

# **PLANNING APPLICATION TO USE THE FORMER BALFRON BANK OF SCOTLAND AS TWO RESIDENTIAL FLATS**

**Buchanan Street / Cotton Street, Balfron**

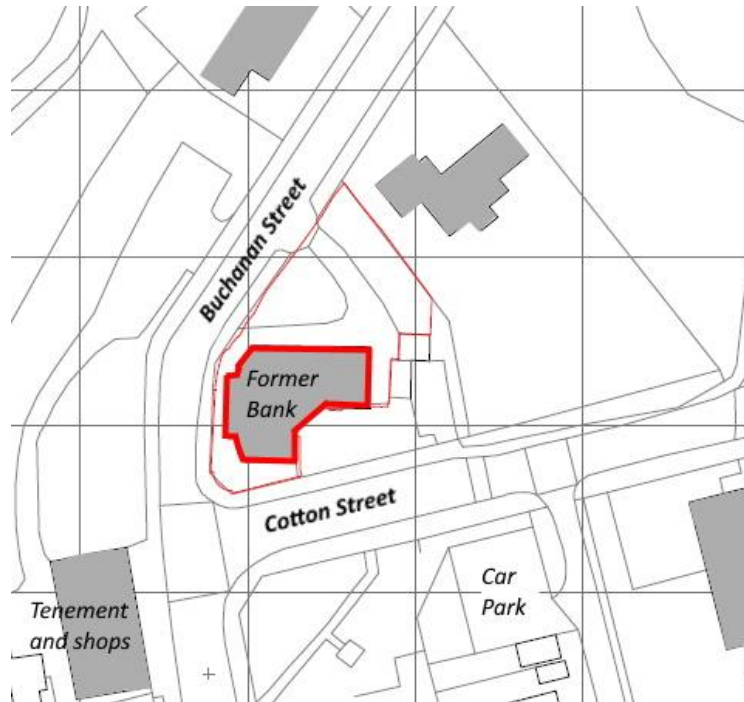
## **DESIGN, ACCESS, and PLANNING statement**

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# 1. The property and its location

- 1.1. This statement has been prepared in support of the planning application being submitted by Mr John Clink which proposes to use the ground-floor former bank premises, as two residential flats.
- 1.2. The former bank occupied the ground floor of a two-storey building at the corner of Buchanan Street and Cotton Street in Balfron, located as shown in the diagram below.



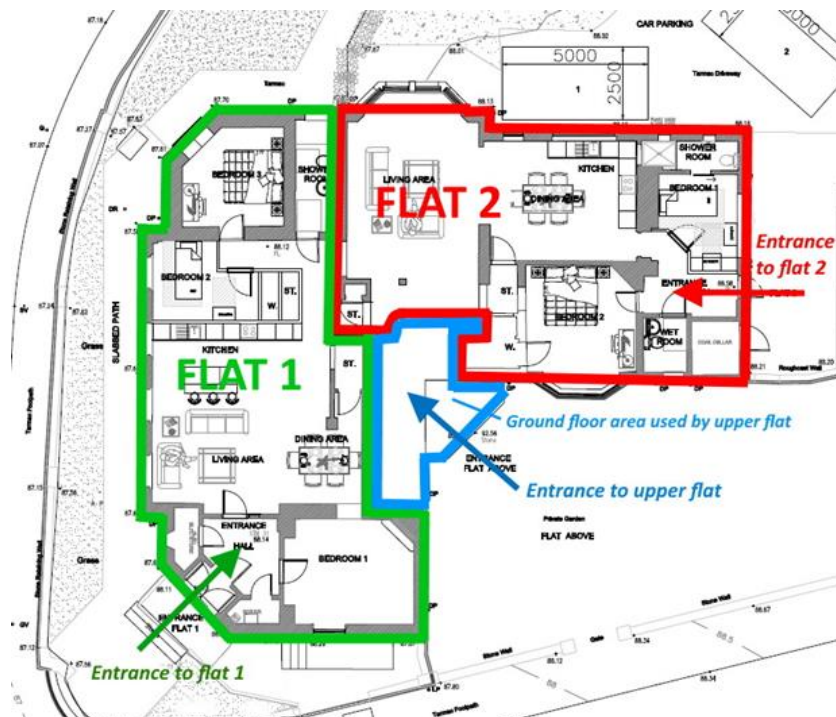
- 1.3. The building is illustrated in the photo below. The bank closed on 8<sup>th</sup> March 2021. The upper floor of the building is occupied by a residential flat which was sold off by the Bank many years ago.



