

Paper Five



# HOME TRUTHS



## ONE AND TWO BEDROOM HOUSING NEED AND SUPPLY

April 2025





# CONTENTS

1. Introduction	2
2. One- and two-bedroom housing need	2
3. I'm looking for the impossible...	5
4. One- and two-bedroom housing supply	5
5. The dog box would do at this stage...	7
6. Housing need reports	8
7. It's an impossible market for our lads to break into...	9
8. Housing delivery to date	10
9. It's a little to nothing for single people...	11
10. Future housing delivery	12
11. Zero places...	15
12. Summary	16



# 1. INTRODUCTION

Cork Simon's Home Truths series aims to offer insights into different aspects and experiences of homelessness in the Southwest, drawing on publicly available data and supported by the personal experiences of Cork Simon service users. The series began in June 2023.

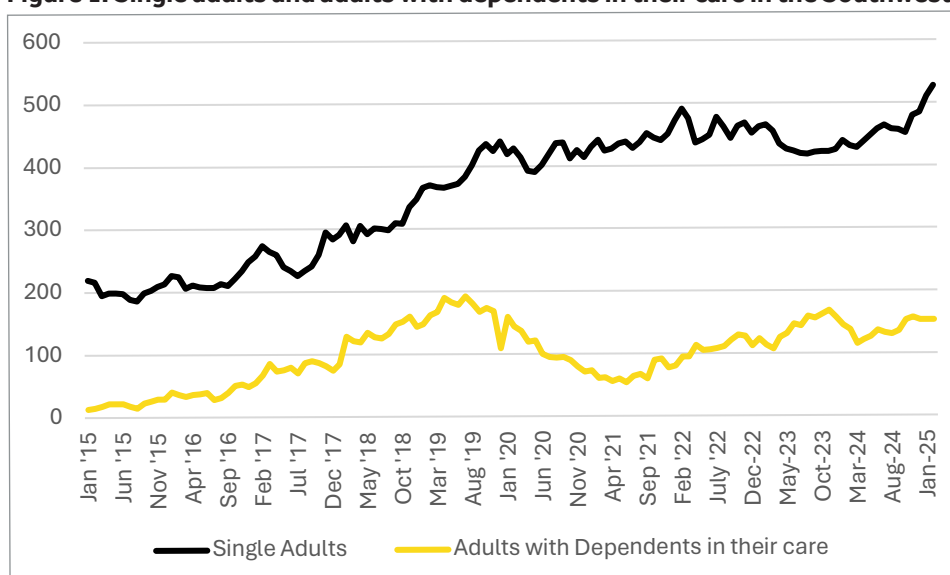
This fifth paper is an analysis of data relating to one- and two-bedroom housing need and supply in Cork City. The impetus for this paper came from the predominance of single adults in homeless emergency accommodation and their likely need for one- and two-bedroom housing to exit homelessness.

## 2. ONE- AND TWO-BEDROOM HOUSING NEED

### Among adults in homeless emergency accommodation

The majority of adults in homeless emergency accommodation present as single adults. In February 2025, single adults accounted for 77% of the 680 adults in emergency accommodation in the Southwest<sup>1</sup> (Cork and Kerry).

**Figure 1: Single adults and adults with dependents in their care in the Southwest**

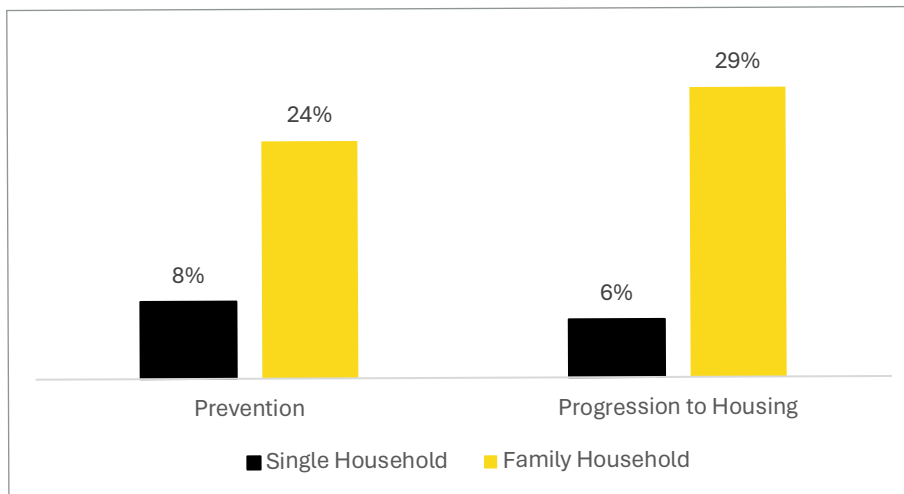


Data source: Department of Housing, Local Government and Heritage Homeless Reports January 2015 to February 2025.

<sup>1</sup> Data on emergency accommodation usage by families is published by the Department of Housing, Local Government and Heritage on a regional basis only.

Single adults are less likely than families to secure housing as a preventative measure to entering emergency accommodation. They are also less likely to exit emergency accommodation to a housing tenancy, as Figure 2 illustrates.

**Figure 2: Prevention from entering emergency accommodation and progression to housing by single and family households in the Southwest in Q3 2024**

