
PCS to Carson

Moving to **Fort Carson.**

The 2026 relocation guide for military families: BAH, schools, neighborhoods, the PCS timeline, and the Colorado costs nobody warns you about.



Courtney Gibbs, REALTOR®

Fort Carson REALTOR® · Veteran · VA assumable-loan specialist
Real Broker, LLC · CO #100109058 · (360) 607-8133

01 • ORIENTATION

Fort Carson, in plain terms.

Fort Carson sits on the south side of Colorado Springs in El Paso County, at the base of the Front Range. It's Army country, anchored by the 4th Infantry Division, with 10th Special Forces Group and 71st Ordnance Group also here. Denver is roughly 70 miles north and Pueblo about 40 miles south. Daily life happens in Colorado Springs.

They call it the Mountain Post for a reason. Elevation is around 6,000 feet. If you're coming from sea level, expect a real adjustment: humbled cardio, odd sleep for a couple of weeks, dry skin, and faster sunburn. The weather changes fast, and winter is not theoretical here.

02 • HOUSING MATH

What BAH actually covers.

BAH is meant to offset housing costs: rent or mortgage, standard utilities, and baseline expenses. That doesn't make every house that "fits inside BAH" a smart decision.

Pay grade	With dependents	Without dependents
E-5	\$2,358	\$1,860
E-6	\$2,433	\$1,980
E-7	\$2,487	\$2,166
E-8	\$2,553	\$2,379
W-2	\$2,514	\$2,376
W-3	\$2,598	\$2,394
O-3	\$2,595	\$2,397
O-4	\$2,778	\$2,484

2026 BAH, Colorado Springs, CO Military Housing Area, effective Jan 1, 2026. Source: Defense Travel Management Office. Verify your exact rate at travel.dod.mil (BAH Rate Lookup).

THE TRAP

A mortgage payment that fits inside BAH doesn't mean the decision works. Colorado property taxes are lower than many states, but hail-driven insurance, winter heating, HOA fees, and snow removal change the monthly reality. Preapproval math is not budget math.

03 · SCHOOLS

Schools drive the map.

For families with kids, the school conversation *is* the housing conversation. Most Carson families meet **Fountain-Fort Carson District 8** first; it's a Purple Star district with formal support for military students. Beyond that you'll hear Harrison D2, Widefield D3, Academy D20, Lewis-Palmer D38, Cheyenne Mountain D12, Colorado Springs D11, and D49.

VERIFY BY ADDRESS. EVERY TIME.

Neighborhood names don't tell you district lines. A "Security-Widefield" house can feed D2 or D3, and a Stetson Hills address can land in D11 or D49.

04 · WHERE YOU'LL LIVE

Where families actually land.

Fountain

The practical default. It's closest to post for many assignments, military-familiar, mostly D8. It feels more utilitarian than other parts of town.

Briargate / Powers Corridor

Planned communities, lots of retail, and Academy D20. The trade-off is the commute, which wears on some families within months.

Security-Widefield

South side, with a good balance of commute and budget. District lines split between D2 and D3, so check each address.

Monument / Tri-Lakes

A small-town lifestyle choice, served by Lewis-Palmer D38. The commute is real, and winter on I-25 makes it sharper.

Stetson Hills / Cimarron Hills

The middle ground: a mix of established and newer homes without the full north-side commute. D11 or D49 by parcel.

GATE STRATEGY

Gates 1, 3, 5, 6, 19, and 20. A closer house with bad gate alignment can feel worse than a farther one with a clean run. Your unit's location on post matters as much as the pin on the map.

The PCS timeline.

A smooth PCS rarely feels smooth while you're in it. The goal is to make the right decisions in the right order.

120-90 DAYS OUT

Orders become the center of gravity. Confirm your sponsor, update DEERS, and pull school records early. Learn neighborhoods, district lines, commutes, and altitude. This is research, not the time to fall for listings.

