FLOOD RISK ASSESSMENT
FOR RESIDENTIAL DEVELOPMENT AT
CACKLE HILL LANE, HOLBEACH

FINAL REPORT

ECL1764/GR MERCHANT

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 GR Merchant Ltd in respect of a new dwelling, the re-positioning of an agricultural building, and changes to the existing dwelling to have a commercial use at Duntreath, Cackle Hill Lane, Holbeach, Spalding.

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

2.0 SITE LOCATION AND DESCRIPTION

2.1 Site Location

The site is on land at Duntreath, Cackle Hill Lane, Holbeach, Spalding, Lincolnshire, PE12 8BS. The National Grid Reference of the site is 53552/32659.

The location of the site is shown in Figure 1.

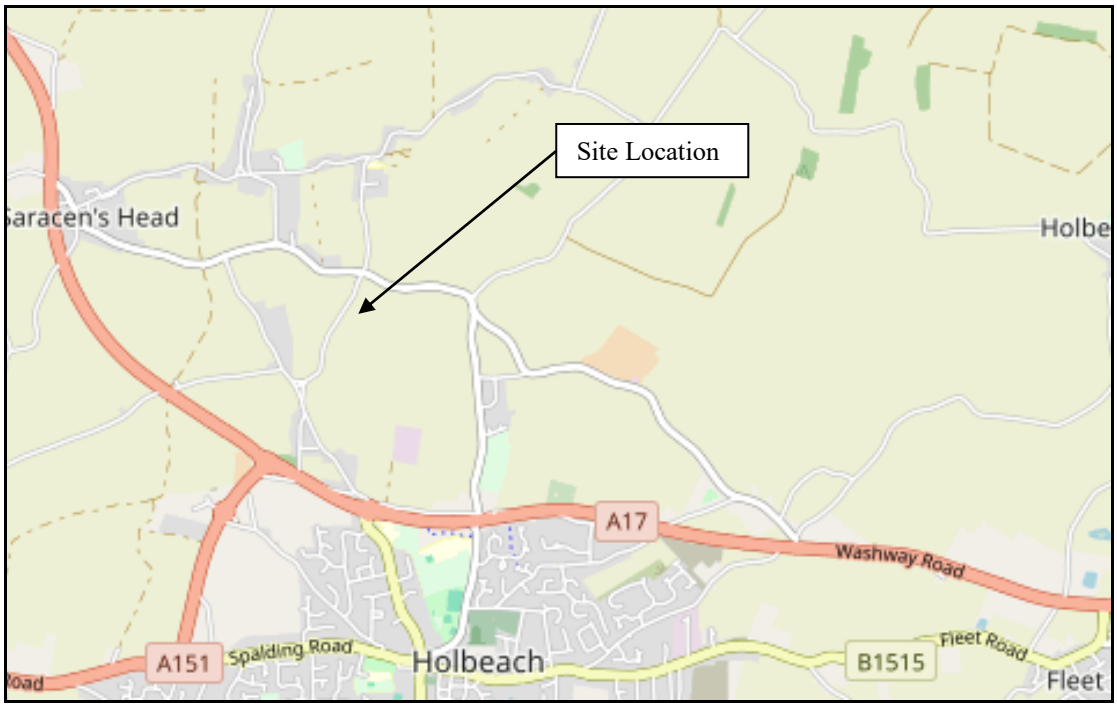


Figure 1 – Location Plan (© OpenStreetMap contributors)

2.2 Existing Site

The site is on the eastern side of Cackle Hill Lane. The site consists of a dwelling, an agricultural building, and the surrounding land. The site is surrounded by agricultural land. The area of development is approximately 1.1 hectares.

Environment Agency LiDAR data shows that the site is flat with ground levels between +3.2m OD and +3.4m OD. The carriageway of Cackle Hill Lane is typically +3.1m OD alongside the site.

The site is in the South Holland Internal Drainage Board (IDB) District. Surface water at the site naturally drains through soakaway and hence to the IDB drain system. There are riparian drains alongside Cackle Hill Lane and on the eastern boundary of the site and the Holbeach River, an IDB High Priority Watercourse, is 300m west 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 a new dwelling, the re-positioning of an agricultural building, and changes to the existing dwelling to have a commercial use. 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.

