

**FLOOD RISK ASSESSMENT
FOR RESIDENTIAL DEVELOPMENT AT
CROSS STREET, FLEET**

FINAL REPORT

ECL0999a/ANDREW M WRIGHT LTD

DATE SEPTEMBER 2025

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1.0 INTRODUCTION

This Flood Risk Assessment has been prepared in accordance with National Planning Policy Framework (NPPF) and supporting planning practice guidance (PPG) on Flood Risk and Coastal Change.

In areas at risk of flooding or for sites of 1 hectare or more, developers are required to undertake a site-specific Flood Risk Assessment to accompany an application for planning permission. This Flood Risk Assessment has been produced on behalf of Mr A Wright in respect of a development that consists of one dwelling at 14 Cross Street, Fleet.

A planning application for the proposed development is to be submitted by Andrew M Wright Ltd.

2.0 SITE LOCATION AND DESCRIPTION

2.1 Site Location

The site is located at 14 Cross Street, Fleet, Spalding, Lincolnshire, PE12 7BD. The National Grid Reference of the site is 53704/32464.

The location of the site is shown in Figure 1.



Figure 1 – Location Plan (© OpenStreetMap contributors)

2.2 Existing Site

The site is on the southern side of Cross Street. The site is within the curtilage of 14 Cross Street and consists of the site access, an outbuilding, and the garden of the dwelling. There are residential dwellings to the east and west and agricultural land to the south. The area of development is approximately 0.10 hectares.

Environment Agency LIDAR shows that ground levels within the site range between +3.2m OD and +3.3m OD. Adjacent to the site the carriageway of Cross Street is at a level of +3.5m OD. The agricultural land to the south of the site is typically +3.0m OD.

The site is in the South Holland Internal Drainage Board (IDB) District. Surface water at the site drains through the network of local drains and hence to the IDB drain system. There is a riparian watercourse on the southern boundary of the site and the nearest IDB watercourse is 100m west of the site.

The online British Geological Survey maps indicate that the site is likely to be underlain by Amptihill Clay Formation - Mudstone. The bedrock is shown to be overlain with superficial deposits of clay and silt.

2.3 Proposed Development

The proposed development consists of one dwelling. The dwelling will have two storeys. Details of the proposed development are provided in Attachment 1.

2.4 Local Development Documents

The South East Lincolnshire Local Plan 2011 – 2036, adopted in March 2019, is the Local Plan for the district. Policy 4: Approach to Flood Risk states the requirements for flood risk reduction.

The South East Lincolnshire Level 1 and Level 2 Strategic Flood Risk Assessment (SFRA) was prepared in June 2017.

The Joint Lincolnshire Flood Risk and Drainage Management Strategy has been prepared by Lincolnshire County Council as the Lead Local Flood Authority. The purpose of the Strategy is to increase the safety of people across Lincolnshire by reducing the number of people at risk of flooding, increasing the resilience of local communities, and reducing the impact of flooding.

2.5 Flood Zones

An extract from the Environment Agency Flood Map for Planning is shown in Figure 2. The site is located within Flood Zone 3, an area with a high probability of flooding.

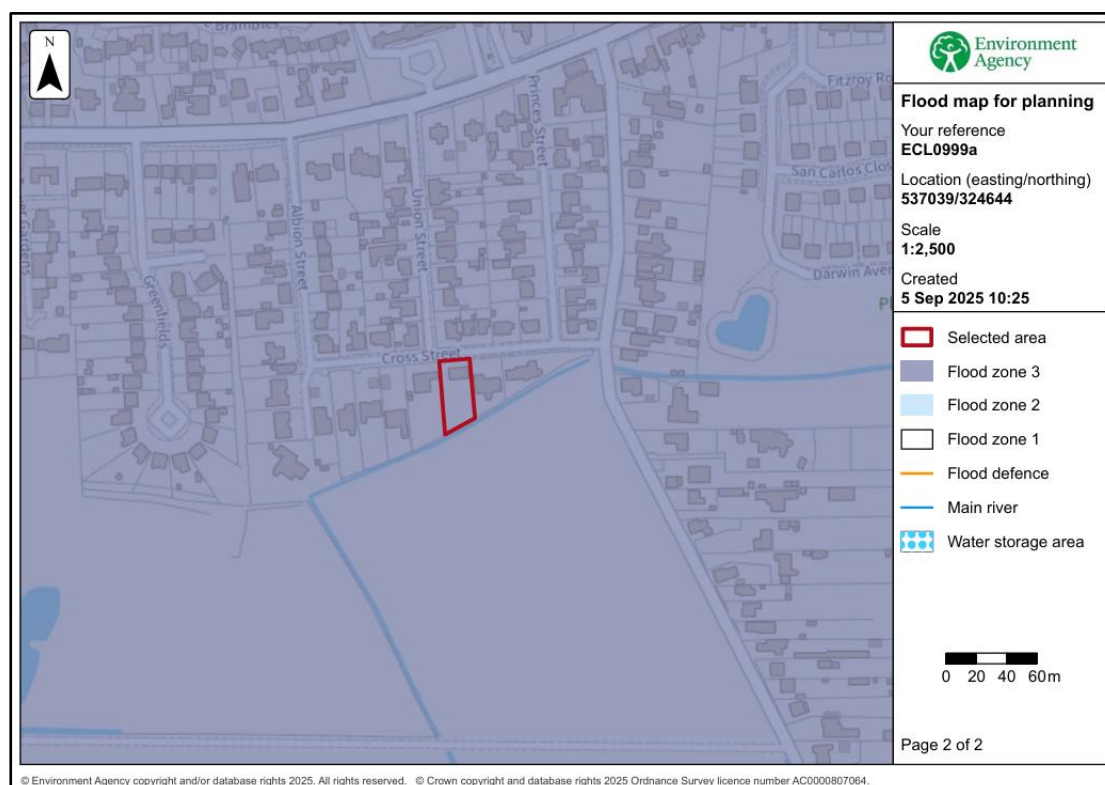


Figure 2 – Environment Agency Flood Map for Planning

The Environment Agency Long Term Flood Risk maps provide an indication of the risk from the primary sources of flooding. The details provided with these maps are summarised in Table 1. The depth of flooding identified is the maximum depth that occurs during a low chance (between 0.1% and 1% chance each year) event.

