Topic Paper 15: Town Centres and Retail

Information required by the Act regarding the issue addressed in this section:

Town and Country Planning (Scotland) Act 1997 (as amended):

- Section 15(5): The principal physical, cultural, economic, social, built heritage and environmental characteristics of the district; and the principal purposes for which the land is used.
- The principal purposes for which land is used.

NPF4 requirements for LDP:

NPF4 Policy 27:

LDPs should support sustainable futures for city, town and local centres, in particular opportunities to enhance city and town centres. They should, where relevant, also support proposals for improving the sustainability of existing commercial centres where appropriate.

LDPs should identify a network of centres that reflect the principles of 20-minute neighbourhoods and the town centre vision.

LDPs should be informed by evidence on where clustering of non-retail uses may be adversely impacting on the wellbeing of communities. They should also consider, and if appropriate, identify any areas where drive-through facilities may be acceptable where they would not negatively impact on the principles of local living or sustainable travel.

NPF4 Policy 28:

LDPs should consider where there may be a need for further retail provision, this may be:

• where a retail study identifies deficiencies in retail provision in terms of quality and quantity in an area; or

• when allocating sites for housing or the creation of new communities, in terms of the need for neighbourhood shopping, and supporting local living.

LDP’s should identify areas where proposals for healthy food and drink outlets can be supported.

Links to Evidence:

National

CDXXX National Planning Framework 4

CDXXX Town Centre Action Plan Review

Local

CDXXX Argyll and Bute Council – Town Centre Health Check 2024

CDXXX Retail Study Update – Helensburgh Town Centre and Redevelopment of Waterfront Site (Colliers, 2024)

CDXXX Helensburgh Waterfront Development

CDXXX Rural Growth Deal

CDXXX Community Regeneration Partnership Funding

Datasets

Argyll and Bute Council Retail Submarket

LDP2 Town Centre & Edge of Town Centre

Summary of Evidence

Introduction

This topic paper focuses on the town centres and retail provision within Argyll and Bute planning authority area. The planning authority is committed to supporting our town centres, promoting prosperity and economic growth within these, and ensuring that retail provisions are supported and protected in the challenging and everchanging economic climate.

There are 22 settlements with more than 500 residents, with six of these considered to be main towns. These are:

- Helensburgh
- Oban
- Dunoon
- Campbeltown
- Rothesay
- Lochgilphead

Each of the towns have their own, unique characteristics and host many key facilities and services for the planning authority area. The six main town centres also contain the core retail areas across the planning authority area.

Topic 08: Design, Quality and Place & Local Living

Topic 04: Historic Assets and Places

Topic 09: Housing

Topic 11: Green and Blue Infrastructure

Topic 05: Brownfield, Vacant and Derelict Land

National Context

National Planning Framework 4 (NPF4)

Through NPF4, The Scottish Government have established policies which focus on re-vitalising town centres across Scotland in the post-pandemic years. This includes an emphasis on town centre living; diversifying uses within centres; lowering carbon emissions and promoting the principle of local living. In collaboration with COSLA, The Scottish Government undertook a Town Centre Action Plan review which outlines a national strategy for revitalising Scotland's town centres. The plan identifies four key action areas: (A) establishing the right policy framework, (B) ensuring appropriate support, (C) creating an investment framework, and (D) working closely with partners. The report recommends 59 actions for town centres, involving a holistic approach to town centre development and collaboration across multiple sectors.

Local Context

Argyll and Bute Council Town Centre Health Check 2024

A Town Centre Health Check (TCHC) has been completed 4 times in the 2020's for three of the main towns in the planning authority area – Rothesay, Campbeltown and Lochgilphead in 2020, 2021, 2023, 2024. For three other main towns – Helensburgh, Dunoon and Oban, checks have been completed for each year in the 2020's with the exception of 2022. The health check is a study of the uses, vacancies, condition of properties and trends in each town centre and comparatively as a whole. The 2024 health check added consideration of the use and condition of upper floors to provide further context on the condition and uses of properties in town centres.

The towns surveyed are recognised as the main towns in Argyll and Bute and the survey does not look at smaller villages or local neighbourhoods. The 2024 health check introduces the surveying of four additional key settlements: Bowmore, Inveraray, Tarbert and Tobermory.

The data below is a summary of the full 2024 Town Centre Health Check which is published here.

Town Centre Health Check – Vacancy Rates

The most recent health check provides an insight into the trend of vacancy rates within each town centre. Out of all the towns surveyed, Rothesay suffers from the highest vacancy rate, whilst Oban performs the best in this regard. All towns have shown a steady increase or a relatively unchanged vacancy percentage since checks were first started in 2010.

Town Centre	Number of Properties Surveyed	Vacant properties	Percentage
Bowmore	27	2	7.4%
Campbeltown	139	23	16.5%
Dunoon	145	26	17.9%
Helensburgh	228	30	13.2%
Inveraray	34	6	17.6%
Lochgilphead	75	13	17.3%
Oban	266	21	7.9%
Rothesay	113	30	26.5%