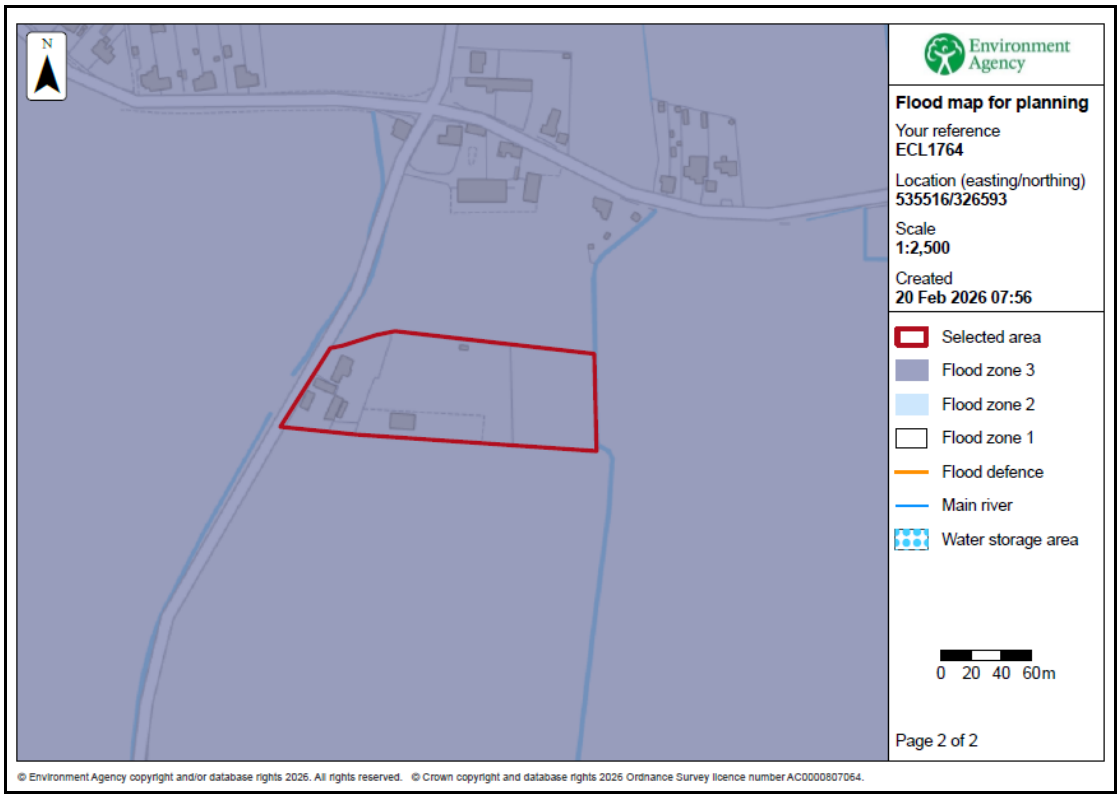


Figure 2 – Environment Agency Flood Map for Planning

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 of 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 'Danger for Some' area
Residual Peak Depth Map for the 1% fluvial and 0.5% tidal event	The site is outside the area at risk of flooding.	The site is at risk of flooding with depths between 0.25 and 0.5m.

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 that are near the River Nene lie within Flood Zone 3. As such, the opportunities to undertake the development at an alternative site with a lower flood risk are limited.

The SFRA states that 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% 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 approximately 8.9km from the site.

The River Welland tidal defences are approximately 6.6km to the north west of the site. The tidal defences between Spalding and Fossdyke also have minimum embankment levels of +7.0m OD.

Both 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 300m west of the site. The site and the surrounding land are within the Holbeach River catchment and drains in a northerly direction to discharge to the tidal River Welland at the Holbeach River 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

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 not at risk of fluvial flooding.
Tidal Flooding	The risk is assessed in Section 4.3, 4.5 and 4.6.
Reservoir Flooding	Based upon the EA maps the site is not at risk of flooding from reservoirs.
Groundwater Flooding	There is no evidence to suggest the site is at risk of groundwater flooding.