	Present Day		2050 Epoch	
	Chance of Flooding	Depth (Low chance)	Chance of Flooding	Depth (Low chance)
Rivers and the Sea	The site has a low chance (between 0.1% and 1% chance each year)	No data available	No data available	No data available
Surface Water	The site is outside the area with a low risk (between 0.1% and 1% chance each year)	Not at risk	The site is outside the area with a low risk (between 0.1% and 1% chance each year)	Not at risk
Reservoir	The site is outside the area at risk.			

Table 1 – Environment Agency Long Term Flood Risk Maps

Table 2 shows the level of risk at the site within the South East Lincolnshire SFRA.

SFRA Map	Present Day	2116
Residual Flood Hazard Map for the 1% fluvial and 0.5% tidal event	The site is outside the 'Low Hazard' area	The site is in the 'Low Hazard' area
Residual Peak Depth Map for the 1% fluvial and 0.5% tidal	The site is outside the area at risk of flooding.	The site is at risk with a depth between 0.0m and 0.25m

Table 2 – Flood Risk within SFRA Maps

3.0 FLOOD RISK VULNERABILITY

3.1 The Sequential and Exception Test

The NPPF requires the application of a Sequential Test to ensure that new development is in areas with the lowest probability of flooding.

The Exception Test is a method to demonstrate and help ensure that flood risk to people and property will be managed, while allowing necessary development to go ahead in situations where suitable sites at lower risk of flooding are not available.

3.2 Vulnerability Classification

Table 2 of the PPG Flood Risk and Coastal Change categorises different types of uses and development according to their vulnerability to flood risk. The proposed development is covered by the description of buildings used for dwellings and is classified as 'More Vulnerable'.

Table 3 of the PPG Flood Risk and Coastal Change sets out Flood Risk Vulnerability and flood zone 'compatibility'. The site is in Flood Zone 3 and the development is 'More Vulnerable' therefore it is necessary to complete the Exception Test.

PPG Flood Risk and Coastal Change defines that the lifetime of the development in terms of flood risk and coastal change is 100 years.

3.3 Application of the Sequential Test and Exception Test

It is for the Local Planning Authority, using the evidence provided and taking advice from the Environment Agency as appropriate, to consider whether an application passes the Sequential Test.

Large parts of the South Holland district between the River Welland and River Nene lie within Flood Zone 3. As such, opportunities to undertake the development at an alternative site with a lower flood risk are limited. At this location it is not possible to position the development on higher ground within the proposed site.

The SFRA states that as it is necessary to use the refined flood risk information (hazard and depth maps) to assist with the application of the Sequential Test. The refined flood risk information contained within the SFRA demonstrates the site is not at risk during the present day 1% annual probability fluvial and 0.5% annual probability tidal event. The site therefore has a low probability of flooding and is considered to pass the Sequential Test.

The Exception Test requires consideration of the wider sustainability benefits of a development and that the development would be safe and residual risks managed.

The Local Plan has a target of a net increase of at least 11,681 dwellings in South Holland over the 25-year local plan period. The Plan considers this new housing is

required to ensure the sustainability of the Local Plan area. The proposed development will contribute to this target.

Section 5 of this Flood Risk Assessment describes the flood mitigation measures and the management of the residual risks, demonstrating that this development will be safe and not increase flood risk elsewhere. The development is considered to pass the Exception Test.

4.0 SITE SPECIFIC FLOOD RISK

4.1 Local Flood Assets

The South Holland IDB district is protected by the Wash tidal defences along the Holbeach Marsh frontage with embankment levels at a minimum of +7.0m OD. The Wash tidal defences are approximately 10km from the site. The River Nene tidal defences are 11.5km to the east of the site. The River Welland tidal defences are approximately 9.0km to the north west of the site. All three defences are the responsibility of the Environment Agency.

There is a long-term strategy for the maintenance of the Environment Agency defences which is reviewed and updated periodically.

There is an extensive local drainage network managed by South Holland IDB. There is an IDB High Priority Watercourse 100m west of the site. The site and surrounding land are within the Free Discharge catchment which drains to the South Holland Main Drain. The South Holland Main Drain discharges to the tidal River Nene at the Sutton Bridge Tidal Sluice.

During the operation and maintenance of its pumping stations, associated structures, and channel systems, the IDB seeks to maintain a general standard capable of providing flood protection to its district. A routine maintenance programme is in place to ensure that the Boards assets are commensurate with the standard of protection that is sought.

Current maintenance standards of the South Holland Internal Drainage Board and the Environment Agency are generally good.

4.2 Sources of Flooding

A summary of the sources of flooding is provided in Table 3.

Source of Flooding	Level of Risk
Drainage Network Flooding	The risk is assessed in Section 4.3.
Surface Water Flooding	Based upon the EA maps the risk is very low.
Fluvial Flooding	The risk is assessed in Section 4.3.
Tidal Flooding	The risk is assessed in Section 4.3.
Reservoir Flooding	The site is not at risk of reservoir flooding.
Groundwater Flooding	Based upon the local drainage network the risk is low.

Table 3 – Sources of Flooding

4.3 Probability of Flooding

The probability of flooding associated with blockages in the South Holland IDB drainage system is low due to the maintenance standards achieved and managed by the IDB. Failure of Sutton Bridge Tidal Sluice would lead to an increased level of risk in the IDB catchment.

Through the operation and maintenance of the pumping stations and the channel system the Board seek to maintain a general standard capable to providing flood protection to agricultural land and developed areas of 1 in 20 years and 1 in 100 years, respectively. The risk associated with flood events that exceed the standard of protection provided is lowered due to the South Holland IDB main drains incorporating freeboard. This freeboard provides storage during the exceedance events.

The site is within an area benefitting from defences. The flood embankments to the Wash and the River Nene and River Welland tidal defences provide protection during a 0.5% annual probability (1 in 200 chance each year) event. The flood risk from the Wash is lowered further by second line defences and various informal banks constructed during the reclamation of Holbeach Marsh.

