The Environment Agency is delivering a Flood Risk Management Scheme (FRMS) to better protect homes and businesses from flooding in the Kent Catchment, enhance the local environment and improve community amenities.

Flood risk information, together with technical information produced can often feel confusing. As part of the scheme we want cut through the jargon and tackle some of the myths head on. This fact sheet explains what Flood Maps and Flood Zones are, how they are used and why the distinction matters for local communities.

Flood Maps explained

With relation to flood zones there are two types of mapping we come across:

a. **The Risk of Flooding from Rivers and the sea maps** – often referred to as a **Flood Risk map**
b. **The Flood Map for Planning** – commonly known as a **Flood Zone map.**

BOTH are important; however, they are used to inform **DIFFERENT DECISIONS**.

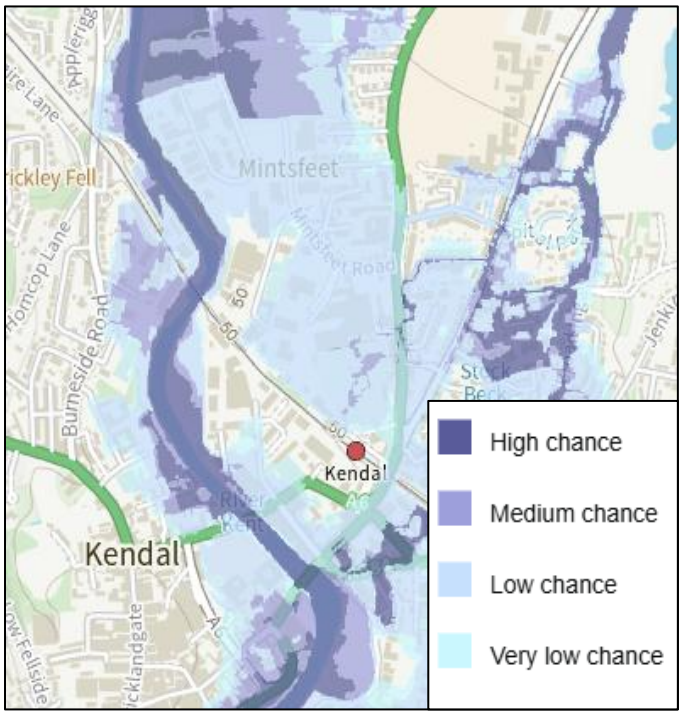
★ **Flood Risk Maps** show what could happen in reality today, taking into account the presence and condition of current flood defences. They are used to help people understand their current level of risk.

★ **Flood Zone Maps assume no flood defences are in place and** show long term risk. They are used by Local Authorities to guide where new development should be located and inform planning decisions.

What is a Risk of Flooding from Rivers and Sea (FLOOD RISK) Map?

The Risk of Flooding from Rivers and the Sea map is based on the Environment Agency's National Flood Risk Assessment (NaFRA) (published through the 'Check Your Long-Term Flood Risk Information (CYLTRFI) service) and shows the chance of flooding from rivers and the sea, taking into account the presence and condition of existing flood defences.

Once construction of the Kendal and Upper Kent Flood Risk Management scheme is complete, NaFRA mapping will be updated for the town to reflect the reduced risk in areas benefiting from the improved flood defences.



Kendal and Upper Kent Catchment Flood Risk Management Scheme

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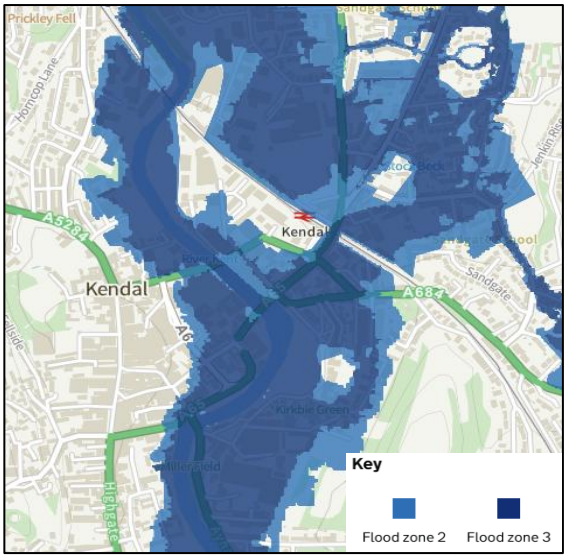
What is a Flood Map for Planning (FLOOD ZONE MAP)?

Flood Zone maps are used by Local Planning Authorities, such as Westmorland and Furness, to help decide where development should take place. They show the long-term likelihood of flooding to support sustainable land use decisions, classifying land as having a low, medium, or high probability of flooding.

In practice this means:

a. Areas in higher risk Flood Zones are more carefully controlled

b. Certain types of development may be restricted in these areas.



Which map should I use and when?

FLOOD RISK MAPS (Check your long-term flood risk)	**Flood Zone Maps** (Flood Map for Planning)
• Show current likelihood of flooding. Used for house / business insurance purposes	• Show natural flood probability. Used to inform planning and development decisions
• Takes into account existing flood defences	• Supports sustainable long-term land-use decisions, does not take flood defences into account
• Updated when schemes like Kendal and Upper Kent Flood Risk Management Scheme are built	• Does not change if flood defences are improved
• **Uses terms: High** (More than 3.3% chance of a flood each year) • **Medium** (Between 1% and 3.3% chance of a flood each year) • **Low** (Between 0.1% and 1% chance of a flood each year) • **Very Low** (Less than 0.1% chance of a flood each year)	• **Uses terms: Flood Zone 3 - High** (More than 3.3% chance of a flood each year) • **Flood Zone 2 - Medium** (Between 1% and 3.3% chance of a flood each year) • **Flood Zone 1 – Low** (Between 0.1% and 1% chance of a flood each year)
Helps answer: 'What is my flood risk today?'	**Helps answer:** 'Is my site suitable for development?'

Where can I find more information?

- Check your long-term flood risk (pr): www.gov.uk/check-long-term-flood-risk
- Flood Map for Planning (used by Local Authorities): https://flood-map-for-planning.service.gov.uk
- Planning advice enquiries (Environment Agency) email: clplanning@environment-agency.gov.uk

Contact us and keeping up to date

Visit our online information hub at:
www.thefloodhub.co.uk/Kendal
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