

June 2023

Tarbert and Skipness Community Trust

Community Plan 2023 to 2026

glic



Contents

Introduction	2
Prioritisation.....	6
Tarbert and Skipness Community Plan 2023 to 2026	8
Tarbert: The Community	10
Skipness: The Community	15
Developing the plan: Stakeholder Engagement and Consultation.....	18
Scottish Index of Multiple Deprivation	18
Community planning partnership.....	19
UK Community Renewal Fund.....	20
Tarbert and Skipness: Direct community engagement	21
Issues and Opportunities	22
Tarbert.....	22
Skipness	23
Next Steps	23
Appendix 1 Characteristics of sustainable communities	24
Appendix 2 Tarbert and Skipness Community Trust	28
Appendix 3 Examples of projects completed	30
Appendix 4 Strategy and Policy Context.....	31
Appendix 5 SIMD rankings Tarbert, Skipness and environs 2020 (Scottish Government).....	33
Appendix 6 Supporting information (Tarbert)	35
Appendix 7 Tarbert Destination Competence Review (Source Carron Tobin, RuralDimensions)	42
Appendix 8 Supporting information (Skipness)	44

Introduction

In 2005, Ministers and representatives from Member States and European institutions gathered in Bristol to discuss a common European approach to sustainable communities.

The Bristol Accord identified principles and characteristics of a sustainable community. The Accord provides a comprehensive and coherent framework to deliver sustainable development, economic prosperity, and social justice in an era of rapid global economic change. It also encourages a better environment, stronger democracy, and effective local leadership. The eight characteristics of a sustainable community being:

- Active, Inclusive and Safe – Fair, tolerant and cohesive with a strong local culture and other shared community activities.
- Well Run – With effective and inclusive participation and leadership.
- Well Connected – With good transport services and communication linking people to jobs, schools, health, and other services.
- Well Served – With public, private, community and voluntary services that are appropriate to people's needs and accessible to all.
- Environmentally Sensitive – Providing places for people to live that are considerate of the environment.
- Thriving – With a flourishing, diverse and innovative local economy.
- Well Designed and Built – Featuring quality built and natural environment
- Fair For Everyone – Including those in other communities, now and in the future.

The Tarbert and Skipness Community Plan aspires to deliver these objectives.

The specific characteristics of each criterion are discussed in Appendix 1.

Community planning process

The community planning process creates a framework for making community development plans and activities more responsive to, and organised around, the needs of communities. The three main aims of community planning can be described as:

- Making sure people and communities are genuinely engaged in decisions which affect them and their surroundings

- A commitment from residents, organisations, and businesses to work together in making their community a better place to live, work and visit
- Providing clear guidance for residents, organisations, businesses, and newcomers about the vision for the community, priority areas for action and future goals, as well as outlining opportunities for involvement, without being prescriptive about responsibility and how activities should be carried out.

Strategy and Policy Context

Details of the wider policies and strategies that the updated plan supports are at Appendix 4.

Tarbert & Skipness Community Action Plan

Tarbert & Skipness Community Trust (TSCT)¹ working with Jura Consultants undertook extensive consultation in 2009 and published a Community Action Plan in 2010 with five aims – to create

- A healthier community
- A competitive, educated and working community
- A welcoming, vibrant and confident community
- An inclusive, fair and caring community
- A greener and sustainable community

The plan has been used to justify multiple projects and initiatives and has led to unprecedented development activity in the village. The Trust has consulted annually with the community and created a living plan.

In 2022 it was agreed that a full review of the plan should be undertaken to provide clarity on the challenges and opportunities that the communities of Tarbert and Skipness now face and to provide a route map to direct the work of TSCT and other community bodies going forward. Glic, the trading name of DWS Associates Limited, were commissioned to do this work.

In completing the assignment Glic have:

- Reviewed of the existing situation including; local strategies; village facilities, services, and amenities; population profile; economic activity; and housing
- Consulted with residents, community groups and businesses

¹ Details of Tarbert and Skipness Community Trust is at Appendix 2 with details of successfully completed initiatives at Appendix 3

- Created a draft long list of potential actions based on the needs of the community
- Presented the draft plan to the wider community for feedback and input at community consultation days in Skipness and Tarbert

In parallel to this process Tarbert Harbour Authority have undertaken a project via the UK Community Renewal Fund to consolidate thinking on the spatial future of Tarbert and to develop site specific designs that support improved access to services and regeneration.

Prioritisation

Community consultation days were held in Tarbert and Skipness in May 2023. A long list of options included in the 2023 Community Plan were presented to residents. The events were supported by both TSCT and Glic representatives.

Residents considered to options presented and ranked these in terms of what they believed were the most pressing issues that needed to be addressed. An opportunity was also provided to highlight issues that were not included in the long list.

Information provided was collated and summarised for Skipness, Tarbert and an overall ranking for the wider community.

The summary of list of priorities being:

- Lobby to maintain current services including cashpoint, post office, library, village halls, healthcare, Tarbert Academy, emergency services
- Investigate water quality and supply to Skipness and Claonaig
- Agree management plan for cars and camper vans
- Improve traffic calming measures in both Tarbert and Skipness
- Lobby for action to address dampness and poor insulation of housing
- Investigate the potential for operation of local transport scheme
- Improve quality and reliability of broadband and mobile coverage, Skipness
- Develop and implement plan to reduce marine plastic waste
- Promote walking and cycling
- Create new path to Kennacraig to complete circular walk from village centre via West Loch and Corranbuie track
- Improve road safety from Tarbert to the Shell Beach

- Renovate Skipness Village Hall
- Agree plan for housing in Skipness
- Fix collapsed section of Skipness Road
- Construct affordable homes as per SHIP in Tarbert
- Organise and complete beach and verge cleans
- Improve play facilities

Tarbert and Skipness Community Plan 2023 to 2026

A healthier community						
Ref	Action	Priority	Delegated	Timescale	Complete	Comments
	Work with partners to address dampness and poor insulation of housing	1	Community Council	2024		
	Address water quality and supply to Skipness and Claonaig.	1	Community Council	2024		
	Promote walking and cycling (potential Bothy with Cycling UK)	1	TSCT	2025		
	Improve play facilities	1	TSCT	2024		
	Renovate tennis courts into accessible games space	2	Tarbert Bowling Club	2025		
	Develop opportunities that help address mental health challenges in younger and older isolated residents	2		2025		
A competitive, educated and working community						
Ref	Action	Priority	Delegated	Timescale	Complete	Comments
	Work with partners for construction of affordable homes in Tarbert	1	Community Council	2023		
	Agree plan for housing in Skipness	1	TSCT	2024		
	Work with partners to improve strength, quality, and reliability of broadband and mobile coverage – Skipness	1	TSCT	2023		
	Support development of Tarbert Harbour Authority initiatives	2	THA	2026		
	Promote apprenticeships	2	Tarbert Academy	2025		
	Develop proposals for needed commercial space	2	TSCT	2026		
	Develop Tarbert Life heritage project to include heritage trail and archive of Tarbert and Skipness community in searchable database	2	TSCT	2025		

A welcoming, vibrant and confident community

Ref	Action	Priority	Delegated	Timescale	Complete	Comments
	Agree management plan for cars and camper vans	1	Community Council	2024		
	Improve traffic calming measures in both Tarbert and Skipness	1	Community Council	2024		
	Create an Emergency Plan working collaboratively with the Emergency Services	2	TSCT	2024		
	Renovate Skipness Village Hall	1	Village Hall Committee	2024		
	Create new cycle/pedestrian path to Kennacraig ferry terminal	1	Local Authority	2027		
A greener and sustainable community						
Ref	Action	Priority	Delegated	Timescale	Complete	Comments
	Improve the footpath network within Tarbert.	1	TSCT	2026		
	Develop and implement plan to reduce marine plastic waste	1	ACT	2025		
	Organise and complete beach and verge cleans	1	TSCT	2024		
	Repair Claonaig to Skipness Road	1	Elected representatives	2023		
	Develop and launch community energy management courses to minimise energy usage	2	TSCT	2025		
An inclusive, fair and caring community						
Ref	Action	Priority	Delegated	Timescale	Complete	Comments
	Manage ongoing dispersal of funds to advance the Community Plan from windfarm and other funds	1	TSCT	2023		
	Investigate the potential for operation of local transport scheme	1	TSCT	2024		
	Maintain current services including cashpoint, post office, library, village halls, health care, Tarbert Academy, emergency services	1	TSCT	2023		



Tarbert: The Community

Origins of the village

The village of Tarbert has a long history influenced both as a safe natural harbour on the west coast of Scotland and as a strategic point guarding access to Kintyre and the Inner Hebrides. It is situated around East Loch Tarbert at a narrow isthmus at the north end of Kintyre. This important location has influenced its development over time.