90-60 DAYS OUT

Decide between a government move and a PPM. Narrow neighborhoods and verify districts directly. If buying is possible, talk to a lender now and get the real monthly number: insurance, winter utilities, taxes.

60-30 DAYS OUT

Housing decisions harden. Finalize the rental or purchase plan and schedule movers. Financing, inspections, and paperwork always take longer than expected, so build in margin.

30-14 DAYS OUT

Friction multiplies: pack-out, address changes, utilities, school transfers, medical, vehicles. Moving between mid-fall and early spring? Plan for freezing household goods, snow delays, and icy move-ins.

FIRST TWO WEEKS AT CARSON

In-processing, vehicle registration, school enrollment, and learning your gate timing. Altitude hits hardest now: fatigue, headaches, thirst, bad sleep. Plan for it.

UPLOAD YOUR ORDERS

Courtney's free PCS plan builds this timeline around *your* report date. Upload your orders or type your dates at recon-realestate.com/fort-carson/pcs-plan.

06 · COLORADO COSTS

What people wish they knew.

- **State income tax:** Colorado has a flat income tax of roughly 4.4%, subject to change. Coming from Tennessee, Texas, Florida, or Washington, that's a real paycheck shift.
- **Hail drives insurance.** Get quotes during your search, not in contract week. Roof age matters.
- **Winter:** heating spikes, snow tires, and a shovel, a blower, or a removal contract.
- **HOAs vary.** Check what's included: snow, landscaping, water, reserves.
- **Airports:** COS is close and easy but has fewer routes. DEN is about 70 miles north, with more flights and often better fares.

07 · THE DECISION

Buy or rent?

Buying makes sense when...

- You expect 3+ years here
- You can absorb closing costs and surprises
- You have an exit plan (sell or rent) for your next orders
- The monthly math still works after Colorado costs

Renting makes sense when...

- Your timeline is uncertain
- Margins are already tight
- You want to learn gates, commutes, and altitude first
- Flexibility beats long-term upside

There's no prize for buying faster. If owning doesn't fit your situation, the right answer is not "buy anyway."

COURTNEY'S SPECIALTY · VA ASSUMABLE LOANS

Some homes around Fort Carson carry a VA loan that a buyer can take over, often at a rate well below today's. It isn't right for every deal, since the equity gap has to be covered, but when it fits it can lower the monthly payment for years. Courtney walks buyers through the whole process: recon-realestate.com/fort-carson/va-assumable-loans.

Mistakes Courtney keeps seeing.

- **Buying too fast.** Timeline panic leads to commitments made before you know commutes, gates, or schools.
- **Picking the neighborhood before the school.** School fit usually has to come first.
- **Treating lender approval as your budget.** Approved doesn't mean comfortable.
- **Researching insurance too late.** Hail and wildfire exposure can change affordability.
- **Trusting referrals blindly.** Ask why someone recommends a lender, inspector, or agent.
- **Shrugging off altitude.** It isn't catastrophic, but it's a real two-week adjustment.

Talk it through with Courtney.

She'll look at your timeline, your BAH, and your options, then tell you what she'd actually do if this were her own PCS. Sometimes that's buying, sometimes renting, sometimes waiting.

Text (360) 607-8133 • recon-realestate.com/fort-carson

Courtney Gibbs is a veteran and mom of three. She's an independent REALTOR® with Real Broker, LLC and a Fort Carson Boot. Her free PCS tools are powered by ReconNation.

This guide is general information, not legal, tax, or lending advice. Rates, taxes, and district boundaries change; verify with official sources. Courtney Gibbs is licensed in Colorado as a real estate broker (CO #100109058) with Real Broker, LLC. Real Broker, LLC · 39899 Balentine Dr, Suite 200, Newark, CA 94560 · 713-561-3650. **[PENDING — Colorado brokerage disclosure wording not yet confirmed by Real Broker]**