STRATEGIC FLOOD RISK ASSESSMENT

FOR THE

LOUGHREA LOCAL AREA PLAN 2024-2030

for: Galway County Council

Áras an Chontae Prospect Hill Galway



by: CAAS Ltd.

1st Floor 24-26 Ormond Quay Upper Dublin 7



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Section 1 Introduction and Policy Background

1.1 Introduction

Galway County Council has prepared and adopted a Local Area Plan (LAP) for Loughrea under the Planning and Development Act 2000 (as amended). The Plan sets out an overall strategy for the proper planning and sustainable development of the town over the years 2024-2030.

This Strategic Flood Risk Assessment (SFRA) document has been prepared alongside the LAP taking into account *The Planning System and Flood Risk Management - Guidelines for Planning Authorities* (Department of the Environment, Heritage and Local Government and Office of Public Works, 2009) and Department of the Environment, Community and Local Government Circular PL 2/2014.

1.2 The Local Area Plan

LAPs are required to be consistent with the policies and objectives of the County Development Plan and its Core Strategy, as well as the National Planning Framework and Regional Spatial Economic Strategies.

The LAP should be read in conjunction with the Galway County Development Plan 2022-2028, which sets out the overarching development strategy for the County. Where conflicting objectives arise between the County Development Plan and the LAP, the objectives of the relevant County Development Plan shall take precedence.

The general development management standards, zoning matrix/descriptions and policies and objectives in the County Development Plan (including provisions relating to flood risk management and drainage) can be applied to the Plan area, while additional policies and objectives that are specific to Loughrea are included in the LAP.

In addition, land use zoning contained within the Plan has been informed by the SFRA process and associated delineation of flood risk zones. The detailed Plan preparation process undertaken by the Planning Department combined with specialist input from the SFRA process facilitated zoning that helps to avoid inappropriate development being permitted in areas of high flood risk.

1.3 Flood Risk and its Relevance as an Issue to the Plan

Flooding is an environmental phenomenon and can pose a risk to human health as well as causing economic and social effects. Some of the effects of flooding are identified on Table 1.

Certain lands within the Plan area have the potential to be vulnerable to flooding and this vulnerability could be exacerbated by changes in both the occurrence of severe rainfall events and associated flooding. Local conditions such as low-lying lands and slow surface water drainage can increase the risk of flooding.

Table 1 Potential effects that may occur as a result of flooding

Tangible Effects	Intangible Human and Other Effects
Damage to buildings (houses)	Loss of life
Damage to contents of buildings	Physical injury
Damage to new infrastructure e.g. roads	Increased stress
Loss of income	Physical and psychological trauma
Disruption of flow of employees to work causing knock on effects	Increase in flood related suicide
Enhanced rate of property deterioration and decay	Increase in ill health
Long term rot and damp	Homelessness
	Loss of uninsured possessions

1.4 Flood Risk Management Policy

1.4.1 EU Floods Directive

The European Directive 2007/60/EC on the assessment and management of flood risk aims to reduce and manage the risks that floods pose to human health, the environment, cultural heritage and economic activity. The Directive applies to inland waters as well as all coastal waters across the whole territory of the EU. The Directive requires Member States to:

- Carry out a preliminary assessment by 2011 in order to identify the river basins and associated coastal areas where potential significant flood risk exists (preliminary mapping was prepared and a list of Areas for Further Assessment finalised in 2012).
- Prepare flood extent maps for the identified areas (finalised in 2016 for inclusion in Flood Risk Management Plans see below).
- Prepare flood risk management plans focused on prevention, protection and preparedness.
 These plans are to include measures to reduce the probability of flooding and its potential consequences. These Plans were adopted in 2018.

Implementation of the EU Floods Directive is required to be coordinated with the requirements of the EU Water Framework Directive and the current National River Basin Management Plan.

1.4.2 National Flood Policy

Historically, flood risk management focused on land drainage for the benefit of agricultural improvement. With increasing urbanisation, the Arterial Drainage Act, 1945, was amended in 1995 to permit the Office of Public Works (OPW) to implement localised flood relief schemes to provide flood protection for cities, towns and villages.

In line with changing national and international paradigms on how to manage flood risk most effectively and efficiently, a review of national flood policy was undertaken in 2003-2004. The review was undertaken by an Inter-Departmental Review Group, led by the Minister of State at the Department of Finance with special responsibility for the OPW. The Review Group prepared a report that was put to Government, and subsequently approved and published in September 2004 (Report of the Flood Policy Review Group, OPW, 2004).

The scope of the review included a review of the roles and responsibilities of the different bodies with responsibilities for managing flood risk, and to set a new policy for flood risk management in Ireland into the future. The adopted policy was accompanied by many specific recommendations, including:

- Focus on managing flood risk, rather than relying only flood protection measures aimed at reducing flooding;
- Taking a catchment-based approach to assess and manage risks within the whole-catchment context; and

 Being proactive in assessing and managing flood risks, including the preparation of flood maps and flood risk management plans.

1.4.3 National CFRAM Programme

The national Catchment Flood Risk Assessment and Management (CFRAM) programme commenced in Ireland in 2011. The CFRAM Programme is intended to deliver on core components of the National Flood Policy, adopted in 2004, and on the requirements of the EU Floods Directive. The Programme has been implemented through CFRAM studies that have been undertaken for each of the river basin districts in Ireland.

The CFRAM Programme comprises three phases as follows:

- The Preliminary Flood Risk Assessment¹ (PFRA) mapping exercise, which was completed in 2012;
- The CFRAM Studies and parallel activities, with Flood Risk Management Plans finalised in 2018; and
- Implementation and Review.

The Programme provides for three main consultative stages as follows:

- Consultation for the PFRA mapping that was adopted in 2012;
- Consultation for Flood Extent mapping, that was finalised in 2016 for inclusion in Flood Risk Management Plans; and
- Consultation for Flood Risk Management Plans, that were adopted in 2018.

The OPW is the lead agency for flood risk management in Ireland. The coordination and implementation of Government policy on the management of flood risk in Ireland is part of its responsibility. The European Communities (Assessment and Management of Flood Risks) Regulations 2010 (S.I. No. 122) identifies the Commissioners of Public Works as the 'competent authority' with overall responsibility for implementation of the Floods Directive 2007/60/EC. The OPW is the principal agency involved in the preparation of CFRAM Studies.

1.4.4 Flood Risk Management Guidelines

1.4.4.1 Introduction

In 2009, the OPW and the then Department of the Environment and Local Government (DEHLG) published Guidelines on flood risk management for planning authorities entitled *The Planning System and Flood Risk Management - Guidelines for Planning Authorities.* The Guidelines introduce mechanisms for the incorporation of flood risk identification, assessment and management into the planning process. Implementation of the Guidelines is intended to be achieved through actions at the national, regional, local authority and site-specific levels. Planning authorities and An Bord Pleanála are required to have regard to the Guidelines in carrying out their functions under the Planning Acts.

The core objectives of the Guidelines are to:

- Avoid inappropriate development in areas at risk of flooding;
- Avoid new developments increasing flood risk elsewhere, including that which may arise from surface water run-off;
- Ensure effective management of residual risks for development permitted in floodplains;
- Avoid unnecessary restriction of national, regional or local economic and social growth;
- Improve the understanding of flood risk among relevant stakeholders; and
- Ensure that the requirements of EU and national law in relation to the natural environment and nature conservation are complied with at all stages of flood risk management.

¹ The PFRAs identified areas at risk of significant flooding and includes maps showing areas deemed to be at risk. The areas deemed to be most significant risk, where the flood risk that is of particular concern nationally, are identified as Areas for Further Assessment (AFAs). Loughrea was identified as an AFA. The OPW has undertaken a detailed assessment on the extent and degree of fluvial flood risk for various areas in County Galway, including these AFAs, producing Flood Extent Mapping.

1.4.4.2 Principles of Flood Risk Management

The key principles of flood risk management set out in the flood Guidelines are to:

- Avoid development that will be at risk of flooding or that will increase the flooding risk elsewhere, where possible;
- Substitute less vulnerable uses, where avoidance is not possible; and
- Mitigate and manage the risk, where avoidance and substitution are not possible.

The Guidelines follow the principle that development should not be permitted in flood risk areas, particularly floodplains, except where there are no alternative and appropriate sites available in lower risk areas that are consistent with the objectives of proper planning and sustainable development.

Development in areas that have the highest flood risk should be avoided and/or only considered in exceptional circumstances (through a prescribed *Justification Test*) if adequate land or sites are not available in areas that have lower flood risk. Most types of development would be considered inappropriate in areas that have the highest flood risk. Only water-compatible development such as docks and marinas, dockside activities that require a waterside location, amenity open space, outdoor sports and recreation and essential transport infrastructure that cannot be located elsewhere would be considered appropriate in these areas.

1.4.4.3 Stages of SFRA

The Flood Risk Management Guidelines recommend a staged approach to flood risk assessment that covers both the likelihood of flooding and the potential consequences. The stages of appraisal and assessment are:

Stage 1 Flood risk identification – to identify whether there may be any flooding or surface water management issues related to either the area of Regional Spatial and Economic Strategies, Development Plans and LAP's or a proposed development site that may warrant further investigation at the appropriate lower level plan or planning application levels.

Stage 2 Initial flood risk assessment – to confirm sources of flooding that may affect a Plan area or proposed development site, to appraise the adequacy of existing information and to scope the extent of the risk of flooding which may involve preparing flood zone maps. Where hydraulic models exist the potential impact of a development on flooding elsewhere and of the scope of possible mitigation measures can be assessed. In addition, the requirements of the detailed assessment are scoped.

Stage 3 Detailed flood risk assessment – to assess flood risk issues in sufficient detail and to provide a quantitative appraisal of potential flood risk to a proposed or existing development or land to be zoned, of its potential impact on flood risk elsewhere and of the effectiveness of any proposed mitigation measures.

1.4.4.4 Flood Zones

Flood risk is an expression of the combination of the flood probability or likelihood and the magnitude of the potential consequences of the flood event. It is normally expressed in terms of the following relationship:

Flood risk = Likelihood of flooding x Consequences of flooding

Likelihood of flooding is normally defined as the percentage probability of a flood of a given magnitude or severity occurring or being exceeded in any given year. For example, a 1% Annual Exceedance Probability (AEP) indicates the severity of a flood that is expected to be exceeded on average once in 100 years, i.e. it has a 1 in 100 (1%) chance of occurring in any one year.

