AFGHANISTAN

Rental Assessment of Key Urban Markets

Factsheet

Kabul Urban Centre

September 2022

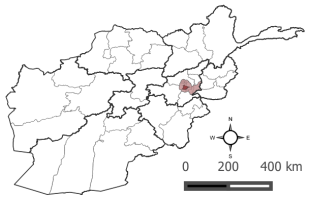
ShelterCluster.org
Coordinating Humanitarian Shelter

UNHCR
The UN Refugee Agency

REACH
Informing more effective humanitarian action

Households Rental Assessment Kabul Municipality, Kabul Province, Afghanistan

September 2022



Demographics

Reported households composition (n=500), disaggregated by age and gender:

Male		Total		Female
	47%		53%	
	2%	60+	2%	
	19%	18-59	21%	
	17%	6-17	20%	
	8%	0-5	10%	

HHs surveyed reported the following displacement statuses:

Refugee returnees[1]	IDPs[2]
0%	32%
Non-displaced[3]	IDP Returnees[4]
67%	1%

Key demographics of the interviewed HHs:

Average household size	Female-headed HHs	Older person-headed HHs
7 persons	6%	0%

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.

26% of assessed HHs reported a dependency ratio[6] of 8 or more.

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

22% of assessed HHs reported that their hohh had a disability, was suffering from a chronic illness, or was an older person.

41% 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:

Parwan	16%
Maidan Wardak	16%
Kabul	11%

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: **3.5 year(s)**

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

0.6 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: **8.4 year(s)**

Assessed IDP returnee HHs by reported length of time since they returned to this location: **7.6 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. Internal Displaced Persons (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).

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House/Apartment General Information

Assessed HHs by reported accommodation type:

91% House[7] | **9%** Apartment[8]

Top 5 reported types of construction materials used for construction, by % of HHs:

Permanent sun-dried bricks	**42%**
Permanent firebricks	**22%**
Permanent mud	**17%**
Permanent concrete	**16%**
Permanent concrete blocks	**3%**

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

1% Less than 1 month	**17%** 2 years to 5 years
14% 1 month to 6 months	**7%** 5 years to 10 years
27% 6 months to 1 year	**3%** 10 years or more
31% 1 year up to 2 years	**3%** Always lived here

Average reported number of individuals living in house/apartment: **7.5**

Average reported number of rooms available in house/apartment: **2.7**

85% of assessed HHs reported there was a separate room for kitchen in their shelter.

60% 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] **3,374** AFN

Assessed HHs living in apartments on average paid the following monthly rent:[9] **5,750** 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	509 AFN	Internet/television	891 AFN
Electricity	491 AFN	Parking	206 AFN
Fuel/heating	1,033 AFN	Communal services	33 AFN
Waste disposal	386 AFN	Other bills	0 AFN

Insurance/Deposit

97% of assessed HHs reported not having insurance for their house/apartment.

3% of assessed HHs reported 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] **6,844** 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:

43%	Written agreement with the house/apartment owner
16%	A written agreement with the property dealer
2%	Letter with stamp from Community Leader
38%	Verbal agreement

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

0%	1 month	**33%**	6 months to 1 year
0%	1 to 3 months	**62%**	More than 1 year
1%	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 88.13 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 15 September 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: **2.5**

66% 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: **186**

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:

- **88%** The owner
- **6%** Representative of the owner
- **4%** 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:

- **80%** Deal with it themselves
- **5%** Police
- **0%** Civil courts
- **0%** Religious courts
- **11%** Community leadership
- **3%** Religious leader/ mullah

Shelter Selection

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

- **9%** Only available house/apartment
- **52%** Most affordable
- **13%** Wanted to live here
- **8%** Facilities (services) are near here
- **9%** People I know live here
- **9%** 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 **46%**
- Friend or colleague **24%**
- Through a property dealer/agent **18%**
- Poster or Wall advertisement **7%**

42% of assessed HHs reportedly faced challenges finding a house/apartment.