Tarbert	68	7	10.3%
Tobermory	48	4	8.3%

Figure 1: Percentage of vacant properties (per town) 2024

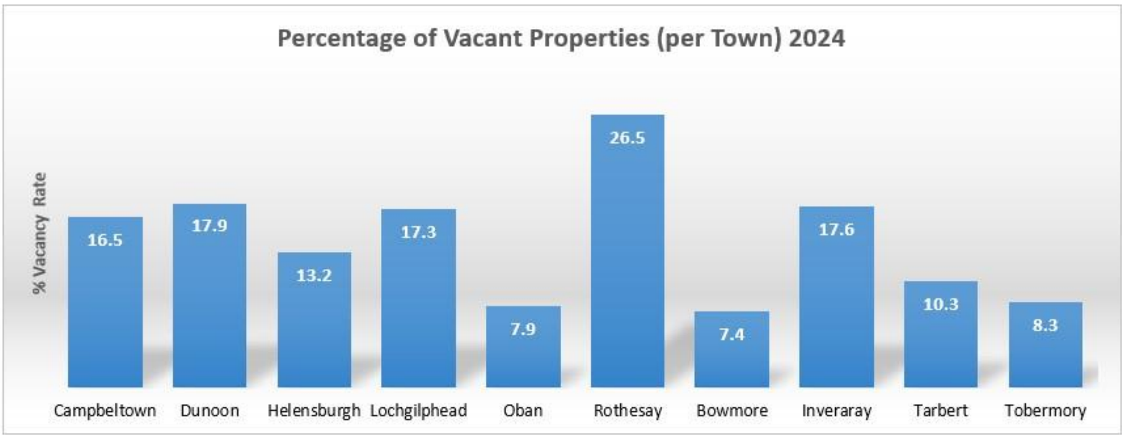

Figure 2: Percentage of vacant properties (per town) 2024

<u>Town Centre Health Check – Duration and condition of vacant properties</u>

In terms of vacant properties, many of the ground floor units in towns that had been previously surveyed have been vacant for a period of less than two years. Rothesay and Campbeltown are poorer performing within this category, with a higher percentage of units being vacant for a period of greater than two years. Of the 30 vacant properties identified in Helensburgh, 15 have been vacant for more than two years.

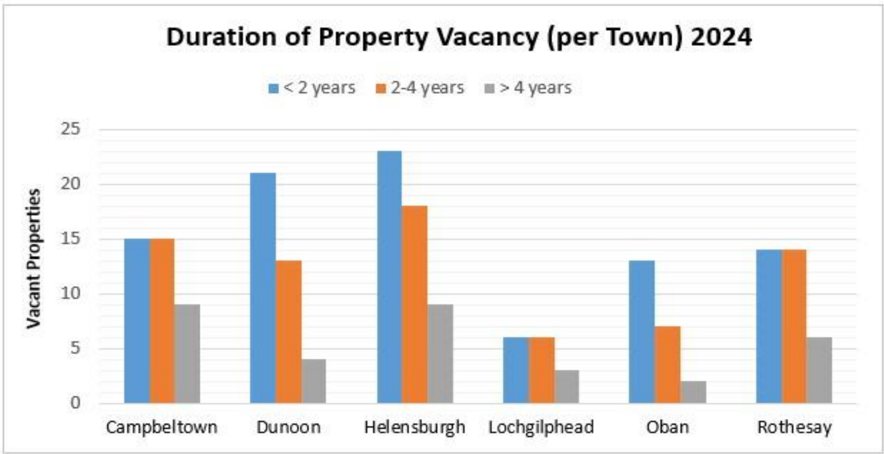

Figure 3: Duration of Property Vacancy (per town) 2024

Town Centre Health Check – Condition of ground floor units

Each property in the town centre was assessed on the condition of the exterior, both of the ground floor commercial unit and the overall condition of the upper floors of each building, where applicable. The criteria used for assessing the condition of the properties was developed in-house and kept consistent through all iterations of the TCHC. The criteria remains unchanged to monitor any deterioration in properties and target potential areas of decline with additional funding, for example, through grants.

- Condition 1: Properties in excellent or very good condition, requiring only superficial repairs or no repairs at all.
- Condition 2: Properties in good condition, requiring minor repairs to paintwork or small areas of damage.
- Condition 3: Properties in fair condition, requiring noticeable repairs including repainting window and door frames, fascia and signage, cracked windows and wall tiles.
- Condition 4: Properties in poor condition, requiring noticeable repairs to paintwork, tiling, fascia or other key element of the shop frontage.
- Condition 5: Properties in very poor condition, requiring extensive repairs and including properties which are boarded up

Figure 4 shows the condition of properties as a percentage of the total for each of the town centres surveyed in 2024. Out of all surveyed towns, the graphs highlight that Tobermory has the largest percentage of Condition 1& 2 properties, followed by Campbeltown and Tarbert. Helensburgh and Lochgilphead have the lowest number of condition 1 properties, however, perform well in having Condition 2 properties and very few units in a poor condition.

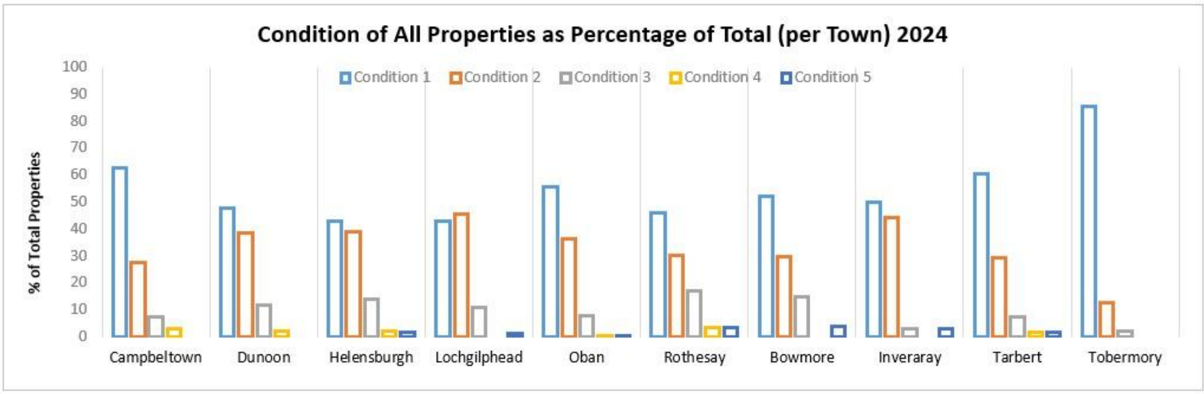

Figure 4: Condition of all ground floor properties (per town) 2024

Classification: OFFICIAL

Town Centre Health Check – Condition of vacant ground floor units

Of the vacant ground floor properties, Bowmore has the lowest percentage of condition 1 and 2 properties, with all vacant units being described as condition 3 or 5. Conversely, it is one of the better performing town centres with the lowest vacancy rate of the towns surveyed, showing that there is a trend of unoccupied units being in poorer condition. The condition of vacant properties can be found below in figure 5. Lochgilphead has the highest number of condition 1 properties, which may be put down to the CARS regeneration scheme currently underway in the town centre.

