



**FLOOD RISK ASSESSMENT
FOR RESIDENTIAL DEVELOPMENT AT
TUDOR LODGE, FEN ROAD, HOLBEACH**

FEBRUARY 2026

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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 Seagate Homes in respect of a development that consists of nine residential dwellings at Tudor Lodge, Fen Road, Holbeach.

A planning application for the proposed development is to be submitted by Seagate Homes.

2.0 SITE LOCATION AND DESCRIPTION

2.1 Site Location

The site is located on land at Tudor Lodge, Fen Road, Holbeach, Spalding, Lincolnshire, PE12 8QD. The National Grid Reference of the site is 53559/32372.

The location of the site is shown in Figure 1.

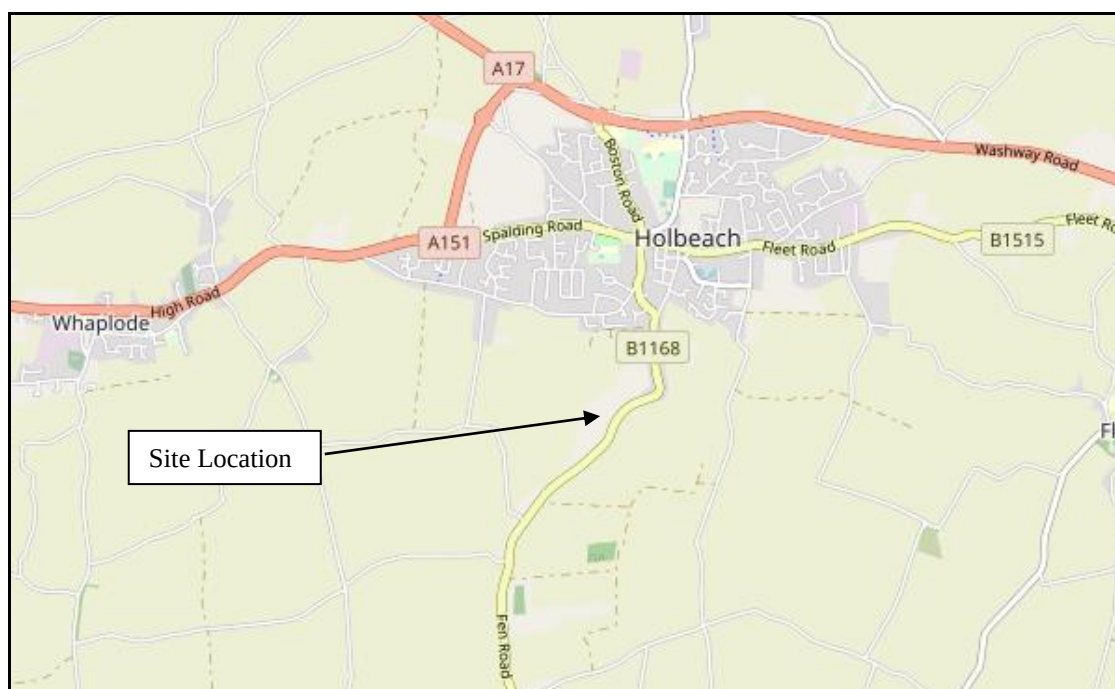


Figure 1 – Location Plan (© OpenStreetMap contributors)

2.2 Existing Site

The site is located on land that surrounds Tudor Lodge, a residential dwelling on the western side of Fen Road. The land consists of a paddock, which is to the west of the Tudor Lodge, and an access to Fen Road. The area of development is approximately 0.96 hectares.

Environment Agency LiDAR data shows that the site is flat with ground levels typically between +2.9m OD and +3.1m OD.

The site is in the South Holland Internal Drainage Board (IDB) District. Surface water at the site drains naturally through soakaway and hence to the IDB drain system. There is a riparian drain on the northern boundary of the site. The western boundary of the site is formed by an IDB High Priority Watercourse.