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.

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 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 flood level in the River Welland at Fossdyke during the 0.5% annual probability (1 in 200 chance each year) event inclusive of climate change to 2069 is estimated to be 6.41m AOD. The minimum defence level of the River Welland embankments is 7.0m AOD. The site is not at risk of tidal flooding 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 at risk with depths between 0.25m and 0.5m. An extract from the map is shown in Figure 3.

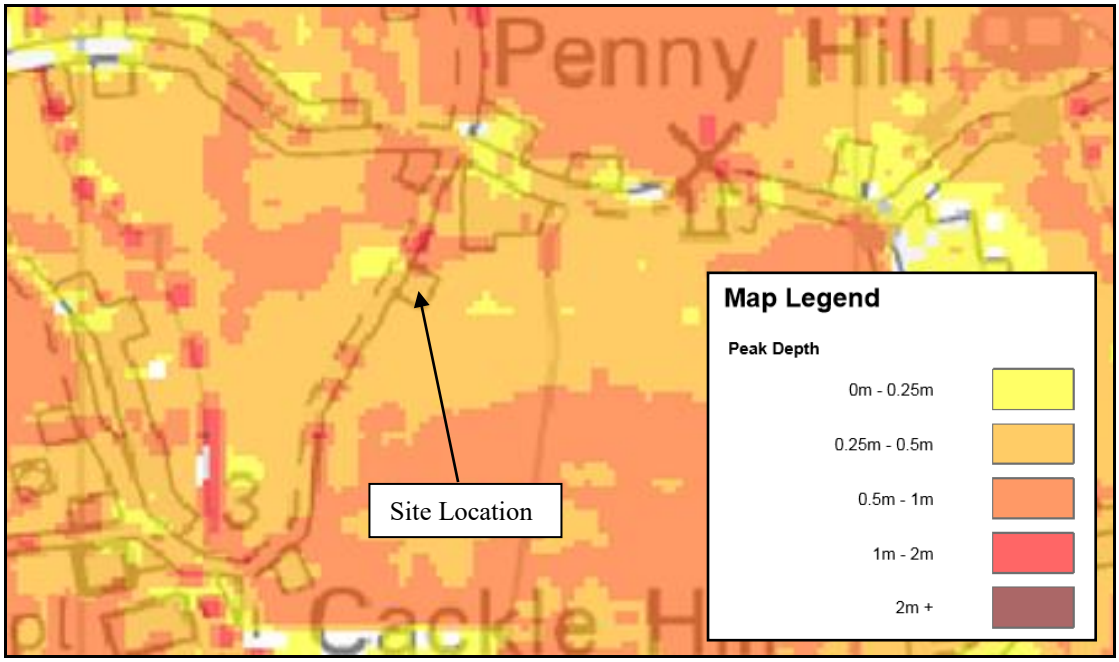


Figure 3 – SFRA 2115 Residual Peak Depth Map during the 1% fluvial and 0.5% tidal Annual Probability Event

5.0 FLOOD RISK MITIGATION

5.1 Summary of Risks

The probability of this development flooding from localised drainage systems is low. Failure of Holbeach River Outfall Sluice could lead to an increased level of risk within the IDB catchment.

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.

There is a residual risk to the site associated with a breach in the defences. During the 0.5% annual probability (1 in 200 chance each year) event in 2115 the estimated flood depth is between 0.25m and 0.5m.

The proposed development increases the impermeable area and therefore has the potential to increase the rate of surface water runoff from the site.

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 finished floor level of the dwelling is 0.5m above surrounding ground level and there is 0.3m of flood resilient construction above finished floor level.

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.

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 a new dwelling, the re-positioning of an agricultural building, and changes to the existing dwelling to have a commercial use at Duntreath, Cackle Hill Lane, 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 is protected 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 by the Wash tidal defences and River Welland defences.

- There is a residual risk to the site during a breach of the defences with flood depths up to 0.5m.