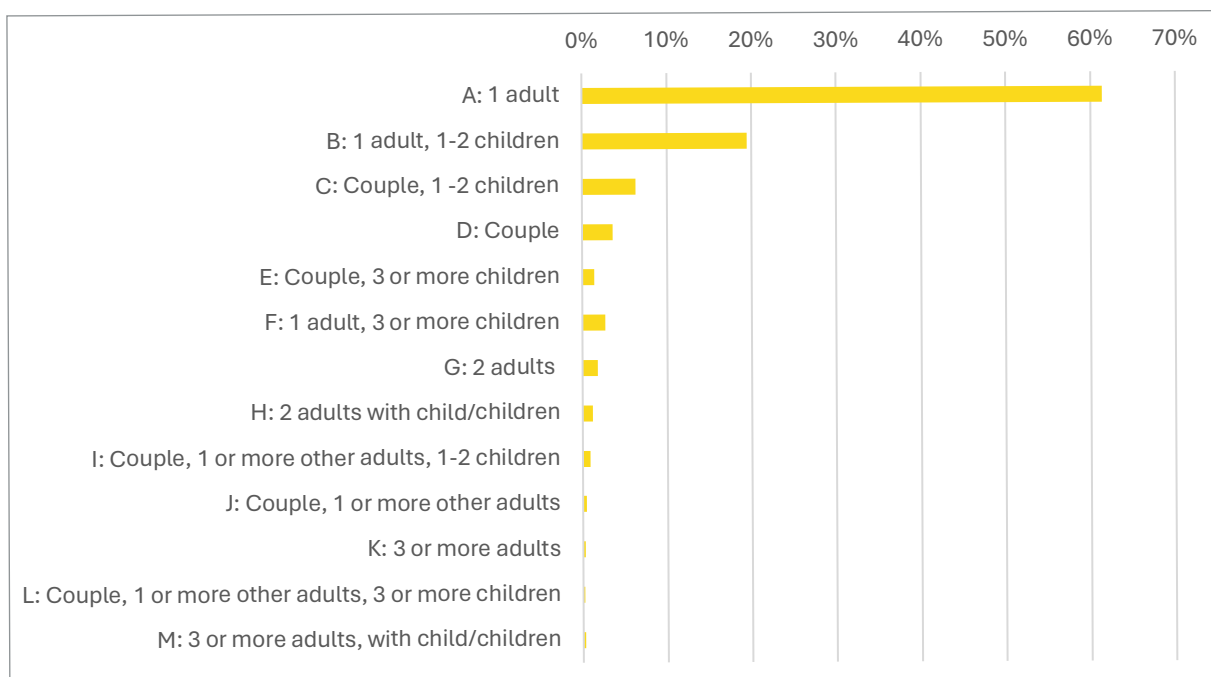


Data source: Department of Housing, Local Government and Heritage Performance Report Q3 2024

### Among adults on social housing waiting list

Single adults also constitute the majority on social housing waiting lists. In Cork City, 61% of the 2,256 households on the social housing waiting list are single adult households. Couples account for a further 4% bringing one- and-two person households certainly to 65% but based on the household categories as set out by the Housing Agency and shown in Figure 3, up to 91%<sup>2</sup> of households on the waiting list may be in need of one- or two-bedroom housing.

**Figure 3: Social housing applicants approved for and awaiting social housing - by household type - Cork City 2023**



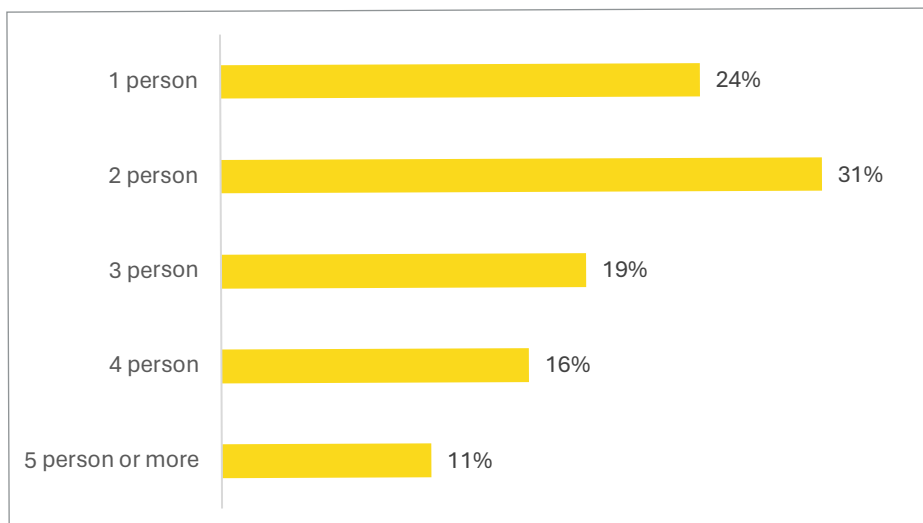
Data source: Summary of Social Housing Assessments 2023

<sup>2</sup> Categories A + B + C + D.

## Among private households

Taking a broader view, the majority of households in the country are one- and two- person households, accounting for 52% of households nationwide. In Cork City, among the 83,391 private households, 55% are one- and two-person households.

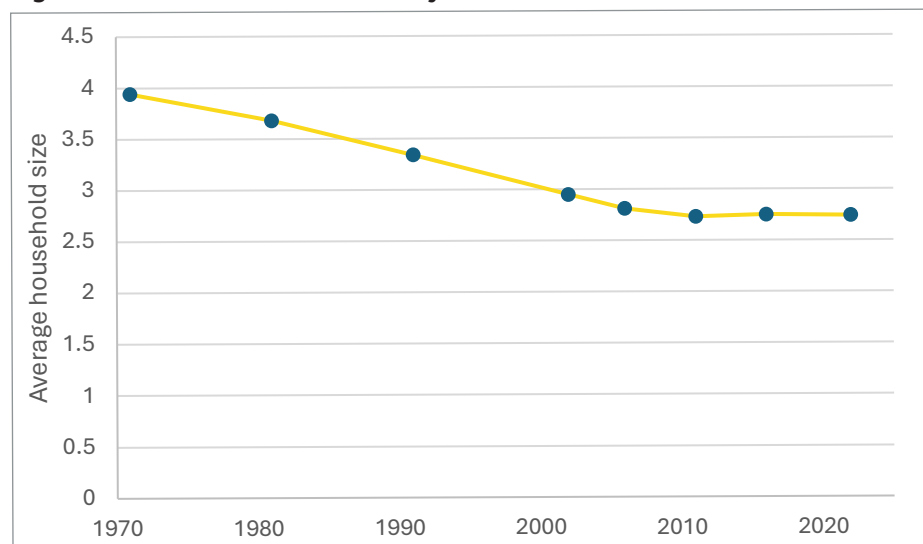
**Figure 4: Household size in Cork City in 2022**



Data source: CSO Census 2022

Average household size has been in decline in Ireland for some time but remained quite static between 2011 and 2022, at 2.7 people per household (CSO Census). However, the pause in the downward trajectory in Ireland's household size coincides with very low levels of housing construction during this time and predictions are that household size in Ireland will continue to fall<sup>3</sup>.

