

Flood Risk Assessment

To accompany a 'change of use' planning
application at

Lynn House, Mill Lane, Sutton St
James, Spalding. PE12 0JE

Prepared by

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Innervision Design Ltd

March 2026



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Disclaimer

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1 Executive Summary

- A The building in an existing commercial building operating under the same vulnerability classification;
- B The proposal is minor development;
- C The site is shown in the LA's SFRA to lay beyond the extents of Flood Zone 3 at least until year 2116;
- D Safe access/egress routes are available with a Nil hazard rating on the route;
- E The site will be signed up to flood warning schemes;
- F The premises will be closed and hence not occupied under flood conditions;
- G There is no documented evidence of flood risk from any other sources;
- H The change of use does not impact on flood risk elsewhere;
- I Assuming the warning and evacuation procedures can be maintained over the lifetime of the development, the proposed commercial to commercial change of use is considered acceptable.

Recommendations for client

- I Sign up to flood warning schemes.
- II Complete an emergency flood plan for the premises.

2 Introduction

2.1 Site location

The project is at Lynn House Mill Lane Sutton St. James Spalding PE12 0EJ (see Figure 1).



Figure 1: Site location plan, outlined in red with North topmost.

2.2 Proposed development description

The proposal is a commercial change of use is minor development.

All plans as submitted under separate cover.

2.3 Vulnerability

2.3.1 Classification of vulnerability

The change of use does not alter the vulnerability classification of the building - currently the building usage is classed as “Less Vulnerable” after the change of use it retains “Less Vulnerable”.

Hence from a Flood risk perspective the change of use is in name only.

3 Policies

3.1 Environment Agency Guidance on Standing Advice

- You need to provide a plan showing the finished floor levels and the estimated flood levels.
- Make sure that floor levels are either no lower than existing floor levels or 300 millimetres (mm) above the estimated flood level. If your floor levels aren't going to be 300mm above existing flood levels, you need to check with your local planning authority if you also need to take flood resistance and resilience measures.
- State in your assessment all levels in relation to Ordnance Datum (the height above average sea level). You may be able to get this information from the Ordnance Survey. If not, you'll need to get a land survey carried out by a qualified surveyor.
- Your plans need to show how you've made efforts to ensure the development won't be flooded by surface water runoff, eg. by diverting surface water away from the property or by using flood gates.
- If your minor extension is in an area with increased flood risk as a result of multiple minor extensions in the area, you need to include an assessment of the off-site flood risk. Check with your local planning authority if this applies to your development.
- Make sure your flood resistance and resilience plans are in line with the guidance on improving the flood performance of new buildings.

For all relevant vulnerable developments (i.e. more vulnerable, less vulnerable and water compatible), you must follow the advice for:

- surface water management
- access and evacuation
- floor levels

4 Flood risk analysis

4.1 Sources of potential flooding

Flood risk from various sources at the site is analysed in this section.

4.1.1 Flood risk from sea and rivers

Flooding can take place from flows that are not contained within the channel due to high levels of rainfall in the catchment.

The site is not at risk from fluvial flooding.

Flooding can also occur from the sea due to a particularly high tide or surge, or combination of both.

With reference to the Environment Agency Flood Map, Figure 2, the site lays wholly within Flood Zone 3. This means that the site, if un-defended, is in an area that has a High probability of flooding (greater than a 1 in 200yr annual probability of tidal flooding).