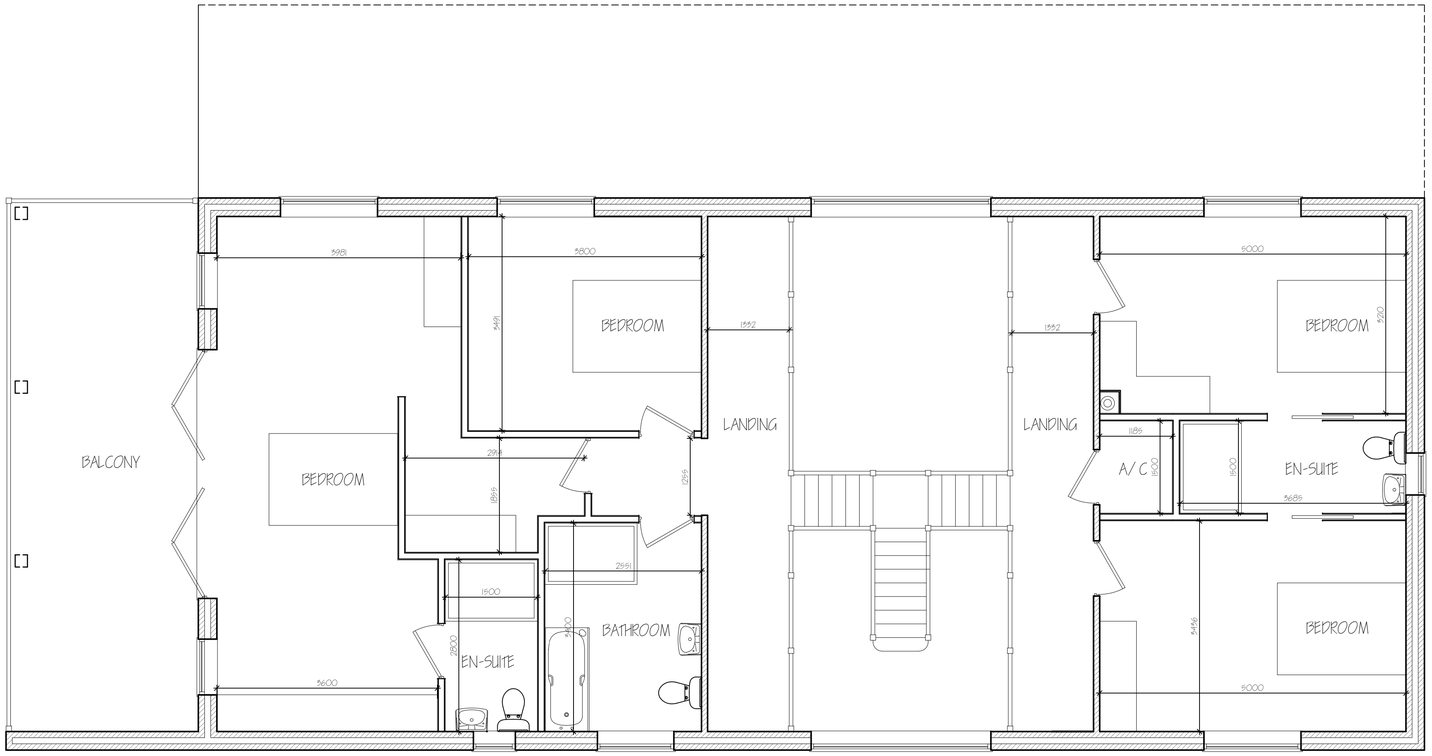
- It is recommended that the finished floor level of the dwelling is not less than 0.5m above surrounding ground level with 0.3m of flood resilient construction above finished floor level.

- The development passes the Sequential Test and Exception Test and is therefore suitable for the proposed location.