Consequences of flooding depend on the hazards associated with the flooding (e.g. depth of water, speed of flow, rate of onset, duration, wave-action effects, water quality) and the vulnerability of people, property and the environment potentially affected by a flood (e.g. the age profile of the population, the type of development and the presence and reliability of mitigation measures).

Flood zones are geographical areas within which the likelihood of flooding is in a particular range and they are a key tool in flood risk management within the planning process as well as in flood warning and emergency planning.

There are three types of flood zones defined for the purposes of the Flood Guidelines:

- **Flood Zone A** where the probability of flooding from rivers and the sea is highest (greater than 1% or 1 in 100 for river flooding or 0.5% or 1 in 200 for coastal flooding²);
- **Flood Zone B** where the probability of flooding from rivers and the sea is moderate (between 0.1% or 1 in 1000 and 1% or 1 in 100 for river flooding and between 0.1% or 1 in 1000 year and 0.5% or 1 in 200 for coastal flooding); and
- **Flood Zone C** where the probability of flooding from rivers and the sea is low (less than 0.1% or 1 in 1000 for both river and coastal flooding). Flood Zone C covers all other areas that are not in zones A or B.

A summary of the requirements of the Flood Guidelines for land uses across each of the above flood zones is provided at Appendix I.

1.5 Emerging Information and Disclaimer

It is important to note that compliance with the requirements of the Flood Risk Management Guidelines is currently based on emerging and best available data at the time of preparing the assessment, including Flood Risk Management Plans, which will be updated on a cyclical basis. The SFRA process for the Plan has taken into account submissions received and Material Alterations that have arisen during the Plan-preparation process.

Following adoption of the Plan, information in relation to flood risk may be altered in light of future data and analysis, by, for example, the OPW, or future flood events. As a result, all landowners and developers are advised that Galway County Council and their agents can accept no responsibility for losses or damages arising due to assessments of the vulnerability to flooding of lands, uses and developments. Owners, users and developers are advised to take all reasonable measures to assess the vulnerability to flooding of lands and buildings (including basements) in which they have an interest prior to making planning or development decisions.

Any future SFRAs for the Plan area or for the County will integrate other new and emerging data.

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² Coastal flooding is not relevant to the LAP

Section 2 Stage 1 SFRA -Flood Risk **Identification**

2.1 **Introduction**

Stage 1 SFRA (flood risk identification) has been undertaken in order to identify whether there may be any flooding or surface water management issues within or adjacent to zoned lands and consequently whether Stage 2 SFRA (flood risk assessment) should be proceeded to. It is reproduced in part this document.

Loughrea is located within the Galway Bay South East River Basin for which the "Flood Risk Management Plan for the Galway Bay South East River Basin (UOM29)" has been prepared. Stage 1 SFRA is based on existing information on flood risk indicators based on historical evidence and computational models. A selection of key indicators is mapped for Loughrea in Appendix II.

2.2 **Drainage, Defences and Early Warning Systems**

With regard to areas benefitting from drainage and defences (flood relief scheme works), there are various measures that have been implemented in County Galway that will contribute towards flood risk management. These include the culverting of various streams and rivers in many urban areas and embankments.

Arterial Drainage Schemes were carried out by the Office of Public Works under the Arterial Drainage Act 1945 to improve land for agricultural purposes and to mitigate flooding. Arterial drainage maintenance and monitoring of these schemes is still carried out by OPW on rivers, lakes, weirs, bridges and embankments to maintain adequate conveyance and ensure that flood waters (of varying magnitude but typically the 3-year flood) are retained in bank by lowering water levels during the growing season thus reducing waterlogging on the adjacent land during wetter periods. Various channels within the Loughrea LAP area benefit from the Arterial Drainage Schemes (see Appendix II mapping).

The 2018 Flood Risk Management Plan (FRMP) for the Galway Bay South East River Basin (UOM29) identifies various general measures applicable to the catchment under "Measures Applicable for all Areas"3.

The Plan identifies the following existing measures for the Galway Bay South East catchment in particular: Maintenance of Arterial Drainage Schemes⁴; and Maintenance of Drainage Districts⁵. The Plan identifies Development of a Flood Forecasting System⁶ as a proposed measure.

For Loughrea specifically, the Flood Risk Management Plan identifies that there is a relatively low level of flood risk to this community from rivers and/or the sea, and no structural flood relief measures are

- Prevention: Sustainable Planning and Development Management
- Prevention: Sustainable Urban Drainage Systems
- Prevention: Voluntary Home Relocation
- Prevention: Adaptation Planning
- Prevention: Land Use Management and Natural Flood Risk Management Measures
- Protection: Maintenance of Channels Not Part of a Scheme
- Preparedness: Promotion of Individual and Community Resilience
- Preparedness: Flood Forecasting and Warning
- Preparedness: Emergency Response Planning
- Preparedness: Individual Property Protection
- Preparedness: Flood-Related Data Collection

³ Under the headings of:

⁴ The OPW has a statutory duty under the Arterial Drainage Act, 1945, and the Amendment of the Act, 1995, to maintain the Arterial Drainage and Flood Relief Schemes constructed by it under those Acts.

⁵ The statutory duty of maintenance for 4,600 km of river channel benefiting from Drainage District Schemes rests with the relevant Local Authorities.

⁶ The development of a coastal flood forecasting system for Galway Bay - To progress as part of the development of the National Flood Forecasting Service.

therefore proposed at this time. The current level of risk will be reviewed, along with all areas, on a regular basis into the future.

The provision of flood protection measures can significantly reduce flood risk. However, the Ministerial Guidelines require that the presence of flood protection structures should be ignored in determining flood zones. This is because of risks relating to failure and severe flood events that exceed design capacity (the risk of severe events is exacerbated with climate change). Notwithstanding this, new development can proceed in areas that are at elevated levels of flood risk subject to the Justification Test provided for by the Guidelines being passed, which takes into account proposals to manage flood risk, such as the development of defences. Although insurance can be challenging to attain in these instances.

As provided for under Plan Objective FRM 07 from the County Development Plan, it is Council policy to "Protect waterbodies and watercourses within the County from inappropriate development, including rivers, streams, associated undeveloped riparian strips, wetlands and natural floodplains. This will include protection buffers in riverine, wetland and coastal areas as appropriate". Such protection will, in combination with the direction of development within the existing footprints of settlements, safeguard flood plains from development throughout the County.

Various rivers and their banks and culverts in the area are maintained by the Office of Public Works and Galway County Council. New developments should ensure that access is preserved for the maintenance of Drainage Districts. Applications for development on land identified as benefiting land may be prone to flooding, and as such site-specific flood risk assessments may be required in these areas.

Met Éireann currently issues flood warnings for County Galway. Met Éireann, in collaboration with the OPW, is currently engaged in the establishment of a National Flood Forecasting and Warnings Service to forecast for fluvial and coastal flood events.

2.3 Other Flood Studies

Other Flood Studies considered in the preparation of this assessment include:

- Flood Risk Management Plan (Galway Bay South East Basin), 2018;
- Previous SFRAs in County Galway; and
- Regional Flood Risk Assessment for the Northern and Western Regional Spatial and Economic Strategy, 2020.

2.4 Flood Risk Indicators

Indicators of flood risk that are based on historical flooding events are identified and described on Table 2. Indicators of flood risk that are based on computational models – predictive flood risk indicators – are identified and described on Table 3. A selection of the historical and predictive flood risk indicators that were considered by the SFRA are mapped at settlement level for Loughrea in Appendix II.

Table 2 Historical Flood Risk Indicators

Information Source	Description	Strategic Limitations
Recorded Flood Events from the OPW - Recurring Flood Event to the south of Lough Rea	A flood event is the occurrence of recorded flooding at a given location on a given date. The flood event is derived from different types of information (reports, photographs etc.). A flood event that has occurred more than once at a certain area is named a recurring flood event.	This dataset only provides a spot location
Alluvium Soils (along River Kilcolgan) and Lacustrine Sediments (Lough Rea)	Mineral alluvial soil mapping is indicative of recurrent or significant fluvial flooding at some point in the past and was generated by Teagasc with co-operation of the Forest Service, EPA and GSI. This project was completed May 2006.	Drainage may have changed significantly since these soils were deposited.

Information Source	Description	Strategic Limitations
Drainage Districts Channels — including Kilcolgan River	The Channels layer identifies the watercourses forming part of Drainage Districts. Drainage Districts were carried out by the Commissioners of Public Works under a number of drainage and navigation acts from 1842 to the 1930s to improve land for agriculture and to mitigate flooding. Channels and lakes were deepened and widened, weirs removed, embankments constructed, bridges replaced or modified and various other work was carried out. The purpose of the schemes was to improve land for agriculture, by lowering water levels during the growing season to reduce waterlogging on the land beside watercourses known as callows. Drainage Districts cover approximately 10% of the country, typically the flattest areas. Local authorities are charged with responsibility to maintain Drainage Districts. The Arterial Drainage Act, 1945 contains a number of provisions for the management of Drainage Districts in Part III and Part VIII of the act. The Act was amended on a number of occasions, e.g. to transpose EU Regulations and Directives such as the EIA, SEA, and Habitats Directives and the Aarhus Convention.	Identifies large broad areas - low resolution for flood risk management
Drainage Districts Benefitting Lands — including those associated with Kilcolgan River	The Benefited land layer identifies land that was drained as part of the Drainage District. The original maps also identified other land owned by the same landowner so as to calculate the appropriate charge for maintenance. Drainage Districts were carried out by the Commissioners of Public Works under a number of drainage and navigation acts from 1842 to the 1930s to improve land for agriculture and to mitigate flooding. Channels and lakes were deepened and widened, weirs removed, embankments constructed, bridges replaced or modified and various other work was carried out. The purpose of the schemes was to improve land for agriculture, by lowering water levels during the growing season to reduce waterlogging on the land beside watercourses known as callows. Drainage Districts cover approximately 10% of the country, typically the flattest areas. Local authorities are charged with responsibility to maintain Drainage Districts. The Arterial Drainage Act, 1945 contains a number of provisions for the management of Drainage Districts in Part III and Part VIII of the act. The Act was amended on a number of occasions, e.g. to transpose EU Regulations and Directives such as the EIA, SEA, and Habitats Directives and the Aarhus Convention	Identifies large broad areas - low resolution for flood risk management
Geological Survey Ireland Winter 2015/2016 Surface Water Flooding — Lough Rea	Geological Survey Ireland have developed Groundwater Flood Maps for the Republic of Ireland. The maps were developed in as part of the 2016-2019 GWFlood project in collaboration with Trinity College Dublin and the Institute of Technology Carlow. The Winter 2015/2016 Surface Water Flooding map shows fluvial (rivers) and pluvial (rain) floods, excluding urban areas, during the winter 2015/2016 flood event, and was developed as a by-product of the historic groundwater flood map. The map is a vector dataset. The floods are shown as polygons. Each polygon has info about the type of flood, the data source, and the area of the flood.	This 2015-2016 data shows surface water flooding and does not distinguish between fluvial and pluvial flooding. The flood extents were made using remote sensing images (Copernicus Programme Sentinel-1), which covered any site in Ireland every 4-6 days. As such, it may not show the true peak flood extents.

