

WEST DUNBARTONSHIRE COUNCIL

Report by the Executive Director of Housing, Environmental and Economic Development

Planning Committee: 2 August 2011

**DC11/078/COU: Change of use of retail unit to a financial services
office at 86 High Street, Dumbarton by Scotvale Unit
Trust Wimpole Services Ltd.**

1. REASON FOR REPORT

- 1.1** This application relates to a proposal which raises issues of local significance. Under the approved scheme of delegation it therefore requires to be determined by the Planning Committee.

2. DEVELOPMENT DETAILS

- 2.1** The application relates to vacant retail premises situated on the northern side of Dumbarton High Street, a short distance to the west of the Artizan Centre. The unit has a floor area of 120m² and was last occupied as a shop by 'Furniture Express', but has been vacant for the past year. Within the surrounding town centre there is a mixture of business uses including shops, banks, offices, bookmakers, public houses and hot food takeaways. There is a service yard and a public car parking to the rear of the unit.
- 2.2** Planning permission is sought for the change of use of the vacant retail unit into a financial services office. The premises would be open to the public throughout the day, having a shop type frontage and providing a variety of financial services to visiting members of the public. These would include cheque cashing, foreign currency exchange, money transfer, cash loans, sale of and services related to pay as you go visa cards, pawnbroking, gold purchase and jewellery sales. It is anticipated that there would be 3 or 4 full time staff and 1 or 2 part time staff working in the premises, depending on demand. Externally, the main change would be replacement of the double entrance doors with a single door, along with a minor alteration to the window arrangement.

3. CONSULTATIONS

- 3.1** None.

4. REPRESENTATIONS

- 4.1** Two objections have been received, one from a resident and one from Dumbarton Credit Union. Both objections relate to the nature of the proposed use, suggesting that there is an overprovision of payday loan

type uses within the High Street, that this type of business exacerbates poverty and that the proposal would be detrimental to the financial well being of the area. These concerns are not material planning considerations, as the proposal is for a Class 2 (financial, professional and other services) use. This class also covers other 'High Street' service activities such as banks and estate agents. The provision of such uses does not impact adversely upon the amenities of the area. Alleged overprovision of any particular type of shop or service is not a material planning consideration.

5. ASSESSMENT AGAINST THE DEVELOPMENT PLAN

West Dunbartonshire Local Plan 2010

- 5.1** The site lies within Dumbarton town centre, where Policy RET5 states that applications for non-retail uses will be favourably considered where they contribute to the vitality and viability of the town centre and do not conflict with other local plan policies. The site is also designated as being within the Dumbarton core retail frontage, where Policy RET6 seeks to protect and enhance retail and commercial function by encouraging new and improved retail floorspace. In the case of ground floor units within the core frontage there is a presumption against changes of use of existing retail (Class 1) uses to non-retail uses. Applications for any change of use from a shop to a non-retail use will only be permitted where it can be satisfactorily demonstrated that such a change would reinforce and revitalise the centre and would not adversely affect the character and amenity of the area.
- 5.2** The proposal would involve the change of use of a ground floor retail unit within the retail core to a non-retail use, which is discouraged by Policy RET6 except in certain situations. This matter is discussed in Section 6 below, however the proposal is considered to comply with Policy RET6 as it will enhance the vitality of the town centre by bringing a vacant unit back into use.

6. ASSESSMENT AGAINST MATERIAL CONSIDERATIONS

Scottish Planning Policy (SPP)

- 6.1** This document supports the provision of a mixture of uses and activities within town centres. It recognises that shopping patterns are changing and town centres should support a diverse range of community and commercial activities. Planning Advice Note 59 (Improving Town Centres) emphasises the importance of providing a range of facilities within town centres in order to ensure the attractiveness of the centre. At the same time, PAN 52 (Planning in Small Towns) acknowledges that a reduction in the number/variety of shops and an associated increase in the number of non-retail uses can reduce the attractiveness of town centres. In this case, it is considered that the re-use of a vacant shop unit for a financial use within an area where there are numerous vacant units would contribute positively to

the town centre and would be in compliance with all relevant national policies and guidelines.

Vitality and Viability

- 6.2** Like many other town centres, Dumbarton High Street has suffered a decline in the quantity and variety of shops in recent years, due primarily to the loss of retail expenditure to out of centre locations. One of the effects of this is a relatively high number of vacant units, notably within the Artizan Centre. Whilst a high proportion of non-retail activities within a town centre may be a sign of poor performance, this is normally symptomatic of lack of demand from retailers rather than arising from excessive demand from non-retail businesses. In this case the application premises have been vacant for approximately a year and the applicant indicates that there has been no demand for the premises by retailers. There are other vacant units nearby, and the loss of this particular unit would not prevent any new retailer from obtaining premises in the High Street. Consequently, the proposal would not undermine the attractiveness of the town centre, and the use of the premises on a daily basis is viewed as preferable to the unit remaining vacant at a prominent location within the town centre.
- 6.3** Whilst the site is located within an area defined as the core retail frontage area, where non-retail uses are not generally encouraged, the presence of other long-term vacant units within this area indicates that the change of use of this unit would serve to reinforce and revitalise the centre and would not adversely affect the character or amenity of the area.

7. CONCLUSION

- 7.1** Whilst the proposal involves a non-retail use within the core retail protection area, the fact that the unit has been vacant for some time and that there are several other vacant units in the vicinity indicate that there is limited demand for retail floorspace at this time. The proposal would bring a vacant unit back into use and would complement the existing uses within a mixed area of the town centre. It is considered that the proposed financial services office would therefore contribute positively towards the vitality and viability of the town centre and can therefore be justified in terms of Policies RET5 and RET6.

8. RECOMMENDATION

- 8.1** **Grant** full planning permission subject to the conditions set out in Section 9 below.

9. CONDITIONS

- 01.** **The development hereby approved shall commence within a period of 3 years from the date of this decision notice.**

- 02. The developer shall submit to the Planning Authority in writing upon the forms specified for the purpose and attached to this decision notice:**
- a) A Notice of Commencement of Development as soon as practicable once it is decided to commence the development hereby approved (which shall be prior to the development commencing);**
 - b) A Notice of Completion of Development as soon as practicable once the development has been completed.**

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and Economic Development
Date: 19 July 2011

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Appendix: None.

Background Papers:

1. Application forms and plans;
2. Consultation responses; and
3. West Dunbartonshire Local Plan 2010.

Wards affected: Ward 3 (Dumbarton)