Agenda Item	**9.1**
Report No	**HLC/136/26**

THE HIGHLAND COUNCIL

Committee: **THE HIGHLAND LICENSING COMMITTEE**

Date: **1 December 2026**

Report title: **Application for the grant of a short term let licence – 5 Bank Street, Inverness, IV1 1QY (Ward 14 – Inverness Central)**

Report by: **The Principal Solicitor – Regulatory Services**

1. Purpose/Executive Summary

1.1 This report relates to an application for the grant of a short term let licence.

2. Recommendation

2.1 Members are asked to determine the application in accordance with the Council's hearings procedure.

3. Background

3.1 In terms of The Civic Government (Scotland) Act 1982 (Licensing of Short-term Lets) Order 2022, a licence is required for residential accommodation for use as a short term let.

3.2 Short term let means the use of residential accommodation provided by a host in the course of business to a guest, where all of the following criteria are met:

- The guest does not use the accommodation as their only or principal home
- The short term let is entered into for commercial consideration
- The guest is not:
  1. An immediate family member of the host
  2. Sharing the accommodation with the host for the principal purpose of advancing the guest's education as part of an arrangement made or approved by a school, college, or further or higher educational institution, or
  3. an owner or part-owner of the accommodation
- the accommodation is not provided for the principal purpose of facilitating the provision of work or services by the guest to the host or to another member of the host's household
- the accommodation is not excluded accommodation, and
- the short-term let does not constitute an excluded tenancy

4. Application

4.1 On 18 June 2026 an application for the grant of a short term let licence was received from Miss Alexandra Anne Mackenzie.

4.2 The property to which the application relates is 5 Bank Street, Inverness, IV1 1QY (the "Premises"). A site plan was provided by the applicant as part of the application process and is attached as an appendix to this report (**Appendix 1).** The Premises are those edged in red on the plan on page 1 of Appendix 1.

4.3 The application for the short term let licence has been made on the basis that REAM CAIRDEAS LTD (Company number SC834439) and having their registered office at 5 Bank Street, Inverness, IV1 1QY will be the hosts/operators of the Premises. The application was made after 1 October 2023 and, as such, the host/operator cannot operate the premises as a short term let until they have obtained a licence.

4.4 REAM CAIRDEAS LTD is named on the application as the owner of the Premises.

4.5 The person named on the application as being responsible for the day-to-day management of the Premises is the said Miss Mackenzie.

4.6 The type of letting which has been applied for is 'secondary letting', which means the host/operator is letting a property where they do not normally live.

4.7 The Premises is described as a converted cottage with 4 separate ensuite rooms to be individually let, and a communal kitchen, which can accommodate a maximum capacity of eight guests.

Floor plans of the Premises were provided by the applicant as part of the application process, and these can be found on page 2 of Appendix 1.

5. Process

5.1 The application was circulated to the following Agencies/Services for consultation:

- Police Scotland;
- Highland Council Environmental Health Service; and
- Highland Council Building Standards.

5.2 Police Scotland, the Highland Council's Environmental Health Service and the Highland Council Building Standards have all confirmed that they have no objections to the application.

5.3 The Scottish Fire & Rescue Service was not further consulted on the application as the fire safety checklist, which was completed by the applicant, pertaining to the application was deemed satisfactory.

6. Certificate of Compliance

6.1 The applicant has provided a certificate of compliance confirming that a public notice of application for their short term let licence was displayed at or near the Premises for a period of 21 days from 22 June 2026.

7. Public objections/representations

7.1 It is open to any member of the public to submit an objection or representation in relation to an application for the renewal of a short term let licence.

During the notice of display period, the following timeous objections were received and are attached as an Appendices to this report:

- Objection received by email on 8 July 2026 from Ms Alison MacGillivray (**Appendix 2**); and

- Objection received by email on 15 July 2026 from Mr Donald Ross and Ms Bridie Russell (**Appendix 3**).

8. Determining issues

8.1 Paragraph 5(3) of Schedule 1 of the Civic Government (Scotland) Act 1982 states that a licensing authority shall refuse an application to grant or renew a licence where:

a) The applicant or, where the applicant is not a natural person, any director of it or partner in it or any other person responsible for its management, is either:

   i. for the time being disqualified under section 7(6) of the Civic Government (Scotland) Act 1982, or;

   ii. is not a fit and proper person to be the holder of the licence.

b) The activity to which it relates would be managed by or carried on for the benefit of a person, other than the applicant, who would be refused the grant or renewal of such licence if he made the application himself;

c) where the licence applied for relates to an activity consisting of or including the use of premises or a vehicle or vessel, those premises are not or, as the case may be, that vehicle or vessel is not suitable or convenient for the conduct of the activity having regard to—
   (i) the location, character or condition of the premises or the character or condition of the vehicle or vessel;
   (ii) the nature and extent of the proposed activity;
   (iii) the kind of persons likely to be in the premises, vehicle or vessel;
   (iv) the possibility of undue public nuisance; or
   (iv) public order or public safety; or

d) there is other good reason for refusing the application.