**Figure 5: Household size in Cork City in 2022**



Data source: CSO Census reports 1971 – 2022

<sup>3</sup> O'Toole C. and Slaymaker R. (2024). *ESRI SPECIAL ARTICLE Household size in Ireland: Stylised facts and cross-country trends*. Dublin: The Economic and Social Research Institute.  
[https://www.esri.ie/system/files/publications/QEC2024SUM\\_SA\\_OToole.pdf](https://www.esri.ie/system/files/publications/QEC2024SUM_SA_OToole.pdf)

### 3. I'm looking for the impossible...

"A single bedroom would do me, or if there was a one-bedroom apartment, I'd go with that, yeah. All you want is access to minimal facilities, you know, that you can afford. But, you know, it's just not there.

I have it on the phone, like, you know. I have all the sites saved, you know, with alerts. But the alerts don't come, you know. They just don't because, you know, I'm looking for the impossible. In a price range for one-bed, I'm up for between 100 and 160 (euro) per week. I'm getting nothing, you know. You see, I don't need off-street parking. Just, you know, a bathroom, a kitchen, and a bed. That's it, you know. Some place to wash, some place to sleep, somewhere to cook something. But there's nothing there, you know.

I know a coalition government back about 10, 12 years ago, they banned bedsits, thinking that they would drive up quality in the market. All they did was drive up prices and cut availability. Landlords make for the exit and what we have now is nothing. You know, unless you've got 3 or 4,000 (euro) deposit and 750 (euro) a week, there's nothing.

And, you know, you can't blame landlords and landladies. They would prefer a stable family. They don't like to see a man come on his own. You know, that's understandable too, you know. I've been on both sides of the fence, you know.

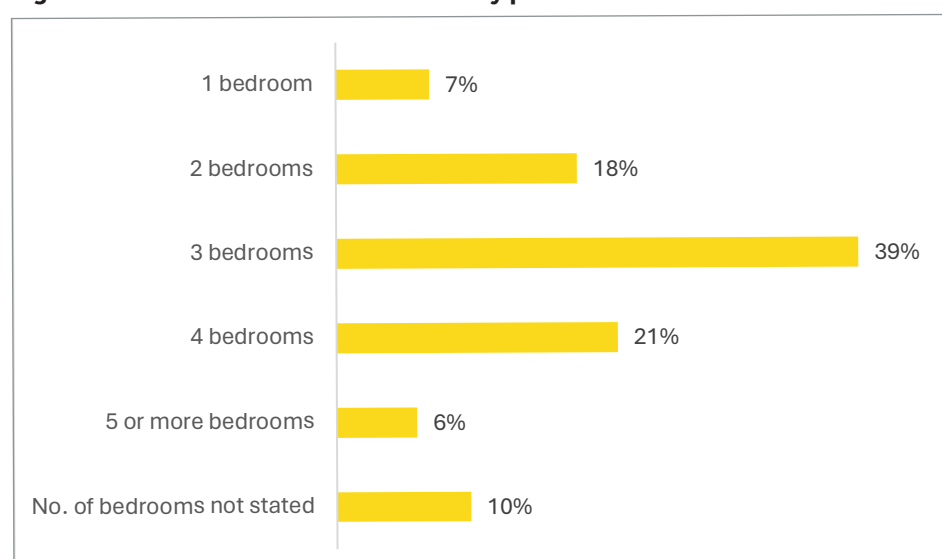
So you're kind of stuck, you know. It's impossible."

Trevor, *Cork Simon service user*

## 4. ONE- AND TWO-BEDROOM HOUSING SUPPLY

24% of households both nationwide and in Cork City live in one- and two-bedroom homes, indicating the proportion of one- and two-bedroom housing stock. In Cork City the breakdown is 7% one-bed and 18% two-bed.

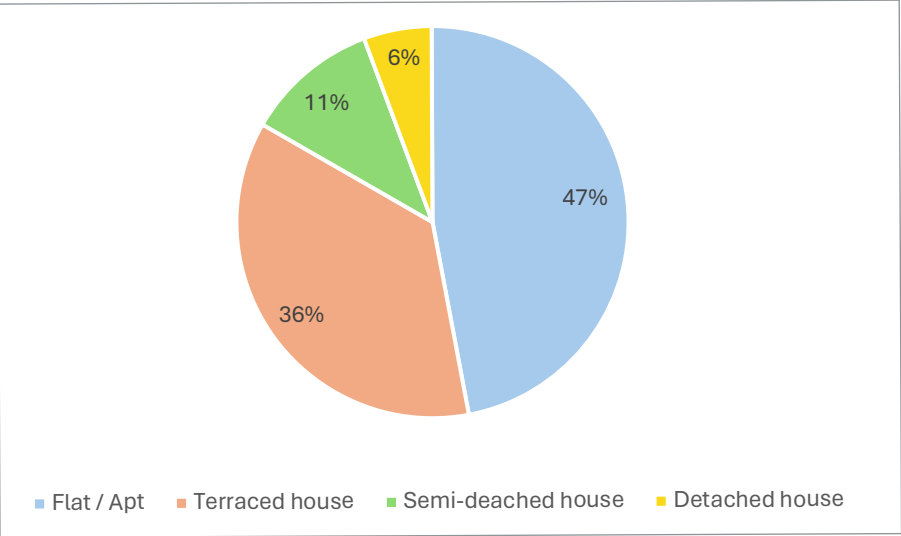
**Figure 6: Number of bedrooms - Cork City private households - 2022**



Data source: CSO Census 2022

Among the 20,241 one- and two-bedroom homes in Cork City, almost half (47%) are flats or apartments, just over a third (36%) are terraced homes, 11% are semi-detached and 6% are detached homes.