Table 3 Predictive Flood Risk Indicators

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Information Source	Description	Strategic Limitations
CFRAM Study, Flood Extent Mapping, 2016	Following the undertaking of the PFRA, the OPW, through its engineering consultants and working with local authorities and other stakeholders, conducted extensive engineering assessments to better understand and detail the actual risk from flooding for areas that were at highest levels of risk. This was the subject of public consultation. The outcome of that work includes Predicted Flood Extent maps that were finalised in 2016. For fluvial flood levels, calibration and verification of the models make use of the best available data including hydrometric records, photographs, videos, press articles and anecdotal information.	Spatial spread is limited, including to the areas that are considered to be at most risk of flooding.
GSI Predictive groundwater flood map — areas of risk indicated in the wider region, including to the north east of the Plan area at Greeneenagh	The predictive groundwater flood map presents the probabilistic flood extents for locations of recurrent karst groundwater flooding. It consists of a series of stacked polygons at each site representing the flood extent for specific AEP's mapping floods that are expected to occur every 10, 100 and 1000 years (AEP of 0.1, 0.01, and 0.001 respectively). The map is focussed primarily (but not entirely) on flooding at seasonally inundated wetlands known as turloughs. Sites were chosen for inclusion in the predictive map based on existing turlough databases as well as manual interpretation of SAR imagery. The mapping process tied together the observed and SAR-derived hydrograph data, hydrological modelling, stochastic weather generation and extreme value analysis to generate predictive groundwater flood maps for over 400 qualifying sites.	Not all turloughs are included in the predictive map as some sites could not be successfully monitored with SAR and/or modelled.

2.5 Conclusion

The information detailed above indicates elevated levels of flood risk in various locations across the town; therefore, a Stage 2 SFRA was proceeded to.

Section 3 Stage 2 SFRA - Flood Risk Assessment

3.1 Introduction

Stage 2 SFRA (flood risk assessment) has been undertaken in order to:

- Confirm the sources of flooding that may affect zoned and adjacent areas;
- Appraise the adequacy of existing information as identified by the Stage 1 SFRA; and
- Scope the extent of the risk of flooding through the preparation of flood zone maps.

3.2 Findings and Adequacy of Existing Information and Delineation of Flood Zones

Desk and in-field studies were undertaken taking into account the following factors:

- OPW's CFRAMS fluvial flood extent mapping (2016) and other predictive indicators;
- Historical indicators of flood risk;
- Documented Council knowledge of lands;
- The potential source and direction of flood paths from rivers and streams;
- Vegetation indicative of flood risk; and
- The locations of topographic/built features that coincide with the flood indicator related boundaries/topographical survey.

Within the annual exceedance probabilities specified by the Flood Guidelines for Flood Zones A and B, there are elevated levels of flood risk at certain areas in Loughrea, as shown in Appendix II.

3.3 Flood Risk Zone Mapping

Flood Risk Zone maps have been produced taking into account the findings of the Stage 1 and Stage 2 SFRA desk and in field studies as identified above⁷.

The Flood Risk Zone map for Loughrea is provided in Appendix II and identifies Flood Zone A (darker blue) and Flood Zone B⁸ (lighter blue). All other areas fall within Flood Zone C. As per the Guidelines, the flood zones are as follows:

- Flood Zone A where the probability of flooding from rivers is highest (greater than 1% or 1 in 100 for river flooding);
- Flood Zone B where the probability of flooding from rivers is moderate (between 0.1% or 1 in 1000 and 1% or 1 in 100 for river flooding); and
- Flood Zone C where the probability of flooding from rivers is low (less than 0.1% or 1 in 1000 for river flooding).

3.4 Sensitivity to Climate Change

'The Planning System and Flood Risk Management Guidelines for Planning Authorities and Technical Appendices, 2009' recommends that a precautionary approach to climate change is adopted due to the level of uncertainty involved in the potential effects. In this regard, the Guidelines recommends:

Recognising that significant changes in the flood extent may result from an increase in rainfall
or tide events and accordingly adopting a cautious approach to zoning land in these potential
transitional areas;

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⁷ Including taking into account predictive and historical indicators of flood risk, documented Council knowledge of lands, Council Engineer review and input into indicators and flood zones (local knowledge), the potential source and direction of flood paths from rivers and streams, vegetation indicative of flood risk and the locations of topographic/built features that coincide with the flood indicator related boundaries/topographical

⁸ As identified by the Guidelines, in rivers with a well-defined floodplain or where the coastal plain is well defined at its rear, the limits of Zones A and B will virtually coincide. Zone B will only be significantly different in spatial extent from Zone A where there is extensive land with a gentle gradient away from the river or the sea.

- Ensuring that the levels of structures designed to protect against flooding such as flood defences⁹, land raising or raised floor levels are sufficient to cope with the effects of climate change over the lifetime of the development they are designed to protect (normally 85-100 years); and
- Ensuring that structures to protect against flooding and the development protected are capable of adaptation to the effects of climate change when there is more certainty about the effects and still time for such adaptation to be effective.

The CFRAM Programme include maps for two potential future scenarios taking account of different degrees of climate impact, the Mid-Range Future Scenario (more likely to occur over the coming decades) and the High-Range Future Scenario (less likely to occur over the coming decades). A selection of Future Scenario Mapping is provided under Appendix II of this SFRA report. In compliance with the Guidelines, the Flood Zones identified by the SFRA are defined on the basis of current flood risk. The CFRAMS potential future scenarios mapping and the potential impacts of climate change, including increased rainfall intensities and increased fluvial flood flows, are required to be further taken into account at lower tiers of decision making concerning individual projects.

Flood Risk Assessments shall apply the precautionary approach recommended in the Guidelines and shall be informed by the advice on the expected impacts of climate change and the allowances to be provided for future flood risk management provided in the OPW's (2019) Flood Risk Management Climate Change Sectoral Adaptation Plan and the guidance on potential future scenarios contained therein.

3.5 Sustainable Drainage Systems and Surface Water Guidance and Strategy

As provided for by measures integrated into both the existing, already in force, Galway County Development Plan and the Local Area Plan (including the measures reproduced at Section 4 of this report), new developments will be required to incorporate the requirement for Sustainable Urban Drainage Systems (SuDS) where appropriate. In combination, these provisions contribute towards a sustainable drainage strategy for the Plan area.

It is likely that some or all of the following SuDS techniques will be applicable to key development sites¹⁰ within Loughrea, including to manage surface water run-off:

- Rainwater harvesting
- Green roofs
- Infiltration systems
- Proprietary treatment systems
- Filter strips
- Filter drains
- Swales
- Bioretention systems
- Trees
- Pervious pavements
- Attenuation storage tanks
- Detention basins
- Ponds and wetlands

Each land use zoning objective, including those for opportunity sites, allows for a range of possible uses and the Local Area Plan, and associated County Development Plan, allow for a range of scales, heights, densities configurations/layouts and designs. The application of different SuDS techniques will be dependent on a combination of the site's characteristics and the development (when known) being considered.

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⁹ Defended areas are highly sensitive to climate change as the likelihood of defence failure and resulting flooding increases.

¹⁰ Opportunity Sites 1-5.

Because of the infinite range of land use types and associated developments and designs that could occur on sites within the Plan area under this type of Plan¹¹, the guidance from this SFRA is to consider the full range of SUDs available, taking into account the recommendations and information provided above and below. On key development/opportunity sites, in particular, integrated and area-based provision of SuDS and green infrastructure may be appropriate in order to avoid reliance on individual site by site solutions.

Some sites, such as those for which guidance is provided for below, will pose particular challenges for SuDS. The best practice manuals cited at the end of this sub-section should be considered in determining solutions at these and other development sites.

At sites with high groundwater levels:

- Infiltration techniques may be particularly challenging and shallow infiltration basins or permeable pavements, may be most appropriate.
- Storage and conveyance systems need to be kept above maximum groundwater levels and membranes of appropriate robustness should be used to line any tanks
- Locating storage tanks or lined sub-base systems below the maximum likely groundwater level can cause result in flotation and structural risks

At sites that are steeply sloping:

- Effective utilisation of SuDS storage capacity should be considered, which can benefit from aligning with contours of roads and other structures, where these sites are terraced. Terraced car-parking areas can allow for storage of water through pervious pavements. Basins on terraces can provide open space. The runoff catchment on these sites can also be divided into smaller sub catchments.
- Velocities in swales and basins due to the steep slope can be managed by using check dams in swales or in storage layers, such as below permeable pavements.
- The possibility of infiltrating water resurfacing downslope or to increase pressure on downslope structures, such as walls, causing them to fail should be considered.

At sites that are very flat:

- On very flat sites, it is often not possible to construct piped drainage systems with sufficient falls to achieve minimum self-cleansing velocities. The solution can involve the use of shallow SuDS components such as swales, pervious pavements or high-capacity linear drainage channels, often dividing the site into small sub-catchments and providing local combined storage and conveyance components.
- A slight fall on any subgrade exposed to water is preferred in order to avoid ponding of water and reduction in strength in the soil due to waterlogging. If this is not possible then reduction in strength should be taken into account in the structural design of tanks or pervious pavements.
- Pumping should be a last resort and only allowable in situations where guaranteed maintenance of the pumps can be ensured.

At sites that include areas of floodplain:

- Notwithstanding that all storage volume should normally be provided within the development footprint, outside of the floodplain, SuDs on floodplains can be effective in managing routine rainfall/treatment for frequent events.
- SuDs should be selected and designed taking account of the likely high groundwater table
 and vulnerability to erosion during periods of high flows/water levels and SuDS should not
 reduce floodplain storage or conveyance.
- Conveyance routes should limit grading and the creation of surface features that could either reduce floodplain capacity or be washed out in a flood.
- Surface discharge from SuDS should be dispersed with point discharges minimised or eliminated.