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

2.3 Proposed Development

The proposed development consists of nine residential dwellings. There will be a combination of single storey, two storey or two and a half storey dwellings. A Site Plan is 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

The site is partially located within Flood Zone 3, an area with a high probability of flooding, of the Environment Agency Flood Maps for Planning as shown in Figure 2.

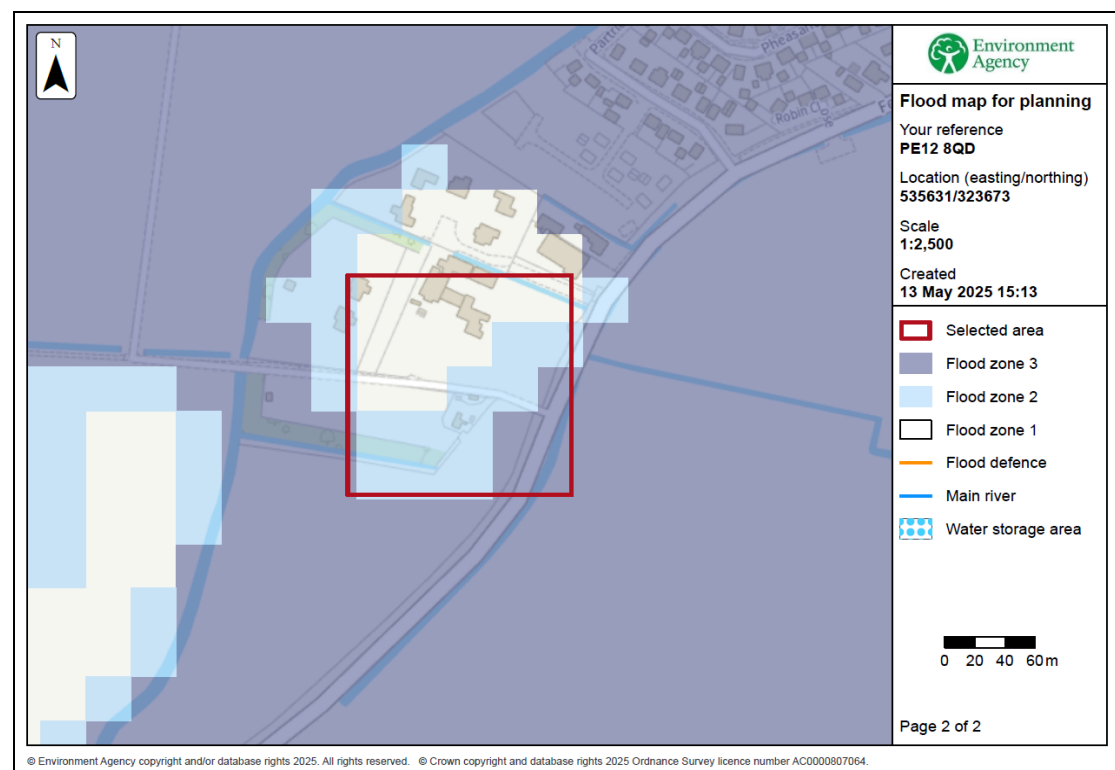


Figure 2 – Environment Agency Flood Map for Planning

The Environment Agency Long Term Flood Risk maps show that:

- the site has a low risk of flooding from rivers or the sea (annual probability between 0.1% and 1%);
- in general, the site has a very low risk of surface water flooding (annual probability less than 0.1%); and
- the site is not within an area at risk of reservoir flooding.

Table 1 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 outside 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 outside the area at risk of flooding.

Table 1 – 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 residential 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 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.

