FLOOD RISK ASSESSMENT

Bendyke Farm
Bendyke Lane, Surfleet
Lincolnshire, PE11 4BH

Proposed change of use of existing buildings and associated land
from ancillary residential use to independent B8 Storage and Distribution

Prepared: 5 November 2026
Planning submission supporting document

Site-specific, proportionate assessment based on information supplied by the applicant and the Environment Agency Flood Map for Planning extract dated 29 October 2026.

Document control

Item	Details
Site	Bendyke Farm, Bendyke Lane, Surfleet, Lincolnshire, PE11 4BH
Proposal	Change of use of existing buildings and associated land from ancillary residential use to independent B8 Storage and Distribution
Existing use	Ancillary to the residential property; buildings/site physically separated from the dwelling
Proposed use	Storage of business materials and tools, predominantly within existing buildings
Flood zone	Flood Zone 2 – confirmed by the applicant and the supplied Environment Agency map extract
Date	5 November 2026
Assessment status	Proportionate planning FRA prepared from information currently available; site levels, modelled flood levels and detailed access hazard data have not been supplied

Important scope note: This assessment is a planning-support document based on the stated proposal and supplied flood-zone information. It does not include hydraulic modelling, a topographical survey, measured building floor levels or a verified flood-depth/hazard assessment for Bendyke Lane. Those data have not been provided and are not represented as known. The local planning authority and Lead Local Flood Authority may request them if considered necessary.

1. Executive summary

This Flood Risk Assessment (FRA) accompanies an application for the change of use of existing buildings and associated land at Bendyke Farm, Bendyke Lane, Surfleet, from ancillary residential use to an independent B8 Storage and Distribution use.

The site is confirmed as being within Flood Zone 2. Under Annex F of the National Planning Policy Framework (NPPF), general storage and distribution is classified as ‘Less vulnerable’. Table 3 of Annex F identifies Less Vulnerable development as compatible with Flood Zone 2; an Exception Test is therefore not required. The proposal is a change of use and falls within the express change-of-use exception to the Sequential Test in NPPF Policy F5, provided the proposal remains as described and does not include a separate element that removes it from that exception.

The proposal involves continued use of existing buildings and land. No new buildings or extensions, additional hardstanding, land raising or lowering, drainage alterations, residential accommodation, manufacturing or processing are proposed. The site has a separate vehicular access directly from Bendyke Lane. No employees will be permanently based at the site; access will be occasional for collection, delivery or management of stored items.

The change of use would not itself introduce additional built development, reduce floodplain storage or obstruct flood flows. The principal residual consideration is the safety of occasional users and delivery drivers during a flood, including the condition of the access route and Bendyke Lane. The separate entrance is confirmed, but its flood safety has not been demonstrated by surveyed or modelled flood levels.

Subject to the operational safeguards in Section 11 and confirmation of the access and site-specific flood information identified in Section 13 where required by the planning authority, the proposed Less Vulnerable B8 use is considered acceptable in principle in Flood Zone 2.

2. Introduction and purpose

The purpose of this FRA is to identify the principal sources of flood risk affecting the site, consider the implications of the proposed change of use, and set out proportionate measures to ensure that flood risk to people and property is managed without increasing flood risk elsewhere.

The assessment has been prepared with regard to the NPPF Chapter 18, 'Managing flood risk and coastal change', Annex F, Environment Agency flood-risk guidance and the planning practice guidance on flood risk and coastal change.

3. Site location and description

The application site is Bendyke Farm, Bendyke Lane, Surfleet, Lincolnshire, PE11 4BH. The site comprises existing buildings and associated land which are physically separated from the residential dwelling. The buildings and land have historically been used for purposes ancillary to the residential property but is now owned by the applicant.

The storage area has its own separate vehicular entrance directly from Bendyke Lane. This access is independent of the residential dwelling's access. The application does not propose a new access.

The site is in a low-lying part of Lincolnshire. The supplied Environment Agency Flood Map for Planning extract, dated 29 October 2026 and identified as Bendyke Farm (grid reference 525652 / 329260; scale 1:2,500), together with the applicant's confirmation, identifies the application site as Flood Zone 2.

