# FLOOD RISK ASSESSMENT
# FOR RESIDENTIAL DEVELOPMENT AT
# FLEET STREET, HOLBEACH

**FINAL REPORT**

**ECL0364-3/GR MERCHANT LTD**

**DATE FEBRUARY 2026**

**ELLINGHAM CONSULTING LTD**
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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 Sukerno in respect of a development that consists of six residential dwellings at Fleet Street, Holbeach.

A planning application for the proposed development is to be submitted by GR Merchant.

# 2.0 SITE LOCATION AND DESCRIPTION

## 2.1 Site Location

The site is located at 47 Fleet Street, Holbeach, Spalding, Lincolnshire, PE12 7AG. The National Grid Reference of the site is 53636/32482.

The location of the site is shown in Figure 1.

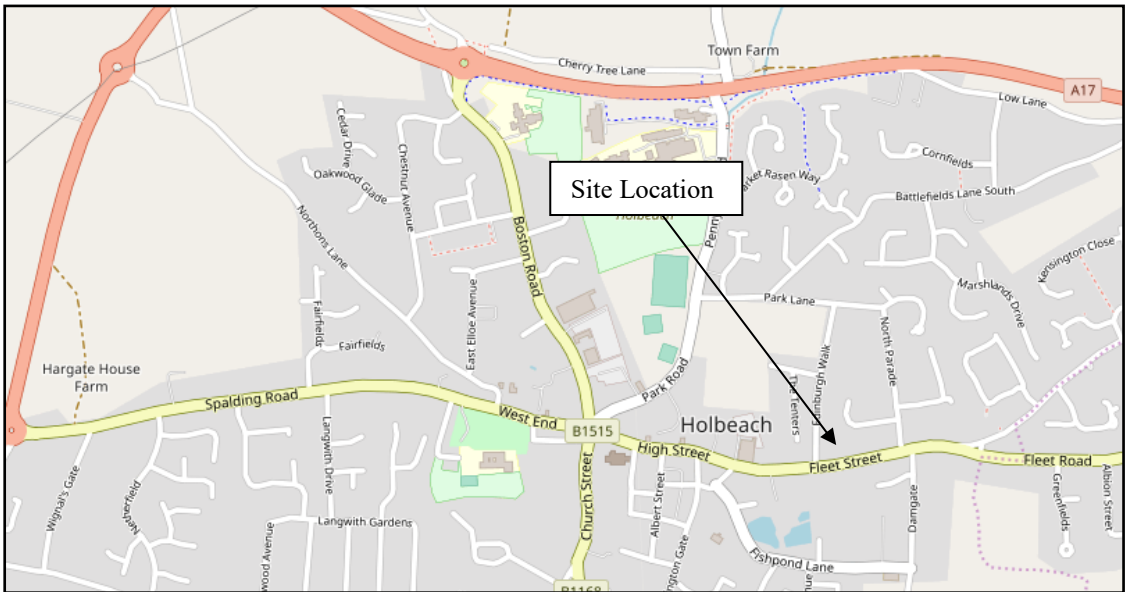



Figure 1 – Location Plan (© OpenStreetMap contributors)

## 2.2 Existing Site

The site is on the northern side of Fleet Street to the east of Edinburgh Walk. The site is a builder's merchant, including a shop and several outbuildings, and 45 Fleet Street a residential dwelling. The site has an access on Edinburgh Walk and to Fleet Street. The area of development is approximately 0.25 hectares.

Environment Agency LIDAR shows that the site is between +3.4m OD and +3.7m OD. The highest levels are alongside Fleet Street on the southern boundary and the lowest levels being close to the northern boundary of the site.

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. The nearest IDB watercourse is a high priority pipeline approximately 160m north of the site.

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 the six dwellings. The dwellings will be two or three storey. Each dwelling will be accessed from either Fleet Street or Edinburgh Walk. The existing dwelling will remain. The proposed site plan is shown 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.

