
Planning Due Diligence Report

“20-unit affordable housing in South London”

2 boroughs analysed

Prepared 21 February 2026

Executive Summary

Recommendation: Camden ranks highest with a viability score of **72/100** (high viability).

Camden has a 71% approval rate across 156 applications. Approval likelihood is high (score: 75/100).

Key constraints: Conservation area, Article 4. Average decision time: 11 weeks.

Ran k	Borough	Viability	Approval Score	Avg Decision	Data Quality
#1	Camden	72/100	75/100	11 wks	FULL
#2	Islington	58/100	62/100	16 wks	PARTIAL

Camden ✓ RECOMMENDED



Camden has a 71% approval rate across 156 applications. Approval likelihood is high (score: 75/100). Key constraints: Conservation area, Article 4. Average decision time: 11 weeks.

Verdict: High approval likelihood — conservation area is the main risk. (High confidence)

Risk & Opportunity Factors

Factor	Impact	Type	Detail
Conservation area	-20	Constraint	Site is in a conservation area; listed building consent will be required.
Article 4 Direction	-10	Constraint	Article 4 Direction applies — permitted development rights restricted.
Strong comparable precedent	+10	Precedent	80% of similar applications were approved.
Improving approval trend	+5	Policy	76% approval in last 2 years vs 68% prior.
Fast decision turnaround	+3	Timing	Average 11 weeks to decision.

Planning Constraints

✗ Conservation Area

✗ Article 4

✗ Listed Building

Data source: *heuristic*

Top Comparable Applications

Reference	Decision	Score	Proposal	Relevance
2024/4521/P	Approved	94%	Construction of 18 residential units including 6 affordable, with associated lan...	Same application type; Same borough
2024/2187/P	Refused	87%	Erection of 25-unit residential block with commercial ground floor — refused on ...	Same application type; Same borough
2023/6892/P	Approved	82%	Conversion of office building to 12 affordable residential flats with rear exten...	Same application type; Same borough

Key Considerations

- Conservation area applies (-20 pts)
- Article 4 Direction applies (-10 pts)
- Comparable approval rate: 80% (5 precedents)
- 76% approval in last 2 years vs 68% prior
- Fast LPA: avg 11 weeks to decision

Estimated Decision Timeline

● Pre-application advice	2–4 weeks
● Application preparation	4–8 weeks
● Validation period	1–2 weeks
● Consultation & assessment	7–11 weeks
● Decision	~11 weeks from submission

Islington



Islington has a 66% approval rate across 89 applications. Approval likelihood is moderate (score: 62/100). Key constraints: Conservation area, Flood zone.

Verdict: Moderate approval likelihood — conservation area is the main risk. (Moderate confidence)

Risk & Opportunity Factors

Factor	Impact	Type	Detail
Conservation area	-20	Constraint	Conservation area constraint applies.
Declining approval trend	-5	Policy	58% approval in last 2 years vs 72% prior.

Planning Constraints

✗ Conservation Area

✗ Flood Risk

Data source: *heuristic*

Top Comparable Applications

Reference	Decision	Score	Proposal	Relevance
2024/1234/P	Approved	78%	New build 15-unit residential development with ground floor community use	Same application type; Same borough

Key Considerations

- Conservation area applies (-20 pts)
- Declining approval trend: 58% last 2 years vs 72% prior
- Comparable approval rate: 60% (3 precedents)

Estimated Decision Timeline

● Pre-application advice	2–4 weeks
● Application preparation	4–8 weeks
● Validation period	1–2 weeks
● Consultation & assessment	12–16 weeks
● Decision	~16 weeks from submission

Methodology

This report is generated using a statistical analysis engine that processes real planning application data from the IBEx Enterprise API, covering all local planning authorities in England and Wales.

Viability score is a weighted composite of four dimensions: approval prediction (50%), comparable precedent evidence (20%), decision speed (15%), and borough development activity (15%).

Approval prediction blends the borough-wide approval rate with the outcome of comparable applications, adjusted for planning constraint penalties (conservation area, flood zone, Green Belt, Article 4).

Comparable selection uses a six-dimensional similarity score: application type match (30%), borough match (25%), unit count proximity (20%), project type (10%), recency (10%), and keyword overlap (5%). Only decided applications (Approved or Refused) are used as precedents.

Constraint inference is derived heuristically from application metadata and proposal text when GIS constraint layers are unavailable. Flood zone and Green Belt flags require external GIS data for accuracy.

Data quality is classified as: Full (10+ decided applications), Partial (1–9 decided), or Mock (no real data — synthetic statistics are used as placeholders).

Disclaimer

This report is produced for informational purposes only and does not constitute legal, financial, or professional planning advice. The analysis is based on statistical modelling of publicly available planning application data and should not be relied upon as a guarantee of any planning outcome.

Planning decisions are made by local planning authorities on a case-by-case basis, taking into account material considerations that may not be captured in historical application data. Site-specific factors — including neighbour objections, design quality, ecology, highways impact, and officer discretion — can materially affect outcomes.

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Data is sourced from the IBEx Enterprise API. While every effort is made to ensure accuracy, the underlying data may contain errors, omissions, or delays in reporting. Constraint flags derived from heuristic analysis may not reflect the complete planning policy context for a given site.