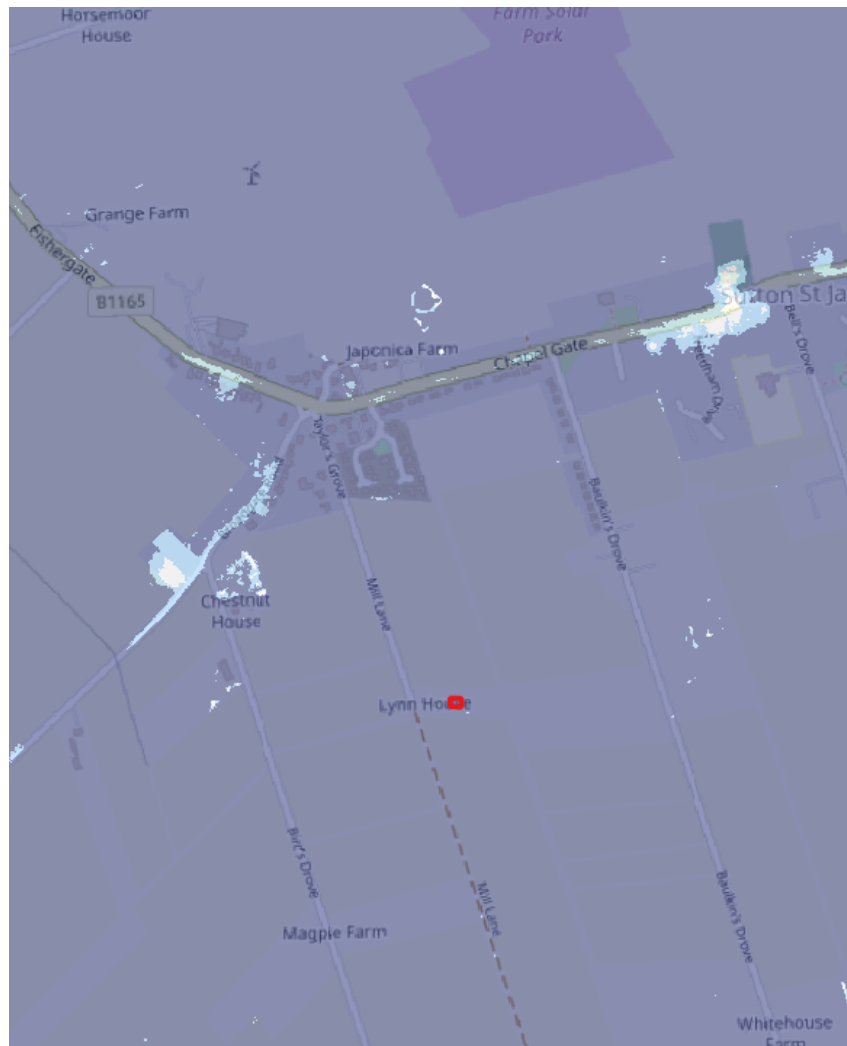


Figure 2: Flood zone extents relative to the site. The site, if undefended, is shown to be located in Flood Zone 3

The site does however benefit from defences such that the LA's SFRA mapping (based on EA data) shows, as in the extract at Figure 3, that the site is beyond the area of flood risk to at least year 2116.

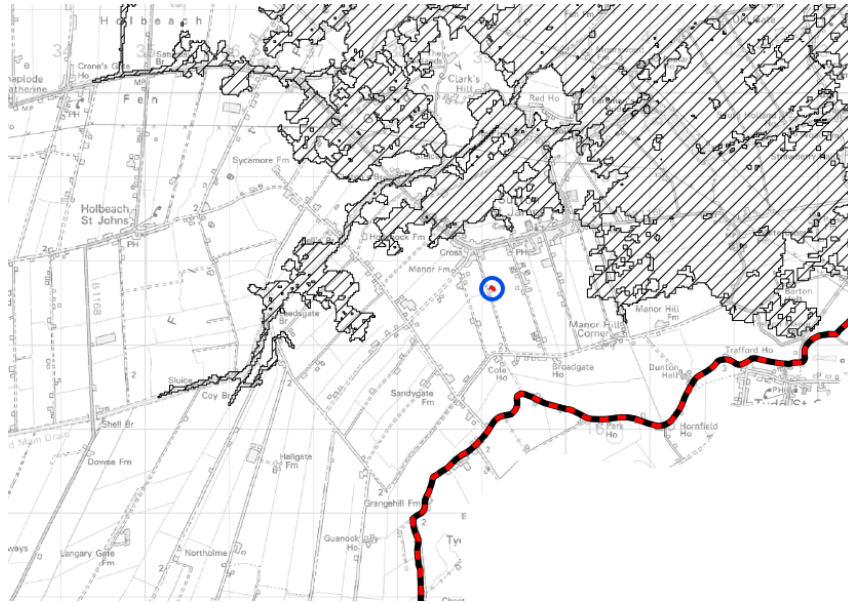


Figure 3: Fluvial and Tidal Source Mapping (2116), 1% fluvial, 0.5% tidal event probability (SFRA). Hatched areas are deemed to be at risk.

4.1.2 Flood risk from groundwater

Groundwater flooding occurs when water levels in the ground rise above surface levels. It is most common in low-lying areas underlain by permeable rock (aquifers), usually due to extended periods of wet weather.

The site's geology is classified as having a Low susceptibility to groundwater flooding. Given the building is existing and contains no basement elements the relative risk of groundwater flooding on the proposed site can be considered to be Negligible.

4.1.3 Flood risk from sewer and highway drains

Flooding occurs when combined, foul or surface water sewers and highway drains are temporarily over-loaded due to excessive rainfall or due to blockage.

There are no indicators to Sewer flooding at the site.

Hence, the risk of sewer and highway flooding to the proposed site can be considered to be Low.

4.1.4 Flooding risk from surface water

Flooding occurs when rainfall fall on a surface (on or off the site) which acts as run-off which has not infiltrated into the ground or entered into a drainage system.

4.1.5 Present day risk

With reference to the 25.03.2025 release of the Flood Map for Planning data set, Figure 4, the site is at a Very Low risk from surface water flooding (less than a 1 in 1000yr annual probability).



Figure 4: SW flood risk mapping of present day risk. The site is at a Low present day risk.