Facilities and Infrastructure

Today Tarbert is a bustling harbour town with an active fishing fleet and fish quay, a busy marina, a vibrant retail offer including craft and gift shops, galleries and a good range of cafes, pubs, bistros and restaurants. The village's current day economic drivers are dominated by the Primary industry, Retail and Service, Tourism, and Food and Drink sectors.

There are a significant proportion of the community who work in the public sector administration and health areas.

The village hugs the natural harbour and quayside and the castle ruins and Tarbert Parish Church dominate the skyline. The village has its own primary and high schools, health services and a wide range of retail outlets and non-essential service providers. However both the fish shop and the butchers recently closed due to retirements.

There are several vacant sites and buildings in disrepair in key locations, namely the Tarbert Hotel, two former filling stations, the VisitScotland property and the old Londis store.

Tarbert is a dynamic community with a Community Council and Community Development Trust in place – both of which are shared with Skipness. There are several community groups focused on different assets and activities.

Tarbert & Skipness Community Trust	TSCT
------------------------------------	------

Tarbert & Skipness Community Council	TSCC
Tarbert Enterprise Company	TEC
Tarbert Harbour Authority	THA
Tarbert Castle Trust	TCT

Tarbert Enterprise Company was established in 1998 to oversee the village's events and festivals. TEC works closely with THA utilising their event space. Up to nine events are held annually attracting many visitors to the village. www.tarbertfestivals.co.uk

The village has several community owned and/or run assets

Tarbert Bowling Club	Soccer Centre
Tarbert After School Care	Tarbert Village Hall
Tarbert Golf Club	Healing Garden
Tarbert Loch Fyne Yacht Club	Tarbert Life Heritage Centre
Tarbert Arts and Leisure Centre	Feis an Tairbeart

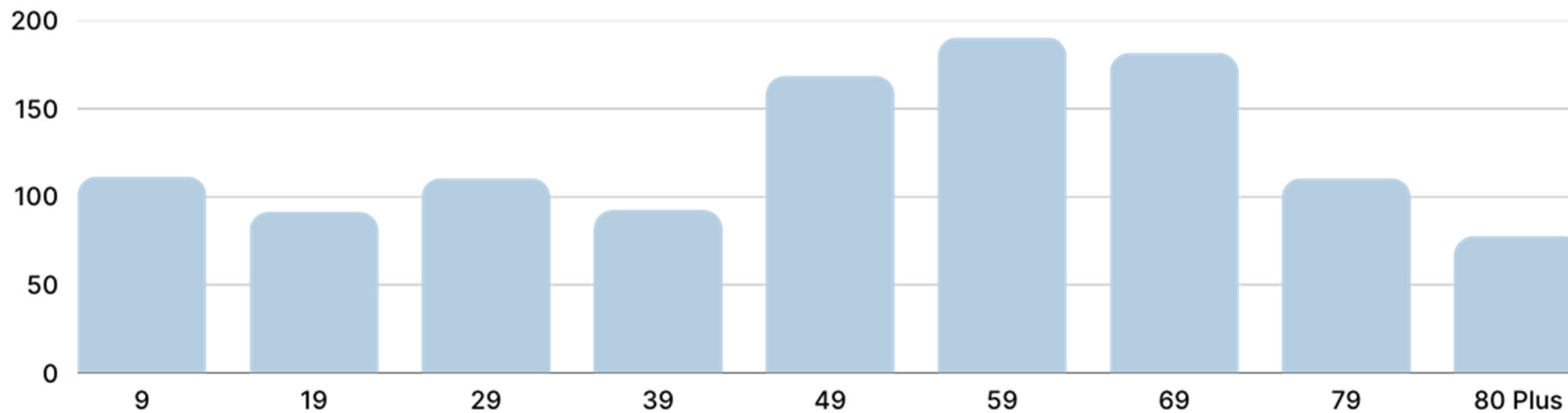
Population Profile

The total resident population of Tarbert (Loch Fyne) is 1,120 (estimate 2020) people. The population has fallen by c60 (5.1%) residents since the 2011 census. This places the village in the 'remote rural' category, defined by the Scottish Government as any area with a population less than 3,000 and over a 30 minute drive time of a settlement with a population of 10,000.

Demographics

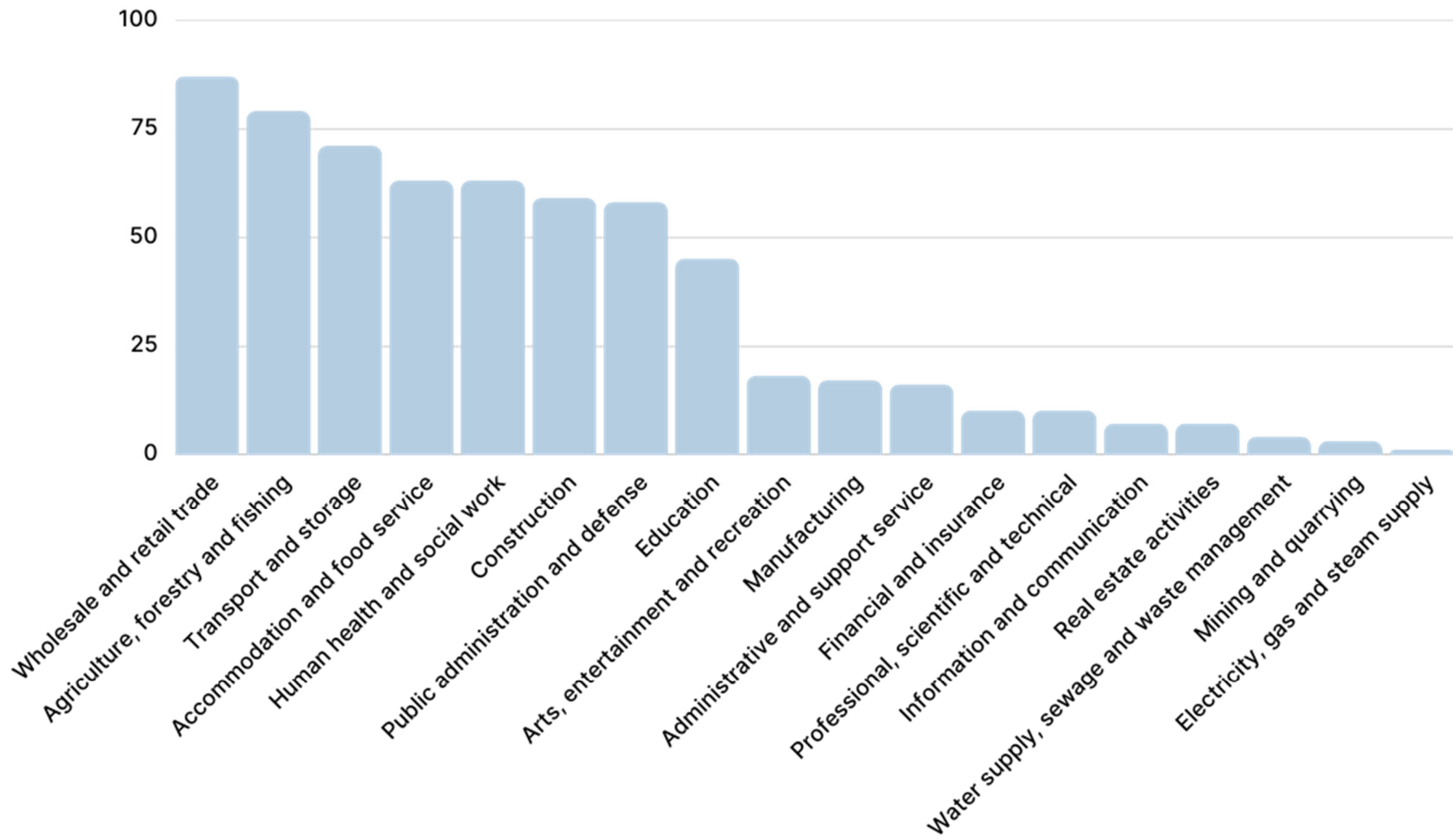
The age proportionality of Tarbert's population is broadly consistent with that of Argyll and Bute as a whole. The proportion of young adults in Tarbert (13.1%) and Argyll and Bute (14.3%) are below that of the whole of Scotland (18.5%). This is due to the outmigration of younger people who leave in search of higher education, entertainment, and employment opportunities. The proportion of Tarbert residents in the 45-59 age group is slightly above that of Argyll & Bute and Scotland. A greater proportion of residents are aged above 60 years in Tarbert (31.7%) and Argyll and Bute (30.1%) than in the whole of Scotland (23.2%), potentially evidencing Argyll and Bute's desirability as a potential retirement location. The median age in Tarbert is 48 years old. This is higher than the Scottish median of 41 years old.

