minutes		

Livelihoods and Income

Average number of breadwinners reported per assessed households: **1.2**

Average number of female breadwinners reported per assessed households: **0.1**

13% Average of assessed households reported having at least one female breadwinner:

Top 5 sources of income, in last 30 days, reported by assessed households:[10]

Unskilled daily labour / no contract	**64%**
Skilled daily labour / no contract	**16%**
Formal employment / with contract	**10%**
Business / sale of goods / services	**9%**
None	**1%**

12. A separate religious school that is separate from a mosque.

Average amount of total monthly cash income reported by assessed households:[9]

7,199 AFN

Of households reporting that they received income, the top 5 main sources of cash were:[10]

Income through work/labour	**76%**
Borrow money / take on debt	**37%**
None	**10%**
Humanitarian Aid	**7%**
Selling personal belongings	**4%**

86% of assessed HHs reported that they had debt.

For the HHs in debt, the average household debt amounted to:[9]

38,689 AFN

41% of assessed HHs reported that they were relying only on borrowing, begging, or Zakat:[13]

75% of assessed HHs reported relying on casual labour by one member of the household.

10% of assessed HHs reported that they were living without any source of livelihoods or income-generating activities.

Cash Access and Rental Methods

43% of assessed HHs reported not paying rent on time each month.

Top 5 reasons assessed HHs were unable to pay their rent on time:[10]

Breadwinners have not been paid on time	**77%**
I had no money/I was unemployed	**19%**
I was not physically present to pay for it	**13%**
Owner/property agent was not present	**4%**
Rent increased in price	**2%**

% of assessed HHs reported that their rent had changed in the following ways in the previous year:

17% Decreased | **81%** Stayed the same | **2%** Increased

Assessed HHs reported changes in rent amount since the previous year.

749 AFN

Methods of rental payment reported by assessed HHs:[10]

100% Cash (direct)	**0%** Credit/loan
0% Bank account	**0%** Hawala[16]
0% Mobile transfer	**0%** In-kind (crops, materials)

67% of assessed HHs reported that they needed documents to rent house/apartment.

% of assessed HHs by the type of documents needed to sign a rental agreement.[10]

94% Tazkera[14]	**2%** Employment contract
33% Letter of guarantee	**0%** Bank statement
55% Witness / sign document	**0%** Nothing

52% of assessed HHs reported that they received a receipt/proof of payment for rent payment.

Assessed HHs by most reported preferred method to receive cash assistance (for any purpose):

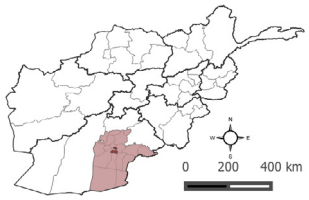
99% Cash (direct)	**0%** Credit/loan
0% Bank account	**0%** Hawala[15]
0% Mobile transfer	**0%** In-kind (crops, materials)

13. Payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes.

14. Tazkera: Afghanistan national identification card.
15. A Hawala system refers to an informal channel for transferring funds from one location to another through service providers.

Households Rental Assessment
Kandahar Municipality
Kandahar Province, Afghanistan

February 2022



Demographics

Reported HHs composition, disaggregated by age and gender:

Male		Total		Female
48%			52%	
2%		60+	1%	
17%		18-59	19%	
18%		6-17	21%	
11%		0-5	11%	

HHs surveyed reported the following displacement statuses:

Refugee returnees[1]	IDPs[2]
1%	8%
Non-displaced[3]	**IDP Returnees[4]**
91%	0%

Key demographics of the interviewed HHs:

Average household size	Female-headed HHs	Elderly-headed HHs
8 persons	16%	3%

Household Vulnerability Factors

Reported household vulnerability category, based on key indicators determined by the ES/NFI Cluster criteria.[5]

0% Most vulnerable	14% Vulnerable	86% Not vulnerable

0% of assessed HHs reported that their head of household (hohh) is either women or child without other adult males in the HH.

29% of assessed HHs reported a dependency ratio[6] of 8 or more.

3% of assessed HHs that reported no adult male of working age or adult working female in the HH.

14% of assessed HHs reported that their hohh had a disability, was suffering from a chronic illness, or was an older person.

18% of assessed HHs reported that, including hohh, one or more members had a disability or chronic illness.

Displacement

The top 3 most common provinces assessed IDP HHs reportedly lived before their first displacement were:

Uruzgan	22%
Helmand	20%
Kabul	8%

Average duration of displacement reported by assessed IDP HHs since their HH had first displaced: **6.2 year(s)**

Assessed IDP HHs by reported length of time, on average, they had been living in their current location: **3 year(s)**

3.9 year(s) Average reported length of time since assessed returnee HHs fled Afghanistan for the first time.

0.8 year(s) Assessed returnee HHs by reported length of time, on average, since they last returned to Afghanistan

Assessed IDP returnee HHs by reported length of time since they last fled this location: **4 year(s)**

Assessed IDP returnee HHs by reported length of time since they returned to this location: **1.2 year(s)**

1. Refugee returnees: HHs whose living in their area of origin and were forcibly displaced and fled to another country and have since returned home.
2. IDPs: HHs who had been displaced from their area of origin and who were forcibly displaced from their homes due to conflict or environmental shocks and fled to another location in Afghanistan.
3. Non-diplaced: HHs who were living in their area of origin and had not been displaced or HHs who were not living in their area of origin but had moved to another part of Afghanistan for work or to be near family.
4. IDP Returnees: HHs who were living in their area of origin and who previously were forcibly displaced and fled to another location in Afghanistan and then returned home.
5. The ES/NFI cluster maintains a set of vulnerability criteria based on 11 indicators which have the following categories: a scoring system of 0-24: Not Sufficiently Vulnerable (0-8); Vulnerable (9-16); and the Most Vulnerable (17-24).
6. Dependency ratio equated to total number of household members / (sum of adult males (age 18 to 59) and female breadwinners - sum of disabled adult males and disabled female breadwinners).

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

House/Apartment General Information

Assessed HHs by reported accommodation type:

98% House[7] **2%** Apartment[8]

Top 5 reported types of construction materials used for construction of the house/apartment, by % of HHs:

Permanent mud	**59%**
Permanent concrete	**14%**
Permanent firebricks	**14%**
Permanent sun-dried bricks	**13%**
Unfinished house/apartment	**0%**

Average duration of stay in current house/apartment reported by assessed HHs:

3% Less than 1 month	**12%** 2 years to 5 years
24% 1 month to 6 months	**6%** 5 years to 10 years
26% 6 months to 1 year	**1%** 10 years or more
29% 1 year up to 2 years	**1%** Always lived here

Average reported number of individuals living in house/apartment: **7.9**

Average reported number of rooms available in house/apartment: **3.1**

90% of assessed HHs reported there was a separate room for kitchen in their shelter.

45% of assessed HHs reported that they had separate rooms available in their shelter for male and female household members.

3% of assessed HHs reported that they owned livestock.

Assessed HHs living in houses on average paid the following monthly rent:[9] **3,596** AFN

Assessed HHs living in apartments on average paid the following monthly rent:[9] **6,650** AFN

100% of assessed HHs reported paying for their rent in Afghani currency.

House/apartment Service Costs

Of those HHs who reported that they were paying for the services, their average reported expenditure[9] for each utility is:[10]

Water supply	473 AFN	Internet/television	0 AFN
Electricity	391 AFN	Parking	0 AFN
Fuel/heating	997 AFN	Communal services	583 AFN
Waste disposal	170 AFN	Other bills	0 AFN

Insurance/Deposit

100% of assessed HHs reported not having insurance for their house/apartment.

3% of assessed HHs having to pay a deposit to rent their house/apartment.

Average amount of money households reported having to spent on a deposit for their house/apartment:[9] **10,625** AFN

11% of assessed HHs reported that they were living in an open, emergency, or makeshift shelter.[11]

Accommodation Arrangements

Assessed HHs by reported type of rental agreement they had for their house/apartment:

91%	Written agreement with the house/apartment owner
8%	A written agreement with the property dealer
0%	Letter with stamp from Community Leader
2%	Verbal agreement

HHs by average reported length of time that the rental agreement is valid:

0%	1 month	**37%**	6 months to 1 year
21%	1 to 3 months	**20%**	More than 1 year
23%	3 to 6 months	**0%**	Not to answer

7. House: a structure for living with 1-2 floors and a yard.
8. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.
9. All costs, income and debt were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.
10. Respondent could select more than one response.
11. Shelter type was unfinished or shelter damage level was either fully destroyed, makeshift, with no solid or permanent materials, or bad (significant structural damage, including collapsed walls or partly collapsed floors or roof).

2% of assessed HHs reported residing with or hosting other HHs:

0% of assessed HHs reported being hosted by another HH.

Average number of rooms assessed HHs reported that they were residing: **3**

100% of assessed HHs reported that all of the rooms in the house/apartment were covered by their rent:

Average size of the house/apartment in square meters, as reported by households: **195**

23% of assessed household reported that they had to pay at least 1 month of rent in advance.
On average, **2** months of rent were reported to need to be paid in advance.

Assessed households reported that rent was paid to:

95%	The owner	**2%**	Representative of the owner
4%	The property dealer	**0%**	Relative of the owner

% of assessed HHs by who they would go to in the event of a dispute with the landlord or property agent:

32%	Deal with it themselves	**2%**	Religious courts
0%	Police	**26%**	Community leadership
1%	Civil courts	**38%**	Religious leader/ mullah

Shelter Selection

% of assessed HHs by reported main reasons that they chose this house/apartment:

4%	Only available house/apartment	**1%**	People I know live here
85%	Most affordable	**1%**	Family/relatives lives here
2%	Wanted to live here	**0%**	House/apartment rent was paid by someone
8%	Facilities (services) are near here		

Top 4 most reported answers from assessed HHs of how they found their house/apartment:

Family or relative	**47%**
Through a property dealer/agent	**32%**
Friend or colleague	**20%**
Community leader/elder	**1%**

63% of assessed HHs reportedly faced challenges finding a house/apartment.

Assessed HHs faced the following challenges when finding a house/apartment:[10]

All available houses/apartments were too expensive	**68%**
No houses/apartments were available to rent	**41%**
Property agents did not want to rent to me or my family	**2%**
Host community did not want us here	**1%**
Did not know how to find a place to rent	**6%**
Had never rented before	**4%**

Building/Rental Area Conditions

% of HHs reported condition of the house overall:

32%	Good (no damage)	**11%**	Bad (significant damage)
34%	Minor (some damage)	**1%**	Fully destroyed
23%	Moderate (damage)		

Building/Rental Area Materials

Most commonly reported building materials used in house/apartment roof construction by HHs:[10]

40%	Wood/poles	**40%**	Steel I-beam
55%	Bricks	**1%**	CGI Iron sheet
19%	Concrete	**0%**	Asphalt (Isogam)
4%	Reeds		

Top 4 most commonly reported building materials used in house/apartment wall construction:[10]

- **61%** Bricks
- **34%** Packed Mud (Pakhsa)
- **30%** Mud Plaster (Kaghil)
- **13%** Gypsum/Plaster

Top 4 most commonly reported building materials used in house/apartment floor construction:[10]

- **40%** Mud Plaster (Kaghil)
- **24%** Concrete
- **21%** Packed Mud (Pakhsa)
- **14%** Bricks

Service Access

92% of assessed HHs reported that they had access to water for drinking, cooking, and bathing.

Top 5 most reported answers from assessed HHs with enough water by main source of water for domestic use:

- **64%** Hand pump/bore well
- **21%** Purchasing water/ water tanker
- **13%** Pipe Scheme
- **1%** Stream/River
- **1%** Dug well

67% of the assessed households reported that their primary water source was located inside the building they lived in.

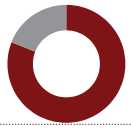
% of assessed HHs that reporting access to hand-washing facilities:[10]

- **87%** Yes, inside the house/ apartment
- **9%** Yes, in rental area/ building, but not inside house/apartment
- **3%** Yes, but only outside of rental area/building
- **2%** No, none available

Assessed households by reported kind of sanitation facility (latrine/toilet) that they used:

- **24%** Flush or pour/flush toilet
- **57%** Pit latrine with a slab
- **11%** Pit latrine without a slab
- **8%** Open hole
- **1%** No latrine/toilet

13% of the assessed HHs reported with sharing latrine/toilet.



81% of assessed HHs reported with poor asset holdings.

% of assessed HHs reported currently have the following non-food items in their HHs.

Sleeping mats or mattress	**91%**
Kitchen sets (cooking pots and stainless steel cups)	**97%**
Water storage containers (cans, buckets with lid, etc.)	**92%**
Heating devices (gas cylinder / traditional bukhari stove)	**61%**
Plastic tarpaulin	**47%**
Winter clothing, including for all children	**41%**

Energy and Heating

% of assessed HHs by reported main fuel source for heating:

Wood, bushes	**24%**
Coal	**3%**
Liquid petroleum gas	**35%**
Charcoal	**31%**
Electricity	**0%**
Dung	**2%**
Waste	**6%**

% of assessed HHs by reported main fuel sources for cooking:

Wood, bushes	**27%**
Coal	**0%**
Liquid petroleum gas	**55%**
Charcoal	**2%**
Electricity	**0%**
Dung	**8%**
Waste	**8%**

89% of assessed HHs reported that they had access to electricity.

Of HHs reporting access to electricity, the main reported sources were:

83%	Power lines/ grid	**0%**	Generator
0%	Hydroelectric dam	**14%**	Battery
3%	Solar power	**0%**	None

Waste Disposal

% of assessed HHs by reported main solid waste disposal methods:

Garbage collection service	**7%**
Burned	**5%**
Buried	**1%**
Community containers	**39%**
Throw in open field	**48%**

% of assessed HHs by reported main liquid waste disposal methods:

Septic tank	**2%**
Open drainage/street channels	**82%**
Municipal sewage network	**3%**
Simple cesspit/hole in ground	**9%**
Dump on ground	**5%**

Other Service Access

99% assessed HHs reported that a health centre was accessible from their house/apartment:

Of those HHs who reported having access to a health center, the average time to the facility from their homes was:

20%	Less than 15 minutes	**8%**	1-2 hours
43%	15-29 minutes	**1%**	More than 2 hours
27%	30-59 minutes		

99% of assessed HHs reported having access to school. The following schools types were accessible:[10]

Primary school	**35%**
High school	**81%**
Secondary school	**41%**
Religious madrassa[12]	**44%**
Community based education	**0%**
Technical training centre	**0%**

% of assessed HHs reported HHs access to school, by school distance:

20%	Less than 15 minutes	**3%**	1-2 hours
56%	15-29 minutes	**0%**	More than 2 hours
22%	30-59 minutes		

98% of assessed HHs reported having access to a market.

Assessed HHs with access to a market, by reported distance:

39%	Less than 15 minutes	**6%**	1-2 hours
42%	15-29 minutes	**0%**	More than 2 hours
14%	30-59 minutes		

Livelihoods and Income

Average number of breadwinners reported per assessed households: **1.2**

Average number of female breadwinners reported per assessed households: **0.1**

12% Average of assessed households reported having at least one female breadwinner:

Top 5 sources of income, in last 30 days, reported by assessed households:[10]

Unskilled daily labour / no contract	**87%**
Business / sale of goods / services	**5%**
Skilled daily labour / no contract	**5%**
Formal employment / with contract	**3%**
Cash crop farming	**1%**

12. A separate religious school that is separate from a mosque.

Average amount of total monthly cash income reported by assessed households:[9]

7,417 AFN

Of households reporting that they received income, the top 5 main sources of cash were:[10]

Income through work/labour	**98%**
Borrow money / take on debt	**30%**
Selling personal belongings	**7%**
Humanitarian Aid	**6%**
Remittances / gifts	**3%**

80% of assessed HHs reported that they had debt.

For the HHs in debt, the average household debt amounted to:[9]

26,478 AFN

32% of assessed HHs reported that they were relying only on borrowing, begging, or Zakat:[13]

79% of assessed HHs reported relying on casual labour by one member of the household.

0% of assessed HHs reported that they were living without any source of livelihoods or income-generating activities.

Cash Access and Rental Methods

17% of assessed HHs reported not paying rent on time each month.

Top 5 reasons assessed HHs were unable to pay their rent on time:[10]

Breadwinners have not been paid on time	**93%**
Owner/property agent was not present	**3%**
Rent increased in price	**3%**
I was not physically present to pay for it	**2%**
I had the money but could not withdraw it from the bank	**1%**

% of assessed HHs reported that their rent had changed in the following ways in the previous year:

13% Decreased | **78%** Stayed the same | **10%** Increased

Assessed HHs reported changes in rent amount since the previous year.

743 AFN

Methods of rental payment reported by assessed HHs:[10]

99% Cash (direct)	**0%** Credit/loan
3% Bank account	**4%** Hawala[16]
0% Mobile transfer	**2%** In-kind (crops, materials)

90% of assessed HHs reported that they needed documents to rent house/apartment.

% of assessed HHs by the type of documents needed to sign a rental agreement.[10]

98% Tazkera[14]	**6%** Employment contract
93% Letter of guarantee	**0%** Bank statement
58% Witness / sign document	**0%** Nothing

91% of assessed HHs reported that they received a receipt/proof of payment for rent payment.

Assessed HHs by most reported preferred method to receive cash assistance (for any purpose):

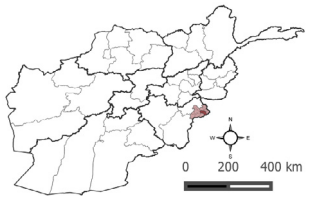
99% Cash (direct)	**0%** Credit/loan
1% Bank account	**0%** Hawala[15]
0% Mobile transfer	**0%** In-kind (crops, materials)

13. Payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes.

14. Tazkera: Afghanistan national identification card.
15. A Hawala system refers to an informal channel for transferring funds from one location to another through service providers.

Households Rental Assessment
Matun Municipality
Khost Province, Afghanistan

February 2022



Demographics

Reported HHs composition, disaggregated by age and gender:

Male		Total		Female
51%			49%	
1%	60+		1%	
19%	18-59		19%	
18%	6-17		17%	
12%	0-5		13%	

HHs surveyed reported the following displacement statuses:

Refugee returnees[1]	IDPs[2]
0%	12%
Non-displaced[3]	IDP Returnees[4]
86%	2%

Key demographics of the interviewed HHs:

Average household size	Female-headed HHs	Elderly-headed HHs
9.6 persons	25%	7%

Household Vulnerability Factors

Reported household vulnerability category, based on key indicators determined by the ES/NFI Cluster criteria.[5]

0% Most vulnerable	44% Vulnerable	56% Not vulnerable

0% of assessed HHs reported that their head of household (hohh) is either women or child without other adult males in the HH.

44% of assessed HHs reported a dependency ratio[6] of 8 or more.

2% of assessed HHs that reported no adult male of working age or adult working female in the HH.

58% of assessed HHs reported that their hohh had a disability, was suffering from a chronic illness, or was an older person.

68% of assessed HHs reported that, including hohh, one or more members had a disability or chronic illness.

Displacement

The top 3 most common provinces assessed IDP HHs reportedly lived before their first displacement were:

Khost	28%
Paktya	26%
Logar	12%

Average duration of displacement reported by assessed IDP HHs since their HH had first displaced:	5.6 year(s)
Assessed IDP HHs by reported length of time, on average, they had been living in their current location:	2.6 year(s)

27.6 year(s)	Average reported length of time since assessed returnee HHs fled Afghanistan for the first time.
13.1 year(s)	Assessed returnee HHs by reported length of time, on average, since they last returned to Afghanistan
Assessed IDP returnee HHs by reported length of time since they last fled this location:	7.7 year(s)
Assessed IDP returnee HHs by reported length of time since they returned to this location:	3.5 year(s)

1. Refugee returnees: HHs whose living in their area of origin and were forcibly displaced and fled to another country and have since returned home.
2. IDPs: HHs who had been displaced from their area of origin and who were forcibly displaced from their homes due to conflict or environmental shocks and fled to another location in Afghanistan.
3. Non-diplaced: HHs who were living in their area of origin and had not been displaced or HHs who were not living in their area of origin but had moved to another part of Afghanistan for work or to be near family.
4. IDP Returnees: HHs who were living in their area of origin and who previously were forcibly displaced and fled to another location in Afghanistan and then returned home.
5. The ES/NFI cluster maintains a set of vulnerability criteria based on 11 indicators which have the following categories: a scoring system of 0-24: Not Sufficiently Vulnerable (0-8); Vulnerable (9-16); and the Most Vulnerable (17-24).
6. Dependency ratio equated to total number of household members / (sum of adult males (age 18 to 59) and female breadwinners - sum of disabled adult males and disabled female breadwinners).

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

House/Apartment General Information

Assessed HHs by reported accommodation type:

90% House[7] **10%** Apartment[8]

Top 5 reported types of construction materials used for construction of the house/apartment, by % of HHs:

Permanent mud	**55%**
Permanent firebricks	**21%**
Permanent concrete	**13%**
Permanent concrete blocks	**5%**
Permanent sun-dried bricks	**4%**

Average duration of stay in current house/apartment reported by assessed HHs:

1% Less than 1 month	**28%** 2 years to 5 years
16% 1 month to 6 months	**10%** 5 years to 10 years
17% 6 months to 1 year	**9%** 10 years or more
20% 1 year up to 2 years	**11%** Always lived here

Average reported number of individuals living in house/apartment: **9.5**

Average reported number of rooms available in house/apartment: **3**

92% of assessed HHs reported there was a separate room for kitchen in their shelter.

80% of assessed HHs reported that they had separate rooms available in their shelter for male and female household members.

27% of assessed HHs reported that they owned livestock.

Assessed HHs living in houses on average paid the following monthly rent:[9] **3,419** AFN

Assessed HHs living in apartments on average paid the following monthly rent:[9] **4,388** AFN

100% of assessed HHs reported paying for their rent in Afghani currency.

House/apartment Service Costs

Of those HHs who reported that they were paying for the services, their average reported expenditure[9] for each utility is:[10]

Water supply	396 AFN	Internet/television	808 AFN
Electricity	843 AFN	Parking	0 AFN
Fuel/heating	3,050 AFN	Communal services	167 AFN
Waste disposal	342 AFN	Other bills	885 AFN

Insurance/Deposit

100% of assessed HHs reported not having insurance for their house/apartment.

2% of assessed HHs having to pay a deposit to rent their house/apartment.

Average amount of money households reported having to spent on a deposit for their house/apartment:[9] **8,143** AFN

9% of assessed HHs reported that they were living in an open, emergency, or makeshift shelter.[11]

Accommodation Arrangements

Assessed HHs by reported type of rental agreement they had for their house/apartment:

24%	Written agreement with the house/apartment owner
1%	A written agreement with the property dealer
1%	Letter with stamp from Community Leader
75%	Verbal agreement

HHs by average reported length of time that the rental agreement is valid:

2%	1 month	**33%**	6 months to 1 year
9%	1 to 3 months	**30%**	More than 1 year
18%	3 to 6 months	**8%**	Not to answer

7. House: a structure for living with 1-2 floors and a yard.
8. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.
9. All costs, income and debt were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.
10. Respondent could select more than one response.
11. Shelter type was unfinished or shelter damage level was either fully destroyed, makeshift, with no solid or permanent materials, or bad (significant structural damage, including collapsed walls or partly collapsed floors or roof).

15% of assessed HHs reported residing with or hosting other HHs:

20% of assessed HHs reported being hosted by another HH.

Average number of rooms assessed HHs reported that they were residing: **2.9**

96% of assessed HHs reported that all of the rooms in the house/apartment were covered by their rent:

Average size of the house/apartment in square meters, as reported by households: **309**

3% of assessed household reported that they had to pay at least 1 month of rent in advance.
On average, **4** months of rent were reported to need to be paid in advance.

Assessed households reported that rent was paid to:

- **89%** The owner
- **8%** Representative of the owner
- **2%** The property dealer
- **2%** Relative of the owner

% of assessed HHs by who they would go to in the event of a dispute with the landlord or property agent:

- **70%** Deal with it themselves
- **5%** Police
- **1%** Civil courts
- **0%** Religious courts
- **17%** Community leadership
- **7%** Religious leader/ mullah

Shelter Selection

% of assessed HHs by reported main reasons that they chose this house/apartment:

- **3%** Only available house/apartment
- **58%** Most affordable
- **20%** Wanted to live here
- **14%** Facilities (services) are near here
- **3%** People I know live here
- **2%** Family/relatives lives here
- **0%** House/apartment rent was paid by someone

Top 4 most reported answers from assessed HHs of how they found their house/apartment:

- Friend or colleague **53%**
- Family or relative **40%**
- Through a property dealer/agent **5%**
- Community leader/elder **2%**

33% of assessed HHs reportedly faced challenges finding a house/apartment.

Assessed HHs faced the following challenges when finding a house/apartment:[10]

- All available houses/apartments were too expensive **80%**
- No houses/apartments were available to rent **43%**
- Property agents did not want to rent to me or my family **2%**
- Host community did not want us here **7%**
- Did not know how to find a place to rent **14%**
- Had never rented before **9%**

Building/Rental Area Conditions

% of HHs reported condition of the house overall:

- **57%** Good (no damage)
- **20%** Minor (some damage)
- **15%** Moderate (damage)
- **8%** Bad (significant damage)
- **1%** Fully destroyed

Building/Rental Area Materials

Most commonly reported building materials used in house/apartment roof construction by HHs:[10]

- **52%** Wood/poles
- **35%** Bricks
- **25%** Concrete
- **1%** Reeds
- **41%** Steel I-beam
- **1%** CGI Iron sheet
- **0%** Asphalt (Isogam)

Top 4 most commonly reported building materials used in house/apartment wall construction:[10]

- **53%** Bricks
- **43%** Packed Mud (Pakhsa)
- **23%** Mud Plaster (Kaghil)
- **21%** Concrete

Top 4 most commonly reported building materials used in house/apartment floor construction:[10]

- **47%** Mud Plaster (Kaghil)
- **40%** Concrete
- **12%** Packed Mud (Pakhsa)
- **7%** Bricks

Service Access

85% of assessed HHs reported that they had access to water for drinking, cooking, and bathing.

Top 5 most reported answers from assessed HHs with enough water by main source of water for domestic use:

- **36%** Pipe Scheme
- **36%** Hand pump/bore well
- **15%** Purchasing water/ water tanker
- **13%** Dug well
- **0%** Pond/lake

59% of the assessed households reported that their primary water source was located inside the building they lived in.

% of assessed HHs that reporting access to hand-washing facilities:[10]

- **91%** Yes, inside the house/ apartment
- **4%** Yes, in rental area/ building, but not inside house/apartment
- **4%** Yes, but only outside of rental area/building
- **1%** No, none available

Assessed households by reported kind of sanitation facility (latrine/toilet) that they used:

- **23%** Flush or pour/flush toilet
- **44%** Pit latrine with a slab
- **18%** Pit latrine without a slab
- **15%** Open hole
- **1%** No latrine/toilet

12% of the assessed HHs reported with sharing latrine/toilet.

69% of assessed HHs reported with poor asset holdings.

% of assessed HHs reported currently have the following non-food items in their HHs.

Sleeping mats or mattress	**96%**
Kitchen sets (cooking pots and stainless steel cups)	**98%**
Water storage containers (cans, buckets with lid, etc.)	**93%**
Heating devices (gas cylinder / traditional bukhari stove)	**79%**
Plastic tarpaulin	**45%**
Winter clothing, including for all children	**66%**

Energy and Heating

% of assessed HHs by reported main fuel source for heating:

Wood, bushes	**70%**
Coal	**0%**
Liquid petroleum gas	**6%**
Charcoal	**0%**
Electricity	**2%**
Dung	**8%**
Waste	**14%**

% of assessed HHs by reported main fuel sources for cooking:

Wood, bushes	**63%**
Coal	**0%**
Liquid petroleum gas	**19%**
Charcoal	**0%**
Electricity	**1%**
Dung	**6%**
Waste	**12%**

62% of assessed HHs reported that they had access to electricity.