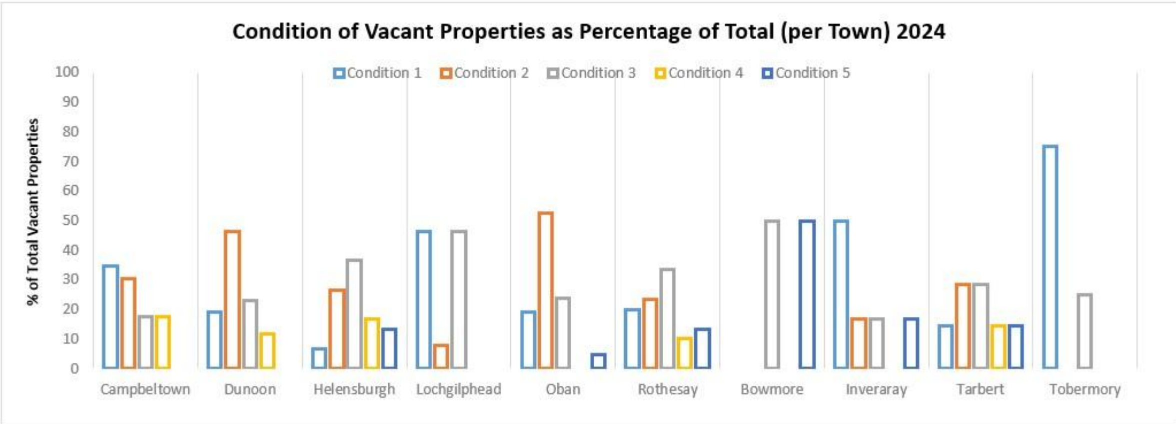

Figure 5: Condition of all ground floor properties (per town) 2024

Town Centre Health Check - Business Types

Town Centre Health Check surveys have identified the number of takeaways and charity shops as key town centre trend markers. These uses often give a general indication of how the town centres are performing. Whilst all of the towns displayed some level of takeaways, none show a proliferation or an excessive amount in any given area. This is in line with the Scottish Government's aims to tackle health issues and fast-food provisions in Scotland. Of the towns surveyed, Dunoon has the highest percentage of these uses, with approximately 13% of all units identified as being one of these uses, as shown in figure 6. Dunoon's high percentage of uses may link to the levels of deprivation in the town, as shown in the SIMD statistics in Topic Paper 08. Bowmore has no charity shops, indicating good town centre performance, likely through its mixture of uses and as a popular tourism destination. The takeaway percentage of Bowmore is high, however, the figure is skewed slightly due to the small-town centre size as only two properties in the town are classed as takeaways. Figure 7 shows the total number of takeaways and charity shops in Argyll and Bute's main town centres.

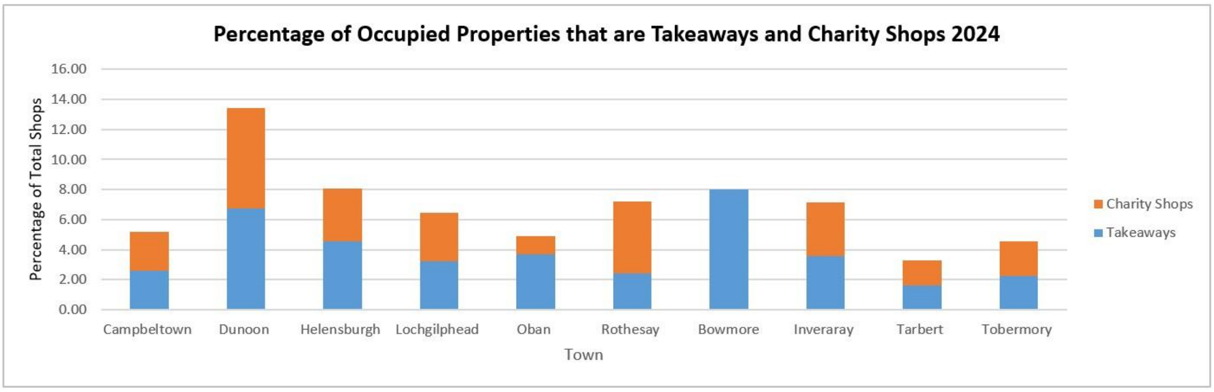

Figure 6: percentage of occupied properties that are takeaways and charity shops (per town) 2024

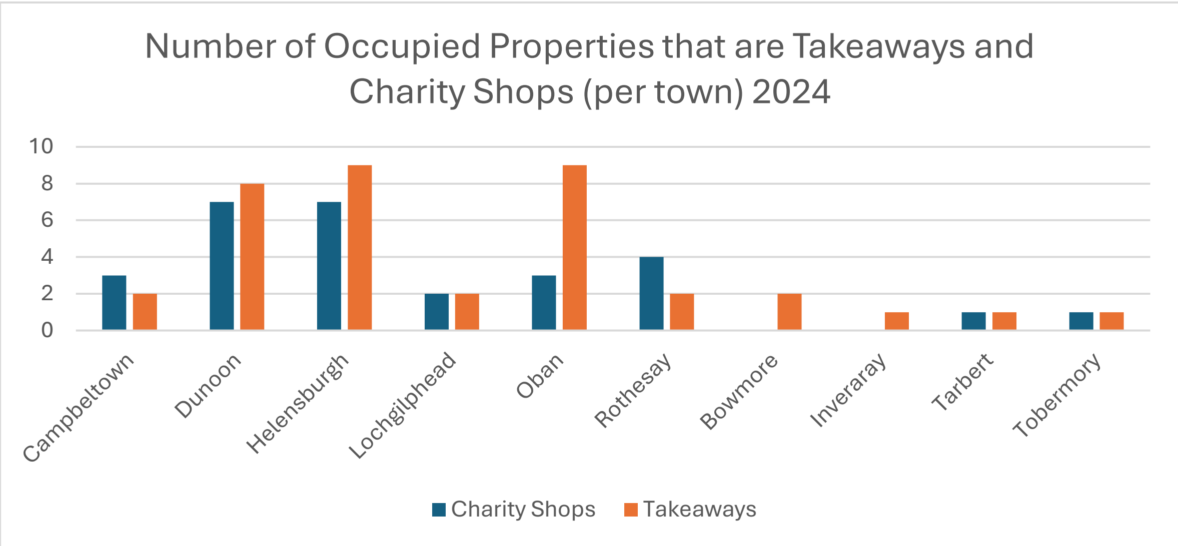

Figure 7: number of occupied properties that are takeaways and charity shops (per town) 2024

<u>Clustering of Non-Retail Uses</u>

The Town Centre Health check (TCHC) has not identified any clusters of non-retail uses, including the mentioned uses above, as well as betting offices and money lenders. Oban has a high number of takeaways, though these are not considered to be focused in one area in the town centre. The high number can be attributed to Oban's tourism sector, with a likely increased demand for eateries as a result of additional footfall in the town centre beyond the residents of the town. The number is not a significant percentage of the number of units in the town centres and is not a concern in terms of forming a cluster.