4.4 Historic Flooding

During the preparation of this assessment, no evidence was discovered of the site being flooded.

4.5 Climate Change

Climate change is likely to impact the site through increased rainfall intensity and duration affecting the local drainage network and increased tide levels.

The tidal flood level during the 0.5% annual probability (1 in 200 chance each year) event inclusive of climate change to 2115 is estimated to be 7.2m AOD. The minimum defence level of the Wash, River Nene, and River Welland embankments is 7.0m AOD. During such an event it is likely that wave and wind action would cause overtopping of the tidal defences. However, the second line defences with embankment levels of 6.0m AOD would further reduce the probability of flood water reaching the development site.

In summary the site is not at risk for the design life of the development (i.e., 100 years).

4.6 Residual Risk

The South East Lincolnshire SFRA includes maps demonstrating the impact of climate change in 2116. The Residual Peak Depth maps within the SFRA indicate the maximum flood depths associated with a breach of the tidal defences. When climate change allowances are applied to the combination of a 1% annual probability (1 in 100 chance each year) fluvial event and a 0.5% annual probability (1 in 200 chance each year) tidal

event the peak depth at the site from direct overtopping together with breach failure is 0.0m-0.25m. An extract from this map is shown in Figure 3 below.



Figure 3 – SFRA 2116 Residual Peak Depth Map

5.0 FLOOD RISK MITIGATION

5.1 Summary of Risks

The probability of this development flooding from localised drainage systems is low. Failure of Sutton Bridge Tidal Sluice could lead to an increased level of risk at the site.

The probability of the site flooding from any Environment Agency system is less than 0.5% annual probability (1 in 200 chance each year) because of the standards of the existing flood defences. Over time there will be a gradual increase in risk to the site due to climate change. During the design life of the development, it is not anticipated that the site would flood from overtopping of the defences.

The SFRA considers the residual risk associated with overtopping and a breach in the defences in 2116. During the 0.5% annual probability (1 in 200 chance each year) plus climate change event the maximum flood depth at the site is between 0.0m and 0.25m.

The proposed arrangement increases the impermeable area and therefore there will be an increased volume of surface water that has the potential to increase flood risk.

5.2 Mitigation Measures

The site has a low 'actual risk' of flooding. Based upon the information available during the preparation of this flood risk assessment it is recommended that the floor level of the dwelling is 0.3m above surrounding ground levels. Furthermore, it is recommended that there is 0.3m of flood resilient (recovery) construction above finished floor level.

The risk of flooding is lowered as the proposed dwelling has 2 storeys.

The developer should ensure that the eventual occupier of the dwelling is sufficiently aware of the risk of flooding, and the standard of the existing defences. The Environment Agency operates a flood warning system for properties at risk of flooding to enable householders to protect life or take actions to manage the effect of flooding on property. Floodline Warnings Service is a national system run by the Environment Agency for broadcasting flooding warnings. The occupier of the dwelling should register to receive flood warnings.

Should there be a failure of Sutton Bridge Outfall Sluice and conditions were such to put properties and land at risk of flooding, the Internal Drainage Board would take emergency action to maintain the drainage level of service by using temporary pumping equipment.

It is proposed that foul water is discharged to a foul water sewer in Cross Street and surface water is discharged to a soakaway within the site.

6.0 CONCLUSIONS

As a result of the assessment, the following conclusions have been reached.

- The proposed development consists of one 2 storey dwelling at 14 Cross Street, Fleet, Spalding.
- The site is located within an Internal Drainage Board catchment and through the operation and maintenance of the pumping stations and the channel system the Board seek to maintain a general standard capable to providing flood protection to agricultural land and developed areas of 1 in 20 and 1 in 100 years, respectively.
- The proposed development is in Flood Zone 3. The site benefits from defences on the Wash, River Nene, and River Welland that provide protection during the 1% annual probability (1 in 100 chance each year) fluvial event and 0.5% annual probability (1 in 200) tidal event including climate change.
- The site could experience depths of between 0.0m and 0.25m arising from a breach in the defence during a tidal event that has a 0.5% annual probability (1 in 200 chance of occurring in any one year) up to 2115.
- It is recommended that the floor level of the dwelling is 0.3m above surrounding ground levels and there is 0.3m of flood resilient (recovery) construction above finished floor level.
- The development passes the Sequential Test and Exception Test and is therefore suitable for the proposed location.

ATTACHMENT 1

**PLANS, ELEVATIONS & SECTIONS
(Dwg 082202 PD201 D2)**

All drawings to be worked on site by the Contractor under the strict supervision of the Contractor's site manager. The Contractor shall be responsible for the safety of all persons on site and shall ensure that all necessary safety measures are taken.

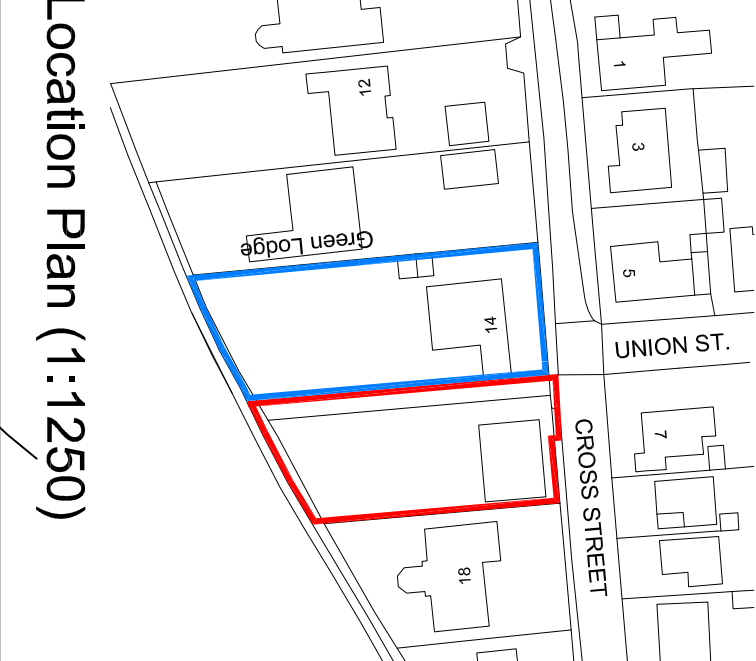
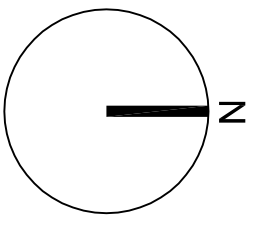
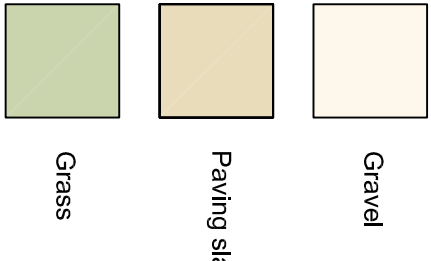
This drawing is to be used as a guide only and does not constitute a contract.