- 1.4. The ground floor of the building is of significant size: a banking hall, five large rooms, and a network of stores and corridors.
- 1.5. The building is surrounded by reasonably-sized grounds: to the north is an area of garden ground with a parking area, and there are amenity areas in front of the two street elevations. The application site is separate from, and would not interfere with the access and amenity space of the upper flat.

## 2. The proposal

- 2.1. It is proposed to create two residential flats. The diagram below shows the areas of the flats, extracted from the submitted drawing SD-2220-02-PROP.
- 2.2. Flat 1 would be located in the former banking hall and the rooms that lead directly off it. It would comprise an entrance hall, living / dining / kitchen area and three bedrooms. Access to this flat would be from the existing main entrance on the front corner of the building.
- 2.3. Flat 2 would be located in the suite of rooms that lie in the eastern wing of the building. It would comprise an entrance hall, a living / dining / kitchen area and two bedrooms. Access to this flat would be from the existing door at the rear of the property.
- 2.4. An area of the ground floor forms the entrance and staircase to the upper flat. This is shown on the diagram.



*From submitted drawing SD-2220-02-PROP, with annotations added.*

- 2.5. The only external alterations would be replacement of the existing life-expired bank windows, and re-opening of one window which had previously been sealed up.

## 3. Design

- 3.1. The design approach is to make as few alterations to the building as possible, thereby retaining its present character and its appearance in the Conservation Area.
- 3.2. There is evidence that a bank building existed on this site in 1889 and possibly earlier, but the present building was design by Ross & Buchanan Architects of Glasgow in 1923 for the British Linen Bank, and constructed shortly afterwards. Ross & Buchanan's front elevation drawing is illustrated below.

BANK & AGENT'S HOUSE AT BALFRON,  
FOR  
THE BRITISH LINEN BANK.



From Stirling Archives

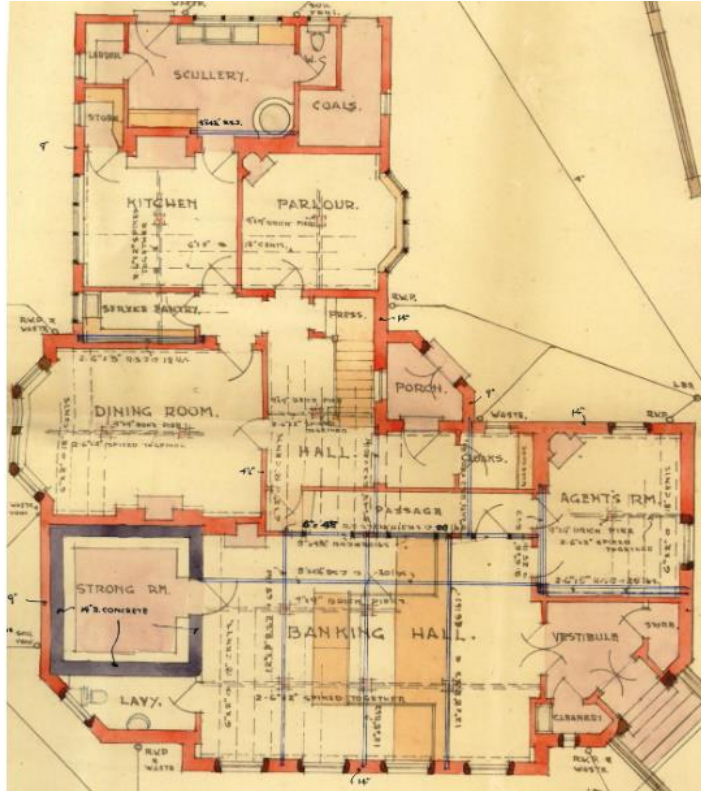
- 3.3. The equivalent proposed elevation is illustrated below. This is the only elevation on which the proposals involve alteration to the building: the window on the left on the drawing above has been bricked-up, the proposal is to re-instate it as a window.