Helensburgh has the highest number of betting shops in Argyll and Bute with two. This accounts for one third of the total betting shops in Argyll and Bute. There is no proliferation of these uses in town centres and no distinct clusters have been formed.

The TCHC will continue to monitor any change of uses within town centres to identify any potential formation of clusters or uses that may have an adverse impact on the health and wellbeing of residents within the planning authority area.

The TCHC does not look at smaller local centres. From officer research, there are very few non-retailing uses across Argyll and Bute beyond the town centres identified in the network of centres. Therefore, no concerns arise with regards to non-retailing clusters. Most of the smaller villages may contain a local takeaway, but this is deemed to not be detrimental to the character and amenity of these smaller centres.

Town Centre Health Check - Changes to Business

The town centre health check provides an insight into trends of occupied properties, including whether the occupied unit has changed business. For example, a business has undergone a change of use, name change, or become vacant. This is a comparative part of the report; therefore, no data exists for the four new towns surveyed in 2024's report. For each of the town's previously surveyed, the most recent data available has been used for the comparison. Of the data available, Oban has seen the greatest change in business changes, with 16 changes from the previous year. It is likely to see a greater number of changes in towns with large tourist economies, pointing towards the use of units as seasonal businesses. The figure below shows the number of changes from each town's previous year.

Change of Business Type 2023-2024 survey		
Settlement	Total No. of changes	Change as % of Total Occ Properties
Dunoon	7	5.9
Helensburgh	9	4.5
Oban	16	6.5

Change of Business Type 2021-2024 survey		
Settlement	Total No. of changes	Change as % of Total Occ Properties
Campbeltown	14	12.1
Lochgilphead	3	4.8
Rothesay	8	9.6

Figure 8: Change of business type (per town) 2021 & 2024

Town Centre Health Check - Upper Floor Use

Policy 27 of National Planning Framework 4 supports the principle of vibrant mixed-use town centres and seeks to support development for people to work, learn and live within town centres. This is further supported through NPF4's Town centre living section, which supports the conversion, or re-use of vacant upper floors as well as new residential development in these areas.

Argyll and Bute's towns are primarily retail but include a mixture of uses in upper floors. For the first time in 2024, the Town Centre Health Check looked at the condition and use of upper floors in town centres. Properties were categorised into, commercial, residential, vacant, or uncertain use upon an on-site assessment. The figures and breakdown for each town surveyed is shown below. Rothesay has the greatest percentage of upper floors, due to its tenemental style of buildings within the town centre boundary. This is much the same case for Campbeltown, Helensburgh, and Lochgilphead which traditionally have older, multi-storey buildings with a variety of uses.

Town	Number of upper floors of properties	Number of upper floor residential properties	Percentage
Bowmore	22	6	27%
Campbeltown	140	95	68%
Dunoon	145	83	57%
Helensburgh	229	154	67%
Inveraray	36	17	47%
Lochgilphead	76	52	68%
Oban	267	126	47%
Rothesay	114	84	74%
Tarbert	68	34	50%
Tobermory	48	25	52%

Figure 9: Change of business type (per town) 2021 & 2024

A full breakdown of the use of upper floors can be found in Figure 10. Oban displays the largest mixture of upper floor property types, with the greatest percentage of commercial and mixed use out of all the towns surveyed.

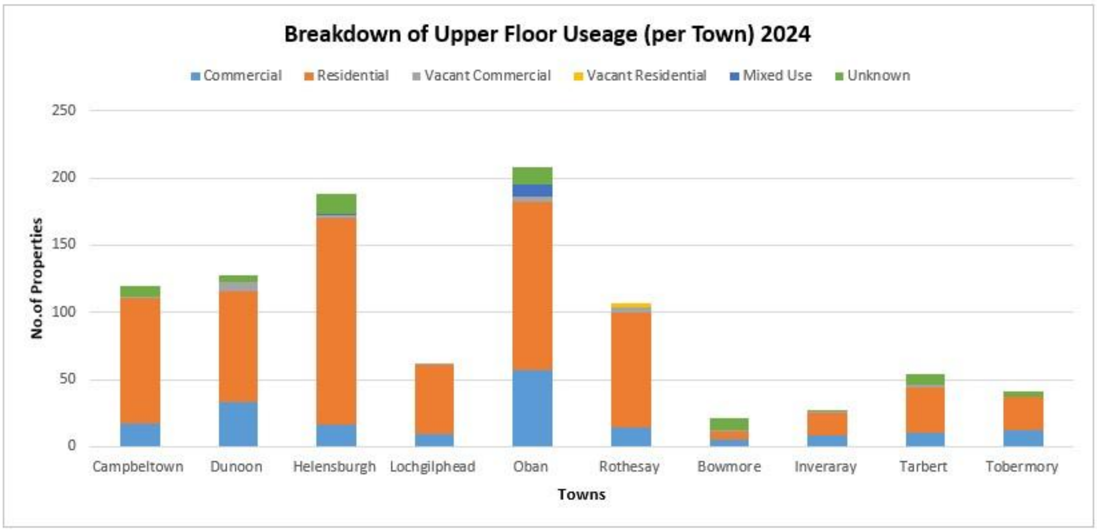

Figure 10: Breakdown of upper floor usage (per town) 2024

Town Centre Health Check - Mapping

Mapping for the Town Centre Health Check and all data covered under the most recently published survey can be found here. All categories above are represented in the static mapping, with further interactive mapping to become available upon the publication of the 2024 Town Centre Health Check.

Network of Centres

LDP2 identifies town centres, edge of town centres as well as core shopping areas. The areas covered are considered the main towns, and key settlements, within the planning authority area. These are outlined in figure 11 below.