The following table outlines the population of Tarbert by age.



Employment and industry

Tarbert can be considered entrepreneurial, with a concentration of residents that are self-employed - The graph below shows the profile of employment by resident.





Skipness: The Community

Origins of the village

Skipness is a village on the east coast of Kintyre in Scotland, located just over 7 miles (11 km) south of Tarbert and facing the Isle of Arran. The village is accessed by a single track road that is in urgent need of repair. The village is located adjacent to stunning beaches and is a popular destination for holiday makers.

Facilities and infrastructure

The village boasts several facilities including:

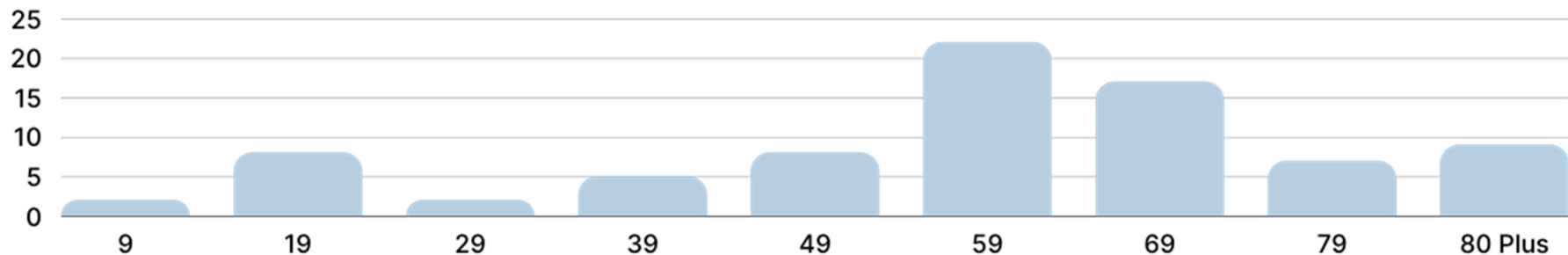
- Skipness Castle
- The Seafood Cabin
- Skipness smokehouse and shop
- St Brendan's Chapel
- Village Hall
- Village Shop

Population Profile

The village is in the 'remote rural' category.

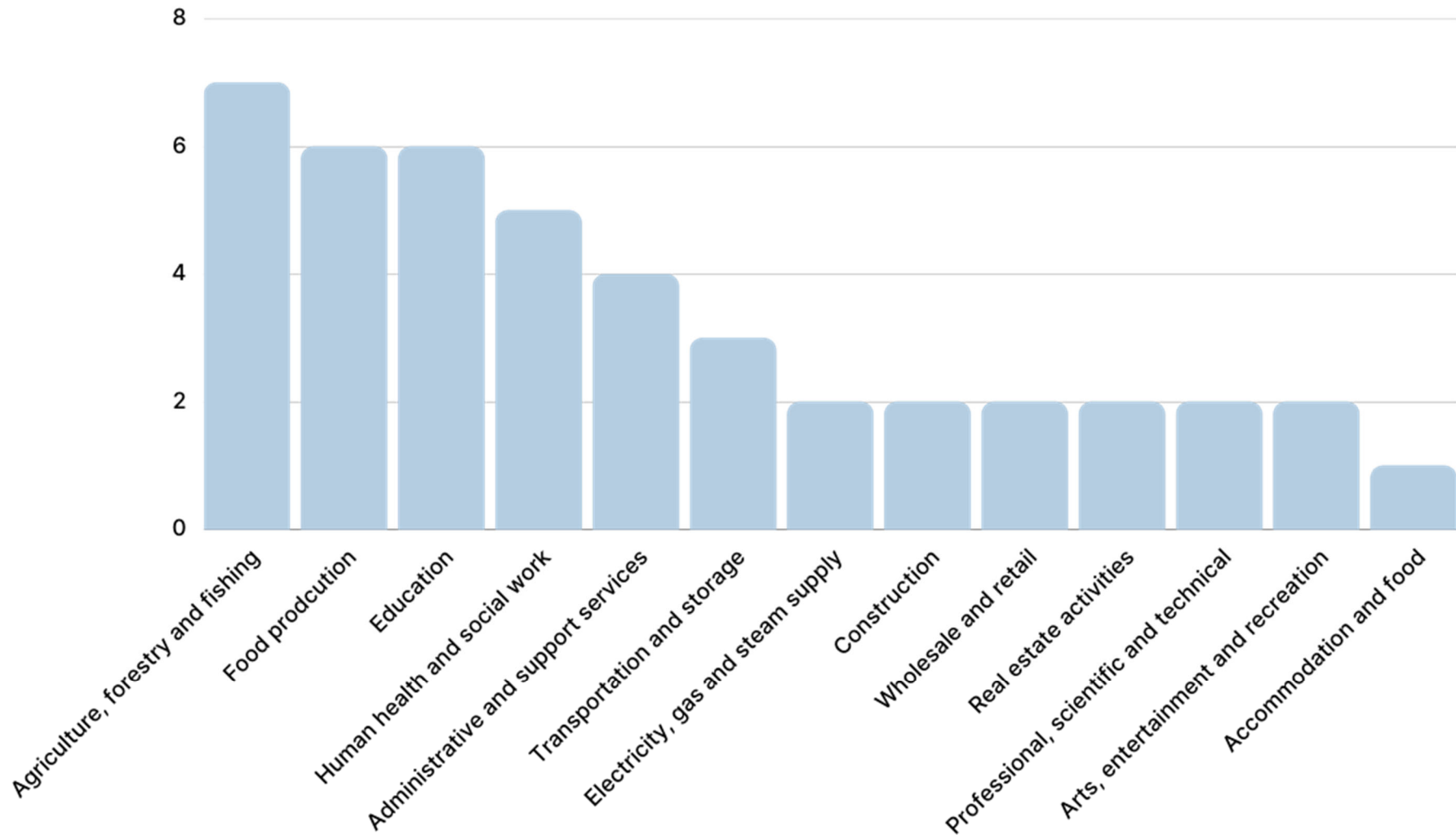
Demographics

The population of Skipness and its environs is estimated in 2020 at c80 individuals. Economically active individuals are estimated at 44 residents (55% of the population). In addition to a small population the demographics of the community are skewed. Data from 2020 shows the % age profile of the resident population. The median age is 54. This is much higher than the Scottish median of 41 years old. Recognising these demographic realities there is a threat to the ongoing viability and sustainability of the community.



Employment and Industry

Skipness is entrepreneurial, with a larger than average concentration of residents that are self-employed - 19% of the resident population. At the Scottish level around 10% of census respondents are self-employed. The graph below shows the profile of employment by resident.



Developing the plan: Stakeholder Engagement and Consultation

Scottish Index of Multiple Deprivation

The Scottish Index of Multiple Deprivation (SIMD) identifies small area concentrations of multiple deprivation across all of Scotland. It allows effective targeting of policies and funding where the aim is to wholly or partly tackle or take account of areas of multiple deprivation. Those ranking in the 0-5% percentile are considered the most deprived, with those ranking in the 5-10%, 10-15% and 15-20% percentiles considered the next most deprived. Areas ranking in the 20-100% percentile are considered less deprived. By way of clarification, the 2020 area ranked 1st, datazone S01010891 Greenock Town Centre and East Central, Inverclyde is considered the most deprived area in Scotland, and the area ranked last, 6,976th, datazone S01008861 Stockbridge, City of Edinburgh is considered the least deprived area in Scotland.

Tarbert and Skipness is identified within 3 separate SIMD datazones:

- S01007321 (556 residents)– Skipness, Knapdale: Erines, Kilberry, Ronachan, Cour - including West Loch Tarbert
- S01007322 (705 residents) - Knapdale: A83 / Barmore Road corridor to The Gather (North and west areas of community)
- S01007323 (412 residents) - Knapdale: Pier Road corridor, east of School Road (South and east areas of community).

Tables outlining the SIMD rankings for each domain in Tarbert data zones 2020 can be found in Appendix 5. The key features of each datazone are:

- S01007321 (Skipness) – Geographic Access. Skipness is recognised as one of the most geographically challenged communities in Scotland (in the most deprived 5%). The geographic access domain captures the issues of financial cost, time, and inconvenience of having to travel to access basic services.
- S01007322 (Tarbert) –Housing and income are the most significant challenges.
- S01007323 –Income is the most significant challenge.