1:100 West Facing Elevation As Proposed

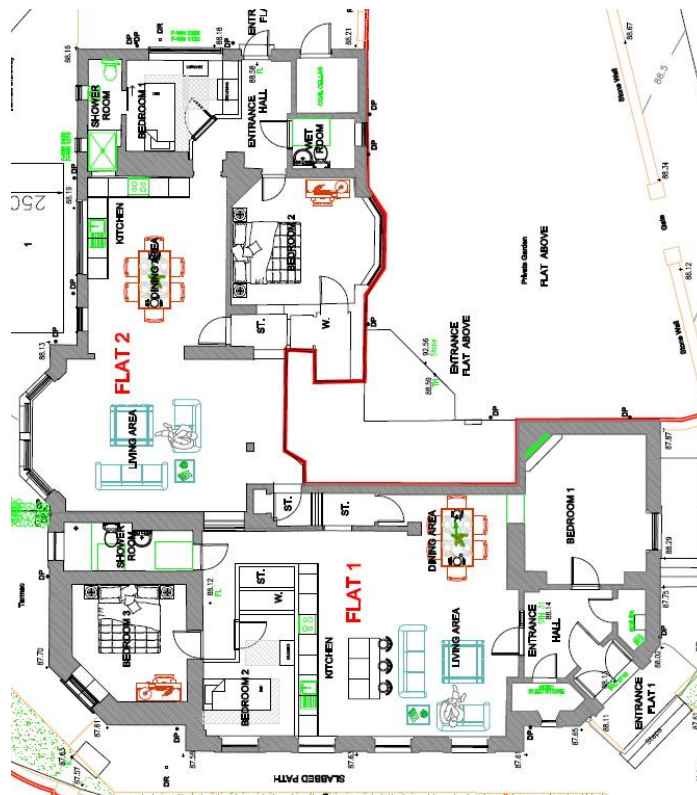
From submitted drawing SD-2220-02-PROP

- 3.4. All ground-floor windows on the building are life-expired and would be replaced, to match the originals.
- 3.5. Internally, the main spaces would be retained. The original ground-floor layout is shown below.



*From Stirling Archives*

- 3.6. The proposed ground floor plan is as follows.