**Figure 7: Breakdown of housing type among one- and two-bedroom homes in Cork City in 2022**

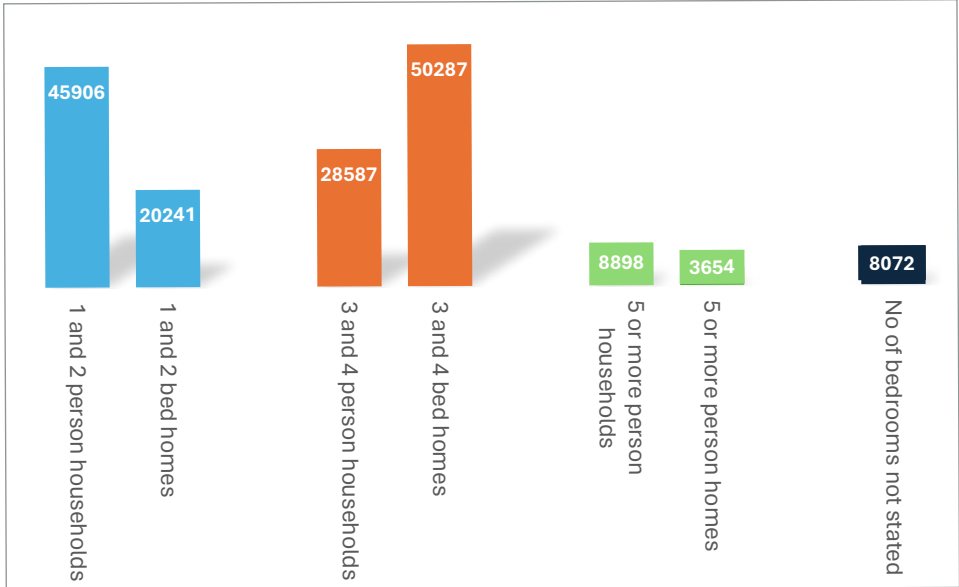


Data source: CSO Census 2022

### One- and two-bedroom housing deficit

In Cork city, there are more than twice as many one- and two-person households (45,906) as there are one- and two-person homes (20,241), indicating a deficit of over 100% in one- and two-bedroom homes. This ratio is also present on a national level. The reverse is the case with three- and four-person households and homes; in Cork City there are almost twice as many three- and four-bedroom homes (50,287) as there are three- and four-person households (28,587).

**Figure 8: Household size and home (bedroom) size in Cork City in 2022**

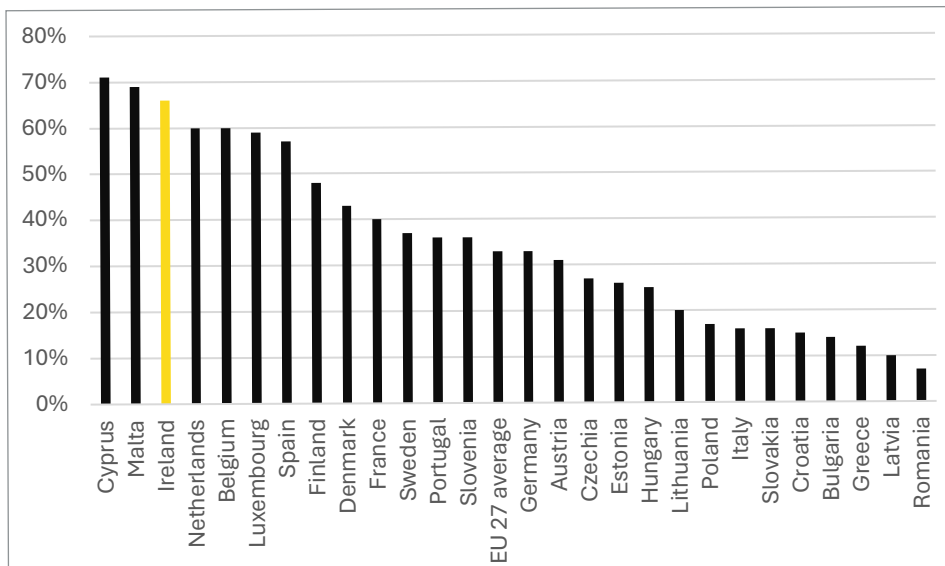


Data source: CSO Census 2022



These figures also indicate that over 50% of one- and two-person households may be living in homes with excess bedrooms, possibly because homes with a more appropriate number of bedrooms are not available. This is reflected in Eurostat data from 2023 which finds that 66% of homes in Ireland are under-occupied compared to the EU-27 average of 33%. An under-occupied home is defined as a dwelling too large for the needs of the household living in it, in terms of excess rooms and more specifically bedrooms. Ireland has the third highest percentage of under-occupied homes among EU-27 countries.

**Figure 9: Share of people living in under-occupied homes across EU27 countries in 2023**



Data source: Eurostat 2023

## 5. The dog box would do at this stage...

“Oh it’s absolutely brutal. Yeah, it’s brutal... the lack of one-bedroom, two-bedrooms. There was a house that went up today, yeah and 100 people viewing it. What do you have to do to get the house? Like, it’s absolutely crazy, yeah? That was a two-bed. I give up. The dog box would do at this stage.”

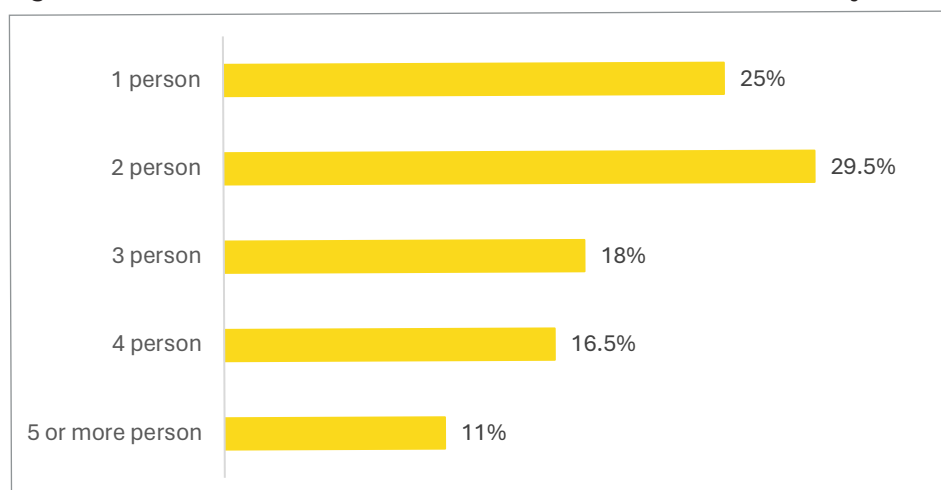
Adam, *Cork Simon service user*

## 6. HOUSING NEED REPORTS

### Cork City Development Plan 2022 – 2028

Cork City Development Plan 2022 – 2028, informed by the Housing Need Demand Assessment (HNDA), identifies that future housing will be needed in alignment with projected growth in household sizes. It forecasts growth of over 16,000 households in Cork City during the lifetime of the plan, or 2,706 per year. The plan anticipates 54.5% of household growth will be among one- and two-person households.

