



### BEFORE YOU MOVE

Orders & Paperwork: Ensure you have your PCS orders, medical records, and family documents.

Housing: Apply for on-post housing via <u>The Villages at</u>
<u>Fort Carson</u> or research off-post options in Colorado
Springs. \*\*See COS Moving
Guide

**Schools**: Register kids with Fountain-Fort Carson School District 8 or nearby schools.

### ARRIVAL / PROCESSING

**Reporting:** Check in at the Soldier Readiness Processing Center (SRPC), Bldg. 1525 within 24 hours.

**Finance & Housing:** Visit the Fort Carson Housing Office for BAH guidance.

### TRANSPORTATI-ON

Colorado Springs Airport (COS) is the closest airport, about 20 minutes away.



## INFORMATION ON THE VA LOAN



**Eligibility -** VA loans are available to active-duty service members, veterans, National Guard members, and some surviving spouses. You'll need a Certificate of Eligibility (COE) to apply.

**No Down Payment -** One of the biggest benefits of a VA loan is that no down payment is required, making homeownership more accessible.

**No Private Mortgage Insurance (PMI) –** Unlike conventional loans, VA loans don't require PMI, saving borrowers money each month.

**Lower Interest Rates -** VA loans typically have lower interest rates than conventional loans, which can lead to significant savings over time.

**Funding Fee -** While VA loans don't require a down payment or PMI, there is a VA funding fee, which helps sustain the program. The amount varies based on factors like down payment and first-time vs. subsequent use. Some veterans (e.g., those with service-related disabilities) may be exempt.

**Flexible Credit & Income Requirements -** VA loans have more lenient credit score requirements compared to conventional loans, making them accessible to more borrowers.

**Primary Residence Requirement -** VA loans can only be used for primary residences—not vacation homes or investment properties.





### CONTACT INFO

Fort Carson Welcome Center: (719) 526-8960

Housing Office: (719) 526-2323

Military & Family Support Center: **(719) 526-4590** 



# SPOUSE & FAMILY SUPPORT

### **ACS (Army Community Service)**:

Offers spouse employment assistance, financial planning, and newcomer briefings.

### MWR (Morale, Welfare &

**Recreation):** Provides events, fitness programs, and family activities.

**On-Post Amenities:** Commissary, PX, gyms, childcare, and medical services.





### **OUTDOOR ACTIVITIES**

**Garden of the Gods:** A must-see with stunning red rock formations and free admission.

**Pikes Peak:** Drive or hike up this 14,115-ft mountain for incredible views.

**Red Rock Canyon Open Space:** A quieter alternative to Garden of the Gods with hiking and biking trails.

**Cheyenne Mountain State Park:** Great for camping, hiking, and wildlife spotting.

**Skiing & Snowboarding (Winter Months)** 

Breckenridge, Keystone, or Copper Mountain: All within a 2-3 hour drive. Monarch Mountain: A smaller, more affordable ski resort about 2.5 hours away.

### Fishing & Boating

Rampart Reservoir: Great for fishing, kayaking, and paddleboarding.

Lake Pueblo State Park: Boating, fishing, and camping about an hour away.

## LOCAL THINGS TO DO

### SIGHT-SEEING & ATTRACTIONS

**Veteran-Owned Breweries** Red Leg Brewing and Atrevida Beer Co. are both great options.

**Downtown Colorado Springs:** Has a variety of restaurants, bars, and live music.

**Manitou Springs:** A quirky town with local shops, restaurants, and mineral springs to taste.

**Old Colorado City:** Historic district with great dining and shopping.

**The Broadmoor Seven Falls:** Free for activeduty military on certain days.

**Pikes Peak Cog Railway:** Reduced rates for military personnel.

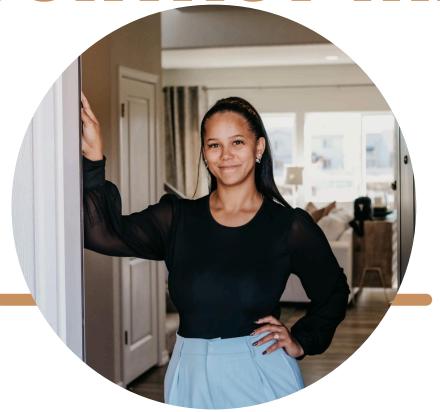
**USO Colorado Springs:** Offers events and support for military members and their families.





### for more info

### CONTACT ME



**Looking to buy or sell a home in Colorado?** As a dedicated and knowledgeable realtor, Im here to help you navigate the process with ease.

Whether you're military personnel PCSing to Fort Carson, a first-time homebuyer, or looking for your next investment, I'll provide expert guidance tailored to your needs.

Call or text me at **808-722-6839** or email **Tamika.caldwell@gmail.com** find your perfect home!