Of HHs reporting access to electricity, the main reported sources were:

31%	Power lines/ grid	**8%**	Generator
5%	Hydroelectric dam	**3%**	Battery
52%	Solar power	**0%**	None

Waste Disposal

% of assessed HHs by reported main solid waste disposal methods:

Garbage collection service	**5%**
Burned	**13%**
Buried	**4%**
Community containers	**2%**
Throw in open field	**76%**

% of assessed HHs by reported main liquid waste disposal methods:

Septic tank	**0%**
Open drainage/street channels	**46%**
Municipal sewage network	**6%**
Simple cesspit/hole in ground	**13%**
Dump on ground	**35%**

Other Service Access

93% assessed HHs reported that a health centre was accessible from their house/apartment:

Of those HHs who reported having access to a health center, the average time to the facility from their homes was:

27%	Less than 15 minutes	**5%**	1-2 hours
46%	15-29 minutes	**2%**	More than 2 hours
21%	30-59 minutes		

99% of assessed HHs reported having access to school. The following schools types were accessible:[10]

Primary school	**61%**
High school	**84%**
Secondary school	**53%**
Religious madrassa[12]	**73%**
Community based education	**6%**
Technical training centre	**5%**

% of assessed HHs reported HHs access to school, by school distance:

34%	Less than 15 minutes	**4%**	1-2 hours
46%	15-29 minutes	**0%**	More than 2 hours
17%	30-59 minutes		

93% of assessed HHs reported having access to a market.

Assessed HHs with access to a market, by reported distance:

35%	Less than 15 minutes	**6%**	1-2 hours
31%	15-29 minutes	**1%**	More than 2 hours
27%	30-59 minutes		

Livelihoods and Income

Average number of breadwinners reported per assessed households: **1.4**

Average number of female breadwinners reported per assessed households: **0.1**

7% Average of assessed households reported having at least one female breadwinner:

Top 5 sources of income, in last 30 days, reported by assessed households:[10]

Unskilled daily labour / no contract	**43%**
Skilled daily labour / no contract	**37%**
Business / sale of goods / services	**11%**
None	**4%**
Formal employment / with contract	**3%**

12. A separate religious school that is separate from a mosque.

Average amount of total monthly cash income reported by assessed households:[9]

8,425 AFN

Of households reporting that they received income, the top 5 main sources of cash were:[10]

Income through work/labour	**90%**
Borrow money / take on debt	**35%**
Humanitarian Aid	**12%**
Selling personal belongings	**7%**
Government Benefits (pension)	**5%**

81% of assessed HHs reported that they had debt.

For the HHs in debt, the average household debt amounted to:[9]

90,660 AFN

43% of assessed HHs reported that they were relying only on borrowing, begging, or Zakat:[13]

66% of assessed HHs reported relying on casual labour by one member of the household.

3% of assessed HHs reported that they were living without any source of livelihoods or income-generating activities.

Cash Access and Rental Methods

28% of assessed HHs reported not paying rent on time each month.

Top 5 reasons assessed HHs were unable to pay their rent on time:[10]

Breadwinners have not been paid on time	**75%**
Rent increased in price	**9%**
I was not physically present to pay for it	**8%**
I had no money/I was unemployed	**8%**
Owner/property agent was not present	**4%**

% of assessed HHs reported that their rent had changed in the following ways in the previous year:

6% Decreased | **87%** Stayed the same | **7%** Increased

Assessed HHs reported changes in rent amount since the previous year.

903 AFN

Methods of rental payment reported by assessed HHs:[10]

95% Cash (direct)	**0%** Credit/loan
4% Bank account	**6%** Hawala[16]
7% Mobile transfer	**1%** In-kind (crops, materials)

29% of assessed HHs reported that they needed documents to rent house/apartment.

% of assessed HHs by the type of documents needed to sign a rental agreement.[10]

98% Tazkera[14]	**5%** Employment contract
32% Letter of guarantee	**0%** Bank statement
6% Witness / sign document	**1%** Nothing

34% of assessed HHs reported that they received a receipt/proof of payment for rent payment.

Assessed HHs by most reported preferred method to receive cash assistance (for any purpose):

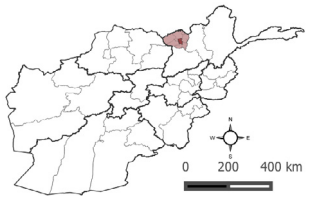
97% Cash (direct)	**0%** Credit/loan
2% Bank account	**0%** Hawala[15]
0% Mobile transfer	**1%** In-kind (crops, materials)

13. Payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes.

14. Tazkera: Afghanistan national identification card.
15. A Hawala system refers to an informal channel for transferring funds from one location to another through service providers.

Households Rental Assessment
Kunduz Municipality
Kunduz Province, Afghanistan

February 2022



Demographics

Reported HHs composition, disaggregated by age and gender:

Male		Total		Female
	49%		51%	
	2%	60+	2%	
	18%	18-59	21%	
	17%	6-17	17%	
	12%	0-5	11%	

HHs surveyed reported the following displacement statuses:

Refugee returnees[1]	IDPs[2]
0%	7%
Non-displaced[3]	IDP Returnees[4]
93%	0%

Key demographics of the interviewed HHs:

Average household size	Female-headed HHs	Elderly-headed HHs
7.7 persons	17%	5%

Household Vulnerability Factors

Reported household vulnerability category, based on key indicators determined by the ES/NFI Cluster criteria.[5]

1% Most vulnerable	38% Vulnerable	62% Not vulnerable

1% of assessed HHs reported that their head of household (hohh) is either women or child without other adult males in the HH.

38% of assessed HHs reported a dependency ratio[6] of 8 or more.

3% of assessed HHs that reported no adult male of working age or adult working female in the HH.

39% of assessed HHs reported that their hohh had a disability, was suffering from a chronic illness, or was an older person.

57% of assessed HHs reported that, including hohh, one or more members had a disability or chronic illness.

Displacement

The top 3 most common provinces assessed IDP HHs reportedly lived before their first displacement were:

Kunduz	70%
Kabul	8%
Badakhshan	8%

Average duration of displacement reported by assessed IDP HHs since their HH had first displaced:	2.1 year(s)
Assessed IDP HHs by reported length of time, on average, they had been living in their current location:	0.9 year(s)

0 year(s)	Average reported length of time since assessed returnee HHs fled Afghanistan for the first time.
0 year(s)	Assessed returnee HHs by reported length of time, on average, since they last returned to Afghanistan

Assessed IDP returnee HHs by reported length of time since they last fled this location:	0 year(s)
Assessed IDP returnee HHs by reported length of time since they returned to this location:	0 year(s)

1. Refugee returnees: HHs whose living in their area of origin and were forcibly displaced and fled to another country and have since returned home.
2. IDPs: HHs who had been displaced from their area of origin and who were forcibly displaced from their homes due to conflict or environmental shocks and fled to another location in Afghanistan.
3. Non-diplaced: HHs who were living in their area of origin and had not been displaced or HHs who were not living in their area of origin but had moved to another part of Afghanistan for work or to be near family.
4. IDP Returnees: HHs who were living in their area of origin and who previously were forcibly displaced and fled to another location in Afghanistan and then returned home.
5. The ES/NFI cluster maintains a set of vulnerability criteria based on 11 indicators which have the following categories: a scoring system of 0-24: Not Sufficiently Vulnerable (0-8); Vulnerable (9-16); and the Most Vulnerable (17-24).
6. Dependency ratio equated to total number of household members / (sum of adult males (age 18 to 59) and female breadwinners - sum of disabled adult males and disabled female breadwinners).

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

House/Apartment General Information

Assessed HHs by reported accommodation type:

99% House[7] | **1%** Apartment[8]

Top 5 reported types of construction materials used for construction of the house/apartment, by % of HHs:

Permanent mud	**41%**
Permanent sun-dried bricks	**35%**
Permanent firebricks	**21%**
Permanent concrete	**2%**
Permanent concrete blocks	**0%**

Average duration of stay in current house/apartment reported by assessed HHs:

1% Less than 1 month	**17%** 2 years to 5 years
31% 1 month to 6 months	**3%** 5 years to 10 years
20% 6 months to 1 year	**1%** 10 years or more
27% 1 year up to 2 years	**1%** Always lived here

Average reported number of individuals living in house/apartment: **7.8**

Average reported number of rooms available in house/apartment: **2.3**

65% of assessed HHs reported there was a separate room for kitchen in their shelter.

47% of assessed HHs reported that they had separate rooms available in their shelter for male and female household members.

3% of assessed HHs reported that they owned livestock.

Assessed HHs living in houses on average paid the following monthly rent:[9] **2,592** AFN

Assessed HHs living in apartments on average paid the following monthly rent:[9] **2,500** AFN

100% of assessed HHs reported paying for their rent in Afghani currency.

House/apartment Service Costs

Of those HHs who reported that they were paying for the services, their average reported expenditure[9] for each utility is:[10]

Water supply	459 AFN	Internet/television	0 AFN
Electricity	807 AFN	Parking	0 AFN
Fuel/heating	1,717 AFN	Communal services	0 AFN
Waste disposal	875 AFN	Other bills	0 AFN

Insurance/Deposit

100% of assessed HHs reported not having insurance for their house/apartment.

2% of assessed HHs having to pay a deposit to rent their house/apartment.

Average amount of money households reported having to spent on a deposit for their house/apartment:[9] **6,044** AFN

22% of assessed HHs reported that they were living in an open, emergency, or makeshift shelter.[11]

Accommodation Arrangements

Assessed HHs by reported type of rental agreement they had for their house/apartment:

57%	Written agreement with the house/apartment owner
2%	A written agreement with the property dealer
10%	Letter with stamp from Community Leader
32%	Verbal agreement

HHs by average reported length of time that the rental agreement is valid:

0%	1 month	**26%**	6 months to 1 year
1%	1 to 3 months	**60%**	More than 1 year
12%	3 to 6 months	**0%**	Not to answer

7. House: a structure for living with 1-2 floors and a yard.
8. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.
9. All costs, income and debt were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.
10. Respondent could select more than one response.
11. Shelter type was unfinished or shelter damage level was either fully destroyed, makeshift, with no solid or permanent materials, or bad (significant structural damage, including collapsed walls or partly collapsed floors or roof).

5% of assessed HHs reported residing with or hosting other HHs:

5% of assessed HHs reported being hosted by another HH.

Average number of rooms assessed HHs reported that they were residing: **2.2**

96% of assessed HHs reported that all of the rooms in the house/apartment were covered by their rent:

Average size of the house/apartment in square meters, as reported by households: **253**

12% of assessed household reported that they had to pay at least 1 month of rent in advance.
On average, **3** months of rent were reported to need to be paid in advance.

Assessed households reported that rent was paid to:

- **91%** The owner
- **6%** Representative of the owner
- **1%** The property dealer
- **2%** Relative of the owner

% of assessed HHs by who they would go to in the event of a dispute with the landlord or property agent:

- **81%** Deal with it themselves
- **0%** Police
- **0%** Civil courts
- **0%** Religious courts
- **12%** Community leadership
- **7%** Religious leader/ mullah

Shelter Selection

% of assessed HHs by reported main reasons that they chose this house/apartment:

- **14%** Only available house/apartment
- **43%** Most affordable
- **12%** Wanted to live here
- **2%** Facilities (services) are near here
- **9%** People I know live here
- **20%** Family/relatives lives here
- **0%** House/apartment rent was paid by someone

Top 4 most reported answers from assessed HHs of how they found their house/apartment:

- Family or relative **63%**
- Friend or colleague **24%**
- Community leader/elder **9%**
- Through a property dealer/agent **4%**

27% of assessed HHs reportedly faced challenges finding a house/apartment.

Assessed HHs faced the following challenges when finding a house/apartment:[10]

- All available houses/apartments were too expensive **93%**
- No houses/apartments were available to rent **16%**
- Property agents did not want to rent to me or my family **0%**
- Host community did not want us here **1%**
- Did not know how to find a place to rent **12%**
- Had never rented before **1%**

Building/Rental Area Conditions

% of HHs reported condition of the house overall:

- **20%** Good (no damage)
- **25%** Minor (some damage)
- **34%** Moderate (damage)
- **22%** Bad (significant damage)
- **0%** Fully destroyed

Building/Rental Area Materials

Most commonly reported building materials used in house/apartment roof construction by HHs:[10]

- **94%** Wood/poles
- **5%** Bricks
- **8%** Concrete
- **80%** Reeds
- **8%** Steel I-beam
- **3%** CGI Iron sheet
- **2%** Asphalt (Isogam)

Top 4 most commonly reported building materials used in house/apartment wall construction:[10]

- **68%** Mud Plaster (Kaghil)
- **49%** Bricks
- **55%** Packed Mud (Pakhsa)
- **18%** Gypsum/Plaster

Top 4 most commonly reported building materials used in house/apartment floor construction:[10]

- **71%** Mud Plaster (Kaghil)
- **24%** Packed Mud (Pakhsa)
- **27%** Concrete
- **5%** Gypsum/Plaster

Service Access

89% of assessed HHs reported that they had access to water for drinking, cooking, and bathing.

Top 5 most reported answers from assessed HHs with enough water by main source of water for domestic use:

- **43%** Dug well
- **31%** Pipe Scheme
- **26%** Hand pump/bore well
- **0%** Kandas
- **0%** Purchasing water/ water tanker

81% of the assessed households reported that their primary water source was located inside the building they lived in.

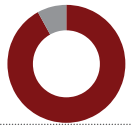
% of assessed HHs that reporting access to hand-washing facilities:[10]

- **81%** Yes, inside the house/ apartment
- **7%** Yes, in rental area/ building, but not inside house/apartment
- **4%** Yes, but only outside of rental area/building
- **9%** No, none available

Assessed households by reported kind of sanitation facility (latrine/toilet) that they used:

- **16%** Flush or pour/flush toilet
- **37%** Pit latrine with a slab
- **31%** Pit latrine without a slab
- **16%** Open hole
- **0%** No latrine/toilet

6% of the assessed HHs reported with sharing latrine/toilet.



92% of assessed HHs reported with poor asset holdings.

% of assessed HHs reported currently have the following non-food items in their HHs.

Sleeping mats or mattress	**89%**
Kitchen sets (cooking pots and stainless steel cups)	**69%**
Water storage containers (cans, buckets with lid, etc.)	**31%**
Heating devices (gas cylinder / traditional bukhari stove)	**55%**
Plastic tarpaulin	**14%**
Winter clothing, including for all children	**47%**

Energy and Heating

% of assessed HHs by reported main fuel source for heating:

Wood, bushes	**59%**
Coal	**1%**
Liquid petroleum gas	**0%**
Charcoal	**19%**
Electricity	**0%**
Dung	**14%**
Waste	**7%**

% of assessed HHs by reported main fuel sources for cooking:

Wood, bushes	**66%**
Coal	**0%**
Liquid petroleum gas	**11%**
Charcoal	**8%**
Electricity	**0%**
Dung	**12%**
Waste	**4%**

100% of assessed HHs reported that they had access to electricity.

Of HHs reporting access to electricity, the main reported sources were:

100%	Power lines/ grid	**0%**	Generator
0%	Hydroelectric dam	**0%**	Battery
0%	Solar power	**0%**	None

Waste Disposal

% of assessed HHs by reported main solid waste disposal methods:

Garbage collection service	**17%**
Burned	**4%**
Buried	**23%**
Community containers	**39%**
Throw in open field	**17%**

% of assessed HHs by reported main liquid waste disposal methods:

Septic tank	**2%**
Open drainage/street channels	**20%**
Municipal sewage network	**2%**
Simple cesspit/hole in ground	**64%**
Dump on ground	**12%**

Other Service Access

85% assessed HHs reported that a health centre was accessible from their house/apartment:

Of those HHs who reported having access to a health center, the average time to the facility from their homes was:

23%	Less than 15 minutes	**1%**	1-2 hours
63%	15-29 minutes	**0%**	More than 2 hours
12%	30-59 minutes		

97% of assessed HHs reported having access to school. The following schools types were accessible:[10]

Primary school	**22%**
High school	**83%**
Secondary school	**34%**
Religious madrassa[12]	**73%**
Community based education	**8%**
Technical training centre	**0%**

% of assessed HHs reported HHs access to school, by school distance:

41%	Less than 15 minutes	**0%**	1-2 hours
51%	15-29 minutes	**0%**	More than 2 hours
8%	30-59 minutes		

92% of assessed HHs reported having access to a market.

Assessed HHs with access to a market, by reported distance:

57%	Less than 15 minutes	**1%**	1-2 hours
32%	15-29 minutes	**0%**	More than 2 hours
10%	30-59 minutes		

Livelihoods and Income

Average number of breadwinners reported per assessed households: **1.2**

Average number of female breadwinners reported per assessed households: **0.1**

7% Average of assessed households reported having at least one female breadwinner:

Top 5 sources of income, in last 30 days, reported by assessed households:[10]

Unskilled daily labour / no contract	**61%**
Skilled daily labour / no contract	**32%**
Formal employment / with contract	**3%**
Business / sale of goods / services	**2%**
None	**1%**

12. A separate religious school that is separate from a mosque.

Average amount of total monthly cash income reported by assessed households:[9]

6,837 AFN

Of households reporting that they received income, the top 5 main sources of cash were:[10]

Income through work/labour	**94%**
Borrow money / take on debt	**46%**
Selling personal belongings	**18%**
Remittances / gifts	**7%**
Humanitarian Aid	**4%**

90% of assessed HHs reported that they had debt.

For the HHs in debt, the average household debt amounted to:[9]

37,707 AFN

51% of assessed HHs reported that they were relying only on borrowing, begging, or Zakat:[13]

81% of assessed HHs reported relying on casual labour by one member of the household.

0% of assessed HHs reported that they were living without any source of livelihoods or income-generating activities.

Cash Access and Rental Methods

30% of assessed HHs reported not paying rent on time each month.

Top 5 reasons assessed HHs were unable to pay their rent on time:[10]

Breadwinners have not been paid on time	**85%**
I was not physically present to pay for it	**6%**
I had no money/I was unemployed	**5%**
I had the money but could not withdraw it from the bank	**5%**
Rent increased in price	**1%**

% of assessed HHs reported that their rent had changed in the following ways in the previous year:

30% Decreased | **69%** Stayed the same | **1%** Increased

Assessed HHs reported changes in rent amount since the previous year.

990 AFN

Methods of rental payment reported by assessed HHs:[10]

99% Cash (direct)	**0%** Credit/loan
1% Bank account	**0%** Hawala[16]
0% Mobile transfer	**0%** In-kind (crops, materials)

56% of assessed HHs reported that they needed documents to rent house/apartment.

% of assessed HHs by the type of documents needed to sign a rental agreement.[10]

89% Tazkera[14]	**0%** Employment contract
38% Letter of guarantee	**0%** Bank statement
81% Witness / sign document	**1%** Nothing

46% of assessed HHs reported that they received a receipt/proof of payment for rent payment.

Assessed HHs by most reported preferred method to receive cash assistance (for any purpose):

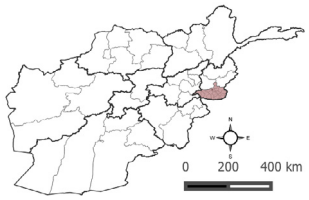
99% Cash (direct)	**0%** Credit/loan
1% Bank account	**0%** Hawala[15]
0% Mobile transfer	**0%** In-kind (crops, materials)

13. Payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes.

14. Tazkera: Afghanistan national identification card.
15. A Hawala system refers to an informal channel for transferring funds from one location to another through service providers.

Households Rental Assessment
Jalalabad Municipality
Nangarhar Province, Afghanistan

February 2022



Demographics

Reported HHs composition, disaggregated by age and gender:

Male		Total		Female
49%			51%	
2%	60+		1%	
19%	18-59		21%	
20%	6-17		20%	
8%	0-5		9%	

HHs surveyed reported the following displacement statuses:

Refugee returnees[1]	IDPs[2]
10%	83%
Non-displaced[3]	IDP Returnees[4]
4%	3%

Key demographics of the interviewed HHs:

Average household size	Female-headed HHs	Elderly-headed HHs
9.2 persons	6%	10%

Household Vulnerability Factors

Reported household vulnerability category, based on key indicators determined by the ES/NFI Cluster criteria.[5]

0% Most vulnerable	25% Vulnerable	75% Not vulnerable

0% of assessed HHs reported that their head of household (hohh) is either women or child without other adult males in the HH.

37% of assessed HHs reported a dependency ratio[6] of 8 or more.

2% of assessed HHs that reported no adult male of working age or adult working female in the HH.

33% of assessed HHs reported that their hohh had a disability, was suffering from a chronic illness, or was an older person.

57% of assessed HHs reported that, including hohh, one or more members had a disability or chronic illness.

Displacement

The top 3 most common provinces assessed IDP HHs reportedly lived before their first displacement were:

Nangarhar	66%
Kunar	12%
Laghman	10%

Average duration of displacement reported by assessed IDP HHs since their HH had first displaced:	7 year(s)
Assessed IDP HHs by reported length of time, on average, they had been living in their current location:	6.4 year(s)

25.6 year(s)	Average reported length of time since assessed returnee HHs fled Afghanistan for the first time.
10.7 year(s)	Assessed returnee HHs by reported length of time, on average, since they last returned to Afghanistan
Assessed IDP returnee HHs by reported length of time since they last fled this location:	5.7 year(s)
Assessed IDP returnee HHs by reported length of time since they returned to this location:	3.4 year(s)

1. Refugee returnees: HHs whose living in their area of origin and were forcibly displaced and fled to another country and have since returned home.
2. IDPs: HHs who had been displaced from their area of origin and who were forcibly displaced from their homes due to conflict or environmental shocks and fled to another location in Afghanistan.
3. Non-diplaced: HHs who were living in their area of origin and had not been displaced or HHs who were not living in their area of origin but had moved to another part of Afghanistan for work or to be near family.
4. IDP Returnees: HHs who were living in their area of origin and who previously were forcibly displaced and fled to another location in Afghanistan and then returned home.
5. The ES/NFI cluster maintains a set of vulnerability criteria based on 11 indicators which have the following categories: a scoring system of 0-24: Not Sufficiently Vulnerable (0-8); Vulnerable (9-16); and the Most Vulnerable (17-24).
6. Dependency ratio equated to total number of household members / (sum of adult males (age 18 to 59) and female breadwinners - sum of disabled adult males and disabled female breadwinners).

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

House/Apartment General Information

Assessed HHs by reported accommodation type:

98% House[7] | **2%** Apartment[8]

Top 5 reported types of construction materials used for construction of the house/apartment, by % of HHs:

Permanent mud	**39%**
Permanent firebricks	**34%**
Permanent sun-dried bricks	**13%**
Permanent concrete	**11%**
Permanent concrete blocks	**1%**

Average duration of stay in current house/apartment reported by assessed HHs:

1% Less than 1 month	**35%** 2 years to 5 years
11% 1 month to 6 months	**12%** 5 years to 10 years
15% 6 months to 1 year	**2%** 10 years or more
24% 1 year up to 2 years	**10%** Always lived here

Average reported number of individuals living in house/apartment: **9.3**

Average reported number of rooms available in house/apartment: **2.9**

37% of assessed HHs reported there was a separate room for kitchen in their shelter.

49% of assessed HHs reported that they had separate rooms available in their shelter for male and female household members.

15% of assessed HHs reported that they owned livestock.

Assessed HHs living in houses on average paid the following monthly rent:[9] **3,430** AFN

Assessed HHs living in apartments on average paid the following monthly rent:[9] **4,607** AFN

100% of assessed HHs reported paying for their rent in Afghani currency.

House/apartment Service Costs

Of those HHs who reported that they were paying for the services, their average reported expenditure[9] for each utility is:[10]

Water supply	465 AFN	Internet/television	0 AFN
Electricity	894 AFN	Parking	200 AFN
Fuel/heating	652 AFN	Communal services	221 AFN
Waste disposal	267 AFN	Other bills	0 AFN

Insurance/Deposit

98% of assessed HHs reported not having insurance for their house/apartment.

3% of assessed HHs having to pay a deposit to rent their house/apartment.

Average amount of money households reported having to spent on a deposit for their house/apartment:[9] **5,633** AFN

12% of assessed HHs reported that they were living in an open, emergency, or makeshift shelter.[11]

Accommodation Arrangements

Assessed HHs by reported type of rental agreement they had for their house/apartment:

25%	Written agreement with the house/apartment owner
12%	A written agreement with the property dealer
9%	Letter with stamp from Community Leader
51%	Verbal agreement

HHs by average reported length of time that the rental agreement is valid:

0%	1 month	**44%**	6 months to 1 year
3%	1 to 3 months	**36%**	More than 1 year
13%	3 to 6 months	**4%**	Not to answer

7. House: a structure for living with 1-2 floors and a yard.
8. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.
9. All costs, income and debt were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.
10. Respondent could select more than one response.
11. Shelter type was unfinished or shelter damage level was either fully destroyed, makeshift, with no solid or permanent materials, or bad (significant structural damage, including collapsed walls or partly collapsed floors or roof).

2% of assessed HHs reported residing with or hosting other HHs:

2% of assessed HHs reported being hosted by another HH.

Average number of rooms assessed HHs reported that they were residing: **2.7**

94% of assessed HHs reported that all of the rooms in the house/apartment were covered by their rent:

Average size of the house/apartment in square meters, as reported by households: **309**

11% of assessed household reported that they had to pay at least 1 month of rent in advance.
On average, **3** months of rent were reported to need to be paid in advance.

Assessed households reported that rent was paid to:

59%	The owner	**17%**	Representative of the owner
6%	The property dealer	**19%**	Relative of the owner

% of assessed HHs by who they would go to in the event of a dispute with the landlord or property agent:

43%	Deal with it themselves	**0%**	Religious courts
2%	Police	**42%**	Community leadership
0%	Civil courts	**13%**	Religious leader/ mullah

Shelter Selection

% of assessed HHs by reported main reasons that they chose this house/apartment:

5%	Only available house/apartment	**6%**	People I know live here
52%	Most affordable	**14%**	Family/relatives lives here
10%	Wanted to live here	**1%**	House/apartment rent was paid by someone
13%	Facilities (services) are near here		

Top 4 most reported answers from assessed HHs of how they found their house/apartment:

Friend or colleague	**37%**
Family or relative	**29%**
Community leader/elder	**17%**
Through a property dealer/agent	**16%**

17% of assessed HHs reportedly faced challenges finding a house/apartment.

Assessed HHs faced the following challenges when finding a house/apartment:[10]

All available houses/apartments were too expensive	**79%**
No houses/apartments were available to rent	**42%**
Property agents did not want to rent to me or my family	**2%**
Host community did not want us here	**4%**
Did not know how to find a place to rent	**15%**
Had never rented before	**20%**

Building/Rental Area Conditions

% of HHs reported condition of the house overall:

34%	Good (no damage)	**11%**	Bad (significant damage)
18%	Minor (some damage)	**1%**	Fully destroyed
37%	Moderate (damage)		

Building/Rental Area Materials

Most commonly reported building materials used in house/apartment roof construction by HHs:[10]

48%	Wood/poles	**38%**	Steel I-beam
18%	Bricks	**0%**	CGI Iron sheet
23%	Concrete	**7%**	Asphalt (Isogam)
27%	Reeds		

Top 4 most commonly reported building materials used in house/apartment wall construction:[10]

- **65%** Bricks
- **29%** Packed Mud (Pakhsa)
- **20%** Mud Plaster (Kaghil)
- **17%** Gypsum/Plaster

Top 4 most commonly reported building materials used in house/apartment floor construction:[10]

- **49%** Mud Plaster (Kaghil)
- **45%** Concrete
- **6%** Stone
- **6%** Packed Mud (Pakhsa)

Service Access

77% of assessed HHs reported that they had access to water for drinking, cooking, and bathing.

