

Cumbria Housing Strategy 2006/2011

Housing Market Assessment



COCKERMOUTH



Cumbria Sub-Regional Housing Group

Cockermouth Housing Market Area Assessment

Where is the Cockermouth Housing Market Area?

Current Market Profile

Cockermouth is one of Great Britain's 51 'gem' towns recommended for preservation by the Council for British Archaeology as part of the national heritage. One of the reasons for its considerable growth in recent years is due to its position on the fringe of the Lake District National Park and its closeness to the A595 and the A66 which make it an ideal base for those travelling to work at Sellafield and Penrith.

High house prices, new housing aimed at higher income groups and many right-to-buy sales over the last decade have left Cockermouth with a need for more social housing and for more affordable housing for local people.

In future, we need to make sure developments include a balance of housing types and sizes to cater for a range of local housing needs. This type of housing will provide opportunities for people to live near work, will help local people stay in their home town and will help balance communities.

Headline Findings

- An unbalanced owner occupied housing market
- Strong demand for affordable 2 and 3 bedroom properties
- 220 additional affordable units are required over the next five years (District Housing Survey 2006)
- Out migration of local people caused by high cost of accommodation
- Strong need for three bedroom houses. Families often live in over-crowded two bedroom houses for a long time before they can be moved to a three bedroom house
- Cockermouth School is the second best performing school in West Cumbria and people do move to the town due to the success of the school.

Targets

The following targets have been devised for this market area.

- 220 new affordable homes by 2011
- 2 new safe homes for victims of domestic violence by 2011
- The number of new floating support units required by 2011 will be identified by the review of floating support being carried out by Supporting People
- 100% of all social housing to meet the decent homes standard by 2010
- 70% of all private sector homes occupied by vulnerable people to meet the decent homes standard by 2010

Key Issues

1. Lack of **affordable housing**
 - Low incomes compared to high house prices
 - High cost of private renting
 - Resulting in significant need for new affordable housing
 - 91 housing association homes sold under the Right to Buy policy since 2001 but only 17 new housing association properties built in the same amount of time

- Estate agents highlight that local people have major difficulties in accessing housing market as house prices so high
 - Neither can they move into a housing association property as turnover of housing association properties is so low
 - Particular need for two and three bedroom rented properties for local people only
2. **Increasing homelessness**
 - As a result of the lack of affordable housing
 3. **Decent homes**
 - Plans in place to bring make all social housing decent by 2010

Balanced Housing Market Indicators

Theme	Indicator						
1. Buying a home	Median Household Income ratio for flat, terraced and semi-detached of between 2:1 and 4:1						
	<table border="1"> <tr> <td>Semi-Detached</td> <td>Terraced</td> <td>Flat/Maisonette</td> </tr> <tr> <td>6:1</td> <td>7:1</td> <td>6:1</td> </tr> </table>	Semi-Detached	Terraced	Flat/Maisonette	6:1	7:1	6:1
	Semi-Detached	Terraced	Flat/Maisonette				
	6:1	7:1	6:1				
Prices well exceed ratios of between 2 and 4 for all property types, indicating affordability problems							
2. Renting a home	Weekly rent should equate to no more than 25% of weekly gross household income (private sector)						
	Social housing rents should be less than private sector rents						
	Social rents are significantly lower than private rents – see renting tables						
3. Accessibility of social rented housing	50% of those on the waiting list should be housed during the year						
	15% of households seeking a social rented tenancy are likely to be housed per year						
4. Empty properties	No more than 3% of the housing stock empty for more than 6 months						
	3.1% of all dwelling stock vacant (Census 2001). Taking into account information from estate agents, this figure is probably out of date but there is no information to support this at this time.						
5. Second homes	No more than 10% of properties						
	1.87% of properties (Census 2001). Taking into account information from estate agents, this figure is probably out of date but there is no information to support this at this time.						
6. Housing the homeless	No more than 0.3% of total households in the area accepted as homeless						
	In 2005/6, 67 households accommodated who were previously homeless = 1.9% of total households which indicates there is a problem for households accessing affordable accommodation						
7. Creating decent homes	100% of all social housing decent by 2010						
	Local housing associations indicate in their Business Plans and in the Annual Performance Statement that they will achieve decent homes by 2010						
	70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010						
	On target						

Market Drivers

- Cockermouth School is the second best performing school in West Cumbria and people do move to the town due to the success of the school (evidenced from Home Movers survey and interviews with estate agents)
- Local market town on fringe of LDNPA
- Large number of people move to Cockermouth when they find work in Allerdale (evidenced from Home Movers Survey and interviews with estate agents)
- Attractive market town with good transport links

In summary, the housing market in Cockermouth is not balanced due to low incomes compared to high house prices and the low turnover of social rented properties.

