

Flood Control

We live in what is called an alluvial flood plain which means that run off from higher ground (mostly the mountains or foothills of those mountains) can not only run in the washes you will find here but in the worse case can actually flow over the ground too. Predicted levels are based on what is called a 100 year event or the probability of such an event occurring once in 100 year or a 1 % probability.

If you finance your house you are required to carry flood insurance, but if it is not financed flood insurance is optional. For the most part, insurance can only be obtained through the National Flood Insurance Program (NFIP). Carriage Trails is in an AO floodplain designation, which is one of the worst. However, most homes in Carriage Trails have been elevated to be about 2 feet above the predicted flood level (generally 1 foot in this area) and the county flood control district did a study to justify changing that designation to AX which is not near as bad as AO. You can go to: <https://apps.fcd.maricopa.gov/fcdprojects/Details/62> to access information on it. Like everything it is somewhat a gamble to not carry flood insurance but there is a relatively low likelihood you will see any damage due to flooding. This is NOT advice, just an observation.

As of the time this was written, many properties in Carriage trails have been re-designated by the Maricopa County Flood Control District so check their site to see what the status of your property is. See the links below.

Also see: <https://carriagetrailshoa.com/resources/> "Washes Drainage, and Flood Control"

Washes, Drainage, and Flood Control

- City of Scottsdale [Flood Plain Management](#) Web Page
- [Flood Control Information](#), including insurance
- City of Scottsdale Homeowners [Guide to Drainage](#) Brochure
- City of Scottsdale [Wash Maintenance Guide](#)
- [Maricopa County Flood Control District](#) Web Page and the Pinnacle Peak West Area Drainage Study [Model Results](#). This is the study that shows the impact on our homes.