

A Home for All Afghans

Discussion Paper #5, January 2015

This discussion paper examines housing in Afghan cities. The paper advocates for a 'twin track' approach to improve access to adequate housing. One 'track' is to recognize and upgrade existing informal areas. The other 'track' is to promote an adequate supply of new land and housing that is affordable, suitably located and commensurate with projected urban growth/demand.



Housing informality

Because a range of affordable housing options are not available at a suitable scale to meet demand, Afghanistan's urban households have had few alternatives but to find or build housing in insecure and under-serviced informal settlements.¹ Estimates suggest that over 70% of households in cities are living in informal housing with limited access to services such as water, sanitation, and electricity. Without secure land tenure households are often reluctant to invest in house improvements/expansion and feel socio-economically excluded from urban life and ignored by the state.²

The ad-hoc informal housing practices people adopt as a matter of survival are a clear manifestation of poorly planned and managed urban sector and in particular a mal-functioning housing sector that requires an urgent response.

The Right to Adequate Housing

The internationally recognized, human-rights-based framework of 'adequate housing' is a useful way to examine housing in Afghanistan.^{3,4} 'Adequate housing' is defined by the degree to which it meets seven criteria: (i) security of tenure, (ii) affordability, (iii) accessibility, (iv) cultural suitability, (v) habitability, (vi) availability of services (water, sanitation, etc.), and (vii) suitable location.

Seen as more than four walls and a roof, housing is therefore multi-dimensional and cuts across almost every aspect of urban development.⁵ It is intimately related to land, services and infrastructure, as well as transport and mobility, the urban economy, access to livelihoods, and public space and amenities.

Why invest in urban housing?

Not only is housing about human rights and inclusion, but it also plays a fundamental role in economic development, poverty reduction, peace-building and state building. Public and private investments in housing will shape the form, structure and future of Afghan cities for decades to come. The relations between the housing sector and macroeconomic development are evident, through the backward and forward linkages from the



Informal housing development is common place even in smaller cities, for example Bamyán City.

More than four walls and a roof

"Adequate housing" means that the living environment provides security of tenure for occupants in a suitable and accessible location. It means services are available and affordable. It means housing quality is durable and the space habitable, and rooms are not overcrowded. It means housing is culturally suitable and affordable. Seen this way the challenge is not simply a lack of houses, and the solution is not just building houses or apartments. Rather, housing (as a process rather than a product) is broader and connected to a wide range of urban aspects.



1. Informal housing is broadly defined as housing that does not conform to an urban master-plan, households that have no title deed or official documentation of the land and where dwellings are constructed without proper building permission or not complying with building regulations.
2. See: UN-Habitat (2015) Managing Land, Mobilising Revenue. Discussion Paper #3, January 2015.
3. Committee on Economic, Social and Cultural Rights, The Right to Adequate Housing (Art.11(1)): 13 December 1991, CESCR General Comment No.4;
4. UN-Habitat and UNOHCHR (2010) http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf
5. Angel, S. (2000) Housing Policy Matters: A Global Analysis. Oxford University Press: Oxford.

housing sector with other parts of the economy. Similarly, housing for many Afghan households is also a location of home-based-enterprise and therefore intimately linked to livelihoods and household economic activity.

Housing is both a physical shelter as well as a link with the neighbourhood and wider community. For most Afghans, especially women and children, quality of life is largely determined by the quality of their residential area. Unsanitary and unsafe housing affects physical and mental health.

Inadequate housing disproportionately affect the poor with thousands of vulnerable and marginalised households squatting on hazardous and unsafe land, facing threat of forced eviction, living in congested, overcrowded, unhealthy and substandard dwellings and facing homelessness, landlessness, exclusion and segregation. For thousands of other households, a common practice is buying land in under-serviced informal subdivisions on the outskirts of cities.

The lack of access to adequate, legal and formal land and housing is a key driver of conflict, breeds socio-spatial exclusion and urban inequality, and undermines government legitimacy and state-building efforts.

