



The Site and Planning History

The retail unit is located on Camden High Street, which comprises a mix of uses, albeit predominantly in retail use (Use Class A1). The High Street is located within the Town Centre.

The unit is currently operating as "Help the Aged" who are hoping to vacate the property in March. Instant Cash Loans Ltd will then facilitate the reuse of the vacant unit therefore enhancing the vitality and viability of the Centre.

Money Shop have previously secured planning permission for the change of use 61 High Street (Decision Notice Reference: 2007/3065/P) which was granted on 9 October 2007. However, an acceptable lease on this property could not be agreed and, as a result, the property has not been occupied and the permission has not been implemented. The unit therefore remains in retail use.

The Proposal

This application seeks planning permission for the change of use of the ground floor at 63 Camden High Street from retail (Use Class A1) to financial and professional services (Use Class A2).

The total floor area of the property is approximately 91.59 sq m (gross) and it is proposed that all of this floorspace will operate as financial and professional services.

It is considered that off street parking provision will not be required for the proposed change of use from retail to financial services owing to the site's city centre location with good public transport links and public car parks located within the immediate vicinity.

At this stage it is not proposed that any advertising will be displayed at the property.

Planning Policy

The following section sets out relevant planning policy and guidance in the form of National Planning Policy Guidance Notes and Planning Policy Statements, and Local Planning Policies in the London Borough of Camden Replacement Unitary Development Plan adopted in June 2006.

National Planning Policy:



National planning policy guidance in respect of the type of development proposed is primarily contained in Planning Policy Statement 1: Delivering Sustainable Development (PPS1), Planning Policy Statement 6: Planning for Town Centres (PPS6) and Planning Policy Guidance13: Transport (PPG13).

PPS1 sets out the Government's overarching objectives for the delivery of sustainable development through the planning system, namely that planning should facilitate and promote sustainable and inclusive patterns of urban development ensuring that development supports existing communities and contributes to the creation of safe, sustainable, liveable and mixed communities.

PPS6 sets out the Government's key objectives for town centres in that planning should promote their vitality and viability by planning for the growth and development of existing centres; promoting and enhancing existing centres, by focusing development in such centres and encouraging a wide range of services in a good environment, accessible to all.

PPG13 sets out the Government's general principles in respect of the integration of land use planning and transport specifically paragraphs 19, 20 and 21 sets out the Government's key objective to ensure that commercial activities are accessible by public transport, stating the maximum use should be made of sites in accessible locations near to town centres.

Unitary Development Plan:

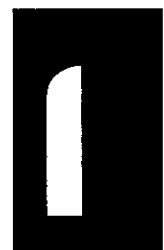
The statutory UDP for the area within which the application site is located comprises of the London Borough of Camden Replacement Unitary Development Plan adopted in June 2006.

The UDP identifies that the application site is located within the Town Centre and a Conservation Area.

The key policies taken from the UDP are as follows:

Policy R7A states that at ground floor level in Town Centres the Council will resist the net loss of shopping floorspace (Use Class A1) and will only grant planning permission for development that it considers will not cause harm to the character, function, vitality and viability of the centre.

Policy B7 states that changes in the pattern of uses can also gradually erode the character of an area even if the buildings remain relatively unaltered. It is therefore important that, whenever possible, uses which contribute to the character of a conservation area are not displaced by redevelopment or change of use.



Planning Issues

The Nature of the Proposed Use:

Instant Cash Loans t/a The Money Shop will directly relate to the retail function of the centre as it provides a financial service to shoppers facilitating the exchange of cheques for cash, loans, money transfer and foreign currency exchange.

In an average month The Money Shop registers approximately 15,000 new customers for cheque cashing and has a similar number of new customers for money transfer and foreign currency exchange. Daily transactions average 100, with Fridays being the busiest day with up to 250 transactions and the last Friday of the month can see over 300. For any one-month The Money Shop accommodates approximately 15,000 cheque transactions – 180,000 per year (figures provided by Instant Cash loans Ltd). These figures demonstrate that the public as part of their shopping trip frequently visit The Money Shop, generating high levels of pedestrian activity.

There are currently 196 fully-fledged 'Money Shops' in England, Scotland, Wales and Northern Ireland with 250 stores expected within 12 months and a further 300 plus franchises of the Money Shop. This demonstrates that it is an accepted town centre use as a prosperous and thriving business attracting many customers.

This type of unit typically maintains a window display, which is an important part of the marketing of their services. Furthermore, standard opening hours are the same as an average A1 use. As such, this application proposal will not have an unacceptable impact on the character of the shopping street and will not result in blank or dead frontages.

Traffic:

No off street car parking is proposed due to the site's town centre location with good public transport links and public car parks located within the immediate vicinity of the site.

Similarly, on the basis of the quantum of floorspace proposed and it's location, we do not consider that there will be any material increase in traffic in the vicinity of the site and therefore no risk to pedestrian safety, or indeed increase in demand for car parking. Full provision will be made for quality disabled access.



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Amenity:

Instant Cash Loans T/A The Money Shop operates during typical retail hours, causing no disturbance, noise, smell or litter that might harm the amenity of adjoining properties.

Conservation Area Issues:

This application is for the change of use of the existing building and no external works are proposed. Therefore there will be no material affect on appearance of the existing building or the wider Conservation area resulting from the change of use per se. Moreover, the high level of footfall associated with the proposed use will maintain existing levels of activity and, as such, the re will be no material effect on the character of the area.

Conclusion

In conclusion the proposal for change of use will not impact on the level of shopping provision or the character of the shopping street and it will not cause any demonstrable harm on the vitality and viability of the area and, as such, the proposal accords with all relevant planning policy and guidance and we request that planning permission is granted.

We are willing to discuss any such conditions you may consider necessary in order to ensure that any future occupier maintains the above situation. In any event, please do not hesitate to contact Jenny Barker on the direct line number above, if you wish to discuss any aspect of this application.

We look forward to receiving notice of the registration of the planning application marked for the attention of Jenny Barker.

Yours sincerely

Freethcartwright LLP

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