



**Housing needs survey report
for
Wilmcote parish**

June 2024

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Rural Housing Enabler, WRCC**

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1. Introduction

Although urban areas have drawn most of the attention in discussions around the ongoing housing affordability crisis, it is a prominent issue in rural areas. A combination of issues, including limited rural amenities, environmental protection restrictions and increasing property prices, often limits housing development in rural areas. These issues, combined with lower incomes in rural areas and an increase in urban migration to the countryside, mean that the demand for rural housing often outstrips supply, driving up costs beyond that which local residents can afford.

There are huge benefits to increasing the number of rural affordable homes including reduction of the annual housing benefit bill, sustaining rural economies, and improvements to mental and physical health which reduces pressure on the NHS.

Rural areas have different community characteristics to urban areas and this influences local housing needs. For example, rural communities have a higher proportion of older people and they generally have fewer people of working age. The March 2023 Statistical Digest of Rural England reveals that rural areas host a disproportionately high percentage of the older population, with 25.4% aged 65 and over in contrast to 17.1% in urban areas, and the average age is climbing more rapidly than in urban areas.

In order to provide fair and balanced local housing a community should consider providing homes that are affordable and suitable for changing needs. Evidencing the housing required by the local community is an important first step and an essential part of community planning.

Housing needs surveys are an objective tool principally used to gather factual information on the scale and nature of housing need at a local community level.

WRCC was commissioned by Wilmcote Parish Council to undertake a housing needs survey with the specific aim of collecting information about local housing needs within and relating to Wilmcote parish. The last parish-wide housing needs survey was undertaken in 2015 and contributed to the 2018 Wilmcote and Pathlow Neighbourhood Development Plan.

Each dwelling across the parish received a survey form and additional forms were available upon request. The survey form is a standard document and is based on a questionnaire used by Rural Housing Enablers across England. A copy of the cover letter and survey form can be seen at Appendix A.

This report is based directly on the responses to the questionnaire and presents the analysed results. It shows the current and future housing needs of the respondents, all of whom have a local connection to the parish.

Forms were returned to the WRCC Rural Housing Enabler for analysis using a Freepost envelope or respondents could complete the survey online if preferred. The return deadline was 31st May 2024.

2. Planning Context

At a national level, current guidelines (National Planning Policy Framework, updated December 2023) state that (para82) "In rural areas, planning policies and decisions should

be responsive to local circumstances and support housing developments that reflect local needs, including proposals for community-led development for housing. Local planning authorities should support opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local needs, and consider whether allowing some market housing on these sites would help to facilitate this.”

At a district level, Stratford-on-Avon District Council (SDC) has adopted a local plan to guide development in the district up to 2031. This plan aims to build upon the success of previous plans in providing opportunities for local communities to promote housing schemes, as well as other forms of development, that meet an identified local need. Historically the district has experienced elevated levels of housing growth but without necessarily meeting local community, and particularly rural community, needs.

At a local level, there is scope for a local community to prepare a neighbourhood plan to steer development within their area. The Wilmcote & Pathlow Neighbourhood Plan was subject to a community referendum in November 2017 and became 'Made' on 26th February 2018. It is now formally part of the District Council's development plan and will be used to assist in making decisions on planning applications within the plan area.

Separately, a community can choose to promote a small-scale 'local needs' housing scheme, relying on policies in the local authority development plan or via a neighbourhood plan. In either case a local needs scheme can include both affordable and market housing. Such schemes will be supported within or adjacent to existing settlements provided that:

- it has been demonstrated that there is a local need for affordable housing and the scheme reflects the identified local need, and
- the scheme has the support of the relevant parish council, and
- satisfactory arrangements are made for the management and occupation of the properties to ensure that the homes are prioritised for those with a local connection in perpetuity.

Unless a neighbourhood plan expressly provides otherwise a local needs scheme would be subject to a planning obligation (Section 106 Agreement) prioritising occupation of the homes, including any market homes, to households with a defined local connection.

New affordable homes are generally required for the following reasons:

- Households on low and middle incomes cannot afford to rent privately or buy open market housing due to soaring prices
- Few affordable or private rent options exist for those unable to afford market housing
- The market does not provide the right type of accommodation for residents, for example homes for people who are older and wish to downsize

The term “affordable housing” has a specific meaning (as set out in the Glossary to the National Planning Policy Framework) and includes options both for affordable housing for rent and home ownership.