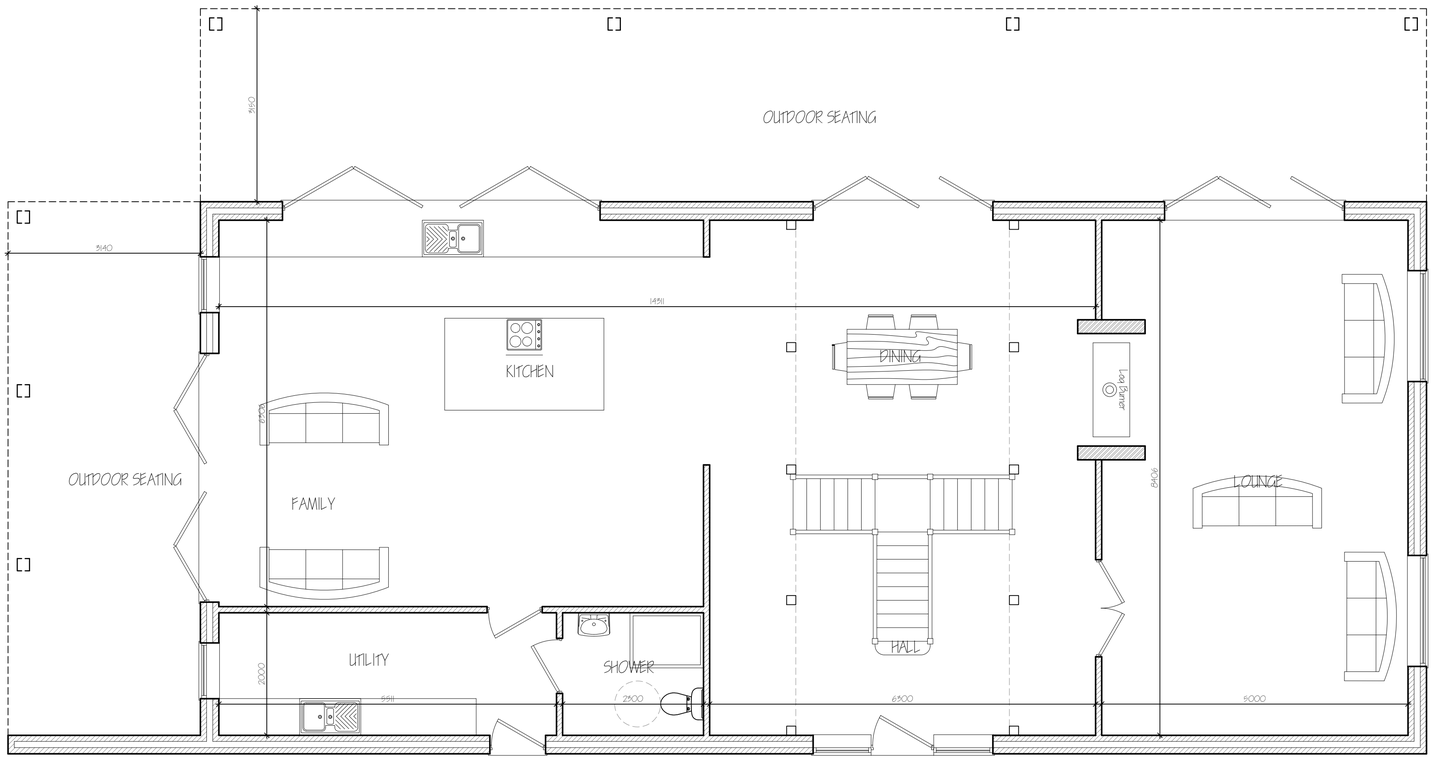
ATTACHMENT 1

PROPOSED FLOOR PLANS
(DWG 4448-25 01B)

PROPOSED ELEVATIONS, SITE & LOCATION PLAN
(DWG 4448-25-02B)



FIRST FLOOR PLAN 1:50



GROUND FLOOR PLAN 1:50

ref:	revision	date
B	CLIENT AMENDMENTS	FEB 2026
A	CLIENT AMENDMENTS	JAN 2026

G. R. MERCHANT LTD.

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Project
PROPOSED DWELLING
'DUNTREATH', CACKLE HILL LANE
HOLBEACH
SPALDING, LINCS. PE12 8BS

