



PCS Guide to Colorado

The ultimate moving
guide for military families

Presented By :
VeteranPCS Agent Anthony Gracia

Military Installations



Fort Carson



Closest Cities: Fountain • Security-Widefield • Pueblo West • South Colorado Springs

Home Price: \$275K-\$500K

Commute to gate: 10-20 min

Vibe: Strong Army community, lots of new builds and resale options.

Popular among buyers looking for quick access to Fort Carson, strong affordability, and high resale demand

Schriever - Peterson Space Force Bases



Closest Cities: Falcon • Meridian Ranch • Peyton • East Springs

Home Price: \$350K-\$650K

Commute to gate: 10-20 min

Vibe: Newer suburban feel, nearby shopping, newer schools and community centers

Commonly chosen by homebuyers seeking newer homes, suburban-feel communities, and highly-rated schools

Military Installations



US Air Force Academy (USAFA)



Closest Cities: Monument • Northgate • Black Forest • Briargate

Home Price: \$450K-\$850K

Commute to gate: 5-20 min

Vibe: Scenic, quiet, upscale; mountain views and trail systems

Frequently selected by buyers who value top-rated schools, scenic views, and quiet neighborhoods.

Closest Cities: Aurora • Parker • Castle Rock • Centennial

Home Price: \$350K-\$800K

Commute to gate: 10-40 min

Vibe: Urban-suburban mix, easy access to Denver International Airport and city amenities

Appeals to buyers wanting a suburban setting with convenient access to Denver-area employment and amenities.

Buckley Space Force Base



Military Installations



Castle Rock (Central to All Bases)



Closest neighborhoods: The Meadows • Terrain • Crystal Valley • Founders Village

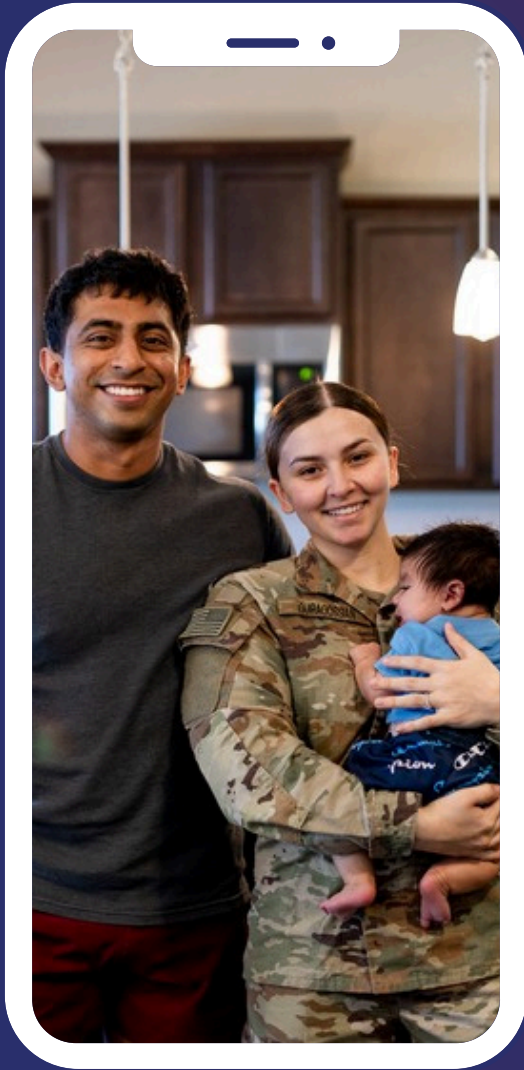
Home Price: \$450K-\$800K

Commute to gate: 45 min to Fort Carson & Buckley SFB

Vibe: Small-town charm, stunning views, and highly-rated schools; midpoint between Colorado Springs and Denver

Popular among buyers looking for strong long-term value and a central location between the Denver and Colorado Springs areas.





Mastering the VA Loan in Colorado

(The Right Way)

Real Advice from a Veteran Who's Used It, Not Just Sold It. If you're PCSing to Colorado, the VA loan is your best tactical advantage — if you use it right.

The problem? Most lenders don't understand how to apply VA benefits in high-cost markets like Colorado, and most buyers don't realize how flexible their entitlement really is. **Let's fix that.**



What Makes the VA Loan So Powerful in Colorado?

The VA loan isn't a "low-budget" option — it's one of the strongest financing tools in the country. With Colorado's average home prices higher than most duty stations, this loan can stretch your BAH and protect your cash.

Here's why it's built for you:

\$0 Down Payment

You can buy a \$832,500 home in Colorado Springs or Castle Rock without putting a dime down.