Although housing needs surveys are only ever a snapshot in time it is accepted practice that the resulting data is considered to have a 'shelf-life' of five years.

3. Results

Households with a need for an alternative home, and who wish to live in the parish, were asked to complete the survey. A household may comprise a family, a single person or a couple, and a dwelling may contain more than one household in housing need.

Approximately 557 survey forms were distributed and nine responses were received. However, two of these responses were discounted:

- 1 response – blank form returned
- 1 response – appears to be able to satisfy own housing need

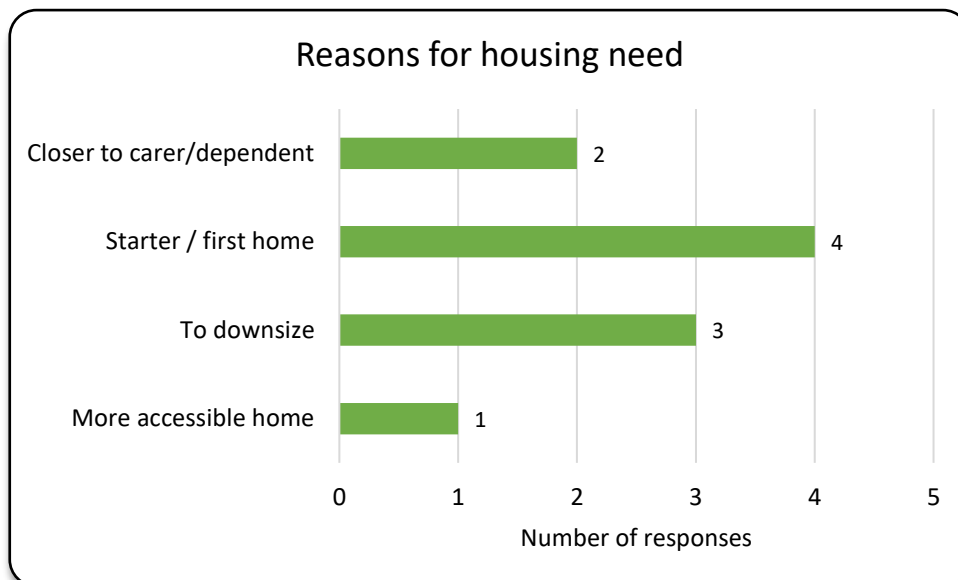
This gives a return rate of 1.26% which is slightly lower than the 2% housing need we normally find in a rural context.

The survey asked for details of the household, the current housing situation, preferred housing situation, the identified need and local connection, together with sensitive information such as financial details. As the household data is collected on a confidential basis actual households are not identified, and respondents were assured that any information they disclosed would be treated in confidence.

This report provides information based directly on the seven responses.

Q1: Reasons for housing need

Respondents were asked to indicate the reason for requiring alternative accommodation and, where applicable, were able to indicate more than one reason.



All respondents completed this section and, as can be seen above, 'starter/first home' has the highest response (4), followed by 'to downsize' (3). However, like many rural parishes, there is a shortage of both small or starter homes and bungalows.