Of all Scottish datazones (6,976), Tarbert’s composite overall SIMD rank is 4,066 and is worse than its 2016 rank of 4,107. Despite being defined by the Scottish Government as “Remote Rural”, Tarbert’s best rank is for its Geographic Access with a composite score of 5,324, and least in Current Income and Housing, where it is in the bottom half of the national league with a composite score of 3,169.

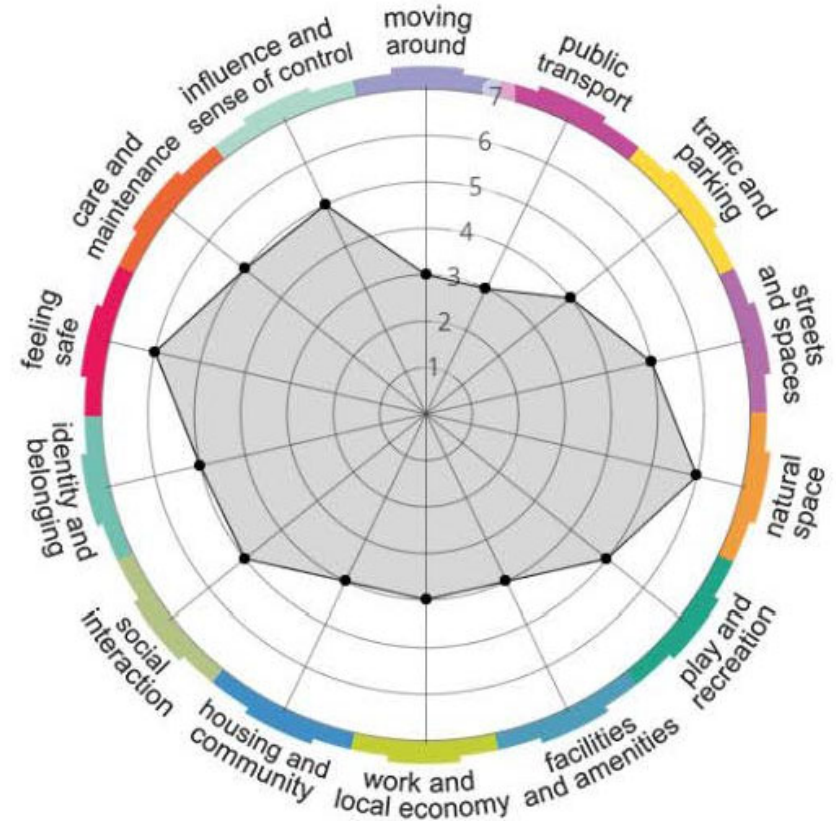
Community planning partnership

In 2019 Argyll & Bute Community Planning Partnership published results from a council wide consultation seeking input from residents on how they feel about the place(s) that they live and work. The process considered 14 aspects of place.

The results for Tarbert flagged feeling safe and natural space as the top-rated aspects, with the bottom rated aspects (score of four or less) where improvements are desired being:

Moving around (3)	Public Transport (3)	Traffic and parking (4)
Facilities and amenities (4)	Work and the economy (4)	Housing and community (4)

The graph opposite shows the profile of all responses and shows opportunities.



UK Community Renewal Fund

In 2022, using funding provided by the UK Community Renewal Fund, Tarbert Harbour Authority commissioned a team of consultants and advisors to assess the potential for focused investment in and around the harbour to improve the long-term viability, sustainability, and quality of life for residents and visitors to Tarbert and its environs.

Stakeholder engagement was central to the development of plans.

An open day consultation event took place in April 2022 where emerging project ideas were presented. In the main, the overall project was welcomed and the merit of each of the project ideas was recognised.

There was strong support for:

- better access and paths, including extended walkway, within and around the village
- the construction of light industrial units.

Engagement continued with a follow up community event held in November 2022. Following the conclusion of the project, initiatives being advanced with the local authority planning teams include:

- Upgrade of the Fish Quay
- A community activity hub with gym, hot desking, classrooms, storage facilities and a small workshop and improved access to Tarbert Harbour for marine leisure users
- Expansion of the marshalling area at the CalMac slip to reduce congestion and improve road safety and improvement of facilities for CalMac passengers
- Re-development of the bowling club to allow for expansion of activities including tennis
- Upgrade of the existing boatyard site

Whilst these initiatives are welcomed, there is still a need for projects that deliver:

- better access and paths, including extended walkway, within and around the village

- the construction of light industrial units.

Tarbert and Skipness: Direct community engagement

There is regular engagement with the community – recent sessions have included:

- November 2021; open community meeting to discuss housing needs in Tarbert
- April 2022; joint TSCT and THA session to discuss potential development proposals
- November 2022; open meeting with the Skipness community to discuss housing challenges and potential routes forward
- November 2022; THA presentation of development proposals
- May 2023, TSCT presented long list of options to community for comment and prioritisation.

To ensure the whole community had the potential to contribute to the development of the community plan, a survey has been completed in both Tarbert and Skipness using proforma questionnaires that have allowed individuals, community groups, and local businesses to comment. Questions centred on the concerns of residents, the potential focus for future investment and what were the services most valued by the community. Where possible we have split out the views of younger residents to identify specific concerns. An additional 87 responses (40% of households) were received in Tarbert with 22 (68% of households) additional responses secured from Skipness.

A weighting was allocated to responses with first priorities having greater impact than lesser ranked issues. Using this methodology coupled with Pareto Analysis,² the graphs below show the prioritised list of concerns for the communities. Note – given the sample size, these results cannot be considered statistically significant, but provide indications of levels of concern.

² Pareto analysis is a simple technique that helps you to focus efforts on the problems that offer the greatest potential for improvement by showing their relative frequency or size in a descending bar graph. Pareto's 80/20 principle states that typically 80% of the effects come from a limited number of causes.

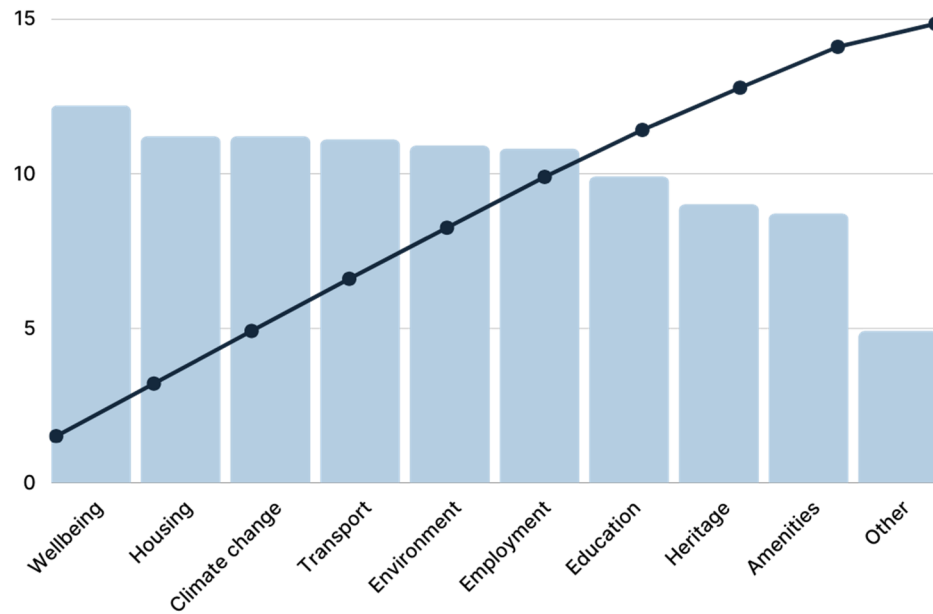
Issues and Opportunities

Tarbert

The High School provided responses from Secondary School pupils. We have divided the analysis into younger and older residents

Background and additional details are at Appendix 6.