**Figure 10: Household size forecast for additional households in Cork City 2022 – 2028**



Data source: Cork City Development Plan 2022 – 2028

**Table 1: Forecasted growth in household size in Cork City 2022 – 2028**

Household Size	Number	Percentage
1 person	4,045	25%
2 person	4,799	29.5%
3 person	2,884	18%
4 person	2,697	16.5%
5 / 5+ persons	1,807	11%
Total	16,236	100%

Data source: Cork City Development Plan 2022 – 2028

### The Housing Commission Report

The Housing Commission Report, published May 2024, identifies household size as a key parameter when projecting housing demand and identifies the growing need for a predominance of one- and two-bedroom homes in new housing supply. It states: *“In addition to supplying housing in the right locations, it is critically important to ensure that housing delivery reflects a more appropriate distribution of household size. Falling household size and the composition of Ireland’s housing stock mean that most net additions to Ireland’s housing over the coming decades need to be housing for 1- to 2-person households and predominantly in or near the major cities and towns.”* (The Housing Commission Report, 2024, p.39).

## **The National Planning Framework**

The National Planning Framework (NPF) 2018 notes, and the Draft Revised National Planning Framework 2025 reiterates that apartments will need to become a more prevalent form of housing, particularly in Ireland's cities, to more effectively address the challenge of meeting the housing needs of a growing population and smaller households. According to Census 2022, at a national level 13% of all occupied households live in apartments. In Dublin City it's 38% and in Cork City it's 17%. The NPF notes that in many European countries, it is normal to see 40% - 60% of households living in apartments.

### ***7. It's an impossible market for our lads to break into...***

"Finding one- and two-beds is like finding dinosaur teeth. There's nothing available on daft. It's non-existent.

Our service users are going with a view to renting through HAP. If I find somewhere available and we mention HAP, they don't get a call back. Number one – it's finding somewhere. Number two – it's finding a landlord that will take HAP. Even with super HAP which adds 30% on top of the original HAP, as soon as landlords hear HAP they don't want anything to do with them. And then there's high competition. They're up against people who have 12 months of pay slips and the likes. We're having to look further and further, 30/40 minutes outside the city. But that can have a detrimental effect as it's pushing people away from their GP and services.

With the lack of one- and two-beds over the last 18 months, it's an impossible market for our lads to break into. Even though many of them would be perfect tenants. Years ago you couldn't break into the home ownership market, now you can't break into the rental market. It's an impossible game. Until there's rent caps and a lot more houses built, I can't see anything changing."

**John Foscett, *Cork Simon project worker***



## 8. HOUSING DELIVERY TO DATE

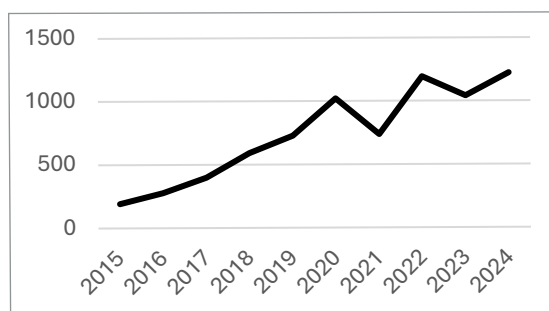
### A note on apartments and one- and two-bedroom supply

CSO data in this and the following section relates to new home completions, residential building commencement notices and approved planning permissions. This data is not available according to the number of bedrooms in a dwelling but is available according to housing type. With 80% of apartment units in Cork being one- and two-bedroom (CSO 2022), the supply of apartments offers a good indication of one- and two-bedroom supply. Therefore, apartments are detailed in this and the following section.

### New housing completions

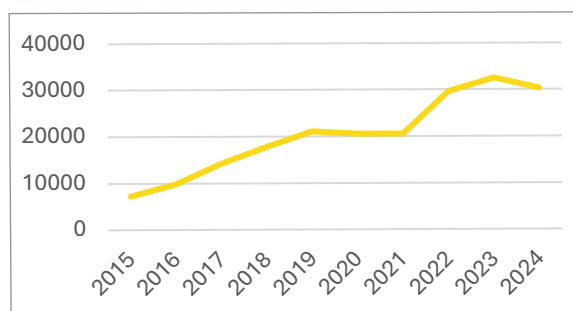
While new housing completions were down nationally in 2024 compared to 2023, Cork City bucked the trend with an 18% increase. However, the patterns are different – nationally there had been a steady increase since 2013, bar very slight decreases in 2020 and 2021, whereas Cork city recorded a steady increase from 2014 to 2020 followed by a zig zag pattern of increase and decrease since 2020.

