FREE GUIDE · HIGH RIVER, ALBERTA

Buying in High River

My home town - literally; I live and work here. The neighbourhoods, the honest flood conversation, the local costs, and the checklist that gets you from looking to keys.

- The neighbourhoods, from the heritage core to the newest builds
- The flood question answered straight - history, mitigation, and insurance
- What living here actually costs, and what Alberta lets you skip
- The complete buying checklist, tuned for this town

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Why High River - From Someone Who Chose It

> I moved to High River after 21 years in Okotoks, and I work from an office overlooking the Highwood Golf Course - deer in the yard most mornings. This is not market research; it is my street.

What you get here: a genuine, walkable downtown on Centre Street, the Highwood River pathway system, George Lane Memorial Park, a hospital in town, schools across public and Catholic systems - Highwood High, Senator Riley, Holy Spirit Academy - and prices that undercut Okotoks and south Calgary for comparable homes. Commutes: about 20 minutes to Okotoks, roughly 45 to downtown Calgary, and the mountains close enough for after-supper drives.

The neighbourhoods, quickly

- **Downtown / heritage area** - character homes, mature trees, walk-to-everything; older housing stock means inspections matter more
- **Montrose** - the newest large development; modern builds, new-community feel, builder options
- **Vista Mirage and the west side** - newer family neighbourhoods with quick highway access
- **Highwood Village and north High River** - established family streets, parks, a range of vintages and price points

What it costs to live here

Property taxes run modest against big-city bills; utilities are the usual Alberta mix (town water and sewer, ATCO/ENMAX energy, several internet options including Telus and Xplore). And the province helps everywhere: **no land transfer tax in Alberta** - thousands kept versus an Ontario or B.C. purchase. Budget for the standard closing list: legal fees, inspection, insurance, adjustments.

The Flood Conversation - Straight

> You cannot talk about High River honestly without 2013, so here it is, no varnish - followed by what changed, because what changed is the real story.

In June 2013, hundreds of millimetres of rain in the headwaters sent the Highwood River to roughly ten times its seasonal flow. The town evacuated. It was the defining event in modern High River history - and the river had flooded before, going back a century. Anyone selling you a High River home without mentioning it is not being straight with you.

What followed was one of the most comprehensive flood-mitigation programs in Canada: **permanent dike systems along the river, channel improvements, diversion and retention works, upgraded storm drainage town-wide, and a province-funded floodway relocation program** that moved homes out of the highest-risk zones entirely. The town that flooded in 2013 is not the town you are buying into - structurally, literally.

What a smart buyer still does

Ask about the specific property's flood history. Check the town's flood mitigation mapping (highriver.ca). Get insurance quotes - including overland water coverage - BEFORE waiving conditions, because insurers price street by street and their answer is data. And confirm your lender is comfortable with the location early; that is a one-phone-call check I make on every High River file.

The High River Buying Checklist

BEFORE LOOKING

- [x] Pre-approval first - it sets the budget and marks you as a serious buyer
- [x] Check your credit free and score-safe: shawnselanders.ca/check-your-credit
- [x] Decide your comfortable monthly payment, then work back to a price

HOUSE HUNTING

- [x] Drive candidate streets at different times - weekday morning, Saturday night
- [x] Check school proximity and catchments if kids are in the picture
- [x] Ask the flood-history question on every property; check the mitigation map
- [x] Get insurance quotes before the offer, not after

OFFER AND AFTER

- [x] Financing and inspection conditions, always; waive only on real approval
- [x] Budget for closing costs beyond the down payment - lawyer, title, adjustments
- [x] After keys: locks, utilities, address changes - and walk downtown; this town learns your name fast

Buying where I live?

Coffee in town or fifteen minutes by phone - local answers from the broker whose office is here.

Call or Text 403-703-6847

Go deeper: every buyer question answered at shawnselanders.ca/mortgage-faq-alberta · the first-timer roadmap at shawnselanders.ca/first-time-home-buyer-alberta.