Flood Risk Assessment

Proposed Extension to Existing Shop
The Corner Shop, 4 Winsover Road, Spalding





Existing premises viewed from Winsover Road and Swan Street

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Prepared for	Mr Sallar Abdullah
Prepared by	TAC Architects
Planning authority	South Holland District Council

TAC Architects is a Trading Style of Trevor A Clay RIBA Ltd. Chartered Architects,
14 Old Fendike Road, WESTON HILLS, Spalding, Lincolnshire PE12 6DD Tel: 01406 380027
Directors: Trevor A Clay RIBA; M: 07778 597975 E: trevor@tacarchitects.co.uk
Alasdair W McFarlane BSc (Hons); M 07764 191473 E: alasdair@tacarchitects.co.uk

Scope and status

This is a planning-focused Flood Risk Assessment prepared to support a full planning application. It interprets published flood-risk evidence, planning policy, the submitted drawings and site information. It is not a hydraulic model, structural flood-loading assessment or drainage engineering design.

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Basis of assessment

The assessment is based on the final application drawings and information available at the date of issue. The principal project-specific inputs are drawing 25/696/PA/003 Planning (Proposed), drawing 25/696/PA/004 Planning (Existing), the corrected Environment Agency Flood Map for Planning extract supplied by the applicant, the South East Lincolnshire Strategic Flood Risk Assessment and accompanying residual-risk mapping, the pre-application advice summary, and the architect's confirmation that the proposed finished floor level will match the existing shop and be approximately 640 mm above the adjoining footway.

Important level limitation

No topographical survey tied to Ordnance Datum has been provided. The 640 mm level difference is therefore treated as a reliable relative design level, but the report does not claim a surveyed finished-floor level in metres AOD. Spot heights shown on the base mapping are ground spot heights, not flood levels.

1. Executive summary

A full planning application is proposed for a two-storey extension to the established Corner Shop at 4 Winsover Road, Spalding. The extension provides an enlarged ground-floor store and delivery area, first-floor storage and staff facilities, together with an independent entrance to the existing residential flat. No new dwelling, sleeping accommodation or basement is proposed within the extension.

Matter	Conclusion	Assessment confidence
Flood zone	Environment Agency Flood Zone 3; treated as defended Flood Zone 3a, not functional floodplain.	High
Vulnerability	Less vulnerable commercial development; existing first-floor flat retained.	High
Development lifetime	75 years, with the SFRA future scenario extending to 2115.	High
Residual river/tidal risk	Corrected georeferenced review of the present-day and Year 2115 SFRA residual mapping places the site outside mapped residual inundation and hazard areas for the 1% fluvial / 0.5% tidal design event.	High
Sequential Test	Not required: the final proposed extension footprint is approximately 73.2 m² and is below the 250 m² threshold for small non-residential extensions.	High
Exception Test	Not required for minor development; less vulnerable commercial development is also compatible with Flood Zone 3a.	High
Floor level	To match the existing shop, approximately 640 mm above the adjoining footway. No lowering of the existing commercial floor level.	High
Specialist modelling	Not required on the evidence presently available.	High

The proposed floor level provides a substantial passive margin above the external pedestrian route and is consistent with Environment Agency standing advice for minor extensions. The development can therefore be made safe for its lifetime without increasing flood risk elsewhere, provided the mitigation and drainage measures in Section 7 are implemented.

1.1 Recommended planning conditions / drawing notes

- Proposed finished floor level to match the existing shop finished floor level and be approximately 640 mm above the adjoining footway.
- All new electrical distribution equipment, refrigeration controls and other vulnerable services to be located above the proposed finished floor level and, where practicable, at least 600 mm above it.
- New roof drainage to connect to the existing lawful surface-water system, with no discharge onto the public highway and no increase in discharge rate where practicable.
- Flood-resilient materials and details to be used at low level, including a solid floor, water-resistant wall finishes and non-return protection to low-level drainage connections where appropriate.

2. Introduction and scope

2.1 Purpose

This Flood Risk Assessment has been prepared to accompany a full planning application to South Holland District Council for the extension of an existing shop. The Council's pre-application advice identifies the site as being within Flood Zone 3 and confirms that an FRA is required. The assessment therefore considers whether the proposed development is appropriate in principle, whether the Sequential or Exception Tests apply, the sources and consequences of flooding, and the measures needed to keep the development safe.

2.2 Assessment objectives

- identify the applicable flood zone and flood-risk vulnerability classification;
- assess current and future flood risk from rivers and the sea, including residual breach and overtopping risk;
- consider surface water, sewer, groundwater, reservoir and drainage-system risks proportionately;
- demonstrate that the finished-floor and resilience strategy is suitable for the development lifetime;
- demonstrate that the proposal will not increase flood risk elsewhere; and
- confirm whether specialist hydraulic or flood-engineering work is required.

2.3 Limitations

The assessment relies on published strategic and national mapping. Such mapping is suitable for planning decisions but is not a substitute for a detailed topographical survey or site-specific hydraulic model. The mapped absence of flooding does not mean that flooding is impossible, particularly during events exceeding the modelled scenarios or following local blockage, sewer surcharge or infrastructure failure. The recommendations therefore retain a proportionate residual-risk allowance.