Top 5 most reported answers from assessed HHs with enough water by main source of water for domestic use:

- **61%** Hand pump/bore well
- **21%** Dug well
- **18%** Pipe Scheme
- **0%** Spring
- **0%** Purchasing water/ water tanker

60% of the assessed households reported that their primary water source was located inside the building they lived in.

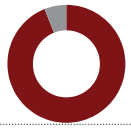
% of assessed HHs that reporting access to hand-washing facilities:[10]

- **58%** Yes, inside the house/ apartment
- **18%** Yes, in rental area/ building, but not inside house/apartment
- **4%** Yes, but only outside of rental area/building
- **20%** No, none available

Assessed households by reported kind of sanitation facility (latrine/toilet) that they used:

- **47%** Flush or pour/flush toilet
- **29%** Pit latrine with a slab
- **10%** Pit latrine without a slab
- **14%** Open hole
- **0%** No latrine/toilet

7% of the assessed HHs reported with sharing latrine/toilet.



94% of assessed HHs reported with poor asset holdings.

% of assessed HHs reported currently have the following non-food items in their HHs.

Sleeping mats or mattress	**90%**
Kitchen sets (cooking pots and stainless steel cups)	**89%**
Water storage containers (cans, buckets with lid, etc.)	**66%**
Heating devices (gas cylinder / traditional bukhari stove)	**62%**
Plastic tarpaulin	**23%**
Winter clothing, including for all children	**17%**

Energy and Heating

% of assessed HHs by reported main fuel source for heating:

Wood, bushes	**20%**
Coal	**1%**
Liquid petroleum gas	**28%**
Charcoal	**5%**
Electricity	**2%**
Dung	**5%**
Waste	**41%**

% of assessed HHs by reported main fuel sources for cooking:

Wood, bushes	**25%**
Coal	**0%**
Liquid petroleum gas	**18%**
Charcoal	**3%**
Electricity	**0%**
Dung	**5%**
Waste	**48%**

96% of assessed HHs reported that they had access to electricity.

Of HHs reporting access to electricity, the main reported sources were:

12%	Power lines/ grid	**0%**	Generator
55%	Hydroelectric dam	**3%**	Battery
30%	Solar power	**0%**	None

Waste Disposal

% of assessed HHs by reported main solid waste disposal methods:

Garbage collection service	**6%**
Burned	**9%**
Buried	**6%**
Community containers	**6%**
Throw in open field	**72%**

% of assessed HHs by reported main liquid waste disposal methods:

Septic tank	**1%**
Open drainage/street channels	**61%**
Municipal sewage network	**1%**
Simple cesspit/hole in ground	**9%**
Dump on ground	**28%**

Other Service Access

91% assessed HHs reported that a health centre was accessible from their house/apartment:

Of those HHs who reported having access to a health center, the average time to the facility from their homes was:

34%	Less than 15 minutes	**3%**	1-2 hours
43%	15-29 minutes	**1%**	More than 2 hours
19%	30-59 minutes		

97% of assessed HHs reported having access to school. The following schools types were accessible:[10]

Primary school	**30%**
High school	**86%**
Secondary school	**9%**
Religious madrassa[12]	**9%**
Community based education	**2%**
Technical training centre	**6%**

% of assessed HHs reported HHs access to school, by school distance:

32%	Less than 15 minutes	**2%**	1-2 hours
44%	15-29 minutes	**0%**	More than 2 hours
22%	30-59 minutes		

98% of assessed HHs reported having access to a market.

Assessed HHs with access to a market, by reported distance:

60%	Less than 15 minutes	**2%**	1-2 hours
25%	15-29 minutes	**0%**	More than 2 hours
13%	30-59 minutes		

Livelihoods and Income

Average number of breadwinners reported per assessed households: **1.3**

Average number of female breadwinners reported per assessed households: **0.1**

11% Average of assessed households reported having at least one female breadwinner:

Top 5 sources of income, in last 30 days, reported by assessed households:[10]

Unskilled daily labour / no contract	**66%**
Skilled daily labour / no contract	**14%**
Business / sale of goods / services	**11%**
Formal employment / with contract	**4%**
None	**2%**

12. A separate religious school that is separate from a mosque.

Average amount of total monthly cash income reported by assessed households:[9]

7,068 AFN

Of households reporting that they received income, the top 5 main sources of cash were:[10]

Income through work/labour	91%
Borrow money / take on debt	26%
Selling personal belongings	13%
Humanitarian Aid	5%
Remittances / gifts	3%

86% of assessed HHs reported that they had debt.

For the HHs in debt, the average household debt amounted to:[9]

45,476 AFN

29% of assessed HHs reported that they were relying only on borrowing, begging, or Zakat:[13]

67% of assessed HHs reported relying on casual labour by one member of the household.

1% of assessed HHs reported that they were living without any source of livelihoods or income-generating activities.

Cash Access and Rental Methods

65% of assessed HHs reported not paying rent on time each month.

Top 5 reasons assessed HHs were unable to pay their rent on time:[10]

Breadwinners have not been paid on time	68%
I had no money/I was unemployed	22%
I had the money but could not withdraw it from the bank	11%
I was not physically present to pay for it	2%
The money was stolen	2%

% of assessed HHs reported that their rent had changed in the following ways in the previous year:

26% Decreased | **74%** Stayed the same | **0%** Increased

Assessed HHs reported changes in rent amount since the previous year.

775 AFN

Methods of rental payment reported by assessed HHs:[10]

94% Cash (direct)	**0%** Credit/loan
2% Bank account	**6%** Hawala[16]
0% Mobile transfer	**0%** In-kind (crops, materials)

47% of assessed HHs reported that they needed documents to rent house/apartment.

% of assessed HHs by the type of documents needed to sign a rental agreement.[10]

93% Tazkera[14]	**0%** Employment contract
21% Letter of guarantee	**0%** Bank statement
52% Witness / sign document	**0%** Nothing

42% of assessed HHs reported that they received a receipt/proof of payment for rent payment.

Assessed HHs by most reported preferred method to receive cash assistance (for any purpose):

87% Cash (direct)	**0%** Credit/loan
5% Bank account	**2%** Hawala[15]
1% Mobile transfer	**5%** In-kind (crops, materials)

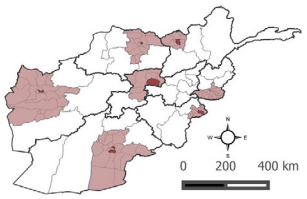
13. Payment made annually under Islamic law on certain kinds of property and used for charitable and religious purposes.

14. Tazkera: Afghanistan national identification card.

15. A Hawala system refers to an informal channel for transferring funds from one location to another through service providers.

Key Informant Rental Assessment
Key Informant
Country Wide Findings

February 2022



Respondent Profile

Type of Key Informants (KIs) assessed in their Gozar:[1]

19%	Landlord/ landowner	**43%**	Wakil-e-Gozar[1]
30%	Property agent/ dealer	**8%**	Community leader

% of assessed KIs that reported that they had been working as a property agent or landlord longer than three months in their Gozar:

96%	Yes, more than three months	**3%**	Less than 3 months
		1%	Not a property agent[2]

Rental House/Apartment Availability

Average number of houses[3] reported to be currently available by assessed KIs in their Gozar: **97**

64% of assessed KIs reported there was space to construct new houses for rent in their Gozar. **45%** of those KIs reported that they had plans to construct new houses for rent.

Average number of additional houses reported were planned to be constructed by assessed KIs in their Gozar: **65.2**

Average number of apartments[4] reported to be currently available by assessed KIs in their Gozar: **19.8**

54% of assessed KIs reported there was space to construct new apartments for rent in their Gozar. **36%** of those KIs reported that they had plans to construct new apartments.

Average number of additional apartments reported were planned to be constructed by assessed KIs in their Gozar: **34.6**

Key Services Availability

Proportion of KIs reporting on the number of rented houses/apartments with the access to water in their Gozar.

All (100%)	**24%**
Almost all (90%-99%)	**23%**
Most (51%-89%)	**26%**
About Half (50%)	**12%**
Some (11% - 49%)	**7%**
Few (1% - 10%)	**4%**
None (0%)	**3%**

Proportion of KIs reporting on the number of rented houses/apartments with access to electricity in their Gozar.

All (100%)	**41%**
Almost all (90%-99%)	**30%**
Most (51%-89%)	**17%**
About Half (50%)	**6%**
Some (11% - 49%)	**4%**
Few (1% - 10%)	**1%**
None (0%)	**0%**

Proportion of KIs reporting on the number of rented houses/apartments with access a latrine/toilet in their Gozar.

55%	All (100%)	**4%**	Some (11% - 49%)
19%	Almost all (90%-99%)	**5%**	Few (1% - 10%)
13%	Most (51%-89%)	**1%**	None (0%)
4%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a kitchen in a separate room in their Gozar.

2%	All (100%)	**20%**	Some (11% - 49%)
16%	Almost all (90%-99%)	**17%**	Few (1% - 10%)
26%	Most (51%-89%)	**2%**	None (0%)
18%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a separate room for male and female HH members in their Gozar.

16%	All (100%)	**19%**	Some (11% - 49%)
14%	Almost all (90%-99%)	**16%**	Few (1% - 10%)
20%	Most (51%-89%)	**2%**	None (0%)
12%	About Half (50%)		

1. In Afghanistan, a Gozar is the informal urban unit denoting a community, analogous to a neighbourhood. Wakil-e-Gozar is an official local representative who is selected by the people of a Gozar to represent their interests to municipal governance.
2. Wakil-e-Gozars and/or other community leaders who might be providing house/apartment rental services.
3. House: a structure for living with 1-2 floors and a yard.
4. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

Housing Access to Services

% of assessed KIs by reported main source of electricity for the properties in their Gozar:

Electricity from power grid	82%
Hydroelectric dam	6%
Solar power	11%
Generator	0%
Battery	1%
None	0%

% of assessed KIs by reported types of waste-water disposal methods available in their Gozar:

Septic tank	23%
Simple cesspit/ hole in the ground	47%
Open drainage/ street channels	30%
Municipal sewage network	1%

% of assessed KIs by reported types of solid waste disposal methods available in their Gozar:

- **39%** Garbage collection service
- **2%** Burned
- **2%** Buried
- **14%** Community Containers
- **44%** Throw in open field

34% of assessed KIs reported that there was an active health centre accessible from all people, and **18%** of those KIs reported that it was accessible to some people from the houses/apartments in their Gozar.

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest health center.

- **31%** Less than 15 minutes
- **46%** 15-29 minutes
- **19%** 30-59 minutes
- **4%** 1-2 hours
- **0%** More than 2 hours
- **0%** Don't know

73% of assessed KIs reported that there were functional public schools accessible for all HHs, and **8%** of those KIs reported those schools were accessible to some HHs in the houses/apartments in their Gozar.

36% of assessed KIs reported that there were functional private schools accessible for all HHs, and **43%** of those KIs reported those private schools were accessible for some HHs in the houses/apartments in their Gozar.

% of assessed KIs by reported types of schools that are currently accessible for households in their Gozar:[5]

Primary school	100%
High school	87%
Secondary school	94%
Religious madrassa[6]	44%
Community based education	1%
Technical training centre	2%

% of assessed KIs reporting girls were able to attend primary schools in their Gozar:

- **73%** Yes, in all schools
- **24%** Yes, private schools only
- **3%** No, not in any schools

% of assessed KIs reporting girls were able to attend secondary or high schools in their Gozar:

- **55%** Yes, in all schools
- **28%** Yes, private schools only
- **17%** No, not in any schools

Assessed KIs reporting on average time length by walking from rental areas/building in their Gozar to the nearest functioning school:

- **34%** Less than 15 minutes
- **56%** 15-29 minutes
- **10%** 30-59 minutes
- **1%** 1-2 hours
- **0%** More than 2 hours
- **0%** Don't know

64% of assessed KIs reported there were functioning markets accessible to all HHs, and **12%** of those KIs reported markets accessible to some HHs from most houses/apartment in their Gozar:

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest functioning market:

- **62%** Less than 15 minutes
- **30%** 15-29 minutes
- **6%** 30-59 minutes
- **3%** 1-2 hours
- **0%** More than 2 hours
- **0%** Don't know

% of assessed KIs by income sources that were reported to be available in the community for the majority of households in their Gozar:[5]

Cash crop farming	15%	Unskilled daily labour/no contract	89%
Livestock farming	11%	Skilled daily labour/ no contract	70%
Rental properties	43%	Formal employment/ with contract	28%
Business/sale of goods/services	45%	None	0%

5. Respondent could select more than one response.

6. A separate religious school that is separate from a mosque.

Housing Demand

Assessed KIs reported that on average **54%** of the available houses/apartments were rented out during last the month in their Gozar.

Assessed KIs reported on average how many apartments or houses had been rented out over the last month in their Gozar: **28.9**

Assessed KIs reported on average how many apartments/houses had not been rented out and were empty during the last month in their Gozar: **18.1**

% of assessed KIs that reported vacancies, by reported reasons of houses/apartments being vacant in their Gozar:[5]

Renters cannot afford the rent for a house/ apartment	**86%**
Bad overall condition of the house or apartment	**15%**
Not safe area to live in	**1%**
Overall low demand for renting	**50%**
Renters have returned home or left the country	**59%**

Housing Affordability

Assessed KIs by reported average monthly rental cost[7] for the following types of houses in their Gozar:

One room house	1,544 AFN
Two room house	2,746 AFN
Three room house	3,998 AFN
More than three room house	5,716 AFN

Assessed KIs by reported average monthly rental cost[7] for the following types of apartments in their Gozar:

One room apartment	2,706 AFN
Two room apartment	4,452 AFN
Three room apartment	6,355 AFN
More than three room apartment	8,638 AFN

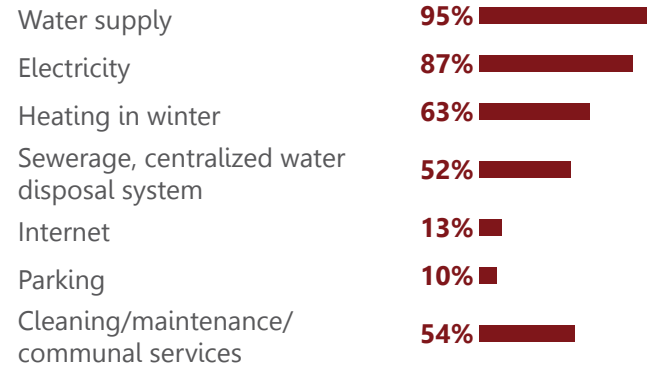
% of assessed KIs by reported change in the cost of houses/apartments over the last year in their Gozar:

76% Decreased | **12%** Stayed the Same | **11%** Increased

Assessed KIs by reported average change in the amount of rent[7] in their Gozar: **1,665** AFN

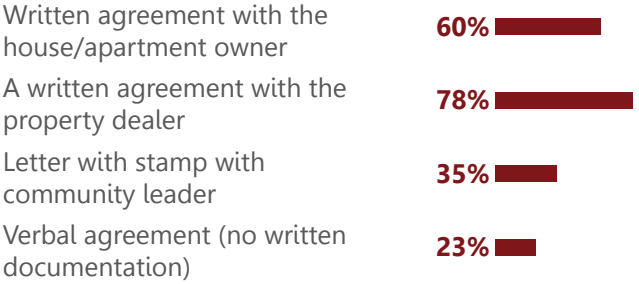
98% of assessed KIs reported that they have not any insurance for any houses/ apartments in their Gozar.

% of assessed KIs by reported types of utilities that usually needed to be covered by renters in their Gozar:[5]



Rental Contract

% of assessed KIs by reported type of contract or agreement landlords or property agents used for the HHs that rent the houses/apartments in their Gozar:[5]



% of assessed KIs by period the contract/agreement to rent a house/apartment in their Gozar typically last (in months):[5]

4% One month	**83%** > 6 months to 1 year
18% > 1 to 3 months	**22%** More than 1 year
44% > 3 to 6 months	

% of assessed KIs by reported methods through which renters/tenants pay their rent in their Gozar:[5]

99% Cash (direct)	**1%** Credit/loan
4% Bank account	**23%** Hawala
0% Mobile transfer	**4%** In-kind (materials)

7. All costs were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

% of assessed KIs reporting a deposit was usually required to rent properties in their Gozar:[5]

Less than one month's rent	6%
One month's rent	24%
More than one month's rent	9%
No deposit required	73%

82% of assessed KIs reported that landlords/ property agents provided proof of payment when the rent was paid by renters/tenants in their Gozar.

62% of assessed KIs reported tenants had to pay at least one month of rent in advance to rent a house/apartment in their Gozar.

Assessed KIs reported the average number of months tenants usually had to pay in advance for their house/apartment was: **2.3 Months**

% of assessed KIs reported that rent in their gozar was typically collected by:[5]

- **99%** The owner of the house/apartment
- **21%** The property dealer
- **44%** Representative of the house/apartment owner
- **30%** Relative of the house/apartment owner

% of assessed KIs reported that if they ever had a dispute with a renter over rental arrangements, the person in their Gozar that they would usually go to was:

- **54%** Deal with it themselves
- **1%** Police
- **0%** Civil courts
- **0%** Religious courts
- **39%** Community leadership
- **6%** Religious leader/mullah

Credit access

% of assessed KIs by reported change in access to credit (loans) for business purposes in the previous year in their Gozar:

- **91%** Decreased
- **7%** Stayed the Same
- **2%** Increased

Of assessed KIs that reported their access to credit in their Gozar had deceased, the main reasons were:

Banks were closed	19%
Banks limited how much cash withdrawn	44%
Banks reduced the amount of their loans	21%
Banks required more documentation/collateral	14%

Challenges

% of assessed KIs by reported number of months tenants usually rented their house/apartments for in their Gozar:

One month	2%
More than one month to 3 months	5%
More than 3 months to 6 months	16%
More than 6 months to 1 year	69%
More than 1 year	7%

38% of assessed KIs reported that they had disputes with households renting houses/apartments in their Gozar.

Of assessed KIs that reported having had disputes, the main reported reasons in the Gozar were:[5]

Unable to pay rent	80%
Refuse to pay for property agent's service	19%
Disputes about poor services or conditions	39%
Disputes about rental price	48%
Other disagreements with the landlord	13%
Disputes with other renters/neighbors	15%

% of assessed KIs by reported by reported methods of how landlords/property agents usually find tenants to rent their houses/apartments in their Gozar:[5]

- **68%** Family or relative
- **58%** Friend or colleague
- **81%** Through another broker/agent
- **14%** Poster or wall advertisement
- **4%** Facebook/social network ads
- **25%** Community leader
- **1%** Other Internet ads

39% of assessed KIs reported that tenants always paid rent on time in their Gozar.

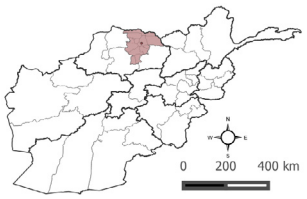
31% of assessed KIs reported that in the last three month at least one household that rented in their Gozar had experienced an eviction:

Of assessed KIs that reported an eviction had occurred in their Gozar, the main reported reasons were:[5]

- **88%** Unable to pay rent
- **8%** Refuse to pay for property agent's service
- **22%** Dispute about poor services/conditions
- **54%** Disputes about rent price
- **14%** Other disagreements with the landlord
- **15%** Dispute with other renters/neighbours

Key Informant Rental Assessment
Mazar-e-Sharif Municipality
Balkh Province, Afghanistan

February 2022



Respondent Profile

Type of Key Informants (KIs) assessed in their Gozar:[1]

- **14%** Landlord/ landowner
- **30%** Property agent/ dealer
- **51%** Wakil-e-Gozar[1]
- **4%** Community leader

% of assessed KIs that reported that they had been working as a property agent or landlord longer than three months in their Gozar:

- **98%** Yes, more than three months
- **2%** Less than 3 months
- **0%** Not a property agent[2]

Rental House/Apartment Availability

Average number of houses[3] reported to be currently available by assessed KIs in their Gozar: **87.2**

59% of assessed KIs reported there was space to construct new houses for rent in their Gozar. **9%** of those KIs reported that they had plans to construct new houses for rent.

Average number of additional houses reported were planned to be constructed by assessed KIs in their Gozar: **20.3**

Average number of apartments[4] reported to be currently available by assessed KIs in their Gozar: **3.4**

50% of assessed KIs reported there was space to construct new apartments for rent in their Gozar. **7%** of those KIs reported that they had plans to construct new apartments.

Average number of additional apartments reported were planned to be constructed by assessed KIs in their Gozar: **12.8**

Key Services Availability

Proportion of KIs reporting on the number of rented houses/apartments with the access to water in their Gozar.

- All (100%) **15%**
- Almost all (90%-99%) **20%**
- Most (51%-89%) **23%**
- About Half (50%) **12%**
- Some (11% - 49%) **16%**
- Few (1% - 10%) **4%**
- None (0%) **10%**

Proportion of KIs reporting on the number of rented houses/apartments with access to electricity in their Gozar.

- All (100%) **59%**
- Almost all (90%-99%) **20%**
- Most (51%-89%) **12%**
- About Half (50%) **1%**
- Some (11% - 49%) **2%**
- Few (1% - 10%) **4%**
- None (0%) **1%**

Proportion of KIs reporting on the number of rented houses/apartments with access a latrine/toilet in their Gozar.

- **74%** All (100%)
- **18%** Almost all (90%-99%)
- **7%** Most (51%-89%)
- **1%** About Half (50%)
- **1%** Some (11% - 49%)
- **0%** Few (1% - 10%)
- **0%** None (0%)

Proportion of KIs reporting on the number of rented houses/apartments with a kitchen in a separate room in their Gozar.

- **0%** All (100%)
- **7%** Almost all (90%-99%)
- **26%** Most (51%-89%)
- **18%** About Half (50%)
- **24%** Some (11% - 49%)
- **20%** Few (1% - 10%)
- **5%** None (0%)

Proportion of KIs reporting on the number of rented houses/apartments with a separate room for male and female HH members in their Gozar.

- **16%** All (100%)
- **22%** Almost all (90%-99%)
- **33%** Most (51%-89%)
- **12%** About Half (50%)
- **13%** Some (11% - 49%)
- **2%** Few (1% - 10%)
- **2%** None (0%)

1. In Afghanistan, a Gozar is the informal urban unit denoting a community, analogous to a neighbourhood. Wakil-e-Gozar is an official local representative who is selected by the people of a Gozar to represent their interests to municipal governance.
2. Wakil-e-Gozars and/or other community leaders who might be providing house/ apartment rental services.
3. House: a structure for living with 1-2 floors and a yard.
4. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

Housing Access to Services

% of assessed KIs by reported main source of electricity for the properties in their Gozar:

Electricity from power grid	99%
Hydroelectric dam	0%
Solar power	0%
Generator	0%
Battery	0%
None	1%

% of assessed KIs by reported types of waste-water disposal methods available in their Gozar:

Septic tank	21%
Simple cesspit/ hole in the ground	79%
Open drainage/ street channels	0%
Municipal sewage network	0%

% of assessed KIs by reported types of solid waste disposal methods available in their Gozar:

- **41%** Garbage collection service
- **0%** Burned
- **3%** Buried
- **12%** Community Containers
- **45%** Throw in open field

21% of assessed KIs reported that there was an active health centre accessible from all people, and **6%** of those KIs reported that it was accessible to some people from the houses/apartments in their Gozar.

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest health center.

- **45%** Less than 15 minutes
- **42%** 15-29 minutes
- **10%** 30-59 minutes
- **3%** 1-2 hours
- **0%** More than 2 hours
- **0%** Don't know

74% of assessed KIs reported that there were functional public schools accessible for all HHs, and **9%** of those KIs reported those schools were accessible to some HHs in the houses/apartments in their Gozar.

39% of assessed KIs reported that there were functional private schools accessible for all HHs, and **15%** of those KIs reported those private schools were accessible for some HHs in the houses/apartments in their Gozar.

% of assessed KIs by reported types of schools that are currently accessible for households in their Gozar:[5]

Primary school	99%
High school	82%
Secondary school	99%
Religious madrassa[6]	41%
Community based education	0%
Technical training centre	6%

% of assessed KIs reporting girls were able to attend primary schools in their Gozar:

- **67%** Yes, in all schools
- **32%** Yes, private schools only
- **1%** No, not in any schools

% of assessed KIs reporting girls were able to attend secondary or high schools in their Gozar:

- **87%** Yes, in all schools
- **12%** Yes, private schools only
- **1%** No, not in any schools

Assessed KIs reporting on average time length by walking from rental areas/building in their Gozar to the nearest functioning school:

- **42%** Less than 15 minutes
- **50%** 15-29 minutes
- **9%** 30-59 minutes
- **0%** 1-2 hours
- **0%** More than 2 hours
- **0%** Don't know

60% of assessed KIs reported there were functioning markets accessible to all HHs, and **17%** of those KIs reported markets accessible to some HHs from most houses/apartment in their Gozar:

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest functioning market:

- **82%** Less than 15 minutes
- **15%** 15-29 minutes
- **3%** 30-59 minutes
- **0%** 1-2 hours
- **0%** More than 2 hours
- **0%** Don't know

% of assessed KIs by income sources that were reported to be available in the community for the majority of households in their Gozar:[5]

Cash crop farming	14%	Unskilled daily labour/no contract	97%
Livestock farming	15%	Skilled daily labour/ no contract	88%
Rental properties	47%	Formal employment/ with contract	51%
Business/sale of goods/services	70%	None	2%

5. Respondent could select more than one response.

6. A separate religious school that is separate from a mosque.

Rental Assessment of Key Urban Markets

February 2022

Housing Demand

Assessed KIs reported that on average **36%** of the available houses/apartments were rented out during last the month in their Gozar.

Assessed KIs reported on average how many apartments or houses had been rented out over the last month in their Gozar: **6.9**

Assessed KIs reported on average how many apartments/houses had not been rented out and were empty during the last month in their Gozar: **15.7**

% of assessed KIs that reported vacancies, by reported reasons of houses/apartments being vacant in their Gozar:[5]

Renters cannot afford the rent for a house/ apartment	**90%**
Bad overall condition of the house or apartment	**16%**
Not safe area to live in	**1%**
Overall low demand for renting	**69%**
Renters have returned home or left the country	**70%**

Housing Affordability

Assessed KIs by reported average monthly rental cost[7] for the following types of houses in their Gozar:

One room house	1,224 AFN
Two room house	2,213 AFN
Three room house	3,222 AFN
More than three room house	4,642 AFN

Assessed KIs by reported average monthly rental cost[7] for the following types of apartments in their Gozar:

One room apartment	3,313 AFN
Two room apartment	5,938 AFN
Three room apartment	8,463 AFN
More than three room apartment	10,913 AFN

% of assessed KIs by reported change in the cost of houses/apartments over the last year in their Gozar:

93% Decreased | **7%** Stayed the Same | **0%** Increased

Assessed KIs by reported average change in the amount of rent[7] in their Gozar: **2,103** AFN

99% of assessed KIs reported that they have not any insurance for any houses/ apartments in their Gozar.

