

DIAMOND VALLEY HOME BUYER'S GUIDE

Turner Valley and Black Diamond — where foothills character meets mountain views at prices that make city buyers do a double-take.

PREPARED
BY

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1. Diamond Valley — Where the Foothills Meet the Rockies

Diamond Valley — the combined municipality of Turner Valley and Black Diamond — sits at the edge of Alberta's foothills, where prairie grassland gives way to rolling hills and the Rocky Mountains fill the western horizon. It's roughly 30 minutes southwest of Okotoks and 50 minutes from downtown Calgary.

This is small-town Alberta at its most authentic. A thriving arts community, local shops and restaurants, the Sheep River valley for hiking, and property prices that make Calgary buyers do a double-take.

Shawn's Tip: Diamond Valley is one of Southern Alberta's best-kept secrets for home buyers. You get mountain proximity, genuine small-town character, and pricing that's 30–50% below comparable properties in Calgary's SW communities.

2. What Makes Diamond Valley Different

- **Arts and culture** — Galleries, studios, live music venues, and a creative community that punches well above its weight for a town this size.
- **Sheep River valley** — World-class hiking, fishing, and outdoor recreation minutes from your front door. Kananaskis Country is a short drive west.
- **Heritage character** — Turner Valley has Alberta's oil history in its bones — the Turner Valley gas plant is a Provincial Historic Resource. Black Diamond has evolved into an arts and food destination.
- **Affordability** — Detached homes with land, views, and character at price points that barely get you a townhouse in Calgary.
- **Growing thoughtfully** — Diamond Valley isn't exploding with sprawl. Growth is measured and intentional, which protects property values and community character.

- **Commuter-friendly** — Highway 22 and 7 provide access to Okotoks and Calgary. Not a daily commute for everyone, but manageable for hybrid workers or those with flexible schedules.

3. Housing in Diamond Valley

The housing stock here is different from Calgary’s cookie-cutter suburbs:

- **Character homes** — Older homes with personality in the original townsite areas. Renovated bungalows, historic cottages, and unique properties.
- **Newer residential** — Modern builds on the edges of town. Standard layouts with mountain views that Calgary buyers can only dream about.
- **Acreages nearby** — Rural properties within minutes of town. 2–40+ acre parcels with varying levels of development.
- **Price range** — Entry-level detached homes from the high \$200s to mid \$300s. Upgraded properties and acreages from \$400K–\$800K+.

Household Income	Approximate Max Price	What That Gets You
\$60,000	\$260,000–\$300,000	Starter home in town, older character home
\$80,000	\$340,000–\$400,000	Solid 3-bed detached with yard and views
\$100,000	\$430,000–\$490,000	Upgraded home or entry-level acreage nearby
\$130,000+	\$550,000+	Premium property, larger acreage, mountain views

4. Mortgage Considerations for Diamond Valley

- **In-town properties finance like any residential home** — Standard mortgage products, 5% minimum down, full range of lender options.
- **Properties on well and septic** — Some properties on the edges of town or nearby acreages use well water and septic systems. These require additional inspections but most lenders accommodate them.
- **Acreage financing** — Properties over 10 acres may need specialty lenders. Down payment requirements increase (10–20%). I know which lenders are comfortable with rural properties in this area.
- **Appraisals** — Fewer comparable sales in small towns can make appraisals challenging. I work with appraisers who know the Diamond Valley market.
- **Insurance** — Proximity to fire services and the Sheep River can affect premiums. Get quotes before committing to a property.

Shawn's Tip: Diamond Valley properties occasionally get flagged by automated lender systems that don't know the area. Having a broker who can pick up the phone and explain the community to the underwriter makes the difference between approval and decline.

5. Your Diamond Valley Checklist

- Get **pre-approved** before you start looking — especially important for rural/acreage properties
- If the property has a **well**, arrange a water test (flow rate and potability)
- If the property has a **septic system**, get it inspected by a certified professional
- Check **internet and cell service** availability at the specific property
- Confirm **road maintenance** responsibility (municipal vs. private)
- Get **insurance quotes early** — distance to fire hall affects premiums
- Verify **zoning** if you plan to run a home business or build outbuildings
- **Drive Highway 22 at rush hour** if you'll be commuting to Calgary or Okotoks

Interested in Diamond Valley?

I live in the Foothills and know this area inside out. Let's talk about what you can afford and which lenders work best for Diamond Valley properties.

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