

PIKES PEAK PLAYBOOK · RELOCATION GUIDE

Military Relocation Guide

Colorado Springs is home to Fort Carson, Peterson and Schriever Space Force Bases, Cheyenne Mountain and the Air Force Academy. This guide connects your housing allowance, VA loan and gate to the neighborhoods that fit.

Pair it with the Military PCS Checklist for the step-by-step move. All four main installations share one housing allowance area, so your BAH is the same wherever you live.

CHOOSE YOUR GATE BEFORE YOUR HOUSE

The installations sit on opposite sides of the metro. A home that's 10 minutes from Fort Carson can be 35 minutes from Schriever. Start with the commute matrix on page 3.

\$2,358

E-5 BAH, WITH DEPENDENTS
2026 · Colorado Springs MHA

\$2,595

O-3 BAH, WITH DEPENDENTS
2026

\$0

VA LOAN DOWN PAYMENT
With full entitlement

81%

OF COLORADO'S ACTIVE-DUTY
live in El Paso County · ACS

ONE ALLOWANCE AREA

Fort Carson, Peterson SFB, Schriever SFB and the Air Force Academy are all in the Colorado Springs Military Housing Area (CO046). Your BAH is set by pay grade and dependency status, not by which neighborhood you choose.

VERIFY YOUR RATE

Rates change every January 1. Always confirm your exact 2026 rate on the Defense Travel Management Office BAH calculator before you set a budget.

HOUSING ALLOWANCE & VA LOANS

What your BAH covers.

2026 monthly BAH for the Colorado Springs Military Housing Area (selected grades).

PAY GRADE	WITH DEPENDENTS	WITHOUT DEPENDENTS
E-1 to E-4	\$2,160	Varies by grade
E-5	\$2,358	\$1,860
E-6	\$2,433	Check DTMO
E-7	\$2,487	Check DTMO
O-3	\$2,595	\$2,397
O-5	\$2,913	\$2,517

VA LOAN ESSENTIALS

- No down payment and no monthly mortgage insurance with full entitlement
- A one-time VA funding fee applies unless you're exempt (for example, many veterans with service-connected disability ratings)
- Request your Certificate of Eligibility early
- The VA appraisal checks minimum property requirements — older and rural homes may need repairs first

BUDGET WITH BAH — CAREFULLY **COLORADO**

- BAH is meant to cover rent and typical utilities, not to set your maximum price
- Add property taxes, insurance, HOA or metro district fees and utilities
- Mountain and rural homes can carry higher insurance and heating costs
- Plan for the next PCS: can the home rent for at least your payment?

Sources: BAH: Defense Travel Management Office 2026 rates, MHA CO046, as published by multiple military pay references — verify at the official DTMO calculator. VA loan details: U.S. Department of Veterans Affairs.

● BASE COMMUTE MATRIX

Approximate drive times by area.

Planning estimates in minutes, light traffic, from typical neighborhoods to the nearest main gate. Test your real drive at shift time.

AREA	FORT CARSON	PETERSON SFB	SCHRIEVER SFB	USAF
Downtown / central Colorado Springs	~15	~15	~30	~20
Briargate, Northgate & Flying Horse	~30	~20	~30	~10
Powers corridor & Banning Lewis Ranch	~25	~10	~20	~20
Broadmoor & Southwest	~10	~20	~35	~25
Security-Widefield	~10	~15	~30	~30
Fountain	~10	~20	~30	~35
Falcon	~35	~20	~15	~25
Peyton	~40	~25	~20	~30
Monument & Palmer Lake	~35	~30	~40	~10
Black Forest	~35	~25	~30	~20
Manitou Springs	~20	~25	~40	~25
Woodland Park	~40	~45	~60	~40

BUY OR RENT?

- Buying can make sense with a 3+ year assignment or plans to keep the home as a rental
- Renting first lets you learn the area; SCRA lets you end a lease early with qualifying orders
- Run rent comps before you buy if you may rent it out later

IF YOU RENT IT OUT LATER **COLORADO**

- Long-term rentals near the bases see steady demand
- Short-term rentals face strict local rules — see the Investor Guide
- Line up a property manager before you PCS



● STRATEGY OVER SCRIPT

Got orders? Tell me your gate and report date — I'll map the neighborhoods that fit your BAH.

Call or text **719-244-5264** · hello@claycaldwellrealtor.com · ClayCaldwellRealtor.com

Commute times are planning estimates, not guarantees. SCRA: 50 U.S.C. § 3955. El Paso County active-duty share: ACS 2020–2024. Information deemed reliable but not guaranteed. This guide is general guidance, not legal, tax, inspection or financial advice; hire licensed professionals for inspections and consult an attorney or tax advisor for your situation. Clay Caldwell is a real estate broker with Better Homes and Gardens® Real Estate Kenney & Company. Each franchise is independently owned and operated. Equal Housing Opportunity. © 2026 Clay Caldwell Realtor.