

# Planning Risk — First-Pass Screen


PRE-CREDIT TRIAGE FOR DEVELOPMENT & BRIDGING FINANCE

Deal ref BR-2026-0481

Run 08 Jun 2026

Data window 2022 – Q1 2026

| SITE                      | BOROUGH    | AREA                          | SITE TYPE | PROPOSED | CURRENT USE |
|---------------------------|------------|-------------------------------|-----------|----------|-------------|
| r/o 14 Example Road, SW18 | Wandsworth | East Putney / Wandsworth Town | Backland  | 9 units  | Garages     |



**ELEVATED**

Backland is the borough's **slowest and most-refused** small-site type. The risk is driven by **scheme design, not by the lend**: a conversion-led scheme at ≤2 storeys sits materially lower than a max-massing new-build. A pre-app and a height/demolition-sensitive design move this toward Moderate before drawdown.

| BOROUGH OUTCOME DIFFERENTIAL | lead signal   |
|------------------------------|---------------|
| Wandsworth, mix-adjusted     | +4.6pp        |
| Observed vs expected (n=531) | 68.9% / 64.3% |
| Area × type (supporting)     | 58% · n=34    |

Lead on the **mix-adjusted borough differential** (n=531, all 33 boroughs, grouped on Decision, gate-clean) — not the thin area cell. The 58% area×type figure clears the n≥30 gate; below it the screen falls back to the London rate. Borough risk is mild here; the live risk is **site-type**, not location.

| DETERMINATION FORECAST  |                 |
|-------------------------|-----------------|
| Median time to decision | 110 days        |
| P90 / worst case        | <b>220 days</b> |
| Carry to price          | ~3–7 months     |

**EOT signal:** in this borough an extension-of-time request usually precedes approval; a fast decision skews to refusal. Watch for EOT by ~week 6.

**TOP REFUSAL-RISK FLAGS** — this area × type, from refusal-reason taxonomy

- **DES** Design / character — the leading refusal reason locally (≈57% of refusals carry it).
- **HER / DLT** Demolition of existing structures — heritage and active anti-demolition policy pressure.
- **AMN** Height above 2 storeys — the primary backland trigger in this area.
- **SPC** Mature trees on plot — TPO / amenity constraint present.

**OFFICER INTELLIGENCE** ✓ harvest-bias checked

Likely case officer **W.H.** — 12 / 14 backland approvals on record; tends to approve once amenity and tree conditions are met ("plays hardball on detail, not hostile"). Second-most-likely **J.R.** — mixed record. Officer identity moves the outcome more than unit count does.

| EXPOSURE LAYER            | screening estimate |
|---------------------------|--------------------|
| Indicative GDV (9 homes)  | £5.3m ±10%         |
| Build cost basis          | BCIS, idx 2026 Q1  |
| CIL + S106                | zone rate + base   |
| Indicative gross residual | £X.Xm – £X.Xm      |

Screening estimate for triage only — not a RICS valuation. No approval-probability haircut is applied to the residual.

**LENDER LENS**

- > **Pre-planning facility:** planning is the unpriced variable here — band Elevated argues for a current-use-value basis, not hope value.
- > **Current-use floor** (garages / PD value) supports a sub-50% LTV land line until consent is in place.
- > **De-risk trigger:** conversion-led ≤2-storey scheme + completed pre-app re-rates this toward Moderate — a sensible drawdown condition.

**WHAT THIS IS — AND ISN'T**

Lead evidence: **borough outcome differential** (n = 531, all 33 boroughs, mix-adjusted, grouped on Decision). Supporting: area×type cohort (n = 34, clears the n ≥ 30 gate; below the gate the screen falls back to the London rate). This screens **planning risk for triage** — it is descriptive, not predictive, and is **not a valuation, a credit decision, or a recommended advance**. Perfect Scale is not authorised by the FCA and this is not a financial promotion or regulated advice. Every figure links to the underlying decision list with reason codes; the full residual is available on request.