

# PCS to **FORT CARSON**



## **MOVING GUIDE**



## BEFORE YOU MOVE

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

**Housing:** Apply for on-post housing via The Villages at Fort Carson 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.

## TRANSPORTATION

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.



THE VA LOAN LOAN IS THE ONLY MORTGAGE LOAN  
THAT ALLOWS YOU TO PAY OFF EXISTING DEBT. VA  
CAN USE SELLERS CONCESSIONS FOR DEBT  
REDUCTION WHEN PURCHASING A HOME!



# SPOUSE & FAMILY SUPPORT

## CONTACT INFO

Fort Carson Welcome Center: **(719) 526-8960**

Housing Office: **(719) 526-2323**

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

### **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.





# 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 active-duty 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.

## 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.







*for more info*

# CONTACT ME



**Looking to buy or sell a home in Colorado?** As a dedicated and knowledgeable realtor, I'm 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](mailto:Tamika.caldwell@gmail.com)** find your perfect home!