4. Description of the proposed development

The proposed development is the change of use of the existing buildings and associated land from ancillary residential use to independent B8 Storage and Distribution.

The intended activity is the storage of business materials and tools, predominantly inside the existing buildings. There will be no employees permanently working from the site. Visits will be occasional and limited to collection, delivery or management of stored materials and tools.

The proposal does not include:

- construction of new buildings or extensions;
- additional hardstanding or other increase in impermeable area;
- raising or lowering of existing ground levels;
- alteration to existing drainage arrangements;
- new residential accommodation or sleeping accommodation;
- manufacturing, processing or industrial production; or
- a public-facing or regularly occupied workplace.

The assessment is based on these parameters. Any material change, including regular staffing, customer visits, outdoor storage that obstructs flood conveyance, hazardous-material storage, new structures or ground-level changes, should be reviewed against this FRA and may require further assessment.

5. Planning policy and flood-risk classification

5.1 Requirement for a Flood Risk Assessment

NPPF Policy F4 requires a site-specific FRA to accompany development proposals in Flood Zones 2, 3a and 3b. The application site is in Flood Zone 2 and an FRA is therefore required.

5.2 Flood Zone 2 definition

Annex F defines Flood Zone 2 as land with between a 1% and 0.1% annual probability of river flooding, or between a 0.5% and 0.1% annual probability of sea flooding. These are annual probabilities, not predictions that flooding will occur at a fixed interval.

The Environment Agency Flood Map for Planning Flood Zones 2 and 3 represent river and sea flooding. They do not, by themselves, account for the benefits of flood defences or the possible effects of climate change, and do not show all sources of flooding.

5.3 Vulnerability classification

Annex F, Table 2 of the NPPF places buildings used for general industry, storage and distribution within the 'Less vulnerable' category. The proposed B8 storage and distribution use is therefore classified as Less vulnerable, on the basis that the use remains as described and does not involve a more vulnerable ancillary activity.

5.4 Sequential Test

NPPF Policy F5 expressly excludes changes of use from the requirement to apply the Sequential Test, except for changes of use to caravan, camping or chalet sites, or mobile-home or park-home sites. The proposal is a change of use to B8 storage and distribution and is not within those specified exceptions. Accordingly, the Sequential Test is not required for this proposal.

5.5 Exception Test and compatibility

NPPF Policy F6 and Annex F, Table 3 identify Less Vulnerable development as compatible with Flood Zone 2 ('yes' in the compatibility table). An Exception Test is not required. Policy F6 also confirms that the Exception Test does not need to be applied where the Sequential Test is not required under Policy F5.

6. Sources of flood risk

The following considers the principal sources of flooding. The supplied Flood Map for Planning extract establishes the river/sea Flood Zone 2 designation but does not establish the detailed probability, depth, velocity or hazard at the site, nor does it rule out flooding from other sources.

Flood source	Assessment for this site
River and/or tidal flooding	The site is confirmed within Flood Zone 2. The precise controlling source, modelled flood level, depth, velocity and hazard rating have not been provided. The Flood Zone designation indicates medium probability but is not a site-specific depth assessment.
Surface-water (pluvial) flooding	Not established by the supplied Flood Zone map. The Environment Agency surface-water mapping should be checked to establish whether surface water could pond on the site or affect the access. No surface-water modelling or mapped depth data have been supplied.
Groundwater flooding	No site-specific groundwater information has been supplied. Groundwater emergence may be relevant in low-lying areas; the risk cannot be quantified from the Flood Zone designation alone.
Sewer and drainage flooding	No records of sewer surcharge, drainage capacity or historic drainage flooding have been supplied. The proposal does not alter the existing drainage arrangement or increase impermeable area.
Reservoir flooding	The supplied map extract does not establish reservoir flood risk. The Environment Agency's reservoir flood-risk mapping should be checked as part of the final planning evidence where relevant.
Flood defence failure / residual risk	No site-specific information about nearby flood defences, their standard of protection, breach or overtopping scenarios has been supplied. Residual risk therefore remains unquantified.