No PMI (Private Mortgage Insurance)

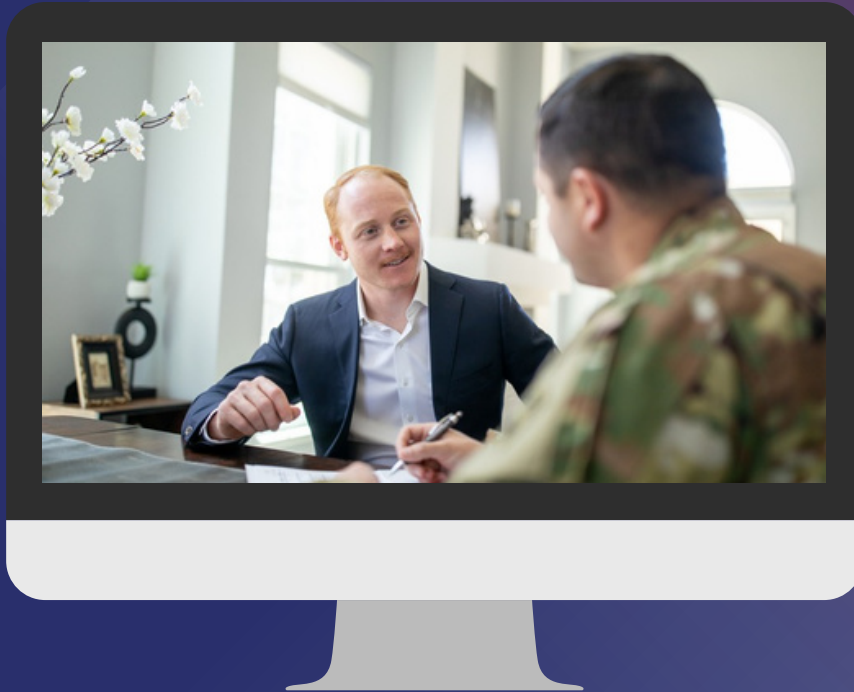
Unlike FHA or Conventional loans, the VA loan saves you hundreds monthly.

Flexible Credit Guidelines

VA loans were designed for mobility and recovery — they forgive credit events faster.

Assumable Loans

Future buyers (especially other service members) can take over your low VA rate when you PCS out — huge resale advantage.



Understanding Your VA Entitlement

Your VA entitlement is what the VA guarantees to lenders on your behalf — not a “loan cap.”

No Loan Limit (Post-2020 Rules):

As long as you have full entitlement, you can buy above \$1M if you qualify financially. Colorado’s higher home prices aren’t a blocker anymore.

“When rates go up, having an assumable VA loan can make your home sell faster and for more money — that’s a secret weapon most agents overlook.”



VA Loans for New Construction in Colorado

Colorado has tons of new communities popping up — especially near Fort Carson, Falcon, Monument, Castle Rock, and Aurora. Many builders say they take VA loans, but not all know how to handle them correctly.

Builder Must Be VA-Approved

builders must be registered. Always verify before signing a contract.

Upgrades & Incentives

Ask for closing cost credits instead of “upgrades” — you can roll those savings into your loan.

Timeline Extensions

Colorado weather can delay builds — ensure your VA lock period can handle possible 90–120-day build delays.




Partial Entitlement Use:

If you still own a home with a VA loan somewhere else (like Fort Hood or Bragg), you can use your remaining entitlement for a new purchase here in Colorado. You may need to bring a small down payment, but I'll help calculate that.

Restoring Entitlement: When you sell or refinance out of your old VA loan, your entitlement can be restored in full — even if you've used it multiple times.