% of assessed KIs by reported types of utilities that usually needed to be covered by renters in their Gozar:[5]

Water supply	**99%**
Electricity	**99%**
Heating in winter	**100%**
Sewerage, centralized water disposal system	**82%**
Internet	**4%**
Parking	**0%**
Cleaning/maintenance/ communal services	**83%**

Rental Contract

% of assessed KIs by reported type of contract or agreement landlords or property agents used for the HHs that rent the houses/apartments in their Gozar:[5]

Written agreement with the house/apartment owner	**42%**
A written agreement with the property dealer	**79%**
Letter with stamp with community leader	**85%**
Verbal agreement (no written documentation)	**35%**

% of assessed KIs by period the contract/agreement to rent a house/apartment in their Gozar typically last (in months):[5]

3% One month	**91%** > 6 months to 1 year
5% > 1 to 3 months	**17%** More than 1 year
26% > 3 to 6 months	

% of assessed KIs by reported methods through which renters/tenants pay their rent in their Gozar:[5]

100% Cash (direct)	**0%** Credit/loan
2% Bank account	**2%** Hawala
0% Mobile transfer	**1%** In-kind (materials)

7. All costs were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

% of assessed KIs reporting a deposit was usually required to rent properties in their Gozar:[5]

Less than one month's rent	0%
One month's rent	4%
More than one month's rent	4%
No deposit required	92%

94% of assessed KIs reported that landlords/ property agents provided proof of payment when the rent was paid by renters/tenants in their Gozar.

57% of assessed KIs reported tenants had to pay at least one month of rent in advance to rent a house/apartment in their Gozar.

Assessed KIs reported the average number of months tenants usually had to pay in advance for their house/apartment was: **1.9 Months**

% of assessed KIs reported that rent in their gozar was typically collected by:[5]

- **100%** The owner of the house/apartment
- **10%** The property dealer
- **65%** Representative of the house/apartment owner
- **36%** Relative of the house/apartment owner

% of assessed KIs reported that if they ever had a dispute with a renter over rental arrangements, the person in their Gozar that they would usually go to was:

- **17%** Deal with it themselves
- **0%** Police
- **0%** Civil courts
- **0%** Religious courts
- **82%** Community leadership
- **0%** Religious leader/mullah

Credit access

% of assessed KIs by reported change in access to credit (loans) for business purposes in the previous year in their Gozar:

- **94%** Decreased
- **6%** Stayed the Same
- **0%** Increased

Of assessed KIs that reported their access to credit in their Gozar had deceased, the main reasons were:

Banks were closed	47%
Banks limited how much cash withdrawn	18%
Banks reduced the amount of their loans	26%
Banks required more documentation/collateral	1%

Challenges

% of assessed KIs by reported number of months tenants usually rented their house/apartments for in their Gozar:

One month	1%
More than one month to 3 months	2%
More than 3 months to 6 months	2%
More than 6 months to 1 year	89%
More than 1 year	6%

34% of assessed KIs reported that they had disputes with households renting houses/apartments in their Gozar.

Of assessed KIs that reported having had disputes, the main reported reasons in the Gozar were:[5]

Unable to pay rent	95%
Refuse to pay for property agent's service	5%
Disputes about poor services or conditions	8%
Disputes about rental price	53%
Other disagreements with the landlord	13%
Disputes with other renters/neighbors	29%

% of assessed KIs by reported by reported methods of how landlords/property agents usually find tenants to rent their houses/apartments in their Gozar:[5]

- **72%** Family or relative
- **67%** Friend or colleague
- **76%** Through another broker/agent
- **6%** Poster or wall advertisement
- **4%** Facebook/social network ads
- **51%** Community leader
- **0%** Other Internet ads

37% of assessed KIs reported that tenants always paid rent on time in their Gozar.

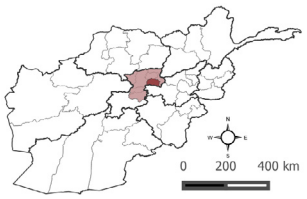
19% of assessed KIs reported that in the last three month at least one household that rented in their Gozar had experienced an eviction:

Of assessed KIs that reported an eviction had occurred in their Gozar, the main reported reasons were:[5]

- **81%** Unable to pay rent
- **0%** Refuse to pay for property agent's service
- **5%** Dispute about poor services/conditions
- **29%** Disputes about rent price
- **5%** Other disagreements with the landlord
- **19%** Dispute with other renters/neighbours

Key Informant Rental Assessment
Bamyan Municipality
Bamyan Province, Afghanistan

February 2022



Respondent Profile

Type of Key Informants (KIs) assessed in their Gozar:[1]

19%	Landlord/ landowner	**50%**	Wakil-e-Gozar[1]
28%	Property agent/ dealer	**3%**	Community leader

% of assessed KIs that reported that they had been working as a property agent or landlord longer than three months in their Gozar:

100%	Yes, more than three months	**0%**	Less than 3 months
		0%	Not a property agent[2]

Rental House/Apartment Availability

Average number of houses[3] reported to be currently available by assessed KIs in their Gozar: **137.7**

75% of assessed KIs reported there was space to construct new houses for rent in their Gozar. **100%** of those KIs reported that they had plans to construct new houses for rent.

Average number of additional houses reported were planned to be constructed by assessed KIs in their Gozar: **31.3**

Average number of apartments[4] reported to be currently available by assessed KIs in their Gozar: **86.1**

88% of assessed KIs reported there was space to construct new apartments for rent in their Gozar. **100%** of those KIs reported that they had plans to construct new apartments.

Average number of additional apartments reported were planned to be constructed by assessed KIs in their Gozar: **26.6**

Key Services Availability

Proportion of KIs reporting on the number of rented houses/apartments with the access to water in their Gozar.

All (100%)	**44%**
Almost all (90%-99%)	**50%**
Most (51%-89%)	**6%**
About Half (50%)	**0%**
Some (11% - 49%)	**0%**
Few (1% - 10%)	**0%**
None (0%)	**0%**

Proportion of KIs reporting on the number of rented houses/apartments with access to electricity in their Gozar.

All (100%)	**41%**
Almost all (90%-99%)	**22%**
Most (51%-89%)	**38%**
About Half (50%)	**0%**
Some (11% - 49%)	**0%**
Few (1% - 10%)	**0%**
None (0%)	**0%**

Proportion of KIs reporting on the number of rented houses/apartments with access a latrine/toilet in their Gozar.

41%	All (100%)	**0%**	Some (11% - 49%)
25%	Almost all (90%-99%)	**0%**	Few (1% - 10%)
34%	Most (51%-89%)	**0%**	None (0%)
0%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a kitchen in a separate room in their Gozar.

19%	All (100%)	**0%**	Some (11% - 49%)
25%	Almost all (90%-99%)	**0%**	Few (1% - 10%)
56%	Most (51%-89%)	**0%**	None (0%)
0%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a separate room for male and female HH members in their Gozar.

41%	All (100%)	**0%**	Some (11% - 49%)
47%	Almost all (90%-99%)	**0%**	Few (1% - 10%)
13%	Most (51%-89%)	**0%**	None (0%)
0%	About Half (50%)		

1. In Afghanistan, a Gozar is the informal urban unit denoting a community, analogous to a neighbourhood. Wakil-e-Gozar is an official local representative who is selected by the people of a Gozar to represent their interests to municipal governance.
2. Wakil-e-Gozars and/or other community leaders who might be providing house/apartment rental services.
3. House: a structure for living with 1-2 floors and a yard.
4. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

Housing Access to Services

% of assessed KIs by reported main source of electricity for the properties in their Gozar:

Electricity from power grid	38%
Hydroelectric dam	3%
Solar power	59%
Generator	0%
Battery	0%
None	0%

% of assessed KIs by reported types of waste-water disposal methods available in their Gozar:

Septic tank	0%
Simple cesspit/ hole in the ground	100%
Open drainage/ street channels	0%
Municipal sewage network	0%

% of assessed KIs by reported types of solid waste disposal methods available in their Gozar:

- **100%** Garbage collection service
- **0%** Burned
- **0%** Buried
- **0%** Community Containers
- **0%** Throw in open field

100% of assessed KIs reported that there was an active health centre accessible from all people, and **0%** of those KIs reported that it was accessible to some people from the houses/apartments in their Gozar.

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest health center.

9% Less than 15 minutes	28% 1-2 hours
22% 15-29 minutes	0% More than 2 hours
41% 30-59 minutes	0% Don't know

100% of assessed KIs reported that there were functional public schools accessible for all HHs, and **0%** of those KIs reported those schools were accessible to some HHs in the houses/apartments in their Gozar.

97% of assessed KIs reported that there were functional private schools accessible for all HHs, and **0%** of those KIs reported those private schools were accessible for some HHs in the houses/apartments in their Gozar.

% of assessed KIs by reported types of schools that are currently accessible for households in their Gozar:[5]

Primary school	100%
High school	100%
Secondary school	100%
Religious madrassa[6]	0%
Community based education	0%
Technical training centre	0%

% of assessed KIs reporting girls were able to attend primary schools in their Gozar:

97% Yes, in all schools	0% No, not in any schools
3% Yes, private schools only	

% of assessed KIs reporting girls were able to attend secondary or high schools in their Gozar:

100% Yes, in all schools	0% No, not in any schools
0% Yes, private schools only	

Assessed KIs reporting on average time length by walking from rental areas/building in their Gozar to the nearest functioning school:

13% Less than 15 minutes	0% 1-2 hours
53% 15-29 minutes	0% More than 2 hours
34% 30-59 minutes	0% Don't know

100% of assessed KIs reported there were functioning markets accessible to all HHs, and **0%** of those KIs reported markets accessible to some HHs from most houses/ apartment in their Gozar:

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest functioning market:

0% Less than 15 minutes	31% 1-2 hours
16% 15-29 minutes	0% More than 2 hours
53% 30-59 minutes	0% Don't know

% of assessed KIs by income sources that were reported to be available in the community for the majority of households in their Gozar:[5]

Cash crop farming	16%	Unskilled daily labour/no contract	88%
Livestock farming	3%	Skilled daily labour/ no contract	72%
Rental properties	66%	Formal employment/ with contract	31%
Business/sale of goods/services	31%	None	0%

5. Respondent could select more than one response.

6. A separate religious school that is separate from a mosque.

Rental Assessment of Key Urban Markets

February 2022

Housing Demand

Assessed KIs reported that on average **17%** of the available houses/apartments were rented out during last the month in their Gozar.

Assessed KIs reported on average how many apartments or houses had been rented out over the last month in their Gozar: **9.8**

Assessed KIs reported on average how many apartments/houses had not been rented out and were empty during the last month in their Gozar: **49**

% of assessed KIs that reported vacancies, by reported reasons of houses/apartments being vacant in their Gozar:[5]

Renters cannot afford the rent for a house/ apartment	**100%**
Bad overall condition of the house or apartment	**0%**
Not safe area to live in	**0%**
Overall low demand for renting	**25%**
Renters have returned home or left the country	**100%**

Housing Affordability

Assessed KIs by reported average monthly rental cost[7] for the following types of houses in their Gozar:

One room house	1,391 AFN
Two room house	2,719 AFN
Three room house	4,119 AFN
More than three room house	5,438 AFN

Assessed KIs by reported average monthly rental cost[7] for the following types of apartments in their Gozar:

One room apartment	1,438 AFN
Two room apartment	2,744 AFN
Three room apartment	4,250 AFN
More than three room apartment	5,578 AFN

% of assessed KIs by reported change in the cost of houses/apartments over the last year in their Gozar:

100% Decreased | **0%** Stayed the Same | **0%** Increased

Assessed KIs by reported average change in the amount of rent[7] in their Gozar: **1,194** AFN

100% of assessed KIs reported that they have not any insurance for any houses/ apartments in their Gozar.

% of assessed KIs by reported types of utilities that usually needed to be covered by renters in their Gozar:[5]

Water supply	**88%**
Electricity	**38%**
Heating in winter	**16%**
Sewerage, centralized water disposal system	**0%**
Internet	**0%**
Parking	**0%**
Cleaning/maintenance/ communal services	**97%**

Rental Contract

% of assessed KIs by reported type of contract or agreement landlords or property agents used for the HHs that rent the houses/apartments in their Gozar:[5]

Written agreement with the house/apartment owner	**97%**
A written agreement with the property dealer	**91%**
Letter with stamp with community leader	**100%**
Verbal agreement (no written documentation)	**0%**

% of assessed KIs by period the contract/agreement to rent a house/apartment in their Gozar typically last (in months):[5]

0% One month	**97%** > 6 months to 1 year
0% > 1 to 3 months	**0%** More than 1 year
9% > 3 to 6 months	

% of assessed KIs by reported methods through which renters/tenants pay their rent in their Gozar:[5]

100% Cash (direct)	**0%** Credit/loan
0% Bank account	**0%** Hawala
0% Mobile transfer	**0%** In-kind (materials)

7. All costs were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

% of assessed KIs reporting a deposit was usually required to rent properties in their Gozar:[5]

Less than one month's rent	0%
One month's rent	3%
More than one month's rent	0%
No deposit required	97%

100% of assessed KIs reported that landlords/ property agents provided proof of payment when the rent was paid by renters/tenants in their Gozar.

3% of assessed KIs reported tenants had to pay at least one month of rent in advance to rent a house/apartment in their Gozar.

Assessed KIs reported the average number of months tenants usually had to pay in advance for their house/apartment was: **0** Months

% of assessed KIs reported that rent in their gozar was typically collected by:[5]

- **100%** The owner of the house/apartment
- **0%** The property dealer
- **16%** Representative of the house/apartment owner
- **0%** Relative of the house/apartment owner

% of assessed KIs reported that if they ever had a dispute with a renter over rental arrangements, the person in their Gozar that they would usually go to was:

- **47%** Deal with it themselves
- **0%** Police
- **0%** Civil courts
- **0%** Religious courts
- **47%** Community leadership
- **6%** Religious leader/mullah

Credit access

% of assessed KIs by reported change in access to credit (loans) for business purposes in the previous year in their Gozar:

- **100%** Decreased
- **0%** Stayed the Same
- **0%** Increased

Of assessed KIs that reported their access to credit in their Gozar had deceased, the main reasons were:

Banks were closed	0%
Banks limited how much cash withdrawn	97%
Banks reduced the amount of their loans	3%
Banks required more documentation/collateral	0%

Challenges

% of assessed KIs by reported number of months tenants usually rented their house/apartments for in their Gozar:

One month	0%
More than one month to 3 months	0%
More than 3 months to 6 months	6%
More than 6 months to 1 year	94%
More than 1 year	0%

0% of assessed KIs reported that they had disputes with households renting houses/apartments in their Gozar.

Of assessed KIs that reported having had disputes, the main reported reasons in the Gozar were:[5]

Unable to pay rent	0%
Refuse to pay for property agent's service	0%
Disputes about poor services or conditions	0%
Disputes about rental price	0%
Other disagreements with the landlord	0%
Disputes with other renters/neighbors	0%

% of assessed KIs by reported by reported methods of how landlords/property agents usually find tenants to rent their houses/apartments in their Gozar:[5]

- **53%** Family or relative
- **69%** Friend or colleague
- **84%** Through another broker/agent
- **100%** Poster or wall advertisement
- **6%** Facebook/social network ads
- **9%** Community leader
- **0%** Other Internet ads

0% of assessed KIs reported that tenants always paid rent on time in their Gozar.

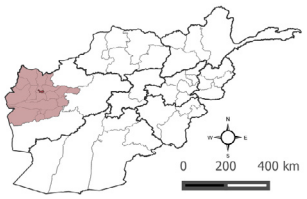
0% of assessed KIs reported that in the last three month at least one household that rented in their Gozar had experienced an eviction:

Of assessed KIs that reported an eviction had occurred in their Gozar, the main reported reasons were:[5]

- **0%** Unable to pay rent
- **0%** Refuse to pay for property agent's service
- **0%** Dispute about poor services/conditions
- **0%** Disputes about rent price
- **0%** Other disagreements with the landlord
- **0%** Dispute with other renters/neighbours

Key Informant Rental Assessment
Herat Municipality
Herat Province, Afghanistan

February 2022



Respondent Profile

Type of Key Informants (KIs) assessed in their Gozar:[1]

24%	Landlord/ landowner	**36%**	Wakil-e-Gozar[1]
32%	Property agent/ dealer	**8%**	Community leader

% of assessed KIs that reported that they had been working as a property agent or landlord longer than three months in their Gozar:

96%	Yes, more than three months	**4%**	Less than 3 months
		0%	Not a property agent[2]

Rental House/Apartment Availability

Average number of houses[3] reported to be currently available by assessed KIs in their Gozar: **86.4**

77% of assessed KIs reported there was space to construct new houses for rent in their Gozar. **18%** of those KIs reported that they had plans to construct new houses for rent.

Average number of additional houses reported were planned to be constructed by assessed KIs in their Gozar: **49.5**

Average number of apartments[4] reported to be currently available by assessed KIs in their Gozar: **47.6**

77% of assessed KIs reported there was space to construct new apartments for rent in their Gozar. **30%** of those KIs reported that they had plans to construct new apartments.

Average number of additional apartments reported were planned to be constructed by assessed KIs in their Gozar: **34**

Key Services Availability

Proportion of KIs reporting on the number of rented houses/apartments with the access to water in their Gozar.

All (100%)	**55%**
Almost all (90%-99%)	**23%**
Most (51%-89%)	**13%**
About Half (50%)	**8%**
Some (11% - 49%)	**1%**
Few (1% - 10%)	**0%**
None (0%)	**0%**

Proportion of KIs reporting on the number of rented houses/apartments with access to electricity in their Gozar.

All (100%)	**74%**
Almost all (90%-99%)	**15%**
Most (51%-89%)	**7%**
About Half (50%)	**2%**
Some (11% - 49%)	**1%**
Few (1% - 10%)	**1%**
None (0%)	**0%**

Proportion of KIs reporting on the number of rented houses/apartments with access a latrine/toilet in their Gozar.

89%	All (100%)	**2%**	Some (11% - 49%)
7%	Almost all (90%-99%)	**0%**	Few (1% - 10%)
1%	Most (51%-89%)	**0%**	None (0%)
1%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a kitchen in a separate room in their Gozar.

1%	All (100%)	**33%**	Some (11% - 49%)
10%	Almost all (90%-99%)	**17%**	Few (1% - 10%)
22%	Most (51%-89%)	**0%**	None (0%)
17%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a separate room for male and female HH members in their Gozar.

7%	All (100%)	**28%**	Some (11% - 49%)
15%	Almost all (90%-99%)	**18%**	Few (1% - 10%)
16%	Most (51%-89%)	**0%**	None (0%)
16%	About Half (50%)		

1. In Afghanistan, a Gozar is the informal urban unit denoting a community, analogous to a neighbourhood. Wakil-e-Gozar is an official local representative who is selected by the people of a Gozar to represent their interests to municipal governance.
2. Wakil-e-Gozars and/or other community leaders who might be providing house/apartment rental services.
3. House: a structure for living with 1-2 floors and a yard.
4. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.

ShelterCluster.org
Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

Housing Access to Services

% of assessed KIs by reported main source of electricity for the properties in their Gozar:

Electricity from power grid	99%
Hydroelectric dam	1%
Solar power	0%
Generator	0%
Battery	0%
None	0%

% of assessed KIs by reported types of waste-water disposal methods available in their Gozar:

Septic tank	72%
Simple cesspit/ hole in the ground	25%
Open drainage/ street channels	0%
Municipal sewage network	3%

% of assessed KIs by reported types of solid waste disposal methods available in their Gozar:

- **86%** Garbage collection service
- **2%** Burned
- **0%** Buried
- **9%** Community Containers
- **3%** Throw in open field

16% of assessed KIs reported that there was an active health centre accessible from all people, and **15%** of those KIs reported that it was accessible to some people from the houses/apartments in their Gozar.

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest health center.

52% Less than 15 minutes	**0%** 1-2 hours
48% 15-29 minutes	**0%** More than 2 hours
0% 30-59 minutes	**0%** Don't know

35% of assessed KIs reported that there were functional public schools accessible for all HHs, and **7%** of those KIs reported those schools were accessible to some HHs in the houses/apartments in their Gozar.

37% of assessed KIs reported that there were functional private schools accessible for all HHs, and **47%** of those KIs reported those private schools were accessible for some HHs in the houses/apartments in their Gozar.

% of assessed KIs by reported types of schools that are currently accessible for households in their Gozar:[5]

Primary school	100%
High school	90%
Secondary school	100%
Religious madrassa[6]	5%
Community based education	3%
Technical training centre	1%

% of assessed KIs reporting girls were able to attend primary schools in their Gozar:

35% Yes, in all schools	**1%** No, not in any schools
64% Yes, private schools only	

% of assessed KIs reporting girls were able to attend secondary or high schools in their Gozar:

60% Yes, in all schools	**1%** No, not in any schools
39% Yes, private schools only	

Assessed KIs reporting on average time length by walking from rental areas/building in their Gozar to the nearest functioning school:

41% Less than 15 minutes	**0%** 1-2 hours
58% 15-29 minutes	**0%** More than 2 hours
1% 30-59 minutes	**0%** Don't know

33% of assessed KIs reported there were functioning markets accessible to all HHs, and **11%** of those KIs reported markets accessible to some HHs from most houses/apartment in their Gozar:

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest functioning market:

73% Less than 15 minutes	**0%** 1-2 hours
27% 15-29 minutes	**0%** More than 2 hours
0% 30-59 minutes	**0%** Don't know

% of assessed KIs by income sources that were reported to be available in the community for the majority of households in their Gozar:[5]

Cash crop farming	0%	Unskilled daily labour/no contract	90%
Livestock farming	0%	Skilled daily labour/ no contract	29%
Rental properties	5%	Formal employment/ with contract	1%
Business/sale of goods/services	9%	None	0%

5. Respondent could select more than one response.

6. A separate religious school that is separate from a mosque.

Housing Demand

Assessed KIs reported that on average **38%** of the available houses/apartments were rented out during last the month in their Gozar.

Assessed KIs reported on average how many apartments or houses had been rented out over the last month in their Gozar: **10.2**

Assessed KIs reported on average how many apartments/houses had not been rented out and were empty during the last month in their Gozar: **19.9**

% of assessed KIs that reported vacancies, by reported reasons of houses/apartments being vacant in their Gozar:[5]

Renters cannot afford the rent for a house/ apartment	**56%**
Bad overall condition of the house or apartment	**2%**
Not safe area to live in	**0%**
Overall low demand for renting	**6%**
Renters have returned home or left the country	**63%**

Housing Affordability

Assessed KIs by reported average monthly rental cost[7] for the following types of houses in their Gozar:

One room house	1,805 AFN
Two room house	2,717 AFN
Three room house	3,707 AFN
More than three room house	5,141 AFN

Assessed KIs by reported average monthly rental cost[7] for the following types of apartments in their Gozar:

One room apartment	2,804 AFN
Two room apartment	3,875 AFN
Three room apartment	5,092 AFN
More than three room apartment	6,941 AFN

% of assessed KIs by reported change in the cost of houses/apartments over the last year in their Gozar:

95% Decreased | **5%** Stayed the Same | **0%** Increased

Assessed KIs by reported average change in the amount of rent[7] in their Gozar: **1,623** AFN

100% of assessed KIs reported that they have not any insurance for any houses/ apartments in their Gozar.

% of assessed KIs by reported types of utilities that usually needed to be covered by renters in their Gozar:[5]

Water supply	**95%**
Electricity	**98%**
Heating in winter	**80%**
Sewerage, centralized water disposal system	**91%**
Internet	**14%**
Parking	**0%**
Cleaning/maintenance/ communal services	**83%**

Rental Contract

% of assessed KIs by reported type of contract or agreement landlords or property agents used for the HHs that rent the houses/apartments in their Gozar:[5]

Written agreement with the house/apartment owner	**29%**
A written agreement with the property dealer	**90%**
Letter with stamp with community leader	**0%**
Verbal agreement (no written documentation)	**4%**

% of assessed KIs by period the contract/agreement to rent a house/apartment in their Gozar typically last (in months):[5]

0% One month	**98%** > 6 months to 1 year
0% > 1 to 3 months	**2%** More than 1 year
0% > 3 to 6 months	

% of assessed KIs by reported methods through which renters/tenants pay their rent in their Gozar:[5]

99% Cash (direct)	**0%** Credit/loan
0% Bank account	**0%** Hawala
0% Mobile transfer	**1%** In-kind (materials)

7. All costs were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

% of assessed KIs reporting a deposit was usually required to rent properties in their Gozar:[5]

Less than one month's rent	0%
One month's rent	22%
More than one month's rent	7%
No deposit required	71%

93% of assessed KIs reported that landlords/ property agents provided proof of payment when the rent was paid by renters/tenants in their Gozar.

56% of assessed KIs reported tenants had to pay at least one month of rent in advance to rent a house/apartment in their Gozar.

Assessed KIs reported the average number of months tenants usually had to pay in advance for their house/apartment was: **1.8 Months**

% of assessed KIs reported that rent in their gozar was typically collected by:[5]

- **97%** The owner of the house/apartment
- **10%** The property dealer
- **1%** Representative of the house/apartment owner
- **0%** Relative of the house/apartment owner

% of assessed KIs reported that if they ever had a dispute with a renter over rental arrangements, the person in their Gozar that they would usually go to was:

- **77%** Deal with it themselves
- **0%** Police
- **0%** Civil courts
- **0%** Religious courts
- **23%** Community leadership
- **0%** Religious leader/mullah

Credit access

% of assessed KIs by reported change in access to credit (loans) for business purposes in the previous year in their Gozar:

- **99%** Decreased
- **1%** Stayed the Same
- **0%** Increased

Of assessed KIs that reported their access to credit in their Gozar had deceased, the main reasons were:

Banks were closed	14%
Banks limited how much cash withdrawn	13%
Banks reduced the amount of their loans	31%
Banks required more documentation/collateral	41%

Challenges

% of assessed KIs by reported number of months tenants usually rented their house/apartments for in their Gozar:

One month	0%
More than one month to 3 months	0%
More than 3 months to 6 months	0%
More than 6 months to 1 year	97%
More than 1 year	3%

66% of assessed KIs reported that they had disputes with households renting houses/apartments in their Gozar.

Of assessed KIs that reported having had disputes, the main reported reasons in the Gozar were:[5]

Unable to pay rent	97%
Refuse to pay for property agent's service	0%
Disputes about poor services or conditions	49%
Disputes about rental price	3%
Other disagreements with the landlord	5%
Disputes with other renters/neighbors	18%

% of assessed KIs by reported by reported methods of how landlords/property agents usually find tenants to rent their houses/apartments in their Gozar:[5]

- **14%** Family or relative
- **20%** Friend or colleague
- **96%** Through another broker/agent
- **0%** Poster or wall advertisement
- **0%** Facebook/social network ads
- **2%** Community leader
- **0%** Other Internet ads

20% of assessed KIs reported that tenants always paid rent on time in their Gozar.

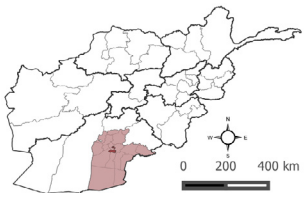
28% of assessed KIs reported that in the last three month at least one household that rented in their Gozar had experienced an eviction:

Of assessed KIs that reported an eviction had occurred in their Gozar, the main reported reasons were:[5]

- **71%** Unable to pay rent
- **0%** Refuse to pay for property agent's service
- **7%** Dispute about poor services/conditions
- **14%** Disputes about rent price
- **7%** Other disagreements with the landlord
- **39%** Dispute with other renters/neighbours

Key Informant Rental Assessment
Kandahar Municipality
Kandahar Province, Afghanistan

February 2022



Respondent Profile

Type of Key Informants (KIs) assessed in their Gozar:[1]

- **10%** Landlord/ landowner
- **6%** Property agent/ dealer
- **66%** Wakil-e-Gozar[1]
- **18%** Community leader

% of assessed KIs that reported that they had been working as a property agent or landlord longer than three months in their Gozar:

- **100%** Yes, more than three months
- **0%** Less than 3 months
- **0%** Not a property agent[2]

Rental House/Apartment Availability

Average number of houses[3] reported to be currently available by assessed KIs in their Gozar: **107.5**

66% of assessed KIs reported there was space to construct new houses for rent in their Gozar. **100%** of those KIs reported that they had plans to construct new houses for rent.