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 1% fluvial and 0.5% 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 11.4km from the site. The River Nene tidal defences are 12.5km to the east of the site. The River Welland tidal defences are 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 on the western boundary of the site. The site and the surrounding land are within the Little Holland catchment and drains to the Little South Holland Drain which discharges to the South Holland Main Drain at the Little Holland Pumping Station. The South Holland Main Drain discharges to the tidal River Nene at the Sutton Bridge Outfall 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

The potential sources of flooding that have been identified during this assessment are:

- local blockages to the IDB drainage system;
- an event in the local drainage network that exceeds the standard of protection;
- failure of Little Holland Pumping Station;
- failure of Sutton Bridge Outfall Sluice; and
- overtopping and breaching of the Wash, River Nene, or River Welland tidal defences.

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.

The standard of drainage provided by South Holland IDB is assessed at 2% annual probability (1 in 50 chance each year), compatible with the Department of the Environment, Food and Rural Affairs (DEFRA) target level of service for rural drainage and flood defence works. The risk associated with flooding due to events greater than 2% annual probability (1 in 50 chance each year) is lowered due to the South Holland IDB high priority watercourses incorporating a freeboard. This provides storage during events greater than 2% annual probability (1 in 50 chance each year).

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. Previous historic rainfall events of 1968 and 1978, estimated to be greater than 1% annual probability (1 in 100 chance each year), caused no flooding to any residential properties.

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. There is a low risk during such an event for wave and wind action to cause overtopping and/or breaching 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.

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. These show that when the 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 site is not at risk. An extract from this map is shown in Figure 3 below.

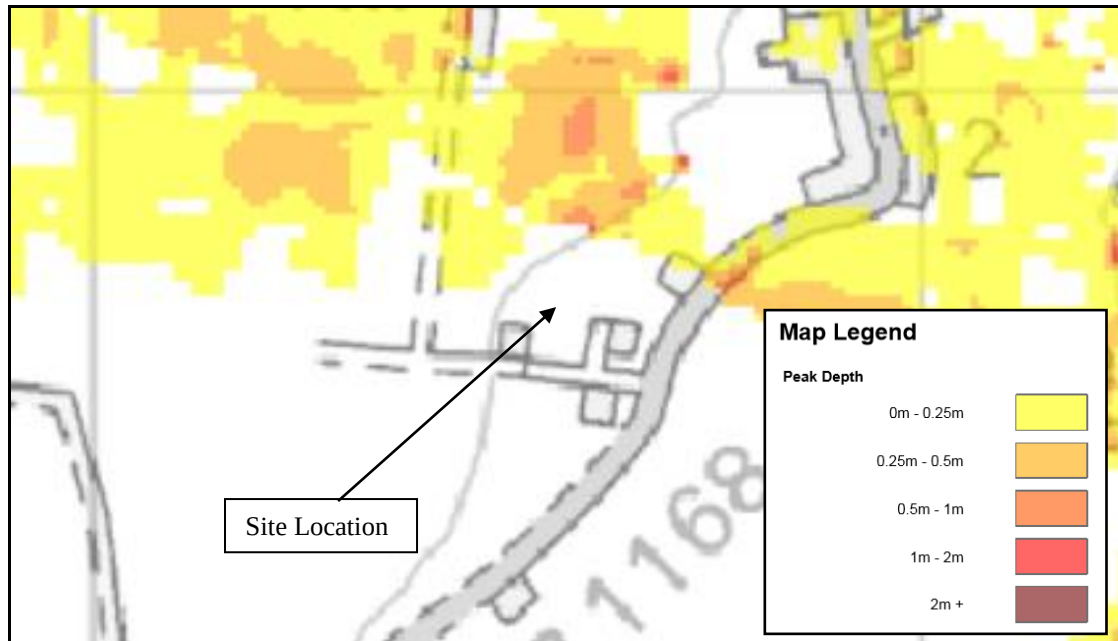


Figure 3 – SFRA 2116 Residual Peak Depth Map

The proposed development includes single storey dwellings and therefore the finished floor level within these dwellings needs to consider the 0.1% annual probability (1 in 1000 chance each year) event in 2115. The South East Lincolnshire SFRA includes 0.1% annual probability (1 in 1000 chance each year) maps for specific locations, but these do not cover the site. Through a comparison of the flood depths in the areas covered by the maps during the 1% and 0.1% annual probability events for 2115 it can be estimated that flood depths are 0.1m higher for the more extreme event. Based upon the areas at risk during the lower return period event and a review of the LiDAR data it is considered likely that the site is at risk with depths less than 0.25m during the 0.1% annual probability (1 in 1000 chance each year) breach event in 2115.