A 'twin-track' strategy

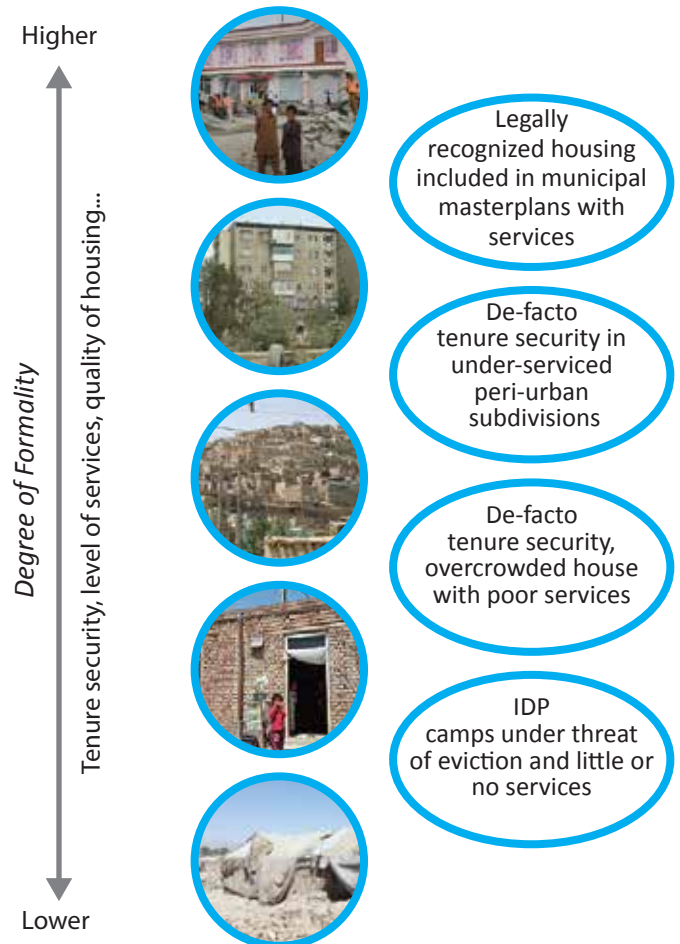
To achieve *a home for all Afghans*, UN-Habitat advocates for a 'twin track' strategy: upgrading existing informal settlements while also ensuring an adequate supply of affordable and suitably located new land and housing. Building new apartment buildings is not going to meet the enormous demand, and will not be affordable to the vast majority. Likewise, upgrading existing settlements will take considerable time and will not in itself address housing demand from the urban population growth over the coming decades.

Track One: Upgrade informal settlements

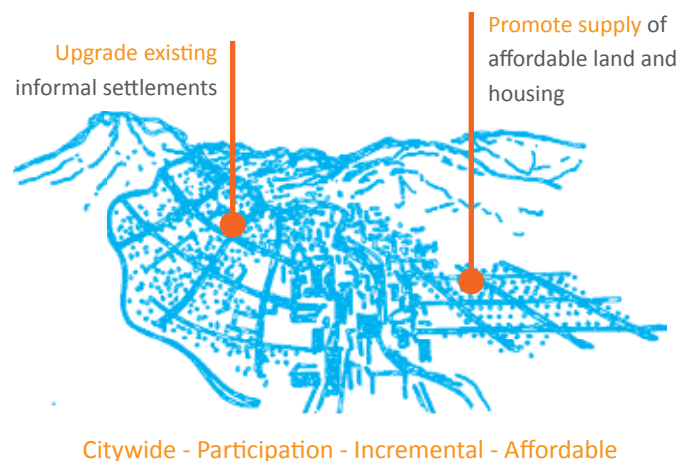
Why upgrade? Given the immense scale of informal settlements, relocation to new, planned housing is simply not financially feasible or socially advantageous. In-situ (in place) upgrading is therefore an effective, realistic and opportune approach.⁶ Upgrading unlocks the enormous potential of people and their investments/ assets/ resources and brings them into the formal urban governance sphere. Upgrading aims to improve land tenure security (regularization, but not necessarily land titles); access to basic services such as water, electricity, sanitation; improve mobility and transport (streets and roads); environmental quality (drainage, etc); as well as build community cohesion and ownership.

Conceptualizing an Afghan housing continuum

It is important to recognize the range of housing conditions in Afghanistan's cities in order to formulate appropriate policy and programme responses. Formality and informality should not be seen as binaries. A continuum based on the degree of formality in terms of tenure security, access to services, etc. is useful.



The twin-track strategy



6. Paper #2: Urban Solidarity explained that there is a wealth of experience with community-based upgrading in Afghanistan's largest cities. This should be reviewed, scaled-up and replicated as part of a comprehensive urban development programme for all major cities.

Different settlement types require different responses. Residents in settlements on hazardous or in unsuitable locations need to be supported with relocation to new housing options.⁷ Generally, however, informal settlements can be upgraded if they are sited in suitable locations, free of land conflicts and comply with basic conditions of accessibility.

Track Two: promote affordable land and housing supply

Upgrading informal areas will not be sufficient to ensure sustainable cities and adequate shelter for all. As Paper #1 demonstrated, by 2060 50% of Afghans will live in cities.⁸ How can 16 million more Afghans be adequately housed in Afghanistan's towns and cities? New affordable housing supply is essential to provide housing opportunities and therefore reduce the continued proliferation of informal housing and settlements.

Current levels of public and private housing supply are very low and predominately cater to the high-income sector. Formal housing standards are too high and there is no housing finance system for mortgages or loans. Land for incremental, self-build construction - which would be an affordable option for low-income households - is not made available at sufficient scale, is in the wrong locations, or it is simply not reaching the intended beneficiaries.

Housing at scale fundamentally requires the improvements in following aspects: (i) access to land (in the right location, and with tenure security), (ii) accepting an incremental approach to the development of services and housing (e.g through guided land subdivisions, sites with(out) services, and reducing development standards); and (iii) using micro-credit.