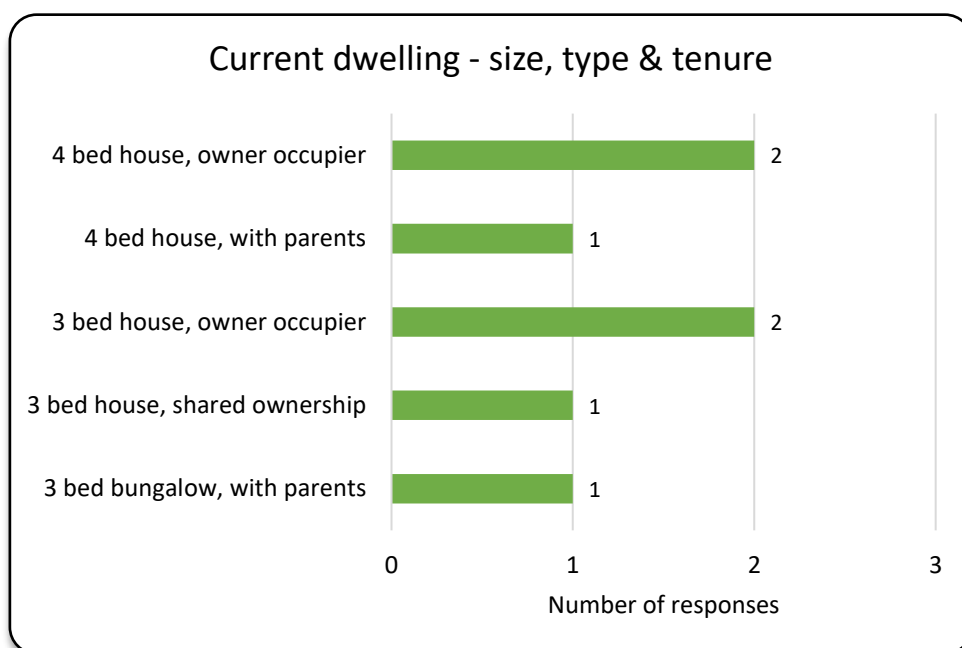
Q2: Current dwelling

Respondents were asked to provide details of the dwelling that the household currently lives in and all respondents provided information.

i) Dwelling size, type and tenure

Six of the responding households currently live in a house. The 2021 Census shows that 84.1% of Wilmcote parish households live in a house or bungalow, which is higher than the England average of 77.4%, and just 3.3% of local households live in a flat, maisonette or apartment (lower than the England average of 22.2%). Unusually for a rural parish 12.6% of local households live in a caravan or other mobile or temporary structure.

Two of the seven respondents currently live with parents while the remaining five have some form of home ownership.



‘Owner-occupier’ includes households owning their home outright and those with a mortgage. Home ownership remains the predominant form of housing tenure across England. Outright owners are generally concentrated among the older age bands (aged 65 and over), whilst those buying with a mortgage are typically in the middle age bands (aged 35-54).

The 2021 Census shows that across Wilmcote parish 57.5% of homes are owned outright (compared to 32.5% across England), and 23.8% of homes are owned with a mortgage, loan or via shared ownership (compared to 29.8% across England). It also shows that, across England, just over 51% of 20- to 24-year olds live with their parents, though this drops to nearer 27% in the 25- to 29-year old age bracket. In Stratford-upon-Avon district 17.7% of families had adult children living in the home.

The average age of a first-time buyer has increased from 30 years in 2007 to 34 years in 2023 (source www.gov.uk).

ii) Rent

Respondents who rent were asked “approximately what percentage of your income, after tax, do you spend on rent?” There was just one response, indicating 30% of income is spent on rent.

As a general rule of thumb it is accepted that ideally no more than about one-third of gross monthly income should be spent on rent each month.

The availability of homes for rent has fallen, exacerbating the difficulties tenants face in finding suitable and affordable accommodation.

According to the ONS (Office for National Statistics) the average monthly private rent in Stratford-on-Avon district was £1,017 in April 2024 which is a 4.6% increase from £972 in April 2023. Across the West Midlands the average monthly rent was £862, up from £794 a year earlier.

In Stratford-on-Avon district the average rent for semi-detached properties rose by 5.0%, while for detached properties and terraced properties it increased by 4.4%. Average rent for one bed properties rose by 4.9%, while the average for four-or-more bed properties increased by 3.9%.

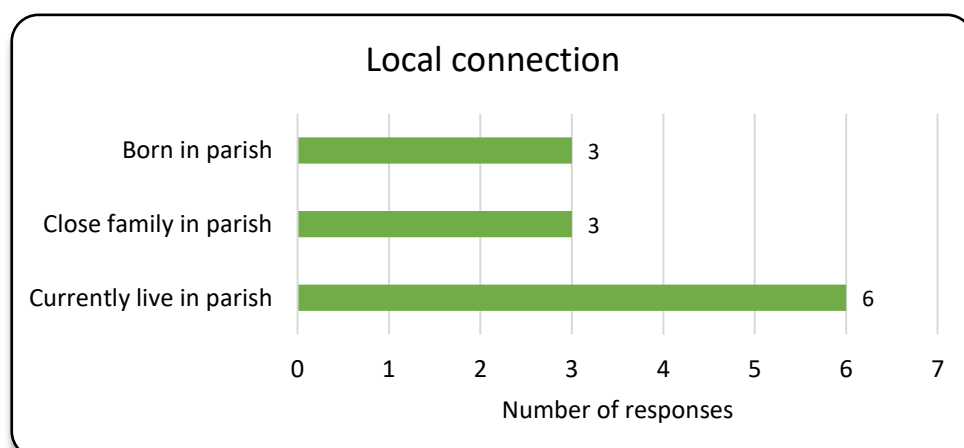
Average rents as of April 2024 in Stratford-on-Avon were:

- One bedroom: £713
- Two bedrooms: £899
- Three bedrooms: £1,121
- Four or more bedrooms: £1,645

The private rented sector has accounted for about one fifth of households in England since 2013-14. Data indicates that this sector remains the tenure with the highest proportion of non-decent dwellings, with nearly a quarter of dwellings failing to meet the Decent Homes Standard (English Housing Survey 2021-2022). Quality of housing can seriously impact the physical and mental health of a household, particularly with an increasingly ageing population.