5.0 FLOOD RISK MITIGATION

5.1 Summary of Risks

The probability of this development flooding from localised drainage systems is low. Failure of Little Holland Pumping Station or the Sutton Bridge Outfall 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 a breach in the defences in 2116. When a breach during the 0.5% annual probability (1 in 200 chance each year) tidal event is considered, the site is not at risk. When a breach during the 0.1% annual probability (1 in 1000 chance each year) tidal event is considered, the peak depth at the site is estimated to be less than 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.

These risks will be addressed through the mitigation measures set out below.

5.2 Mitigation Measures

Based upon the information available during the preparation of this flood risk assessment, it is recommended that:

- the finished floor level of two and two and a half storey dwellings is 0.3m above surrounding ground levels;
- the finished floor level of single storey dwellings is 0.5m above surrounding ground levels; and
- there is 0.3m of flood resilient construction above finished floor level.

The developer should ensure that the occupiers of the dwellings are sufficiently aware of the risk of flooding, and the standard of the existing defences. The Environment Agency provides a Flood Warning Service which includes Flood Warning Codes and uses direct warning methods where the risks and impacts of flooding are high.

In addition to direct and indirect flood warnings, the Environment Agency operates a 24 hour a day Floodline Service providing advice and information on flooding. The occupiers of the dwellings should register with the Floodline Direct Warnings Service to receive any future flood warnings.

During an exceedance event it is anticipated that sufficient time would be available to take precautionary actions to limit the potential impact of flooding.

Should there be a failure of Little Holland Pumping Station or 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 recommended that surface water run-off is managed so that stormwater from the site will not affect any adjoining properties or increase the flood risk elsewhere.