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LEGEND: DO NOT SCALE

Legend to materials:-

- 1 = Facing brickwork (vanoo Westminister)
- 2 = Feature brickwork (solder courses, dentil course projecting headers) (vanoo Westminister)
- 3 = Reconstituted stone cills
- 4 = Flat concrete roof tiles (black)
- 5 = Upvc windows (cream)
- 6 = Composite doors (coloured)
- 7 = Upvc doors (cream)
- 8 = Roof windows (grey)
- 9 = Roller shutter garage doors (coloured)
- 10 = Glazed balcony
- 11 = Plastic rainwater goods (black)
- 12 = Solar panels (indicative zone)



Location Plan (1:1250)

TO: 24.06.23	Drawn by: AMW
BY: 07.06.23	Checked by: AMW
Revision: 1	Date: 07.06.23
Description: Plans, Elevations & Section	Drawn by: AMW

ANDREW M WRIGHT LTD
CHARTERED ARCHITECT



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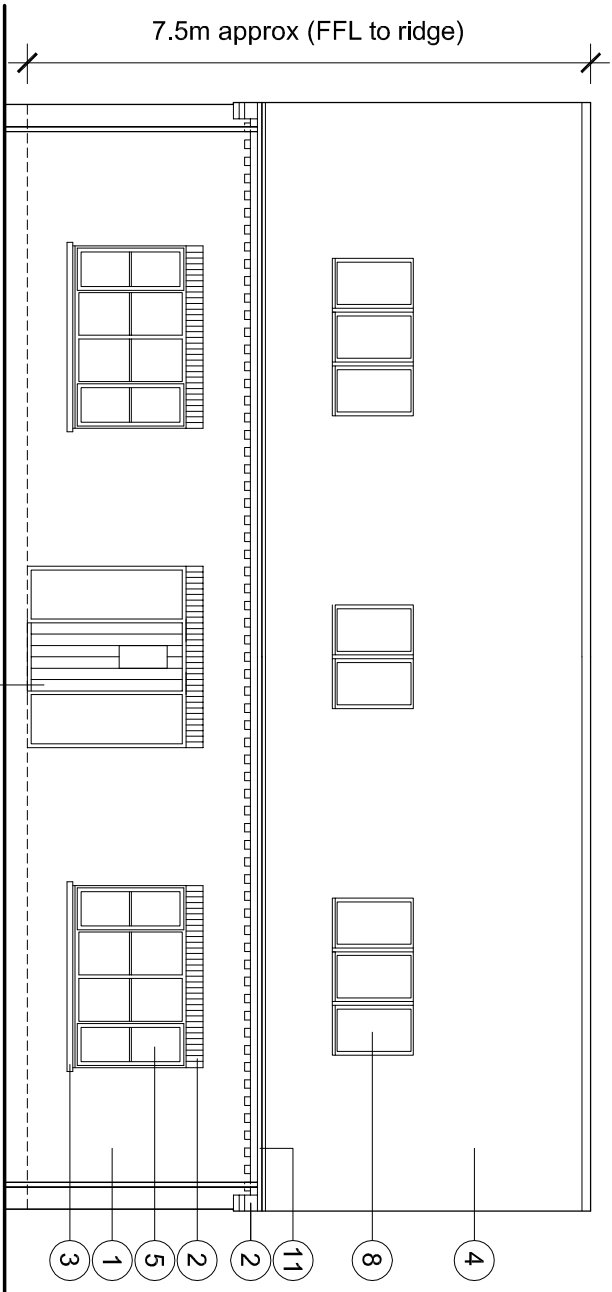
Project: 14 Cross Street

Client: Holbeach
Spalding
Lincs

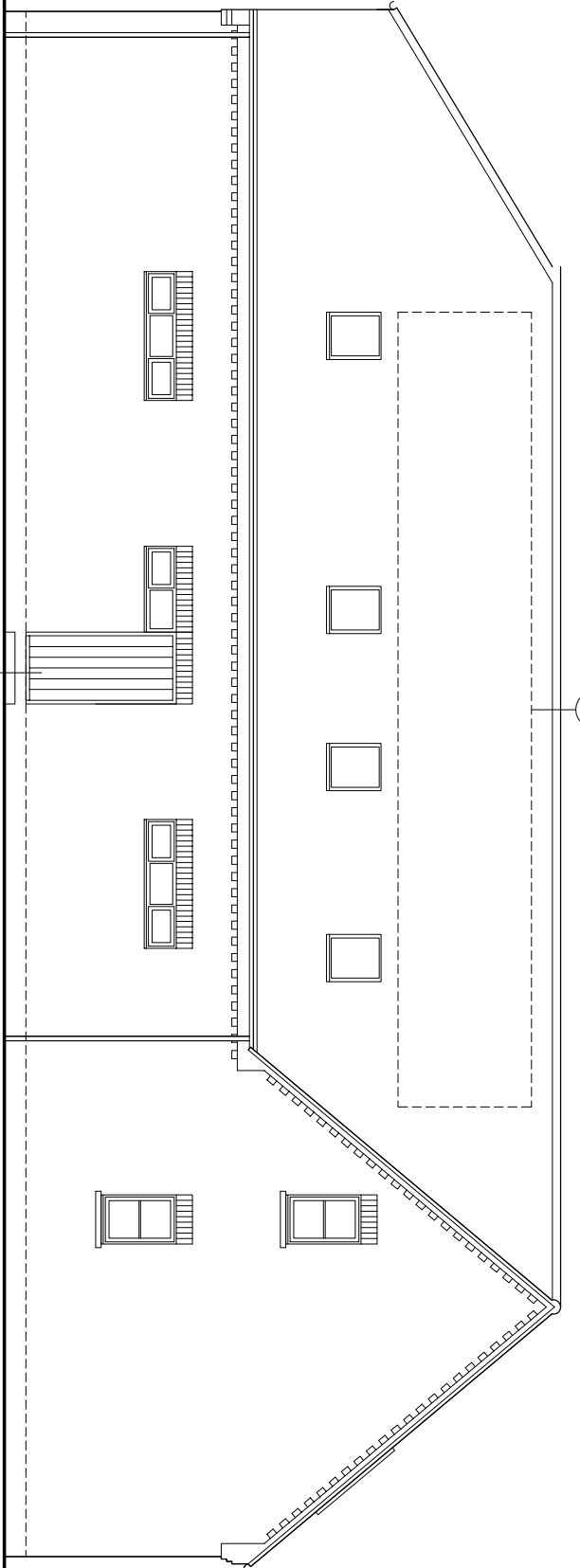
Drawings Title: Plans, Elevations & Section

