



The Flood-Risk Toolkit

5 Questions to Ask Before Submitting a Planning Application

Why Flood Risk Matters

Flood-related planning issues are increasingly affecting development timelines—not just for sites near rivers, but also where surface water flooding, drainage constraints or climate change impacts may be present.

Asking a few key questions at the start of a project can help avoid costly delays later.

1. Is the Site in a Flood Zone?

Developments within Flood Zones 2 and 3 often require additional assessments and justification.

Early Warning Signs

- Site lies near a river or coast
- Previous flood events recorded locally
- Flood Zone mapping identifies constraints

Why it matters Late identification can lead to additional surveys, revised designs and planning delays.



2. Could Surface Water Flooding Affect the Site?

Many planning issues arise from surface water flooding rather than river flooding.

Look for

- Low-lying areas
- Known drainage issues
- Surface water flow routes

Why it matters Sites outside Flood Zones can still face significant planning concerns due to surface water risk.

3. Will Drainage Be a Challenge?

Planning authorities increasingly expect developments to demonstrate sustainable drainage from the outset.

Consider

- Increased hardstanding areas
- Existing drainage infrastructure
- Potential for SuDS integration

Why it matters Drainage strategies developed too late can impact layouts and project budgets.



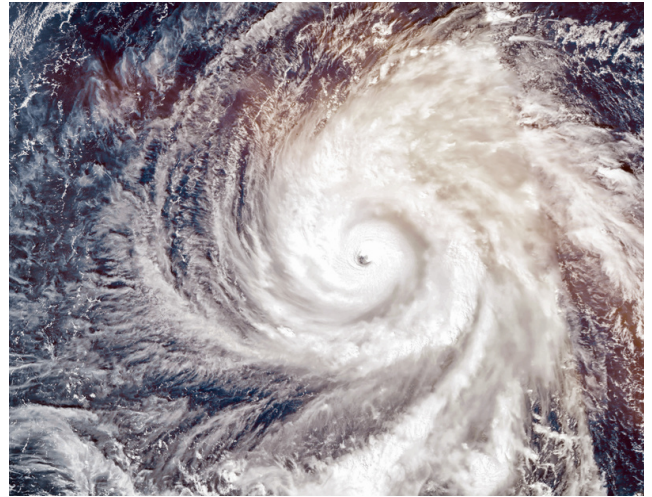
4. Has Climate Change Been Considered?

Future flood risk is now a key planning consideration.

Ask

- Could flood levels increase during the site's design life?
- Is the development resilient to future rainfall intensity?

Why it matters A development that is acceptable today may not satisfy future flood-risk requirements.



5. Do You Need a Flood Risk Assessment (FRA)?

An FRA may be required depending on location, flood risk and development type.

Typical triggers

- Development in Flood Zones 2 or 3
- Sites with known flood issues
- Local planning authority requirements

Why it matters Knowing this early avoids planning validation issues and submission delays.



LOW RISK

- No known flooding issues
- Outside mapped flood risk areas
- No significant drainage constraints

Proceed with confidence, but verify requirements.



MEDIUM RISK

- Surface water concerns
- Nearby watercourse
- Drainage challenges identified

Consider early flood-risk screening



HIGH RISK

- Flood Zone 2 or 3
- Historic flooding records
- Significant planning constraints likely

Seek flood-risk advice before finalising designs