3. Site and proposed development

3.1 Site location and existing development

The site is an established urban commercial property close to the eastern end of Winsover Road, within Spalding town centre and near the railway station. The final application location plan places the site at approximately National Grid Reference E524465, N322702. The application site is a narrow, previously developed plot occupied by the existing shop and associated rear/side buildings and hardstanding, bounded by public highway and adjoining town-centre development.

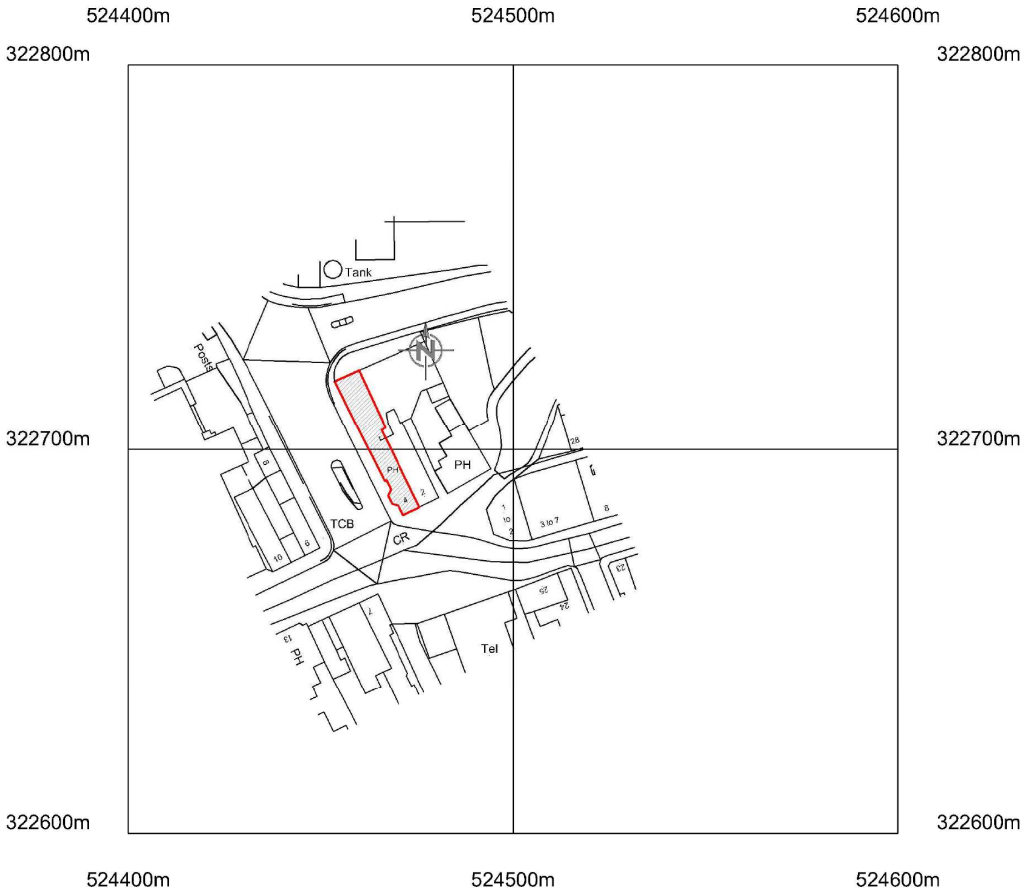


Figure 1 - Final application location plan extract from drawing 25/696/PA/004; application site outlined in red

The existing building comprises a ground-floor shop with residential accommodation above the principal frontage building. The rear contains single-storey and part-built structures. There is no open watercourse within the application site and the proposal does not alter the public highway or create a new customer access.

3.2 Proposed development

The proposed works comprise a two-storey extension to the rear and side of the existing premises. The ground floor provides an extended shop store and a deliveries/store area. The first floor provides storage, a staff kitchen and staff WC, and the scheme creates a separate entrance and staircase serving the existing flat. The extension is commercial and does not introduce additional residential accommodation.

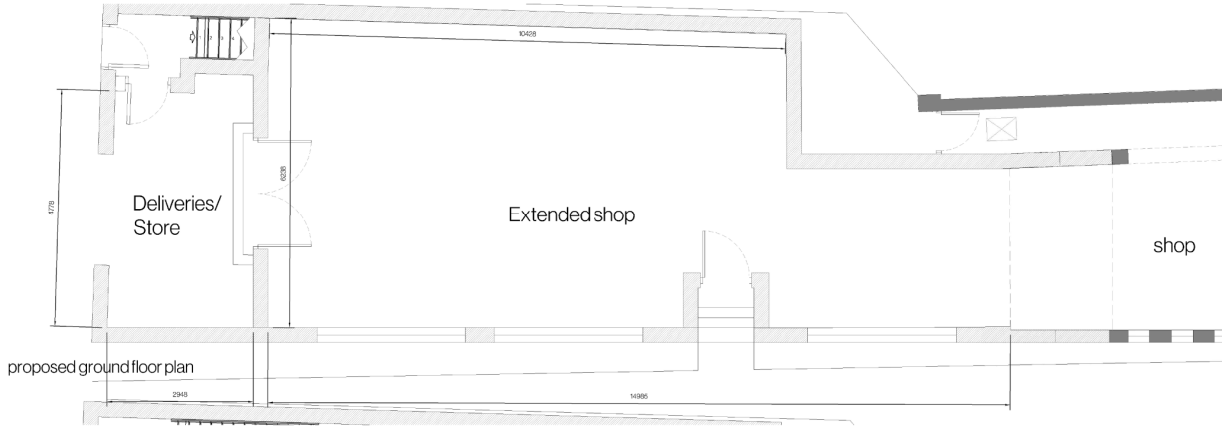


Figure 2 - Extract from final proposed drawing 25/696/PA/003 showing the proposed commercial extension