Client: Mr Adrian Wright

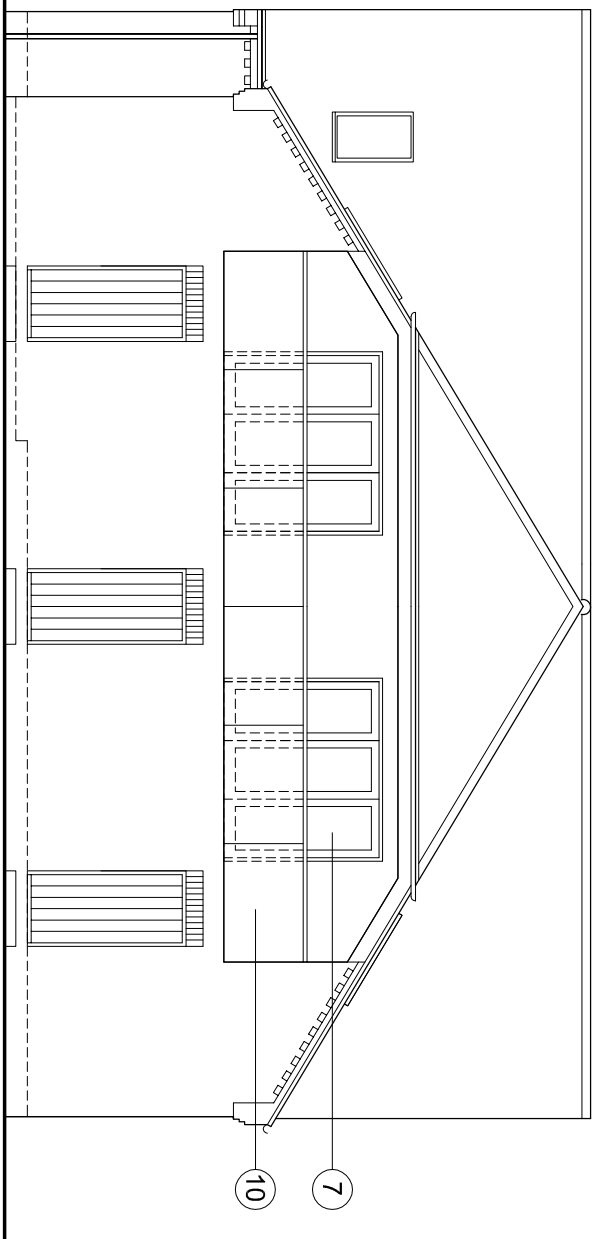
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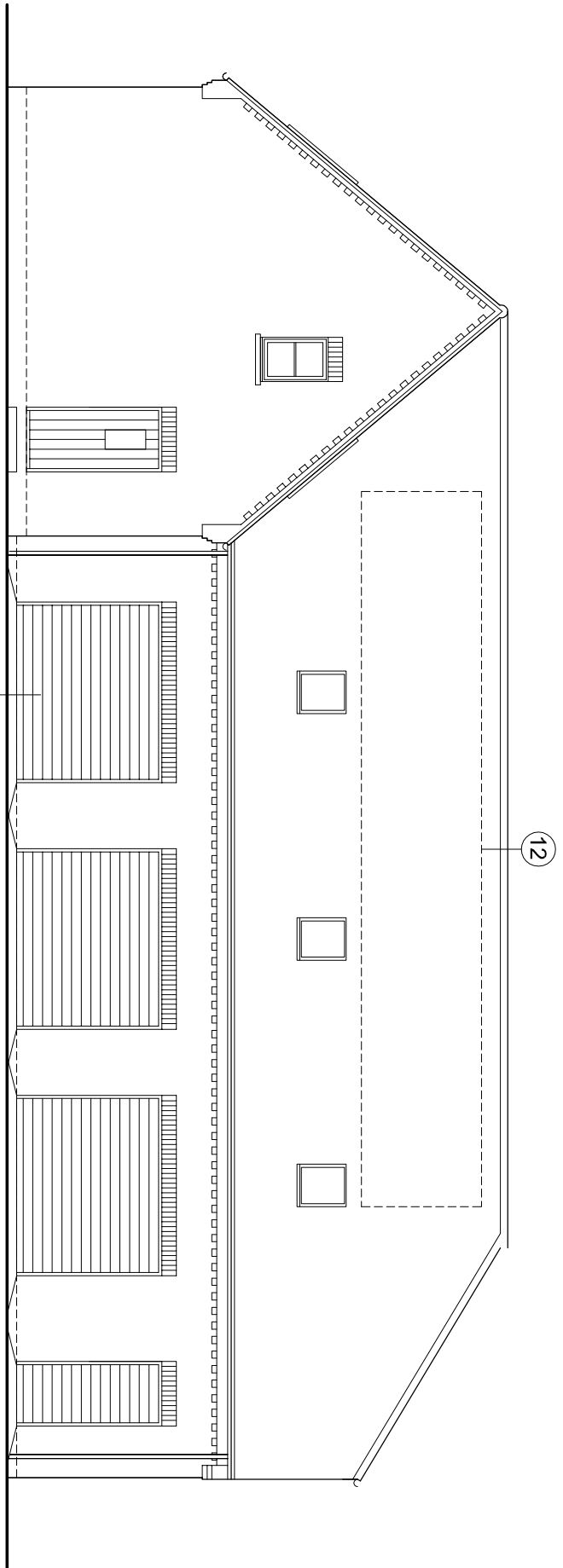