¹¹ Refer to Plan "Table 1.6.1 Land Use Matrix Table", for example, for the wide range of land uses possible at sites zoned with single land use zoning objectives.

- All SuDS within or crossing a floodplain should take full consideration of the likely influence of river water levels on the design performance. Combined probability assessments may be required.
- Siltation and subsequent clearance after a flood event has subsided should also be taken into account in the design.

As detailed under Section 3.0 Opportunity Sites, "Proposals for that development within each of the opportunity sites shall be required to demonstrate compliance with the provisions of this plan relating to sustainable drainage systems and green infrastructure, including Policy Objective LSST 72 "Water Drainage and Sustainable Drainage Systems (SuDs)" and the "Sustainable Urban Drainage Systems and Surface Water Guidance and Strategy" outlined under Section 3.5 of the SFRA.".

SuDS are effective technologies, which aim to reduce flood risk, improve water quality and enhance biodiversity and amenity. The systems should aim to mimic the natural drainage of the application site to minimise the effect of a development on flooding and pollution of existing waterways. SuDS include devices such as swales, permeable pavements, filter drains, storage ponds, constructed wetlands, soakways and green roofs. The integration of nature-based solutions, such as amenity areas, ecological corridors and attenuation ponds, into public and private development initiatives, is applicable within the provisions of the Plan and should be encouraged. Applications for development should take into account, as appropriate, the Department of Housing, Local Government and Heritage's (2022) "Nature-based Solutions to the Management of Rainwater and Surface Water Runoff in Urban Areas - Water Sensitive Urban Design - Best Practice Interim Guidance Document".

In some exceptional cases, and at the discretion of the Council, where it is demonstrated that SuDS devices are not feasible, approval may be given to install underground attenuation tanks or enlarged pipes in conjunction with other devices to achieve the required water quality. Such alternative measures will only be considered as a last resort. Proposals for surface water attenuation systems should include maintenance proposals and procedures.

Urban developments, both within developments and within the public realm, should seek to minimise and limit the extent of hard surfacing and paving and require the use of sustainable drainage techniques for new development or for extensions to existing developments, in order to reduce the potential impact of existing and predicted flood risk. Development proposals should be accompanied by a comprehensive SuDS assessment that addresses run-off rate, run-off quality and its impact on the existing habitat and water quality.

For larger sites (i.e. multiple dwellings or commercial units) master planning should ensure that existing flow routes are maintained, through the use of green infrastructure. In addition, where multiple individual proposals are being made SUDS should be integrated where appropriate and relevant.

All proposed development, should consider the impact of surface water flood risks on drainage design e.g. in the form of a section within the flood risk assessment (for sites in Flood Zone A or B) or part of a surface water management plan.

Pluvial flood risk is likely to be present in local areas, however; it is not taken into account in the delineation of flood zones. Furthermore, PFRA indicative pluvial maps (2012) are not considered to be reliable for the purposes of zoning or decision-making. Particular attention should be given to development in low-lying areas which may act as natural ponds for collection of run-off. The drainage design should ensure no increase in flood risk to the site, or the downstream catchment. Where possible, and particularly in areas of new development, floor levels should at an appropriate height above adjacent roads and hard standing areas to reduce the consequences of any localised flooding. Where this is not possible, an alternative design appropriate to the location may be prepared.

Further to the above, proposals for development should consider the Construction Industry Research and Information Association (CIRIA) SuDS Manual 2015 and any future update of this guidance and Greater Dublin Strategic Drainage Study documents in designing SUDS solutions, including the New Development Policy, the Final Strategy Report, the Code of Practice and "Irish SuDS: guidance on applying the GDSDS surface water drainage criteria".

Section 4 Flood and Drainage Provisions

4.1 Introduction

In order to comply with *The Planning System and Flood Risk Management - Guidelines for Planning Authorities* (Department of the Environment, Heritage and Local Government and Office of Public Works, 2009) and Department of the Environment, Community and Local Government Circular (*PL 2/2014*) and in order to contribute towards flood risk management within the Plan area, the measures below have been integrated into the Loughrea Local Area Plan and the existing, already in force, Galway County Development Plan 2022-2028.

4.2 Land Use Zoning

That Flood Zones identified by the SFRA were used in line with the requirements provided for by the Flood Guidelines for land uses in Flood Zones A and B.

With respect to lands which have already been developed, the potential conflict between zonings and *highly* and *less vulnerable* development (see Tables 7 and 8 in Appendix I) were avoided by applying the constrained land use approach, with blue hatched shaded zone, 'Constrained Land Use', applied on the land use zone mapping in order to differentiate that there is a flood risk issue.

To this effect, the following provisions have been integrated into the Local Area Plan:

DM Guideline 1

Minimum Finished Floor Levels (FFL's)

In areas of limited flood depth, the specification of the threshold and floor levels of new structures shall be raised above expected flood levels to reduce the risk of flood losses to a building, by raising floor heights within the building structure using a suspended floor arrangement or raised internal concrete platforms.

When designing an extension or modification to an existing building, an appropriate flood risk reduction measure shall be specified to ensure the threshold levels into the building are above the design flood level. However, care must also be taken to ensure access for all is provided in compliance with Part M of the Building Regulations.

Where threshold levels cannot be raised to the street for the streetscape, conservation or other reasons, the design shall specify a mixing of uses vertically in buildings - with less vulnerable uses located at ground floor level, along with other measures for dealing with residual flood risk.

Surface Water Drainage and Flooding

DM Standard 2: Sustainable Drainage Systems (SuDS): Nature based Solutions to the Management of Rainwater and Surface Water Runoff in Urban Areas Best Practice Interim Guidance Document.

The discharge of additional surface water to combined (foul and surface water) sewers is not permitted. All new developments (including amendments/extensions to existing developments) will be required to incorporate 'Sustainable Urban Drainage Systems' (SuDS) as part of the development/design proposals. SuDS are effective technologies which aim to reduce flood risk, improve water quality, and enhance biodiversity and amenity. The systems should aim to mimic the natural drainage of the application site to minimise the effect of a development on flooding and pollution of existing waterways.

SuDS include devices such as swales, permeable pavements, filter drains, storage ponds, constructed wetlands, soakaways, and green roofs. In some exceptional cases, and at the discretion of the Council, where it is demonstrated that SuDS devices are not feasible, approval may be given to install underground attenuation tanks or enlarged pipes in conjunction with other devices to achieve the required water quality. Such alternative measures will only be considered as a last resort. Proposals for surface water attenuation systems should include maintenance proposals and procedures. Development proposals will be required to be accompanied by a comprehensive SuDS assessment that addresses run-off rate, run-off quality and its impact on the existing habitat and water quality. This approach using SuDS offers a total solution to rainwater management and is applicable in urban and rural situations. Current best practice guidance on SuDS is available from Guidance Documents produced by the DHLGH. Nature-based Solutions to the Management of Rainwater and Surface Water Runoff in Urban Areas Best Practice Interim Guidance Document.

Refer also to DM Standard 67 of the GCDP 2022 - 2028.

DM Standard 3: Flooding Flood Zones and Appropriate Uses

Flood Zones and Appropriate Uses

The table below indicates the types of land uses that are appropriate in each of the Flood Zones identified within the Plan area, in accordance with the 2009 Flood Risk Management Guidelines for Planning Authorities and Departmental Circular PL2/2014 (or any updated/superseding legislation or policy guidance).

Where developments/land uses are proposed that are inappropriate to the Flood Zone, then a Development Management Justification Test and site-specific Flood Risk Assessment will be required per The Planning System and Flood Risk Management Guidelines 2009 (and as updated).

Flood Zones	Overall probability	Planning implications for land uses		
		Highly Vulnerable Development	Less Vulnerable Development	Water Compatible Development
Flood Zone A	Highest	Inappropriate – if proposed, then Justification Test and detailed Flood Risk Assessment are required	Inappropriate – if proposed, then Justification Test and detailed Flood Risk Assessment are required	Appropriate – screen for flood risk
Flood zone B	Moderate	Inappropriate – if proposed, then Justification Test and detailed Flood Risk Assessment are required	to climate change – if proposed, then Justification	Appropriate – screen for flood risk
Flood Zone C	Lowest	Appropriate - detailed Flood Risk Assessment may be required	Appropriate - detailed Flood Risk Assessment may be required	Appropriate – screen for flood risk

Table 3 Flood Zones Planning Implications

Refer to Flood Risk Management Guidelines 2009 and 'SFRA for the Loughrea Local Area Plan 2024-2030' for additional detail:

- Highly Vulnerable Development Houses, schools, hospitals, residential institutions, emergency services, essential infrastructure, etc.
- Less Vulnerable Development Economic uses (retail, leisure, warehousing, commercial, industrial, non-residential institutions, etc.), land and buildings used for agriculture or forestry, local transport infrastructure, etc.
- Water Compatible Development Docks, marinas, wharves, water-based recreation and tourism (excluding sleeping accommodation), amenity open space, sports and recreation, flood control infrastructure, etc.

Refer also to DM Standard 68 in the Galway County Development Plan 2022 – 2028.

"General Notes on Land Use Zoning Matrix" under Table 1.6.1 "Land Use Matrix" of the Plan:

6. Proposals for development within the "Open Space/Recreation & Amenity" and "Community Facilities" zoning must comply with The Planning System & Flood Risk Guidelines (2009) (or updated).

Uses for lands along Lough Rea zoned "TI Transport Infrastructure" shall be limited in areas at elevated risk of flooding, as per the Flood Risk Management Guidelines, as follows;

- In Flood Zone A, uses shall be limited to water compatible uses;
- In Flood Zone B, uses shall be limited to less-vulnerable and water compatible uses (as per the Flood Risk Management Guidelines);

These limitations shall take primacy over any related provision relating to the land use zoning matrix.

Uses for lands zoned "CF Community Facilities" along Lough Rea and at St. Bridgit's College shall be limited in areas at elevated risk of flooding, as per the Flood Risk Management Guidelines, as follows;

In Flood Zone A, uses shall be limited to water compatible uses;

• In Flood Zone B, uses shall be limited to less-vulnerable and water compatible uses (as per the Flood Risk Management Guidelines);

These limitations shall take primacy over any related provision relating to the land use zoning matrix.