The final proposed drawing shows an irregular extension formed by an extended-shop element approximately 14.985 m long by up to 6.239 m deep, together with the delivery/store portion approximately 2.948 m by 4.778 m. On the stated drawing dimensions, the indicative aggregate footprint is approximately 73.2 m². A conservative outer rectangular envelope is approximately 112 m². The proposal is therefore clearly below the 250 m² threshold for a small non-residential extension.

3.3 Levels

The proposed finished floor level will match the existing shop finished floor level and will be approximately 640 mm above the adjoining footway. This is a relative measurement provided by the project architect. The corrected Environment Agency map base shows contextual highway spot heights of about 5.2 m AOD to the north-east on Swan Street and about 4.6 m AOD to the south-west on Winsover Road, but these points are not at the shop threshold and are not used to derive a finished floor level or a modelled flood level.

Level coordination

The FRA establishes the proposed finished floor level as matching the existing shop floor and being approximately 640 mm above the adjoining footway. This relative level should be carried through into construction and Building Regulations information. If a surveyed AOD threshold level is obtained later, it should supersede the relative level without altering the principle of the mitigation strategy.

4. Planning policy and flood-risk classification

4.1 National policy

The current published National Planning Policy Framework requires a sequential, risk-based approach to flood risk and requires site-specific FRAs for development in areas at risk. Paragraph 176 and footnote 62 confirm that some minor development, including small non-residential extensions with a footprint of less than 250 m², is not subject to the Sequential or Exception Tests, although an FRA is still required.

4.2 Local policy

Policy 4 of the South East Lincolnshire Local Plan requires development in Flood Zones 2 and 3, or in areas at risk during breach or overtopping scenarios, to be supported by a site-specific FRA. The FRA must address all relevant sources of flooding, climate change, breach and overtopping risk, flood resistance and resilience, warning and evacuation where necessary, and the effect of the proposal on flood risk elsewhere. Policy 4 also states that the Sequential Test is not required for minor development.

4.3 Flood zone

The corrected Environment Agency Flood Map for Planning supplied by the applicant places the final application site wholly within Flood Zone 3. Flood Zones are defined without taking account of flood defences. The South East Lincolnshire SFRA identifies functional floodplain in South Holland as the Crowland and Cowbit Washes and Surfleet Reservoir; the central Spalding application site is not functional floodplain. For development-management purposes the site is therefore treated as defended Flood Zone 3a.

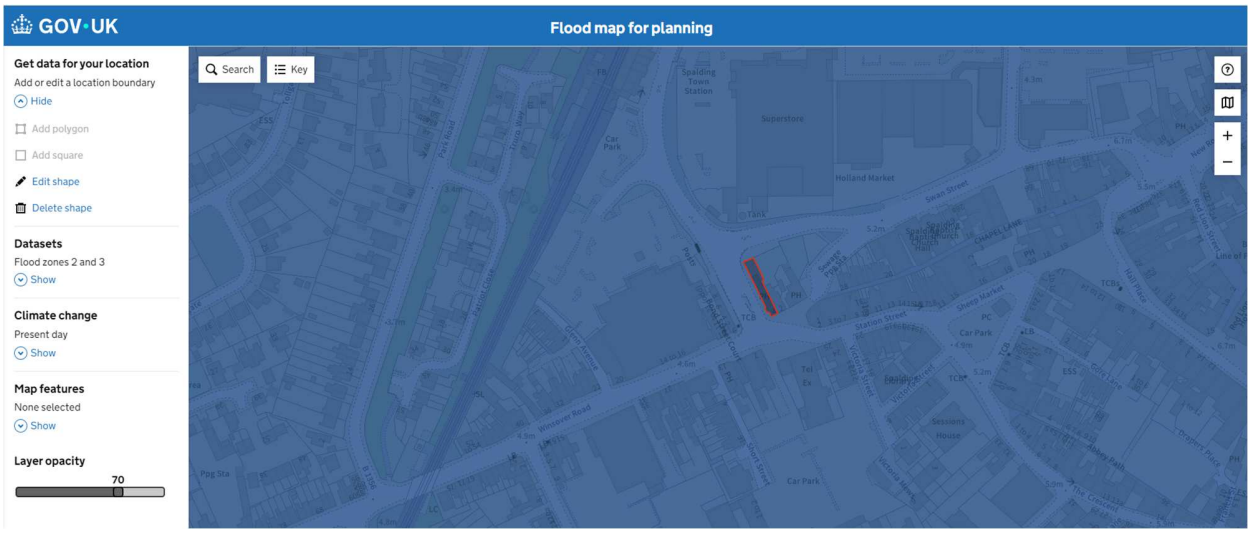


Figure 3 - Corrected Environment Agency Flood Map for Planning extract supplied by the applicant; the application site is outlined in red and wholly within Flood Zone 3

4.4 Vulnerability classification

Shops, commercial premises and storage uses are classified as “less vulnerable”. The proposed extension contains no sleeping accommodation. The existing flat remains a “more vulnerable” use, but it is not extended and retains first-floor accommodation. The altered entrance arrangement does not increase the vulnerability of the commercial extension.

