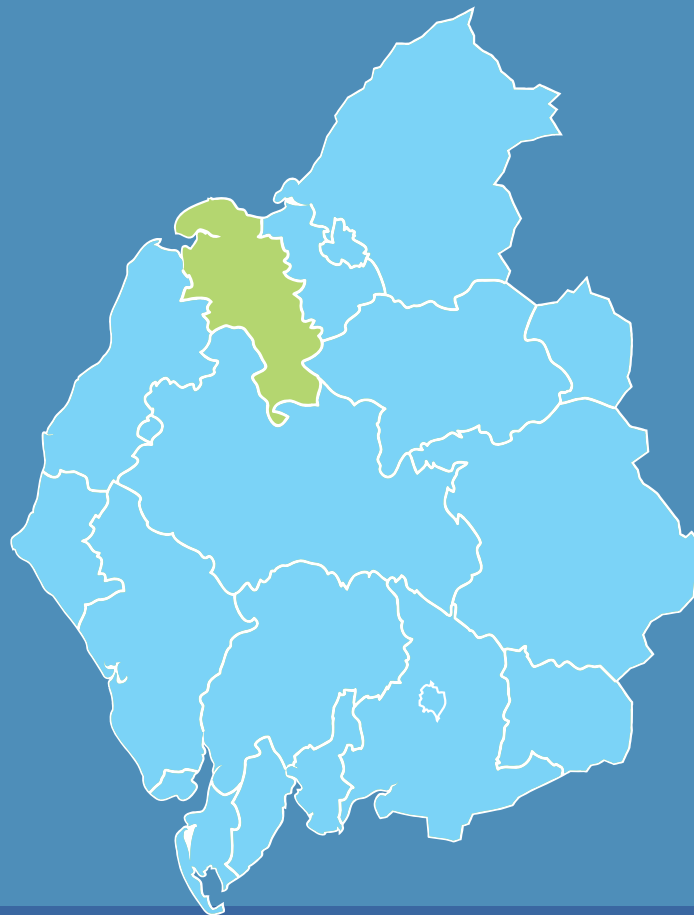


# Cumbria Housing Strategy 2006/2011

## Housing Market Assessment



### WIGTON



Cumbria Sub-Regional Housing Group

# Wigton Housing Market Assessment

## Where is the Wigton Housing Market Area?

### Current Market Profile

Most of this area is rural with one major town of Wigton. It is difficult to summarise this housing market simply as it covers such a large area and there are many different housing markets within this one. Many of the villages in this housing market area such as Thursby, Caldbeck, and Kirkbride have properties that are extremely highly priced and are unaffordable to local households earning local wages. The cheapest property on the market in these rural villages surrounding Wigton was £149,950 for a three bedroom property. This was the cheapest property on the market and should be the first rung on the housing ladder for those wanting to buy their first home but this is well out of the reach of local people earning local incomes. This is confirmed by the Housing Needs Assessment and from interviews with estate agents who confirm that first time buyers in these highly priced villages are unable to access the housing market.

This housing market area is affected by the Carlisle housing market. People from Carlisle buy here as there has been a huge increase in properties being bought in Carlisle for the buy-to-let student market. This has led to an increase in the price of terraced properties in Carlisle and has forced local people out of the city to the neighbouring towns and villages.

Due to the increase in interest from those willing to commute to Carlisle, first time buyers are having major problems in the area. Steps need to be taken in Wigton and the surrounding villages to ensure that locals and first time buyers will not be squeezed out in a similar way as in Keswick and Cockermouth.