Housing Stock and Tenure

	Cockermouth	%	Allerdale %	Cumbria %	North West %
Owner Occupation	2609	74.2	69.6	72.3	69.3
Social Rented	543	15.4	20.7	16	20.1
Private Rented	299	8.6	7.5	11.7	8.5
Rent Free	64	1.8	2.2	2.4	2.1
Total	3515	100	100	100	100

(Source: 2001 Census information)

Property Type	Cockermouth	%	Allerdale %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	3525	100	100	100	100
In an unshared dwelling	3522	99.9	99.9	99.8	99.8
- House or bungalow - Detached	864	24.5	26.4	25.5	18.0
- House or bungalow - Semi-detached	1274	36.1	33.1	33.0	37.4
- House or bungalow - Terraced (including end terrace)	828	23.5	31.8	31.2	31.4
- Flat, maisonette or apartment	556	15.8	8.2	9.7	12.7
- Caravan or other mobile or temporary structure	0	0	0.4	0.4	0.3
In a shared dwelling : TOTAL	3	0.1	0.1	0.2	0.2

(Source: 2001 Census information)

Tenure	Cockermouth	%	Allerdale %	Cumbria %	North West %
All Occupied dwellings : TOTAL	3314	100	100	100	100
Owned - Owns outright	1267	36.0	33.9	35.0	29.8
Owned - Owns with a mortgage or loan	1324	37.7	35.2	37.0	38.9
Owned - Shared ownership	18	0.5	0.5	0.5	0.6
Social rented	543	15.4	20.7	16.0	20.1
Private rented - Private landlord or letting agency	265	7.5	6.3	7.8	7.7

Private rented - Employer of a household member	3	0.1	0.2	0.2	0.1
Private rented - Relative or friend of a household member	24	0.7	0.8	0.9	0.6
Private rented - Other	7	0.3	0.2	0.2	0.1
Lives rent free	64	1.8	2.2	2.4	2.1

(Source: 2001 Census information)

Occupancy Rates	Cockermouth	%	Allerdale %	Cumbria %	North West %
ALL HOUSEHOLDS	3514	100	100	100	100
Owned - occupancy rating of 0 or higher	2572	73.2	68.4	70.9	67.2
Owned - occupancy rating of -1 or less	31	0.9	1.2	1.4	2.0
Social Rented - occupancy rating of 0 or higher	520	14.9	19.4	14.7	18.0
Social Rented - occupancy rating of -1 or less	33	1.0	1.2	1.3	2.1
Private rented or living rent free - occupancy rating of 0 or higher	318	9	9.1	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	40	1	0.7	1.1	1.3

(Source: 2001 Census information)

The occupancy rating provides a measure of under-occupancy and overcrowding. For example a value of -1 implies that there is one room too few and that there is overcrowding in the household. The occupancy rating assumes that every household including one person households requires a minimum of two common rooms (excluding bathrooms).

House Size	Cockermouth	%	Allerdale %	Cumbria %	North West %
ALL HOUSEHOLDS	2545	100	100	100	100
1 room	6	0.2	0.2	0.4	0.5
2 rooms	64	1.8	1.1	1.4	1.8
3 to 4 rooms	984	27.8	23.5	25.0	26.9
5 to 6 rooms	1683	47.5	52.6	51.4	52.1
7 or more rooms	808	22.7	22.6	21.8	18.7

(Source: 2001 Census information)

- Prices within the owner occupied stock have been rising in Cockermouth since the late 1990's.
- There have been a large number of new properties built in Cockermouth over recent years, but these developments have consisted mainly of detached homes priced nearer to the top end of the market.
- Cockermouth acts as a commuter town for Sellafield. Sellafield workers are paid more than the average income quoted for Cockermouth households and are therefore able to pay more for a home than the people living and working locally.