4.5 Development lifetime

A 75-year lifetime is adopted for the non-residential extension. The SFRA future scenario is labelled Year 2115 in the mapping and therefore extends beyond the relevant lifetime. Some uploaded filenames use 2116; for consistency with the map title and SFRA text this report refers to the Year 2115 future scenario.

4.6 Sequential and Exception Tests

The final proposed extension footprint is approximately 73.2 m², with a conservative outer envelope of approximately 112 m², and is therefore a small non-residential extension below 250 m². Under paragraph 176 and footnote 62 of the NPPF and the local SFRA approach, the Sequential Test is not required. The Exception Test is also not required for minor development. Independently, less vulnerable development is compatible with Flood Zone 3a. The tests would need to be reconsidered only if the proposal materially changed, exceeded the 250 m² footprint threshold, introduced new residential accommodation, or were shown to lie in functional floodplain.

5. Flood-risk evidence

5.1 Environment Agency Flood Map for Planning

The Flood Map for Planning shows the site in Flood Zone 3. This is the starting point for the planning assessment and triggers the requirement for an FRA. The map does not take account of the protection provided by flood defences and therefore does not represent the actual or residual probability of flooding at the site.

5.2 South East Lincolnshire SFRA

The South East Lincolnshire SFRA supersedes the earlier South Holland SFRA and provides the principal local evidence base. It includes Level 2 hazard mapping for Spalding, based on modelled flood depth, velocity and debris and including the consequences of defence overtopping and breach. The 2016 modelling and mapping update combined local modelling with Environment Agency tidal hazard mapping and used the worst-case result at each location.

The final application location plan has been used to correct the site position on the district-scale SFRA mapping. Georeferencing the approximate site centre E524465, N322702 against the embedded map coordinates places the site within the uncoloured central Spalding area on both the present-day and Year 2115 residual

peak-depth and flood-hazard maps. No residual peak-depth or hazard category is mapped at the site for the 1% annual-probability fluvial / 0.5% annual-probability tidal design event. The corresponding residual-risk and velocity mapping likewise does not identify the corrected site as inundated.

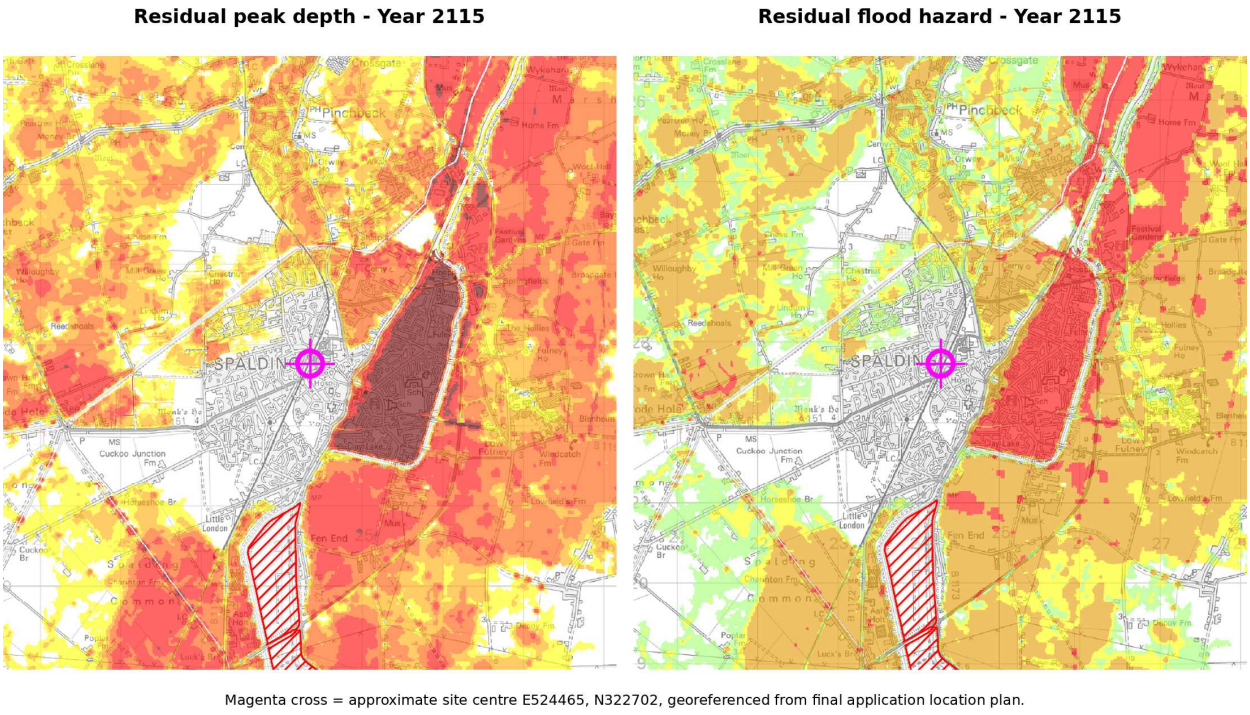


Figure 4 - South East Lincolnshire SFRA Year 2115 residual peak-depth and flood-hazard mapping; magenta cross marks the corrected approximate site centre E524465, N322702