4.1.6 Future risk

With reference to the 17.09.2025 release of the E.A online SW data set, Figure 5, the site will remain a very Low risk from surface water flooding.

For the design period, 1 in 100yr+ CC, the probability of occurrence for any depth of surface water flooding at the extension is shown in Table 1.

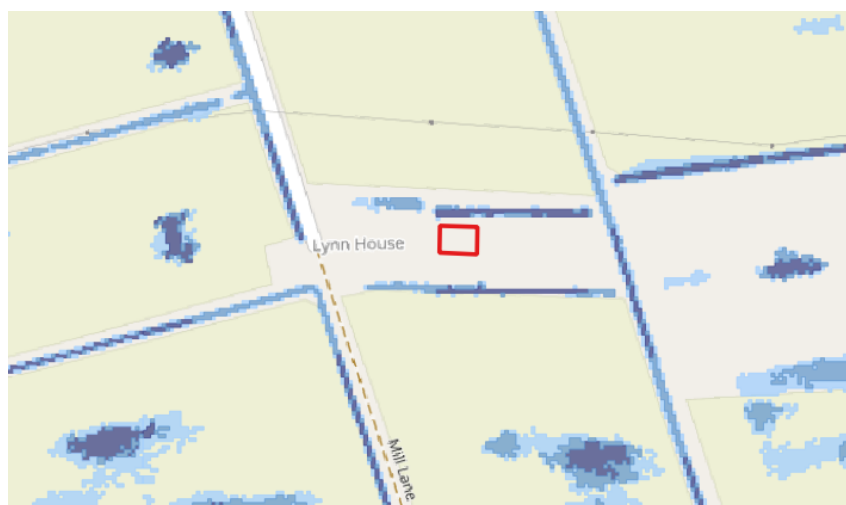


Figure 5: SW flood risk mapping including climate change. The site is at very Low, <1 in 1000yr, future risk

Depth	Probability of occurrence
0 - 0.2m	Nil
0.2 - 0.3m	Nil
0.3 - 0.6m	Nil
0.6 - 0.9m	Nil
0.9 - 1.2m	Nil

Table 1: Design period, 1 in 100yr + CC SW flood depth and highest related probability of occurrence at the site

4.1.7 Flood risk from infrastructure failure

Flooding occurs because of canals, reservoirs, industrial processes, burst water mains or failed pumping stations.

The site is not at risk from reservoir failure. Figure 6.

Therefore the flood risk from reservoir flooding is considered to be negligible.

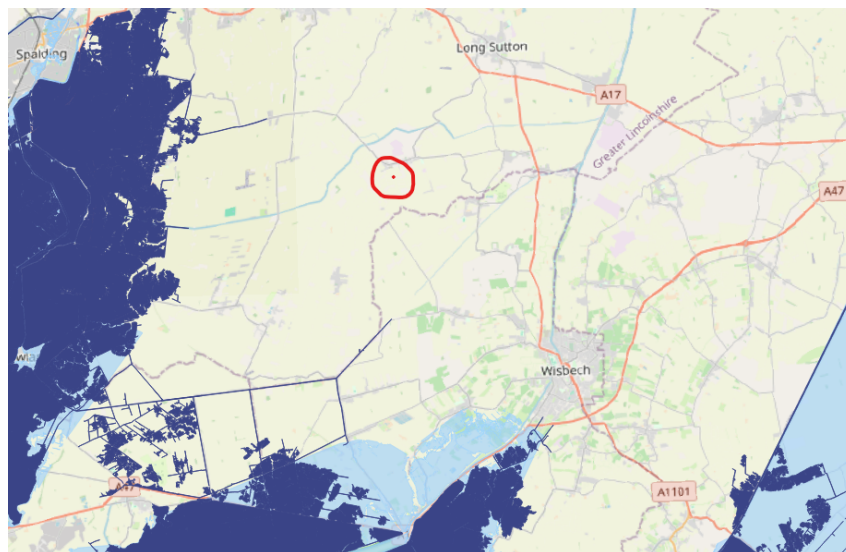


Figure 6: Reservoir flood risk mapping from the EA online data

4.1.8 Impact on flood risk elsewhere

Since the change of use does not increase impermeable areas the impact on flood risk elsewhere is negligible.

5 Levels

5.1 Flood level data

With reference to the SFRA mapping there is no predicted flooding on site for the 1 in 200yr CC design period.

5.2 Floor level data

Internal floor levels: No changes.

5.3 Predicted flood depths

Nil subject to defences remaining in place.

6 Management of Flood risk

6.1 Flood resistance and resilience measures

No specific measures required.

6.2 Safe access and egress routes

The NPPF stipulates that, where required, safe access and escape routes should be available to occupants in flood risk areas. Access routes should be such that occupants can safely access and exit in design flood conditions.