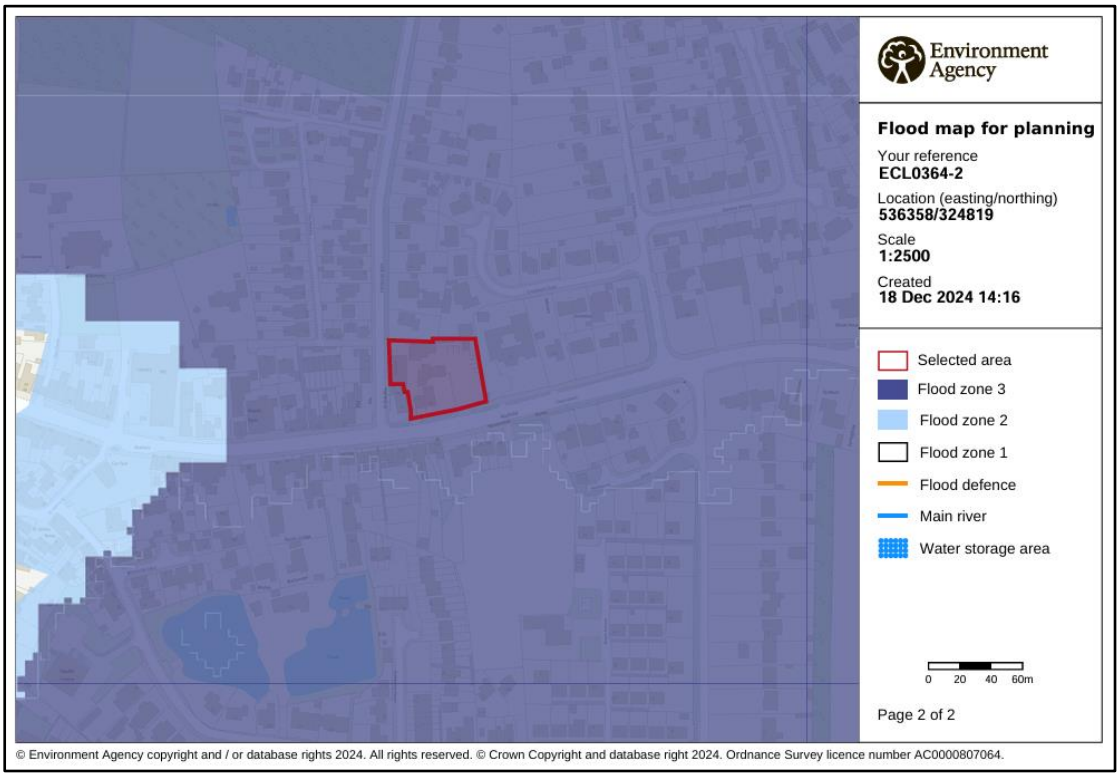



Figure 2 – Environment Agency Flood Map for Planning

The Environment Agency Long Term Flood Risk maps show that:

- the site has a low risk of flooding from rivers or the sea (annual probability between 0.1% and 1%);
- part of the site has a low risk of surface water flooding (annual probability between 0.1% and 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 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

The Sequential Test and Exception Test are required to be applied by the Local Planning Authority.

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 12.3km to the east of the site. The River Welland tidal defences are approximately 8.8 km 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 160m north of the site. The site and the surrounding land are within the Holbeach River catchment and drain in a northerly direction to the Holbeach River Outfall Sluice where it is discharged into the tidal River Welland.

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 2.

| 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/low. |
| Fluvial Flooding | The risk is assessed in Section 4.3 and 4.5. |
| Tidal Flooding | The risk is assessed in Section 4.3 and 4.5. |
| Reservoir Flooding | The risk of a tidal breach is assessed in Section 4.6. |
| Groundwater Flooding | There is no evidence to suggest the site is at risk of groundwater flooding. |

Table 2 – 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.

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. 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. 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. This level of risk is confirmed by the SFRA.

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. These show that 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 site is not at risk during a breach. An extract from this map is shown in Figure 3.