### Balanced Housing Market Indicators

Theme	Indicator						
1. Buying a home	<b>Gross Household Income ratio for flat, terraced and semi-detached of between 2:1 and 4:1</b>						
	<table border="1"> <tr> <td>Semi-Detached</td> <td>Terraced</td> <td>Flat/Maisonette</td> </tr> <tr> <td>5:1</td> <td>3.5:1</td> <td>2.5:1</td> </tr> </table>	Semi-Detached	Terraced	Flat/Maisonette	5:1	3.5:1	2.5:1
	Semi-Detached	Terraced	Flat/Maisonette				
	5:1	3.5:1	2.5:1				
The terraced housing market and the flat housing market appear to be well-balanced from this indicator. However this is not replicated in the Housing Needs Assessment – this reflects a real problem for first time buyers.							
2. Renting a home	<b>Weekly rent should equate to no more than 25% of weekly gross household income (private sector)</b>						
	<b>Social housing rents should be less than private sector rents</b>						
	Social rents are significantly lower than private rents – see renting tables.						
3. Accessibility of social rented housing	<b>50% of those on the waiting list housed during the year</b>						
	35% of households seeking a social rented tenancy are likely to be housed per year						
4. Empty properties	<b>No more than 3% of the housing stock empty for more than 6 months</b>						
	4.4% of all dwelling stock vacant (Census 2001)						
5. Second homes	<b>No more than 10% of properties</b>						
	1% of properties (Census 2001)						
6. Housing the homeless	<b>No more than 0.3% of total households in the area accepted as homeless</b>						
	In 2005/06, 12 households accommodated who were previously homeless = 0.22% of total households						
7. Creating decent homes	<b>100% of all social housing decent by 2010</b>						

	Local housing associations indicate in their Business Plans and in the Annual Performance Statement that they will achieve decent homes by 2010
	<b>70% of private sector housing providing homes for vulnerable people to meet Decent Homes Standard by 2010</b>
	On target

## Market Drivers

- Nelson Tomlinson School has an excellent reputation in the area and people moving in to the area do take the success of the school into account.
- Households willing to commute to Carlisle
- Good transport links to Carlisle
- Quiet area – majority of those who moved to this housing market area indicated in the Home Movers Survey that they did so as they wanted a quiet area

**In summary**, the housing market is unbalanced in this area. Local people are competing with households who are willing to commute to Carlisle and households from rural areas who are unable to buy in the town. There is a lack of semi-detached properties in the area and households are having to wait on RSL waiting lists for quite some time especially to be allocated a bungalow.

## Headline Findings

- Rising prices causing problems for first time buyers
- Housing market factors outside Wigton – including Carlisle's possible future as a university town – will continue to have a major influence on the local market
- There are enough detached properties in the area and as a result these properties are now taking a lot longer to sell than they were several months ago. Planning policy needs to reflect this
- Estate agents state there is a need for housing that is affordable to local people and that has a clause on it to keep it local and affordable as first time buyers cannot buy a property. This was substantiated by the Housing Needs Assessment and from interviews with estate agents.
- Need for affordable semi-detached properties in Wigton. Those in terraced properties cannot afford to move to a detached property as the gap is too wide and there is a shortage of semi-detached properties available according to estate agents. Affordable semi-detached properties would release terraced properties for local first time buyers.

## Targets

- a. 180 new affordable homes by 2011
- b. 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
- c. 100% of all social housing to meet the decent homes standard by 2010
- d. 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
  - Estate agents highlight that first-time buyers have major difficulties in accessing affordable accommodation – this is evidenced by the Housing Need and Market Assessment and from interviews with estate agents
  - Particular need for affordable two bedroom houses for first time buyers and affordable two bedroom bungalows for the elderly
  - Housing needs to be for locals only

2. **Increasing homelessness**
  - As a result of the lack of affordable housing
  - Pressure particularly on Wigton – very few present themselves as homeless from other towns and villages in this housing market area
3. **Decent homes**
  - Plans in place to bring make all social housing decent by 2010

### Housing Stock and Tenure

2001	Wigton Housing Market Area	%	Allerdale %	Cumbria %	North West %
Owner Occupation	3853	76.6	69.6	72.3	69.3
Social Rented	647	12.9	20.7	16	20.1
Private Rented	420	8.3	7.5	11.7	8.5
Rent Free	112	2.2	2.2	2.4	2.1
Total	5032	100	100	100	100

(Source: 2001 Census Information)

Property Type	Wigton Housing Market Area	%	Allerdale %	Cumbria %	North West %
ALL OCCUPIED HOUSEHOLD SPACES	5345	100	100	100	100
In an unshared dwelling	5345	100	99.9	99.8	99.8
- House or bungalow - Detached	2363	44.2	26.4	25.5	18.0
- House or bungalow - Semi-detached	1646	30.8	33.1	33.0	37.4
- House or bungalow - Terraced (including end terrace)	1076	20.1	31.8	31.2	31.4
- Flat, maisonette or apartment	224	4.2	8.2	9.7	12.7
- Caravan or other mobile or temporary structure	36	0.7	0.4	0.4	0.3
In a shared dwelling : TOTAL	0	0	0.1	0.2	0.2