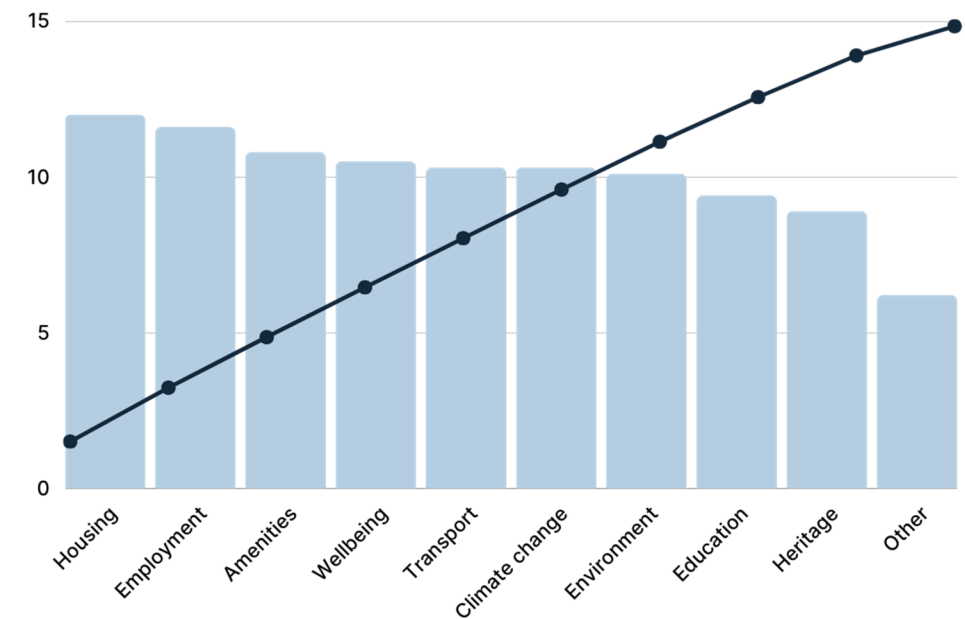
Youth voice



The top three issues for the younger members of the community are:

- Wellbeing (physical and mental health)
- Housing
- Climate Change

Adult voice



The top three issues for the adult community of Tarbert being

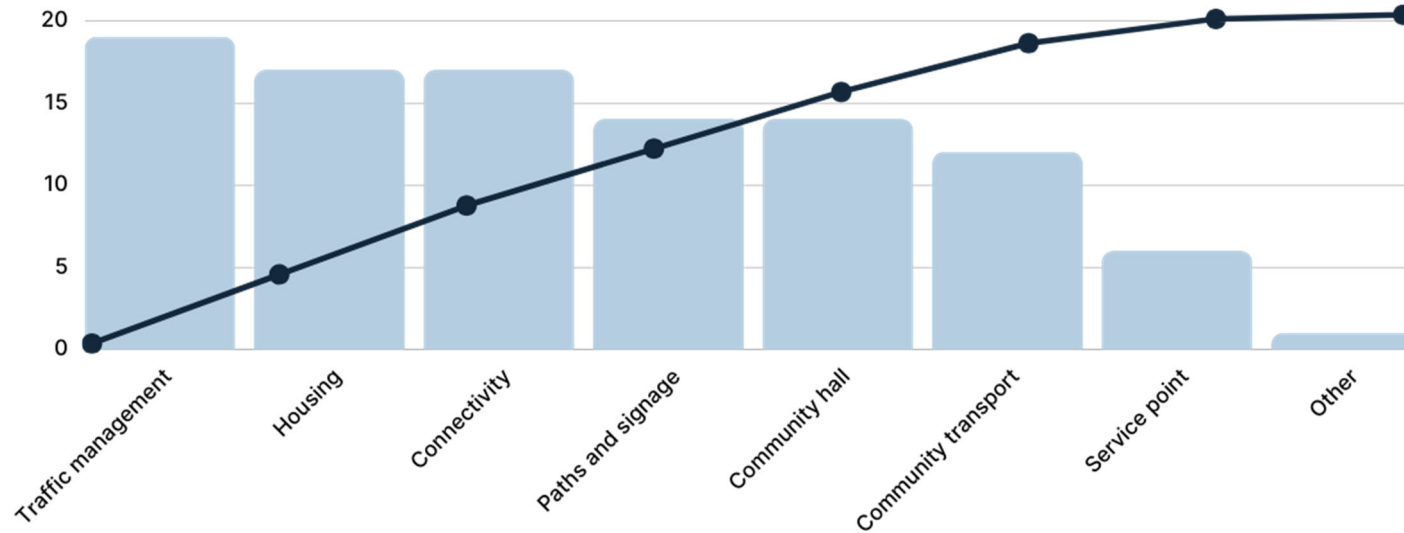
- Housing
- Employment
- Amenities.

Skipness

The top three issues for the adult community of Skipness being:

- Traffic Management
- Housing
- Connectivity

Background and additional details are at Appendix 7.



Next Steps

It is proposed that:

- TSCB Board reviews that document and provides comment and feedback
- The community plan is refined, augmented and published by summer 2023.

Appendix 1 Characteristics of sustainable communities

Active, Inclusive and Safe – Fair, tolerant and cohesive with a strong local culture and other shared community activities. Sustainable communities offer:

- A sense of community and cultural identity, and belonging;
- Tolerance, respect and engagement with people from different cultures; background and beliefs;
- Friendly, co-operative and helpful behaviour in neighbourhoods;
- Opportunities for cultural, leisure, community, sport and other activities, including for children and young people;
- Low levels of crime, drugs and antisocial behaviour with visible, effective and community-friendly policing;
- Social inclusion, equality of opportunity and good life chances for all

Well Run – With effective and inclusive participation and leadership. Sustainable communities enjoy:

- Representative, accountable governance systems which both facilitate strategic, visionary leadership and enable inclusive, active and effective participation by individuals and organisations;
- Effective engagement with the community at neighbourhood level, including capacity building to develop the community's skills, knowledge and confidence;
- Strong, informed and effective partnerships that lead by example e.g. local authority and community;
- Strong, inclusive, community and voluntary sector;
- Sense of civic values, responsibility and pride.

Well Connected – With good transport services and communication linking people to jobs, schools, health, and other services. Sustainable communities offer:

- Transport facilities, including public transport, that help people travel within and between communities and reduce dependence on cars;

- Facilities to encourage safe local walking and cycling;
- An appropriate level of local parking facilities in line with local plans to manage road traffic demand;
- Widely available and effective telecommunications and Internet access;
- Good access to regional, national and international communications networks

Well Served – With public, private, community and voluntary services that are appropriate to people’s needs and accessible to all. Sustainable communities have:

- Well-performing local schools, further and higher education institutions, and other opportunities for lifelong learning;
- High quality local health care and social services integrated where possible with other services.
- High quality services for families and children (including early years childcare);
- Good range of affordable public, community, voluntary and private services (e.g., retail, fresh food, commercial, utilities, information and advice) which are accessible to the whole community;
- Service providers who think and act long-term and beyond their own immediate geographical and interest boundaries, and who involve users and residents in shaping their policy and practice.

Environmentally Sensitive – Providing places for people to live that are considerate of the environment. Sustainable communities:

- Provide places for people to live that respect the environment and use resources efficiently;
- Actively seek to minimise climate change, including through energy efficiency and the use of renewables;
- Protect the environment, by minimising pollution on land, in water and in the air;
- Minimise waste and dispose of it in accordance with current good practice;

- Make efficient use of natural resources, encouraging sustainable production and consumption.
- Protect and improve biodiversity (e.g., wildlife habitats);
- Enable a lifestyle that minimises negative environmental impact and enhances positive impacts (e.g., by creating opportunities for walking and cycling, and reducing noise pollution and dependence on cars);
- Create cleaner, safer and greener neighbourhoods (e.g., by reducing litter and graffiti, and maintaining pleasant public spaces).

Thriving – With a flourishing, diverse and innovative local economy. Sustainable communities feature:

- A wide range of good quality jobs and training opportunities;
- Sufficient suitable land and buildings to support economic prosperity and change;
- Dynamic job and business creation, with benefits for the local community;
- A strong business community with links into the wider economy;
- Economically viable and attractive town/village centres.

Well Designed and Built – Featuring quality built and natural environment. Sustainable communities offer:

- Sense of place – a place with a positive ‘feeling’ for people and local distinctiveness;
- User-friendly public and green spaces with facilities for everyone including children and older people;
- Sufficient range, diversity, affordability and accessibility of housing within a balanced housing market;
- Appropriate size, scale, density, design and layout, including mixed-use development, that complement the distinctive local character of the community;
- High quality, mixed-use, durable, flexible and adaptable buildings, using materials which minimise negative environmental impacts;

- Buildings and public spaces which promote health and are designed to reduce crime and make people feel safe;
- Buildings, facilities and services that mean they are well prepared against disasters – both natural and man-made;
- Accessibility of jobs, key services and facilities by public transport, walking and cycling.

Fair For Everyone – Including those in other communities, now and in the future. Sustainable communities:

- Recognise individuals' rights and responsibilities;
- Respect the rights and aspirations of others also to be sustainable;
- Have due regard for the needs of future generations in current decisions and actions.