**Figure 11: New home completions - Cork City**



Data source: CSO

**Figure 12: New home completions - nationwide**



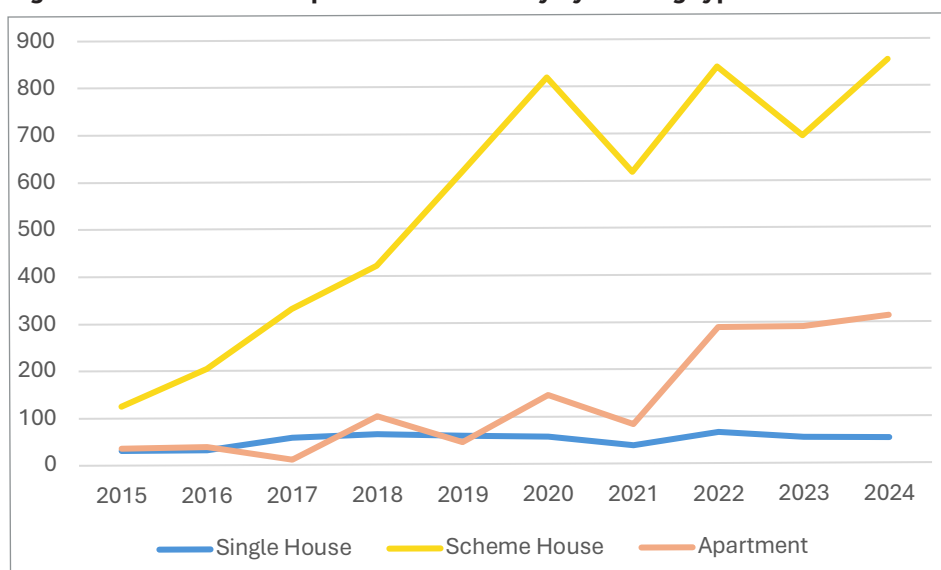
Data source: CSO





While the fall in new housing completions nationally in 2024 was predominantly due to a 24% decrease in apartment completions that year, in Cork City, apartment completions increased by 8%. In 2024, a total of 1,223 new housing units were completed in Cork City. 313 were apartment units - the highest number to date and accounting for 26% of new housing unit completions in the city; 856 were scheme housing units, accounting for 70% and 54 were single houses, accounting for 4%.

**Figure 13: New home completions in Cork City by housing type.**



Data source: CSO

## 9. It's a little to nothing for single people...

"Tis a one-bedroom I'd be kind of looking for really. It's kind of hard to find something that's just single. I do be seeing kind of like three and four bedroom up. But they're all well over two grand each kind of thing. It's a little to nothing for single people really.

And if there was a single, you'd see the amount of views on it. So it kind of puts you off going for it even, you know. I'd get into a burst of looking, then I'd kind of stop again. Because if you're not really finding something, it would put you off it. It shows you how many people are after viewing it. So it kind of gives you an idea on how many people are after ringing up about it. And then when you don't get a reply, that's kind of why. Because there's too many people looking for the one accommodation kind of thing."

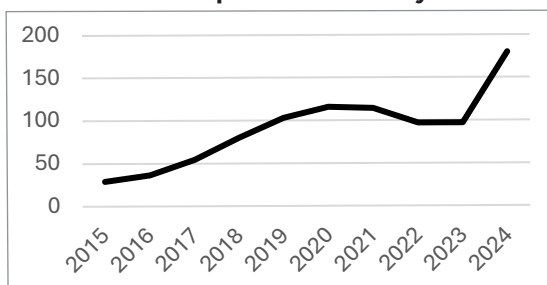
Barry, *Cork Simon service user*

## 10. FUTURE HOUSING DELIVERY

### Commencement notices for new housing

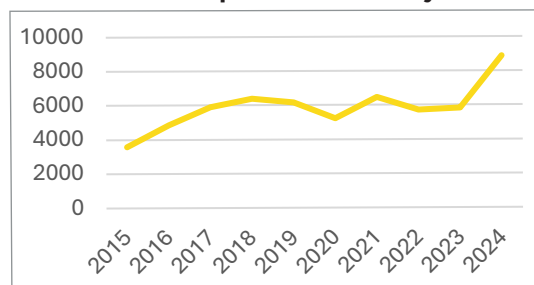
In Cork City as well as nationally there was a significant increase in the issuing of commencement notices for residential developments in 2024 compared to previous years as Figures 14 and 15 show. A commencement notice gives notice to local authorities of the construction of buildings, or the carrying out of works, as specified in the building regulations. The spike in 2024 coincides with deadlines around supply-side incentives introduced by the Government. 180 commencement notices for residential developments were issued in Cork City in 2024, almost double the 97 issued in 2023, as Figure 14 shows.

**Figure 14: Commencement notices for residential development - Cork City**



Data source: CSO

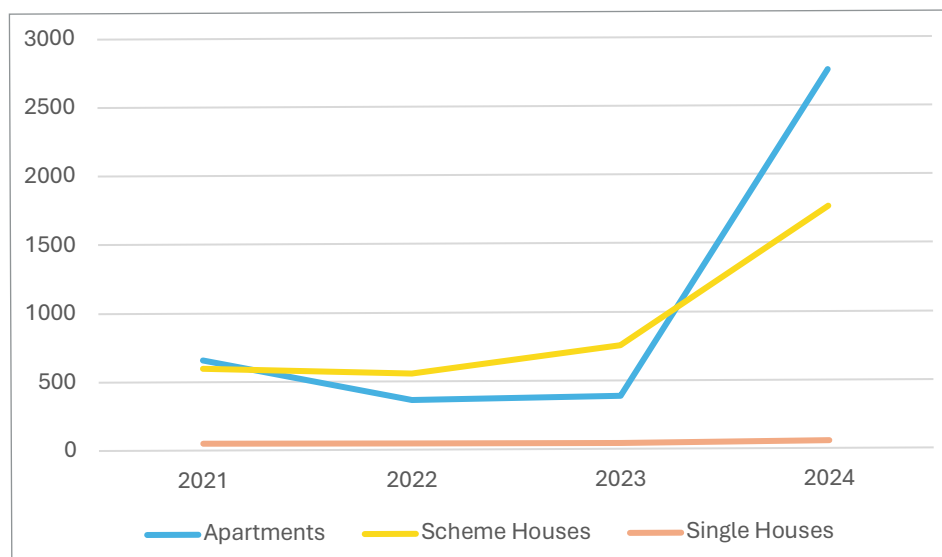
**Figure 15: Commencement notices for residential development - nationally**



Data source: CSO

The 180 commencement notices issued in 2024 represent 4,584 housing units, with 60% (2,762) relating to apartment units, as Figure 16 shows.

**Figure 16: Commencement notices in units for Cork City by housing type.**



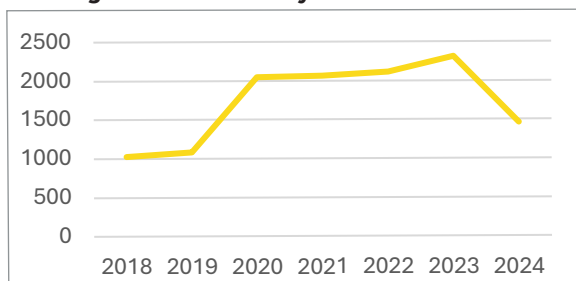
Data source: Department of Housing, Local Government and Heritage

While the increase in residential commencement notices indicates positive news for the construction of new homes, it is tempered by the Central Bank's recent downgrading of its projections for housing completions in 2025 and 2026. In its first Quarterly Report for 2025 it noted restraining factors affecting housing supply and uncertainty over the proportion of these commencements that are likely to result in completed dwellings in the period to 2027.