The change of use does not affect the existing routes, which as per the extract in Figure 7 taken from the LA's SFRA hazard mapping, are shown to be safe and immediately available.

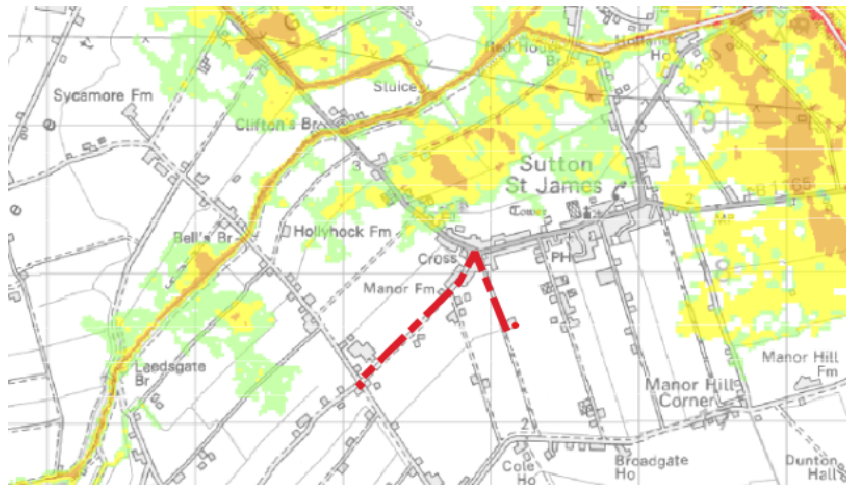


Figure 7: Egress routes relative to hazard rating. Safe access/egress routes are available with a Nil hazard rating on the route

It will however be management policy that the premises under this application will not be open and hence will not be occupied during, or following warnings of, a flood event.

6.3 Management of the residual risk

6.3.1 Warning

Since it has been established that the site is in an area with an albeit very Low possibility of flooding the site managers should sign up to the E.A. "Flood Warnings Direct" which is a free service providing flood warnings by phone, text or email. See <https://www.fws.environment-agency.gov.uk/app/olr/register>, or call the E.A. on 0345 988 1188 for full information. In doing so any residual risk can be safely managed.

6.3.2 Flood Plan

The management of the business will complete a proforma Flood Plan (See Appendix A for an example) to supplement an existing one. The plan will provide guidance on emergency response procedures in the event of flooding to the site. This will:

- Clearly state that the premises will not be occupied under flood conditions.
- Provide details of who to contact and how;
- Provide details of how to turn off gas, electricity and water mains supplies;
- Provide details of designated safe egress routes out of the building and out of the local area at risk;
- Provide details of E.A. Flood warning codes;
- Provide details of local radio stations
- Provide a check list of essential items.

7 Conclusions

Given that:

- The building in an existing commercial building operating under the same vulnerability classification;
- The proposal is minor development;
- The site is shown in the LA's SFRA to lay beyond the extents of Flood Zone 3 at least until year 2116;
- Safe access/egress routes are available with a Nil hazard rating on the route;
- The site will be signed up to flood warning schemes;
- The premises will be closed and hence not occupied under flood conditions;
- There is no documented evidence of flood risk from any other sources;
- The change of use does not impact on flood risk elsewhere;

and assuming the warning and evacuation procedures can be maintained over the lifetime of the development, the proposed commercial to commercial change of use is considered acceptable.