Q3: Local connection

Respondents were asked to indicate their connection to the parish and, where applicable, were able to indicate more than one connection. All respondents answered this question.



Six of the seven respondents currently live in the parish, three have close family (described on the survey form as parents, siblings or children) in the parish, and three were born in the parish.

Q4: Preferred dwelling

In order to retain and develop a balanced community a parish needs to consider the range of homes required, which may include accommodation suitable for single, younger or older people. Decent and affordable homes give households a sense of safety and security whilst providing a solid foundation for a healthy life and a strong community.

Respondents were asked “what type of property would you/your household prefer.” It should be noted that a housing preference doesn’t necessarily align to the analysed need. For example, a couple with a young child, a joint income of £40,000, no savings or equity, and seeking a 3-bed owner-occupier home would probably be analysed as requiring a 2-bed house to rent from a housing association. Further information is provided at Q5 Financial Information.

i) Dwelling type, size and tenure

All respondents provided information concerning their preferred dwelling size, type and tenure and all prefer some form of home ownership, including shared ownership. Smaller homes are preferred and five references are each made to ‘bungalow’ and to ‘house’.

Type	Number of bedrooms	Tenure
bungalow, house	2	owned
bungalow	2	owned
house	2	owned
bungalow	1 or 2	owned
bungalow, house	2 to 3	owned
bungalow, house, flat	2 to 3	owned
house	3	shared ownership

Many households aspire to home ownership though it remains inaccessible for many which drives up private rents, making it even more of a struggle for low-income rural households to keep a roof over their heads. Shared ownership can help households take their first step on the property ladder.

Homes in rural areas usually cost more in relation to rural salaries and there is a shortage of social housing for rent in rural areas. Both rent and purchase prices in this district are generally higher than other districts across Warwickshire.

ii) Self-build

Two of the respondents indicated an interest in self-build and might be able to satisfy this preference financially if land were available locally.

Most properties on the open market cost far more than a home built from scratch. Any household seeking to pursue a self-build route would be subject to scrutiny from potential lenders. Self-build and custom housebuilding covers a wide spectrum, from projects where individuals engage in building or managing the construction of their home from beginning to end, to projects where individuals commission their home, making key design and layout decisions, but the home is built ready for occupation ('turnkey').

Self-build is not a tenure in its own right but is one way of bringing forward owner-occupied homes.

iii) Designed to cater for a disability

None of the respondents indicated that they would prefer a property specifically designed to cater for a disability.

The 2021 Census indicates that 18.7% of people in Wilmcote parish are disabled as described under the Equality Act 2010 (physical or mental impairment that has a 'substantial' and 'long-term' negative effect on your ability to do normal daily activities).

Respondents were invited to 'provide details of any specific housing requirements' and these details aid the analysis. No comments were provided.

Many households, particularly those including older or impaired people, live in homes that don't meet their daily needs and inferior quality homes can have a significant impact on both physical and mental health. Injuries from falls within the home due to uneven flooring or respiratory illness brought on by damp or mould are just as detrimental as anxiety about moving around the home for people with mobility issues.

Q5: Financial information

The information provided in response to this section aids the analysis of need but is confidential and not reproduced herein. In assessing the preferred need, income levels and potential property prices are considered to ensure that any proposed future housing development would meet the needs of those to be housed.

All households who indicated a preference for some form of home ownership, including shared ownership, provided financial information.

Mortgage lenders use a multiplier of annual income to determine how much can be borrowed, either solely or jointly. Although there are no specific rules around mortgage income multiples, 4 or 4.5 times annual salary is often used as the basis of initial calculations. The size of deposit relative to the value of the property can impact how much can be borrowed as a bigger deposit mitigates risk for lenders, though the average minimum deposit requirement is generally 10%.