7. No specific land uses are attributed to the Constrained Land Use zone as this zone reflects existing development within Flood Zones A/B. For guidance on uses/development appropriate in this zone, please refer to Policy Objective LSST 68 below and DM Standard 68 of the GCDP 2022-2028, associated flood maps and *The Planning System & Flood Risk Guidelines*, including Departmental *Circular PL2/2014*.

4.3 Integration of provisions relating to flood risk management into the existing, already in force, Galway County Development Plan

Provisions relating to flood risk management, including the following, have also been integrated into the Galway County Development Plan 2022-2028:

Table 4 County Development Plan Provisions relating to Flood Risk Management

Provision

Policy Objectives Flood Risk Management

FL 1 Flood Risk Management Guidelines It is the policy objective of Galway County Council to support, in co-operation with the OPW, the implementation of the EU Flood Risk Directive (2007/60/EC), the Flood Risk Regulations (SI No. 122 of 2010) and the DEHLG/OPW publication The Planning System and Flood Risk Management Guidelines (2009) (and any updated/superseding legislation or policy quidance) and Department Circular PL2/2014 or any updated / superseding version.

FL 2 Flood Risk Management and Assessment

Comply with the requirements of the DoEHLG/OPW The Planning System and Flood Risk Management Guidelines for Planning Authorities and its accompanying Technical Appendices Document 2009 (including any updated/superseding documents). This will include the following:

- (a) Avoid, reduce and/or mitigate, as appropriate in accordance with the Guidelines;
- (b) Development proposals in areas where there is an identified or potential risk of flooding or that could give rise to a risk of flooding elsewhere will be required to carry out a Site-Specific Flood Risk Assessment, and justification test where appropriate, in accordance with the provisions of The Planning System and Flood Risk Management Guidelines 2009 (or any superseding document); Any flood risk assessment should include an assessment of the potential impacts of climate change, such as an increase in the extent or probability of flooding, and any associated measures necessary to address these impacts;
- (c) Development that would be subject to an inappropriate risk of flooding or that would cause or exacerbate such a risk at other locations shall not normally be permitted;
- (d) Galway County Council shall work with other bodies and organisations, as appropriate, to help protect critical infrastructure, including water and wastewater, within the County, from risk of flooding.

FL 3 Principles of the Flood Risk Management Guidelines

The Planning Authority shall implement the key principles of flood risk management set out in the Flood Risk Management Guidelines as follows:

- (a) Avoid development that will be at risk of flooding or that will increase the flooding risk elsewhere, where possible;
- (b) Substitute less vulnerable uses, where avoidance is not possible; and
- (c) Mitigate and manage the risk, where avoidance and substitution are not possible.

Development should only be permitted in areas at risk of flooding when there are no alternative, reasonable sites available in areas at lower risk that also meet the objectives of proper planning and sustainable development. Vulnerable development in areas which have the highest flood risk should be avoided and/or only considered in exceptional circumstances (through a prescribed Justification Test) if adequate land or sites are not available in areas which have lower flood risk

FL 4 Flood Relief Schemes

The Planning Authority shall support and co-operate with the Office of Public Works (OPW) in the delivery of Flood Relief Schemes.

FL 5 Catchment Planning

The Planning Authority will support the OPW'S CFRAM Programme and catchment-based Flood Planning Groups, especially where catchments go beyond the Council's administrative boundary, in the development and implementation of catchment-based strategies for the management of flood risk - including those relating to storage and conveyance.

FL 6 Surface Water Drainage and Sustainable Drainage Systems (SuDs)

Maintain and enhance, as appropriate, the existing surface water drainage system in the County. Ensure that new developments are adequately serviced with surface water drainage infrastructure and promote the use of Sustainable Drainage Systems in all new developments. Surface water run-off from development sites will be limited to pre-development levels and planning applications for new developments will be required to provide details of surface water drainage and sustainable drainage systems proposals.

Protect waterbodies and watercourses within the County from inappropriate development, including rivers, streams, associated undeveloped riparian strips, wetlands and natural floodplains. This will include protection buffers in riverine, wetland and coastal areas as appropriate.

FL 8 Flood Risk Assessment for Planning Applications and CFRAMS

FL 7 Protection of Waterbodies and Watercourses

"Protect Flood Zone A and Flood Zone B from inappropriate development and direct developments/land uses into the appropriate Flood Zone in accordance with The Planning System and Flood Risk Management Guidelines for Planning Authorities 2009 (or any superseding document) and the guidance contained in Development Management Standard 69.

Site-specific Flood Risk Assessment (FRA) is required for all planning applications in areas at elevated risk of flooding, even for

Provision

developments appropriate to the particular flood zone. The detail of these site-specific FRAs will depend on the level of risk and scale of development. A detailed site-specific FRA should quantify the risks, the effects of selected mitigation and the management of any residual risks. The Planning Authority shall have regard to the results of any CFRAM Studies in the assessment of planning applications.

Development proposal will need to be accompanied by a Development Management Justification Test in addition to the site-specific Flood Risk Assessment.

Where only a small proportion of a site is at risk of flooding, the sequential approach shall be applied in site planning, in order to seek to ensure that no encroachment onto or loss of the flood plain occurs and/or that only water compatible development such as Open Space would be permitted for the lands which are identified as being at risk of flooding within that site.

In Flood Zone C, where the probability of flooding is low (less than 0.1%, Flood Zone C), site-specific Flood Risk Assessment may be required and the developer should satisfy themselves that the probability of flooding is appropriate to the development being proposed.

In addition to the County Plan SFRA datasets (including the Flood Zones, CFRAMS mapping, historical and predictive groundwater mapping, predictive pluvial mapping and historical flood risk indicator mapping, such as the Benefitting Lands mapping), new and emerging datasets (such as the OPW's National Fluvial Mapping that will supersede existing PFRA fluvial mapping for catchments greater than 5km2) must be consulted by prospective applicants for developments and will be made available to lower-tier Development Management processed in the Council. Applications for developments in coastal areas and associated assessments shall also consider wave overtopping and coastal erosion.

FL 9 SFRA of Lower Tier Plans

Lower tier plans shall undertake SFRA (Strategic Flood Risk Assessment) in compliance with the Flood Risk Management Guidelines.

FL 10 SFRA/FRA and Climate Change

SFRAs and site-specific FRAs shall provide information on the implications of climate change with regard to flood risk in relevant locations. The 2009 OPW Draft Guidance on Assessment of Potential Future Scenarios for Flood Risk Management (or any superseding document) shall be consulted with to this effect.

FL 11 FRA and Environmental Impact Assessment (EIA)

Flood risk may constitute a significant environmental effect of a development proposal that in certain circumstances may trigger a subthreshold EIA. FRA should therefore be an integral part of any EIA undertaken for projects within the County.

FL 12 Inland Fisheries

It is a policy objective of the Planning Authority to consult, where necessary, with Inland Fisheries Ireland, the National Parks and Wildlife Service and other relevant agencies in the construction of flood alleviation measures in County Galway.

FL 13 CFRAM

It is a policy objective of the Planning Authority to take account of and incorporate into local planning policy and decision making, including possible future variations to this plan, CFRAM measures that may be published in the future, including planned investment measures for managing and reducing flood risk.

FL 14 Flood Vulnerable Zones

It is a policy objective of the Planning Authority to ensure that applications pertaining to existing developments in flood vulnerable zones provide details of structural and non-structural risk management measures to include, but not be limited to specifications of the following floor levels, internal layout, flood resilient construction, flood resistant construction, emergency response planning, access and egress during flood events.

FL 15 Flood Risk Management

Ensure each flood risk management activity is examined to determine actions required to embed and provide for effective climate change adaptation as set out in the OPW Climate Change Sectoral Adaptation Plan for Flood Risk Management applicable at the time.

FL 16 Benefitting Land

Applications for development on land identified as benefitting land may be prone to flooding, and as such site-specific flood risk assessments may be required in these areas.

FL 17 Consultation with OPW

Consult with the OPW in relation to proposed developments in the vicinity of drainage channels and rivers for which the OPW are responsible and retain a strip on either side of such channels where required, to facilitate maintenance access thereto. In addition, promote the sustainable management and uses of water bodies and avoid culverting or realignment of these features.

FL 18 Inappropriate Development on Flood Zones

Where a development/land use is proposed within any area subject to this objective the development proposal will need to be accompanied by a detailed hydrological assessment and robust SUDS design which demonstrates the capacity to withstand potential flood events to maintain water quality and avoid potential effects to ecological features.

- Any development proposals should be considered with caution and will be required to comply with The Planning System and Flood Risk Management Guidelines for Planning Authorities/Circular PL2/2014 & the associated Development Management Justification Test.
- Climate Change should be duly considered in any development proposal.
- Protect the riparian zones of watercourse systems throughout the plan area through a general 10 metre protection buffer from rivers within the plan area as measured from the near riverbank, (this distance may be increased and decreased on a site by site basis, as appropriate).
- Any development proposals submitted for this site will require a detailed ecological report (s), carried out by suitably qualified personnel for the purposes of informing Appropriate Assessment Screening by Galway County Council, the competent authority.
- The relevant lands will be outlined and flagged with a symbol on the land use zoning map and on the GIS system of Galway County Council so that staff and the public are aware of the special conditions/constraints attached.
- A briefing will be provided to relevant staff within Galway County Council on the special conditions and constraints on relevant lands.

4.4 Integration of other provisions relating to flood risk management into the Local Area Plan

Further to the measures relating to land use zoning integrated into the LAP (see Section 4.2 above) and those already in force through the Galway County Development Plan 2022-2028 (see Section 4.3 above), a number of other measures relating to flood risk and drainage have been integrated into the Local Area plan as detailed on Table 5 below. In combination, these provisions contribute towards a sustainable drainage strategy for the Plan area (see also Section 3.5 of this document).

Table 5 Local Area Plan Provisions relating to Flood Risk Management

Provision

LSST 3 Environmental Assessment

To require the preparation and assessment of all planning applications in the plan area to have regard to the information, data and requirements of the Appropriate Assessment Natura Impact Report, SEA Environmental Report and Strategic Flood Risk Assessment Report that accompany this LAP.