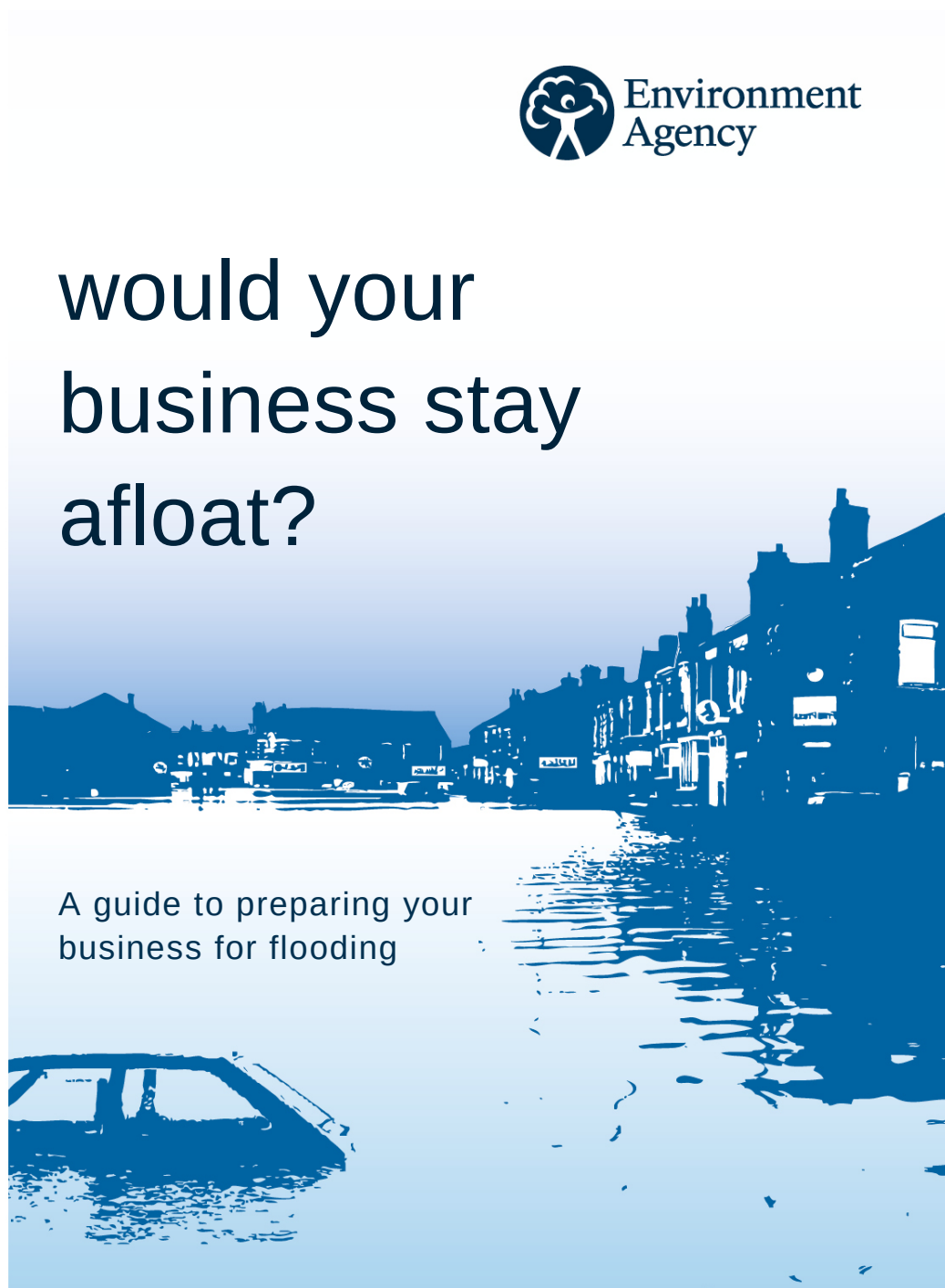
Signed:



Dr Robin Saunders CEng, Build E, MCABE, BEng(Hons), PhD

Date: 30th March, 2026

A Emergency flood plan (example)



Flooding is the most common and widespread natural disaster in the UK. Since 1998 there has been at least one serious flood every year. Businesses like yours are more likely to be flooded than destroyed by fire. As our climate changes we can expect to see more extreme weather – and more floods.

We aim to reduce the likelihood of flooding by managing land, rivers, coastal systems and flood defences. While we do everything we can to reduce the chance of flooding, it is a natural process and can never be completely eliminated.

By taking action to prepare in advance for flooding, most businesses can save between 20 and 90 per cent on the cost of lost stock and movable equipment, as well as some of the trouble and stress that goes with such an event.

This is a simple guide to some of the easy actions that you can take to make sure that your business is as well prepared as possible.

It tells you about how to find out if your business is at risk, our flood warning service and what our flood warning codes mean. It also has a simple template to use to design a flood plan for your company.

For more information about flooding, visit our website at **www.gov.uk/flood** or call Floodline on **0345 988 1188**.

Make sure that your business is prepared for flooding.

How do I find out if my business is at risk from flooding?

There are two quick and easy ways for you to find out if you're at risk.

call us on
0345 988 1188

Our Floodline service is open 24 hours, calls are charged at local rate. By taking your postcode, our operators will check and see if your business is in a flood risk area.

Look at our website
www.gov.uk/flood

You need to be aware of flooding and keep an eye on the water levels and weather situation at all times. You can do this by checking the flood forecasts and the river and sea levels on our website.

Our online flood map uses the latest technology and data gathered over many years to give the most accurate view of flooding in your area.

By entering your postcode you can find out if your business is at risk. Areas at risk from flooding are shown in dark blue and areas at risk from extreme flooding in light blue.

Environment Agency A guide to preparing your business for flooding 2

My business is at risk from flooding. What should I do now?

Start preparing now. If the weather conditions are right, flooding can happen at any time.

Remember, floods can happen at any time and any day – make sure you provide a number that can be contacted at all times – even out of working hours.

Sign up for flood warnings.

The first thing you should do is find out if you can receive flood warnings. In areas of high flood risk, we offer a service called Floodline Warnings Direct. This is a free, 24 hour service that sends automated flood warnings by telephone, SMS text, email, fax or pager.