Town Centres	Campbeltown Dunoon Helensburgh Lochgilphead Oban Rothesay Bowmore Inveraray Tarbert Tobermory

Edge of Town Centres	Campbeltown Dunoon Helensburgh Lochgilphead Oban Rothesay
Core Retail Areas	Campbeltown Dunoon Helensburgh Lochgilphead Oban Rothesay

Figure 11: Existing Network of Centres in Argyll and Bute

No local centres have been identified in Argyll and Bute. Many of the smaller, rural and remote rural communities may contain a local convenience or retail store, though these have not been identified in the plan. It is accepted that they have limited retail provision and serve only the immediate community, with turnover levels not large enough to justify inclusion. There are no plans to extend the network of centres beyond the current set-up. Mapping of our existing network of centres can be found here.

Each of the main towns has a core retail area. The current adopted LDP2 seeks to protect Class 1A uses in these areas becoming a non-retail unit or Class 3 use. The Town and Country Planning (General Permitted Development and Use Classes) (Scotland) Order was amended in 2023 to provide greater flexibility on the conversion to certain uses within town centres to support the recovery, resilience and vitality of town centres. The amendment allows for changes to Class 1A uses to be converted to Class 4 (Business). This is contrary to Policy 47 of LDP2, and therefore this policy will need to be updated to reflect national planning legislation for LDP3.

Retail Study Update – Helensburgh Town Centre and Redevelopment of Waterfront Site

In 2024, Argyll and Bute Council instructed Colliers to complete a retail study providing an assessment of Helensburgh as a retail centre and provide scope on the capacity for further development in the town centre. The report provides an update on similar retail studies completed in 2007 and 2011. The study considers whether there is sufficient retail demand to support the future provision of additional retail floorspace, whilst providing an overview of the current market conditions and requirements of the retail sector. For example, what effect new retail developments will have on existing retail markets in Helensburgh, and how the town can claw back retail expenditure being lost to nearby comparable centres.

The report found that Helensburgh performs to the national average in terms of convenience and comparison of units, based on the Experian Goad UK averages, a retail property intelligence for retail centres across the UK, as well as performing better than average when it comes to vacancy rates. Helensburgh is seen as a healthy town centre when compared against the key performance indicators, though can still improve through range and choice of retailers beyond the current provision.

An out-of-town centre supermarket has greatly improved access to food shopping town, though it is noted that convenience shopping stores in surrounding towns have also improved, leading to a leakage outside Helensburgh.

Helensburgh Waterfront Development

The Helensburgh Waterfront Development project aims to create a vibrant and attractive waterfront for the town, with a mixture of uses increasing footfall within the town centre. The site has previously been earmarked in two local development plans, most recently under mixed-use Allocation C2001 in LDP2. The project has spanned a number of years with progression on-site since 2021, including the commencement of the development of the new leisure centre. Including the completion of a new leisure centre, the project to-date has seen the re-development of the waterfront space to incorporate a new leisure centre, public car park and the placement of Helensburgh skate park. Along with this, the pier itself has seen improvements to the civic space, with upgrades to the appearance of the pier. The masterplan has also included open and civic space upgrades through the investment to Hermitage Park, Colquhoun Square and the area's high school, Hermitage Academy.

The waterfront masterplan area has been identified as an opportunity for retail growth and a chance to improve the attractiveness of the town centre. The mix of leisure and retail uses in this area would increase footfall and encourage those to stay within the town centre for their shopping needs.

There remains a gap site between the town centre and new leisure centre which went out to a bidding process. In 2024, Argyll and Bute Council agreed a preferred bidder to develop the final stage of the multi-million-pound development. The proposal allows for single-story commercial units, including a unit large enough for a supermarket, and smaller units, an area for a skate park and additional car parking.

Updates on the progress of the masterplan site can be found on the Council's website, here.

Rural Growth Deal

Regional Growth Deals are agreements between the Scottish Government, the UK Government and local government designed to bring about long-term strategic approaches to improving regional economies. Growth deals are delivered by regional partnerships led by authorities, working with a number of stakeholders including the private sector, education and skills providers and enterprise agencies. The Argyll and Bute Rural Growth Deal was signed in March 2025 and will deliver a 70-million-pound investment over a 10-year programme to develop Argyll and Bute's economic potential. Over the 10 years, the priority is to deliver 300 additional jobs in the area, with over 6500m2 of new business space. Argyll and Bute council have linked placing finance behind investment themes, which can best develop Argyll and Bute as a successful region. These themes are:

1. Creating a World Class Visitor Destination
2. Creating a Low Carbon Economy
3. Rural Skills Accelerator Programme
4. Housing to Attract Economic Growth
5. Clyde Engineering and Innovation Cluster
6. West Coast UAV Logistics and Training Hub
7. Marine Aquaculture Programme

The growth deal includes a key town centre project, funding the refurbishment of Rothesay Pavillion on Bute. The Pavillion is a designated A-listed building and is currently on the Buildings at Risk Register. As part of the Rural Growth Deal, £9 million of funding will support the refurbishment and internal fit-out of the building. The Rothesay Pavilion, located in Rothesay town centre, is seen as a key cultural destination for the town, as well as an opportunity to create employment opportunities and provide a resource for residents of the island. Once complete, the Pavilion will become a key arts and cultural venue in Argyll and Bute, hosting events space, offices, exhibition space and craft retail/café space.

Further information on the Rural Growth Deal is included in Topic Paper 17: Economy, Business and Industry and Community Wealth Building.

Argyll and Bute Retail Submarket

Data collected from Co-Star, a commercial real estate company, shows the current retail submarket in July 2025 for the whole of Argyll and Bute. The data highlights that there is a retail vacancy rate of 2.2%, which is a 0.5% increase from the same period in 2024. In terms of a three-year trend, this figure is higher than the average of 1.9%. This has coincided with a slight increase of rental prices, which have gone up by approximately 1%.

In terms of development, there has been no retail premises under construction in Argyll and Bute over the past year. This is linked to the decline of high-street shopping, and limited sites outwith town centres to develop, again linked to demand in the council area.

The current annual trends for the retail submarket can be found in the figure 12 below. The table includes the performance of retail in the Q1 of 2025/2026 including the availability rate and net absorption. The net absorption figure is negative, indicating more retail space has become vacant than has been let in Q1 of 2025/2026. This implies that there is less demand in the market, or there is an oversupply of retail space. The second table in figure 12 looks at annual trends, showing a 12-month period in comparison to the historical average for the area, forecast average for the future and the peak of the figures across the data available.