(Source: 2001 Census Information)

Tenure	Wigton Housing Market Area	%	Allerdale %	Cumbria %	North West %
All Occupied dwellings : TOTAL	5032	100	100	100	100
Owned - Owns outright	1986	39.5	33.9	35.0	29.8
Owned - Owns with a mortgage or loan	1847	36.7	35.2	37.0	38.9
Owned - Shared ownership	20	0.4	0.5	0.5	0.6
Social rented	647	12.9	20.7	16.0	20.1
Private rented - Private landlord or letting agency	354	7.0	6.3	7.8	7.7
Private rented - Employer of a household member	3	0.05	0.2	0.2	0.1
Private rented - Relative or friend of a household member	54	1.1	0.8	0.9	0.6
Private rented - Other	9	0.15	0.2	0.2	0.1
Lives rent free	112	2.2	2.2	2.4	2.1

(Source: 2001 Census Information)

Occupancy Rates	Wigton Housing Market Area	%	Allerdale %	Cumbria %	North West %
ALL HOUSEHOLDS	5065	100	100	100	100
Owned - occupancy rating of 0 or higher	3809	75.2	68.4	70.9	67.2
Owned - occupancy rating of -1 or less	43	0.8	1.2	1.4	2.0
Social Rented - occupancy rating of 0 or higher	631	12.4	19.4	14.7	18.0
Social rented - occupancy rating of -1 or	40	0.8	1.2	1.3	2.1

less					
Private rented or living rent free - occupancy rating of 0 or higher	512	10.1	9.1	10.6	9.4
Private rented or living rent free - occupancy rating of -1 or less	30	0.7	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	Wigton Housing Market Area	%	Allerdale %	Cumbria %	North West %
ALL HOUSEHOLDS	5051	100	100	100	100
1 room	6	0.1	0.2	0.4	0.5
2 rooms	34	0.7	1.1	1.4	1.8
3 to 4 rooms	912	18.0	23.5	25.0	26.9
5 to 6 rooms	2525	50.0	52.6	51.4	52.1
7 or more rooms	1574	31.2	22.6	21.8	18.7

(Source: 2001 Census Information)

- Estate agents report that property prices are rising across the board in this housing market area and properties sell very quickly with many properties having more than one household trying to buy them.
- People from rural areas, such as, Caldback and Ireby are deciding to buy in Wigton as they are competing with buyers who want holiday homes or second homes in their rural villages. This is then driving the prices up Wigton.
- People from Carlisle are also buying in Wigton and some of the surrounding villages such as Thursby as there have been a huge increase in properties being bought in Carlisle for the buy-to-let student market.
- It is the price of terraced properties in Wigton that has risen dramatically. As in towns on the west coast, this has caused the greatest problems for first time buyers as this is the group that would normally buy terraced properties and now they are finding it a struggle to get a foot on the first rung of the housing ladder. According to information from the estate agents, first time buyers in this housing
- The only real developments in the area have been in Wigton and most of the properties on these sites have been detached and priced at the higher end of the market. These tend to be bought by buyers from outside the area who are moving to Wigton to live but are commuting to Carlisle for work. These households tend to earn more than the households that work locally and can afford to pay the increasing house costs.
- Estate agents report that in Wigton there is a need for affordable semi-detached properties. Local people living in terraced properties are unable to move from a terraced property to a detached property as they are too expensive and the price difference is too substantial.
- In the rural villages surrounding Wigton there is a need for 2 bedroom houses for first time buyers and this is evidenced in the housing market assessment. From the surveys returned, a high number of first time buyers have indicated that they are unable to purchase their first home as prices in these villages are too high.
- The estate agents have commented that the private rented market has grown rapidly in Wigton recently and tends to be used by people as a short term measure when they start work in their area or until they can afford to buy their own home.
- There is a shortage of available housing in Wigton to rent privately. Prices in Wigton range from £300 per calendar month for a one bedroom flat, £400 per calendar month for a three-bedroom terraced property and £700 per calendar month for a four-bedroom detached house.