Corrected map interpretation

The corrected site position falls within the uncoloured central Spalding area on the present-day and Year 2115 residual peak-depth and hazard maps. The previous marked-up interpretation placing the site close to the mapped inundation boundary is withdrawn. The SFRA mapping remains strategic in scale, so the absence of mapped design-event inundation does not remove residual risk from rarer events, local drainage exceedance, sewer surcharge or infrastructure failure.

5.3 Climate change

The SFRA future scenario models the long-term consequences of fluvial and tidal flooding with climate-change allowances to Year 2115. As this exceeds the 75-year commercial lifetime, it is the controlling local mapping scenario for this assessment. The Environment Agency has subsequently updated national flood-risk information,

including future scenarios, but the uploaded local SFRA remains the detailed local breach and overtopping evidence used by the Local Plan.

5.4 Ground and access levels

No site topographical survey is available. The corrected Environment Agency map shows contextual spot heights in the surrounding road network, but these do not coincide with the threshold. The architect confirms that the existing and proposed shop floor is approximately 640 mm above the adjoining footway. This substantial relative level provides passive protection against local ponding and shallow exceedance flows, while first-floor storage and the retained first-floor flat provide upper-level refuge during an exceptional event.

6. Site-specific flood-risk assessment

Source	Evidence and pathway	Risk before mitigation	Residual risk
Rivers and sea	Flood Zone 3 on the undefended national map. Corrected georeferenced SFRA breach/overtopping mapping shows no mapped inundation, depth, velocity or hazard at the site for the design scenario.	Low probability but potentially significant consequence in an event exceeding the model.	Low with raised floor, resilience and upper-floor refuge.
Defence breach / overtopping	The SFRA specifically models residual consequences from defence failure and overtopping. At the corrected site position, both present-day and Year 2115 design-event mapping show the site outside mapped residual inundation and hazard areas.	Low.	Low.
Surface water	Highly urbanised site with potential for short-duration highway ponding or exceedance during intense rainfall. No lowered basement or below-ground accommodation.	Low to moderate externally.	Low internally with the stated 640 mm level difference above adjoining footway, subject to

			maintaining positive drainage and thresholds.
Public sewer / highway drainage	Blockage or surcharge could cause temporary ponding in the adjoining streets. No evidence of a site-specific historic event has been supplied.	Low to moderate.	Low internally with raised thresholds and non-return protection where appropriate.
Groundwater	No basement or deep excavation is proposed. The raised solid floor and developed urban setting limit the pathway to occupied space.	Low.	Low.
IDB / pumped drainage systems	Spalding is within a managed lowland drainage environment. Failure or exceedance of local systems could contribute to widespread or local ponding.	Low.	Low; the development does not obstruct a watercourse and retains a raised floor.
Reservoir flooding	No reservoir-specific constraint is identified in the supplied site evidence. The proposal does not add sleeping accommodation and upper-floor refuge is available.	Low.	Low.
Construction phase	Open excavations and temporary drainage disruption could create local ponding.	Low to moderate and temporary.	Low with normal construction drainage and weather planning.

6.1 River and tidal flooding

The national Flood Zone 3 designation reflects the theoretical undefended floodplain. The more detailed local SFRA evidence incorporates breach and overtopping scenarios and, at the corrected site position, shows no mapped residual inundation, depth, velocity or hazard for the present-day or Year 2115 1% fluvial / 0.5% tidal design event. The probability of internal flooding from rivers or the sea is therefore low. A more extreme event, a defence failure outside the strategic assumptions, deterioration of defences or local drainage failure could still affect the wider town; the consequences are managed through passive floor-level protection, resilient construction and operational measures rather than by assuming zero risk.

6.2 Surface water and sewer flooding

The most credible local pathway is shallow surface-water ponding or sewer surcharge in the surrounding highway during an intense storm. The proposed floor level is approximately 640 mm above the adjoining footway. In the absence of a surveyed modelled flood level at the threshold, this should not be described as 640 mm freeboard above a flood level; however, it accords in principle with the Environment Agency standing-advice preference for a substantial raised floor relative to immediate external ground/road level. The design must avoid creating a low point at the delivery entrance and must prevent roof water discharging onto the public footway or highway.

6.3 Access, escape and refuge

The primary pedestrian access is from the surrounding public footway. In the mapped future design event, the site and immediate access are outside the residual flood extent. During an exceptional event, users should not attempt to walk or drive through floodwater. Staff can move internally to first-floor storage, and occupants of the existing flat already have upper-floor accommodation. The shop should close if a flood warning or local emergency instruction indicates that safe access may be compromised.