LSST 26 Open Space, Recreation and Amenity

Promote the sustainable management, use and/or development, as appropriate, of open space/recreation and amenity lands. This will include:

- Development of open spaces and recreational activities, in accordance with best practice and on suitable lands with adequate
 access to the local community;
- Existing open space, sport and recreational facilities should be retained unless it can be clearly demonstrated to the satisfaction
 of Galway Council that these uses are surplus to requirements of the local community or are to be replaced by an
 equivalent or better provision;
- Appropriate management and use of any flood risk areas within the OS zone to avoid, reduce and/or mitigate, as appropriate, the risk and potential impact of flooding;
- Support the protection of habitats and species listed in the annexes to and/or covered by the EU Habitats Directive (92/43/EEC, as amended) and Birds Directive (2009/147/EC), and species that are protected under the Wildlife Acts, 1976-2000, and stepping stones or ecological corridors in the context of Article 10 of the Habitats Directive
- Tourism
- Encourage and assist the development of the tourist potential within Loughrea in a manner that protects the architectural, archaeological and cultural significance of the town and its environs in a sustainable manner.

LSST 39 Green Network and the Landscape

Support the development of a network of amenities, open spaces and natural areas that support biodiversity, that incorporate existing landscape features such as local rivers, streams, trees, stone walls and hedgerows, that provide pedestrian and cycling linkages and active and passive recreation opportunities, that help to structure and provide relief from the built environment and that can provide areas for surface water attenuation and flood risk management.

LSST 63 Climate Change

To implement, through this Local Area Plan Policy Objectives that support and encourage sustainable compact growth and settlement patterns, integrate land use and transportation, and maximise opportunities through development location, form, layout and design to secure climate resilience and reduce carbon dioxide and greenhouse emissions.

To include for the preparation of a green infrastructure strategy, which includes for an initial inventory of green resources, to ensure the conservation and enhancement of green resources.

LSST 64 Climate Change and Local Renewable Energy Sources

Promote and encourage development which is resilient to climate change by ensuring that development proposals demonstrate sustainable design principles for new buildings/ services/site including:

- a) Measures such as green roofs and green walls to reduce internal overheating and the urban heat island effect;
- b) Ensuring the efficient use of natural resources (including water) and making the most of natural systems both within and around buildings;
- Minimising pollution by reducing surface water runoff through increasing permeable surfaces and use of Sustainable Drainage Systems (SuDS);
- d) Reducing flood risk, damage to property from extreme events residential, public and commercial;
- e) Reducing risks from temperature extremes and extreme weather events to critical infrastructure such as roads, communication networks, the water/drainage network, and energy supply;
- f) Promoting and protecting biodiversity and green infrastructure.
- g) Promotion of water-efficient technologies in new development e.g., rainwater harvesting.

LSST 68 Constrained Land Use

To facilitate the appropriate management and sustainable use of Flood Risk within the zoning plan area. This zoning indicates where the Plan Making Justification Test may need to be applied and as such can limit new development, while recognising that existing development uses within these zones may require small scale development, as outlined below, over the life of the Local Area Plan, which would contribute towards the compact and sustainable urban development of the town. New development will generally be limited to water-compatible uses in Flood Zone A, and less vulnerable or water compatible uses in Flood Zone B, and a detailed site-specific Flood Risk Assessment will be required in these areas. The underlying zoning or the existing permitted uses may be deemed to be acceptable in principle, however within Flood Zone A/B development is typically limited to extensions, renovations and change of use. Infill highly vulnerable development and demolition and reconstruction can only take place in Flood Zone C. Less vulnerable development in Flood Zone B will also need to be considered carefully. These aspects are assessed on a case by case basis under the application of the Plan Making Justification Test and as supported by specific objectives in the written statement.

Where the Justification Test is passed there is also a requirement for a detailed Flood Risk Assessment at Development Management stage. The FRA should be carried out in accordance with The Planning System and Flood Risk.

LSST 69 Flood Risk Management Guidelines

It is the policy objective of Galway County Council to support, in co-operation with the OPW, the implementation of the EU Flood Risk Directive (2007/60/EC), the Flood Risk Regulations (SI No. 122 of 2010) and the DEHLG/OPW publication The Planning System and Flood Risk Management Guidelines (2009) (and any updated/superseding legislation or policy guidance) and Department Circular PL2/2014 or any updated / superseding version.

Provision

LSST 70 Flood Risk Management and Assessment

It is a Policy Objective of the Council to comply with the requirements of the DoEHLG/OPW The Planning System and Flood Risk Management Guidelines for Planning Authorities and its accompanying Technical Appendices Document 2009 (including any updated/superseding documents). This will include the following:

- a) Avoid, reduce and/or mitigate, as appropriate in accordance with the Guidelines;
- b) Development proposals in areas where there is an identified or potential risk of flooding or that could give rise to a risk of flooding elsewhere will be required to carry out a Site-Specific Flood Risk Assessment, and justification test where appropriate, in accordance with the provisions of The Planning System and Flood Risk Management Guidelines 2009 (or any superseding document); Any flood risk assessment should include an assessment of the potential impacts of climate change, such as an increase in the extent or probability of flooding, and any associated measures necessary to address these impacts;
- Development that would be subject to an inappropriate risk of flooding or that would cause or exacerbate such a risk at other locations shall not normally be permitted;
- d) Galway County Council shall work with other bodies and organisations, as appropriate, to help protect critical infrastructure, including water and wastewater, within the County, from risk of flooding.

LSST 71 Principles of Flood Risk Management Guidelines

The Council shall implement the key principles of flood risk management set out in the Flood Risk Management Guidelines as follows:

- (a) Avoid development that will be at risk of flooding or that will increase the flooding risk elsewhere, where possible;
- Substitute less vulnerable uses, where avoidance is not possible; and,
- (c) Mitigate and manage the risk, where avoidance and substitution are not possible.

Development should only be permitted in areas at risk of flooding when there are no alternative reasonable sites available in areas at lower risk that also meet the objectives of proper planning and sustainable development. Vulnerable development in areas which have the highest flood risk should be avoided and/or only considered in exceptional circumstances (through a prescribed Justification Test) if adequate land or sites are not available in areas which have lower flood risk.

LSST 72 Surface Water Drainage and Sustainable Drainage Systems (SuDs)

Maintain and enhance, as appropriate, the existing surface water drainage system in Loughrea. Ensure that new developments are adequately serviced with surface water drainage infrastructure and promote the use of Sustainable Drainage Systems in all new developments. Surface water runoff from development sites will be limited to pre-development levels and planning applications for new developments will be required to provide details of surface water drainage and Sustainable Drainage Systems proposals. To maximise the capacity of existing collection systems for foul water, the discharge of additional surface water to combined (foul and surface water) sewers is not permitted. Refer also to Section 3.5 of the accompanying SFRA, "Sustainable Urban Drainage Systems and Surface Water Guidance and Strategy".

LSST 73 Protection of Waterbodies and Watercourses

Protect waterbodies and watercourses within the County from inappropriate development, including rivers, streams, associated undeveloped riparian strips, wetlands and natural floodplains. This will include protection buffers in the riverine, wetland and coastal areas as appropriate.

To contribute towards protection and improvement of the status of surface and ground waters in accordance with the Water Framework Directive.

Applications for development under the Plan must demonstrate that the proposal for development would not adversely affect a water body's ability to meet its objectives under the Water Framework Directive, individually as a result of the proposed development or cumulatively, in combination with other developments.

LSST 74 Flood Risk Assessment for Planning Applications and CFRAMS

Protect Flood Zone A and Flood Zone B from inappropriate development and direct developments/land uses into the appropriate Flood Zone in accordance with The Planning System and Flood Risk Management Guidelines for Planning Authorities 2009 (or any superseding document) and the guidance contained in Development Management Standards 2 and 3. Site-specific Flood Risk Assessment (FRA) is required for all planning applications in areas at elevated risk of flooding, even for developments appropriate to the particular flood zone. The detail of these site-specific FRAs will depend on the level of risk and scale of development. A detailed site specific FRA should quantify the risks, the effects of selected mitigation and the management of any residual risks. The Council shall have regard to the results of any CFRAM Studies in the assessment of planning applications. Where a development/land use is proposed that is inappropriate within the Flood Zone, then the development proposal will need to be accompanied by a Development Management Justification Test in addition to the site-specific Flood Risk Assessment. In Flood Zone C, where the probability of flooding is low (less than 0.1%, Flood Zone C), site-specific Flood Risk Assessment may be required, and the developer should satisfy themselves that the probability of flooding is appropriate to the development being proposed.

LSST 75 Flood Risk Assessment and Climate Change

Flood Risk Assessment in Loughrea shall provide information on the implications of climate change with regards to flood risk in relevant locations. The Flood Risk Management – Climate Changes Sectoral Adaptation Plan 2019 shall be consulted with to this effect.

LSST 76 River Basin Management Plan and Protection of Waters

Support the implementation of the relevant recommendations and measures as outlined in the National River Basin Management Plan or any other plan that may supersede same during the lifetime of this Local Area Plan. Development shall only be permitted where it can be clearly demonstrated that the proposal would not have an unacceptable impact on the water environment, including surface water, groundwater quality and quantity, river corridors and associated wetlands.

Galway County Council will contribute towards the protection and, where necessary, the restoration of all water bodies in order to reach good status and will seek to prevent deterioration in the status of all water bodies.

LSST 77 Flood Risk Assessment and Environmental Impact Assessment (EIA)

Flood risk may constitute a significant environmental effect of a development proposal that in certain circumstances may trigger a sub-threshold EIA. FRA should therefore be an integral part of any EIA undertaken for projects within Loughrea.

LSST 78 Flood Vulnerable Zones

It is a policy objective of the Council to ensure that applications pertaining to existing developments in flood vulnerable zones provide details of structural and non-structural risk management measures to include, but not be limited to specifications of the following – floor levels, internal layout, flood resilient construction, flood resistant construction, emergency response planning, access and egress during flood

LSST 79 Flood Risk Management

Ensure each flood risk management activity is examined to determine actions required to embed and provide for effective climate change adaptation as set out in the OPW Climate Change Sectoral Adaptation Plan for Flood Risk Management applicable at the time..

4.5 Justification Test

The levels of flood risk identified by the SFRA were a key informant of land uses in undeveloped areas in Flood Zones A and B. The Justification Test (including its various criteria – see **Appendix I**) is required to be passed for uses that would be otherwise considered inappropriate.

Only appropriate land uses are being proposed for previously undeveloped lands within Flood Zones A and B.

Potential conflict between zonings and *highly* and *less vulnerable* development will be avoided by applying the measures which have been integrated into the Plan, including those detailed above under Section 4 of this report.