Where a respondent indicates a preference for shared ownership their ability to enter into such an arrangement is assessed using the information provided. The mortgage and deposit that the respondent could raise are compared against a comparable owner-occupied property in the local area, as demonstrated through the research shown in Appendix B to this report. If it appears that the respondent could not enter into a shared ownership arrangement as they have a limited, or no, deposit they are re-classified as needing rented accommodation.

Similarly, where a respondent indicates a preference for a market home their ability to enter into a mortgage, where it is required, is assessed including the ability to raise a deposit. Having assessed whether the respondent could reasonably acquire a suitable mortgage if they could not do so they are re-classified as needing either a shared ownership property (with a suitable deposit) or rented property (without a suitable deposit).

Mortgages of 35 years rather than the traditional 25 years are becoming more common, particularly among first-time buyers, and the average first-time buyer deposit was £53,414 in 2023 (source www.gov.uk).

The above approach provides a reasonable estimate of affordability and any household seeking to purchase would be subject to rigorous scrutiny from potential lenders.

Rental information is also included at Appendix B.

Q6: Housing waiting list

None of the respondents indicated that they are currently registered on the District Council's housing waiting list, known as Home Choice Plus.

However, it should be noted that in November 2023 there were 34 households with a Wilmcote address and 6 households with a Pathlow address registered on the local authority housing waiting list and seeking an alternative home to rent. Appendix C provides a summary of these registered households.

It is unusual that none of the registered households have responded to the survey.

The National Housing Federation published research in July 2023 showing that the number of rural households on local authority waiting lists in England increased by 31% between 2019 and 2022, far exceeding the 3% increase in predominantly urban areas.

Q7: Detail of households seeking alternative housing

The information provided in response to this question aids the analysis of need, for example in relation to overcrowding, but is confidential and not reproduced herein.

4. Conclusion

Analysis of the responses reveals that seven households with a local connection to Wilmcote parish have a need for an alternative home, as shown below.

Housing association rent:

- 1 x 1 bed maisonette*

Shared ownership:

- 1 x 1 bed bungalow @ 60% share
- 1 x 3 bed house @ 30% share

Owner-occupier:

- 4 x 2 bed bungalow

Consideration should also be given to those households registered on Home Choice Plus.

The four households seeking an owner-occupier 2-bed bungalow could satisfy their own need but there is a lack of bungalows across the parish.

5. About WRCC

WRCC (Warwickshire Rural Community Council) is a registered charity with a mission to tackle disadvantage and support resilience and initiatives in rural Warwickshire communities. We're proud of the heritage, countryside and rural industries while recognising the practical daily difficulties that may be experienced by people living in more remote areas. We're dedicated to keeping Warwickshire villages alive - helping them become thriving, vibrant and sustainable places where people want to live and work. This is achieved by delivering cost-effective and efficient community-based services.

Our Rural Housing Enabler project assists rural communities with the provision of local needs affordable homes by working closely with parish councils, landowners, registered providers, and local authorities. This includes undertaking housing needs surveys to assess local need.

Survey responses were received directly by WRCC, who undertook the analysis which provides the basis for this anonymised report. Information was gathered for the purpose of identifying parish-wide housing need only, and no personal information has been or will be shared with any third party.

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01789 842182 / housing@wrccrural.org.uk / www.wrccrural.org.uk

WRCC accepts no responsibility or liability for, and makes no representation or warranty with respect to, the accuracy or completeness of any third-party information that is contained in this document.

Housing needs survey for Wilmcote parish

Do you want to downsize, are you currently living at home with parents and want your own home? Do you need a bungalow in preference to a house? Do you work in Wilmcote or Pathlow and would also like to live locally?

A lack of suitable and affordable housing in rural communities has been a serious problem for many years, with house prices outstripping average incomes by large margins. The last housing needs survey was carried out in 2015 and provided evidence for the Neighbourhood Development Plan.

The form is to be completed ONLY if you have a need for alternative housing and wish to live within the parish.

If you know anyone currently living elsewhere who would like to live in Wilmcote they can complete their own survey form. They would need to have a local connection, for example they work in the parish, previously lived in the parish or have close family currently living in the parish.

Data is being collected and analysed on behalf of the parish council by WRCC (an independent charity that supports rural communities across Warwickshire) for the purpose of identifying parish-wide housing need only. All information is treated in confidence and returns are anonymised.

A separate form should be completed by each household (family, single, couple) in need of alternative housing and if they wish to be housed within the parish within the next five years. If necessary, please request extra forms; see contact details on the back page.