Among those assessed HHs who reportedly faced challenges when finding a house/ apartment, the following challenges were reported:[10]

- All available houses/apartments were too expensive **93%**
- No houses/apartments were available to rent **33%**
- Property agents did not want to rent to me or my family **1%**
- Host community did not want us here **4%**
- Did not know how to find a place to rent **3%**
- Had never rented before **3%**

Building/Rental Area Conditions

% of HHs reported condition of the house overall:

- **43%** Good (no damage)
- **25%** Minor (some damage)
- **23%** Moderate (damage)
- **9%** Bad (significant damage)
- **0%** Fully destroyed

Building/Rental Area Materials

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

- **62%** Wood/poles
- **26%** Bricks
- **24%** Concrete
- **27%** Reeds
- **18%** Steel I-beam
- **3%** CGI Iron sheet
- **14%** Asphalt (Isogam)

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

- **80%** Bricks
- **40%** Mud Plaster (Kaghil)
- **29%** Concrete
- **27%** Gypsum/Plaster

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

- **47%** Concrete
- **37%** Mud Plaster (Kaghil)
- **12%** Packed Mud (Pakhsa)
- **7%** Stone

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:

- **39%** Pipe Scheme
- **35%** Hand pump/bore well
- **15%** Purchasing water/ water tanker
- **10%** Dug well
- **1%** Stream/River

74% 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
- **11%** Yes, in rental area/ building, but not inside house/apartment
- **2%** Yes, but only outside of rental area/building
- **0%** No, none available

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

- **42%** Flush or pour/flush toilet
- **42%** Pit latrine with a slab
- **14%** Pit latrine without a slab
- **1%** Open hole
- **0%** No latrine/toilet

20% of the assessed HHs reported sharing latrine/toilet.

84% of assessed HHs reported poor asset holdings.

% of assessed HHs who reported currently having the following non-food items in their HHs.[10]

Sleeping mats or mattress	**87%**
Kitchen sets (cooking pots and stainless steel cups)	**88%**
Water storage containers (cans, buckets with lid, etc.)	**83%**
Heating devices (gas cylinder / traditional bukhari stove)	**76%**
Plastic tarpaulin	**25%**
Winter clothing, including for all children	**30%**

Energy and Heating

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

Wood, bushes	**33%**
Charcoal	**32%**
Waste	**14%**
Coal	**13%**
Liquid petroleum gas	**6%**
Electricity	**1%**
Dung	**1%**

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

Liquid petroleum gas	**82%**
Wood, bushes	**11%**
Waste	**4%**
Charcoal	**3%**
Coal	**0%**
Electricity	**0%**
Dung	**0%**

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

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

96%	Power lines/ grid	**0%**	Generator
1%	Hydroelectric dam	**0%**	Battery
3%	Solar power	**0%**	None

Waste Disposal

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

Community containers	**44%**
Garbage collection service	**31%**
Throw in open field	**23%**
Burned	**3%**
Buried	**1%**

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

Open drainage/street channels	**59%**
Simple cesspit/hole in ground	**17%**
Septic tank	**11%**
Dump on ground	**9%**
Municipal sewage network	**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:

36%	Less than 15 minutes	**2%**	1-2 hours
49%	15-29 minutes	**0%**	More than 2 hours
14%	30-59 minutes		

100% of assessed HHs reported having access to school. The following school types were accessible:[10]

Primary school	**62%**
High school	**84%**
Secondary school	**62%**
Religious madrassa[12]	**43%**
Community based education	**9%**
Technical training centre	**5%**

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

42%	Less than 15 minutes	**0%**	1-2 hours
48%	15-29 minutes	**0%**	More than 2 hours
10%	30-59 minutes		

99% of assessed HHs reported having access to a market.

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

61%	Less than 15 minutes	**0%**	1-2 hours
32%	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**

7% 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	**54%**
Skilled daily labour / no contract	**18%**
Formal employment / with contract	**12%**
Business / sale of goods / services	**11%**
None	**4%**

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

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

8,009 AFN

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

Income through work/labour	**66%**
Borrow money / take on debt	**50%**
None	**14%**
Selling personal belongings	**9%**
Remittances / gifts	**6%**

87% of assessed HHs reported that they had debt.