Although Stage 3 detailed flood risk assessment has not been required for the Plan-preparation process, it may be required for individual projects following adoption of the Plan.

Table 6 Justification Tests

Site and Zoning in Plan	Just	ification Test (Fails, if one of the following fails; All m	ust be passed for the test to be passed)	
Note that the meaning of zoning objectives has been influenced by the SFRA process and these meanings are explained in the Plan	Is the settlement targeted for growth under the RSES, existing CDP and/or CDP?	Is the zoning of the lands required to achieve the proper planning and sustainable development of the settlement? All sub-criteria ¹² must be satisfied	SFRA recommendation integrated into the Plan for management of risk?	Overall Result
Previously developed transport infrastructure (car park) zoned as TI Transport Infrastructure	Yes	No.	These lands are largely developed. The provisions of the Plan would significantly limit the further development on these lands. See provisions repeated in Section 4 of this report including Footnote No. 6 from the Plan's "Land Use Matrix" (Table 1.6.1 of the Plan).	Fail
Previously developed community facilities (tennis club) zoned as "CF Community Facilities"	Yes	No.	These lands are largely developed. The provisions of the Plan would significantly limit the further development on these lands. See provisions repeated in Section 4 of this report including Footnote No. 6 from the Plan's "Land Use Matrix" (Table 1.6.1 of the Plan).	Fail
Existing residential developments zoned "R Residential Existing" at multiple locations within the Plan area	Yes	No.	These lands are largely developed. The provisions of the Plan would significantly limit the further development on these lands. See provisions repeated in Section 4 of this report including "LSST 66 Constrained Land Use" from the Plan and "FL 8 Flood Risk Assessment for Planning Applications and CFRAMS" from the County Development Plan.	Fail
Previously developed community facilities (St. Bridgit's College) zoned as "CF Community Facilities"	Yes	No.	These lands are largely developed. The provisions of the Plan would significantly limit the further development on these lands. See provisions repeated in Section 4 of this report including Footnote No. 6 from the Plan's "Land Use Matrix" (Table 1.6.1 of the Plan).	Fail

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^{12 (}i) Is essential to facilitate regeneration and/or expansion of the centre of the urban settlement;
(ii) Comprises significant previously developed and/or under-utilised lands;
(iii) Is within or adjoining the core of an established or designated urban settlement;
(iv) Will be essential in achieving compact and sustainable urban growth; and
(v) There are no suitable alternative lands for the particular use or development type, in areas at lower risk of flooding within or adjoining the core of the urban settlement.

Strategic Flood Risk Assessment for the Loughrea Local Area Plan 2024-2030

Site and Zoning in Plan	Just	ification Test (Fails, if one of the following fails; All m	ust be passed for the test to be passed)	
Note that the meaning of zoning objectives has been influenced by the SFRA process and these meanings are explained in the Plan	Is the settlement targeted for growth under the RSES, existing CDP and/or CDP?	Is the zoning of the lands required to achieve the proper planning and sustainable development of the settlement? All sub-criteria ¹² must be satisfied	SFRA recommendation integrated into the Plan for management of risk?	Overall Result
Previously developed business (Garden Centre) zoned as "C1 Town Centre"	Yes	This land use zoning proposal fulfils all sub-criteria and would contribute towards overall sustainable, compact and balanced regional development by inclusion as part of the Development Plan - as confirmed by the Planning Department.	Yes, see provisions repeated in Section 4 of this report, including LSST 70 "Surface Water Drainage and Sustainable Drainage Systems (SuDs)", "LSST 76 Flood Vulnerable Zones" and DM Guideline 1 from the Local Area Plan and "FL 8 Flood Risk Assessment for Planning Applications and CFRAMS" and "FL 14 Flood Vulnerable Zones" from the County Development Plan.	Pass
Previously developed community facilities (Galway County) zoned as "CF Community Facilities"	Yes	This land use zoning proposal fulfils all sub-criteria and would contribute towards overall sustainable, compact and balanced regional development by inclusion as part of the Development Plan - as confirmed by the Planning Department.	Yes, see provisions repeated in Section 4 of this report, including "LSST 66 Constrained Land Use" from the Local Area Plan and "FL 8 Flood Risk Assessment for Planning Applications and CFRAMS" from the County Development Plan.	Pass
Undeveloped lands proposed zoned as "CF Community Facilities" by MA35 – a relatively minor part of this site, in the south western corner, overlaps with Flood Zones A/B and would fail the Justification Test	Yes	No.	The provisions of the Plan would significantly limit development of the parts of these lands located within Flood Zone A/B. See provisions repeated in Section 4 of this report including Footnote No. 6 from the Plan's "Land Use Matrix" (Table 1.6.1 of the Plan).	Fail

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Section 5 Conclusion

Galway County Council has prepared and adopted a Local Area Plan (LAP) for Loughrea under the Planning and Development Act 2000 (as amended). The Plan sets out an overall strategy for the proper planning and sustainable development over the years 2024-2030.

The LAP should be read in conjunction with the Galway County Development Plan 2022-2028, which sets out the overarching development strategy for the County. Where conflicting objectives arise between the County Development Plan and the LAP, the objectives of the relevant County Development Plan shall take precedence.

The general development management standards, zoning matrix/descriptions and policies and objectives in the County Development Plan (including provisions relating to flood risk management and drainage) can be applied to the Plan area, while additional policies and objectives that are specific to Loughrea are included in the LAP.

In addition, land use zoning contained within the Plan has been informed by the SFRA process and associated delineation of flood risk zones. The detailed Plan preparation process undertaken by the Planning Department combined with specialist input from the SFRA process facilitated zoning that helps to avoid inappropriate development being permitted in areas of high flood risk.

Appendix I: Summary of the requirements of the Flood Guidelines for land uses in Flood Zones

Requirements relating to land uses in Flood Zones as set out in the Department of Environment, Heritage and Local Government (DEHLG) and Office of Public Works (OPW) 2009 Flood Guidelines (including at Chapter 3 Principles and Key Mechanisms and Chapter 5 Flooding and Development Management) and Departmental Circular PL2/2014 should be adhered to.

- The Sequential Approach, including the Justification test -

The key principles of the Guidelines' risk-based sequential approach (see Figure 1) are:

- Avoid development in areas at risk of flooding. If this is not possible, consider substituting a land
 use that is less vulnerable to flooding. Only when both avoidance and substitution cannot take
 place should consideration be given to mitigation and management of risks.
- Inappropriate types of development that would create unacceptable risks from flooding should not be planned for or permitted.
- Exceptions to the restriction of development due to potential flood risks are provided for through the use of a Justification Test, where the planning need and the sustainable management of flood risk to an acceptable level must be demonstrated.

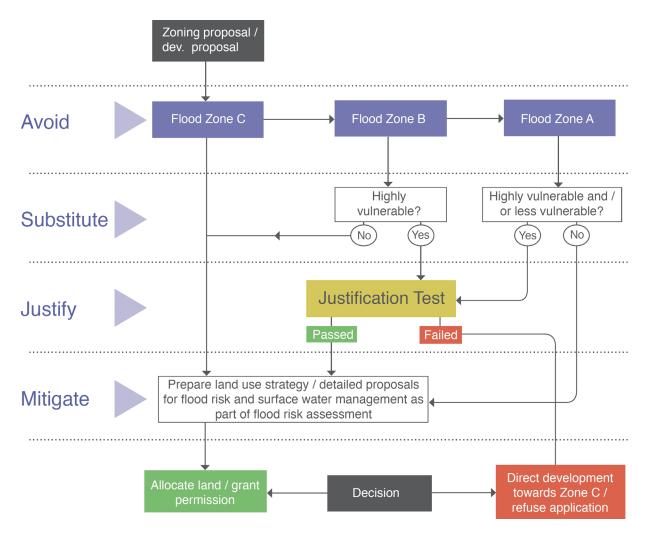


Figure 1 Sequential Approach Process¹³

In summary, the **planning implications** for each of the flood zones are:

Zone A - High probability of flooding. Most types of development would be considered inappropriate in this zone. Development in this zone should be avoided and/or only considered in exceptional circumstances, such as in city and town centres, or in the case of essential infrastructure that cannot be located elsewhere, and where the Justification Test has been applied. Only water-compatible development, such as docks and marinas, dockside activities that require a waterside location, amenity open space, outdoor sports and recreation, would be considered appropriate in this zone.

Zone B - Moderate probability of flooding. Highly vulnerable development, such as hospitals, residential care homes, Garda, fire and ambulance stations, dwelling houses and primary strategic transport and utilities infrastructure, would generally be considered inappropriate in this zone, unless the requirements of the Justification Test can be met. Less vulnerable development, such as retail, commercial and industrial uses, sites used for short-let for caravans and camping and secondary strategic transport and utilities infrastructure, and water-compatible development might be considered appropriate in this zone. In general however, less vulnerable development should only be considered in this zone if adequate lands or sites are not available in Zone C and subject to a flood risk assessment to the appropriate level of detail to demonstrate that flood risk to and from the development can or will adequately be managed.

Zone C - Low probability of flooding. Development in this zone is appropriate from a flood risk perspective (subject to assessment of flood hazard from sources other than rivers and the coast) but

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¹³ Flood Zone C covers all areas outside of Zones A and B

would need to meet the normal range of other proper planning and sustainable development considerations.

Table 7 overleaf classifies the vulnerability of different types of development while Table 8 identifies the appropriateness of development belonging to each vulnerability class within each of the flood zones as well as identifying what instances in which the Justification Test should be undertaken. Inappropriate development that does not meet the criteria of the Justification Test should not be considered at the plan-making stage or approved within the development management process.