KEY INDICATORS

Current Quarter	RBA	Vacancy Rate	Market Asking Rent	Availability Rate	Net Absorption Sq ft	Deliveries Sq ft	Under Construction
Shopping Centre	0	-	-	-	0	0	0
Retail Park	54,512	0%	£21.65	46.2%	0	0	0
General Retail	1,419,146	2.3%	£19.57	3.0%	(2,948)	0	0
Submarket	**1,473,658**	**2.2%**	**£19.64**	**4.6%**	**(2,948)**	**0**	**0**

Annual Trends	12 Month	Historical Average	Forecast Average	Peak	When	Trough	When
Vacancy	0.5% (YOY)	1.8%	2.0%	5.7%	2009 Q2	0.3%	2011 Q1
Net Absorption Sq ft	(8K)	6,875	4,345	93,967	2014 Q1	(50,781)	2024 Q4
Deliveries Sq ft	0	9,457	1,356	85,879	2014 Q3	0	2025 Q2
Market Asking Rent Growth	1.0%	1.2%	0.8%	3.9%	2024 Q4	-0.6%	2017 Q2
Sales Volume	£1.1M	£2.7M	N/A	£17.8M	2017 Q4	£37K	2010 Q1

Figure 12: Key indicators of retail submarket in Argyll and Bute 2025.

Urban Capacity Study (UCS)

The Scottish Government's Local Development Plan guidance states that authorities may wish to prepare a brownfield urban capacity study. As part of the work towards the Helensburgh and Oban Strategic Development Frameworks, Urban Capacity Studies have been completed.

Oban Urban Capacity Study (2025)

Ironside Farrar completed a UCS on behalf of Argyll and Bute Council for Oban. The Oban UCS identifies Oban town centre as having a strong sense of place with a characteristic townscape. The town centre is densely developed, performs well and contributes positively to the town, having a unique character and urban setting. Figure 13 identifies character areas for Oban. The boundary for the Harbour, Waterfront & Town Centre Area differs slightly from the defined town centre boundary in LDP2.

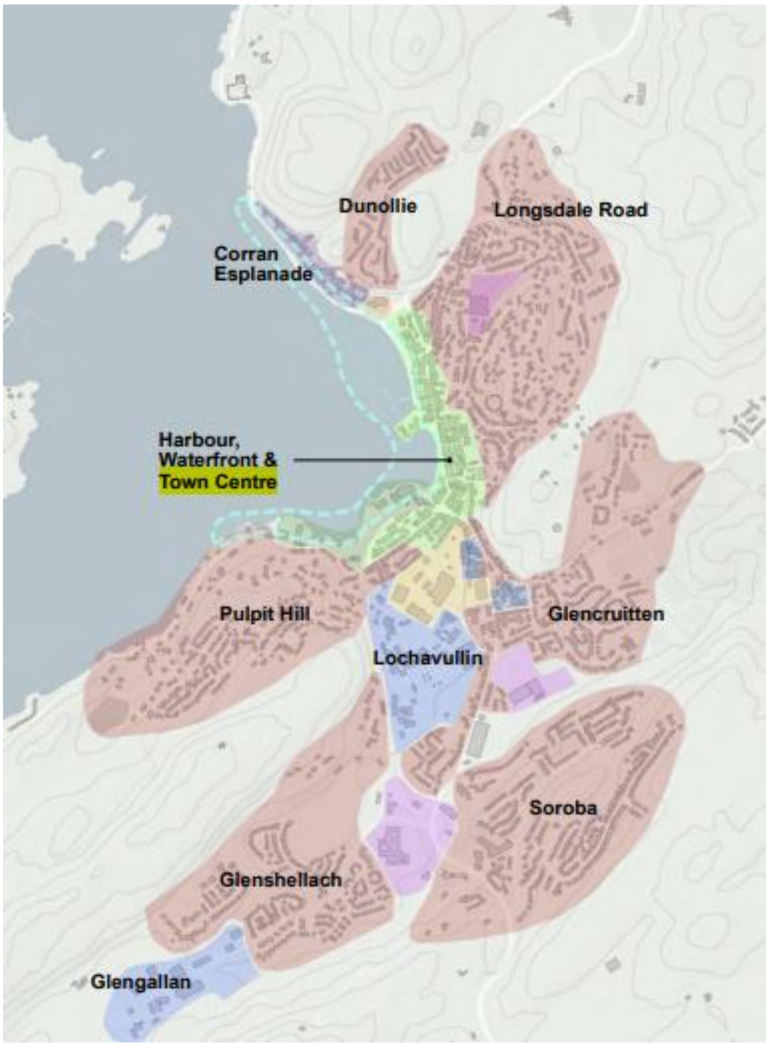

Figure 13: Character Areas of Oban, including the town centre

There are some brownfield, or vacant sites within the town centre which are highlighted in figure 14. The UCS primarily identifies sites for residential units, in line with the wider Oban Strategic Development Framework. This is in line with the Scottish Government's aims to create mixed-use town centres and support the principle of town centre living.

Further information on these studies can be found under Topic Paper 05: Vacant, Derelict Land and Buildings.