Completed forms should be returned by 31st May 2024 using the attached Freepost envelope or complete this survey online at www.smartsurvey.co.uk/s/Wilmcote24.

Thank you for participating in this survey.

Chairman
Wilmcote Parish Council

1. Why do you/your household require alternative accommodation (tick all that apply)?

- Need a larger home due to overcrowding
- Wish to downsize
- Want a starter home / first home
- Wish to return to the parish
- Struggling to afford current home
- Need to be closer to a carer or dependent to give or receive support
- To be closer to employment within the parish
- Need a home that is more accessible (ie, all rooms on one floor)
- Need a new home for another reason - please explain below

2. Current dwelling - what type of property do you currently live in?

- | | |
|-----------------------------------|--|
| <input type="checkbox"/> Bungalow | <input type="checkbox"/> Flat / maisonette |
| <input type="checkbox"/> House | <input type="checkbox"/> Other |

Number of bedrooms

- | | |
|---|--|
| <input type="checkbox"/> Rent - housing association* | <input type="checkbox"/> Owned (with/without mortgage) |
| <input type="checkbox"/> Rent - private* | <input type="checkbox"/> Live with parent/s* |
| <input type="checkbox"/> Shared ownership (part rent, part buy) | <input type="checkbox"/> Other |

*** If you currently pay rent approximately what percentage of your income, after tax, do you spend on rent?**

%

3. What is your connection to this parish (tick all that apply)?

- Currently live in the parish and have done so for at least the past twelve months
- Want to return to the parish and previously lived in the parish for a continuous period of at least 3 years within the past 5 years
- Have parents, siblings or children currently living in the parish and who have done so for a continuous period of not less than 3 years within the past 5 years.
- Currently work in the parish and have done so for at least the past 12 months for an average of not less than 16 hours per week
- Born in the parish and/or parents were resident in the parish at the time of birth

4. What type of property would you/your household prefer (tick all that apply)?

- Bungalow House Flat / maisonette

Number of bedrooms

- Rent - housing association Shared ownership (part rent, part buy)
 Rent - private Owned (with/without mortgage)
- Interested in self-build
- Specifically designed to cater for a disability

Please provide details of any specific housing requirements (eg relating to a disability) for yourself or any member of your household who is seeking housing with you.

5. It is important to understand what people can afford.

This information will not be disclosed to any third party and remains confidential. Financial information helps to determine the tenure of property suitable for the household.

Please indicate the approximate total annual gross income (before tax) of the household seeking alternative housing. Do not include housing or other benefits.

£

Do you have savings, equity in your current home or will someone gift you money towards a new home?

- Yes savings £..... / equity £..... / gift £.....
 No

6. Are you registered on Stratford on Avon District Council's housing waiting list (known as Home Choice Plus)?

- Yes No

If you wish to apply to rent a housing association property you should be on the housing waiting list. Application forms are available by download (www.homechoiceplus.org.uk), email (housingadviceteam@stratford-dc.gov.uk) or telephone (01789 260861).

7. Details of the household (family, single, couple) seeking alternative housing.

Please complete a separate form for each household in need of different housing.

	Age (yrs)	Sex (M / F)	Relationship to person completing survey form
Person 1			<i>Person completing form</i>
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			

Please provide your name and contact details. We may need to contact you to obtain further information. Any information you give will remain confidential to WRCC and will not be shared with any third party.

Name	
Address	
Email / telephone	

If you require an additional survey form contact the Rural Housing Enabler:
01789 842182 or housing@wrccrural.org.uk

**Please return this form in the Freepost envelope provided
no later than 31st May 2024.**

(or post to Freepost Plus RSRR-KAGE-GBUR, Warwickshire Rural Community Council,
Warwick Enterprise Park, Wellesbourne, Warwick CV35 9EF)

WRCC collects the minimum data required and for the specific purpose of providing an anonymised housing needs report. Data is processed lawfully and fairly, and it is kept in a secure manner. Returned survey forms are kept for a short period before being shredded.

WRCC is a registered charity No.1081017 and a Company Limited by Guarantee in England and Wales No. 3930819
Find out more at www.ruralwarwickshire.org.uk

Appendix B – Property search

Results of property search across the parish.

As the research below indicates, it is difficult to move within or return to the parish if a household is seeking to purchase a bungalow or 2-bed house or a home to rent.