If required, the Principal Solicitor – Regulatory Services will offer particular advice on the criteria relating to this particular application.

8.2 A copy of this report has been sent to the applicant and objectors who, in the terms of paragraph 4(2) of the Civic Government (Scotland) Act 1982, have all been invited to attend and will be provided with an opportunity to be heard by the Committee.

8.3 All parties have also been advised of the procedure which will be followed at the meeting which may also be viewed via the following link:

Highland Licensing Committee Procedure for Hearings Applicants for License/License Holders

9. Observations on objections/representations

9.1 In the emails of objection found at Appendices 2 and 3, points have been made which should not be taken into account by the Committee when determining this licence application, as they are outwith the scope of the grounds that a licensing authority can consider in terms of the refusal of an application to grant or renew a licence, as detailed at point 8.1 of this Report.

9.2 If required, the Principal Solicitor – Regulatory Services will offer further advice or clarification on these points.

10. Policies

10.1 The following policy is relevant to this application:

- Short-term let licensing policy statement (which includes the mandatory and additional licence conditions attached to all Short Term Let Licences):-

A copy of this policy can accessed here or a hard copy can be supplied where requested.

11. Implications

11.1 Not applicable.

Date: 10 November 2026

Author: Sophie Shearer

Reference: FS849186882

Background Papers:

- Civic Government (Scotland) Act 1982
- The Civic Government (Scotland) Act 1982 (Licensing of Short-term Lets) Order 2022

Appendices:

Appendix 1: Site plan detailing the extent of the Premises and floor plans for the Premises;
Appendix 2: Objection received by email on 8 July 2026 from Ms Alison MacGillivray
Appendix 3: Objection received by email on 15 July 2026 from Mr Donald Ross and Ms Bridie Russell

Appendix 1

LAND REGISTER OF SCOTLAND	Officer's ID / Date	TITLE NUMBER
	5156 22/2/2011	**INV26209**
N	ORDNANCE SURVEY NATIONAL GRID REFERENCE	70m
	NH6645SW NH6645SE NH6645NW NH6645NE	Survey Scale 1/1250