The Colorado Appraisal & Inspection Reality

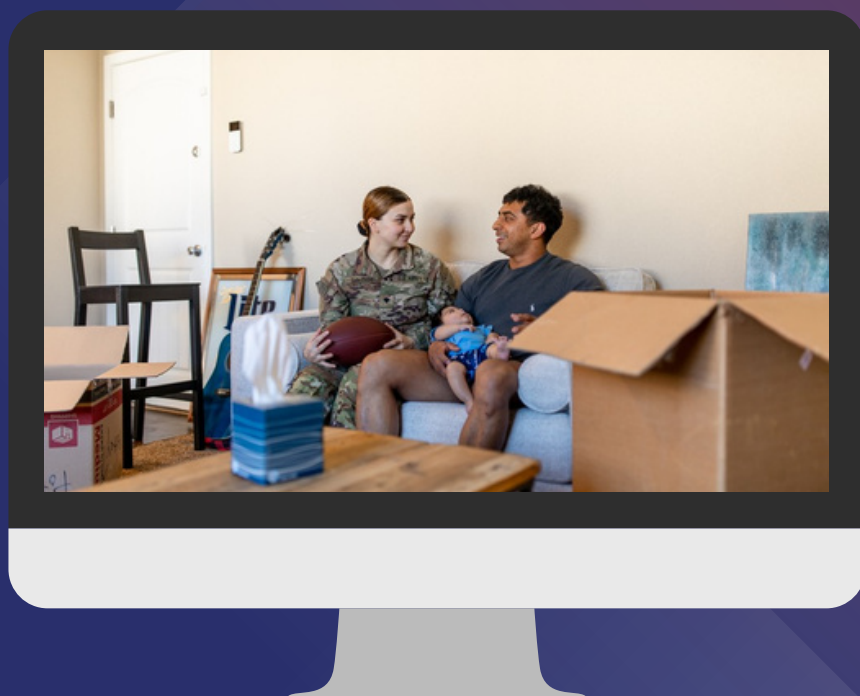
What To Expect



Because of the altitude, soil composition, and hail patterns, Colorado homes have some unique quirks — and you'll want an agent who knows what to look for.

- **Radon Tests:** Colorado has naturally high radon levels — budget \$150 for a test.
- **Roof Condition:** Hail damage is common; always verify the roof's age and insurance history.
- **Foundation Movement:** Expansive soils can cause small cracks — common, but worth a professional opinion.
- **Septic & Well (Rural Areas):** If buying in Monument or Peyton, make sure inspections include water potability and flow tests.





The VA Funding Fee (and How to Avoid It)

Most buyers don't realize this fee can be waived.

- **What It Is:** A one-time fee (usually 2.15% for first use, 3.3% for subsequent use) added to the loan amount.
- **How to Avoid It:** If you have a VA disability rating (even 10%), your funding fee is completely waived.
- **Or:** If you're active duty and a purple heart recipient, the funding fee is waived.
- **If You're Paying It:** You can roll it into the loan — meaning no upfront cost at closing.

Pro Tip: If you're waiting on your VA disability claim decision, your lender can delay finalizing the funding fee until the rating letter arrives — potentially saving you thousands.

Real Example: VA Buying Power in Colorado

Home Price	Down Payment	Monthly payment	BAH
\$375,000 (Fountain)	\$0	~\$2,350	\$2,160 (E-4 w/ dependents)
\$500,000 (Falcon)	\$0	~\$3,150	\$2,433 (E-6 w/ dependents)
\$725,000 (castle Rock)	\$0	~\$4,500	\$2595 (O-3 w/ dependents)



VA LOAN SUCCESS CHECKLIST

Before you PCS, make sure you've got these ready:

- ☐ Certificate of Eligibility (COE)
- ☐ Last 2 months of LES / paystubs
- ☐ PCS orders (or verification of relocation)
- ☐ Last 2 years of W-2s or tax returns
- ☐ DD-214 (if separated)
- ☐ VA-approved lender pre-approval letter
- ☐ List of your current debts (auto, credit, student loans)

VA LOAN SUCCESS CHECKLIST

90+ Days Out – Mission Planning Stage

- ☐ Confirm orders
- ☐ Connect with Anthony Gracia. (best Military Realtor in Colorado)
- ☐ Get pre-approved with Jamie Fischer. (best VA lender in Colorado)
- ☐ Identify base commute priorities

60 Days Out – Target Acquisition

- ☐ Begin virtual tours / video walk throughs
- ☐ Narrow down to 2–3 neighborhoods
- ☐ Review HOA and local tax differences

VA LOAN SUCCESS CHECKLIST

30 Days Out – Execute the Offer

- ☐ Make competitive offer using your PCS strategy
- ☐ Negotiate inspection results
- ☐ Lock in your rate and finalize insurance

Arrival Week – Final Recon & Closing

- ☐ Attend final walkthrough (or virtual)
- ☐ Get keys / arrange utilities
- ☐ Schedule household goods delivery

Post-Closing – Integration



Forward mail, register kids for school, explore local veteran resources



Pro Tip: The earlier we start your VA loan file, the smoother your PCS timeline runs — ideally 3-6 months before your report date..



More questions?

Please contact our Colorado VA loan experts



Expert Agent

Anthony Gracia
Army National Guard
Solid Oak Realty



Expert VA Loan Lender

Jamie Fischer
Army Veteran
NMLS: 1236499
iHome: Mortgage
NMLS: 1564664