7. Flood risk to the proposed use and users

The proposed use is predominantly internal storage with no permanent workforce. The number of people exposed to risk at any one time is expected to be low and visits are described as occasional. This reduces the frequency of exposure compared with a continuously occupied workplace; it does not remove the need to manage the safety of visitors, delivery drivers and anyone collecting or managing stored goods.

The existing buildings may be affected by floodwater in a design event. No surveyed floor levels or modelled flood levels have been supplied, so it is not possible to state whether internal floor levels are above or below a particular flood level, or to quantify potential flood depth within the buildings.

The proposed change of use does not create new accommodation or sleeping facilities and does not involve a use requiring continuous occupation. The site should not be accessed during flood warnings or when floodwater is present on the site or access route.

8. Access, egress and emergency arrangements

The storage site has a separate vehicular entrance directly from Bendyke Lane. This is an existing access and is independent of the access serving the residential dwelling. No new access works are proposed.

A separate entrance does not, by itself, demonstrate that access and egress remain safe during a flood. The route from the site entrance along Bendyke Lane and onward to a place of safety must be considered against available flood-depth and hazard information. No surveyed road levels, modelled flood levels or flood hazard data for the access route have been provided for this assessment.

The following operational arrangements should apply:

- No person should enter or remain at the site when a flood warning, severe flood warning or other credible flood alert indicates that access may become unsafe.
- The site operator should monitor relevant Environment Agency flood warnings and local weather/flood information and should suspend visits when flooding is forecast or observed.
- No person should walk, drive or attempt to cross floodwater on Bendyke Lane or within the site.
- If floodwater is present, access should be postponed until the route and site are confirmed safe.
- Delivery and collection arrangements should be managed so that drivers are advised not to attend during flood alerts or when access may be affected.
- Stored items should be arranged so that essential access, exits and any available escape route are not obstructed.

These measures are precautionary operational controls. If the planning authority requires positive evidence that the access route remains safe during the design flood, a site-specific flood-level and access-hazard assessment will be necessary.

9. Effect of the proposal on flood risk elsewhere

The proposal is a change of use of existing buildings and associated land. It does not include new buildings, extensions, land raising, excavation, additional hardstanding or changes to drainage. On that basis, it is not expected to reduce floodplain storage, obstruct flood flows or increase surface-water runoff compared with the existing physical site arrangement.

The proposal should not involve placing new fencing, stored goods, containers, vehicles or other objects in a position where they could obstruct a flow path or be displaced by floodwater. Outdoor storage, if any, should be limited to items that cannot be washed away and should not obstruct drainage routes or flood conveyance.

Subject to the proposal remaining within the stated scope, no increase in flood risk elsewhere is anticipated.

10. Climate change and lifetime of development

The Flood Map for Planning Flood Zone 2 does not include the effects of climate change. The Environment Agency and the current Strategic Flood Risk Assessment should be consulted for the appropriate climate-change allowances and any mapped future flood extents relevant to the site.

The proposal is a change of use of existing buildings rather than new permanent built development. Nevertheless, the B8 use is intended to continue over the foreseeable planning lifetime and should be managed with regard to future flood risk. The current information does not include climate-change-adjusted flood levels for the site or access route; no numerical climate-change allowance or future flood level is therefore asserted in this report.

11. Mitigation and flood-risk management measures

11.1 Operational management

The low-intensity, occasional-visit nature of the proposed use is an important part of the risk-management approach. The operator should maintain a simple flood-response procedure, nominate a person responsible for checking warnings, and ensure that anyone attending the site is made aware of the procedure.

11.2 Storage arrangements

- Where practicable, items of value or items susceptible to water damage should be stored on shelving or raised supports rather than directly on the floor.
- Keep exits, circulation routes and access to electrical isolation points clear.
- Do not store loose materials, containers or equipment outside where they could be displaced by floodwater.
- Any oils, fuels, chemicals or other potentially polluting substances, if they are ever stored, must be kept to a minimum and in suitable secure, leak-proof secondary containment. Their storage must comply with relevant environmental and safety requirements.