Average number of additional houses reported were planned to be constructed by assessed KIs in their Gozar: **38.6**

Average number of apartments[4] reported to be currently available by assessed KIs in their Gozar: **0.8**

29% of assessed KIs reported there was space to construct new apartments for rent in their Gozar. **40%** of those KIs reported that they had plans to construct new apartments.

Average number of additional apartments reported were planned to be constructed by assessed KIs in their Gozar: **2.5**

Key Services Availability

Proportion of KIs reporting on the number of rented houses/apartments with the access to water in their Gozar.

- All (100%) **6%**
- Almost all (90%-99%) **13%**
- Most (51%-89%) **57%**
- About Half (50%) **19%**
- Some (11% - 49%) **4%**
- Few (1% - 10%) **0%**
- None (0%) **0%**

Proportion of KIs reporting on the number of rented houses/apartments with access to electricity in their Gozar.

- All (100%) **7%**
- Almost all (90%-99%) **32%**
- Most (51%-89%) **49%**
- About Half (50%) **10%**
- Some (11% - 49%) **2%**
- Few (1% - 10%) **0%**
- None (0%) **0%**

Proportion of KIs reporting on the number of rented houses/apartments with access a latrine/toilet in their Gozar.

- **40%** All (100%)
- **49%** Almost all (90%-99%)
- **9%** Most (51%-89%)
- **2%** About Half (50%)
- **2%** Some (11% - 49%)
- **0%** Few (1% - 10%)
- **0%** None (0%)

Proportion of KIs reporting on the number of rented houses/apartments with a kitchen in a separate room in their Gozar.

- **0%** All (100%)
- **59%** Almost all (90%-99%)
- **31%** Most (51%-89%)
- **6%** About Half (50%)
- **4%** Some (11% - 49%)
- **0%** Few (1% - 10%)
- **0%** None (0%)

Proportion of KIs reporting on the number of rented houses/apartments with a separate room for male and female HH members in their Gozar.

- **2%** All (100%)
- **16%** Almost all (90%-99%)
- **21%** Most (51%-89%)
- **3%** About Half (50%)
- **44%** Some (11% - 49%)
- **15%** Few (1% - 10%)
- **0%** None (0%)

1. In Afghanistan, a Gozar is the informal urban unit denoting a community, analogous to a neighbourhood. Wakil-e-Gozar is an official local representative who is selected by the people of a Gozar to represent their interests to municipal governance.
2. Wakil-e-Gozars and/or other community leaders who might be providing house/ apartment rental services.
3. House: a structure for living with 1-2 floors and a yard.
4. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

Housing Access to Services

% of assessed KIs by reported main source of electricity for the properties in their Gozar:

Electricity from power grid	97%
Hydroelectric dam	0%
Solar power	0%
Generator	0%
Battery	3%
None	0%

% of assessed KIs by reported types of waste-water disposal methods available in their Gozar:

Septic tank	0%
Simple cesspit/ hole in the ground	0%
Open drainage/ street channels	100%
Municipal sewage network	0%

% of assessed KIs by reported types of solid waste disposal methods available in their Gozar:

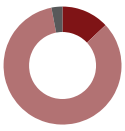
- **10%** Garbage collection service
- **0%** Burned
- **0%** Buried
- **63%** Community Containers
- **27%** Throw in open field

28% of assessed KIs reported that there was an active health centre accessible from all people, and **37%** of those KIs reported that it was accessible to some people from the houses/apartments in their Gozar.

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest health center.

0% Less than 15 minutes	**0%** 1-2 hours
73% 15-29 minutes	**0%** More than 2 hours
27% 30-59 minutes	**0%** Don't know

82% of assessed KIs reported that there were functional public schools accessible for all HHs, and **10%** of those KIs reported those schools were accessible to some HHs in the houses/apartments in their Gozar.



13% of assessed KIs reported that there were functional private schools accessible for all HHs, and **84%** of those KIs reported those private schools were accessible for some HHs in the houses/apartments in their Gozar.

% of assessed KIs by reported types of schools that are currently accessible for households in their Gozar:[5]

Primary school	100%
High school	88%
Secondary school	99%
Religious madrassa[6]	94%
Community based education	3%
Technical training centre	0%

% of assessed KIs reporting girls were able to attend primary schools in their Gozar:

- **88%** Yes, in all schools
- **10%** Yes, private schools only
- **2%** No, not in any schools

% of assessed KIs reporting girls were able to attend secondary or high schools in their Gozar:

- **22%** Yes, in all schools
- **75%** Yes, private schools only
- **3%** No, not in any schools

Assessed KIs reporting on average time length by walking from rental areas/building in their Gozar to the nearest functioning school:

12% Less than 15 minutes	**0%** 1-2 hours
76% 15-29 minutes	**0%** More than 2 hours
12% 30-59 minutes	**0%** Don't know

94% of assessed KIs reported there were functioning markets accessible to all HHs, and **2%** of those KIs reported markets accessible to some HHs from most houses/ apartment in their Gozar:

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest functioning market:

45% Less than 15 minutes	**0%** 1-2 hours
55% 15-29 minutes	**0%** More than 2 hours
0% 30-59 minutes	**0%** Don't know

% of assessed KIs by income sources that were reported to be available in the community for the majority of households in their Gozar:[5]

Cash crop farming	10%	Unskilled daily labour/no contract	94%
Livestock farming	10%	Skilled daily labour/ no contract	82%
Rental properties	47%	Formal employment/ with contract	10%
Business/sale of goods/services	46%	None	0%

5. Respondent could select more than one response.

6. A separate religious school that is separate from a mosque.

Housing Demand

Assessed KIs reported that on average **55%** of the available houses/apartments were rented out during last the month in their Gozar.

Assessed KIs reported on average how many apartments or houses had been rented out over the last month in their Gozar: **14.5**

Assessed KIs reported on average how many apartments/houses had not been rented out and were empty during the last month in their Gozar: **13.4**

% of assessed KIs that reported vacancies, by reported reasons of houses/apartments being vacant in their Gozar:[5]

Renters cannot afford the rent for a house/ apartment	**88%**
Bad overall condition of the house or apartment	**2%**
Not safe area to live in	**0%**
Overall low demand for renting	**96%**
Renters have returned home or left the country	**28%**

Housing Affordability

Assessed KIs by reported average monthly rental cost[7] for the following types of houses in their Gozar:

One room house	1,637 AFN
Two room house	2,839 AFN
Three room house	4,334 AFN
More than three room house	6,612 AFN

Assessed KIs by reported average monthly rental cost[7] for the following types of apartments in their Gozar:

One room apartment	2,618 AFN
Two room apartment	4,724 AFN
Three room apartment	7,141 AFN
More than three room apartment	9,441 AFN

% of assessed KIs by reported change in the cost of houses/apartments over the last year in their Gozar:

7% Decreased | **12%** Stayed the Same | **81%** Increased

Assessed KIs by reported average change in the amount of rent[7] in their Gozar: **1,692** AFN

100% of assessed KIs reported that they have not any insurance for any houses/ apartments in their Gozar.

% of assessed KIs by reported types of utilities that usually needed to be covered by renters in their Gozar:[5]

Water supply	**99%**
Electricity	**100%**
Heating in winter	**91%**
Sewerage, centralized water disposal system	**4%**
Internet	**6%**
Parking	**6%**
Cleaning/maintenance/ communal services	**12%**

Rental Contract

% of assessed KIs by reported type of contract or agreement landlords or property agents used for the HHs that rent the houses/apartments in their Gozar:[5]

Written agreement with the house/apartment owner	**68%**
A written agreement with the property dealer	**100%**
Letter with stamp with community leader	**0%**
Verbal agreement (no written documentation)	**0%**

% of assessed KIs by period the contract/agreement to rent a house/apartment in their Gozar typically last (in months):[5]

13% One month	**46%** > 6 months to 1 year
43% > 1 to 3 months	**0%** More than 1 year
82% > 3 to 6 months	

% of assessed KIs by reported methods through which renters/tenants pay their rent in their Gozar:[5]

100% Cash (direct)	**0%** Credit/loan
0% Bank account	**9%** Hawala
0% Mobile transfer	**0%** In-kind (materials)

7. All costs were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

% of assessed KIs reporting a deposit was usually required to rent properties in their Gozar:[5]

Less than one month's rent	0%
One month's rent	62%
More than one month's rent	7%
No deposit required	44%

99% of assessed KIs reported that landlords/ property agents provided proof of payment when the rent was paid by renters/tenants in their Gozar.

99% of assessed KIs reported tenants had to pay at least one month of rent in advance to rent a house/apartment in their Gozar.

Assessed KIs reported the average number of months tenants usually had to pay in advance for their house/apartment was: **2.4 Months**

% of assessed KIs reported that rent in their gozar was typically collected by:[5]

- **100%** The owner of the house/apartment
- **49%** The property dealer
- **46%** Relative of the house/apartment owner
- **43%** Representative of the house/apartment owner

% of assessed KIs reported that if they ever had a dispute with a renter over rental arrangements, the person in their Gozar that they would usually go to was:

- **96%** Deal with it themselves
- **2%** Police
- **0%** Civil courts
- **0%** Religious courts
- **2%** Community leadership
- **2%** Religious leader/mullah

Credit access

% of assessed KIs by reported change in access to credit (loans) for business purposes in the previous year in their Gozar:

85% Decreased | **0%** Stayed the Same | **15%** Increased

Of assessed KIs that reported their access to credit in their Gozar had deceased, the main reasons were:

Banks were closed	2%
Banks limited how much cash withdrawn	98%
Banks reduced the amount of their loans	0%
Banks required more documentation/collateral	0%

Challenges

% of assessed KIs by reported number of months tenants usually rented their house/apartments for in their Gozar:

One month	13%
More than one month to 3 months	22%
More than 3 months to 6 months	27%
More than 6 months to 1 year	38%
More than 1 year	0%

6% of assessed KIs reported that they had disputes with households renting houses/apartments in their Gozar.

Of assessed KIs that reported having had disputes, the main reported reasons in the Gozar were:[5]

Unable to pay rent	100%
Refuse to pay for property agent's service	0%
Disputes about poor services or conditions	0%
Disputes about rental price	100%
Other disagreements with the landlord	0%
Disputes with other renters/neighbors	0%

% of assessed KIs by reported by reported methods of how landlords/property agents usually find tenants to rent their houses/apartments in their Gozar:[5]

- **96%** Family or relative
- **19%** Friend or colleague
- **100%** Through another broker/agent
- **0%** Poster or wall advertisement
- **6%** Facebook/social network ads
- **6%** Community leader
- **2%** Other Internet ads

93% of assessed KIs reported that tenants always paid rent on time in their Gozar.

27% of assessed KIs reported that in the last three month at least one household that rented in their Gozar had experienced an eviction:

Of assessed KIs that reported an eviction had occurred in their Gozar, the main reported reasons were:[5]

- **89%** Unable to pay rent
- **0%** Refuse to pay for property agent's service
- **0%** Dispute about poor services/conditions
- **78%** Disputes about rent price
- **6%** Other disagreements with the landlord
- **6%** Dispute with other renters/neighbours

Key Informant Rental Assessment
Matun Municipality
Khost Province, Afghanistan

February 2022

Respondent Profile

Type of Key Informants (KIs) assessed in their Gozar:[1]

16%	Landlord/ landowner	**11%**	Wakil-e-Gozar[1]
58%	Property agent/ dealer	**15%**	Community leader

% of assessed KIs that reported that they had been working as a property agent or landlord longer than three months in their Gozar:

96%	Yes, more than three months	**2%**	Less than 3 months
		2%	Not a property agent[2]

Rental House/Apartment Availability

Average number of houses[3] reported to be currently available by assessed KIs in their Gozar: **50.3**

73% of assessed KIs reported there was space to construct new houses for rent in their Gozar. **67%** of those KIs reported that they had plans to construct new houses for rent.

Average number of additional houses reported were planned to be constructed by assessed KIs in their Gozar: **100**

Average number of apartments[4] reported to be currently available by assessed KIs in their Gozar: **5.9**

63% of assessed KIs reported there was space to construct new apartments for rent in their Gozar. **48%** of those KIs reported that they had plans to construct new apartments.

Average number of additional apartments reported were planned to be constructed by assessed KIs in their Gozar: **29.8**

Key Services Availability

Proportion of KIs reporting on the number of rented houses/apartments with the access to water in their Gozar.

All (100%)	**19%**
Almost all (90%-99%)	**24%**
Most (51%-89%)	**33%**
About Half (50%)	**13%**
Some (11% - 49%)	**9%**
Few (1% - 10%)	**2%**
None (0%)	**0%**

Proportion of KIs reporting on the number of rented houses/apartments with access to electricity in their Gozar.

All (100%)	**15%**
Almost all (90%-99%)	**36%**
Most (51%-89%)	**18%**
About Half (50%)	**19%**
Some (11% - 49%)	**12%**
Few (1% - 10%)	**0%**
None (0%)	**0%**

Proportion of KIs reporting on the number of rented houses/apartments with access a latrine/toilet in their Gozar.

19%	All (100%)	**6%**	Some (11% - 49%)
24%	Almost all (90%-99%)	**8%**	Few (1% - 10%)
30%	Most (51%-89%)	**0%**	None (0%)
13%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a kitchen in a separate room in their Gozar.

3%	All (100%)	**19%**	Some (11% - 49%)
18%	Almost all (90%-99%)	**9%**	Few (1% - 10%)
28%	Most (51%-89%)	**0%**	None (0%)
22%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a separate room for male and female HH members in their Gozar.

12%	All (100%)	**9%**	Some (11% - 49%)
12%	Almost all (90%-99%)	**0%**	Few (1% - 10%)
34%	Most (51%-89%)	**3%**	None (0%)
28%	About Half (50%)		

1. In Afghanistan, a Gozar is the informal urban unit denoting a community, analogous to a neighbourhood. Wakil-e-Gozar is an official local representative who is selected by the people of a Gozar to represent their interests to municipal governance.
2. Wakil-e-Gozars and/or other community leaders who might be providing house/apartment rental services.
3. House: a structure for living with 1-2 floors and a yard.
4. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

Housing Access to Services

% of assessed KIs by reported main source of electricity for the properties in their Gozar:

Electricity from power grid	75%
Hydroelectric dam	0%
Solar power	25%
Generator	0%
Battery	0%
None	0%

% of assessed KIs by reported types of waste-water disposal methods available in their Gozar:

Septic tank	34%
Simple cesspit/ hole in the ground	34%
Open drainage/ street channels	30%
Municipal sewage network	2%

% of assessed KIs by reported types of solid waste disposal methods available in their Gozar:

5%	Garbage collection service
5%	Burned
3%	Buried
13%	Community Containers
75%	Throw in open field

25% of assessed KIs reported that there was an active health centre accessible from all people, and **5%** of those KIs reported that it was accessible to some people from the houses/apartments in their Gozar.

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest health center.

50%	Less than 15 minutes	0%	1-2 hours
40%	15-29 minutes	0%	More than 2 hours
10%	30-59 minutes	0%	Don't know

79% of assessed KIs reported that there were functional public schools accessible for all HHs, and **6%** of those KIs reported those schools were accessible to some HHs in the houses/apartments in their Gozar.

40% of assessed KIs reported that there were functional private schools accessible for all HHs, and **43%** of those KIs reported those private schools were accessible for some HHs in the houses/apartments in their Gozar.

% of assessed KIs by reported types of schools that are currently accessible for households in their Gozar:[5]

Primary school	100%
High school	90%
Secondary school	98%
Religious madrassa[6]	34%
Community based education	2%
Technical training centre	5%

% of assessed KIs reporting girls were able to attend primary schools in their Gozar:

85%	Yes, in all schools	12%	No, not in any schools
3%	Yes, private schools only		

% of assessed KIs reporting girls were able to attend secondary or high schools in their Gozar:

27%	Yes, in all schools	10%	No, not in any schools
63%	Yes, private schools only		

Assessed KIs reporting on average time length by walking from rental areas/building in their Gozar to the nearest functioning school:

31%	Less than 15 minutes	0%	1-2 hours
60%	15-29 minutes	0%	More than 2 hours
10%	30-59 minutes	0%	Don't know

55% of assessed KIs reported there were functioning markets accessible to all HHs, and **5%** of those KIs reported markets accessible to some HHs from most houses/ apartment in their Gozar:

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest functioning market:

55%	Less than 15 minutes	0%	1-2 hours
45%	15-29 minutes	0%	More than 2 hours
0%	30-59 minutes	0%	Don't know

% of assessed KIs by income sources that were reported to be available in the community for the majority of households in their Gozar:[5]

Cash crop farming	46%	Unskilled daily labour/no contract	61%
Livestock farming	21%	Skilled daily labour/ no contract	69%
Rental properties	49%	Formal employment/ with contract	34%
Business/sale of goods/services	75%	None	0%

5. Respondent could select more than one response.

6. A separate religious school that is separate from a mosque.

Rental Assessment of Key Urban Markets

February 2022

Housing Demand

Assessed KIs reported that on average **63%** of the available houses/apartments were rented out during last the month in their Gozar.

Assessed KIs reported on average how many apartments or houses had been rented out over the last month in their Gozar: **10.4**

Assessed KIs reported on average how many apartments/houses had not been rented out and were empty during the last month in their Gozar: **6.9**

% of assessed KIs that reported vacancies, by reported reasons of houses/apartments being vacant in their Gozar:[5]

Renters cannot afford the rent for a house/ apartment	**98%**
Bad overall condition of the house or apartment	**20%**
Not safe area to live in	**0%**
Overall low demand for renting	**68%**
Renters have returned home or left the country	**5%**

Housing Affordability

Assessed KIs by reported average monthly rental cost[7] for the following types of houses in their Gozar:

One room house	1,914 AFN
Two room house	3,753 AFN
Three room house	5,382 AFN
More than three room house	7,844 AFN

Assessed KIs by reported average monthly rental cost[7] for the following types of apartments in their Gozar:

One room apartment	3,452 AFN
Two room apartment	5,767 AFN
Three room apartment	8,343 AFN
More than three room apartment	12,643 AFN

% of assessed KIs by reported change in the cost of houses/apartments over the last year in their Gozar:

31% Decreased | **60%** Stayed the Same | **9%** Increased

Assessed KIs by reported average change in the amount of rent[7] in their Gozar: **1,241** AFN

88% of assessed KIs reported that they have not any insurance for any houses/ apartments in their Gozar.

% of assessed KIs by reported types of utilities that usually needed to be covered by renters in their Gozar:[5]

Water supply	**94%**
Electricity	**55%**
Heating in winter	**16%**
Sewerage, centralized water disposal system	**16%**
Internet	**9%**
Parking	**52%**
Cleaning/maintenance/ communal services	**2%**

Rental Contract

% of assessed KIs by reported type of contract or agreement landlords or property agents used for the HHs that rent the houses/apartments in their Gozar:[5]

Written agreement with the house/apartment owner	**85%**
A written agreement with the property dealer	**40%**
Letter with stamp with community leader	**0%**
Verbal agreement (no written documentation)	**40%**

% of assessed KIs by period the contract/agreement to rent a house/apartment in their Gozar typically last (in months):[5]

0% One month	**76%** > 6 months to 1 year
3% > 1 to 3 months	**67%** More than 1 year
22% > 3 to 6 months	

% of assessed KIs by reported methods through which renters/tenants pay their rent in their Gozar:[5]

100% Cash (direct)	**0%** Credit/loan
2% Bank account	**6%** Hawala
0% Mobile transfer	**0%** In-kind (materials)

7. All costs were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

% of assessed KIs reporting a deposit was usually required to rent properties in their Gozar:[5]

Less than one month's rent	5%
One month's rent	15%
More than one month's rent	5%
No deposit required	85%

61% of assessed KIs reported that landlords/ property agents provided proof of payment when the rent was paid by renters/tenants in their Gozar.

57% of assessed KIs reported tenants had to pay at least one month of rent in advance to rent a house/apartment in their Gozar.

Assessed KIs reported the average number of months tenants usually had to pay in advance for their house/apartment was: **2.5 Months**

% of assessed KIs reported that rent in their gozar was typically collected by:[5]

- **99%** The owner of the house/apartment
- **3%** The property dealer
- **6%** Representative of the house/apartment owner
- **12%** Relative of the house/apartment owner

% of assessed KIs reported that if they ever had a dispute with a renter over rental arrangements, the person in their Gozar that they would usually go to was:

- **60%** Deal with it themselves
- **2%** Police
- **3%** Civil courts
- **0%** Religious courts
- **27%** Community leadership
- **9%** Religious leader/mullah

Credit access

% of assessed KIs by reported change in access to credit (loans) for business purposes in the previous year in their Gozar:

- **58%** Decreased
- **40%** Stayed the Same
- **2%** Increased

Of assessed KIs that reported their access to credit in their Gozar had deceased, the main reasons were:

Banks were closed	13%
Banks limited how much cash withdrawn	82%
Banks reduced the amount of their loans	5%
Banks required more documentation/collateral	0%

Challenges

% of assessed KIs by reported number of months tenants usually rented their house/apartments for in their Gozar:

One month	0%
More than one month to 3 months	2%
More than 3 months to 6 months	9%
More than 6 months to 1 year	57%
More than 1 year	33%

2% of assessed KIs reported that they had disputes with households renting houses/apartments in their Gozar.

Of assessed KIs that reported having had disputes, the main reported reasons in the Gozar were:[5]

Unable to pay rent	0%
Refuse to pay for property agent's service	0%
Disputes about poor services or conditions	0%
Disputes about rental price	0%
Other disagreements with the landlord	0%
Disputes with other renters/neighbors	0%

% of assessed KIs by reported by reported methods of how landlords/property agents usually find tenants to rent their houses/apartments in their Gozar:[5]

- **81%** Family or relative
- **70%** Friend or colleague
- **51%** Through another broker/agent
- **10%** Poster or wall advertisement
- **5%** Facebook/social network ads
- **25%** Community leader
- **5%** Other Internet ads

75% of assessed KIs reported that tenants always paid rent on time in their Gozar.

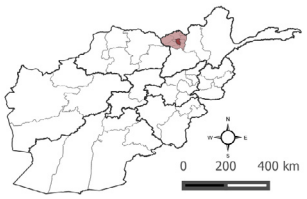
16% of assessed KIs reported that in the last three month at least one household that rented in their Gozar had experienced an eviction:

Of assessed KIs that reported an eviction had occurred in their Gozar, the main reported reasons were:[5]

- **100%** Unable to pay rent
- **0%** Refuse to pay for property agent's service
- **0%** Dispute about poor services/conditions
- **18%** Disputes about rent price
- **0%** Other disagreements with the landlord
- **9%** Dispute with other renters/neighbours

Key Informant Rental Assessment
Kunduz Municipality
Kunduz Province, Afghanistan

February 2022



Respondent Profile

Type of Key Informants (KIs) assessed in their Gozar:[1]

26%	Landlord/ landowner	**60%**	Wakil-e-Gozar[1]
14%	Property agent/ dealer	**0%**	Community leader

% of assessed KIs that reported that they had been working as a property agent or landlord longer than three months in their Gozar:

100%	Yes, more than three months	**0%**	Less than 3 months
		0%	Not a property agent[2]

Rental House/Apartment Availability

Average number of houses[3] reported to be currently available by assessed KIs in their Gozar: **64.9**

28% of assessed KIs reported there was space to construct new houses for rent in their Gozar. **33%** of those KIs reported that they had plans to construct new houses for rent.

Average number of additional houses reported were planned to be constructed by assessed KIs in their Gozar: **15.6**

Average number of apartments[4] reported to be currently available by assessed KIs in their Gozar: **0.2**

6% of assessed KIs reported there was space to construct new apartments for rent in their Gozar. **20%** of those KIs reported that they had plans to construct new apartments.

Average number of additional apartments reported were planned to be constructed by assessed KIs in their Gozar: **0**

Key Services Availability

Proportion of KIs reporting on the number of rented houses/apartments with the access to water in their Gozar.

All (100%)	**28%**
Almost all (90%-99%)	**16%**
Most (51%-89%)	**16%**
About Half (50%)	**7%**
Some (11% - 49%)	**5%**
Few (1% - 10%)	**20%**
None (0%)	**8%**

Proportion of KIs reporting on the number of rented houses/apartments with access to electricity in their Gozar.

All (100%)	**43%**
Almost all (90%-99%)	**50%**
Most (51%-89%)	**5%**
About Half (50%)	**1%**
Some (11% - 49%)	**1%**
Few (1% - 10%)	**0%**
None (0%)	**0%**

Proportion of KIs reporting on the number of rented houses/apartments with access a latrine/toilet in their Gozar.

44%	All (100%)	**11%**	Some (11% - 49%)
1%	Almost all (90%-99%)	**24%**	Few (1% - 10%)
7%	Most (51%-89%)	**4%**	None (0%)
9%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a kitchen in a separate room in their Gozar.

0%	All (100%)	**8%**	Some (11% - 49%)
6%	Almost all (90%-99%)	**28%**	Few (1% - 10%)
22%	Most (51%-89%)	**2%**	None (0%)
34%	About Half (50%)		

Proportion of KIs reporting on the number of rented houses/apartments with a separate room for male and female HH members in their Gozar.

49%	All (100%)	**12%**	Some (11% - 49%)
0%	Almost all (90%-99%)	**26%**	Few (1% - 10%)
4%	Most (51%-89%)	**1%**	None (0%)
9%	About Half (50%)		

1. In Afghanistan, a Gozar is the informal urban unit denoting a community, analogous to a neighbourhood. Wakil-e-Gozar is an official local representative who is selected by the people of a Gozar to represent their interests to municipal governance.
2. Wakil-e-Gozars and/or other community leaders who might be providing house/apartment rental services.
3. House: a structure for living with 1-2 floors and a yard.
4. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

Housing Access to Services

% of assessed KIs by reported main source of electricity for the properties in their Gozar:

Electricity from power grid	98%
Hydroelectric dam	0%
Solar power	1%
Generator	0%
Battery	1%
None	0%

% of assessed KIs by reported types of waste-water disposal methods available in their Gozar:

Septic tank	2%
Simple cesspit/ hole in the ground	91%
Open drainage/ street channels	7%
Municipal sewage network	0%

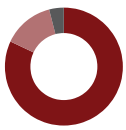
% of assessed KIs by reported types of solid waste disposal methods available in their Gozar:

17%	Garbage collection service
2%	Burned
5%	Buried
1%	Community Containers
74%	Throw in open field

61% of assessed KIs reported that there was an active health centre accessible from all people, and **29%** of those KIs reported that it was accessible to some people from the houses/apartments in their Gozar.

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest health center.

30%	Less than 15 minutes	1%	1-2 hours
48%	15-29 minutes	0%	More than 2 hours
21%	30-59 minutes	0%	Don't know



83% of assessed KIs reported that there were functional public schools accessible for all HHs, and **14%** of those KIs reported those schools were accessible to some HHs in the houses/apartments in their Gozar.

2% of assessed KIs reported that there were functional private schools accessible for all HHs, and **69%** of those KIs reported those private schools were accessible for some HHs in the houses/apartments in their Gozar.