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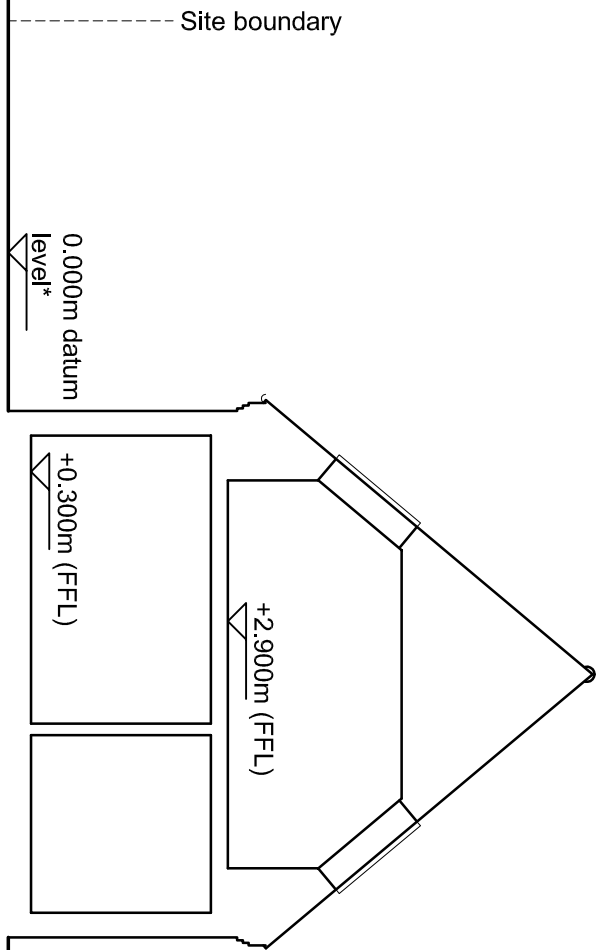
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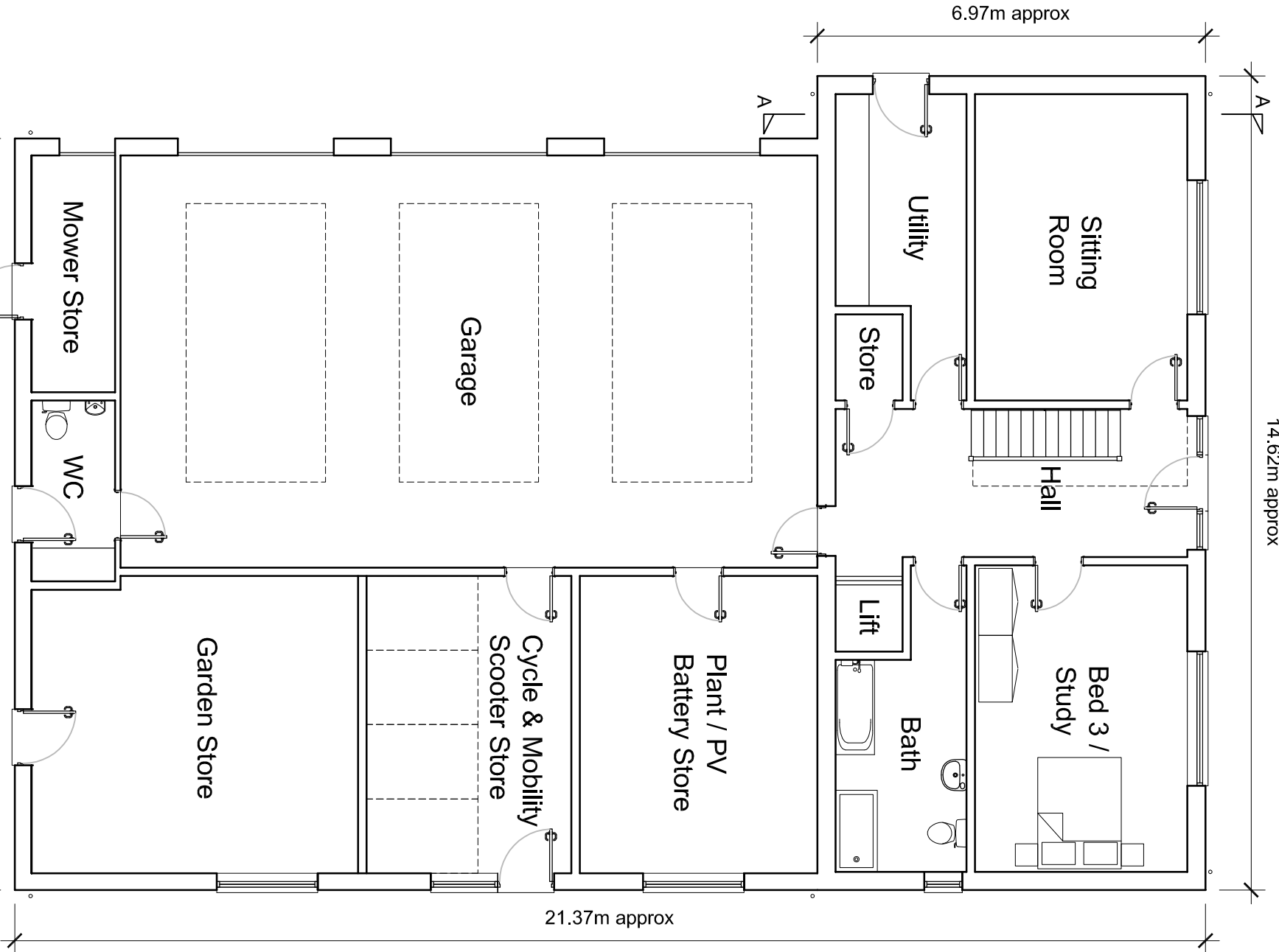