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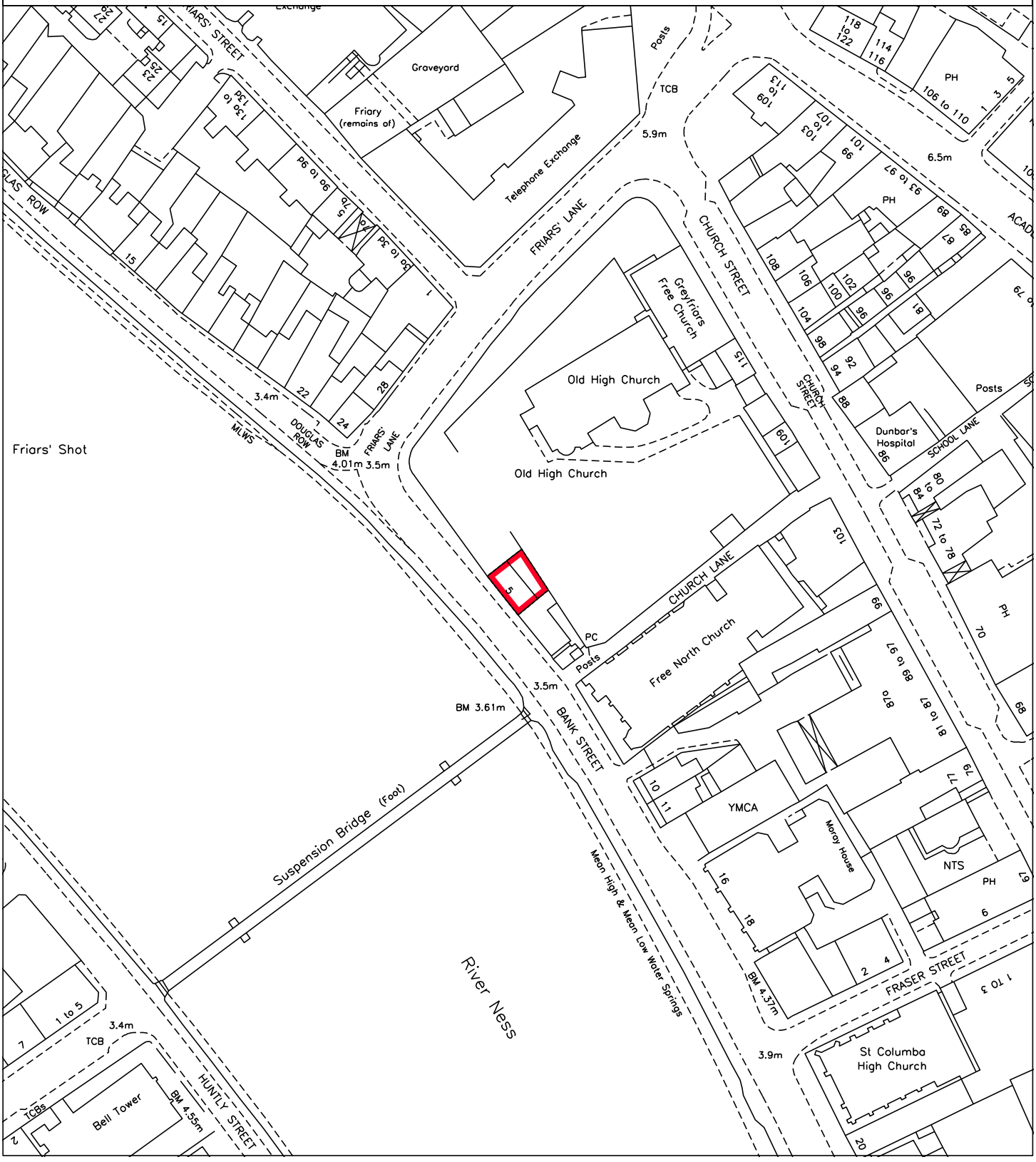