## Approved planning permission for new housing

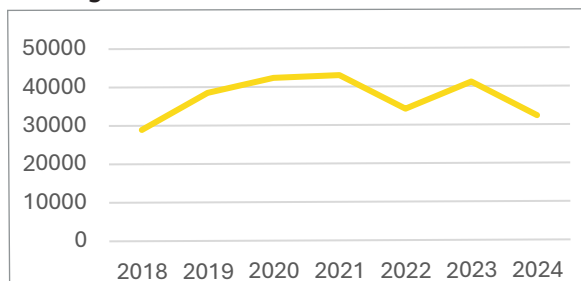
The number of new housing units granted planning permission was down in 2024 in Cork City and nationally. The number of units for which planning permission was granted increased yearly from 2018 to 2023 in Cork City but fell by 37% in 2024 to 1,464 units. Nationally, the number of units granted planning permission fell 21% in 2024 to 32,401.

**Figure 20: Planning permissions granted for new housing units in Cork City**



Data source: CSO

**Figure 21: Planning permissions granted for new housing units - nationwide**



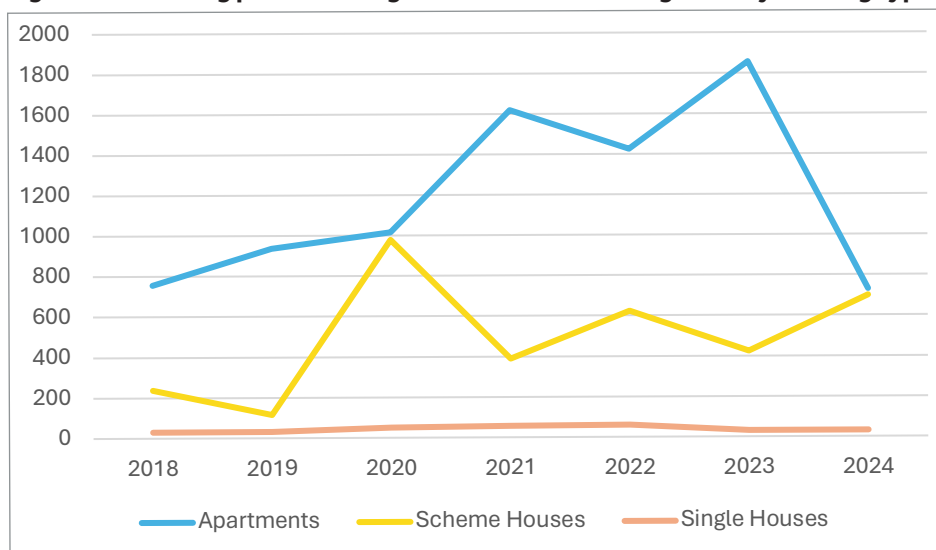
Data source: CSO

The fall in the number of units granted planning permission in Cork City is due exclusively to a fall in apartment units granted planning permission. (Nationally, the decline was due predominantly to a fall in apartment units and to a small extent to a fall in scheme and one-off houses).

731 apartment units were approved for planning in Cork City in 2024 – 61% less than the 1,856 approved in 2023 and the lowest number in the seven years to 2024.

Although the number of apartment units granted planning permission fell considerably in 2024, apartment units just about remained the dominant housing types, accounting for 50% of all units granted planning permission that year, as Figure 22 shows.

**Figure 22: Planning permissions granted for new housing units by housing type - Cork City**



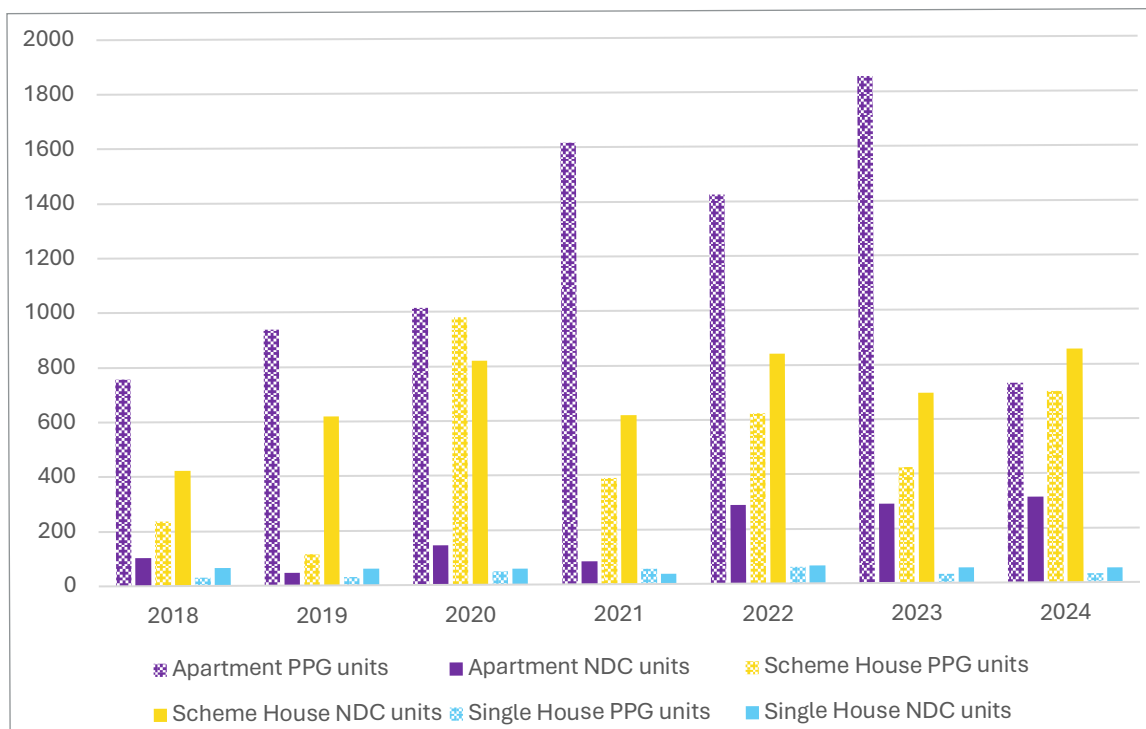
Data source: CSO

## Planning permission granted versus new builds completed

The housing type granted the most planning permissions in units does not necessarily correlate with the housing type that delivers the highest number of completed new build units. While apartments represent the majority - some years the significant majority - of units approved for planning permission in Cork City, scheme houses represent the majority of units built.