## 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 2001	ALL PEOPLE	0 - 4	5 - 14	15 - 29	30 - 44	45 - 59	60 - 74	75 +
Count	12,440	694	1610	1774	2658	2774	1929	1009
%	100	5.5	12.9	14.3	21.4	22.3	15.5	8.1

(Source: 2001 Census Information)

Household Type	Wigton Housing Market Area	%	Allerdale %	Cumbria %	North West %
All Households	5065	100	100	100	100
One person households	1263	24.9	29.2	30.1	30.9
- Of which Pensioners living alone (% of total households)	74	1.5	15.8	15.8	15.1
All other pensioner households	543	10.7	10.3	10.8	8.9
Households with Dependent Children	1407	27.8	26.6	27.5	30.4
- Of which lone parent households with dependent children (% of total households)	217	4.3	5.7	5.5	7.7
Households with non-dependent children	611	12.1	10.7	9.8	10.3
- Of which lone parent households (% of total households)	164	3.2	3.2	3.0	3.5
Households with no children	1003	19.8	19.1	19.3	16.4
All other households	238	4.7	4.1	2.5	3.0

(Source: 2001 Census Information)

Ethnic Group	Housing Market Area %	Allerdale %	North West %	England and Wales %
<b>All People</b>	12425	93,463	6,729,766	52,041,916
White; British	98.8	98.46	92.17	87.49
White; Irish	0.3	0.3	1.15	1.23
White; Other	0.5	0.7	1.11	2.59
Mixed - White and Black Caribbean	0	0.07	0.33	0.46
Mixed - White and Black African	0.02	0.0015	0.15	0.15
Mixed - White and Asian	0.14	0.1	0.26	0.36
Mixed – Other	0	0.04	0.20	0.30
Asian or Asian British; Indian	0.06	0.06	1.07	1.99
Asian or Asian British; Pakistani	0.04	0.004	1.74	1.37
Asian or Asian British; Bangladeshi	0	0.006	0.39	0.54
Asian or Asian British ; Other	0.02	0.017	0.22	0.46
Black or Black British: Caribbean	0	0.0015	0.30	1.08
Black or Black British; African	0	0.03	0.24	0.92
Black or Black British; Other	0	0.006	0.08	0.18
Chinese or Other Ethnic Group; Chinese	0.12	0.11	0.40	0.44
Chinese or Other Ethnic Group; Other Ethnic Group	0	0.06	0.20	0.42

(Source: 2001 Census Information)

- The resident population in Wigton Housing Market Area was 12,425 as of the 2001 census, showing a 7.5% decrease since the 1991 census when it was 13450. This is compared to the growth in the population of Cumbria of 2.3% and in Allerdale of 0.1%.

## Housing Provision

### o Affordability

	House Price (£)		Income (£)		Ratio	
	Mean	Median	Mean	Median	Mean	Median
Wigton Housing Market Area	£172,463	£183,000	£25,042	£28,801	6.8:1	6.3:1
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)
Wigton Housing Market Area	22	70	39	60	Not available	Not available	191

(Source: Allerdale Planning department)

Housing Completions	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	Total (2001-2006)

All	36	44	15	10	70	Not available	175
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(Source: Allerdale Planning department)

○ **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	0	0	2	0	5	0
Affordable Housing as % of total new dwellings completed	0	0	11.1%	Planning only have records from 2003/04		

(Source: Allerdale Planning department)

- The median price for a terraced property in Wigton Housing Market area is £183,000.
- Therefore a household would need an income of at least £52,285 per annum to be able to buy a property in Wigton Housing Market Area.
- However the median annual income per household for this housing market area is £28,801 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 £100,803.

○ **Right to Buy**

<b>Right to Buy 2001-2006</b>	
<b>Wigton</b>	<b>58</b>

(Source: Housing Associations in Allerdale)

- The re-sale value of ex-right to buy properties in the area is significantly higher than the income threshold of average earners within the town, with three-bedroom ex-council properties recently going on the market in Wigton priced between £95,000 and £115,000.
- An ex-right to buy property in the rural villages in this housing market area is on the market starting at £149,950.