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

69,193 AFN

57% of assessed HHs reported that they were relying only on borrowing, begging, or Zakat:[13]

78% of assessed HHs reported relying on casual labour by one member of the household.

14% of assessed HHs reported that they were living without any source of livelihoods or income-generating activities.

Cash Access and Rental Methods

51% 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	**25%**
I was not pysically present to pay it	**2%**
Rent increased in price	**1%**
I had the money but could not withdrawl it from bank	**1%**
Owner/property agent was not present	**1%**

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

70% Decreased | **30%** Stayed the same | **0%** Increased

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

1,609 AFN

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

99% Cash (direct)	**0%** Credit/loan
0% Bank account	**1%** Hawala[14]
0% Mobile transfer	**0%** In-kind (crops, materials)

58% 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]

99% Tazkera[15]	**9%** Employment contract
46% Letter of guarantee	**0%** Bank statement
26% Witness / sign document	**0%** 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	**1** Hawala[14]
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. A Hawala system refers to an informal channel for transferring funds from one location to another through service providers.

15. Tazkera: Afghanistan national identification card.

Key Informant Rental Assessment Kabul Municipality, Kabul Province, Afghanistan

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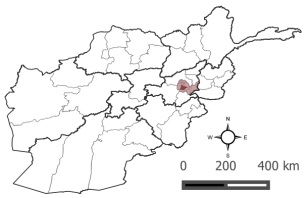

Respondent Profile

Type of Key Informants (KIs) assessed (n=113) in their Gozar:[1]

- **9%** Landlord/ landowner
- **60%** Property agent/ dealer
- **17%** Wakil-e-Gozar[1]
- **14%** 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:

- **93%** Yes, more than three months
- **3%** Less than 3 months
- **4%** 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: **73**

57% of assessed KIs reported there was space to construct new houses for rent in their Gozar. **36%** 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: **9**

Average number of apartments[4] reported to be currently available by assessed KIs in their Gozar: **9**

49% of assessed KIs reported there was space to construct new apartments for rent in their Gozar. **24%** 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**

Key Services Availability

Proportion of KIs reporting on the number of rented houses/apartments with the access to water in their Gozar.

- All (100%) **25%**
- Almost all (90%-99%) **18%**
- Most (51%-89%) **19%**
- About Half (50%) **26%**
- Some (11% - 49%) **4%**
- Few (1% - 10%) **5%**
- None (0%) **4%**

Proportion of KIs reporting on the number of rented houses/apartments with access to electricity in their Gozar.

- All (100%) **71%**
- Almost all (90%-99%) **16%**
- Most (51%-89%) **5%**
- About Half (50%) **3%**
- Some (11% - 49%) **2%**
- Few (1% - 10%) **%**
- None (0%) **4%**

Proportion of KIs reporting on the number of rented houses/apartments with access a latrine/toilet in their Gozar.

- **74%** All (100%)
- **12%** Almost all (90%-99%)
- **10%** Most (51%-89%)
- **3%** About Half (50%)
- **1%** Some (11% - 49%)
- **1%** Few (1% - 10%)
- **%** None (0%)

Proportion of KIs reporting on the number of rented houses/apartments with a kitchen in a separate room in their Gozar.

- **20%** All (100%)
- **27%** Almost all (90%-99%)
- **22%** Most (51%-89%)
- **16%** About Half (50%)
- **8%** Some (11% - 49%)
- **4%** Few (1% - 10%)
- **3%** 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.

- **52%** All (100%)
- **21%** Almost all (90%-99%)
- **12%** Most (51%-89%)
- **7%** About Half (50%)
- **4%** Some (11% - 49%)
- **3%** Few (1% - 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.