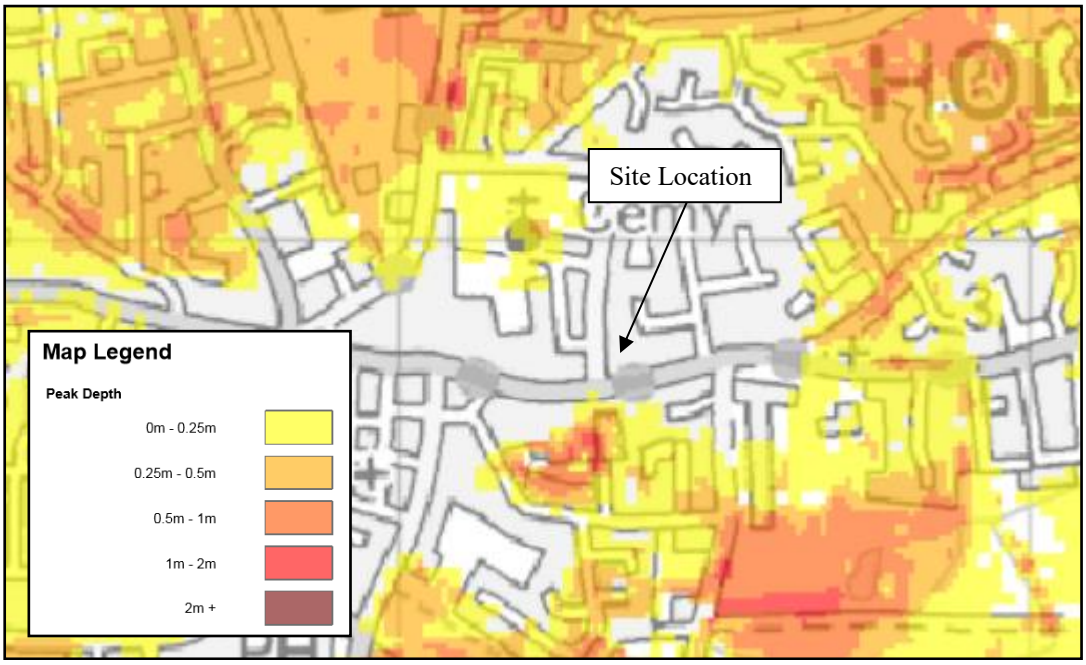



Figure 3 – SFRA 2116 Residual Peak Depth Map

# 5.0 FLOOD RISK MITIGATION

## 5.1 Summary of Risks

The probability of this development flooding from localised drainage systems is low. Failure of the Holbeach River 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. The maps show that the site is not at risk during the 0.5% annual probability event.

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

Based upon the information available during the preparation of this flood risk assessment it is recommended that finished floor levels are 0.3m above surrounding ground levels with 0.3m of flood resilient construction above finished floor level.

The developer should ensure that the eventual occupiers of the dwellings are 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 dwellings should register to receive 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 Holbeach River 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 development 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 6 residential dwellings on Fleet Street, Holbeach.

- 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 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 chance each year) tidal event including climate change.

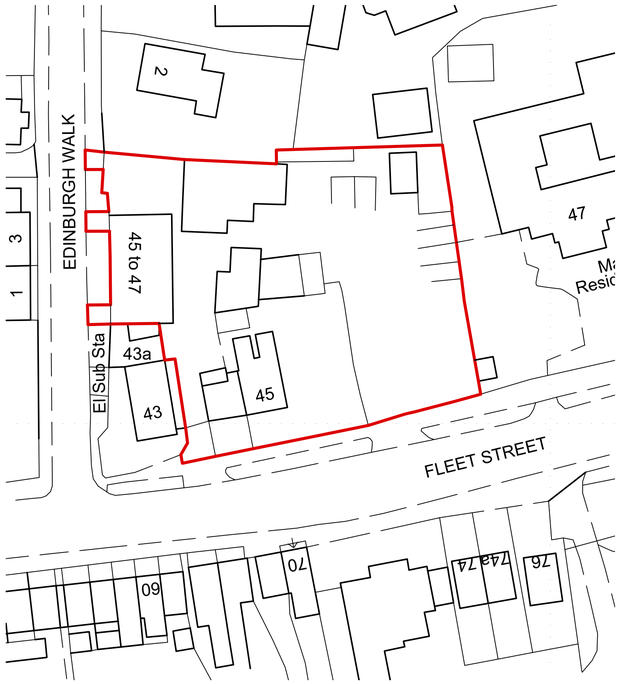
- The site is not at risk should there be a breach during the 1% fluvial / 0.5% tidal annual probability event.