6.4 Flood risk elsewhere

The proposal extends an existing building over a previously developed rear/side area shown on the final existing and proposed drawings. The raised finished floor does not require widespread land raising and will not form a barrier across a recognised flood-conveyance route. No detailed drainage design has been supplied with this assessment. New roof drainage should connect to an existing lawful system, subject to confirmation of capacity and condition, and the final drainage layout should maintain or reduce runoff where practicable. On that basis, the minor extension can be delivered without materially increasing flood risk elsewhere.

7. Flood-risk mitigation and management

7.1 Finished floor level and thresholds

- Set the extension finished floor level to match the existing shop finished floor level.
- Maintain an approximate 640 mm level difference above the adjoining footway.
- Avoid any lowered internal area, basement, service pit or threshold that would provide a preferential route for floodwater.
- Form external falls away from doors and towards trapped drainage points without directing water onto neighbouring property or the highway.

7.2 Flood-resistant and flood-resilient construction

The following measures are precautionary and proportionate notwithstanding the absence of mapped design-event residual depth or hazard at the corrected site position:

- use a solid concrete ground floor with closed-cell insulation and a robust damp-proof membrane;
- use dense, low-permeability masonry and water-resistant finishes at low level;
- avoid plasterboard, chipboard and other highly absorbent materials in concealed low-level voids where practicable;
- raise the electrical distribution board, refrigeration controls, data equipment and other vulnerable plant above the finished floor level and preferably at least 600 mm above it;

- provide non-return valves to low-level foul or surface-water connections where backflow is a credible risk;
- provide accessible drainage points and details that allow cleaning and drying after an exceptional event; and
- store high-value or water-sensitive stock on shelving rather than directly on the floor.

Temporary demountable barriers are not relied upon as the primary mitigation. The strategy is based on passive floor level and resilient construction, consistent with national standing advice.

7.3 Surface-water drainage

- Connect new roof-water outlets to the existing lawful surface-water drainage system, subject to confirmation of condition and capacity.
- Do not discharge roof water or yard water onto the public footway or adjoining highway.
- Where the existing site is served by a combined sewer, obtain any necessary sewerage undertaker agreement before altering the connection.
- Use trapped gullies and rodding access so blockages can be identified and cleared.
- Maintain or reduce the existing discharge rate where practicable. The final drawings indicate that the extension is principally over an already developed rear/side footprint, so a large strategic attenuation structure is not expected to be necessary at planning stage unless subsequent drainage review identifies a capacity constraint.
- Confirm the final drainage layout through Building Regulations and any required sewer or IDB consent.

7.4 Flood warning and operational measures

- The premises manager should monitor Environment Agency flood warnings and local authority emergency advice during severe weather.
- If a warning or local flooding affects safe access, the shop should close and staff/customers should leave early while routes remain safe.
- No person should enter moving floodwater or drive through water of unknown depth.
- If safe evacuation is not possible, staff should move to the first-floor storage area and await instructions from the emergency services.
- The owner should retain this FRA with the premises emergency information and brief staff on the simple response actions.

7.5 Construction-stage controls

During construction, existing drainage routes must be kept operational or temporarily replaced. Materials must not be stored where they could block gullies or be washed into the highway. Excavations should be covered or pumped to a lawful discharge

point, and weather forecasts should be checked before opening extensive areas of ground or removing existing roof drainage.

8. Conclusions

- The site is within Environment Agency Flood Zone 3, which triggers the requirement for a site-specific FRA.
- The development is a less vulnerable commercial extension with an indicative footprint of approximately 73.2 m² (conservative outer envelope approximately 112 m²) and a 75-year lifetime.
- The site is treated as defended Flood Zone 3a and is not identified as functional floodplain.
- The proposal is minor development below the 250 m² threshold; the Sequential and Exception Tests are not required.
- Corrected georeferenced review of the South East Lincolnshire SFRA mapping places the application site outside mapped residual peak-depth, velocity and hazard areas for the present-day and Year 2115 1% fluvial / 0.5% tidal design event.
- The proposed finished floor will match the existing shop and be approximately 640 mm above the adjoining footway, providing a substantial passive margin against local ponding and exceedance flows.
- The extension will include proportionate flood-resistant and flood-resilient construction, raised services, controlled drainage and upper-floor refuge.
- The development is principally over a previously developed rear/side area and, with the drainage controls set out in this FRA, can be delivered without materially displacing floodwater or increasing flood risk elsewhere.
- No specialist hydraulic modelling or flood-engineering design is required for the planning application on the evidence presently available.

Overall finding

Subject to the mitigation measures in this assessment being incorporated into the development, the proposal is acceptable in flood-risk planning terms and is suitable to proceed as a planning-focused FRA without specialist hydraulic modelling.

References

[1] Ministry of Housing, Communities and Local Government, National Planning Policy Framework, December 2024, Chapter 14 and footnote 62.

[2] Planning Practice Guidance, Flood Risk and Coastal Change, last updated 17 September 2025.

[3] Environment Agency, Preparing a Flood Risk Assessment: Standing Advice, accessed 10 August 2026.