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Housing Access to Services

% of assessed KIs by reported main source of electricity for the properties in their Gozar:

Electricity from power grid	93%
Solar power	4%
Battery	2%
Hydroelectric dam	0%
Generator	0%
None	0%

% of assessed KIs by reported types of waste-water disposal methods available in their Gozar:

Simple cesspit/ hole in the ground	80%
Septic tank	16%
Open drainage/ street channels	4%
Municipal sewage network	1%

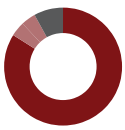
% of assessed KIs by reported types of solid waste disposal methods available in their Gozar:

55%	Garbage collection service
23%	Throw in open field
22%	Community Containers
0%	Burned
0%	Buried

55% 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.

26%	Less than 15 minutes	1%	1-2 hours
52%	15-29 minutes	0%	More than 2 hours
21%	30-59 minutes	0%	Don't know



84% of assessed KIs reported that there were functional public schools accessible for all HHs, and **4%** of those KIs reported those schools were accessible to some HHs in the houses/apartments in their Gozar.

65% of assessed KIs reported that there were functional private schools accessible for all HHs, and **19%** 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	67%
Religious madrassa[6]	76%
Community based education	6%
Technical training centre	15%

% of assessed KIs reporting girls were able to attend primary schools in their Gozar:

95%	Yes, in all schools	3%	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:

69%	Yes, in all schools	29%	No, not in any schools
2%	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	1%	1-2 hours
46%	15-29 minutes	0%	More than 2 hours
23%	30-59 minutes	0%	Don't know

85% of assessed KIs reported there were functioning markets accessible to all HHs, and **4%** 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:

53%	Less than 15 minutes	0%	1-2 hours
36%	15-29 minutes	0%	More than 2 hours
12%	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	18%	Unskilled daily labour/no contract	84%
Livestock farming	17%	Skilled daily labour/ no contract	46%
Rental properties	33%	Formal employment/ with contract	52%
Business/sale of goods/services	60%	None	1%

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 **42%** of the available houses/apartments were rented out during the last 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: **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: **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	**99%**
Overall low demand for renting	**57%**
Renters have returned home or left the country	**24%**
Bad overall condition of the house or apartment	**12%**
Not safe area to live in	**0%**

Housing Affordability

Assessed KIs by reported average monthly rental cost[7] for the following types of houses in their Gozar:

One room house	1,242 AFN
Two room house	2,394 AFN
Three room house	3,770 AFN
More than three room house	5,664 AFN

Assessed KIs by reported average monthly rental cost[7] for the following types of apartments in their Gozar:

One room apartment	2,207 AFN
Two room apartment	3,984 AFN
Three room apartment	6,040 AFN
More than three room apartment	8,099 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: **2,289** 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]

Electricity	96%
Water supply	86%
Heating in winter	72%
Sewerage, centralized water disposal system	68%
Cleaning/maintenance/ communal services	32%
Parking	5%
Internet	4%

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 property dealer	76%
Written agreement with the house/apartment owner	62%
Verbal agreement (no written documentation)	45%
Letter with stamp with community leader	27%

% of assessed KIs by period the contract/agreement to rent a house/apartment in their Gozar typically last (in months):[5]

2% One month	**86%** > 6 months to 1 year
14% > 1 to 3 months	**17%** More than 1 year
40% > 3 to 6 months	

% of assessed KIs by reported methods through which renters/tenants pay their rent in their Gozar:[5]

100% Cash (direct)	**%** Credit/loan
% Bank account	**2%** Hawala
0% Mobile transfer	**%** In-kind (materials)

7. All costs were reported in Afghanis (AFN). The exchange rate of 1 USD was recorded at 88.13 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 15 September 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	58%
More than one month's rent	12%
No deposit required	37%

62% of assessed KIs reported that landlords/ property agents provided proof of payment when the rent was paid by renters/tenants in their Gozar.