% of assessed KIs by reported types of schools that are currently accessible for households in their Gozar:[5]

Primary school	99%
High school	85%
Secondary school	98%
Religious madrassa[6]	91%
Community based education	2%
Technical training centre	0%

% of assessed KIs reporting girls were able to attend primary schools in their Gozar:

76%	Yes, in all schools	5%	No, not in any schools
20%	Yes, private schools only		

% of assessed KIs reporting girls were able to attend secondary or high schools in their Gozar:

87%	Yes, in all schools	6%	No, not in any schools
7%	Yes, private schools only		

Assessed KIs reporting on average time length by walking from rental areas/building in their Gozar to the nearest functioning school:

38%	Less than 15 minutes	4%	1-2 hours
49%	15-29 minutes	0%	More than 2 hours
9%	30-59 minutes	0%	Don't know

63% of assessed KIs reported there were functioning markets accessible to all HHs, and **23%** of those KIs reported markets accessible to some HHs from most houses/apartment in their Gozar:

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest functioning market:

65%	Less than 15 minutes	0%	1-2 hours
32%	15-29 minutes	0%	More than 2 hours
3%	30-59 minutes	0%	Don't know

% of assessed KIs by income sources that were reported to be available in the community for the majority of households in their Gozar:[5]

Cash crop farming	1%	Unskilled daily labour/no contract	100%
Livestock farming	2%	Skilled daily labour/ no contract	100%
Rental properties	38%	Formal employment/ with contract	21%
Business/sale of goods/services	4%	None	0%

5. Respondent could select more than one response.

6. A separate religious school that is separate from a mosque.

Rental Assessment of Key Urban Markets

February 2022

Housing Demand

Assessed KIs reported that on average **90%** of the available houses/apartments were rented out during last the month in their Gozar.

Assessed KIs reported on average how many apartments or houses had been rented out over the last month in their Gozar: **58.7**

Assessed KIs reported on average how many apartments/houses had not been rented out and were empty during the last month in their Gozar: **6.2**

% of assessed KIs that reported vacancies, by reported reasons of houses/apartments being vacant in their Gozar:[5]

Renters cannot afford the rent for a house/ apartment	**100%**
Bad overall condition of the house or apartment	**28%**
Not safe area to live in	**4%**
Overall low demand for renting	**18%**
Renters have returned home or left the country	**77%**

Housing Affordability

Assessed KIs by reported average monthly rental cost[7] for the following types of houses in their Gozar:

One room house	1,348 AFN
Two room house	2,519 AFN
Three room house	3,564 AFN
More than three room house	4,699 AFN

Assessed KIs by reported average monthly rental cost[7] for the following types of apartments in their Gozar:

One room apartment	2,050 AFN
Two room apartment	3,500 AFN
Three room apartment	4,950 AFN
More than three room apartment	6,650 AFN

% of assessed KIs by reported change in the cost of houses/apartments over the last year in their Gozar:

95% Decreased | **4%** Stayed the Same | **1%** Increased

Assessed KIs by reported average change in the amount of rent[7] in their Gozar: **937** AFN

100% of assessed KIs reported that they have not any insurance for any houses/ apartments in their Gozar.

% of assessed KIs by reported types of utilities that usually needed to be covered by renters in their Gozar:[5]

Water supply	**100%**
Electricity	**100%**
Heating in winter	**76%**
Sewerage, centralized water disposal system	**94%**
Internet	**50%**
Parking	**0%**
Cleaning/maintenance/ communal services	**73%**

Rental Contract

% of assessed KIs by reported type of contract or agreement landlords or property agents used for the HHs that rent the houses/apartments in their Gozar:[5]

Written agreement with the house/apartment owner	**73%**
A written agreement with the property dealer	**61%**
Letter with stamp with community leader	**47%**
Verbal agreement (no written documentation)	**54%**

% of assessed KIs by period the contract/agreement to rent a house/apartment in their Gozar typically last (in months):[5]

6%	One month	**80%**	> 6 months to 1 year
49%	> 1 to 3 months	**33%**	More than 1 year
95%	> 3 to 6 months		

% of assessed KIs by reported methods through which renters/tenants pay their rent in their Gozar:[5]

99%	Cash (direct)	**0%**	Credit/loan
2%	Bank account	**84%**	Hawala
0%	Mobile transfer	**5%**	In-kind (materials)

7. All costs were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

% of assessed KIs reporting a deposit was usually required to rent properties in their Gozar:[5]

Less than one month's rent	33%
One month's rent	50%
More than one month's rent	19%
No deposit required	50%

41% of assessed KIs reported that landlords/ property agents provided proof of payment when the rent was paid by renters/tenants in their Gozar.

63% of assessed KIs reported tenants had to pay at least one month of rent in advance to rent a house/apartment in their Gozar.

Assessed KIs reported the average number of months tenants usually had to pay in advance for their house/apartment was: **2.3 Months**

% of assessed KIs reported that rent in their gozar was typically collected by:[5]

- **99%** The owner of the house/apartment
- **13%** The property dealer
- **67%** Relative of the house/apartment owner
- **95%** Representative of the house/apartment owner

% of assessed KIs reported that if they ever had a dispute with a renter over rental arrangements, the person in their Gozar that they would usually go to was:

- **41%** Deal with it themselves
- **0%** Police
- **0%** Civil courts
- **0%** Religious courts
- **47%** Community leadership
- **13%** Religious leader/mullah

Credit access

% of assessed KIs by reported change in access to credit (loans) for business purposes in the previous year in their Gozar:

- **96%** Decreased
- **4%** Stayed the Same
- **0%** Increased

Of assessed KIs that reported their access to credit in their Gozar had deceased, the main reasons were:

Banks were closed	24%
Banks limited how much cash withdrawn	37%
Banks reduced the amount of their loans	7%
Banks required more documentation/collateral	31%

Challenges

% of assessed KIs by reported number of months tenants usually rented their house/apartments for in their Gozar:

One month	0%
More than one month to 3 months	7%
More than 3 months to 6 months	56%
More than 6 months to 1 year	31%
More than 1 year	6%

44% of assessed KIs reported that they had disputes with households renting houses/apartments in their Gozar.

Of assessed KIs that reported having had disputes, the main reported reasons in the Gozar were:[5]

Unable to pay rent	5%
Refuse to pay for property agent's service	66%
Disputes about poor services or conditions	87%
Disputes about rental price	100%
Other disagreements with the landlord	3%
Disputes with other renters/neighbors	5%

% of assessed KIs by reported by reported methods of how landlords/property agents usually find tenants to rent their houses/apartments in their Gozar:[5]

- **95%** Family or relative
- **94%** Friend or colleague
- **67%** Through another broker/agent
- **7%** Poster or wall advertisement
- **2%** Facebook/social network ads
- **28%** Community leader
- **0%** Other Internet ads

34% of assessed KIs reported that tenants always paid rent on time in their Gozar.

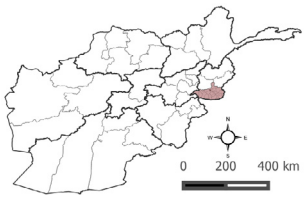
40% of assessed KIs reported that in the last three month at least one household that rented in their Gozar had experienced an eviction:

Of assessed KIs that reported an eviction had occurred in their Gozar, the main reported reasons were:[5]

- **88%** Unable to pay rent
- **6%** Refuse to pay for property agent's service
- **65%** Dispute about poor services/conditions
- **100%** Disputes about rent price
- **9%** Other disagreements with the landlord
- **9%** Dispute with other renters/neighbours

Key Informant Rental Assessment
Jalalabad Municipality
Nangarhar Province, Afghanistan

February 2022



Respondent Profile

Type of Key Informants (KIs) assessed in their Gozar:[1]

- **25%** Landlord/ landowner
- **40%** Property agent/ dealer
- **25%** Wakil-e-Gozar[1]
- **10%** Community leader

% of assessed KIs that reported that they had been working as a property agent or landlord longer than three months in their Gozar:

- **88%** Yes, more than three months
- **10%** Less than 3 months
- **2%** Not a property agent[2]

Rental House/Apartment Availability

Average number of houses[3] reported to be currently available by assessed KIs in their Gozar: **175.2**

82% of assessed KIs reported there was space to construct new houses for rent in their Gozar. **44%** of those KIs reported that they had plans to construct new houses for rent.

Average number of additional houses reported were planned to be constructed by assessed KIs in their Gozar: **127.7**

Average number of apartments[4] reported to be currently available by assessed KIs in their Gozar: **31**

84% of assessed KIs reported there was space to construct new apartments for rent in their Gozar. **34%** of those KIs reported that they had plans to construct new apartments.

Average number of additional apartments reported were planned to be constructed by assessed KIs in their Gozar: **65.4**

Key Services Availability

Proportion of KIs reporting on the number of rented houses/apartments with the access to water in their Gozar.

- All (100%) **7%**
- Almost all (90%-99%) **31%**
- Most (51%-89%) **31%**
- About Half (50%) **21%**
- Some (11% - 49%) **9%**
- Few (1% - 10%) **1%**
- None (0%) **0%**

Proportion of KIs reporting on the number of rented houses/apartments with access to electricity in their Gozar.

- All (100%) **25%**
- Almost all (90%-99%) **35%**
- Most (51%-89%) **14%**
- About Half (50%) **12%**
- Some (11% - 49%) **13%**
- Few (1% - 10%) **1%**
- None (0%) **0%**

Proportion of KIs reporting on the number of rented houses/apartments with access a latrine/toilet in their Gozar.

- **49%** All (100%)
- **22%** Almost all (90%-99%)
- **21%** Most (51%-89%)
- **3%** About Half (50%)
- **4%** Some (11% - 49%)
- **1%** Few (1% - 10%)
- **0%** None (0%)

Proportion of KIs reporting on the number of rented houses/apartments with a kitchen in a separate room in their Gozar.

- **4%** All (100%)
- **1%** Almost all (90%-99%)
- **16%** Most (51%-89%)
- **16%** About Half (50%)
- **34%** Some (11% - 49%)
- **30%** Few (1% - 10%)
- **0%** None (0%)

Proportion of KIs reporting on the number of rented houses/apartments with a separate room for male and female HH members in their Gozar.

- **0%** All (100%)
- **4%** Almost all (90%-99%)
- **12%** Most (51%-89%)
- **8%** About Half (50%)
- **18%** Some (11% - 49%)
- **48%** Few (1% - 10%)
- **10%** None (0%)

1. In Afghanistan, a Gozar is the informal urban unit denoting a community, analogous to a neighbourhood. Wakil-e-Gozar is an official local representative who is selected by the people of a Gozar to represent their interests to municipal governance.
2. Wakil-e-Gozars and/or other community leaders who might be providing house/ apartment rental services.
3. House: a structure for living with 1-2 floors and a yard.
4. Apartment: a structure with many different living units inside of the structure, with more than 2 floors and no yard.

ShelterCluster.org Coordinating Humanitarian Shelter
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action

Housing Access to Services

% of assessed KIs by reported main source of electricity for the properties in their Gozar:

Electricity from power grid	31%
Hydroelectric dam	36%
Solar power	31%
Generator	0%
Battery	1%
None	0%

% of assessed KIs by reported types of waste-water disposal methods available in their Gozar:

Septic tank	4%
Simple cesspit/ hole in the ground	8%
Open drainage/ street channels	87%
Municipal sewage network	1%

% of assessed KIs by reported types of solid waste disposal methods available in their Gozar:

29%	Garbage collection service
1%	Burned
0%	Buried
1%	Community Containers
69%	Throw in open field

31% of assessed KIs reported that there was an active health centre accessible from all people, and **33%** of those KIs reported that it was accessible to some people from the houses/apartments in their Gozar.

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest health center.

45% Less than 15 minutes	0% 1-2 hours
39% 15-29 minutes	2% More than 2 hours
14% 30-59 minutes	0% Don't know

87% of assessed KIs reported that there were functional public schools accessible for all HHs, and **7%** of those KIs reported those schools were accessible to some HHs in the houses/apartments in their Gozar.

62% of assessed KIs reported that there were functional private schools accessible for all HHs, and **30%** of those KIs reported those private schools were accessible for some HHs in the houses/apartments in their Gozar.

% of assessed KIs by reported types of schools that are currently accessible for households in their Gozar:[5]

Primary school	100%
High school	82%
Secondary school	61%
Religious madrassa[6]	14%
Community based education	0%
Technical training centre	0%

% of assessed KIs reporting girls were able to attend primary schools in their Gozar:

95% Yes, in all schools	0% No, not in any schools
5% Yes, private schools only	

% of assessed KIs reporting girls were able to attend secondary or high schools in their Gozar:

3% Yes, in all schools	97% No, not in any schools
0% Yes, private schools only	

Assessed KIs reporting on average time length by walking from rental areas/building in their Gozar to the nearest functioning school:

40% Less than 15 minutes	0% 1-2 hours
51% 15-29 minutes	0% More than 2 hours
9% 30-59 minutes	0% Don't know

79% of assessed KIs reported there were functioning markets accessible to all HHs, and **12%** of those KIs reported markets accessible to some HHs from most houses/apartment in their Gozar:

Assessed KIs reporting on average time length by walking from rental areas/buildings in their Gozar to the nearest functioning market:

74% Less than 15 minutes	1% 1-2 hours
23% 15-29 minutes	0% More than 2 hours
1% 30-59 minutes	0% Don't know

% of assessed KIs by income sources that were reported to be available in the community for the majority of households in their Gozar:[5]

Cash crop farming	26%	Unskilled daily labour/no contract	84%
Livestock farming	23%	Skilled daily labour/ no contract	53%
Rental properties	70%	Formal employment/ with contract	48%
Business/sale of goods/services	82%	None	0%

5. Respondent could select more than one response.

6. A separate religious school that is separate from a mosque.

Rental Assessment of Key Urban Markets

February 2022

Housing Demand

Assessed KIs reported that on average **64%** of the available houses/apartments were rented out during last the month in their Gozar.

Assessed KIs reported on average how many apartments or houses had been rented out over the last month in their Gozar: **88.6**

Assessed KIs reported on average how many apartments/houses had not been rented out and were empty during the last month in their Gozar: **33.8**

% of assessed KIs that reported vacancies, by reported reasons of houses/apartments being vacant in their Gozar:[5]

Renters cannot afford the rent for a house/ apartment	**95%**
Bad overall condition of the house or apartment	**36%**
Not safe area to live in	**2%**
Overall low demand for renting	**66%**
Renters have returned home or left the country	**69%**

Housing Affordability

Assessed KIs by reported average monthly rental cost[7] for the following types of houses in their Gozar:

One room house	1,566 AFN
Two room house	2,886 AFN
Three room house	4,468 AFN
More than three room house	6,682 AFN

Assessed KIs by reported average monthly rental cost[7] for the following types of apartments in their Gozar:

One room apartment	2,719 AFN
Two room apartment	5,109 AFN
Three room apartment	7,859 AFN
More than three room apartment	10,875 AFN

% of assessed KIs by reported change in the cost of houses/apartments over the last year in their Gozar:

96% Decreased | **4%** Stayed the Same | **0%** Increased

Assessed KIs by reported average change in the amount of rent[7] in their Gozar: **2,247** AFN

95% of assessed KIs reported that they have not any insurance for any houses/ apartments in their Gozar.

% of assessed KIs by reported types of utilities that usually needed to be covered by renters in their Gozar:[5]

Water supply	**84%**
Electricity	**77%**
Heating in winter	**7%**
Sewerage, centralized water disposal system	**1%**
Internet	**0%**
Parking	**20%**
Cleaning/maintenance/ communal services	**20%**

Rental Contract

% of assessed KIs by reported type of contract or agreement landlords or property agents used for the HHs that rent the houses/apartments in their Gozar:[5]

Written agreement with the house/apartment owner	**66%**
A written agreement with the property dealer	**90%**
Letter with stamp with community leader	**31%**
Verbal agreement (no written documentation)	**12%**

% of assessed KIs by period the contract/agreement to rent a house/apartment in their Gozar typically last (in months):[5]

4% One month	**91%** > 6 months to 1 year
21% > 1 to 3 months	**33%** More than 1 year
69% > 3 to 6 months	

% of assessed KIs by reported methods through which renters/tenants pay their rent in their Gozar:[5]

99% Cash (direct)	**5%** Credit/loan
25% Bank account	**56%** Hawala
0% Mobile transfer	**17%** In-kind (materials)

7. All costs were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

% of assessed KIs reporting a deposit was usually required to rent properties in their Gozar:[5]

Less than one month's rent	4%
One month's rent	10%
More than one month's rent	17%
No deposit required	79%

94% of assessed KIs reported that landlords/ property agents provided proof of payment when the rent was paid by renters/tenants in their Gozar.

70% of assessed KIs reported tenants had to pay at least one month of rent in advance to rent a house/apartment in their Gozar.

Assessed KIs reported the average number of months tenants usually had to pay in advance for their house/apartment was: **2.9 Months**

% of assessed KIs reported that rent in their gozar was typically collected by:[5]

97%	The owner of the house/apartment
61%	The property dealer
56%	Representative of the house/apartment owner
35%	Relative of the house/apartment owner

% of assessed KIs reported that if they ever had a dispute with a renter over rental arrangements, the person in their Gozar that they would usually go to was:

53%	Deal with it themselves
1%	Police
0%	Civil courts
0%	Religious courts
31%	Community leadership
14%	Religious leader/mullah

Credit access

% of assessed KIs by reported change in access to credit (loans) for business purposes in the previous year in their Gozar:

100%	Decreased	0%	Stayed the Same	0%	Increased

Of assessed KIs that reported their access to credit in their Gozar had deceased, the main reasons were:

Banks were closed	4%
Banks limited how much cash withdrawn	43%
Banks reduced the amount of their loans	48%
Banks required more documentation/collateral	1%

Challenges

% of assessed KIs by reported number of months tenants usually rented their house/apartments for in their Gozar:

One month	0%
More than one month to 3 months	4%
More than 3 months to 6 months	17%
More than 6 months to 1 year	75%
More than 1 year	4%

75% of assessed KIs reported that they had disputes with households renting houses/apartments in their Gozar.

Of assessed KIs that reported having had disputes, the main reported reasons in the Gozar were:[5]

Unable to pay rent	98%
Refuse to pay for property agent's service	21%
Disputes about poor services or conditions	19%
Disputes about rental price	57%
Other disagreements with the landlord	31%
Disputes with other renters/neighbors	9%

% of assessed KIs by reported by reported methods of how landlords/property agents usually find tenants to rent their houses/apartments in their Gozar:[5]

75%	Family or relative
71%	Friend or colleague
88%	Through another broker/agent
29%	Poster or wall advertisement
10%	Facebook/social network ads
38%	Community leader
1%	Other Internet ads

13% of assessed KIs reported that tenants always paid rent on time in their Gozar.

74% of assessed KIs reported that in the last three month at least one household that rented in their Gozar had experienced an eviction:

Of assessed KIs that reported an eviction had occurred in their Gozar, the main reported reasons were:[5]

97%	Unable to pay rent
19%	Refuse to pay for property agent's service
21%	Dispute about poor services/conditions
54%	Disputes about rent price
28%	Other disagreements with the landlord
9%	Dispute with other renters/neighbours

Annex 1 - Values And Indicators

Table 5: Rented out properties and vacant properties in the last month, by location reported by KIs, February 2022

No.	Province	Municipality	Rented house/ apart on average per Gozar	Rented house/ apart (% of total) per Gozar	Vacant house/apart On average Per Gozar	Vacant house/ apart(% of total) On average Per Gozar	Total of rented and vacant shelter
1	Total	Total	28.9	61%	18.1	39%	47
2	Balkh	Mazar	6.9	31%	15.7	69%	22.6
3	Bamyan	Bamyan	9.8	17%	49	83%	58.8
4	Herat	Herat	10.2	34%	19.9	66%	30.1
5	Kandahar	Kandahar	14.5	52%	13.4	48%	27.9
6	Khost	Matun	10.4	60%	6.9	40%	17.3
7	Kunduz	Kunduz	58.7	90%	6.2	10%	64.9
8	Nangarhar	Jalalabad	88.6	72%	33.8	28%	122.4

Table 6: Houses and Apartments rent costs[1], by location, reported by KIs, February 2022

No.	Province	Municipality	House rents (AFN)				Apartment rents (AFN)			
			One room	Two room	Three room	More than three room	One room	Two room	Three room	More than three rooms
1	Total	Total	1,544	2,746	3,998	5,716	2,706	4,452	6,355	8,638
2	Balkh	Mazar	1,224	2,213	3,222	4,642	3,313	5,938	8,463	10,913
3	Bamyan	Bamyan	1,391	2,719	4,119	5,438	1,438	2,744	4,250	5,578
4	Herat	Herat	1,805	2,717	3,707	5,141	2,804	3,875	5,092	6,941
5	Kandahar	Kandahar	1,637	2,839	4,334	6,612	2,618	4,724	7,141	9,441
6	Khost	Matun	1,914	3,753	5,382	7,844	3,452	5,767	8,343	12,643
7	Kunduz	Kunduz	1,348	2,519	3,564	4,699	2,050	3,500	4,950	6,650
8	Nangarhar	Jalalabad	1,566	2,886	4,468	6,682	2,719	5,109	7,859	10,875

Table 7: HHs size, area of property rented, rent costs[1] by location, February 2022

No.	Province	Municipality	HHs size	m^2	Average cost of rent (AFN)	Cost per m^2	Rent cost apartment (AFN)	Rent cost house (AFN)
1	Total	Total	8	231	3,057	13	4,622	2,957
2	Balkh	Mazar	7	288	2,701	9	8,250	2,679
3	Bamyan	Bamyan	6	167	1,604	10	N/A	1,604
4	Herat	Herat	7	138	3,217	23	4,489	2,916
5	Kandahar	Kandahar	8	195	3,646	19	6,650	3,596
6	Khost	Matun	10	309	3,519	11	4,388	3,419
7	Kunduz	Kunduz	8	253	2,591	10	2,500	2,592
8	Nangarhar	Jalalabad	9	309	3,457	11	4,607	3,430

1. The exchange rate of 1 USD was recorded at 103.26 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 01 February 2022.

Table 8: %HHs reported paying for shelter services[2] by location, February 2022

No.	Province	Municipality	Water bill	Electric bill	Heating bill	Waste bill	Internet bill	Parking bill	Communal bill	Other bill
1	Total	Total	36%	63%	55%	20%	17%	15%	12%	79%
2	Balkh	Mazar	18%	59%	55%	10%	15%	0%	6%	0%
3	Bamyan	Bamyan	55%	34%	84%	55%	0%	0%	31%	0%
4	Herat	Herat	22%	59%	37%	21%	14%	0%	6%	0%
5	Kandahar	Kandahar	62%	64%	65%	31%	0%	0%	64%	0%
6	Khost	Matun	84%	63%	93%	22%	34%	0%	17%	100%
7	Kunduz	Kunduz	28%	76%	59%	32%	0%	0%	0%	0%
8	Nangarhar	Jalalabad	41%	77%	75%	25%	0%	15%	31%	0%

Table 9: Average shelter services costs[3] by location, February 2022

No.	Province	Municipality	Water bill (AFN)	Electric bill (AFN)	Heating bill (AFN)	Waste bill (AFN)	Internet bill (AFN)	Parking bill (AFN)	Communal bill (AFN)	Other bill (AFN)	Average all bills (AFN)
1	Total	Total	429	990	1,439	489	592	200	132	375	1,653
2	Balkh	Mazar	315	1,105	1,617	358	543	N/A	149	N/A	2,172
3	Bamyan	Bamyan	318	334	3,281	407	N/A	N/A	105	46	1,210
4	Herat	Herat	528	1,359	978	509	604	N/A	126	N/A	2,410
5	Kandahar	Kandahar	473	391	997	170	N/A	N/A	583	N/A	711
6	Khost	Matun	396	843	3,050	342	808	N/A	167	885	1,220
7	Kunduz	Kunduz	459	807	1,717	875	N/A	N/A	0	N/A	1,362
8	Nangarhar	Jalalabad	465	894	652	267	N/A	200	221	N/A	1,025

Table 10: Average debts and incomes of reported HHs by location, February 2022

No.	Province	Municipality	%HHs in debt	Debt amount (AFN)	Income (AFN)	Debt/income ratio
1	Total	Total	85	44,562	6,505	6.9
2	Balkh	Mazar	86	46,958	4,723	9.9
3	Bamyan	Bamyan	90	60,721	4,295	14.1
4	Herat	Herat	86	38,689	7,199	5.4
5	Kandahar	Kandahar	80	26,478	7,417	3.6
6	Khost	Matun	81	90,660	8,425	10.8
7	Kunduz	Kunduz	90	37,707	6,837	5.5
8	Nangarhar	Jalalabad	86	45,476	7,068	6.4

2. All renting households do not pay for the shelter associated costs and therefore the given percentages in Table 8 come from those who pay these costs.

3. The costs of every shelter associated services come from the figures reported by those households who were paying these costs.