Properties currently for sale (www.rightmove.co.uk, June 2024).:

Agent	No of beds	Type	Price £
Knight Frank	6	detached house with swimming pool	1,650,000
Vaughan Reynolds	4	semi-detached house	695,000
Jeremy McGinn & Co	3	semi-detached character house	500,000
Peter Clarke & Co	3	terraced house	495,000
Peter Clarke & Co	3	semi-detached house	475,000
Earles	3	detached house	415,000
Vaughan Reynolds	2	detached bungalow in need of modernisation	340,000
Parker Mercer & Durnian	3	semi-detached house	325,000
Connells	3	terraced house	320,000
Edwards Estate Agents	2	terraced house	275,000

Average price, properties currently for sale:

Property size & type	Price £
2 bed terraced house	275,000
2 bed bungalow	340,000
3 bed terraced house	407,500
3 bed semi-detached house	498,750
4 bed semi-detached house	695,000
6 bed detached house	1,650,000

Properties sold within the last 12 months:

Date sold	No of beds	Type	Price £
Jan-24	4	detached house	480,000
Aug-23	3	semi-detached house	345,000
Aug-23	3	detached house	740,000
Jul-23	4	detached house	890,000

Average price, properties sold within the last 12 months:

Property size & type	Price £
3 bed semi-detached house	345,000
3 bed detached house	740,000
4 bed detached house	685,000

According to HM Land Registry (5th June 2024) sold prices in Wilmcote over the last year were 16% up on the previous year and 9% up on the 2020 peak of £561,400.

The average house price in Stratford-on-Avon district was £374,000 in March 2024 (provisional ONS), up 5.0% from March 2023. This is higher than the rise in the West Midlands (2.4%) over the same period.

Properties currently available for rent in Wilmcote parish:

- There are currently no properties available to rent

Rising rental costs are putting a major strain on household income, particularly amongst low-income households. According to the Office for National Statistics average rents increased to £1,293 (up 8.9%) in England in the 12 months to April 2024. The availability of homes to rent for less than £1,000 a month has significantly declined, making it even more challenging for those on tighter budgets to find suitable accommodation.

Appendix C – Home Choice Plus

Home Choice Plus is the scheme used to allocate housing association properties across Stratford-on-Avon District Council area.

In November 2023 the following households with a Pathlow address were registered and all have a Gold Plus or Gold banding:

Household type	No. of children in household	No. of households	House type & size
Single/couple	0	1	1 bed maisonette* or 2 bed house
Pensioner/DLA	0	3	1 or 2 bed bungalow*
Family	1	1	3 or 4 bed house
Other	0	1	2 bed house

In November 2023 the following households with a Wilmcote address were registered:

Household type	No. of children in household	No. of households	House type & size
Single/couple	0	20	1 bed maisonette* or 2 bed house
Pensioner/DLA	0	8	1 or 2 bed bungalow*
Family	1	3	2 bed house
Family	2	1	2 or 3 bed house
Family	4	1	4 or 5 bed house
Other	0	1	2 bed house

*In rural areas where analysis indicates a need for 1-bed homes this may be reclassified as 2-bed accommodation. One-bed homes are too inflexible to cater for changing household needs which can undermine the creation of stable and sustainable communities. They are only suitable for a single person or couple whereas a 2-bed home can offer an adaptable and accessible home for life which may include accommodating children or carers, working from home, or similar. This increased flexibility is a compelling argument for providing the larger 2-bed home.

If local needs properties are developed for a community as a result of information obtained through a housing survey and similar evidence it would be subject to a planning obligation prioritising occupation of the homes to people with a defined local connection (as listed at Q5 on the survey form).

Appendix D – Parish map



Map from Office for National Statistics (ONS)

The parish of Wilmcote consists of the village of Wilmcote and the hamlet of Pathlow and their surrounding fields.

It has a rich history, with both the village and hamlet appearing in The Domesday Book. Its most famous building, and a source of tourism and international interest, is Mary Arden's Farm, originally the farm of William Shakespeare's grandfather, Robert Arden, and the childhood home of his mother.

The village attracts visitors from all over the world to this countryside museum and to its historic canal, rich in wildlife habitats, which provides an important green corridor to Stratford-upon-Avon. Farmland close to the canal and railway features vestiges of the local industry that flourished in the nineteenth century: the quarrying of Wilmcote stone, used for the floor of the Houses of Parliament.

Information taken from the Wilmcote and Pathlow Neighbourhood Development Plan 2017-2031.