Appendix 2 Tarbert and Skipness Community Trust

Tarbert & Skipness Community Trust (TSCT) was incorporated in 2002 (Company SC233786, Charity SC033379) and is a company limited by guarantee. The organisation is not VAT registered. The purpose of TSCT is to:

help the Tarbert & Skipness area secure a healthy and sustainable future

contribute to community development

conserve and enhance the special qualities of the local environment.

To deliver its purpose TSCT have managed numerous projects and secured over £1.5M of funding to deliver these. A list of the major projects the organisation has led since its inception is at Appendix 3.

Governance

The TSCT Board can include up to nine Directors (elected at the AGM) plus a further three that can be co-opted to ensure that there is a spread of skills and experience. The current Board has a broad range of skills with extensive experience of the Public and Private sectors.

The TSCT Board meets monthly to progress the business of the Trust. The current focus is to:

- update and support the delivery of the Community Plan
- manage and distribute funds from the windfarm investments to community groups
- address housing issues that are inhibiting the economic growth of the area.

The Board recognises that there are insufficient younger residents involved in the work of the Trust. One of the objectives in the coming years is to increase membership to ensure that the Board reflects the demographic make up of the community.

Volunteering

Over 40 volunteers take part in the annual beach cleans. 25 volunteers previously researched and documented heritage and environmental information about the area. This work became the source data for the creation of a series of interpretation panels now displayed in Tarbert Life that tell the story of the area from earliest times. This display will be continually updated. The value of the work of Directors and Volunteers to the area is estimated at circa £45K per annum.

Support staff

To support the work of TSCT the organisation uses the services of part-time, self-employed contractors. These contractors are managed by the Company Secretary. Looking forward TSCT could recruit staff to:

- deliver specific elements of the Community Plan
- control financial and administrative processes.

Management of funds

A key task for TSCT is the dispersal of funds provided by local windfarms to advance the ambitions of the community plan.

TSCT invested £174,000 (provided by the Renewable Energy Investment Fund at 6.25%) in a local windfarm. During the construction and commissioning phase interest on the loan was added to the capital sum with the final amount for repayment being £194K. The loan is being repaid over a 10-year period with the investment initially projected to provide a net income of £734K over an 18-year period. TSCT is provided with 10% of the net income (after repayments to REIF) to cover running costs with balances provided to community groups to advance the Community Plan.

TSCT have also signed an agreement with RES Freasdail to receive community funds of £22,550 per annum for the coming 25 years. Again 10% of these funds are available to cover running costs. The balance is provided to local groups to advance the Community Plan.

Appendix 3 Examples of projects completed

2009	First Tarbert & Skipness Community Plan
	Study commenced for community share in windfarm
	Spinning group started using castle sheep wool; group still going in 2023
2010 to 2013	Local Food Project involves 4 projects working across Europe and delivers Entire Kintyre Orchard
2012	Interpretation boards for castle
2013 to date	Work placement for adults and Tarbert Academy students at Tarbert Castle
2013	Tarbert Castle leaves Trust to become its own project
2015	RIEF loan of £170,000 secures investment in our own turbine on Sron Doire windfarm
	Play Park built in THA amenity area
2017	Community Benefit grants start, benefitting 17 groups with RES Freasdail grant of around £30.000
2019 to 2021	Strengthening Communities grant supports Trust work
2019	Tarbert Life heritage project opens in old Visit Scotland building
	Annual Beach Clean extends over 2 days and includes over 40 individuals from 4 different groups
2020	TSCT accesses £30,000 to support families and groups during pandemic
2022	Following pandemic, Tarbert Life moves to new premises on quay side
	Evidence from the Trust ensured Tarbert is included in A & B Strategic Housing Investment Plan 2022-2028

Appendix 4 Strategy and Policy Context

Tarbert is a community located within Argyll & Bute Council on the west coast of Scotland. It is located within the administrative area of Mid Argyll, Kintyre and the Islands (MAKI).

Relevant policy and strategy documents (these can all be found in the Argyll and Bute Council Website: <https://www.argyll-bute.gov.uk/home>) include:

- Argyll and Bute Outcome Improvement Plan 2013 to 2023
- Argyll and Bute Economic Strategy 2019 to 2023
- Argyll and Bute Local Housing Strategy 2022 to 2027
- Argyll and Bute Council Strategic Housing Investment Plan 2023 to 2024
- Argyll and Bute Flood Risk Management Policy
- Argyll and Bute Coastal Protection Policy and Strategy
- Loch Fyne Integrated Coastal Zone Management Plan
- Argyll and Bute Conservations Areas: Tarbert.

National strategies of relevance given the focus of the overall project are:

- Scotland’s Strategy for Economic Transformation:
 - <https://www.gov.scot/publications/scotlands-national-strategy-economic-transformation-delivery-plans-october-2022>
- Climate Change Act 2019
 - <https://www.legislation.gov.uk/asp/2019/15/contents/enacted>
- Good Food Nation Bill:
 - <https://www.legislation.gov.uk/asp/2022/5/contents/enacted>
- Scottish Government: Housing to 2040
 - <https://www.gov.scot/publications/housing-2040-2>
- Scotland’s National Marine Plan

- <https://www.gov.scot/publications/scotlands-national-marine-plan>
- Scotland Outlook 2030 – the national tourism plan
 - <https://scottishtourismalliance.co.uk/scotland-outlook-2030-overview>
- Ambition 2030 – a growth strategy for farming, fishing, food and drink
 - www.foodanddrink.scot/media/1465/ambition-2030.pdf
- Scotland Marine Tourism Strategy – Giant Strides 2020-25
 - https://scottishtourismalliance.co.uk/wp-content/uploads/2020/08/FINAL-Strategy-Document_Giant-Strides-2020-2025.pdf

Appendix 5 SIMD rankings Tarbert, Skipness and environs 2020 (Scottish Government)

The following table outlines the SIMD rankings for each domain in Tarbert data zones.

SCOTTISH INDEX OF MULTIPLE DEPRIVATION – TARBERT 2020						
	S01007322			S01007323		
Domain	Rank	% Overall	Percentile	Rank	% Overall	Percentile
Current Income	2922	41.9%	20-100%	3591	51.5%	20-100%
Employment	3146	45.1%	20-100%	4265	61.1%	20-100%
Health	4089	58.6%	20-100%	3909	56.1%	20-100%
Education, Skills and Training	3205	45.9%	20-100%	4221	60.5%	20-100%
Geographic Access	6051	86.7%	20-100%	4076	58.4%	20-100%
Crime	6022	86.3%	20-100%	3452	49.5%	20-100%
Housing	2544	36.5%	20-100%	4775	68.5%	20-100%
Overall Rank (2020)	3749	53.7%	20-100%	4383	62.8%	20-100%
Overall Rank (2016)	4101	58.8%	20-100%	4112	58.9%	20-100%
Change +/- (%)	-8.6%	-	-	+6.6%	-	-
Total Scottish Datazones	6976	-	-	6976	-	-

The following table outlines the SIMD rankings for the Skipness data zones in 2020.

SCOTTISH INDEX OF MULTIPLE DEPRIVATION – SKIPNESS			
	S01007321		
Domain	Rank	% Overall	Percentile
Current Income	4914	70.4%	20-100%
Employment	4413	63.3%	20-100%
Health	5549	79.5%	20-100%
Education, Skills and Training	4574	65.6%	20-100%
Geographic Access	210	3.0%	0% to 5%
Crime	6734	96.5%	20-100%
Housing	3792	54.4%	20-100%
Overall Rank (2020)	4075	58.4%	20-100%
Overall Rank (2016)	3684	52.8%	20-100%
Change +/- (%)	+10.6%	-	20-100%
Total Scottish Datazones	6976	-	20-100%

Appendix 6 Supporting information (Tarbert)

Housing

A Housing Needs assessment conducted by TSCT uncovered a hidden housing crisis in Tarbert and Skipness with families living in inappropriate and below tolerable standard housing and solving the problem by moving to other areas including Lochgilphead or continuing to manage in their current circumstance.

An initial study in 2018 identified that c30 individuals, (3 were currently residing out with the local area but wished to relocate to Tarbert or Skipness) required alternate housing. The overall first choice preference for all respondents was for low cost / mid-market rent, with demand for 2 and 3 bed units. Only 5 respondents were registered on Home Argyll.

The survey results identified that those currently living in private rented accommodation sought a greater security of tenancy meanwhile those in social / council rented accommodation sought properties of a larger size to accommodate their young families. The expression of interest forms highlighted a demand for smaller units to accommodate the current and future needs of the elderly population in Tarbert and Skipness.

