PITCHER REAL ESTATE

BUYER'S GUIDE

High River Buyer's Guide

The Good, The Bad & The Ugly

More house for the money, a rebuilt downtown, and an honest account of the 2013 flood and what protection looks like now.

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Not financial, legal or tax advice. All figures are estimates based on the sources noted and can change. Drive times are typical ranges, not guarantees. Carson Pitcher, REALTOR®, CIR Realty.

THE LONG VIEW

High River over the last decade

High River is the more affordable town in this set of guides. People often look here after they've priced Okotoks and south Calgary. Over the past decade, a typical home in town has also gained a meaningful amount of value.

+48%
All-homes benchmark, October 2016 to October 2026, $330,900 to $490,900

~4.0%/yr
Approximate annualized rate over those 10 years

+14%
Population from the 2016 Census (13,584) to 2025 (15,518)

How to read the price change

This 10-year comparison uses CREB®'s total residential (all-homes) benchmark, October 2016 versus October 2026 — the same series, 10 years apart. I could not find a consistent published detached benchmark for High River at both ends of the decade in the CREB materials I used, so I have not invented a house-only figure.

All-homes mixes houses with other property types, so a typical detached home will often sit higher than the all-homes number. Ask me for recent detached or townhouse sales if that's what you're buying.

The town, and the drive

About 15,500 people lived here in 2025, up from 13,584 in the 2016 Census — roughly 14% growth over nine years, or about 1.5% a year. The later number is a provincial estimate, not a census count.

The town sits about 66 km south of Calgary. Plan on 45–60 minutes to downtown, depending on traffic and weather, and no C-Train. Drive the route at your own commute time.

> **Past gains are not a forecast.** A decade of appreciation does not tell you what the next decade will do, and it doesn't replace a flood-map and insurance check on the specific property. That history is on a later page, and it still matters.

Sources: CREB® total residential benchmarks, October 2016 ($330,900, CREB regional statistics package) and October 2026 ($490,900, as reported by OkotoksOnline and the Calgary Herald, citing CREB). Population: Statistics Canada 2016 Census, Town of High River (13,584); Alberta Regional Dashboard, 2025 (15,518). Annualized rates are compound annual growth. Long-term data through 2026. Distance: Calgary Herald. Drive times are typical ranges, not guarantees.

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THE GOOD

Why buyers look here

High River gives you a smaller town, a lower entry point than Okotoks or most of Calgary, and a downtown that was deliberately rebuilt rather than just patched.

- [ ] **The price gap has been real over the long term.**
  A typical home here has cost less than in Okotoks or Calgary, which is why a lot of buyers look south after they run the numbers closer to the city. The 10-year all-homes gain of about 48% shows that “more affordable” has not meant “left behind.”
- [ ] **The downtown has been rebuilt with care.**
  It’s walkable, locally owned, and bordered by George Lane Memorial Park and the Happy Trails pathway. The post-flood renewal plan won design recognition for integrating flood works into parks and streets rather than leaving the core looking like a berm.
- [ ] **You have a hospital in town.**
  High River General Hospital includes 24-hour emergency care. That’s a practical advantage a lot of smaller towns don’t have.
- [ ] **Daily life can stay local.**
  Schools, recreation, a grocery run, a coffee downtown, pathways and parks cover a normal week for a lot of families. The town has worked to keep a small-town main street instead of chasing every big-box format.
- [ ] **The setting is part of the deal.**
  Mountain views, nearby Kananaskis, a rodeo tradition, and a film presence (Heartland has long used the area) give the town a character you won’t get in a brand-new suburb.
- [ ] **Flood protection is now a completed system, not a promise.**
  That’s unusual, and it’s one of the reasons the town has been able to attract buyers again. The details belong on the next pages, because they matter.

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THE BAD

The real trade-offs

High River works beautifully for the right buyer. The commute and the smaller service base are the usual reasons it doesn't work for someone else.

- [ ] **The drive is longer than Okotoks.**
  At roughly 66 km, downtown Calgary is typically a 45–60 minute trip, and more in snow, construction or Friday traffic. If you need to be downtown five days a week at a fixed early hour, this will wear on you. There is no C-Train.
- [ ] **You'll still head north for some things.**
  Okotoks or south Calgary will cover bigger shopping, some specialists and a lot of entertainment. The downtown is charming; it is not a complete substitute for a city.
- [ ] **It's a small market.**
  In a town this size, one street, one property type or one price band can feel very different from the town-wide number. Don't buy off a headline figure alone.
- [ ] **The job base is smaller.**
  Many residents commute. If both adults need a downtown job, run that math honestly before you fall in love with a backyard.
- [ ] **I don't have a long-run detached benchmark.**
  The 10-year comparison on the previous page is all home types together. A typical house will often sit higher than the all-homes number. I'll pull comps for the type you actually want.
- [ ] **Property tax and utilities are the Town of High River, not the City of Calgary.**
  Compare the actual bill, not an assumption carried over from a Calgary listing.