[4] South East Lincolnshire Local Plan 2011-2036, adopted March 2019, Policy 4: Approach to Flood Risk.

[5] South East Lincolnshire Strategic Flood Risk Assessment, March 2017 / final version January 2018.

[6] Royal HaskoningDHV, 2016 Update of South Holland Strategic Flood Risk Assessment - Modelling and Mapping Note, February 2017.

[7] Environment Agency Flood Map for Planning extract supplied by the applicant, corrected site boundary, August 2026.

[8] Trevor A Clay RIBA Ltd drawing 25/696/PA/003, Planning (Proposed), dated 10 August 2026.

[9] Trevor A Clay RIBA Ltd drawing 25/696/PA/004, Planning (Existing), dated 10 August 2026.

[10] Corner Shop Pre-application Advice Summary, reference HPE-0527-26, response dated 15 June 2026.

Appendix A - Final application location plan

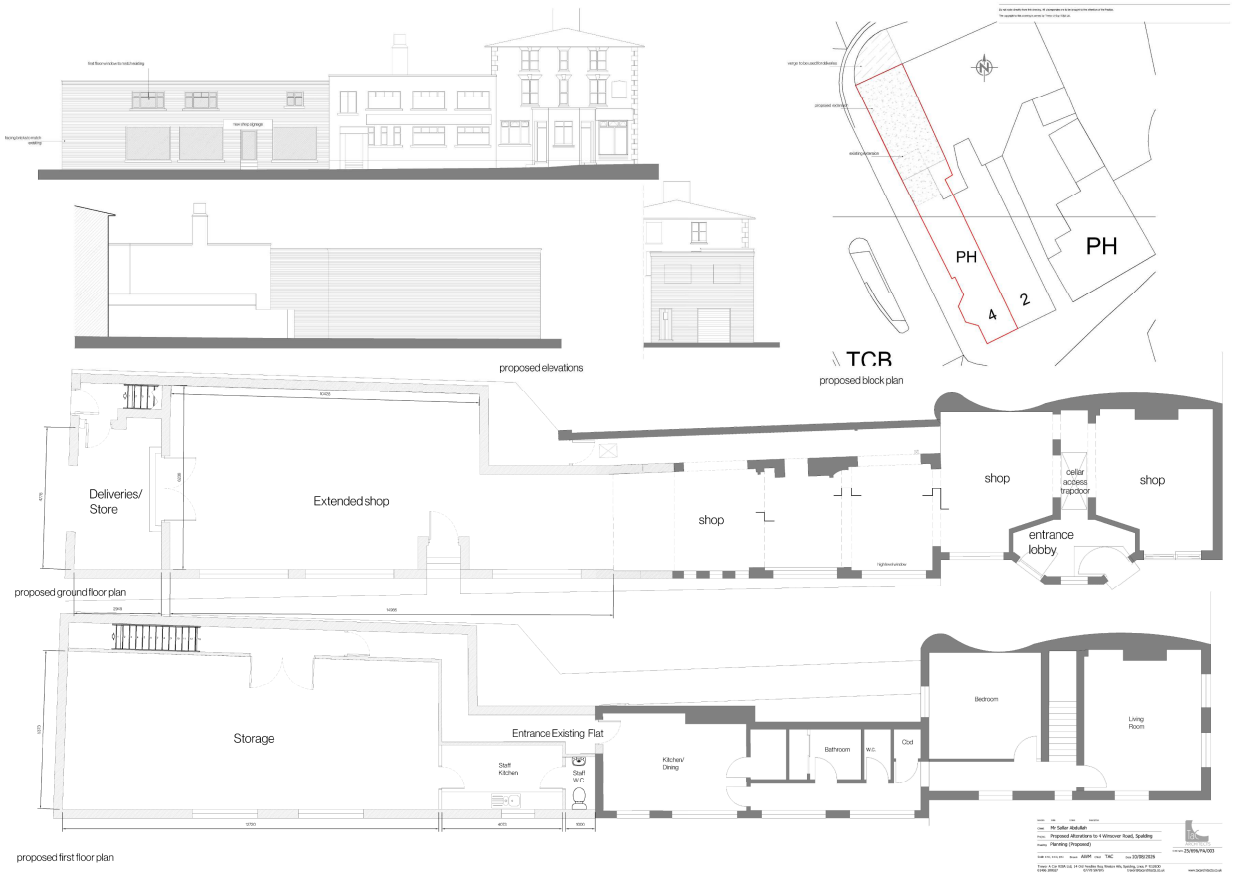


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Location plan extract from drawing 25/696/PA/004 dated 10 August 2026; application site outlined in red