Research undertaken with local businesses highlighted that the housing challenge was impacting on the ability to recruit and retain staff. This problem was having an impact on the productivity and sustainability of employers.

Following a successful bid for funding, a Development Worker was recruited by TSCT to advance the case of Tarbert and Skipness for a higher volume and more appropriate housing to be constructed. Given the information available in November 2021 the total number of affordable/ houses for rent needed is between 30-40 given current waiting list demand"

Following effective lobbying of local authorities and registered social landlords, there is now an acceptance in Local Government and in Housing Associations that there is a shortage of some types of housing, especially semi-detached family properties. The latest Strategic Housing Investment Plan includes provision for the construction on up to thirty properties by 2026.

Amenities

Tarbert is well served with a broad range of services available. These include:

- Independent and chain retail outlets including Food and Drink, Newsagents, Greengrocers, Hardware, Galleries and Giftware

- Health Centre, private and complementary healthcare, dentist, optician and pharmacy
- Emergency services including Police, Fire and Rescue, Coast Guard and Ambulance
- Hotels, restaurants, and bars
- Sports organisations including golf, bowls, football and yachting
- Trades
- Churches
- Public realm facilities including parking, public toilets, and external seating areas

Further work is required to understand what other services residents require.

Retail

Lockdowns and the move to online shopping has changed buying behaviours. The recent ‘Love Local’ campaigns have sought to provide a boost to local retail spending and appears to have been positive. Looking forward the cost of living squeeze is likely to have another adverse effect on the sector, with discretionary spend under threat.

New research from Grant Thornton UK LLP and Retail Economics shows almost 9 in 10 UK consumers intend to cut back their spending over the years ahead. Faced with rapid inflation, rising interest rates, and higher taxes, household finances are being tested from all angles, affecting consumers’ ability to fulfil their wants and needs. Consumer confidence has plummeted as squeezed incomes, political instability, and genuine fears of an oncoming recession signal the arrival of a ‘Cut Back Economy’. Of those planning to cut back, more than a quarter (28%) intend to do so across all areas of spending. Worryingly for retailers and the wider economy, 41% of consumers expect the current squeeze on living standards to impact their spending habits until at least the end of 2023.

Employment

In recent times the main employment sectors in the village have come under pressure due to changes in key employment sectors including fishing, forestry and primary industries.

Fishing

Due to Tarbert's location on the shores of Loch Fyne, the village's industrial heritage has been as a fishing and boat building community. In the past, the community relied heavily on the large herring landings of the 1940s, 50s and 60s to fuel the local economy. As fish stock in Loch Fyne deteriorated and international competition increased, the fortunes of the fishing industry and the village have suffered decline. Despite this, there is still a small active inshore fishing fleet operating in the harbour.

The following table summarises the volume and value of seafood landings in Tarbert (Campbeltown District) from 2019 to 2021.

LANDINGS IN TARBERT (CAMPBELTOWN DISTRICT)						
	2019		2020		2021	
Species	Volume (Ton)	Value	Volume (Ton)	Value	Volume (Ton)	Value
Demersal	0.5	£440	1.7	£72,958	0.6	£19,078
Pelagic	93.5	£20,726	-	£0	-	£0
Nephrops	522.0	£2,505,795	454.4	£1,880,595	551.4	£2,085,842
Other Shellfish	189.3	£477,378	154.1	£372,225	98.8	£358,466
Total	805.5	<u>£3,004,338</u>	610.4	<u>£2,325,778</u>	650.8	<u>£2,463,385</u>

The table shows that the approximate value of the fishing industry in Tarbert was £2.5M in 2021, generated by a total seafood landing of approximately 650 tonnes. Both the tonnage and value of landings were down in years 2020 and 2021 from 2019, this is highly likely attributed to the severe downturn in the international hospitality industry because of the global health pandemic, national lockdowns, and the EU exit.

Of the seafood landed in Tarbert, Nephrops (Langoustine) have the highest volume at c551 tonnes and the highest value at approximately £2 million per annum. Nephrops are extremely important to the local economy as they account for 85% of both total landings and total value.

The following table shows the changes in value per tonne for key species in recent years

LANDINGS IN TARBERT (CAMPBELTOWN DISTRICT) - TONNAGE VALUE (£/TONNE)				
	2019	2020	2021	2 Year Change
Crabs (C.P.Mixed Sexes)	£2,324	£1,840	£2,796	+20%
Crabs - Velvet	£2,812	£3,020	£2,962	+5%
Lobsters	£14,542	£13,556	£17,049	+17%
Nephrops (Langoustines)	£4,800	£4,138	£3,783	-21%
Scallops	£3,370	£3,402	£2,994	-11%
All Produce Average	£3,730	£3,810	£3,785	+1%

The 21% reduction in value of langoustine - the species which contributes 85% of both landings and value - indicates the fragility and market susceptibility of Tarbert's fishing industry. Causes include the move from transport of live shellfish to frozen product, driven by the logistical challenges of supplying traditional European markets.

Looking forward investment is planned in the Fish Quay to meet the needs of the current fishing fleet that now focusses on creel fishing rather than trawling.

Tourism and food service

Tourism is a primary driver of the local economy in Tarbert and is one of the main employers in the village and across Argyll & Bute. The Covid-19 pandemic hit the UK in early 2020 and affected the tourism and food and drink sectors through the closure of hospitality businesses, curtailing market opportunities for businesses both selling directly and into the supply chain. The Moffat Centre for Travel and Tourism commented that 2020 had been the most challenging time for tourism and accommodation operators in decades. The switch from foreign travel to domestic tourism in 2020, and particularly in 2021, saw improving levels of occupancy.

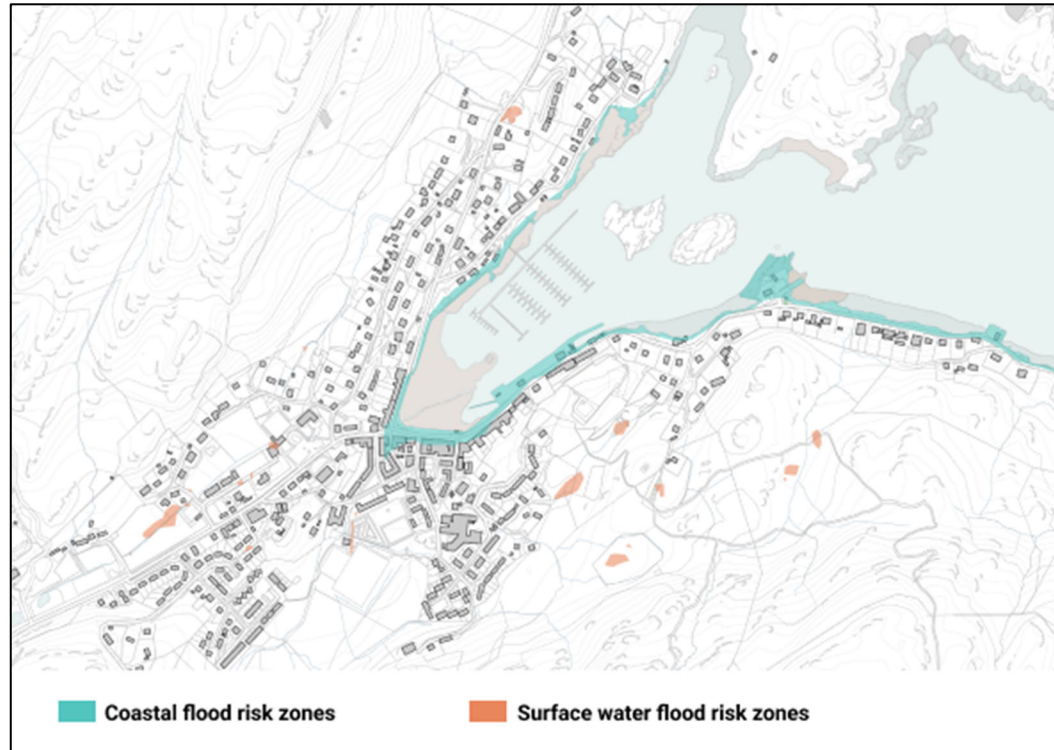
Tarbert's current tourism credentials are:

- Marine tourism
- History & Heritage
- Arts and Culture
- Wildlife – marine and land
- Food & Drink.

The notes at Appendix 7 discuss the strengths and weaknesses of the current tourism offer. In overall terms Tarbert scores well as a visitor destination having excellent provision under most component categories.

Climate change and the environment

Investigations conducted during the UK Community Renewal Fund initiative highlighted the vulnerability of Tarbert to climate change through rising sea levels. The diagram below shows the areas of the village centre that are projected to be susceptible to flooding, driven by rising sea levels.