Figure 23 shows the number of units granted planning permission and the number of units built each year from 2018 to 2024 according to housing type. While planning permission is commonly valid for five years, and there is generally a 12-18 month lag from commencement to completion, Figure 23 illustrates the trend of the low number of apartments completed relative to the higher number granted planning permission.

**Figure 23: Numbers of units granted planning permissions and completed by housing type and year**



Data source: CSO

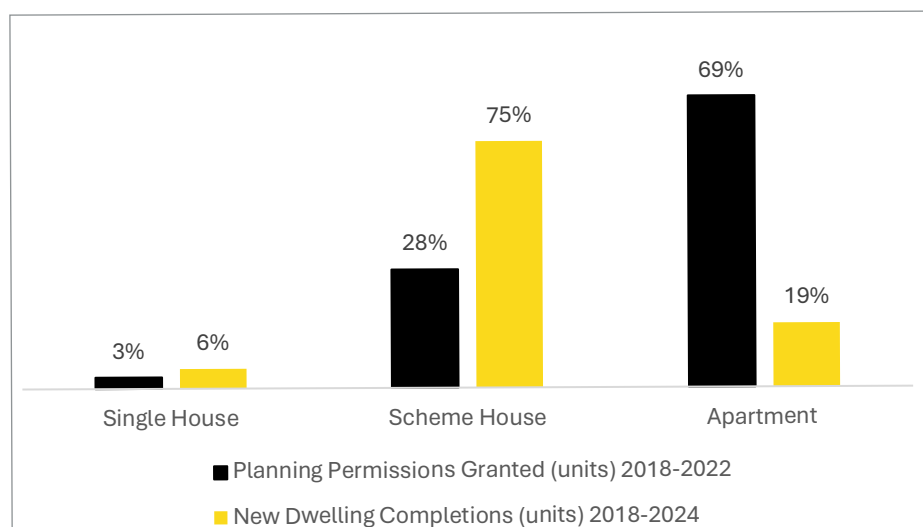
PPG: planning permission granted  
NDC: new dwelling completed

During the five years from 2018 to 2022, apartment units accounted for 69% of planning permission units granted while scheme housing units accounted for 28% and single houses accounted for the remaining 3%. However, in the seven years to 2024, apartment units accounted for just 19% of new units built while scheme housing units accounted for 75% and single houses 6%.

5,754 apartment units were approved for planning between 2018 and 2022, but only 22% (1,270) were completed between 2018 and 2024. It appears that many apartments granted planning permission are not being built, indicating there may be particular barriers to building apartments.



**Figure 24: Planning Permissions Granted 2018-2022 versus New Dwelling Completions 2018-2024**



Data source: CSO

## 11. Zero places...

“Searching all the time. Like, you’re registered on the CBL<sup>4</sup> network. There is very little. Maybe one, one a month, would come up - one bedroom. I’ve been putting in bids for one- and two-bedrooms, just in case.

Some nights I’d go up and I’d spend a little bit of time with my girlfriend. You know, it’s very nice to stay out there at her house and all that. But, you know, that’s not my house. It’s not mine. And people are like. Why don’t you move in? Like, that is not a cure for my own, since, you know, moving in with a girl, I’ve done that before. And it doesn’t suit. You want your own space.

It just seems to be zero places, you know.”

*Liam, Cork Simon service user*



<sup>4</sup> Choice Based Letting (CBL) is Cork City Council’s online system for people registered on the Social Housing Support waiting list to express an interest in renting a council property.

## 12. SUMMARY

There is a clear need for more one- and two-bedroom homes, especially among those experiencing the greatest housing disadvantage. Over three-quarters of adults in homeless emergency accommodation in the Southwest present as single households and are most likely to need single unit accommodation to exit homelessness. Single person households are also the largest category on Cork City's social housing waiting list accounting for 61% of households on the list, while up to 91% of households on the list may require one- and two-bedroom homes. More broadly, the majority (55%) of households in Cork City comprise one or two people and this household size is anticipated to grow.

However, there is a mis-match between household size and dwelling size - that is, the number of people in a home compared to the number of bedrooms. In Cork City, there are twice as many one- and two-person households as there are one- and two-bedroom homes. This is reflected in Ireland having the third highest level of 'under-occupied' homes in the EU. Cork City Development Plan 2022 – 2028 and The Housing Commission Report 2024 acknowledge the need to build more one- and two-bedroom homes in alignment with the predicted growth in one- and two-person households.

As apartments comprise mainly one- and two-bedroom units, the level of apartment construction gives a good indication of the supply of one- and two-bedroom homes. There were positive and negative indicators in 2024 for apartment construction in Cork City.

New build completions increased in Cork City in 2024 by 18% including an 8% increase in apartment unit completions, bucking the national trend of a decline in new build completions, particularly new apartments.

The number of building commencement notices for residential properties also increased in Cork City (and nationally) in 2014, linked to deadlines around supply-side incentives. The number of notices in Cork City almost doubled with apartment units accounting for 60% of commencement notice units. While this increase in commencement notices is positive, according to the Central Bank there may be delays in the completion of these builds.

Looking further ahead, the number of new housing units granted planning permission was down by more than one-third in Cork City in 2024. The fall in the number of units granted planning permission in Cork City was due exclusively to a fall of 61% in apartment units granted planning permission.

The fall in approved planning permissions for apartment units is particularly concerning in light of the low level of apartments that are built in comparison to the number granted planning permission. Less than a quarter of the number of apartment units granted planning permission between 2018 and 2022 were built by the end of 2024.







Company Registration Number: 42511

Registered Charity Number: 20022914

[www.corksimon.ie](http://www.corksimon.ie)