Table 7 Classification of vulnerability of different types of development

Vulnerability	Land uses and types of development which include*:		
class	Land uses and types of development which include.		
Highly vulnerable	Garda, ambulance and fire stations and command centres required to be operational during flooding;		
development (including	Hospitals;		
essential	Emergency access and egress points;		
infrastructure)	Schools;		
	Dwelling houses, student halls of residence and hostels;		
	Residential institutions such as residential care homes, children's homes and social services homes;		
	Caravans and mobile home parks;		
	Dwelling houses designed, constructed or adapted for the elderly or, other people with impaired mobility; and		
	Essential infrastructure, such as primary transport and utilities distribution, including electricity generating power stations and sub-stations, water and sewage treatment, and potential significant sources of pollution (SEVESO sites, IPPC sites, etc.) in the event of flooding.		
Less vulnerable	Buildings used for: retail, leisure, warehousing, commercial, industrial and non-residential institutions;		
development	Land and buildings used for holiday or short-let caravans and camping, subject to specific warning and evacuation plans;		
	Land and buildings used for agriculture and forestry;		
	Waste treatment (except landfill and hazardous waste);		
	Mineral working and processing; and		
	Local transport infrastructure.		
Water-	Flood control infrastructure;		
compatible development	Docks, marinas and wharves;		
·	Navigation facilities;		
	Ship building, repairing and dismantling, dockside fish processing and refrigeration and compatible activities requiring a waterside location;		
	Water-based recreation and tourism (excluding sleeping accommodation);		
	Lifeguard and coastguard stations;		
	Amenity open space, outdoor sports and recreation and essential facilities such as changing rooms; and		
	Essential ancillary sleeping or residential accommodation for staff required by uses in this category (subject to a specific warning and evacuation plan).		
*Uses not listed here should be considered on their own merits			

Table 8 Vulnerability Classes and Flood Zones Flood Zone A Flood Zone B Flood Zone C Highly vulnerable Justification Justification Appropriate development Test Test (including essential infrastructure) Less vulnerable Justification Appropriate Appropriate development Test Water-compatible Appropriate Appropriate Appropriate development

The **Justification Test** which is referred to as part of the Sequential Approach is an assessment of whether a development proposal within an area at risk of flooding meets specific criteria for proper planning and sustainable development and demonstrates that it will not be subject to unacceptable risk nor increase flood risk elsewhere. The Justification Test should be applied only where development is within flood risk areas that would be defined as inappropriate under the screening test of the sequential risk based approach outlined above. This Justification Test is shown below.

Where, as part of the preparation and adoption or variation and amendment of a development/local area plan¹, a planning authority is considering the future development of areas in an urban settlement that are at moderate or high risk of flooding, for uses or development vulnerable to flooding that would generally be inappropriate as set out in Table 3.2, all of the following criteria must be satisfied:

- The urban settlement is targeted for growth under the National Spatial Strategy, regional planning guidelines, statutory plans as defined above or under the Planning Guidelines or Planning Directives provisions of the Planning and Development Act, 2000, as amended.
- 2 The zoning or designation of the lands for the particular use or development type is required to achieve the proper planning and sustainable development of the urban settlement and, in particular:
 - (i) Is essential to facilitate regeneration and/or expansion of the centre of the urban settlement²;
 - (ii) Comprises significant previously developed and/or under-utilised lands;
 - (iii) Is within or adjoining the core³ of an established or designated urban settlement;
 - (iv) Will be essential in achieving compact and sustainable urban growth; and
 - (v) There are no suitable alternative lands for the particular use or development type, in areas at lower risk of flooding within or adjoining the core of the urban settlement.
- A flood risk assessment to an appropriate level of detail has been carried out as part of the Strategic Environmental Assessment as part of the development plan preparation process, which demonstrates that flood risk to the development can be adequately managed and the use or development of the lands will not cause unacceptable adverse impacts elsewhere.
 - N.B. The acceptability or otherwise of levels of any residual risk should be made with consideration for the proposed development and the local context and should be described in the relevant flood risk assessment.

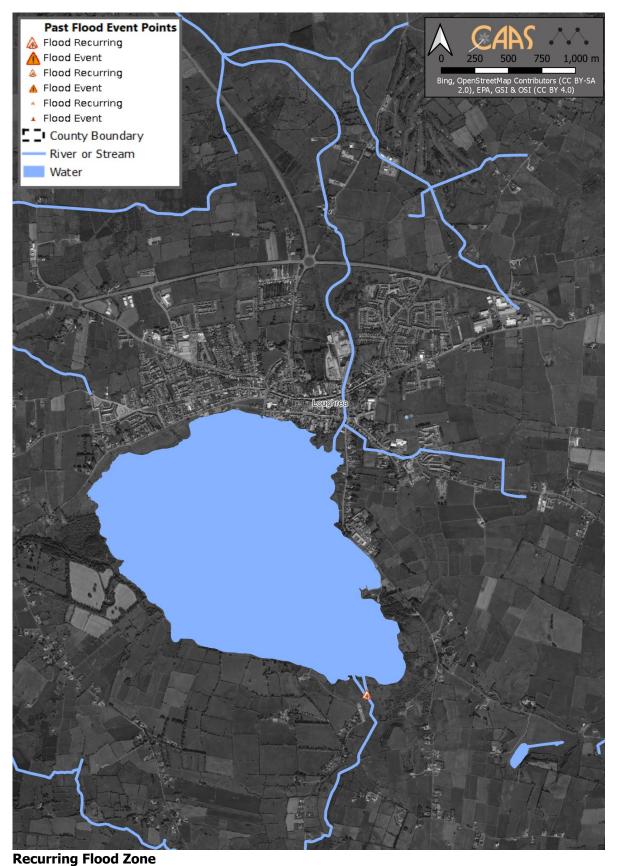
Figure 2 Justification Test 14

¹⁴ Footnotes: ¹ Including Strategic Development Zones and Section 25 Schemes in the area of the Dublin Docklands Development Authority ²In the case of Gateway planning authorities, where a number of strategic growth centres have been identified within the overall area of the authority, the Justification Test may be applied for vulnerable development within each centre. ³ See definition of the core of an urban settlement in Glossary of Terms. ⁴ This criterion may be set aside where section 4.27b applies.

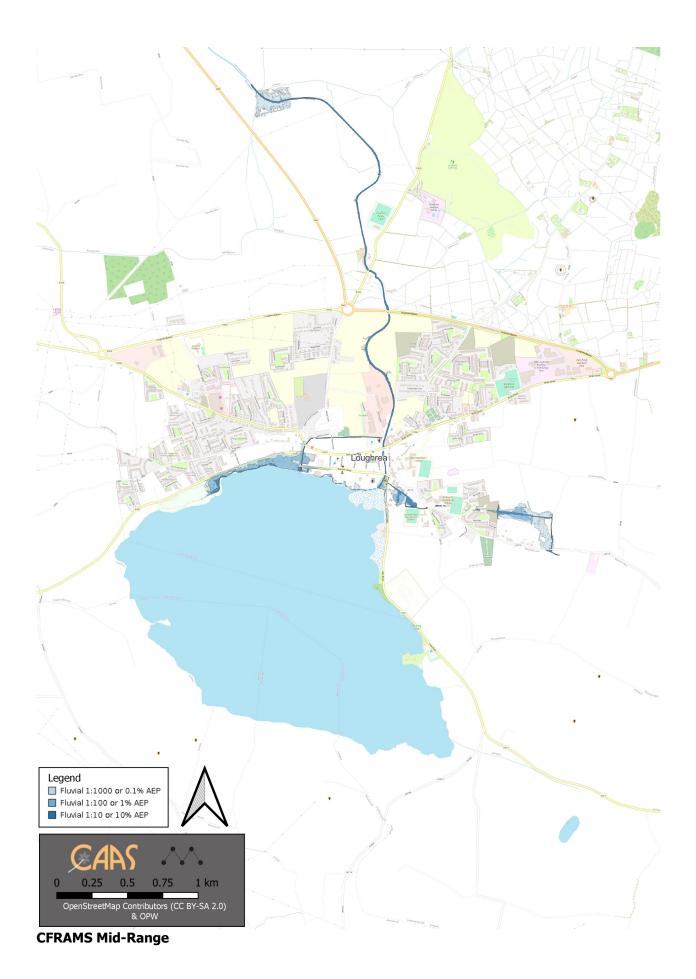
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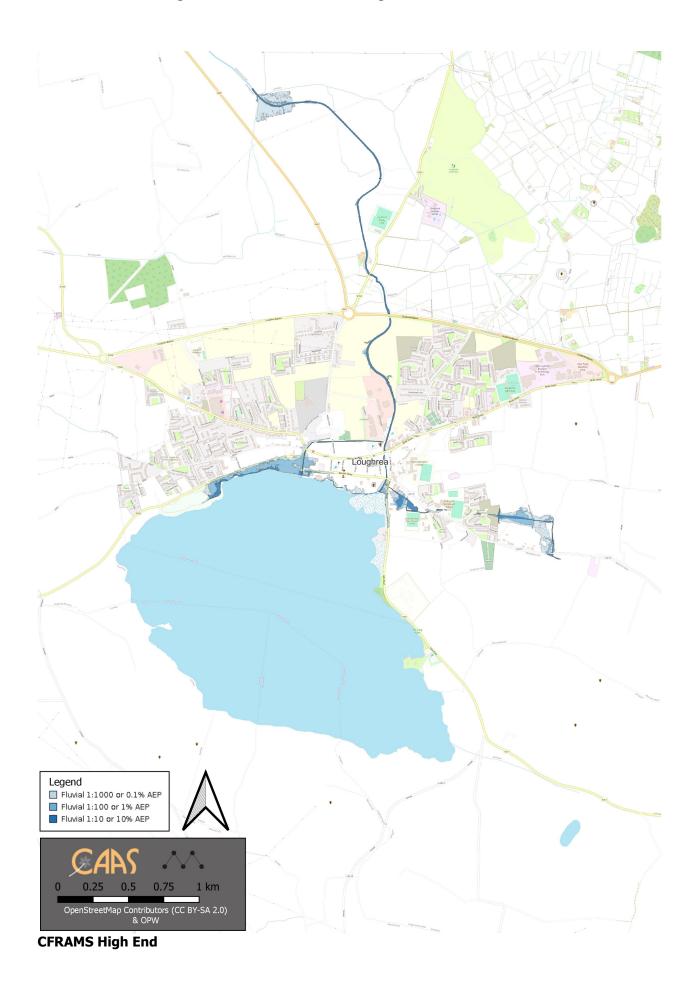
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Appendix II: Selection of Flood Risk Indicator Mapping and Flood Zone Mapping









Strategic Flood Risk Assessment for the Loughrea Local Area Plan 2024-2030 Settlement Boundary Indicative Flood Zone A Indicative Flood Zone B Indicative Flood Zone C Water Outside Plan Boundary Loughrea Local Area Plan 2024-2030 Map 3 Flood Risk Management Comhairle Chontae na Gaillimhe Galway County Council Galway County Council 2024 © Tailte Éireann Lic. No. CYAL50379128

Flood Zones A and B

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