To find out if you can receive this service, call Floodline on 0345 988 1188.

If your business isn't in an area covered by our warnings you can still check the latest flood warnings in force on our website.

When the situation is serious, flood warnings will also be broadcast on local television and radio news.

Environment Agency A guide to preparing your business for flooding 3

What practical steps can I take to protect my business?

Now that you've checked your risk and found out about flood warnings, it's time to start thinking about preparing a flood plan specifically for your business.

Taking simple steps can go a long way to protecting your business from flooding. Preparing a flood plan could:

- Significantly reduce financial losses, damage to property and business interruption;
- Help compliance with regulatory requirements (for example, Occupier's Liability Act 1984);
- Reduce exposure to civil or criminal liability;
- Enhance your company's image and credibility with employees, customers, suppliers and the community;
- Help fulfil your moral responsibility to protect employees, the community and the environment;
- Help you to obtain insurance cover.

What is a flood plan?

Just as many businesses have health and safety policies and contingency plans for an emergency, they should also have flood plans.

A flood plan is a written document that outlines how your business will respond to a flood.

This might include a list of steps you will take in case of a flood and the order you will take them in. It could also include the purchase of flood products and insurance.

A written plan can make information **easy** to access during a flood, **easy** to communicate to staff, and **easy** to remember.

Small businesses should make sure there is a plan of action in case of flooding. As the business owner, this may be your responsibility.

If your business is **medium sized**, flood preparation might be the responsibility of a team of people from different areas of the business.

If your business decides to have a flood planning team, this could be led by the business owner or Managing Director.

The leader of the flood planning team will need to let staff know about the plan once it is finished.

All members of the team should also keep a copy of important flood contacts at home for easy access.

Key areas to consider in your flood plan are:

- human resources;
- maintenance/facilities;
- finance and purchasing.

Once you have completed your plan don't forget about it. Look at it regularly and make sure it is up to date and in the event of a flood **use it**.



Environment Agency A guide to preparing your business for flooding 6

business flood plan



A written flood plan is recommended for businesses.

It should include:

- A list of important contacts, including Floodline, building services, suppliers and evacuation contacts for staff;
- A description or map showing locations of key property, protective materials and service shut-off points;
- Basic strategies for protecting property, preventing business disruption and assisting recovery;
- Checklists of procedures that can be quickly accessed by staff during a flood.

If a flood is imminent, your main priority is to make sure that your staff are safe. However there may be other actions that you can take to prepare your building and it's contents to minimise damage and post-flood repair and restoration costs.

Environment Agency [A guide to preparing your business for flooding](#) 7

Business flood plan

Flood plan for _____ dated _____
Registered address _____
Postcode _____

Staff contact list

Name	Address	Telephone/mobile	Emergency contact	Emergency telephone and address

Note staff who may require assistance in the event of a flood.

Name	Office location

Key locations

Service cut-off	Description of location
Electricity	
Gas	
Water	

Answer the following if applicable

	Description of location	How to protect from a flood (for example, move, cover, tie down)
First Aid Kit		
Oil based products (gasoline, oil, cooking oil etc.)		
Chemicals (including cleaning products)		

Protective actions

Identify stock, equipment and possessions that may need special protective measures, and describe the actions you will take to prevent damage in the event of a flood. We have suggested items and ways to protect them, but make sure you follow through on your plans.

think about:

- Computers;
- Tables / heavy furniture;
- Vehicles;
- Paper files;
- Electrical items;
- Chairs / stools;
- Databases;
- Soft furnishings;
- Computer files;
- Staff files.

ways to protect items

- Make a copy of important documentation and store in safe location;
- Raise items above ground level;
- Buy flood protection products;
- Buy new flood-resistant items;
- Move items to a safer location if possible – to an upper level of the building or off site.

Valuable item	Protective action	New location (if applicable)	Done
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐

Suggested basic building materials to help protect your property

If materials are not needed, leave the relevant section blank

Materials	Used for	Items to protect / where to use	Storage location	Done
Sand and sand bags (unfilled), shovel	Creating flood barriers (used with plastic sheeting)			☐
Tools – hammer, nails, saw	Boarding up doors, windows and openings, creating shelves			☐
Wood – plywood, blocks of wood	Boarding up doors, windows and openings, creating shelves			☐
Sturdy plastic sheeting	Sandbag barriers, pulling up around furniture and appliances			☐
Strong plastic bags	Putting around legs of tables and chairs			☐
Pallets	Raising stored stock above flood level			☐
Emergency power generator	Maintaining function of air conditioning units (can help dry out a building), running fridges and freezers, medical equipment if appropriate			☐

Identify people who can help you before, during and after a flood, and what they can do.
We have suggested ways they might be able to help, but you'll need to discuss this with them.