Client
MR & MRS J RUSSELL

Drawing
FLOOR PLANS - PROPOSED
ELEVATIONS - PROPOSED

Job Ref.
4448-25

Drawing No.
01B

Date
NOVEMBER 2025

Drawn
SLB

Scales
1:50 & 1:100 (Unless Otherwise Stated)

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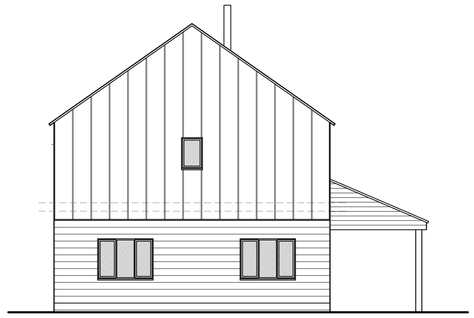
SOUTH ELEVATION



WEST ELEVATION



NORTH ELEVATION



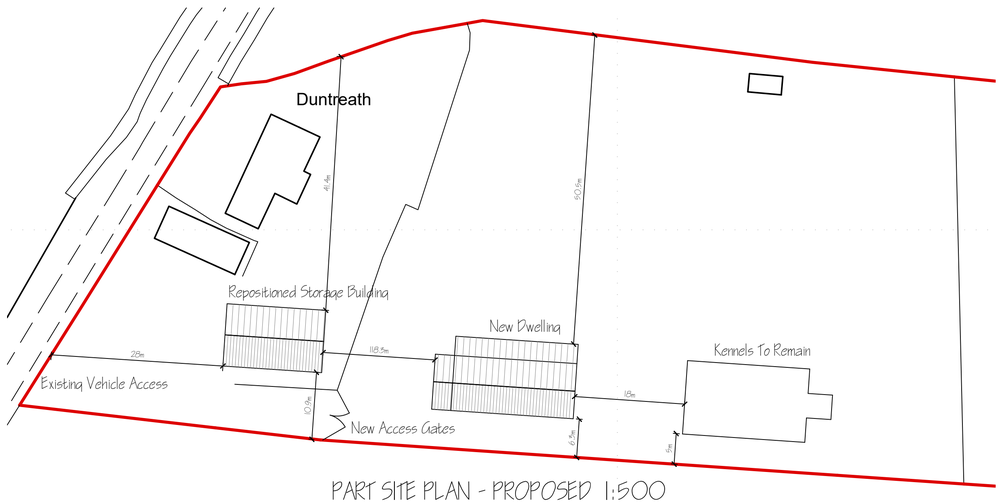
EAST ELEVATION



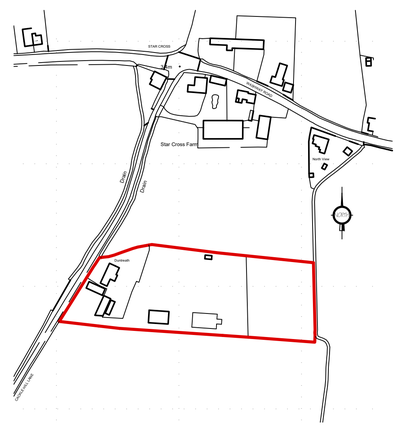
EXAMPLE COLOURED ELEVATION
N.T.S.

MATERIALS SCHEDULE:

Lower Walling:	Coursed Stonework
Upper Walling:	Vertical Raised Seam Cladding - Dark Grey
Roof:	Raised Seam Cladding - Dark Grey
Windows & Doors:	Anthracite Grey
Gutters & Downpipes:	Black



PART SITE PLAN - PROPOSED 1:500



LOCATION PLAN 1:2500

ref.	revision	date
B	MATERIALS ADDED - CLIENT	MAR 2026
A	CLIENT AMENDMENTS	FEB 2026

G. R. MERCHANT LTD.

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Client
MR & MRS J RUSSELL

Drawing
ELEVATIONS - PROPOSED

SITE & LOCATION PLAN

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4448-25	02B
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NOVEMBER 2025.	SLB

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