> The flood history is not in this list of everyday trade-offs, because it deserves its own page. Please read it. The short version is: the 2013 flood was severe, the town has since built a completed mitigation system designed for a repeat of that event plus a safety margin, and you should still check insurance and the map on the specific property.

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THE UGLY

The 2013 flood, and what's changed

An honest High River guide has to talk about June 2013. It also has to talk about what the town did next, which is one of the most thorough rebuilds in the country.

On June 20, 2013, the Highwood River overwhelmed the town after a stalled storm dropped about 150 mm of rain on already wet ground. High River was among the hardest-hit communities in a southern Alberta disaster that caused five deaths region-wide and about $6 billion in damage. Four people died in and near the town. More than 60% of residents had homes damaged or destroyed. Some neighbourhoods, including Beachwood along the river, were not rebuilt; they were bought out. For a time, some lenders and insurers pulled back, and some buyers could not get financing or coverage.

That history is real, and it still sits in the back of a lot of residents' minds. It is not the whole story of the town today.

What has been built since

The Town of High River says it has completed one of the most comprehensive flood-mitigation programs in North America. More than seven kilometres of engineered dikes now run along the Highwood River. The system was designed to withstand a repeat of the 2013 flood, which peaked at about 1,820 cubic metres per second, plus one metre of freeboard. The southwest dike was finished in 2020, 498 Avenue was raised to help protect the east side, and a flood gate was installed at the Centre Street Bridge. The Town says the entire network is now complete, and that High River is one of the most flood-protected communities in North America. No system erases flood risk entirely.

- [ ] **Do the homework on the exact property.**
  Look at the Town's flood mitigation map. Get a real overland-flood insurance quote before you waive conditions. Check the title for any floodway or related notations.
- [ ] **Insurance and lending have improved since 2013, but they still depend on the address.**
  Coverage and cost are not the same on every street. I will not tell you a house is "fine" without that check.
- [ ] **Don't write the community off, and don't skip the due diligence.**
  The town has rebuilt remarkably. The remaining risk is managed, not imaginary.

Sources: Town of High River, Flood Preparedness & Protection (mitigation complete, 7+ km of dikes, 2013 design event plus 1 m freeboard, 1,820 cms, Centre Street flood gate); Calgary Herald, "Return to High River," June 14, 2023 (60%+ homes damaged, four deaths in and near town, Beachwood buyouts, ~$6 billion regional damage, 150 mm rain). Insurance and lending notes also draw on post-2013 reporting by CBC and others; confirm current terms with an insurer and lender.

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WHERE TO LOOK

Neighbourhoods to know

High River is compact enough that “which part of town” often matters more than a formal community brand. These are the pockets buyers ask about most.

Downtown. Rebuilt, walkable, mixed-use in places, next to George Lane Park. Good if you want to be in the middle of things.

Southwest and central established streets. Tree-lined, closer to downtown shops and events, a mix of older homes and infill lots.

Southeast, near Emerson or Sunshine Lake. Parks and pathways around the water; a quieter family feel for a lot of buyers.

Northwest, toward the golf course. Closer to Highwood Golf & Country Club and a commercial shopping area.

Monteith and Montrose. Newer developments the Town points to for families, first-time buyers and downsizers who want a more recent home.

Red Tail Rise and newer edge areas. Including lands brought into town by annexation. Confirm servicing, build-out and what’s actually finished.

Beachwood is not a neighbourhood you can buy into today. It was not rebuilt after 2013. I mention it only so the name doesn’t surprise you in older conversations or maps.

Who it’s best for

A strong fit if you want more home for the money, like a smaller town, and don’t need to be in Calgary every morning. Families, remote workers and retirees are the usual match, provided they’re willing to do the flood-insurance check on a specific lot.

A weaker fit if a daily downtown commute is non-negotiable, or if you want the larger service base of Okotoks or south Calgary on your doorstep.

Neighbourhood descriptions follow the Town of High River’s neighbourhood guide (downtown, established southwest/central, southeast lakes, northwest golf-course area, Monteith and Montrose, Red Tail Rise). Always walk the street.

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NEXT STEP

Want to walk a neighbourhood, not just read about it?

Let’s go look.

Tell me your budget, your commute, and what you don’t want to compromise on. I’ll send a short list and the real numbers on the ones that fit. No pressure.

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