Name	Address	Telephone day	Telephone evening	Mobile

Ways people can help

- assistance with installing flood products;
- assistance with transporting stock/materials to new location if possible;
- provision of emergency storage;
- provision of emergency supplies or medical support if required.

discussion guide

This discussion guide sums up the key areas of flood planning. Some of this information can be found in this pack to help get you started.



Research

- Look at your existing business policies, and think about whether they are appropriate in the event of a flood.

Staff

- Make a list of **employees' contact details in the event of an evacuation**. This might include mobile telephone numbers, or numbers for their home or the home of a friend or relative;
- Think about staff who **may need special assistance** in the event of a flood (for example, elderly, deaf, blind etc.)

Security procedures

- **Locking windows, doors and setting the alarm**. You might need more than one person to help do this;
- Insurance policies – **Are you insured for flood damage**, business interruption and lost revenue?
- Employee manuals – You might **add flood safety to staff information packs**, or adapt job descriptions to include flood warden duties;
- Hazardous materials plan – You must ensure that **chemicals, oils and other substances in your possession are kept safe** and do not contaminate flood water;
- Health and safety assessment – Plan to **check the functioning of flood products and flood warning systems regularly**, just as you do for fire safety equipment.

Environment Agency [A guide to preparing your business for flooding](#) 13

Check codes and regulations that might apply to your business in the event of a flood. The following could provide guidance on the right actions to take:

- Occupational health and safety regulations;
- Environmental regulations.



Important contacts

Make a list of important telephone numbers, including contacts for gas, electricity, water and telephone providers.

Key locations

- **Know the location** of cut-off points for gas, electricity and water. Ideally, these should be marked on a map that is stored with your flood plan;
- Know the location of chemicals, oils or other materials that could be dangerous or contaminate flood water. These should be stored safe from floods and other damage.

Protective actions

- Note key stock, equipment and possessions that may need special protection from flood water;
- Consider things you may need during or after a flood (for example, sandbags, plastic sheeting, loudspeaker);
- See if it's **possible to move key operations**, such as shipping or customer services, to another building.

Suppliers and external links

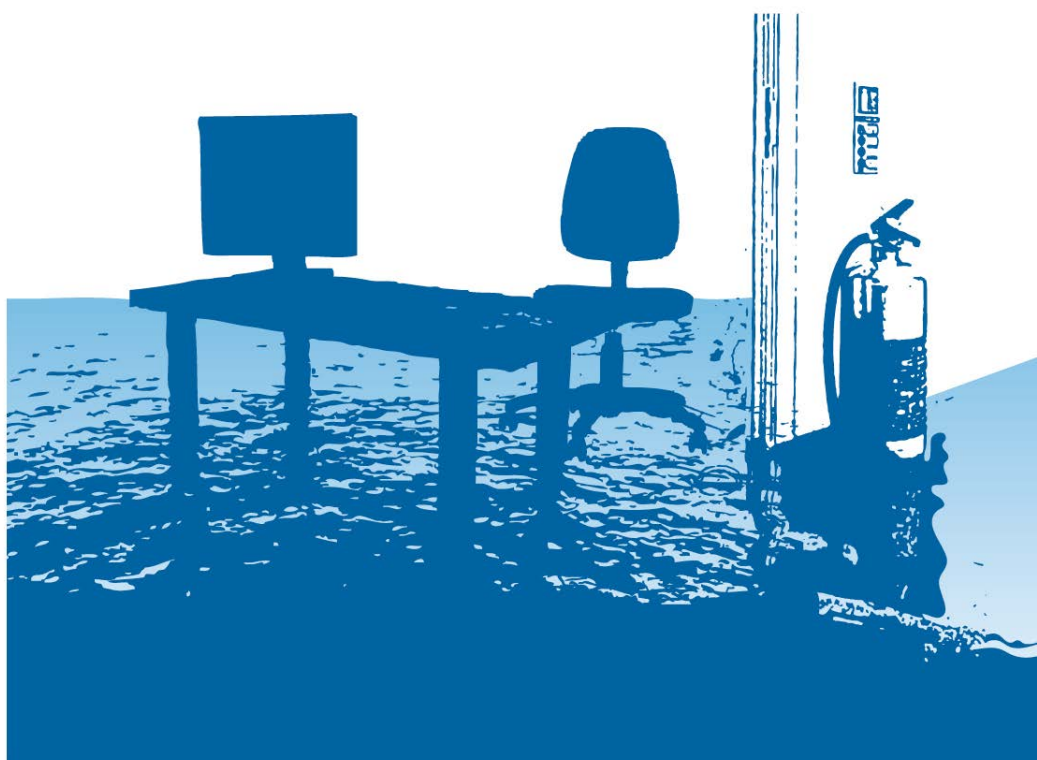
- Identify products and services you won't need in the event of a flood, or which suppliers may not be able to provide. **Make back-up plans** or arrangements for short-notice cancellation of deliveries;
- Consider contracting in advance with companies whose help you may need after a flood.

business checklist

Are you prepared for flooding?