60% 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** Month

% of assessed KIs reported that rent in their gozar was typically collected by:[5]

93%	The owner of the house/apartment
21%	The property dealer
19%	Representative of the house/apartment owner
3%	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:

68%	Deal with it themselves
7%	Police
%	Civil courts
0%	Religious courts
18%	Community leadership
7%	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 reduced the amount of their loans	**58%**
Banks were closed	**25%**
Banks required more documentation/collateral	**8%**
Banks limited cash withdrawal	**7%**

Challenges

% of assessed KIs by reported number of months tenants usually rented their house/apartments for in their Gozar:

One month	**3%**
More than one month to 3 months	**1%**
More than 3 months to 6 months	**14%**
More than 6 months to 1 year	**79%**
More than 1 year	**4%**

22% 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%**
Disputes about rental price	**88%**
Refuse to pay for property agent's service	**76%**
Other disagreements with the landlord	**56%**
Disputes about poor services or conditions	**32%**
Disputes with other renters/neighbors	**4%**

% 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
55%	Friend or colleague
85%	Through another broker/agent
46%	Poster or wall advertisement
2%	Facebook/social network ads
20%	Community leader
%	Other Internet ads

36% 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]

94%	Unable to pay rent
51%	Refuse to pay for property agent's service
43%	Dispute about poor services/conditions
83%	Disputes about rent price
57%	Other disagreements with the landlord
6%	Dispute with other renters/neighbours

Annex 1 - Values And Indicators

Table 1: Rented out properties and vacant properties one month prior to data collection, reported by KIs, September 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	Kabul	Kabul	5	42%	7	58%	12

Table 2: Houses and Apartments rent costs[1], reported by KIs, September 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	Kabul	Kabul	1,242	2,394	3,770	5,664	2,207	3,984	6,040	8,099

Table 3: HHs size, area of property rented, rent costs[1], September 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	Kabul	Kabul	7	186	3,583	19	5,750	3,374

Table 4: %HHs reported paying for shelter services[2], September 2022

No.	Province	Municipality	Water bill	Electric bill	Heating bill	Waste bill	Internet bill	Parking bill	Communal bill	Other bill
1	Kabul	Kabul	66%	95%	58%	33%	2%	1%	20%	0%

Table 5: Average shelter services costs[3], September 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	Kabul	Kabul	509	491	1,033	386	891	206	33	0	444

Table 6: Average debts and incomes of reported HHs, September 2022

No.	Province	Municipality	%HHs in debt	Debt amount (AFN)	Income (AFN)	Debt/income ratio
1	Kabul	Kabul	87	69,193	8,009	8.6

1. The exchange rate of 1 USD was recorded at 88.13 AFN at the time of the data collection, UN Treasury, UN Operational Rates of Exchange, 15 September 2022.
2. All renting households do not pay for the shelter associated costs and therefore the given percentages in Table 4 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 7: Houses rent costs[1] (AFN) in detail, September 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	Kabul	Kabul	3,374	3000	500	9000	2,200	4,000

Table 8: Houses' overall associated services costs[1,2] (AFN), September 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	Kabul	Kabul	1,493	1,400	100	4,700	800	2,050

Table 9: First scenario - Average rent cost plus average services costs, September 2022

No.	Province	Municipality	Rent cost average	Total bills average	Total cost - AFN	Total cost - USD
1	Kabul	Kabul	3,374	1,493	4,867	55

Table 10: Second scenario - 3rd quartile rent cost plus 3rd quartile services costs, September 2022

No.	Province	Municipality	Rent cost 3rd quartile	Total bills 3rd quartile	Total cost - AFN	Total cost - USD
1	Kabul	Kabul	4,000	2,050	6,050	69

Assessment Methodology

Kabul Rental Market Assessment is an addendum to the Rental Assessment of Key Urban Markets (covering seven key urban regions of Afghanistan) conducted in January and February 2022 by REACH. The methodology used in this assessment is the same methodology used in that assessment. This assessment has two components: 1) Household interviews with renter households which are representative of Kabul's urban renter population regardless of displacement status at a 95% confidence level and 5% of margin of error, totalling 500 interviews. 2) Key Informant interviews which are indicative in results, totalling 113 interviews. All interviews were conducted from 6 September until 13 September 2022. The data was cleaned and analysed through a customized R script for data checked by REACH assessment and data teams.

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. For more information, please visit the REACH Resource Centre or contact REACH directly at: geneva@reach-initiative.org and follow REACH on Twitter @REACH_info