Table 11: Houses rent costs[1] (AFN) in detail by location, February 2022

No.	Province	Municipality	Rent cost average	Rent cost median	Rent cost minimum	Rent cost maximum	Rent cost 1st quartile	Rent cost 3rd quartile
1	Total	Total	2,957	2,500	500	15,000	2,000	3,500
2	Balkh	Mazar	2,679	2,500	500	10,000	1,550	3,000
3	Bamyan	Bamyan	1,604	1,500	500	12,000	1,000	2,000
4	Herat	Herat	2,916	3,000	500	9,000	2,000	3,500
5	Kandahar	Kandahar	3,596	3,000	500	15,000	2,500	4,500
6	Khost	Matun	3,419	3,000	500	15,000	2,000	4,000
7	Kunduz	Kunduz	2,592	2,500	500	9,000	2,000	3,000
8	Nangarhar	Jalalabad	3,430	3,000	500	10,000	2,000	4,000

Table 12: Houses' overall associated services costs[1,2] (AFN) in detail by location, February 2022

No.	Province	Municipality	Total bills average	Total bills median	Total bills minimum	Total bills maximum	Total bills 1st quartile	Total bills 3rd quartile
1	Total	Total	1,585	1,200	0	14,300	500	2,200
2	Balkh	Mazar	2,168	1,700	0	14,300	1,000	3,000
3	Bamyan	Bamyan	1,210	500	0	11,100	260	1,050
4	Herat	Herat	2,259	2,120	300	7,000	1,500	2,700
5	Kandahar	Kandahar	708	500	0	8,000	300	950
6	Khost	Matun	1,144	500	0	13,200	200	1,288
7	Kunduz	Kunduz	1,362	950	0	8,500	500	1,650
8	Nangarhar	Jalalabad	1,009	900	0	6,000	500	1,400

Table 13: First scenario - Average rent cost plus average services costs by location, February 2022

No.	Province	Municipality	Rent cost average	Total bills average	Total cost - AFN	Total cost - USD
1	Total	Total	2,957	1,585	4,543	44
2	Balkh	Mazar	2,679	2,168	4,847	47
3	Bamyan	Bamyan	1,604	1,210	2,814	27
4	Herat	Herat	2,916	2,259	5,176	50
5	Kandahar	Kandahar	3,596	708	4,303	42
6	Khost	Matun	3,419	1,144	4,564	44
7	Kunduz	Kunduz	2,592	1,362	3,954	38
8	Nangarhar	Jalalabad	3,430	1,009	4,438	43

Table 14: Second scenario - 3rd quartile rent cost plus 3rd quartile services costs by location, February 2022

No.	Province	Municipality	Rent cost 3rd quartile	Total bills 3rd quartile	Total cost - AFN	Total cost - USD
1	Total	Total	3,500	2,200	5,700	55
2	Balkh	Mazar	3,000	3,000	6,000	58
3	Bamyan	Bamyan	2,000	1,050	3,050	30
4	Herat	Herat	3,500	2,700	6,200	60
5	Kandahar	Kandahar	4,500	950	5,450	53
6	Khost	Matun	4,000	1,288	5,288	51
7	Kunduz	Kunduz	3,000	1,650	4,650	45
8	Nangarhar	Jalalabad	4,000	1,400	5,400	52

Annex 2 - Households Questionnaire

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
Meta-data	B1	Consent	My name is [[name]] and I work for REACH, a part of the humanitarian NGO ACTED. On behalf of UNHCR and the Emergency Shelter and NFI cluster, we are conducting an assessment of rental properties, prices, and availability in order to inform rental support programmes so that the Emergency Shelter and NFI Cluster and its parter NGOs can provide the correct rental assistance to people in need of shelter in seven main regional cities in Afghanistan. The questions are specifically about the current housing and accommodation situation for your household in your building/ rental area, including the condition of your house/apartment, it's costs, amenities, services, and rental arrangements. The survey usually takes about 30 – 45 minutes to complete. Any information that you provide will be confidential and anonymous. I would like to draw your attention to the fact that, based on the information collected, we develop statistics without displaying your personal data (names, location, contact details). This survey is voluntary and you can choose not to answer any or all of the questions; however we hope that you will participate since your views are important. Participation in the survey does not have any impact on whether you or your family receive assistance. Do you agree to participate?			HH
	B2	Consent to contact again	By agreeing to answer our questions, you give us permission to use the data exclusively for statistics purposes. The answers you provide will not be shared with anyone not authorized within and outside our organization. May we take your phone number in case we need to conduct any follow-up calls with you if some of the information is not clear and for quality control purposes?	Select one	Yes No	HH
	B3		What is your phone number?	Fill		
	B4	Households Renting	Do you rent your house/apartment?	Select one	Yes No, I own my house/apartment No, I lease my house/apartment	HH
	B5	Consent to contact property owner	In addition to speaking with renters like yourself, we would also like to speak with landlords, community leaders, or rental agents to understand the rental market from the supplier's perspective. We will not ask them anything about you or your home/ apartment. We want to ask them about the overall housing market and main property types that they manage. Would you be willing to provide the contact for your landlord, community leader, or property agent?	Select one	Yes No	HH
	B6	Type of property owner /Contact	What type of property owner or manager are they?	Select one	Landlord/ landowner Property agent/ dealer Community leader	HH
	B7		Please record their contact number:	Fill		HH

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?	C1	% of respondents by gender	Select the respondent's gender	Select one	Male Female	HH
	C2	average age of respondents	How old are you? (complete years)	Fill		HH
	C3	% of respondents that are the head of the household	Do you consider yourself the head of the household, a person who takes an active part in decision-making for HH? (Note: the HH head - the primary decision maker who is currently living with the household and usually have the final say on important issues affecting the household)	Select one	Yes No	HH
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?		Household Information				Note
	D1	Head of household age	Head of HH age:	Fill		HH
	D2	Head of household gender	Head of household gender:	Select one	Male Female	HH
	D3	Head of household marital status	What is the marital status of the head of household?	Select one	Married Married, but spouse living elsewhere in Afghanistan Married, but spouse living in a different country Single Divorced Widowed Prefer not to answer	HH

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?		For the purpose of our assessments, a household is defined as a group of people who live under the same roof, sharing income and meals before the displacement/becoming hosts.				Note
	E1	# of total HH members	Total household members	Fill		HH
	E2	Population Age/Gender Pyramid	Number of newborns/Infants girls (0-5 yrs)	Fill		HH
	E3		Number of newborns/Infants boys (0-5 yrs)	Fill		HH
	E4		Number of girls (6-17 yrs)	Fill		HH
	E5		Number of boys (6-17 yrs)	Fill		HH
	E6		Number of female adults [18-59]	Fill		HH
	E7		Number of male adults [18-59]	Fill		HH
	E8		Number of elderly females [60+]	Fill		HH
	E9		Number of elderly males [60+]	Fill		HH
		HH Vulnerability Factors				Note
	E10	# of children in HH under 2	How many of the newborns/infants are under 24 months/ 2 years old?	Fill		HH
		HH Vulnerability Factors	Does the head of HH (HoHH) suffer from any of the following difficulties: seeing, even if wearing glasses; hearing, even if using a hearing aid(s); walking or climbing steps; remembering or concentrating; self-care, such as washing/dressing; communication problems (speaking/making people understand); chronic illness affecting quality of life?	Select one	Yes	HH
					No	
			If HH head has difficulty, which type?	Choose all that apply	Seeing, even if wearing glasses	HH
					Hearing, even if using a hearing aid(s)	
					Walking or climbing steps	
					Remembering/ concentrating	
					With self-care, such as washing/dressing	
					Communication problems (speaking/ making people understand)	
					Chronic illness affecting the quality of life	

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?		HH Vulnerability Factors	Apart from HoHH, do any of the members of this household have any difficulty seeing even if wearing glasses?	Select one	Yes / No	HH
			Apart from HoHH, do any of the members of this household have any difficulty hearing even using a hearing aid?	Select one	Yes / No	HH
			Apart from HoHH, do any of the members of this household have any difficulty walking or climbing steps?	Select one	Yes / No	HH
			Apart from HoHH, do any of the members of this household have any difficulty remembering or concentrating?	Select one	Yes / No	HH
			Apart from HoHH, do any of the members of this household have any difficulty with self care (such as) washing all over or dressings?	Select one	Yes / No	HH
			Using your usual language, apart from HoHH, do any of the members of this household have any difficulty communicating for example, understanding or being understood?	Select one	Yes / No	HH
			Apart from HoHH, do any of the members of this household have any chronic illness affecting the quality of life and ability to earn income?	Select one	Yes / No	HH
			[If yes] In total how many members of this household suffer from the above-mentioned difficulties (excluding HoHH)?	Fill		HH
			How many of them are female between the age of 18 and 59?	Fill		HH
			How many of them are male between the age of 18 and 59?	Fill		HH
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?		In the next section we will talk about past movements within Afghanistan and/or to other countries. Please answer the questions, considering the experience of the majority of the household, not just the one of the household head				Note
	F1	% of HH in their Area of Origin	Is this location the area of origin for the majority of household members?	Select one	Yes / No	HH
	F2	% of HHs that fled country and returned	Have the majority of household members including you ever been forcibly displaced and fled to another country?	Select one	Yes / No	HH
	F3	% of HHs currently IDPs	Have the majority of the household members ever been forcibly displaced from their homes and fled to another province or district in Afghanistan?	Select one	Yes / No	HH

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?	G1	IDP HH Area of Origin	In which province did you live before you were displaced for the first time?	Select one	Province list	HH
	G2	Date of IDP HH displacement	When was your household first displaced?	Date		HH
	G3	Date of IDP HH arrival	When did your household arrive at the current location?	Date		HH
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?	H1	Date Returnee HH fled Afghanistan	(if returnee) when did you last flee Afghanistan?	Date		HH
	H2	Date Returnee HH returned to Afghanistan	(if returnee) when did you last return to Afghanistan?	Date		HH
	H3	Country Returnee HH fled to	(If returnee) What country did you move when you last fled Afghanistan?	Select one	Countries list	HH
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?	H1	Date Returnee HH fled Afghanistan	(if IDP returnee) when did you last flee this location?	Date		HH
	H2	Date Returnee HH returned to Afghanistan	(if IDP returnee) when did you last return to this location?	Date		HH
	H3	Country Returnee HH fled to	(If IDP returnee) What province did you move when you last fled your home?	Select one	Provinces list	HH

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for tenants in urban centres in Afghanistan, and how do these challenges differ by displacement status or regional urban centre?		In the following questions, we would like to talk to you about your house/apartment. This is specifically about the house or apartment you live in, not the entire rental area or building. None of your private or personally identifiable information will be shared.				Note
	J1	% of HH by accommodation type	What type of accommodation is the house/apartment that your household lives in?	Select one	House[1] Apartment[2]	HH
	J2	% of HH by house/apartment design	How would you describe the overall design of the house/apartment that your household lives in?	Select one	Transitional (constructed by NGOs) Permanent concrete Permanent concrete blocks Permanent mud Permanent sun-dried bricks Permanent firebricks Permanent stone Unfinished house/apartment (house)	HH
	J3	% of HH by time live in house/ apartment	How long have you and your household members been living in this house/apartment?	Select one	Less than 1 month Between 1 month but less than 6 months Between 6 months and up to 1 year Between 1 year and up to 2 years Between 2 years and up to 5 years Between 5 years and up to 10 years 10 years or more I have always lived here I don't know	HH
	J4	% of HH time intended to stay in house/apartment	How much longer do you intend to stay in this house/apartment?	Select one	Less than 1 month Between 1 month but less than 6 months Between 6 months and up to 1 year Between 1 year and up to 2 years Between 2 years and up to 5 years Between 5 years and up to 10 years 10 years or more I have always lived here I don't know	HH
	J5	# of individuals living in the house/ apartment	How many individuals live in your house/ apartment?	Fill		HH

1. House (free-standing structure, 1-2 floors with a yard, either alone or in a rental area with other houses)
2. Apartment (Accommodation unit inside of a larger building with other apartments)

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for tenants in urban centres in Afghanistan, and how do these challenges differ by displacement status or regional urban centre?	J6	# of rooms in the house/ apartment	How many rooms does your house/apartment have?	Fill		HH
	J7	% of HHs with a separate kitchen in the compound/ building	Is there a kitchen that is used by your household?	Select one	Yes No	HH
	J8	% of HHs with a separate kitchen by kitchen location	Where is the kitchen located in the rental area/building?	Select one	Household Kitchen Inside the house/apartment Household Kitchen outside the house/apartment Communal kitchen inside of the rental area/building Communal kitchen outside of the rental area/building	HH
	J9	% of HHs with separate rooms for male and female HH members	Are there separate rooms available for male and female household members?	Select one	Yes No	HH
	J10	% of HHs that own livestock	Does the household own livestock?	Select one	Yes No	HH
	J11	% of HHs keeping livestock indoors	Are livestock kept in the same indoor living space as household members?	Select one	Household owns livestock and keeps the inside the house/ apartment Household owns livestock but they are kept outside	HH
	J12	Average amount HH pays in rent each month	How much (in AFN) does your household pay in rent for your house/apartment each month?	Integer		HH
	J13		What currency do you usually pay your rent in?	Select one	AFN USD	HH

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for tenants in urban centres in Afghanistan, and how do these challenges differ by displacement status or regional urban centre?	J14	# of rooms in the house/apartment	In addition to rent, what type of utilities usually need to be covered by renters?	Select Multiple	Water supply	HH
					Electricity	
					Heating in winter	
					Sewerage, centralized water disposal system	
					Internet	
					Parking;	
					Cleaning/Maintenance/ Communal services	
					Other	
	J14.1		Please describe the other costs (if any):	Fill		HH
	K1	General Shelter Information / Service Costs	Roughly, how much are utilities on a monthly basis for... (in AFN)?	Fill		HH
	K2	Amount of water bill per month	Water supply	Fill		HH
	K3	Amount of electricity heating bill per month	Electricity	Fill		HH
	K4	Amount of fuel heating bill per month	Fuel/Heating	Fill		HH
	K5	Amount of sewage/ waste bill per month	Sewage, waste disposal bill	Fill		HH
	K6	Amount of internet bill per month	Internet/television	Fill		HH
	K7	Amount of parking bill per month	Parking	Fill		HH
	K8	Amount of cleaning bill per month	Cleaning/Maintenance/ Communal Services;	Fill		HH
	K9	Amount of other bill (if any)	Other	Fill		HH
	L1	% of HHs with house/ apartment insurance	Does the house/apartment have insurance ?	Select one	Yes	HH
					No	
					Don't Know	
	L2	% of HHs that paid a deposit on their house/apartment	Did you have to pay for a deposit on the house/ apartment (amount of money that you pay and only get back if the house/ apartment is not damaged at the end of the time when you stop renting the house/ apartment)?	Select one	Yes	HH
					No	
	L3	Amount of deposit	How much was the deposit (in AFN)(if any)?	Fill		HH

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?		In the following questions, we would like to talk to you about your accommodation and rental agreements for this house/apartment. Please note that none of your personal information will be shared, and none of the information provided with be able to be used to identify you or your family.				Note
	M1	% of HHs by type of rental agreement	What type of rental agreement do you have for your house/apartment?	Select one	Written agreement with the house/apartment owner Written agreement with property dealer Letter with stamp with Community Leader Verbal agreement (no written documentation) I don't know	HH
	M2	% of HHs by valid length of agreement	For how much longer is this agreement valid?	Select one	One month More than one month to 3 months More than 3 months to 6 months More than 6 months to 1 year More than 1 year I prefer not to answer	HH
	M3	% of HHs being hosted by another HHs	Are you currently hosted by other HHs in their house/apartment?	Select one	Yes No	HH
	M4	% of HHs hosting another HHs	Are you currently hosting other HHs in your house/ apartment?	Select one	Yes No	HH
	M5	# of rooms in house/ apartment	How many rooms in the indoor living space are used by the household? (are occupied by the household. Does not include kitchen or bathroom)	Fill		HH
	M6	% of HHs whose rent covers all of the rooms in their house/ apartment	Are all of the rooms in the house/apartment covered by rent that was paid last month?	Select one	Yes No Do not know	HH
	M7	# of rooms paid for the previous month	If not, how many rooms were covered by the rent paid last month?	Fill		HH
	M8	# of square meters covered by rent	How many square meters (in area) of the house/ apartment are covered by the rent?	Fill		HH

Research Question	IN #	Indicator /Variable	Questions	Question Type	choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	M9	% of HHs that have paid rent in advance	Did you have to pay any months in advance to rent the house/apartment?	Select one	Yes No Do not know	HH
	M10	# of months HHs have paid rent in advance	How many months in advance did you pay to rent the house/apartment?	Fill		HH
	M11	% of HHs by who thy pay rent to	Who collects the rent for the house/apartment?	Select one	The owner of the house/ apartment The property dealer Representative of the house/apartment owner Relative of the house/ apartment owner Other	HH
	M11.1		If other, please specify:	Fill		HH
	M12	% of HHs by who they would go to resolve a dispute with their landlord	If you ever had a dispute with the landlord or property agent over rental arrangements, who would you usually go to?	Select one	Deal with it themselves Police Civil courts Religious courts Community leadership/ shura Religious leader/mullah Other	HH
	M12.1		If selected Other, please specify.	Fill		HH
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?		In the following questions, we would like to talk to you about why you chose to live in this house/apartment. Please be as detailed and truthful as possible.				Note
	N1	% of HHs decision to choose their current house/apartment	What is the main reason that you chose this house/ apartment?	Select one	It was the only available house/apartment it was the most affordable house/apartment I wanted to live in this location Facilities near this house/ apartment are better People I know live here My family/relatives lives here I was living here, but someone else was paying the rent Other	HH
	N1.1		If other, please specify:	Fill		

Research Question	IN #	Indicator/ Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	N2	% of HHs by how they found their house/apartment	How did you find this location?	Select One	Family or relative	HH
					Friend or colleague	
					Through a property dealer/agent	
					Poster or Wall advertisement	
					Facebook/Social Network advertisement	
					Community leader/elder	
					Other Internet advertisement	
					Other	
	N2.1		If other, please specify:	Fill		
	N3	% of HHs with challenges finding a house/ apartment	Did you experience any challenges in finding a place to rent?	Select one	Yes	HH
					No	
					Don't want to answer	
	N3.1		If other, please specify:	Fill		
	N4	% of HHs with challenges finding a house/ apartment, by type of challenge	Did you experience any challenges in finding a place to rent?	Select One	All available houses/apartments were too expensive	HH
					No houses/apartments were available to rent	
					Property agents did not want to rent to me or my family	
					Host community did not want us here	
					I didn't know how to find place to rent	
					I had never rented before	
					I don't know	
					Other	
	N4.1		If other, please specify:	Fill		
		In the following questions, we would like to talk to you about your entire rental area/ building				Note
	O5	% of HHs with other relatives in th same compound/ building	Are any other households living in the same rental area/ building members of your family or relatives?	Select One	Yes, all other households[2]	HH
					Yes, most of the other households[2]	
					Yes, about half of the other households[2]	
					Yes, a few of the other households[2]	
					No, none of the households[2]	
					I don't know	
					I don't want to answer	

2. Households in the rental area/building are members of my family or relatives;

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?		In the following questions, we would like to talk to you about the materials used to construct your house/apartment. Please answer to the best of your ability. No personal information around your responses will be shared.				Note
	P1	% of house/ apartments by overall condition	What is the condition of the house/ apartment overall?	Select One	Good (no visible damage)	HH
					Minor (some damage to doors and windows, but does not affect house/apartment stability)	
					Moderate (cracks in walls/roof, damage to windows and doors, but structure is stable)	
					Bad (significant structural damage, including collapsed walls or partly collapsed floors or roof)	
					Fully destroyed/ makeshift/no solid or permanent materials	
	P2	% of materials used in house/ apartment roof construction	What materials are used to construct the roof (covering) of this household's house/ apartment?	Select multiple	Wood/poles	HH
					Bricks	
					Concrete	
					Reeds	
					Steel I-beam	
					CGI Iron sheet	
					Isogam	
					I don't know	
					Other	
	P2.1		If other, please specify:	Fill		
	P3	% of materials used in house/ apartment wall construction	What materials are used to construct the walls (primary infill) of this household's house/ apartment?	Select multiple	Wood planks/beams	HH
					Packed Mud (Pakhsa)	
					Stone	
					Bricks	
					Concrete	
					Gypsum/Plaster	
					Mud Plaster (Kaghil)	
					I don't know	
					Other	
	P3.1		If other, please specify:	Fill		
	P4	% of materials used in house/ apartment floor construction	What is the materials are used to construct the floor (foundation) of this household's house/apartment?	Select multiple	Wood planks/beams	HH
					Packed Mud (Pakhsa)	
					Stone	
					Bricks	
					Concrete	
					Gypsum/Plaster	
					Mud Plaster (Kaghil)	
					I don't know	
	P4.1		If other, please specify:	Fill		

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	P5	% of materials used in house/ apartment door construction	What materials are the doors made of?	Select multiple	Wood	HH
					Metal	
					Locks	
					PVC	
					Mosquito net	
					No door	
					I don't know;	
					Other	
	P5.1		If other, please specify:	Fill		
	P6	% of materials used in house/ apartment window construction	What materials are the windows made of?	Select multiple	Wood	HH
					Metal	
					Glass	
					PVC	
					Locks	
					Mosquito net	
					No window	
					I don't know	
					Other	
			If other, please specify:	Fill		
How to costs for services impact rental behavior for tenants, and what is the quality and access for different services for tenant households?		In the following questions, we would like to talk to you about your access to Water, Sanitation, Energy, and Heating services for your house/apartment, as well as your overall access to Education, Health, and Markets from your house apartment. No personally identifiable data will be shared.				Note
	Q1	% of HH with sufficient water access	Do you have enough access to water for drinking, cooking, and bathing?	Select one	Yes	HH
					No	
	Q2	% of HH by main source for domestic use	What is your main water source for domestic use?	Select one	Hand pump/bore well;	HH
					Dug well;	
					Pipe Scheme;	
					Stream/River;	
					Kandas;	
					Spring;	
					Purchasing water/water tanker;	
					Pond/lake;	
					Other	
	Q2.1		If other, please specify:	Fill		

Research question	IN #	Indicator / Variable	Questions	Question Type	Question label	Data Collection Level
How to costs for services impact rental behavior for tenants, and what is the quality and access for different services for tenant households?	Q3	% of HHs with primary water source inside the building	Is your primary water source located inside of the rental area/building?	Select one	Yes	HH
					No	
	Q4	% of HH with access to handwashing facilities	Are handwashing facilities available to you?	Select multiple	Yes, inside the house/apartment	HH
					Yes, In rental area/building, but not inside house/apartment	
					Yes, but only outside of rental area/building	
					No, none available	
	Q5	% of HH with access to soap and/or hand sanitizer	Are you able to access soap and/or hand sanitizer?	Select multiple	Yes, inside the house/apartment;	HH
					Yes, In rental area/building, but not inside house/apartment	
					Yes, but only outside of rental area/building	
					No, none available	
	Q6	% of HH by latrine/toilet	What kind of sanitation facility (latrine/toilet) does the house/apartment use?	Select one	Flush or pour/flush toilet	HH
					Pit latrine with a slab	
					Pit latrine without a slab	
					Open hole	
					No latrine/toilet	
		NFI Possession	Do you currently have the following items in your household?			Note
			Sleeping mats or mattress (basic needs)	Select one	Yes	HH
					No	
					Do not know	
			Kitchen sets/household cooking items (cooking pots and stainless steel cups)	Select one	Yes	HH
					No	
					Do not know	
			Water storage containers (cans, buckets with lid, etc.)	Select one	Yes	HH
					No	
					Do not know	
			Heating devices (gas cylinder / traditional bukhari stove)	Select one	Yes	HH
					No	
					Do not know	
			Plastic tarpaulin (basic needs)	Select one	Yes	HH
					No	
					Do not know	
			Winter clothing, including for all children (gloves, shoes, hats, jackets)	Select one	Yes	HH
					No	
					Do not know	

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
How to costs for services impact rental behavior for tenants, and what is the quality and access for different services for tenant households?	Q7	% of HHs sharing latrine/ toilet	Do you share this sanitation facility with other households?	Select one	Yes	HH
					No	
					Do not know	
	Q8	% of HHs with a separate space for bathing/ showers	Where is the sanitation facility located?	Select one	Inside house/apartment in a separate room	HH
					Inside house/apartment, not in a separate room	
					In a separate building in the rental area	
					No sanitation facility available in the rental area/building	
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban cetres in Afghanistan, and how do these challenges differ by group or region?	R1	% of HHs by main fuel heating source	What is the main source of energy your household uses for heating?	Select one	Wood, bushes	HH
					Coal	
					Charcoal	
					LPG (liquid petroleum gas)	
					Electricity	
					Animal dung	
					Waste (paper, plastic, carton board, etc.)	
					Other	
	R1.1		If other, please specify:	Fill		
	R2	% of HHs by main fuel cooking source	What is the main source of energy your household uses for cooking?		Wood, bushes	HH
					Coal	
					Charcoal	
					LPG (liquid petroleum gas)	
					Electricity	
					Animal dung	
					Waste (paper, plastic, carton board, etc.)	
					Other	
	R2.1		If other, please specify:	Fill		
	R3	% of HHs by main solid waste disposal method	What is your household's main method of disposing of solid waste?		Garbage collection service;	HH
					Burned;	
					Buried;	
					Community Containers;	
					Throw in open field;	
					I don't know;	
					Other	
	R3.1		If other, please specify:	Fill		

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	R4	% of HHs by main water waste disposal method	What is your household's main method of disposing of water waste?	Select one	Septic Tank	HH
					Open drainage/street channels	
					Municipal sewage network	
					Simple cesspit/hole in ground	
					Dump on ground (no specific place)	
					I don't know	
					Other	
	R4.1		If other, please specify:	Fill		
	R5	% of HH with access to electricity	Does your house/ apartment have access to electricity?	Select one	Yes	HH
					No	
	R6	% of HHs with access to electricity, by main source	What is the main source of electricity for your house/ apartment?	Select one	Power Lines/Electicity from Power Grid	HH
					Hydroelectric dam	
					Solar Power	
					Generator	
					Battery	
					None	
					Other	
	R6.1		If other, please specify:	Fill		
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	S1	% of HHs with health centre access	Is there an active health centre that is accessible from the rental area/ building?	Select one	Yes	HH
					No	
					Do not know	
	S2	% of HH with health centre access by distance to centre	How long does it take you and the members of your household to reach the nearest active health care centre by walking?	Select one	Less than 15 minutes	HH
					15-29 minutes	
					30-59 minutes	
					1-2 hours	
					More than 2 hours	
					Don't know	
	S3	% of HHs with access to school	Are there functional schools that are accessible for households in the rental area/building?	Select one	Yes	HH
					No	
					Do not know	
	S4	% of HHs with access to school, by school type	What types of schools are currently functional and accessible for households in the rental area/building?	Select Multiple	Primary school	HH
					High school	
					Secondary school	
					Religious Madrassa (not Mosque)	
					Community based education	
					Technical training centre	
					No schools are accessible	
					Other	

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	S5	% of HHs with access to school, by school distance	How long does it take you to reach the nearest functioning school by walking?	Select one	Less than 15 minutes	HH
					15-29 minutes	
					30-59 minutes	
					1-2 hours	
					More than 2 hours	
					Don't know	
	S6	% of HHs with access to a market	Is there a functioning market that is accessible from the rental area/ building?	Select one	Yes	HH
					No	
					Do not know	
	S7	% of HHs with access to a market, but distance to market	How long does it take you to reach the nearest functioning market by walking?	Select one	Less than 15 minutes	HH
					15-29 minutes	
					30-59 minutes	
					1-2 hours	
					More than 2 hours	
					Don't know	
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?		In the following couple of questions we will talk about your household livelihoods. Please remember none of the personal data will be shared with anyone.				HH
	T1	# of breadwinners in each HH	How many breadwinners (currently working and over 16 years) are in your household?	Fill		HH
	T1.1	# of female breadwinners in each HH	How many of them are women?	Fill		HH
	T2	Amount of total monthly cash income	What was the total cash income from all breadwinners for your household in the last 30 days (in AFN)?	Fill		HH
	T3	% of main sources of HH cash source	In the last 30 days, has money come into the household through the following means?	Select Multiple	Income through work/labour	HH
					Borrow money / take on debt	
					Remittances / gifts	
					Selling personal belongings	
					Humanitarian Aid	
					Government Benefits (pension)	
					None	

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?	T4	% of main HH income source	In the last 30 days, what type of work provided the majority of income for your household?	Select one	Cash crop farming	HH
					Livestock farming	
					Rental properties	
					Business / sale of goods / services	
					Unskilled daily labour / no contract	
					Skilled daily labour / no contract	
					Formal employment / with contract	
					None	
					Prefer not to answer	
					Other	
	T4.1		If other, please specify:	Fill		
	T5	% of HH by main payment method	How is the majority of income paid to the breadwinner(s)?	Select one	Cash (direct)	HH
					Bank account	
					Mobile transfer	
					Credit/Loan	
					Hawala	
					In-Kind (crops, materials)	
					I prefer not to answer	
					Other	
	T5.1		If other, please specify:	Fill		
	T6	% of HH with debt	Does the household currently have debt?	Select one	Yes	HH
					No	
					Don't want to answer	
	T7	Average debt helf by HH	How much debt does the household currently have, in AFN?	Fill		HH
How have rental markets and the ability to pay for rent changed over the last year, and how has this affected overall rental markets?		In the following couple of questions we will talk about your experiences with changing prices and access to currency. No personal information will be shared, and all responses will be anonymized.				Note
	U1	% of HHs that have paid rent on time each month	Has your household always paid for the rent on time each month?	Select one	Yes	HH
					No	
					Don't want to answer	
	U1.1		If other, please specify:	Fill		

Research question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
How have rental markets and the ability to pay for rent changed over the last year, and how has this affected overall rental markets?	U2	% reasons for being unable to pay rent on time, by HHs that did not pay rent on time	Why were you unable to pay the rent on time?	Select Multiple	Rent increased in price	HH
					I had the money but could not withdrawal it from bank	
					Breadwinners have not been paid on time	
					I had no money/I was unemployed	
					The money was stolen	
					I was not physically present to pay it	
					Owner/property agent was not present	
					Other	
	U2.1		If other, please specify:	Fill		
	U3	% of HHs whose rent changed in the last year	How has the cost of your house/apartment's rent changed in the last year?	Select one	Increased	HH
					Stayed the Same	
					Decreased	
	U5	Average amount of HH rent change	How much in total Afghani (AFN) did your rent increase or decrease by in the last year?	Fill		HH
	U6	% of HHs by method of rental payment	How do you pay your rent?	Select Multiple	Cash (direct)	HH
					Bank account	
					Mobile transfer	
					Credit/Loan	
					Hawala	
					In-Kind (crops, materials)	
					I prefer not to answer;	
					Other	
	U6.1		If other, please specify:	Fill		
	U7	% of HHs reporting change in access to cash	Has your household's access to cash changed in the last year?	Select one	Yes	HH
					No	
					Don't want to answer	
	U8	% of HHs by change in access to cash	How has your household's access to cash changed?	Select one	Increased	HH
					Stayed the Same	
					Decreased	
	U9	% of HHs who's access to cash has decreased, by reason	If decreased, what is the reason that it has it decreased?		Banks are closed	HH
					Banks limit how much cash can be withdrawn	
					Breadwinners have not been paid on time/lack of cash to pay them	
					Lack of Cash supply from cash suppliers in market is low	
					I don't know	
					Other	
	U9.1		If other, please specify:	Fill		