This analysis indicates that properties in and around the harbour are at risk of inundation. Going forward there is the need for a robust flood management plan to be established and for flood defences to be strengthened and improved.

Wellbeing

In an online poll conducted by YouGov, Barnardo's asked more than 4,000 children and young people aged 8 to 24 across Great Britain about how they were feeling now compared to before the pandemic. Research concluded:

- The number of 16 to 24 year olds reporting struggling with their mental health and wellbeing has increased from previous studies

- More than half of 16 to 24 year olds surveyed said they were feeling stressed (58%), worried (54%), sad (52%) and lonely (56%) more now than before the coronavirus pandemic.
- Although most 16 to 24 year olds who are enrolled at school, college or university were happy to be back in face-to-face education (56%), when asked what they feel they need from their school, college, or university in the wake of coronavirus, more than a third (35%) said more time spent helping students to cope with anxiety
- Younger children fared better than their older peers, but almost a third of 8 to 15 year olds surveyed said they were experiencing feeling stressed (29%) and worried (30%) more now than before the coronavirus pandemic. The two issues this younger group was most worried about because of coronavirus were being behind in their studies and catching or spreading the virus.

Appendix 7 Tarbert Destination Competence Review (Source Carron Tobin, RuralDimensions)

Assessing Tarbert's destination competence is set out below based on eight indicators of a good destination offer in a post covid world:

- Attractions – reasons to visit and spend time in the destination (Strong). Tarbert has strong appeal as a visitor destination with a good variety of reasons to visit including heritage attractions with the castle attracting up to 40,000 visits per annum. Other attractions include:
 - the range of galleries and craft shops and highly rated eateries
 - being the start and finish point for the Kintyre Way and Kintyre 66
 - being a hub point on the Caledonia Way, Wild About Argyll bike packing trail and the Argyll Sea Kayak Trail and the Five Ferries challenge cycle route.

There is a programme of events and festivals over the summer season and the harbour and marina itself is a key attraction for visitors.

- Access and connectivity – ability to get to, from and around the destination using different modes of transport – active travel is an increasingly important aspect of access (Strong)
 - The village occupies a strategic and significant location within Argyll being a hub for land-based and water-based travel and an interchange between modes of transport with the Cowal and Islay ferries. The harbour marina is a key feature of the village and a very popular destination for sailors. The A83 trunk road links Campbeltown to Glasgow via Tarbert and links to the nearby Kennacraig ferry terminal and the Islay ferry. Opportunities exist for stop overs in Tarbert for early ferries with scope to encourage over nights to break the journey.
- Accommodation – range of accommodation – both serviced and self-catering – and quality ratings (Opportunity)
 - The range of accommodation in Tarbert has altered over recent years with the Columba Hotel being converted to flats and Tarbert Hotel currently closed and needing refurbishment. It occupies a prominent spot on the waterfront and is currently an eyesore and a deficit in room supply. The Victoria no longer operates as a hotel but still offers rooms. There remain several traditional high quality B&Bs, which are augmented by Air BnB premises popping up across the village.

There are glamping pods at the Gather and a holiday park with private chalets and rentals at West Loch Shores and a new motorhome and caravan park with hook-ups and pods. There are plans underway to connect these back to the village via Corranbuie by a Forest Walk.

- There is limited budget accommodation.
- Events and festivals – one off and annual events that visitors can enjoy (Strong)
 - Events and festivals are a key part of the Tarbert offer with a strong programme of events over the year and a strong sense of community.
- Activities and experiences – things for visitors to book and do, and spend with local providers (Opportunity)
 - Activities are more limited with the main offer suiting DIY enthusiasts with their own kit and equipment – wild swimming, water sports and cycling. The pandemic has resulted in a dramatic rise in people enjoying the great outdoors suggesting strong scope to introduce the hire of equipment potentially including cycle and water sports activities within the village. The Yacht club could be a partner in this. Key to the provision of any facilities is a central easily found location, good parking, and access to the infrastructure.
- Amenities, ancillary services and infrastructure – general amenity, services and facilities to support visitors while in destination plus infrastructure (toilets, parking litter collection) and public realm (Opportunity)
 - Tarbert is a vibrant village with good amenities and infrastructure for cars and pedestrians in the core village with the segregated route for pedestrians linking the marina to the centre of the village. However, pedestrian access from the east village, via Portavadie ferry terminal is on the road and a dedicated footpath is necessary. Restroom facilities at the ferry slip are needed. The harbour side parking is excellent for standard size cars and vans. There is very limited parking or signage for larger visitor vehicles – motorhomes, coaches, and caravans with scope for this to be integrated in the parking area at the bus turning circle.
- Food & drink – an increasingly important component especially when featuring local produce (Strong)

- Tarbert has a strong food offer for the size of the village with variety in type and a strong focus on use of local produce, notably seafood and meats and other farm produce. West Coast Whiskies allows people to buy local provenance whiskies, gins and beers.
- Marketing, digital presence and customer journey – coordinated activity to promote the destination to target markets and engagement at the different stages of the customer journey (dream, plan, book, experience, relive) (Weak)
 - Tarbert is a distinct destination being a hub within Argyll but doesn't currently engage with existing and potential visitors online as a destination. It sits on the edge of the Heart of Argyll Tourism Alliance and Explore Kintyre and Gigha groups and some businesses are members of each of these. The village businesses are not well represented on Argyll and the Isles Tourism Co-operative (AITC).
- Green tourism and the climate emergency – availability of services to support visitor's carbon footprint reduction and evidence of measures being taken to reduce carbon within the destination (Opportunity)
 - Tarbert occupies a significant hub location for public transport and can be reached from various locations by ferry and bus. It is also a strategic point on the Caledonia Way cycle route and Wild About Argyll bikepacking trail. There are e-charge points available. However, there are currently no businesses listed in the Green Tourism business scheme in Tarbert in either Gold, Silver or Bronze categories. This is becoming an increasingly important criteria for visitors keen to know what a host business is doing to reduce their carbon footprint and care for the environment. Any new developments should have a key focus on carbon reduction wherever possible.
- Business people and destination leadership – evidence of collaboration to develop and manage the destination (Weak)
 - There is an opportunity to consider establishing a tourism leadership group with key business interests and to develop the destination positioning and digital presence.

Appendix 8 Supporting information (Skipness)

Traffic management

Skipness faces specific challenges regarding access and traffic management.

- The village is accessed by driving c7 mile single track road with passing places. Journey times are extended by residents and visitors having to deal with traffic travelling to and from Cloanaig in the summertime to reach the Lochranza ferry. This journey has been exacerbated by traffic lights that have been installed to deal with road collapse following the carriage way being undercut by water
- The village is a 30mph zone with no paths; there are concerns that this is regularly breached by vehicular traffic with associated fears over road safety and the potential for a serious accident between pedestrians and vehicles
- The village is a popular destination for motorhome users. With no facilities available for waste disposal, there have been incidents of anti-social behaviour with litter and waste abandoned.

Housing

The area consists predominantly of detached housing.

Housing Types		Housing Tenure		Housing Occupancy	
Detached	46	Owned Outright	20	One Person	17
Semi-Detached	12	Owned Mortgage	11	Two People	26
Terraced	1	Rented: Social	2	Three People	3
Flat (Purpose-Built)	1	Rented: Private	10	Four People	2
Flat (Converted)	0	Rented: Other	3	Five People	1
		Rent Free	4	Six People	0
				Eight+ People	1

The community recognises that the lack of affordable housing is a barrier to reversing population decline and the demographic imbalance. The closure of the primary school sparked discussion on the topic, with an ongoing debate around how the housing issue can be addressed.

Connectivity

The poor quality connectivity makes it difficult/impossible to promote Skipness as a location for remote working that other areas of Argyll and Bute have benefited from because of the pandemic.

The Reaching 100% Broadband programme is a commitment from the Scottish Government to deliver 100% superfast broadband coverage across Scotland. The commitment noted that any home or business that does not have superfast broadband delivered commercially –will be eligible for investment through the R100 programme.

Internet

The maximum speed reported in postcode PA29 6XT is 5-10Mbps. This is at the lower end of broadband speeds. While it is sufficient for internet browsing, and some light video and gaming use, users are likely to experience issues when streaming high definition videos, playing multiplayer online games, or using multiple internet connected devices at the same time. . This postcode features residents who are using lines that support speeds of less than 2Mbps.

Mobile

Vodafone, O2, EE and Three report that they can provide mobile voice coverage in the Skipness area, however the quality of the signal is variable. Only EE and Three provide 4G data coverage.