- It is recommended that the finished floor levels are 0.3m above ground level 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

# LOCATION AND SITE PLANS
# (Dwg 4202-23-15J)




EXISTING SITE PLAN 1:500

EXAMPLE OF PLEACHED TREES
N.T.S.

Ordnance Survey (c) Crown Copyright 2023. All rights reserved. Licence number 100022432

LOCATION PLAN 1:1250

PROPOSED SITE PLAN 1:200

LANDSCAPING, FENCING & TREE PLANTING SCHEME.

A - MIXED HEDGE
(a) Hawthorn (Crataegus Monogyna)
(b) Beech (Fagus Sylvatica)
(c) Blackthorn (Prunus Spinosa)
(d) Buckthorn (Rhamnus Catharticus)

B - SILVER BIRCH - Feathered
C - WHITEBEAM - Feathered
D - Grass

F - 1.8m High Wooden Close Boarded Fence

G - Permeable Paving Block Driveway

H - Mixed Shrubs
1) SPINDLE - "CANARIALE GOLD" - Euonymus Fortunei
2) MEXICAN ORANGE BLOSSOM - Choisya Ternata
3) ZEBRA PLANT - Calathea Zebrina
4) FOXTAIL FERN - "MYERSII" - Asparagus Densiflorus

J - FLOWERING CHERRY - "Prunus "Accolade"

K - 4 No. PHOTINIA RED ROBIN PLEACHED TREES
- 1.8m to 2.0m HIGH CLEAR STEM
- 1.2-1.5m PLEACHED - EVERGREEN
- 3.0 - 3.5m WHEN PLANTED - SEE EXAMPLES ABOVE

Planting of Hedge to be double row staggered. Distance between plants to be 300mm. Distance between rows to be 450mm. All as specified by The Woodland Trust.

All planting to be in accordance with BS 4428:1989 and amendment No. 1 (1991)
All trees to be planted with minimum 0.6m plastic mulch mat and to be staked, tied and tufted.
1/3 to 1/2 bags of peat free tree and shrub planting compost to be incorporated into backfill for each tree hole.

NOTE :-
NEW ACCESS TO BE IN ACCORDANCE WITH LCC HIGHWAYS SPECIFICATION & REQUIREMENTS.

| ref: | revision | date |
|---|---|---|
| J | SCHEME REDESIGN - PLANNING | JAN 2026 |
| H | SCHEME REDESIGN - PLANNING | DEC 2025 |
| G | PLANNING AMENDMENT | OCT 2025 |
| F | REVISIONS FOLLOWING PLANNING MEETING | SEPT 2025 |
| E | CLIENT AMENDMENTS | SEPT 2025 |
| D | CLIENT AMENDMENTS | SEPT 2025 |
| C | PLANTING SCHEME ADDED | JULY 2025 |
| B | CLIENT AMENDMENTS | JULY 2025 |
| A | PARKING RECONFIGURED | JUNE 2025 |

**G. R. MERCHANT LTD.**

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Project
RESIDENTIAL DEVELOPMENT
AT 47 FLEET STREET
HOLBEACH, SPALDING
LINCS, PE12 7AG..

Client
MR A. SUKERNO.

Drawing
SITE PLAN - EXISTING & PROPOSED
LOCATION PLAN

| Job Ref. | Drawing No. |
|---|---|
| 4202-23 | 15J |
| **Date** | **Drawn** |
| JUNE 2025 | SLB |

Scales
( AS STATED ).

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