- Estate agents report that first time buyers are frequently unable to afford even a terraced property in the town.
- First time buyers tend to look at surrounding villages and towns close to Cockermouth, such as Brigham, Broughton and Dearham. However, as a consequence of this, house prices have now been driven up in these areas due to the increased interest.
- Local lettings agencies report that it generally seems to be young professionals moving into the area for work who rent properties through them. Hence flats and smaller properties tend to be let much more easily than larger detached properties.
- The lettings agencies report that locals very seldom use letting agencies to rent properties in Cockermouth as the rents are more expensive, instead local people seem to either rent properties through the housing associations or rent privately out of the town.

Demographics

Five Year Net Housing Project

Allerdale District	2001	2006	2011	2016	2021	2026
Total Dwellings	42797	44369	45941	47513	49085	50657
Total Households	39781	41243	42702	44162	45626	47086
Total Population	93800	96081	97359	98538	100264	103000
Net Migration		3286	2259	2019	2571	3838

(Source: Chelmer Model, October 2006-figures provided by Cumbria County Council)

Five Year Migration Projections

	2001	2006	2011	2016	2021	2026
Total Dwellings	43053	45306	47538	49920	52204	54202
Total Households	40019	42113	44188	46402	48525	50384
Total Population	93800	96760	99341	101724	103979	105982
Net Migration		3820	3820	3820	3820	3820
Annual Dwelling Requirement Under this Scenario						
	2001-06	2006-11	2011-16	2016-21	2021-26	
	450	446	476	457	400	

(Source: Chelmer Model, October 2006-figures provided by Cumbria County Council)

The above two tables gives scenarios for population, dwellings, households and migrations for Allerdale based on:

- the previous five year house building patterns, Under this scenario if house building continues as they have done the population in Allerdale will increase by 1278 between 2006-11 and households will increase by 1459. Dwellings will increase from 44369 to 45941 between 2006-11; this equates to 314 per year.
- The previous five year migration (inwards and outwards) patterns. If migration patterns continue as they have done, the population of Allerdale will increase by 2581 between 2006-2011 and households will increase by 2075. Dwellings will increase from 45306 to 47538 between 2006-11; this equates to 446 per year.

Age Range	ALL PEOPLE	0 - 4	5 - 14	15 - 29	30 - 44	45 - 59	60 - 74	75 +

2001								
Count	7877	372	929	1166	1676	1733	1211	790
%	100	4.7	11.8	14.8	21.2	22	15.4	10.1

(Source: 2001 Census information)

Household Type	Cockermouth	%	Allerdale %	Cumbria %	North West %
All Households	3514	100	100	100	100
One person households	1175	33.4	29.2	30.1	30.9
- Of which Pensioners living alone (% of total households)	648	18.4	15.8	15.8	15.0
All other pensioner households	379	10.8	10.3	10.8	8.9
Households with dependent Children	889	25.3	26.6	27.5	30.4
- Of which lone parent households (% of total households)	161	4.6	5.7	5.5	7.7
Households with non -dependent children	285	8.1	10.7	9.8	10.3
- Of which lone parent households (% of total households)	90	2.6	3.2	3.0	3.5
Households with no children	662	18.8	19.1	19.3	16.4
All other households	124	3.6	4.1	2.5	3.0

(Source: 2001 Census information)

Ethnic Group	Cockermouth %	Allerdale %	North West %	England and Wales %
All People	7894	93,463	6,729,766	52,041,916
White; British	94.53	98.46	92.17	87.49
White; Irish	0.27	0.3	1.15	1.23
White; Other	1.3	0.7	1.11	2.59
Mixed - White and Black Caribbean	0.03	0.07	0.33	0.46
Mixed - White and Black African	0.03	0.0015	0.15	0.15
Mixed - White and Asian	0.27	0.1	0.26	0.36
Mixed – Other	0.09	0.04	0.20	0.30
Asian or Asian British; Indian	0.15	0.06	1.07	1.99
Asian or Asian British; Pakistani	0	0.004	1.74	1.37
Asian or Asian British; Bangladeshi	0.03	0.006	0.39	0.54
Asian or Asian British ; Other	0.03	0.017	0.22	0.46
Black or Black British: Caribbean	0	0.0015	0.30	1.08
Black or Black British; African	0.06	0.03	0.24	0.92
Black or Black British; Other	0	0.006	0.08	0.18
Chinese or Other Ethnic Group; Chinese	0.18	0.11	0.40	0.44
Chinese or Other Ethnic Group; Other Ethnic Group	0.03	0.06	0.20	0.42