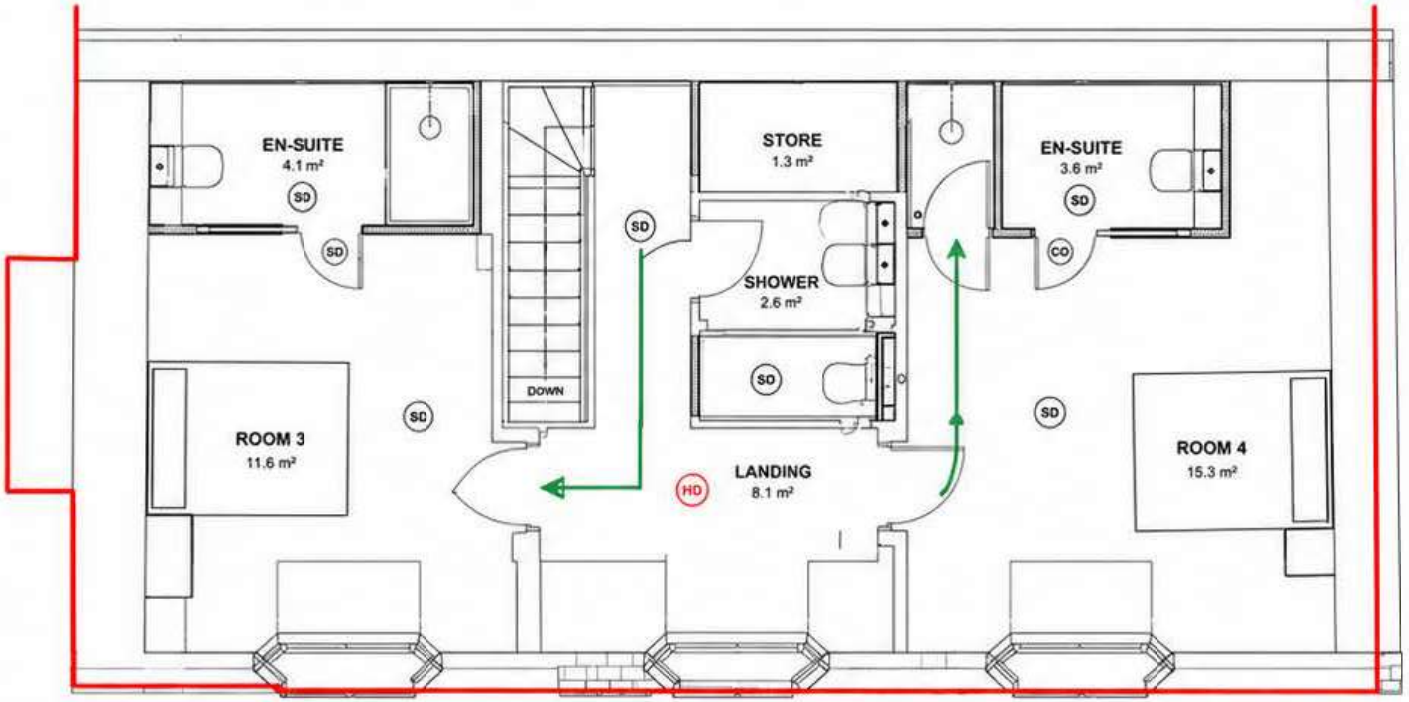
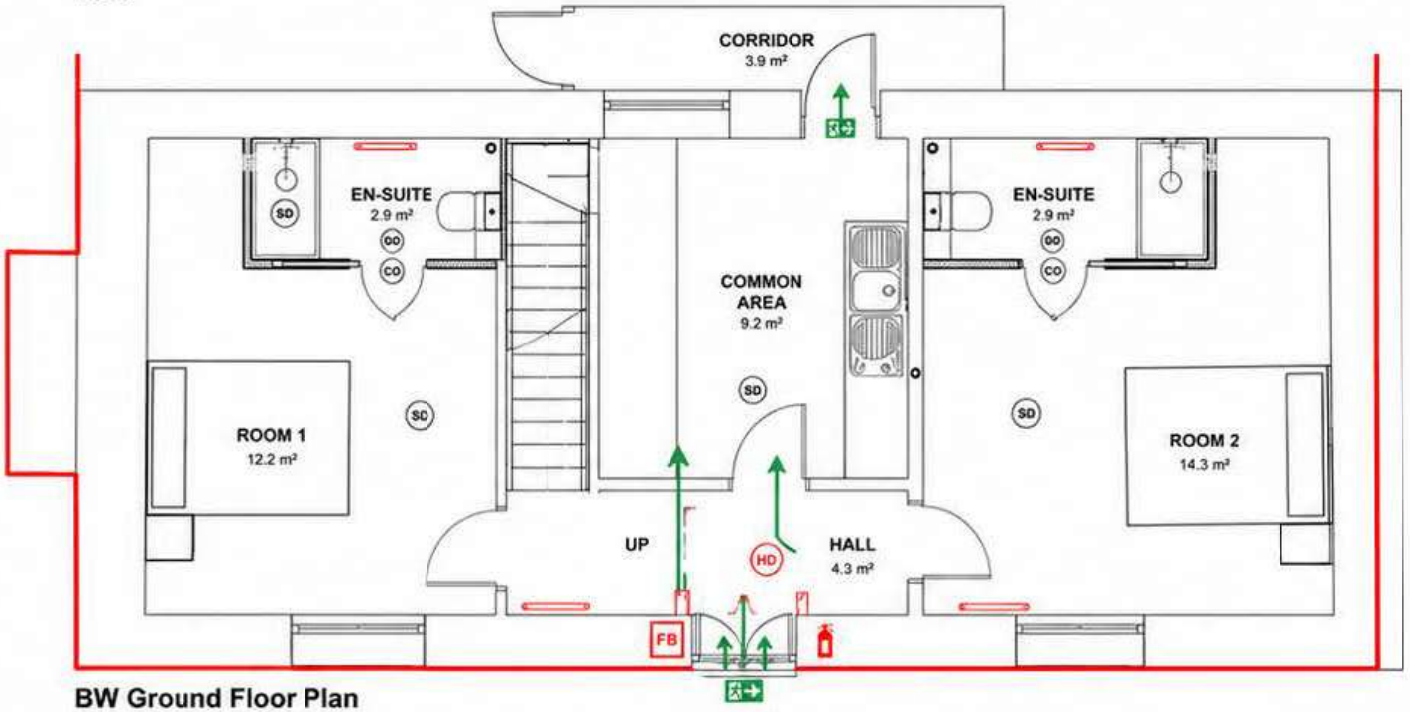