○ **Renting trends**

<b>Rent Costs</b>				
House Type	Private Sector Annual Rents 2005	% of Annual Income -	Housing Association Annual Rents 2005	% of Annual Income
1 bed flat	£65	13.5%	£52.46	10.9%
2 bed flat	£70	14.5%	£58.89	12.2%
<u>Terraced House</u>				
2 bed	£75	15.6%	£62.49	12.9%
3 bed	£85	17.7%	£68.95	14.3%

<u>Semi - Detached</u>				
2 bed	£85	17.7%	£62.49	12.9%
3 bed	£95	19.7%	£68.95	14.3%
4 bed	£110	22.8%	£74.40	15.3%
<u>Detached House</u>				
3 bed	£110	22.8%	£68.95	14.3%
4 bed	£120	24.9%	£74.40	15.3%
<u>Bungalow</u>				
1 bed	N/A	N/A	£51.97	10.8%
2 bed	£100	20.8%	£59.13	12.3%
3 bed	£115	23.9%	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

	<b>Private Sector Rents</b>	<b>Social Housing Rents</b>
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)

<b>Access to Social Rented Housing</b>		
<b>Household Type</b>	<b>Number of Lettings in HM area 2005/06</b>	<b>% of housing association properties empty as at 31 March 2006 in Allerdale</b>
1 bed properties	7	N/A
2 bed properties	13	N/A
3 bed properties	20	N/A
4 bed properties	2	N/A
<b>Total</b>	<b>42</b>	<b>5.42%</b>

- The number of housing association properties that have become empty over the last 12 months has dropped considerably compared to the previous 12 months.
- Housing associations report that two bedroom bungalows are extremely popular in the area. However one bedroom bungalows can be very difficult to let, even in popular villages such as Thursby.
- There are not many flats in this housing market area. There are some in the centre of Wigton, however these have still been difficult to let recently and the most recent flat was let to someone out of the area. This is because the flats in the town centre are only for the elderly. However elderly people do not want flats and cannot often manage all the stairs.

### **Summary of affordable housing requirements**

*(Based on DCLG Housing Needs and Market Assessment Model)*

<b>Market Area</b>	<b>Tenure</b>	<b>Annual Affordable Housing Requirement</b>				<b>Total</b>
		<b>General</b>		<b>Older</b>		
<b>Wigton</b>		<b>Smaller 0-2 Beds</b>	<b>Larger 3+ Beds</b>	<b>1 Bed</b>	<b>2+ beds</b>	
	<b>Intermediate</b>	<b>0</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>16</b>
	<b>Social Rent</b>	<b>-52</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-52</b>
	<b>Total</b>	<b>-52</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>36</b>
	<b>5 Year Requirement</b>	<b>-260</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>180</b>

*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 36 units for Wigton housing market area.*

### **Existing households in need of alternative accommodation**

General	178
Older Person	52

**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	61
Older Person	0

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

General	98%
Older Person	0

- **Homelessness in Allerdale**

<b>Homeless Cases in Allerdale</b>	<b>Presentations</b>	<b>Acceptances</b>
<b>2004- 05</b>	217	153
<b>2005 - 06</b>	231	154

*(Source: Allerdale Homeless Section)*

<b>Causes of Homelessness in Allerdale</b>	<b>2004 - 05</b>		<b>2005 - 06</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
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 this housing market area.

## Second Homes and Empty Properties

Second and Vacant Properties	Wigton Housing Market Area		Allerdale		Cumbria		North West	
		%		%		%		%
All household spaces: With residents	5055	94.6	39781	92.9	209,027	92.5	2,812,789	95.3
All household spaces: With no residents: Vacant	236	4.4	1752	4.1	9,443	4.2	124,600	4.2
All household spaces: With no residents: Second residence / holiday accommodation	54	1.0	1286	3.0	7,374	3.3	12,852	0.5

(Source: 2001 Census Information)

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
751 *	1.75%

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

## Supported Housing in Allerdale

Key priority group	Numbers of 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

(Source: Supporting People Cumbria, December 2006)

### Additional Table

<b>Industry of Employment</b>	<b>Wigton Housing Market Area %</b>	<b>Allerdale %</b>	<b>Cumbria %</b>	<b>North West %</b>
Agriculture and fishing (SIC A,B)	0.24	0.42	0.37	0.51
Energy and water (SIC C,E)	0.11	0.26	0.87	0.32
Manufacturing (SIC D)	24.10	15.68	15.05	13.79
Construction (SIC F)	6.50	6.40	5.49	4.99
Distribution, hotels and restaurants (SIC G,H)	25.49	34.36	30.49	24.95
Transport and communications (SIC I)	5.05	3.53	4.94	5.98
Banking, finance and insurance, etc (SIC J,K)	6.35	10.82	11.36	17.37
Public administration, education & health (SIC L,M,N)	25.71	21.06	24.01	27.30
Other services (SIC O,P,Q)	6.46	7.47	7.41	4.80

Source:Landuse.co.uk