(Source: 2001 Census information)

- The resident population in Cockermouth was 7884 as of the 2001 census, showing a 7.2% increase since the 1991 census when it was 7347. This is compared to the growth in the population of Cumbria of 2.3% and in Allerdale of 0.1%.
- In Cockermouth, 33.4% live in one person households compared to the Allerdale average of 29.2% and 25.3% of households have dependent children which is just slightly below the Allerdale average of 26.6% and the Cumbrian average of 27.5%.
- The number of pensioner households is also higher than the Allerdale average, with 29.2% being pensioner households compared to the Allerdale average of 26.1%.
- In All Saints ward, there are significantly more households with dependent children than there are single people and older people. This may be because Cockermouth School is situated within the ward of All Saints and is surrounded by many family homes.
- The Office of National Statistics has recently produced long term population projections. All districts in Cumbria, with the exception of Barrow, are expected to grow. The population of Allerdale is expected to increase from 95,300 in 2004 to 99,820 by 2012. This is an increase of 4.7% by 2012.
- Using this figure, it is predicted that the population of Cockermouth will increase from 7884 to 8250.

Housing Provision

o Affordability

	House Price (£)		Income (£)		Ratio	
	Mean	Median	Mean	Median	Mean	Median
Cockermouth	£159,162	£158,000	£29,772	£25,332	5.3:1	6.2:1
Allerdale	£106,830	£89,000	£27,167	£23,219	3.9:1	3.8:1
Cumbria	£162,647	£146,000	£20,254	£17,247	8:1	8.4:1

(Source: CACI Paycheck supplied by Cumbria County Council)

o New Build

Housing Planning Permissions	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total (2002-2006)
Cockermouth	24	27	111	25	Not available	Not available	187

(Source: Allerdale Planning Department)

Housing Completions	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total
Cockermouth	35	10	25	74	48	Not available	192

(Source: Allerdale Planning Department)

o Affordable Housing

Development of affordable housing units	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01
Total number of affordable housing units granted planning permission	Allerdale unable to provide this data					

Affordable Housing as % of total new dwellings granted planning permission	Allerdale unable to provide this data					
Total number of affordable housing units completed	6	0	5	6	15	5
Affordable Housing as % of total new dwellings completed	16.6%	0	20	Planning only have records from 2003/04		

(Source: Allerdale Planning department)

- The median price for a terraced property in Cockermouth is £158,000.
- Therefore a household would need an income of at least £45,143 per annum to be able to buy a property in Cockermouth.
- However the median annual income per household for Cockermouth is £25,332 per annum (Source: CCC June 2006).
- If we use the formula based up on the lending criteria of banks and building societies then we define affordable as being 3.5 times the average household income, meaning the average household can borrow £88,662. Taking the above average prices for properties into account, households cannot afford to buy a terraced property in the town – which is traditionally the first rung on the housing ladder for first time buyers.
- The price of flats in Cockermouth has increased dramatically in 2 years. A new development of 32 luxury houses and flats has been completed in the town and the flats were priced between £163,000 - £330,000.
- Although terraced properties and semi-detached properties are still selling very quickly, the detached property market especially those priced over £200,000 has almost come to a standstill. Over the last few years, developers have concentrated on building detached properties and now supply is exceeding demand for those highly priced properties.
- Estate agents also reported that it is difficult for buyers to move up to the next rung of the housing ladder within the town. Those households who wish to move from a terraced house to a semi-detached property or from a semi-detached property to a detached property often have to move out to neighbouring towns and villages in order to move up the housing ladder.
- Estate agents reported that although more local people are buying in Cockermouth than 12 months ago, that predominantly buyers are from out of the area.
- All estate agents who were interviewed are consistent in their view that there is a need in Cockermouth for affordable housing only for local people and that it is wrong that locals have to move out of the town to be able to afford a home. They state there is a need for 2 and 3 bedroom homes and for bungalows closer to the town centre.