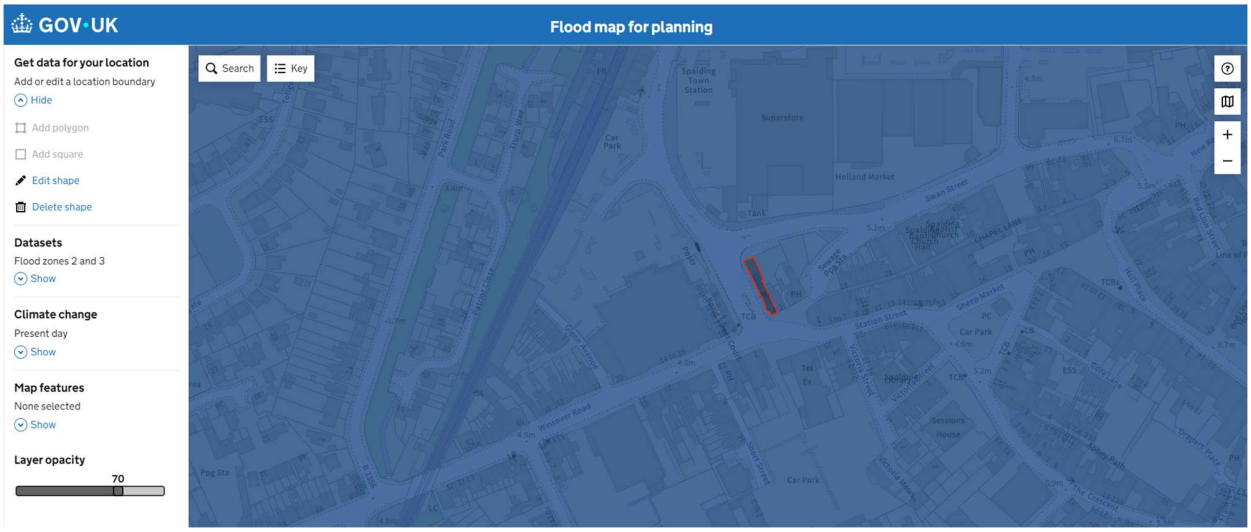
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14 Old Fendike Road, WESTON HILLS, Spalding, Lincolnshire PE12 6DD Tel: 01406 380027
Directors: Trevor A Clay RIBA; M: 07778 597975 E: trevor@tacarchitects.co.uk
Alasdair W McFarlane BSc (Hons); M 07764 191473 E: alasdair@tacarchitects.co.uk

Appendix B - Final proposed plans and elevations



Drawing 25/696/PA/003 Planning (Proposed), dated 10 August 2026

Appendix C - Environment Agency Flood Map for Planning

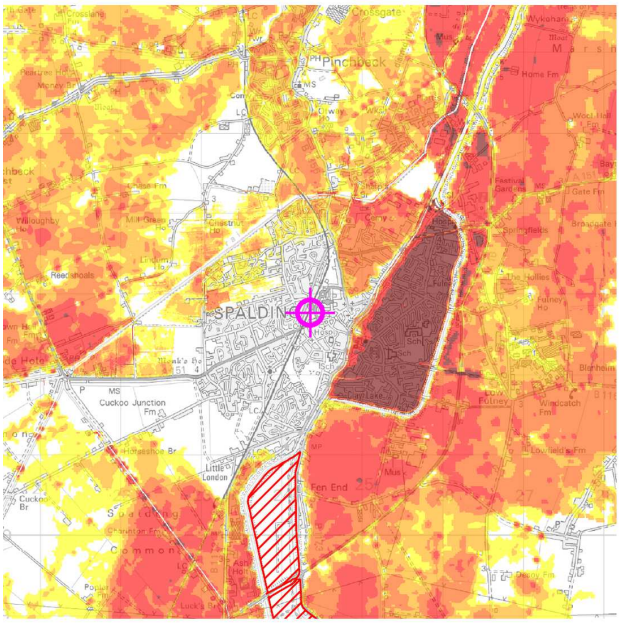


Corrected Flood Map for Planning extract supplied by the applicant; application site outlined in red

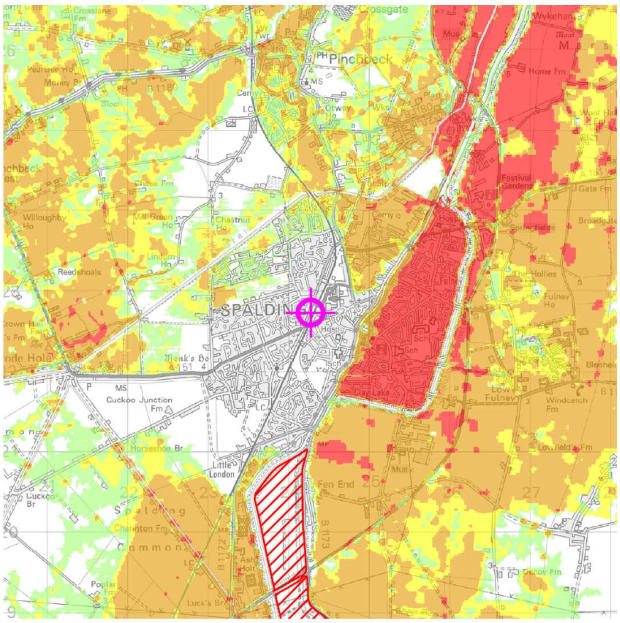
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Appendix D - South East Lincolnshire SFRA mapping

Residual peak depth - Year 2115



Residual flood hazard - Year 2115



Magenta cross = approximate site centre E524465, N322702, georeferenced from final application location plan.

Year 2115 residual peak-depth and flood-hazard mapping; corrected site centre shown by magenta cross

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