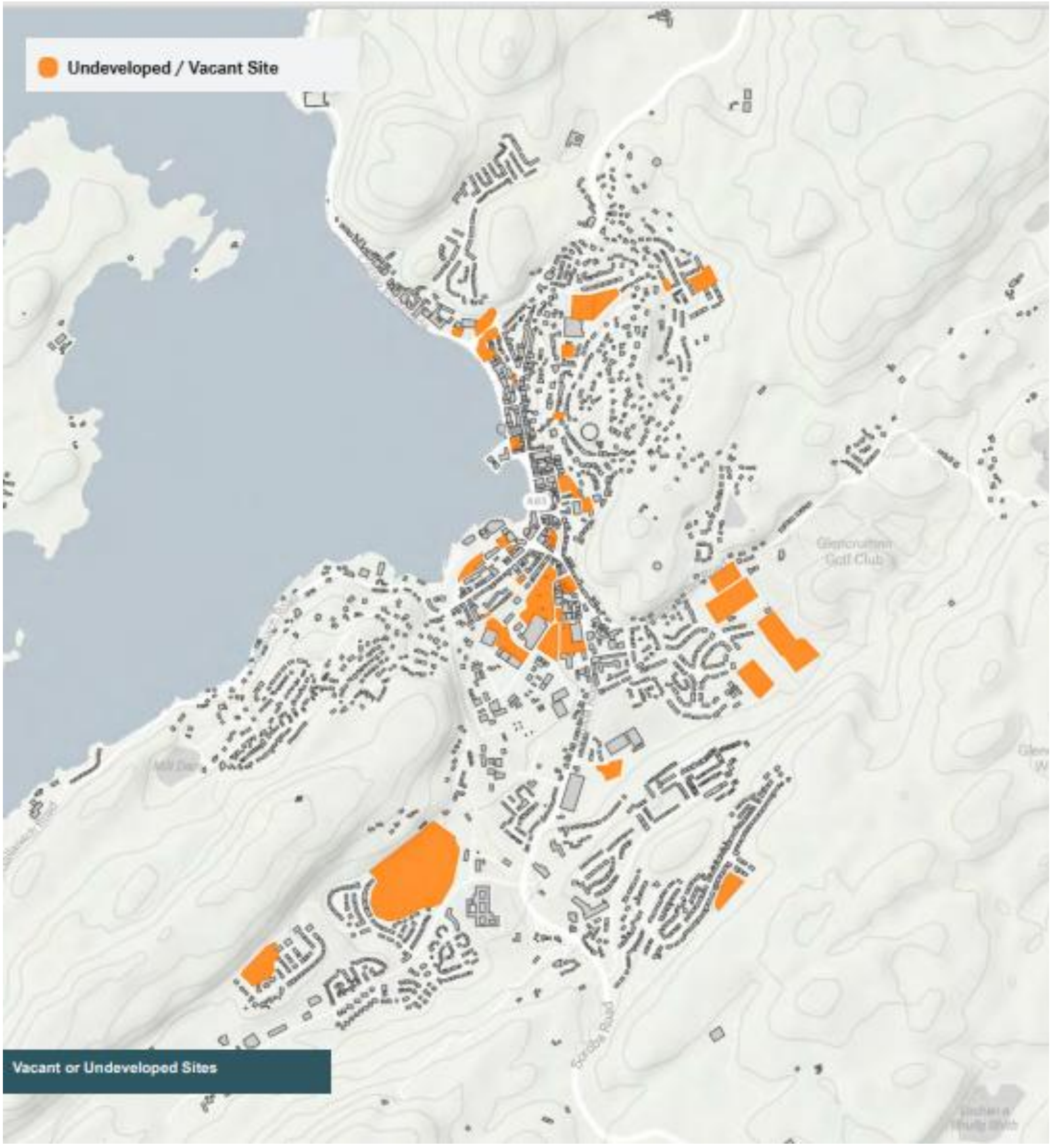

Figure 14: Vacant or undeveloped sites, including brownfield, with Oban

<u>Argyll and Bute Council Economic Strategy 2024-2034</u>

Argyll and Bute Council have published an area wide economic strategy covering a 10-year period between 2024-2034. Its strategic vision aims to create a place-based economy and people-centred economy that delivers shared prosperity and sustainable business growth through innovation and collaboration.

The strategy covers four strategic key pillars: PEOPLE, PLACE, PLANET and PROSPERITY.

PLACE focuses on investing in our towns, including town centres, rural, and remote rural communities to attract new people and businesses, investing in critical infrastructure, transport and digital connectivity.

The report states that Argyll and Bute has distinct, vibrant and dynamic town centres with strong and distinct cultural heritage, though understands that a changing economy requires town centres to adapt. Importance is placed on promoting successful town centres in order to retain and attract people to the area, offering services, functions and spaces for people to use beyond their local communities. The strategy highlights that securing external investment is critical to the future success of our town centres. In order to tackle these issues, the report suggests SMART actions to address these opportunities. This includes *"Secure future investment from cross sector partners and external funding streams into our towns, rural and island communities to enhance and improve the built fabric for residents and to attract businesses, investors and visitors and support shop local."*

Community Regeneration Partnership

In Autumn 2024, the UK Government committed to delivering a package of support to Argyll and Bute Council to improve outcomes across the region in line with the Government's core mission and priorities. The Community Regeneration Partnership (CRP) will be a joint partnership between Argyll and Bute Council and the Ministry of Housing, Communities and Local Government, delivering up to £20m capital funding and £250k revenue. The package has yet to be finalised, however, if approved, would deliver on five regeneration schemes of key projects within Argyll and Bute's town centres, notably:

- Redevelopment of former Royal Hotel in Rothesay – the project will seek to address the dereliction of this grade B listed building in the town centre. Undertaken in a phase approach, Phase 1 will focus on external fabric repairs, internal structural works and fit out of the commercial space on the ground floor. Phase 2 will focus on a conversion of the upper floors for residential use.

- Dunoon public realm – funding to undertake public realm enhancements in Dunoon Town Centre. At present, there is a focus on 2 priority sites – Argyll

Gardens and the fire damaged gap site on Argyll Street. This may result in the fire damaged site being redeveloped into a public square There will also be funding to support local businesses with a focus on returning vacant units back into productive use and address high levels of vacant town centre properties.

Retail Parks

There is one retail park, situated within the town centre boundary of Oban. No other retail parks or out of town centres are proposed as part of the current Local Development Plan 2.

Drive Throughs

There are no fast-food drive throughs located in Argyll and Bute and there are no plans or policy in place to promote the development of drive through restaurants.

Funding Schemes

Argyll and Bute have, and continue to provide, joint funded grants in partnership with Historic Environment Scotland focusing of the regeneration of historical buildings, in and around town centres. These have included Townscape Heritage Initiative (THI), Conservation Area Regeneration Scheme (CARS), and Heritage and Place Programme (H&PP). The total grant funding seen multimillion-pound investment into towns across the planning authority area. Towns which benefitted from these funding schemes include:

- **Campbeltown** saw a major transformation between 2007 and 2021, with over £10 million invested through two CARS rounds and a THI. Key outcomes included the restoration of Campbeltown Town Hall, the conversion of the Old Schoolhouse into a hostel, and repairs to 11 tenement buildings. A Shopfront Improvement Scheme (2019 –2024) supported over 80 businesses. The town also won Scotland's Most Improved Place at the 2020 SURF Awards.