○ **Right to Buy**

Right to Buy 2001-2006	Actual Sales
Cockermouth	65

(Source: Housing Associations in Allerdale)

- The re-sale value of ex-right to buy properties is well above the income thresholds of low and average earners within the town. There have been several three-bedroom ex-council properties on the market priced between £137,500 and £147,500.

- Renting trends

Rent Costs				
House Type	Private Sector Annual Rents 2005	% of Annual Income -	Housing Association Annual Rents 2005	% of Annual Income
1 bed flat	£65	13.3%	£52.46	10.7%
2 bed flat	£70	14.4%	£58.89	12.0%
<u>Terraced House</u>				
2 bed	£75	15.4%	£62.49	12.8%
3 bed	£85	17.4%	£68.95	14.2%
<u>Semi - Detached</u>				
2 bed	£85	17.4%	£62.49	12.8%
3 bed	£95	19.5%	£68.95	14.2%
4 bed	£110	22.6%	£74.40	23.4%
<u>Detached House</u>				
3 bed	£110	22.6%	£68.95	14.2%
4 bed	£120	24.6%	£74.40	23.4%
<u>Bungalow</u>				
1 bed	N/A	N/A	£51.97	10.7%
2 bed	£100	20.5%	£59.13	12.1%
3 bed	£115	23.6%	N/A	N/A
	Source: Rent Service 2005		Source: Housing associations in Allerdale 2005	

*The Housing Association Weekly rents are the average rents in Allerdale and are not split into market area

	Private Sector Rents	Social Housing Rents
1 bed flat	£65pw	£52.46pw
2 bed flat	£70pw	£58.89pw
<u>Terraced House</u>		
2 bed	£75pw	£62.49pw

3 bed	£85pw	£68.95pw
<u>Semi - Detached</u>		
2 bed	£85pw	£62.49pw
3 bed	£95pw	£68.95pw
4 bed	£110pw	£74.40pw
<u>Detached House</u>		
3 bed	£110pw	£68.95pw
4 bed	£120pw	£74.40pw
<u>Bungalow</u>		
1 bed	N/A	£51.97pw
2 bed	£100pw	£59.13pw
3 bed	£115pw	N/A
	Source: Rent Service 2005	Source: Housing associations in Allerdale 2005

(Source: Rent Service 2005 and RSL Mean Rents)

Access to Social Rented Housing		
Household Type	Number of Lettings in Housing Market area 2005-06	% of housing association properties empty as at 31 March 2006 in Allerdale
1 bed properties	6	N/A
2 bed properties	12	N/A
3 bed properties	3	N/A
4 bed properties	0	N/A
Total	21	5.42%

(Source: RSLs)

- The turnover in housing association properties has been very low now for several years in Cockermouth as households only tend to terminate their tenancies for genuine life reasons such as death, going into a home, having to move for work.
- Over the last 12 months, the main reasons for people terminating their tenancies are to transfer to a larger property with the same housing association or because tenants have decided to buy their own property before the market increases any further.
- It is worth noting that none of those who terminated their tenancies to buy a property actually bought a property in Cockermouth. House prices were too high and so they bought in neighbouring towns and villages, such as Workington, Mary port, Dearham and Broughton which substantiates the information from the estate agents.
- The housing associations state that one-bedroom flats are often quite difficult to let within the town and tend to have quite a high turnover. The one-bedroom flats are often very small and some can only fit a single bed in them.
- There is a lot of demand for two and three bedroom homes in Cockermouth. The turnover in the town is so low that people have to wait many years before they will be offered a property and from the figures provided by the housing associations, it can be seen that demand is far exceeding supply within the town.

Affordable housing requirements

(Based on DCLG Housing Needs and Market Assessment Model)

Market Area	Tenure	Annual Affordable Housing Requirement				Total
Cockermouth		General		Older		
		Smaller 0-2 Beds	Larger 3+ Beds	1 Bed	2+ beds	
	Intermediate	-3	14	0	3	14
	Social Rent	9	14	0	7	30
	Total	6	28	0	10	44
5 Year Requirement	30	140	0	50	220	

NB The DCLG Housing Needs and Market Assessment model takes into account committed supply of affordable housing units, resell of affordable housing units and turnover of social rented properties to determine annual requirement of 44 units for Cockermouth housing market area (220 over the next five years).