BW First Floor Plan
1 : 50



BW Ground Floor Plan
1 : 50

KEY:

- SD — SMOKE DETECTOR (INTERLINKED)
- HD — HEAT DETECTOR (INTERLINKED)
- CO — CARBON MONOXIDE ALARM
- FIRE EXIT
- ESCAPE ROUTE
- FIRE EXTINGUISHER (WATER)
- FB — FIRE BLANKET

SCALE BAR 1:50

0m 0.5 1 1.5 2 2.5m

REV:	DESC:	BY:	DATE:

PROJECT ADDRESS:

5 Bank Street
Inverness
IV1 1QY

DRAWING TITLE:

Floor Plans

DRAWING NO:	SCALE:	DATE:
BW03	1 : 50	15 May 2024

DRAWN:	PAGE SIZE:	ISSUE:	REV:
HSH	A3	1	/

Appendix 2

Sophie Shearer (Legal (Licensing))

From: [redacted]
Sent: 08 July 2026 00:28
To: STL Licensing
Cc: Planning Conservation; Michael Gregson (Councillor)
Subject: Short Term Letting at 5 Bank Street Inverness

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Sophie, Objection

CAUTION: This email was sent from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Short Term Letting application in 5 Bank Street, Inverness

My first concern is parking. As there are very few carparking spaces on Douglas Row, Inverness. Where are visitors to this property going to park? I ask that this is taken into consideration when reviewing this application. At present for me, it has become a nightmare, sometimes I come home from work and I have to pay to park on Friars Street. I have access to parking through the car park owned by the council on Friars Street. But due to people working in the town and parking there, and building work from 14/15 Douglas Row, I find on many occasion cars are parked across my access to my driveway. The Council has also removed the permit parking outside the hotel for residents after 6pm. So, there are fewer spaces for permit parking.

From passing the property on Bank Street, when work was ongoing I noticed that there was structural work involved in renovating this property. Was there relevant permission given for this work? Listed consent ? Planning consent? Building Warrants? I believe this property is listed building, so therefore I ask that the Planning/ Conservation Department have some input, before your decision is made? That the relevant certificates are in place? Other residents like myself have had to seek this permission in the past to renovate our homes.

Previously this building was a commercial unit for Home Sweet Home, can you confirm that this has changed from commercial to residential? As it concerns me that Buildings insurance could possibly be nil and void if there were ever any issues.

I was brought up on Douglas Row, and in the last 63 years I have seen many changes. But over recent years it concerns me the changes that have been made to beautiful listed buildings. Many which have been sliced up into letting units. Is this not taking away the integrity of these buildings and losing the sense of community that should be preserved for future generations, and not just to maximise the income for a property developer. The integrity of the Old Town is somewhere that should be preserved. People from all over the world take photos of Douglas Row on a daily basis, we should all be proud of preserving this.

Kind regards

Alison MacGillivray

[redacted]

Appendix 3

Sophie Shearer (Legal (Licensing))

From: [redacted]
Sent: 15 July 2026 11:49
To: STL Licensing; STL Planning
Cc: Bridie Russell
Subject: Objection to STL licence application for 5 Bank Street, Inverness IV1 1QY

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Waiting Legal Licensing Response, Sophie

CAUTION: This email was sent from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Dear Sir or Madam,

Objection to STL licence application for 5 Bank Street, Inverness IV1 1QY

We are objecting to the above application for the reasons laid out below. As some of these objection relate to planning aspects of STLs we have copied this email to STL Planning as well.

The city of Inverness has a dire shortage of properties, flats and houses, available for longer term rental. Rental accommodation is desperately needed for people coming to this area to work. Therefore, if a property owner is considering making their property available for rent, the priority should be that the rental is longer term rather than short term.

Bank Street lies in one of the wards in Inverness which is currently being considered as a STL control area. Our understanding is that the public consultation phase of that proposal has been completed, and that the council is due to make its decision shortly, possibly as soon as September this year. In light of that, we would hope that all current applications for a STL licence for properties within the proposed control area are put 'on hold' until the decision on imposing a control area, or not, is made.

We are also concerned that car parking will be a problem. As you will be aware there is no residential parking available on Bank Street, and parking has been a long term issue in this geneal city centre area. In our neighbouring street (Douglas Row) for example, significantly more parking permits have been issued than there are spaces. We fear that an increase in the number of STLs in the local area would only add to this problem.

We should be grateful if our comments were given your consideration when making a decision about this application.

A signed hard copy will also be sent to HC, Charles Kennedy Building, Achintore Road, Fort William PH33 7RQ.

Regards,
Donald Ross & Bridie Russell

[redacted]