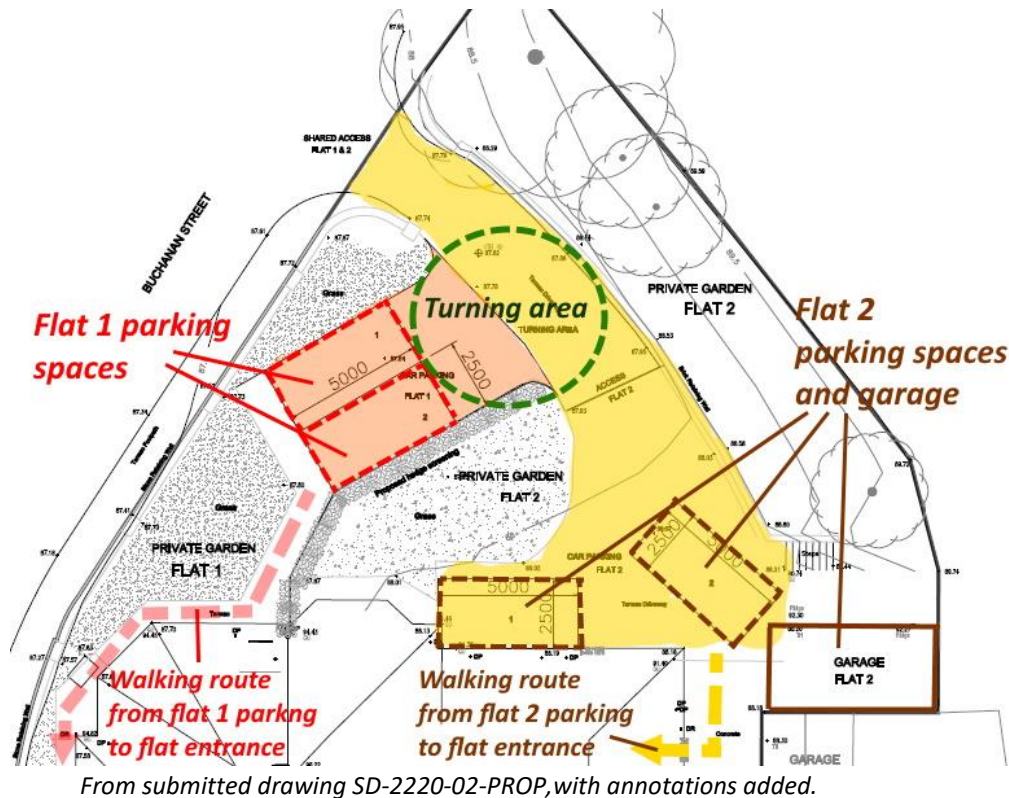


*From submitted drawing SD-2220-02-PROP, re-orientated to match that above.*

- 3.7. As demonstrated in these illustrations, a sympathetic, 'light-touch' approach has been adopted.

## 4. Access

- 4.1. Pedestrian access to flat 1 would utilise the existing main entrance on the front corner of the building. Pedestrian access to flat 2 would be from the existing door at the rear of the property.
- 4.2. The present vehicle access arrangements are that parking for the upper floor flat is by an entrance from Cotton Street with parking spaces to the east of the building. Parking for the former bank on the ground floor (which is the application site) is taken from Buchanan Street to the north of the building with a parking courtyard and lock-up garage.
- 4.3. Four parking spaces would be delineated within the exiting open-space area to the north of the building. A significant area of greenspace would be retained in this area as outdoor amenity space for the residents. and no trees would be affected. The parking arrangements would be as shown on the following plan.



- 4.4. The existing access from Buchanan Street would be retained. Buchanan Street is within the village 20mph zone, which at this location is enforced by a series of speed control humps.
- 4.5. Two parking spaces would be created for flat 1, with a direct walking route to the flat entrance at the front of the building.
- 4.6. There is an existing lock-up garage which would be allocated to flat 2, and two outdoor parking spaces would be delineated for the use of this flat.
- 4.7. A turning area would existing to allow all vehicles to enter and leave the site in a forward direction.
- 4.8. There is adequate space within the site to create parking facilities in accordance with Council standards.

## 5. Planning justification

### Pre-application consultation with Stirling Council

- 5.1. Prior to submitting this application, the applicant sought the views of Stirling Council regarding his proposal. The response received concerned two main issues: acceptability of the use, and the impact of the proposal on the Conservation Area.

5.2. Regarding the **acceptability of the use**, the comments were as follows.

*“Within Network Centres Policy 2.6 (c)(iii) states that changes of use to residential will not normally be supported on the ground floor of buildings. In addition, Policy 2.6 (e) notes that there is a presumption against the loss of all uses, particularly Class 1 retail, within network centres or those uses that serve an important community and/or employment function.*

*Concerning the principle of residential, the policy above generally precludes the development of residential, however, given the location of the building on the edge of the centre and that the building is already vacant there may be a supporting case to be made in this instance. If an application was forthcoming, it is recommended that such an application contain a supporting planning statement that justifies the loss of Class 2 and residential use on the ground floor. It would also be beneficial to provide a statement outlining other uses that have been explored for the site or any other marketing as a class 2 unit”.*

5.3. Regarding **impact on the conservation area**, the comments were as follows:

*“With regards to impact on the Conservation Area, the use of the building of residential can be generally supported. There are no details of any external alterations, however, it is assumed that some alterations will be necessary to allow conversion to residential. Any forthcoming application should include a design and access statement and any external alterations should take cognisance of the character of the Conservation Area and regard had to the Conservation Appraisal listed above. In particular, regard should be had to how the bank building on the corner of Cotton Street signals the arrival at the more urban centre of the village which lies beyond the conservation area boundary”.*

5.4. **Other comments** were:

*“Any forthcoming application should also clarify changes to external landscaping and boundary treatments, including any subdivision of external space to create garden or amenity ground. The application should also outline how parking requirements, set out in Supplementary Guidance, has been taken account of on site”.*

## **Stirling Local Development Plan Policy 2.6**

5.5. The pre-application consultation draws attention to the statement in Network Centres Policy 2.6 (c)(iii) that changes of use to residential will not normally be supported on the ground floor of buildings; and that Policy 2.6 (e) notes that there is a presumption against the loss of all uses, particularly Class 1 retail, within network centres or those uses that serve an important community and/or employment function.