- **Inveraray CARS**, completed in 2018, focused on improving building conditions and tackling dampness. Five priority buildings were restored, including Arkland and the Town House.

- **Lochgilphead CARS**, running from 2020 to 2026, complements wider town centre regeneration. It targets tenement repairs around Colchester Square and Argyll Street, with six priority buildings and three shopfront reinstatements. Over

20 businesses have benefited from shopfront grants. A Traditional Skills Training Programme has engaged over 300 students and delivered 15 courses.

- **Dunoon CARS**, completed in 2023, included structural and external repairs to three key buildings on Argyll Street, alongside a new shopfront scheme.
- **Rothesay** received two THI rounds (2011–2016 and ending in 2024), with ongoing regeneration efforts. Projects include the Rothesay Pavilion, pontoon, and Winter Gardens Discovery Centre. A Shopfront Improvement Scheme also supported local businesses.
- **Helensburgh CARS** (2019–2025) followed the designation of a new conservation area and is set to conclude in 2026.
- There is a current **Heritage and Place Programme (H&PP)** in **Tarbert** which has completed its development phase, with funding applications submitted for £1 million from Historic Environment Scotland and £850,000 from the National Lottery Heritage Fund. If successful, the programme will run from 2026 to 2031, with additional match funding of £650,000

Due to the nature of the topic, more information on these heritage funding schemes can be found in Topic Paper 04: Historic Assets and Places.

Local Place Plans

Luing

The LPP identifies a number of opportunities for the development of additional retail space on the island. These are presented spatially through a number of maps in the place plan. The plan also identifies strengthening existing retail outlets through improving visitor footfall and income. The aim is to provide opportunity for employment on the island, within walking distance of potential new homes. This is in line with improving the rural economy in the island, one of the key themes identified in the LPP.

Cove and Kilcreggan

Kilcreggan's retail spaces are identified as a key asset within the area, though it is mentioned in the LPP that these businesses are struggling due to a fragile local economy.

Ford (not yet validated)

One of the key proposals in the LPP is the formation of an honesty shop on the grounds of Ford Hall. The shop would sell non-perishable goods supported through an honesty system. The aim of the proposal is to cater for the small population and visitors to the area. The current nearest shop is located 10 miles away and creates unnecessary hardship and car journeys for local people to shop for basic produce.

Gigha (not yet validated)

No specific reference to retail in the proposed LPP.

Helensburgh (not yet validated)

The draft Helensburgh Local Place Plan emphasises the importance of enhancing town centre assets and the waterfront. Through the consultation period with locals, the state of commercial buildings and tenements in the town centre was raised as an issue. In order to enhance the town centre, the LPP proposes policies to support independent retail and businesses in Helensburgh, with the aim of maintaining and enhancing the vitality and viability of the town centre. Additionally, a proposal to restore and enhance the historic streetscape of Helensburgh is proposed. The Place Plan does reference that despite the difficulty and pressures; the town centre has been remarkably resilient to similar towns in the country.

One of the key proposals in the LPP is the redevelopment of the vacant waterfront and Pier site. Current plans for the site include single-story commercial units, including a unit large enough for a supermarket, and smaller units, an area for a skate park and additional car parking. The proposal was agreed through a tendering process, with the Council announcing the preferred bidder in 2024. However, the town's community council has continually opposed to these proposals citing concerns including the livelihood of existing local businesses, loss of waterfront views, and the potential relocation of the existing supermarket in the existing town centre which could leave a large vacancy.

The Community Council have put forward alternative proposals which are detailed in the Local Place Plan. This includes the development of a state-of-the-art skatepark, flexible event space, public green space and public realm improvements, a mixture of permanent retail pods and pop-up space and improved parking facilities. They vision the proposal as a community-focused alternative that aims to create an inclusive space for residents and visitors.

The Planning Authority recognises the Community Council views and proposals. However, the Waterfront Development outlined in the summary of evidence is agreed and is acceptable in principle with regard to existing planning policy.

Summary of Engagement

The draft Topic Paper was sent to Highlands and Islands Enterprise and Scottish Enterprise for comment. No comments on the paper were received.

Summary of Implications for the Proposed Plan

Evidence is shown that town centre performance, though strong, has limited diversification in some instances. It is important to encourage diversification in existing town centres, including housing and hospitality, to promote local living and the concept of 20-minute neighbourhoods.

Evidence on the number of non-retailing clusters will continue to be monitored through the TCHC in LDP3. Evidence shows that there are a larger number of takeaways, particularly in larger towns, though the figures can be attributed to an increase in footfall due to visitors. Where ‘bad neighbour’ uses continue to grow, the planning authority may act through policy to restrict uses in town centres that have an adverse impact on residential amenity. There has been no identification of issues relating to betting shops or pay-day loans, though this will continue to be monitored.

The planning authority will continue to work with key stakeholders and other Council departments to deliver on the strategic economic outcomes for Argyll and Bute. This will include monitoring the retail sub-market for the area and working closely with the Council’s empty property officer to identify potential opportunities for town centre growth.

LDP3 presents opportunities for identifying opportunities within town centres. As part of the preparation, the council may review data available, such as the SVDLS, to identify gap sites within town centres to promote commercial or residential development.

The retail study for Helensburgh identified the waterfront gap site as an area that could support smaller retail units as well as a larger supermarket for the town. A development on this site would help increase the quality and variety of shops in the town and reduce the impact of residents travelling elsewhere for their shopping needs. This evidence suggests that the undeveloped portion of LDP Allocation C2001 should be retained in LDP3.

LDP3 should support the provision for retail in areas where there is expected population growth. This is particularly important in the areas where strategic growth is planned through the Strategic Development Frameworks in Oban and Helensburgh. Where proposals are not located in town centres, a sequential approach should be taken.

LDP2 policies 45, 46 and 47 relate to retail development and promoting town centres in Argyll and Bute. These policies will be reviewed during the LDP3 process, taking account the evidence gathered as well as NPF4 policies 27 and 28.

Subsequent to the adoption of LDP2, the permitted development legislation has been updated which relaxes some changes of use of retail premises. Notwithstanding the above, policies 45, 46 and 47 will be reviewed to reflect this.