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
How have rental markets and the ability to pay for rent changed over the last year, and how has this affected overall rental markets?	U10	% of HHs that needed documents to sign lease	Did you need to provide any kind of documents (bank statements, tazkera, etc.) in order to sign the contract for your house/apartment?	Select one	Yes	HH
					No	
					Don't Know	
	U11	% of HHs by type of documents needed to sign lease	What documents did you need to provide?	Select Multiple	Tazkera	HH
					Letter of Guarantee	
					Witness must be present/sign document	
					Employment Contract	
					Bank Statement	
					Nothing	
					Other	
	U11.1		If other, please specify:	Fill		
	U12	% of HHs with receipt/proof of payment for rent	Do you usually receive a receipt/proof of payment for the rent that you have paid rent for your house/ apartment?	Select one	Yes	HH
					No	
					Don't Know	
	U13	% of HHs by preference for how to receive cash	How do you prefer to receive money (for any purpose)?	Select one	Cash (direct)	HH
					Bank account	
					Mobile transfer	
					Credit/Loan	
					Hawala	
					In-Kind (crops, materials)	
					I prefer not to answer	
					Other	
	U13.1		If other, please specify:	Fill		
	Thank you for taking the time to answer this survey.					Note
	Please make sure to wash your hands after each interview					Note

Annex 3 - Key Informant Questionnaire

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
Meta-data	B1	Consent	My name is [[name]] and I work for [[name of organisation]]. On behalf of UNHCR and the Emergency Shelter and NFI cluster, we are conducting an assessment of rental markets in your gozar so that NGOs trying to support vulnerable households with rental assistance will have the right information on rental conditions and prices. The questions are specifically about cost, availability and capacity of housing and rental markets. You will be asked these questions ONLY ABOUT CONDITIONS IN THIS GOZAR, not the city as a whole. The survey usually takes about 30 – 45 minutes to complete. Any information that you provide will be confidential and anonymous. I would like to draw your attention to the fact that, based on the information collected, we develop statistics without displaying your personal data or information that can be traced to you. This survey is voluntary and you can choose not to answer any or all of the questions; however we hope that you will participate since your views are important. Do you agree to participate?			KI
	B2	Consent to contact again	By agreeing to answer our questions, you give us permission to use the data exclusively for statistics purposes. The answers you provide will not be shared with anyone not authorized within and outside our organization. May we take your phone number in case we need to conduct any follow-up calls with you if some of the information is not clear and for quality control purposes?	Select one	Yes	KI
					No	
	B3		What is your phone number?	Fill		
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?	C1	% of respondents by gender	Select the respondent's gender	Select one	Male	KI
					Female	
	C2	average age of respondents	How old is the respondent?	Fill		KI
	C3	Respondent type	What type of property dealer/owner/community leader would you describe yourself as?	Select one	Landlord/landowner	KI
					Property agent/dealer	
					Community leader	
					Wakil-e-Gozar	
					Other	
	C3.1		If other, please specify:	Fill		
	C4	KI experience	Have you been working as a property agent or landlord in [name of city] longer than three months?	Select one	Yes	KI
					No (less than 3 months in the targeted area)	
					I am not a property agent	

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What is the demographic profile of urban renters and landlords in Afghanistan, and what role do these demographics play in access in renting?	C5	KI knowledge	How would you rate your knowledge of rental market in the gozar?	Select One	Extremely knowledgeable	KI
					Very knowledgeable	
					Somewhat knowledgeable	
					A little knowledgeable	
					Not knowledgeable at all	
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?		In this section we will ask you about the availability of houses or apartments overall in Gozar gozar, Please answer to the best of your ability on the houses/apartments that you manage.				Note
	D1	Number of available houses	How many houses (for purposes of this assessment, house is a separate structure with a yard and 1 or 2 floors) are available for rent at the moment in $gozar gozar?	Fill		KI
	D2	Number of additional houses that can be opened	Is there space to construct new houses for rent in this gozar?	Select one	Yes	KI
					No	
					Don't Know	
					Prefer not to answer	
	D3	% of Kis with plans to open additional houses	Are there plans to construct new houses for rent in this gozar?	Select one	Yes	KI
					No	
					Don't Know	
					Prefer not to answer	
	D4	Number of additional houses that KI plans to open	How many additional houses are planned to be constructed for rent in this gozar?	Fill		KI
	D5	Number of available apartments	How many apartments (for purposes of this assessment, apartment is a separate unit in multi-story building with more than 2 floors) are available for rent in this gozar at the moment?	Fill		KI

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	D6	Number of additional apartments that can be opened	Is there space to construct new additional apartments in this gozar?	Select one	Yes No Don't Know Prefer not to answer	KI
	D7	% of Kis with plans to open additional apartments	Are there plans to construct any new additional apartments in this gozar?	Select one	Yes No Don't Know Prefer not to answer	KI
	D8	Number of additional apartments that KI plans to open	How many additional apartments are planned to be constructed for rent in this gozar?	Fill		KI
	D9	% of KIs reported water access	How many of the houses or apartments for rent in this gozar have access to water?	Select one	All (100%); Almost all (90%-99%); Most (51%-89%); About Half (50%); Some (11% - 49%); Few (1% - 10%); None (0%); I don't know; I don't want to answer	KI
	D10	% of Kis reported separate kitchen	How many houses or apartments in this gozar have a kitchen that is in a separate room?	Select one	All (100%); Almost all (90%-99%); Most (51%-89%); About Half (50%); Some (11% - 49%); Few (1% - 10%); None (0%); I don't know; I don't want to answer	KI

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	D11	% of KIs reported electricity access	How many houses or apartments for rent in this gozar have access to electricity?	Select one	All (100%) Almost all (90%-99%) Most (51%-89%) About Half (50%) Some (11% - 49%) Few (1% - 10%) None (0%) I don't know I don't want to answer	KI
	D12	% of KIs reported toilet availability	How many houses or apartments for rent in this gozar have a toilet?	Select one	All (100%) Almost all (90%-99%) Most (51%-89%) About Half (50%) Some (11% - 49%) Few (1% - 10%) None (0%) I don't know I don't want to answer	KI
	D13	% of KIs reported bathroom availability	How many of houses or apartments for rent in this gozar have a bathroom in a separate room (for showering)?	Select one	All (100%) Almost all (90%-99%) Most (51%-89%) About Half (50%) Some (11% - 49%) Few (1% - 10%) None (0%) I don't know I don't want to answer	KI
	D14	% of Kis reported separate bathroom	How many houses or apartments for rent in this gozar have bathrooms that are in a separate room?	Select one	All (100%) Almost all (90%-99%) Most (51%-89%) About Half (50%) Some (11% - 49%) Few (1% - 10%) None (0%) I don't know I don't want to answer	KI

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?		In this section we will ask you about the overall access to services in the houses/apartments for rent in this gozar. Please answer to the best of your ability.				Note
	E1	Types of available electricity source	What is the main source of the electricity for the properties in the gozar?	Select One	Power Lines/ Electricity from Power Grid	KI
					Hydroelectric dam	
					Solar Power	
					Generator	
					Battery	
					None	
					Other	
	E1.1		If other, please specify	Fill		
	E2	Types of available waste water disposal	What types of waste water disposal do the available houses or apartments in this gozar have?	Select Multiple	Septic tank	KI
					Simple cesspit/hole in the ground	
					Open drainage / street channels	
					Municipal sewage network	
					Don't know	
					Other	
	E2.1		If other, please specify	Fill		
	E3	Types of available solid waste disposal	What types of solid waste disposal do the available houses or apartments in this gozar have?	Select Multiple	Garbage collection service	KI
					Burned	
					Buried	
					Community Containers	
					Throw in open field	
					I don't know	
					Other	
	E3.1		If other, please specify	Fill		
	E4	% of KIs reported access to health center	Is there an active health centre that is accessible from the houses/apartments in this gozar?	Select one	Yes for all	KI
					For some	
					No	
					Don't Know	

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	E5	Proximity of the nearest healthcare center	How long does it take you to reach the nearest active health care centre by walking from most of the rental areas/ buildings in this gozar?	Select one	Less than 15 minutes 15-29 minutes 30-59 minutes 1-2 hours More than 2 hours Don't know	KI
	E6	% of KIs reported access to schools	Are there functional PUBLIC schools that are accessible for households in the houses/apartments in this gozar?	Select one	Yes for all For some No Don't Know	KI
	E7		Are there functional PRIVATE schools that are accessible for households in the houses/apartments in this gozar?	Select one	Yes for all For some No Don't Know	KI
	E8	Types of available schools	What types of schools are currently accessible for households in the houses/apartments in this gozar?	Select Multiple	Primary school High school Secondary school Religious Madrassa (not a mosque) Community based education Technical training centre Other	KI
	E8.1		If other, please specify	Fill		
	E9		Are girls able to attend PRIMARY schools in the gozar?	Select one	Yes in all schools Yes in PRIVATE schools only No, not in any schools	KI
	E10		Are girls able to attend SECONDARY OR HIGH schools in the gozar?	Select one	Yes in all schools Yes in PRIVATE schools only No, not in any schools	KI
	E11	Proximity of the nearest school	How long does it take you to reach the nearest functioning school by walking from most of the rental areas/buildings in this gozar?	Select one	Less than 15 minutes 15-29 minutes 30-59 minutes 1-2 hours More than 2 hours Don't know	KI

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	E13	Proximity of the nearest market	How long does it take you to reach the nearest functioning market by walking from most of the rental areas/buildings in this gozar?	Select one	Less than 15 minutes;	KI
					15-29 minutes;	
					30-59 minutes;	
					1-2 hours;	
					More than 2 hours;	
					Don't know	
	E14	Livelihoods opportunity	What income sources are available in the community for the majority of households in this gozar?	Select Multiple	Cash crop farming	KI
					Livestock farming	
					Rental properties	
					Business / sale of goods / services	
					Unskilled daily labour / no contract	
					Skilled daily labour / no contract	
					Formal employment / with contract	
					None	
					Other	
	E14.1		If other, please specify	Fill		
What is the average rental costs for each of the urban areas targeted by the assessment, and are these rental costs affordable and reasonable?		In this section we will ask you about the overall demand for houses/apartments in this gozar, and how many have been filled with tenants, and how many are still empty. Please answer to the best of your ability.				Note
	F1	Number of property being rented out	How many apartments or houses in this gozar have been rented out over the last month?	Fill		KI
	F2	Number of property not being rented out	How many apartments or houses have are not rented out and are empty during the last month in this gozar?	Fill		KI
	F3	Reason of low demand	What are the reasons for that not all houses/apartments have been rented out in this gozar?	Select Multiple	Renters cannot afford the rent for house/apartment;	KI
					Bad overall condition of the house or apartment;	
					Not safe area to live in;	
					Overall low demand for renting;	
					Renters have returned home or left the country;	
					I don' t know;	
					Other	
	F3.1		If other, please specify	Fill		

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What is the average rental costs for each of the urban areas targeted by the assessment, and are these rental costs affordable and reasonable?		In this section we will ask you about the prices of different types of homes or apartments in this gozar, and how they have changed in the last year. Any information you provide will be anonymous and not trackable. Please answer to the best of you knowledge, based on the prices today.				Note
		Average monthly rental cost of house	What is the average monthly rental cost for the following types of the houses $gozar in AFN)?			Note
	G1		One room house	Fill		KI
	G2		Two room house	Fill		KI
	G3		Three room house	Fill		KI
	G4		More than three room house	Fill		KI
What is the average rental costs for each of the urban areas targeted by the assessment, and are these rental costs affordable and reasonable?		Average monthly rental cost of apartment	What is the average monthly rental cost for the following types of the apartments in $gozar (in AFN)?			Note
	G5		One room apartment	Fill		KI
	G6		Two room apartment	Fill		KI
	G7		Three room apartment	Fill		KI
	G8		More than three rooms apartment	Fill		KI
What is the average rental costs for each of the urban areas targeted by the assessment, and are these rental costs affordable and reasonable?	G9	% of KIs reported price change at rental market	How has the cost of houses/ apartments' rent changed in this gozar over the last year?	Select one	Increased Stayed the Same Decreased	KI
	G10	Percentage of price increase or decrease	How much did the average rent increase or decrease by in this gozar?(in AFN)	Fill		KI
	G11	Types of utilities	In addition to rent, what type of utilities usually need to be covered by renters in this gozar?	Select Multiple	Water supply Electricity Heating in winter Sewerage, centralized water disposal system Internet Parking Cleaning/ maintenance/ Communal services Other	KI
	G11.1		If other, please specify	Fill		

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What is the average rental costs for each of the urban areas targeted by the assessment, and are these rental costs affordable and reasonable?	G12	% of Kis reported holding insurance for their properties	Is there insurance for any houses/apartments in this gozar in case they are damaged or destroyed?	Select one	Yes	KI
					No	
					Do not know/ Don't want to answer	
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?		In this section we will ask you about how the rental contracts for houses/apartments in this gozar work, and what is required for a contract. Any information that you provide will be anonymous				Note
	H1	Type of rental contract	What type of contracts or agreement do landlords or property agents use with the families that rent the property in this gozar?	Select Multiple	Written agreement with the house/ apartment owner	KI
					Written agreement with property dealer	
					Letter with stamp with Community Leader	
					Verbal agreement (no written documentation)	
					I don't know	
	H2	Contract duration	For what period does the contract/agreement to rent a house/apartment in this gozar typically last (in months)?	Select Multiple	One month	KI
					More than one month to 3 months	
					More than 3 months to 6 months	
					More than 6 months to 1 year	
					More than 1 year	
	H3	Means of payment	Through which methods do renters/tenants pay their rent in this gozar?	Select Multiple	Cash (direct)	KI
					Bank account	
					Mobile transfer	
					Credit/loan	
					Hawala	
					In-kind (crops, materials)	
					I prefer not to answer	
					Other	
	H3.1		If other, please specify	Fill		

Research Question	IN #	Indicator /Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?	H4	% of KIs reported about required deposit	Is a deposit usually required in this gozar? (A deposit is some amount of money that lodgers give to the owner and the owner returns when the rent period is over, as an insurance against damages)	Select Multiple	Less than one month's rent	KI
					One month's rent	
					More than one month's rent	
					No deposit required	
	H5	% of KIs reported to provide proof of payment	Do landlords/property agents give any proof of payment for payment when the rent is paid by renters/ tenants in this gozar?	Select one	Yes	KI
					No	
	H6	% of KIs reported about required advance payment	Do tenants have to pay any months in advance to rent a house/apartment in this gozar?	Select one	Yes	KI
					No	
	H7	Duration of advance payment	How many months in advance do tenants usually pay to rent the house/apartment in this gozar?	Fill		KI
	H8	Money collector	Who collects the rent for the house/ apartment in this gozar?	Select Multiple	The owner of the house/apartment	KI
					The property dealer	
					Representative of the house/apartment owner	
					Relative of the house/apartment owner	
					Other	
	H8.1		If other, please specify	Fill		
	H9	% o HHs by who they would go to resolve a dispute with their landlord	If you ever had a dispute with a renter over rental arrangements, who would you usually go to?	Select one	Deal with it themselves	KI
					Police	
					Civil courts	
					Religious courts	
					Community leadership/shura	
					Religious leader/mullah	
					Other	
	H9.1		If other, please specify	Fill		

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?		In this section we will ask you about the ownership of the properties in this gozar. Please answer to the best of your ability.				Note
	J1	Types of legal owners of renting property	Who is the legal owner of the houses/ apartments that are rented out in this gozar?	Select Multiple	Property agency	KI
					Landlord of several houses/apartments	
					Government	
					I prefer not to answer	
					Other	
	J1.1		If other, please specify	Fill		
	J2	% of KIs reported renting out the property to their relatives	Do property agents rent houses/apartments to their relatives in this gozar?	Select one	Yes, all (100%) houses/apartments are rented by their relatives;	KI
					Yes, almost all (90% - 99%) houses/ apartments are rented by their relatives;	
					Yes, most (51% - 89%) houses/apartments are rented by their relatives;	
					Yes, about half (50%) of houses/ apartments are rented by their relatives;	
					Yes, some (11% - 49%) houses/apartments are rented by their relatives;	
					Yes, a few (1% - 10%) houses/apartments are rented by their relatives;	
					No, the people that rent the house/ apartments are not their relatives;	
					I prefer not the answer	
What are the general conditions, cost, and coping mechanisms related to renting for renters in urban centres in Afghanistan, and how do these challenges differ by group or region?		In this section we will ask you (if household landowners or community leader) or your company/organization (if property agent) how your access to cash/credit from a bank for business purposes has changed in this gozar in the last year. Please answer to the best of your ability.				KI
	K1	% of Kis reported a change in access to credit	How have company/ organization's access to credit (loans) for business purposes changed in this gozar the last year?	Select one	Increased	
					Stayed the same	
					Decreased	
	K2	% of Kis reported reasons for why access to credit has declined	If company/ organization's access to credit in this gozar decreased, why has it decreased?	Select one	Banks are closed	KI
					Banks limit how much cash can be withdrawn	
					Banks limit how much they will lend	
					Banks require much more documentation/ collateral for loans	
					I don't know	
					Other	
	K2.1		If other, please specify	Fill		

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the overall rental trends, stability, and absorption capacity of the rental markets in Afghanistan?		In this section we will ask you about any challenges that property agents or landlords face with tenants in the houses/apartments in this gozar. All information is confidential and general, and no specific information about any dispute will be asked about or shared.				Note
	L1	Average duration of renting property	How many months do tenants in this gozar usually rent the house or apartment for?	Select one	One month	KI
					More than one month to 3 months	
					More than 3 months to 6 months	
					More than 6 months to 1 year	
					More than 1 year	
	L2	% of KIs reported having problems with tenants	Are there any problems with the families that rent the houses/apartments in this gozar?	Select one	Yes	KI
					No	
					Don't Know	
					Prefer not the answer	
	L3	Types of problems with tenants	[If yes] What kind of problems?	Select Multiple	Unable to pay rent	KI
					Refuse to pay for property agent's service	
					Disputes about poor services or conditions	
					Disputes about rental price	
					Other disagreements with landlord	
					Dispute with other renters/neighbours	
					I Prefer not to answer	
					Other	
	L3.1		If other, please specify	Fill		
	L4	Ways to find tenants	How do landlords/property agents usually find tenants to rent your houses or apartments in this gozar?	Select Multiple	Family or relative	KI
					Friend or colleague	
					Through another broker/agent	
					Poster or Wall advertisement	
					Facebook/Social Network advertisement	
					Community leader/elder	
					Other Internet advertisement	
					Other	
	L4.1		If other, please specify	Fill		
	L5	% of KIs reported tenants not being able to pay on time	Do tenants in this gozar always pay rent on time?	Select one	Yes	KI
					No	

Research Question	IN #	Indicator / Variable	Questions	Question Type	Choices	Data Collection Level
What are the overall rental trends, stability, and absorption capacity of the rental markets in Afghanistan?	L6	Average payment delay	When tenants miss payments, do they usually repay them eventually?	Select one	They pay the next month	KI
					They pay within the next three months	
					They leave the house/apartment without paying before they are evicted	
					Other	
	L6.1		If other, please specify	Fill		
	L7	% of KIs reported an eviction of HH over three last months	In the last 3 months, have any households who rented houses/apartments in this gozar experienced an eviction?	Select one	Yes	KI
					No	
					Don't Know	
					Prefer not the answer	
	L8	Reason of eviction	[If yes, evictions] For what reason have the majority of these evictions in this gozar occurred?	Select Multiple	Unable to pay rent	KI
					Refuse to pay for property agent's service	
					Disputes about poor services or conditions	
					Disputes about rental price	
					Other disagreements with landlord	
					Dispute with other renters/neighbours	
					I Prefer not to answer	
					Other	
	L8.1		If other, please specify	Fill		
		Thank you for taking the time to answer this survey.				Note
		Please make sure to wash your hands after each interview				Note

Annex 4 - ES/NFI Vulnerability Criteria

The Emergency Shelter and Non-Food Items Cluster maintains a set of vulnerability criteria to determine which households are considered to be in need of shelter assistance.

In order to ensure that REACH accounted for vulnerable populations in the assessment, REACH integrated ES/NFI Cluster's vulnerability criteria into its analysis, using the following methodology. Based on household responses, REACH calculated whether the household met each criteria or not. If the criteria were met, a weighted score between 1 and 3 was given to the household; otherwise, the household was assigned a score of 0. All of the weighted scores were then added up, and based on the final score, the assessed household was assigned one of the categories of 1) not sufficiently vulnerable, 2)vulnerable, or 3) most vulnerable. All final vulnerability scores should be taken as an understanding of vulnerability and the need for assistance based on the ES/NFI Cluster's priorities. Households may still be vulnerable and require additional assistance even if they do not meet these prescribed vulnerability thresholds.

Calculation of the composite indicator
Step 1: For each indicator, if a household met the criteria, a score equal to the weight was applied.
Step 2: All of the weighted scores from each indicator were added up.
Step 3: Each household was then assigned a category based on its total score received.
Step 4: All households were they aggregated by municipality, showing a percentage representative of the population that was considered to be vulnerable.

Total Score	Category of households
0 to 8	Not Sufficiently Vulnerable
9 to 16	Vulnerable
17 to 24	Most Vulnerable

SN	Indicator	Description	Questionnaire questions	Questionnaire answer	Weight
1	Woman or child head of household without an adult male	(Head of house was under 18) OR (Head of household was female, AND marital status was widowed, separate, or divorced, AND Household did not receive any income as remittances from within Afghanistan or Abroad; AND Household had at least one breadwinner AND any adult males in the household between 18 and 59 had a disability)	Head of HH age	<18	3
			Head of HH gender	Female	
			What is the marital status of the head of household?	Married, but spouse living elsewhere in Afghanistan	
				Married, but spouse living in a different country	
				Divorced	
				Widowed	
			How many breadwinners [females](currently working and over 16 years) are in your household?	=>1	
			How many of them [disabled] are male between the age of 18 and 59?	=>1	
			In the last 30 days, has money come into the household through the following means?	≠ Remittances / gifts	

SN	Indicator	Description	Questionnaire questions	Questionnaire answer		Weight
2	Households with a dependency ratio of 8 or more	Total number of household members / (sum of adult males (age 18 to 59) and female breadwinners - sum of disabled adult males and disabled female breadwinners)	Total Household Members	##	=>8	3
			Number of male adults [18-59]	##		
			How many of them [breadwinners] are women?	##		
			How many of them [disabled] are male between the age of 18 and 59?	##		
			Head of HH gender	Female		
			Does the HoHH suffer from any of the following difficulties: seeing, even if wearing glasses; hearing, even if using a hearing aid(s); walking or climbing steps; remembering or concentrating; self-care, such as washing/dressing; communication problems (speaking/making people understand); chronic illness affecting quality of life?	Yes, disabled adult female		
3	Households with no adult male of working age or adult working women	Adult males (aged 18 to 59 =0, AND Female breadwinners = 0)	Number of male adults [18-59]	0		2
			How many of them [breadwinner]are women?	0		
4	Households with a head of household with a disability, chronic illness, or elder as the head of household	Head of HH suffered from any of the following difficulties: seeing, even if wearing glasses; hearing, even if using a hearing aid(s); walking or climbing steps; remembering or concentrating; self-care, such as washing/dressing; communication problems (speaking/making people understand); chronic illness affecting quality of life. OR Head of HH is 60 or more	Does the HoHH suffer from any of the following difficulties: seeing, even if wearing glasses; hearing, even if using a hearing aid(s); walking or climbing steps; remembering or concentrating; self-care, such as washing/dressing; communication problems (speaking/making people understand); chronic illness affecting quality of life?	Yes		3
			Head of HH age	=>60		

SN	Indicator	Description	Questionnaire questions	Questionnaire answer	Weight
5	Households with poor asset holdings	Household reported not having at least one of the following items: Sleeping mats or mattress (basic needs) = no OR Kitchen sets/household cooking items (cooking pots and stainless steel cups) = no OR Water storage containers (cans, buckets with lid, etc.) = no OR Heating devices (gas cylinder / traditional bukhari stove) = no OR Plastic tarpaulin (basic needs) = no OR Winter clothing, including for all children (gloves, shoes, hats, jackets) = no	Does your household have daily access or own the following items?		1
			Sleeping mats or mattress (basic needs)	No	
			Kitchen sets/household cooking items (cooking pots and stainless steel cups)	No	
			Water storage containers (cans, buckets with lid, etc.) (basic needs)	No	
			Heating devices (gas cylinder / traditional bukhari stove)	No	
			Plastic tarpaulin (basic needs)	No	
			Winter clothing, including for all children (gloves, shoes, hats, jackets)	No	
6	Household residing with or hosting another household	If household status = host community AND household was currently hosting other HHs in their house/apartment = yes OR If household status = IDP, IDP returnee, host community, migrant, refugee, AND household was currently being hosted by other HHs in their house/apartment = yes	Are you currently hosted by other HHs in their house/ apartment?	Yes	1
			Are you currently hosting other HHs in your house/ apartment?	Yes	
7	Household is living in an open, emergency or makeshift shelter	If Shelter type = Unfinished shelter (house) OR (Shelter type = Transitional (constructed by NGOs); Permanent concrete; Permanent concrete blocks; Permanent mud; Permanent sun-dried bricks; Permanent firebricks; Permanent stone AND Condition of House = Fully destroyed/ makeshift/no solid or permanent materials; Bad (significant structural damage, including collapsed walls or partly collapsed floors or roof))	How would you describe the overall design of the house/apartment that your household lives in?	Unfinished house/ apartment (house)	3
			What is the condition of the house/apartment overall?	Fully destroyed/ makeshift/no solid or permanent materials	
				Bad (significant structural damage, including collapsed walls or partly collapsed floors or roof)	

SN	Indicator	Description	Questionnaire questions	Questionnaire answer	Weight
8	Household is relying only on borrowing, begging, or Zakat[1] for income	In the last 30 days, money came from the following sources = Borrow money/take on debt; Remittances/gifts; Humanitarian Aid, AND In the last 30 days, money came from the following sources DID NOT = Income through work/labour, Selling personal belongings; Government Benefits (pension)	In the last 30 days, has money come into the household through the following means?	Borrow money / take on debt	3
				Remittances / gifts	
				Humanitarian Aid	
				≠ Income through work/ labour	
				≠ Selling personal belongings	
				≠ Government Benefits (pension)	
9	Household is relying on casual labour by one family member for income	In the last 3 days, what main type of work provided the majority of income through the following means = Unskilled daily labour / no contract; Skilled daily labour / no contract	How many breadwinners (currently working and over 16 years) are in your household?	=1	1
			In the last 30 days, what type of work provided the majority of income for your household?	Skilled daily labour / no contract;	
				Unskilled daily labour / no contract	
10	Household did not have any source of livelihood or income-generating activities	In the last 30 days, has money come into the household through the following means? = None	In the last 30 days, has money come into the household through the following means?	None	2
11	Household has one or more members with a disability or chronic illness - including the head of household	[If any] In total how many members of this household suffer from the above mentioned difficulties (exculding HoHH) =>1 OR If head of HH suffers from any of above-mentioned difficulties.	[If any] In total how many members of this household suffer from the above mentioned difficulties (exculding HoHH)?	=>1	2
			Does the HoHH suffer from any of the following difficulties: seeing, even if wearing glasses; hearing, even if using a hearing aid(s); walking or climbing steps; remembering or concentrating; self-care, such as washing/dressing; communication problems (speaking/making people understand); chronic illness affecting quality of life?	Yes	

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January-February 2022

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