5.6. We draw attention firstly to the fact that the property is not a conventional retail or class 2 unit: it is set back from the footways behind walls and railings, and at a higher level. There is a clear separation between the public realm and the building, which would ensure that if the new use was approved, occupants would have separation from street activity by distance and elevation. This is in clear distinction to a situation where residential use introduced into a conventional shop unit directly fronting the footway could present overlooking / amenity issues.

5.7. Another likely drawback to continuing class 2, or class 1 use would be the land that surrounds the property being unnecessary for most uses within these classes and therefore a burden on an owner.

5.8. Furthermore, the existence of a residential flat above the premises could restrict other ‘network centre’ uses such as restaurants or public houses which require cooking ventilation and inevitable late-night use and noise disturbance - not only to the flat above but to the tenement flats immediately opposite in Buchanan Street.

5.9. We draw attention to the unsuitability of the former bank as a retail unit. It is a large unit subdivided into many small rooms, which we cannot see easily lending itself to a class 1 or 2 use. Creation of shopfronts would fundamentally alter the appearance of the building. Removal of the internal walls to create a larger trading space is likely to be difficult and expensive due to these walls bearing the loads of walls in the flat above.

5.10. We also note that the property is at the extreme north end of the Network Centre, and separated from the main shopping activity by Buchanan Street and Cotton Street. Pedestrians trying to reach the premises from the shops on the west side of Buchanan Street have to negotiate this road junction with very poor sight-lines to traffic approaching around the blind corner to the north. We conclude in this regard that the property is peripheral to, and does not sit well within the Network Centre.

5.11. We draw attention to the fact that Policy 2.6 (e) refers specifically to the loss of “Class 1 retail” uses, which of course this property is not: its last use was a bank (Class 2).

- 5.12. Even the part of the policy referring to loss of uses that “that serve an important community and/or employment function” does not apply here, as the bank closed over a year ago and has been replaced by a travelling bank that parks in a nearby car-park. Bank of Scotland has made it clear that it will not re-open this bank branch as the level of over-the-counter business was very low.
- 5.13. Provision exists in the village for start-up small-business units off Dunkeld Court nearby. The village has a community hall and rooms (The McLintock Hall), and there are community facilities in the High School.
- 5.14. We make the case in the section below that attempts by the Bank’s agents to advertise the property for retail or other non-residential uses has failed, and that protection of the property against residential use will result in this prominent building remaining vacant – to the detriment of the image of the village.

## Attempts to market the property

- 5.15. Following closure of the Bank, agents CBRE were commissioned to market the property, who have provided to statement which describes the marketing campaign and illustrates the marketing material used. This is submitted with the application.

- 5.16. The CBRE statement makes the following comments.

*“Following the closure of the branch in Balfron on 8th March 2021 CBRE commenced with their marketing campaign comprising the erection of a ‘For Sale’ board on the premises and the preparation and circulation of marketing particulars (copy attached). The initial reaction was disappointing and only a handful of individuals made enquiries and by the Summer of 2021 it was clear this was going to be a ‘challenging’ disposal. It was clear from the outset that there was no demand from other ‘commercial’ uses whether within existing use class of Class 2 or indeed Class 1 retail. Obviously, the size of the village and the fact there were already a few empty units contributed to this lack of interest.*

*However, following a few viewings, we subsequently had a closing date for ‘best bids’ in Oct 2021 as we had 2/3 interested parties by that time all of whom related to residential use.*

*This letter is simply to confirm that there were no other commercial interests in the property during the 7/8 months of marketing undertaken by CBRE”.*