6.0 CONCLUSIONS

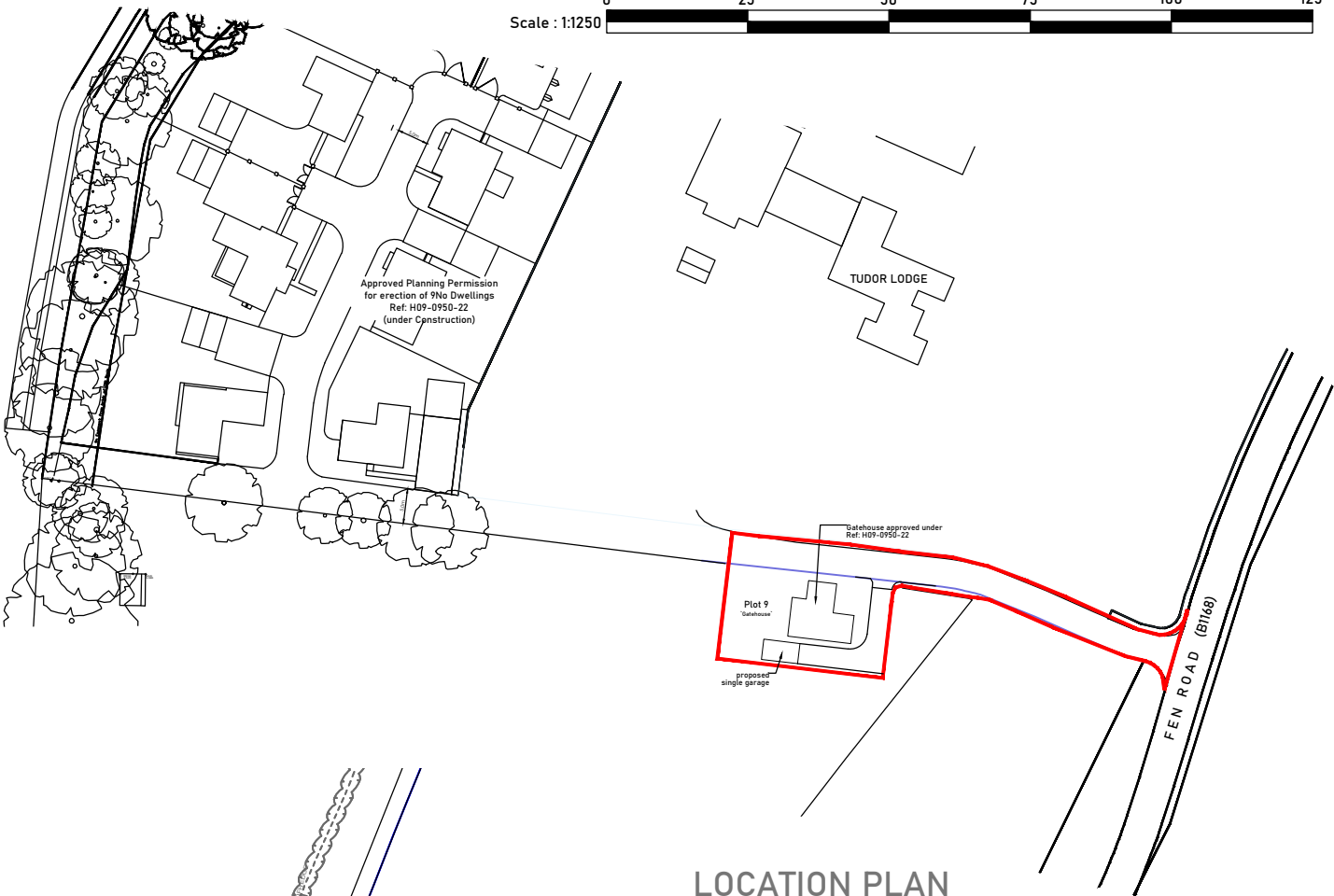
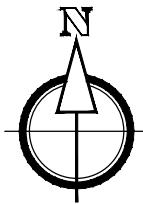
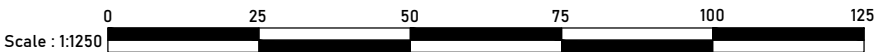
As a result of the assessment, the following conclusions have been reached.

- The proposed development consists of nine dwellings that are a combination of single storey and two storey at Tudor Lodge, Fen Road, Holbeach.
- 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 is located within an Internal Drainage Board catchment with a minimum standard of drainage of 2% annual probability (1 in 50 chance each year) which accords with DEFRA guidelines for rural development. The risk of flooding is lowered further due to the South Holland IDB high priority watercourses incorporating a significant freeboard. This provides storage during events greater than 2% annual probability (1 in 50 chance each year).
- To mitigate the risk of flooding it is recommended that the finished floor levels are 0.5m (single storey dwellings) and 0.3m (two storey dwellings) above ground levels with 0.3m of flood resilient construction above finished floor level.
- The development passes the Sequential Test and Exception Test and is therefore suitable for the proposed location.

ATTACHMENT 1

PROPOSED SITE PLAN (Dwg TL-SH-GH-AR-001 P02)

LAND OFF TUDOR LODGE, FEN ROAD, HOLBEACH



LOCATION PLAN



SITE PLAN



Rev	Notes	Date	By
P02	Updated garage design now proposed	19.02.26	MD
P01	First Issue	25.04.25	MD



Project:	PROPOSED DETACHED GARAGE SOUTH OF TUDOR LODGE, FEN ROAD, HOLBEACH. PE12 8QD		
Drawing:	PROPOSED SITE & LOCATION PLAN		
Drawn:	MD	Date:	25.04.25
Status:	PLANNING	Scale:	1:500, 1:1250 @A3
Drawing Number:	TL-SH-GH-AR-001	Issue:	P02