Existing households in need of alternative accommodation

General	199
Older Person	64

Proportion of existing households unable to move to alternative accommodation, due to cost of buying or renting

General	100%
Older Person	100%

Newly forming households in need of alternative accommodation

General	51
Older Person	3

Proportion of newly arising households unable to buy or rent in the market.

General	94%
Older Person	100%

- **Homelessness in Allerdale**

Homeless Cases in Allerdale	Presentations	Acceptances
2004- 05	217	153
2005 - 06	231	154

(Source: Allerdale Homeless Section)

Causes of Homelessness in Allerdale	2004 - 05		2005 - 06	
	Number	%	Number	%
Parents, relatives, friends not being able to accommodate	41	26.8%	43	27.9%
Relationship breakdown (non violent)	21	13.7%	22	14.2%
End of short hold tenancy	24	15.7%	41	26.6%
Domestic violence	21	13.7%	21	13.5%
Harassment, threats or intimidation	5	3.2%	3	2.0%
Violence	8	5.2%	3	2.0%
Mortgage Arrears	3	1.9%	9	6.0%
Rent Arrears	1	0.7%	0	0%
Required to leave National Asylum Support Service Accommodation	1	0.7%	2	1.2%
In institution or care	7	4.7%	1	0.6%
Other	21	13.7%	9	6.0%

(Source: DCLG Return)

- There are no hostels or temporary units in the Cockermouth housing market area.

Second Homes and Empty Properties

Second and Vacant Properties	Cockermouth		Allerdale		Cumbria		North West	
		%		%		%		%
All household spaces: With residents	3525	94.7	39781	92.9	209,027	92.5	2,812,789	95.3
All household spaces: With no residents: Vacant	132	3.5	1752	4.1	9,443	4.2	124,600	4.2
All household spaces: With no residents: Second residence / holiday accommodation	65	1.8	1286	3.0	7,374	3.3	12,852	0.5

Number of properties empty for more than six months as of March 2006	% of properties empty for more than six months as of March 2006
62	1.75%

*(Source: Allerdale Council Tax Section – * this figure will include properties empty less than 6 months. The Council Tax department does not hold separate records).*

- Estate agents have reported an increase in people buying properties in Cockermouth as buy to lets and as an investment.
- Council Tax report that there are 109 properties receiving 10% second home discount as of April 2006 which accounts for 2.6% of the total properties in the town. This is well below the 10% target however it is a concern as the number of second homes has increased by 67.6% since the 2001 census when there were only 65 second homes in the town.
- It is generally accepted that 3% of all properties need to be empty to allow for a normal market to function. More than this suggests that demand could be fragile. Less than this suggests demand is in excess of supply.
- As of April 2006, there are 62 empty properties in Cockermouth which accounts for 1.52% of the properties in the town. This needs to be carefully monitored as it is considerably below 3% and has decreased by 28 since 2004 which demonstrates that demand is exceeding supply in the town.

Supported Housing in Allerdale

Key priority group	Number of Floating Support Units	Numbers required according to SP analysis
Learning disabilities	4	Further research needs to be done
Mental health		Further research needs to be done
Young people	22	Further research needs to be done
Teenage parents		Further research needs to be done
Substance misuse		Further research needs to be done
Offenders and ex-offenders		Further research needs to be done
Domestic violence		Further research needs to be done
Refugees and asylum seekers		Further research needs to be done
Physical disabilities		Further research needs to be done
Older people	190	Further research needs to be

		done
Generic	75	Further research needs to be done

(Source: Supporting People Cumbria, December 2006)

Additional Table

Industry of Employment	Cockermouth %	Allerdale %	Cumbria %	North West %
Agriculture and fishing (SIC A,B)	0.6	0.42	0.37	0.51
Energy and water (SIC C,E)	0.03	0.26	0.87	0.32
Manufacturing (SIC D)	12.8	15.68	15.05	13.79
Construction (SIC F)	7.9	6.40	5.49	4.99
Distribution, hotels and restaurants (SIC G,H)	30.37	34.36	30.49	24.95
Transport and communications (SIC I)	3.5	3.53	4.94	5.98
Banking, finance and insurance, etc (SIC J,K)	17	10.82	11.36	17.37
Public administration, education & health (SIC L,M,N)	20	21.06	24.01	27.30
Other services (SIC O,P,Q)	7.8	7.47	7.41	4.80

Source:Landuse.co.uk