If you answer no to any of the questions overleaf, there may be more you can do to protect your business.

The individual sections will give you valuable information on effective actions you can take to prepare for a flood.



Environment Agency A guide to preparing your business for flooding 15

If you can answer yes, please ☒, otherwise leave blank for no.

Know if you're at risk

- ☐ Do you know if you're at risk of flooding?
- ☐ Are flood warnings available in your area?
- ☐ Do you know how you can receive flood warnings?

Preparing a flood plan

- ☐ Do you know how your business will respond to a flood?
- ☐ Do you have a list of useful numbers including Floodline, local authority and insurance company?
- ☐ Do you know how to shut off your gas/electric/water supplies?
- ☐ Are your stock, fittings and valuable equipment stored above flood level?
- ☐ Have you developed flood contingency plans with suppliers and/or clients?
- ☐ Can you call someone to help you in the event of a flood?

Staff training and evacuation

- ☐ Are you aware of correct flood safety procedures for you and your staff?
- ☐ Have you trained your staff on flood safety procedures?
- ☐ Can your staff work quickly and efficiently to protect your business in the event of a flood?

Protecting your property

- ☐ Have you installed flood protection products?
- ☐ Do you have a stockpile of useful materials including plywood, plastic sheeting, sandbags (unfilled), sand, nails, hammer, shovel, blocks of wood and a saw?
- ☐ Have you installed non return valves in your toilets and drains?
- ☐ Do you and your staff have high ground where you can park your cars?
- ☐ Are your electrical sockets above flood level?
- ☐ Do you have computer equipment in the basement?

Flood insurance

- ☐ Do you have sufficient insurance cover in the event of a flood situation?
- ☐ Do you know what information your insurer will require to support a claim?

Evacuation

- ☐ Do you have an easy way to let your staff know about an evacuation?
- ☐ Do you know which roads will stay open in your area during a flood?
- ☐ Have you identified where staff can shelter in the event of a flood?
- ☐ Could you control staff panic during a flood?

Environment Agency A guide to preparing your business for flooding 16

understand your flood warning codes

Our warning service has three types of warnings - Flood Alert, Flood Warning and Severe Flood Warning - that will help you prepare for flooding and take necessary actions.

ONLINE FLOOD RISK FORECAST

What it means

Be aware.
Keep an eye on the weather situation.

When it's used

Forecasts of flooding on the Environment Agency website are updated at least once a day.

What to do

- Check weather conditions.
- Check for updated flood forecasts on our website.



FLOOD ALERT

What it means

Flooding is possible.
Be prepared.

When it's used

Two hours to two days in advance of flooding.

What to do

- Be prepared to act on your flood plan.
 - Prepare a flood kit of essential items.
 - Monitor local water levels and the flood forecast on our website.
-



FLOOD WARNING

What it means

Flooding is expected.
Immediate action required.

When it's used

Half an hour to one day
in advance of flooding.

What to do

- Move staff, stock and valuables to a safe place.
- Turn off gas, electricity and water supplies if safe to do so.
- Put flood protection equipment in place.



SEVERE FLOOD WARNING

What it means

Severe flooding.
Danger to life.

When it's used

When flooding poses a
significant risk to life.

What to do

- Stay in a safe place with means of escape.
- Be ready should you need to evacuate.
- Co-operate with the emergency services.
- Call 999 if you are in immediate danger.

WARNING NO LONGER IN FORCE

What it means

No further flooding is
currently expected in
you area.

When it's used

When river or sea
conditions begin to
return to normal.

What to do

- Be careful. Flood water may still be around for several days.
- If you've been flooded, ring your insurance company as soon as possible.

useful contacts

Fill in the contact details you may need if your business floods.
Keep it in a safe place, where you can hold of it quickly.

	Company name	Telephone number/s
Environment Agency Floodline		0345 988 1188
Electricity supplier and meter number		
Gas supplier and meter number		
Water supplier and meter number		
Telephone provider		
Local authority emergency services		
Insurance company 24-hour number and policy number		
Insurance agent		
Local radio station for news alerts and weather updates		
Companies that may be able to help you after a flood		
Electrician		
Plumber		
Builder		
Equipment repair/suppliers		
Security services		
Water pumping services		
Emergency power suppliers		

**Would you like to find out more about us,
or about your environment?**

Then call us on
08708 506 506* (Mon-Fri 8-6)

email
enquiries@environment-agency.gov.uk

or visit our website
www.gov.uk/environment-agency

incident hotline 0800 80 70 60 (24hrs)
floodline 0345 988 1188 (24hrs)

*** Weekday Daytime calls cost 8p plus up to 6p/min from BT Weekend Unlimited. Mobile and other providers' charges may vary.**



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