Overarching principles for an effective housing response

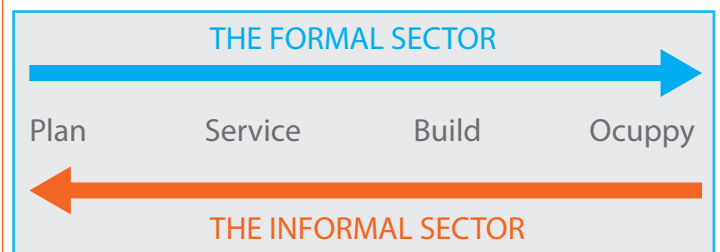
The twin-track strategy should be underpinned by the following principles to ensure it is realistic and achievable:

1. *People-centered*: the problem is bigger than any one Ministry, Municipality or Neighbourhood. Citizens and institutions need to be empowered to be part of the solution and lead in design and implementation;
2. *Incremental*: Limited finance, low capacities, and the immense scale of the challenge means upgrading needs to be incrementally implemented over a long-term period (10+years). Options for new housing should allow for incremental servicing and improvements rather than focus on building fully serviced units;

Unless urgent action is taken to provide affordable land and housing opportunities at scale, Afghan cities will continue to sprawl informally with serious negative consequences for health and wellbeing, economic prosperity, safety and security, and effective state building.

Step-by-step, incremental solutions

In most developing countries, buying a fully serviced house is only achievable for a small percentage of the population. Policies and regulations should promote incremental approaches that are more affordable and achievable for low-income households.⁹



Digram of incremental housing process, which should supported through improved urban policies, plans, regulations and finance options.

Housing Sector Profiling

Since 2008, UN-Habitat has supported over 15 countries to undertake a detailed assessment of their housing sectors. The Housing Sector Profile programme enables governments and their national and local partners to better understand the constraints hindering access to adequate housing and the provision of affordable housing solutions. It also facilitates the design of policy responses to support and scale up housing delivery, improve land and infrastructure supply and mobilize private and public finance for housing. Countries supported to date include Tunisia (2011), Nepal (2011), Ghana (2011), Malawi (2010), and Zambia (2012).



7. In line with the Guidelines against forced evictions, as outlined in the National Policy on Internally Displaced Persons (Annex 4)
 8. UN-Habitat (2014) Afghanistan's Urban Future. Discussion Paper #1, December 2014.
 9. UN-Habitat (2012) Affordable Land and Housing in Asia. UN-Habitat:Nairobi

3. *Affordable*: Upgrading should not result in gentrification, commercialization and speculation. New housing options must be affordable to the majority;

4. *Citywide solutions*: the city is like an ecosystem. Solving the problem in one settlement only creates issues in another. Policies, plans and interventions need to be developed and implemented at a citywide level to ensure a coherent response;

5. *Dwelling cultures*: Afghanistan's Islamic culture means dwelling aspects such as privacy, sharing/multi-family housing, lifestyles, etc., must be taken into consideration in planning, design, regulations and standards;

6. *Governance*: national and local authorities must take a role in shaping the housing market to achieve equitable outcomes for all citizens. Don't leave the housing sector up to the market and informal actors. They will not provide affordable solutions for the majority.

Twin track, incremental solutions

Afghanistan is not unique in the housing challenges it faces. There is a wealth of global experience on implementing the twin track approach over the last two decades which can inform policies and programmes in Afghanistan.

Over the last decade **Morocco** has made considerable progress with upgrading existing informal settlements and increasing the supply of affordable housing at scale. The programme, "Villes Sans Bidonvilles" (Cities Without Slums Program), was launched in 2003 with the aim to reach 1.7 million inhabitants in 85 cities. It engages communities and the private sector in new housing construction and basic service

improvements in urban informal settlements. As of 2013 over one million people were reached with improved housing and the percentage of the population living in informal settlements had been halved.

Turkey has a similar experience with the twin-track approach. It has invested in upgrading informal settlements, 'Gecekondu's', alongside increasing the supply of affordable housing. Urban regeneration and housing projects have been undertaken in 58 provinces and 127 municipalities. Underpinning the government's strategy is the recognition that without increasing the provision of affordable housing at scale existing slums will expand and new slums will form.



Ways forward

- Undertake an in-depth diagnosis of the state of a housing sector. The analysis should examine which key inputs (land, labour, finance, infrastructure and building materials) and which institutional and regulatory conditions are constraining the efficient functioning of the housing sector;
- Improve the policy framework by reviewing and passing the Informal Settlements Upgrading Policy and linking it with a National Housing Policy and Urban Land Policy (with a focus to make suitable and affordable land available for the housing sector);
- Improve coordination between government actors (e.g. MUDA, IDLG, Municipalities and line departments) to promote comprehensive and synchronized upgrading interventions;
- Develop and implement informal settlement upgrading programmes to regularise and improve services in informal settlements;
- Examine the rental housing market, with a view to understanding it better, promoting it, and increasing the rights and living conditions of renters.



The State of Afghan Cities 2014/15 Programme is a one-year programme supported by the Government of Australia and implemented in conjunction with the Government of Afghanistan, that aims to improve knowledge and information on urbanization in Afghanistan by undertaking a detailed review of all 34 provincial capitals. A detailed State of Afghan Cities 2014/15 Report will be published mid-2015.

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