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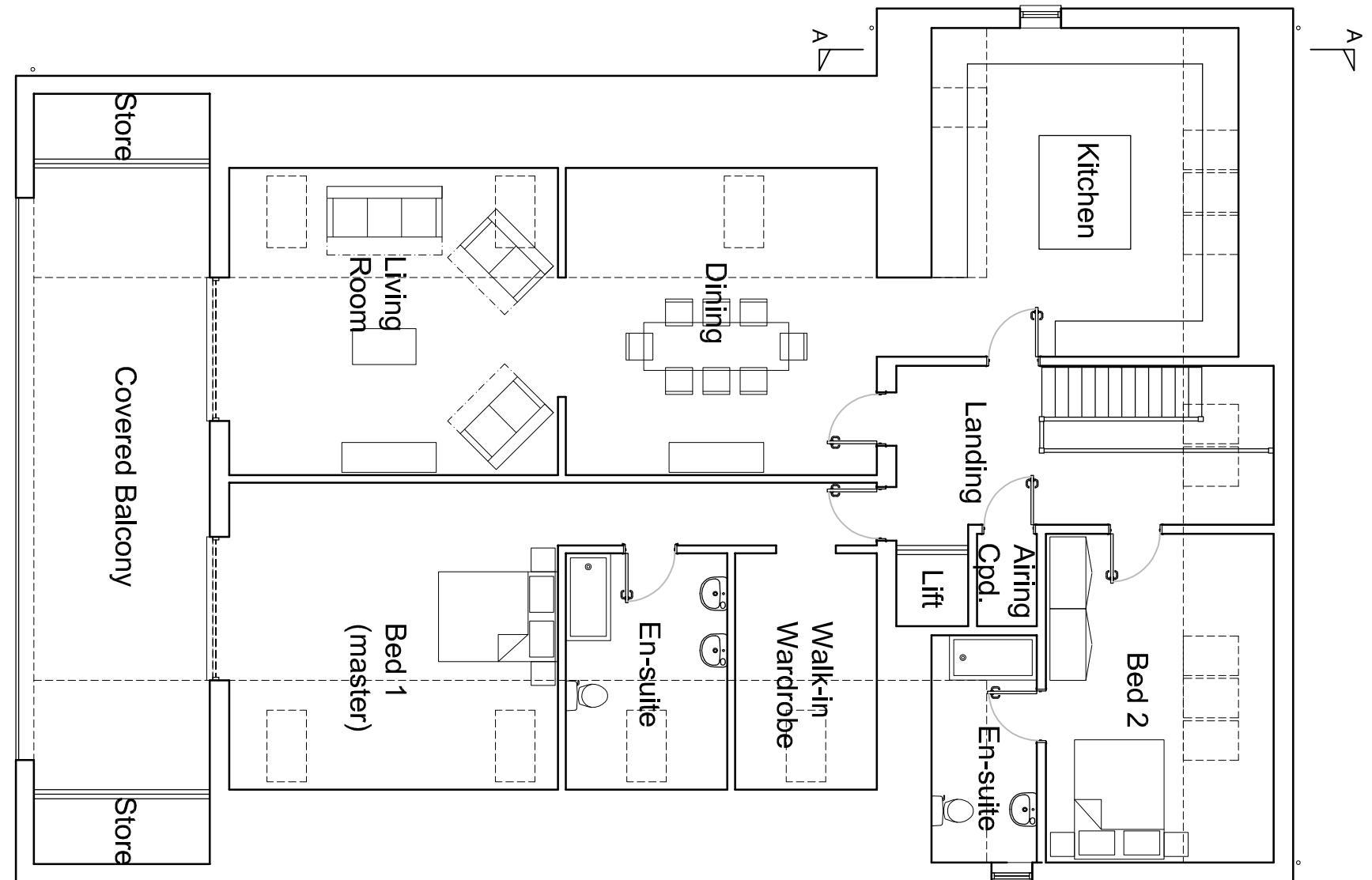
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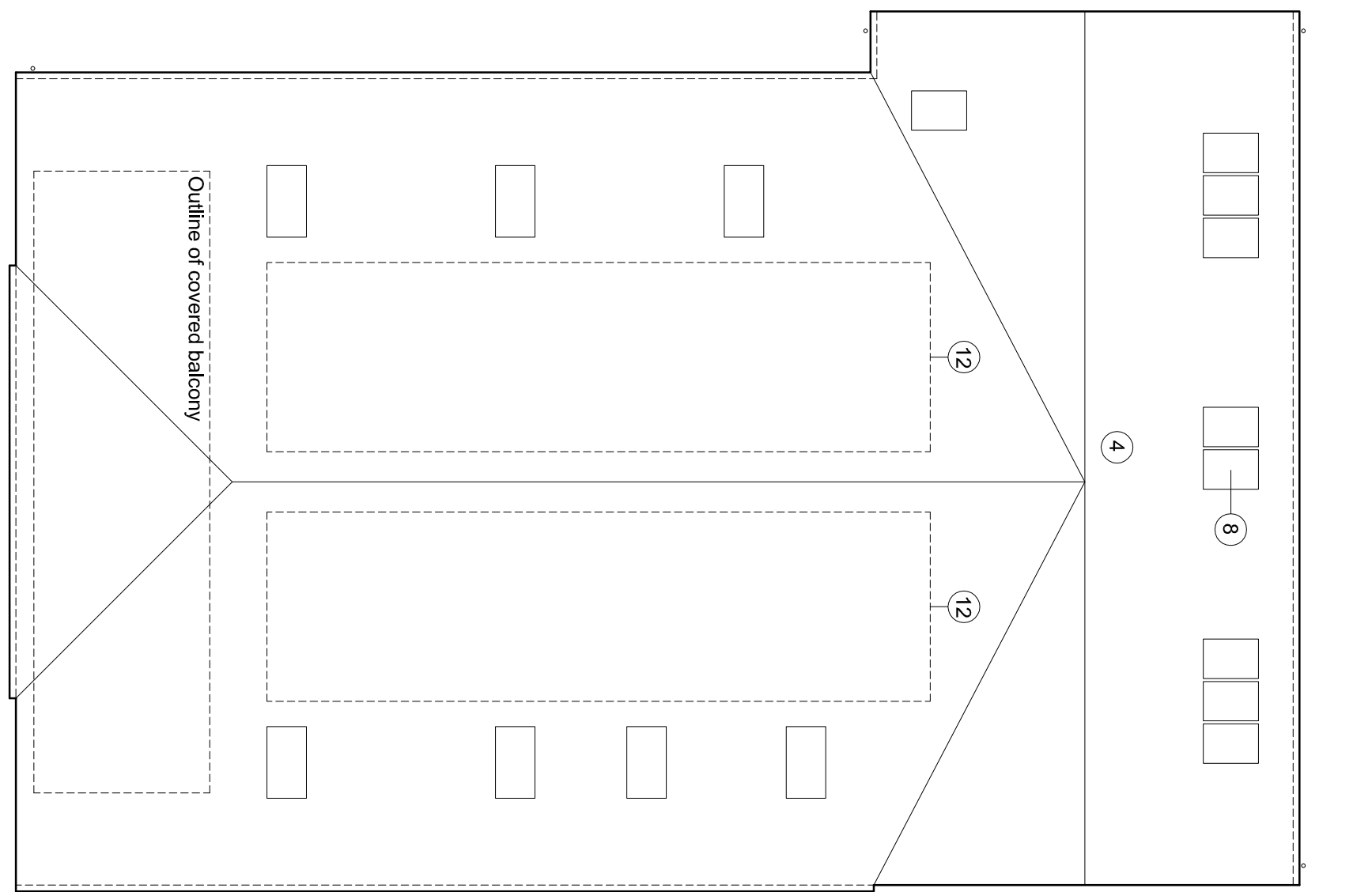