- 5.17. This demonstrates the fact that the property was actively marketed from March to October 2021 during which period the only interest was for residential use.
- 5.18. The CBRE statement also draws attention to other vacant retail units in the village. One such unit, in the parade of shops immediately opposite the application site, has been vacant for many years. It is smaller in size and arguably more practical to a new business wishing to set up in the village, yet has had no takers.
- 5.19. We have already mentioned the drawback to continuing class 2, or class 1 use, being the land that surrounds the property being un-necessary for most uses within these classes, and therefore a burden on an owner. We envisage a situation where a retail /commercial user would minimise maintenance of this area to the detriment of the character of the village.
- 5.20. We maintain that the proposed use is the only one that can bring this prominent building and its surrounding land in the centre of Balfron back into use.

## Impact on the Conservation Area

- 5.21. The building sits at the very southern tip of the Balfron North Conservation Area. We have reviewed the “Balfron Conservation Area Appraisal”, and see the only specific mention of the former Bank as “bank building which marks the southern boundary of the conservation area”.
- 5.22. We suggest that the best way of retaining the building as an “arrival signal” (see reference to pre-application comments above), is to ensure the continuing use of the building and its grounds. We contend that the present proposal is the only way that this will be achieved.
- 5.23. The proposed drawing submitted with the application (SD-2220-02-PROP) describes the alterations to be made to the property: replacement of the present life-expired windows by matching replacements, and re-opening a previously-infilled window.



- 5.24. We contend that these alterations will preserve the present appearance and character of the building and its townscape role in the Conservation Area. Our opinion in this regard is supported by the comment made in the Council's pre-application consultation response: *"With regards to impact on the Conservation Area, the use of the building of residential can be generally supported"*.
- 5.25. The works proposed to the Garden area to the north of the building would no affect any trees, so the proposals would not result in any loss or damage to trees.

## Response to other Council comments

- 5.26. Drawing SD-2220-02-PROP clarifies the use made of the external area to the north of the building, comprising amenity space and parking. The parking provision accords with the Council's requirements.
- 5.27. No alterations are proposed to boundaries, and no trees require to be removed.

## 6. Conclusion

- 6.1. The proposal would create two reasonably-size family flats, each with its own amenity area and car parking.
- 6.2. The building already has residential use in its upper floor. Conversion of the former bank to flats would accord with this existing use.
- 6.3. The design approach is sympathetic to the original character of the building, and the few alterations take a 'light-touch' approach. The building's contribution to the character of the Conservation Area will therefore be protected. This is acknowledged in the Council's Pre-Application comments which state: *"With regards to impact on the Conservation Area, the use of the building of residential can be generally supported"*.
- 6.4. There is adequate space within the outdoor areas associated with the former bank to provide parking in accordance with Council standards, without the loss of any trees.
- 6.5. We present the case that there is no likelihood of a retail or commercial use occupying the building. Evidence is presented that the property was marketed on behalf of the Bank of Scotland for seven months, with the only interest being for residential use.
- 6.6. We present the case in this document that holding-out for a retail or commercial use will inevitably mean that the building will remain unused, boarded-up to prevent break-ins, and will gradually deteriorate. This will be to the detriment of the village generally due to the building's prominence, and specifically to Balfron North Conservation Area within which it lies.
- 6.7. Other "Network Centre" uses such as restaurants and public houses would be inappropriate in a building with residential uses in the upper floor and across the street. The proposed residential use would therefore maintain the amenity of residential neighbours.
- 6.8. Residential use will allow full use and maintenance of the building and its grounds, which are prominent features in the village.
- 6.9. We have presented the case that Local Development Plan policy 2.6 should be set aside in this case due to the fact that the property lends itself to residential use, is not readily convertible to retail or commercial use, has been marketed for any use with no interest being expressed for any use other than residential - due to the history of vacant shop units in the village and the existence of purpose-built business units and community facilities.
- 6.10. We see no viable use other than residential, which is an ideal use of the building and its grounds. By this means the long-term future of this prominent building which is a feature in the village, will be secured.
- 6.11. We respectfully urge that the planning application be granted.