11.3 Flood resistance and resilience

No structural alterations are proposed as part of the application. If existing buildings are known to have flooded, or if the local authority identifies a material risk of internal flooding, proportionate flood-resistance and resilience measures should be considered. These may include water-resistant lower-level finishes, raising vulnerable electrical equipment where practicable, suitable non-return protection where appropriate, and a safe procedure for isolating electricity. Measures should not obstruct flood flows or transfer floodwater risk to neighbouring land.

11.4 Drainage

The existing drainage arrangement is to remain unchanged. No additional impermeable area is proposed. Existing surface-water drainage routes, gullies and outfalls should be kept clear and maintained. The proposal should not redirect runoff onto neighbouring land or into a watercourse without the necessary consent.

12. Overall assessment and conclusion

The application site at Bendyke Farm, Bendyke Lane, Surfleet is confirmed as being within Flood Zone 2. The proposal is a change of use of existing buildings and associated land from ancillary residential use to independent B8 Storage and Distribution, for storage of business materials and tools predominantly within existing buildings.

B8 storage and distribution is classified as Less vulnerable under Annex F of the NPPF. Less Vulnerable development is compatible with Flood Zone 2 and does not require the Exception Test. The Sequential Test is not required because the proposal is a change of use and does not fall within the specified exceptions in NPPF Policy F5.

The proposal does not include new buildings, extensions, additional hardstanding, land raising, drainage changes or residential accommodation. Accordingly, it is not expected to reduce floodplain storage, obstruct flood flows or increase runoff. The separate existing access from Bendyke Lane and the absence of permanent employees reduce the intensity of occupation, although occasional users and delivery drivers remain subject to flood risk.

The principal outstanding technical issue is confirmation of the flood hazard affecting the site and, particularly, the access route. The information currently available does not provide site-specific flood depths, levels, velocities, climate-change-adjusted levels, floor levels or access hazard. The applicant should append the relevant Environment Agency surface-water/reservoir mapping and, if available or requested by the local planning authority, the relevant Strategic Flood Risk Assessment data, site levels and access assessment.

On the stated scope of development and subject to the operational controls in this report, the proposed Less Vulnerable B8 use is considered acceptable in principle in Flood Zone 2. The change of use itself is not expected to increase flood risk elsewhere. The final determination of whether the development is demonstrably safe for its lifetime should take account of any additional site-specific flood-level and access information requested by the local planning authority, Lead Local Flood Authority or Environment Agency.

13. Limitations and assumptions

- The assessment relies on the applicant's description of the existing and proposed use and the confirmation that the application site is in Flood Zone 2.
- The supplied Environment Agency Flood Map for Planning extract is dated 29 October 2026 and identifies the location as Bendyke Farm. The map is a flood-zone screening dataset and is not a site-specific hydraulic model.
- No site survey, floor-level survey, river/tidal model output, surface-water depth data, groundwater records, sewer-flooding records or flood-defence breach assessment have been supplied.
- The assessment assumes no physical development, ground-level alteration, drainage alteration or increase in impermeable area, as stated by the applicant.
- The assessment assumes that the use remains occasional-access storage of business materials and tools, with no permanent employees, public-facing activity, sleeping accommodation, manufacturing or processing.
- If any of these assumptions change, this FRA should be reviewed and may need to be revised.

Appendix A – Applicant confirmation of proposal parameters

This FRA has been prepared on the basis of the following proposal details supplied by the applicant:

- The existing buildings and associated land have been used ancillary to the residential property, although physically separated from the dwelling.
- The application seeks an independent B8 storage and distribution use.
- Business materials and tools will be stored predominantly inside existing buildings.
- There will be no employees permanently based at the site.
- Access will be occasional for collection, delivery or management of stored items.
- The storage area has a separate vehicular entrance directly from Bendyke Lane.
- No new buildings/extensions, additional hardstanding, ground-level changes or drainage changes are proposed.
- The site is in Flood Zone 2.