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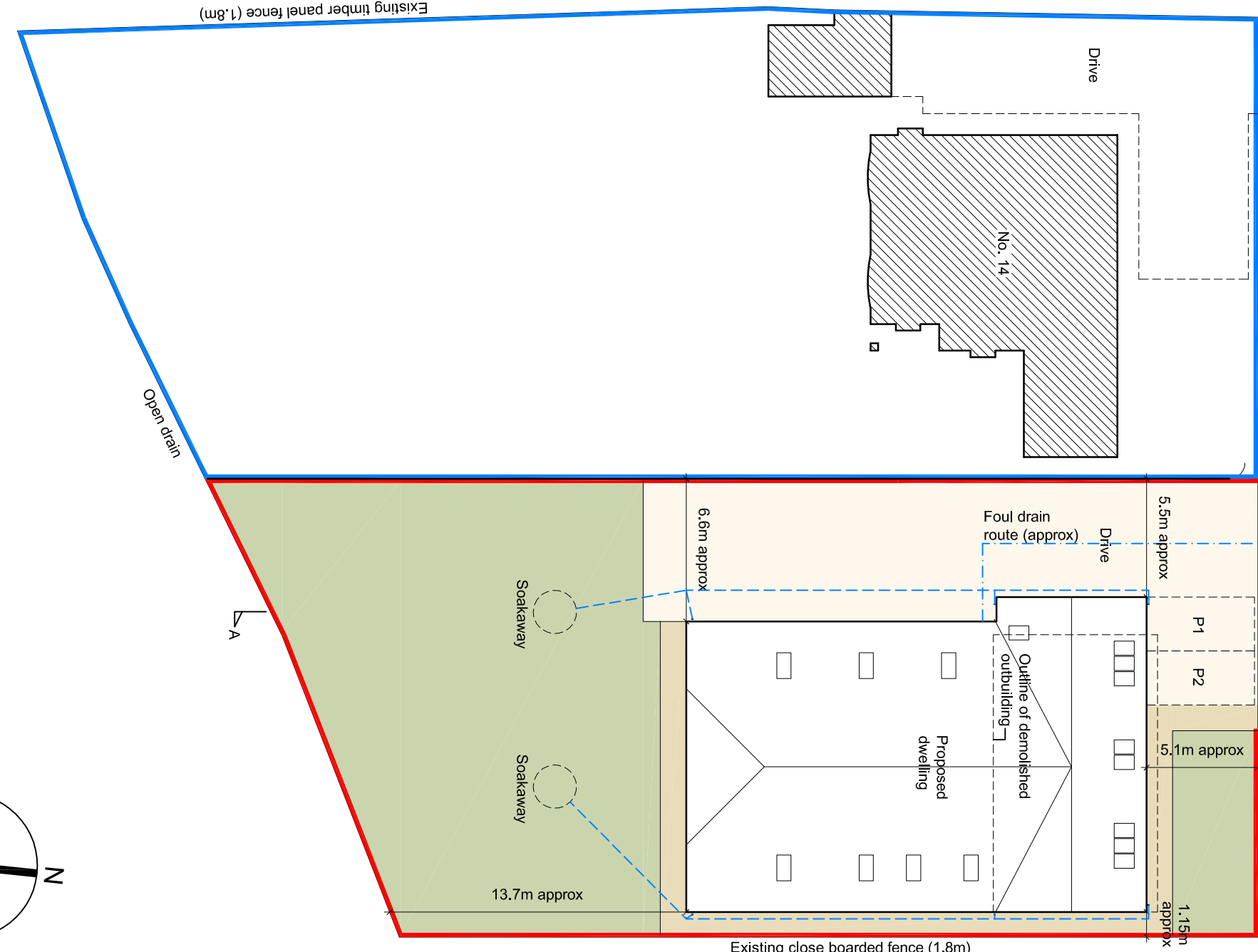
Ground Floor Plan (1:100)



First Floor Plan (1:100)



Roof Plan (1:100)



Proposed Block Plan (1:250)