

THE HEATHER COLLECTION

RELOCATION SERIES / BRANCH 04

Your next chapter in Colorado Springs

From PCS orders to a place to stay.

A household guide to the assignment, the VA
purchase and the life you choose after service.



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Your orders set the destination. Your household defines home.

A guide to the assignment, the transition and the place you may choose to stay.

A military move to Colorado Springs can be a new assignment, a return to a familiar region, a transition into civilian leadership or the final move after a career of service. The same destination can require very different home decisions.

Inside this guide	Pages
01 / Define the move and the time horizon	4-10
02 / Choose a setting that serves the household	11-17
03 / Put the VA benefit in the right financial plan	18-24
04 / Design the life beyond the assignment	25-31
05 / Coordinate the move and settle well	32-38
Your conversation with Heather	39

THE READER

This is written with particular attention to senior military leaders, general and flag officers, transitioning executives and their households. Rank does not determine the right neighborhood, financing choice or scale of home.

RESEARCH AND USE

Official military, VA, education, health-plan and local sources were reviewed in October 2026. Numbered references appear after the closing invitation. The decision frameworks are original analysis. Benefit eligibility, orders, lender approval and property-specific requirements must be confirmed with the responsible office. This is a home-selection guide, not an individual benefits determination.

Military life is a household experience.

The assignment belongs to one career. The move touches everyone.

**A military-family perspective.
A place to build what is next.**

THE HEATHER COLLECTION



Heather Lay | The Heather Collection | NAV Real Estate

Heather grew up in a career military family and brings lived military-family experience to her work in Colorado Springs. She has also made the move to Colorado, the move from Denver to Colorado Springs and a later move within the city. Colorado Springs became a place she chose to stay. That perspective informs the questions she asks before a property search begins.

For a household that has moved repeatedly, the practical demands may be familiar: another departure, another arrival, another set of decisions made around dates that are not entirely your own. A senior assignment can intensify the calendar just when the household needs time and attention.

The final move introduces a different question. Without the next assignment defining the location, what should define it? The answer may involve work, family, outdoor life, privacy, care access or a more lasting connection to a community.

Heather approaches these decisions through the family and the property together. The home should support the professional responsibilities that continue, the priorities that have waited and the people whose lives are being rebuilt alongside the career transition. A beautiful house is part of that answer; the weekly experience around it matters just as much.

Her role is to bring local property perspective, organize the search and connect the home decision to a workable transaction. Military offices, lenders and other qualified professionals remain responsible for their own approvals and advice. Good coordination gives the household fewer unresolved questions to carry into the move.

YOUR NEXT QUESTION

What would make this move successful for the household, beyond arriving on time?



01 / DEFINE THE MOVE AND THE TIME HORIZON

An assignment. A transition. A place to stay.

The right home decision starts with the kind of move you are making.



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Three horizons. Three different decisions.

Do not ask one house to solve an undefined future.

Your horizon	The central question
PCS assignment	What supports the assignment and leaves a workable next step?
Transition from service	What remains sound while work, income and routines change?
Final move / decision to stay	What place and property support the life we choose over time?

A permanent change of station can be permanent in military terminology without making the household certain how long it will own a particular home. Start with the expected assignment window, then name the uncertainty around it. A purchase that is attractive over a long period may be harder to justify if an earlier departure would force a sale at an inconvenient time.

A transition can combine known retirement income with an unsettled civilian role, a spouse's career decision or a business that is still taking shape. The best location for the first six months may differ from the best location once those commitments settle. Temporary housing can create useful decision time when it is planned and affordable.

A final move removes some constraints and reveals others. Being able to choose where to live does not instantly clarify how you want to spend your days. Treat the destination choice, property choice and ownership horizon as related but separate decisions. You may be certain about Colorado Springs before you are certain about a particular neighborhood.

Write a primary horizon and a fallback. For example: "We expect to stay through the assignment, but the home must also be manageable if we depart sooner." Or: "We intend to settle here, but will rent until the new work pattern is clear." These statements are more useful than an unsupported assumption that the next purchase will be forever.

YOUR NEXT QUESTION

Which horizon is real today, and which part of the future are you still testing?

Give every household member a place in the brief.

A successful arrival is more than a completed move.

An experienced leader may be comfortable making consequential decisions quickly. A household search benefits from a different kind of discipline: make room for needs that are easy to overlook because they do not appear on the orders. A spouse's professional continuity, a child's school transition or an older relative's access needs can matter more to daily satisfaction than the most visible feature of a house.

DESCRIBE AN ORDINARY WEEK

Ask each person to describe the week they want to protect. Where do they go, who do they need nearby, when do they need quiet and what gives them a sense of connection? Then distinguish requirements from preferences. A recurring care appointment has a different weight from a restaurant you might visit a few times a year.

Identify who will handle the practical work. If one person travels or reports early, another may manage delivery, school registration, contractors and the first weeks in an unfamiliar area. A distant house on a large lot may be appealing to everyone in principle while assigning most of its ongoing work to one person.

Discuss the parts of previous moves you would repeat and the compromises you no longer want to make. The goal is not to eliminate every tradeoff. It is to choose them consciously. An extra office may matter more than an extra bedroom. A manageable property may be more valuable than additional acreage during a demanding assignment.

Keep a one-page household brief with three essential outcomes, three welcome additions and a short list of deal-breakers. Heather can use it to explain why a property deserves a showing and why an impressive alternative may still miss the mark. The brief should remain stable enough to guide the search, but open to evidence from the visit.

YOUR NEXT QUESTION

Whose daily routine would be hardest to rebuild, and what would make that transition easier?



Choose whether to buy, rent or wait with purpose.

Arrival pressure is a poor substitute for a housing strategy.

Buying can offer control over the property and a setting tailored to the household. Renting can preserve flexibility while the assignment, career transition or local preferences become clearer. Neither is automatically the more sophisticated choice. Compare them over the same realistic period and include the costs of changing your mind.

Option	What it can provide	What to examine
Buy on arrival	A settled home and ownership control.	Transaction costs, reserves, condition and an early-departure plan.
Rent first	Time to test routes and learn the area.	Lease terms, storage, another move and the full temporary budget.
Installation housing	A distinct housing and support option.	Eligibility, availability, household fit and current housing-office guidance.

A rental period should have a purpose and a review date. Use it to learn actual commutes, confirm the next role or compare settings that are difficult to judge remotely. Without a defined learning objective, temporary housing can simply postpone the same unresolved decisions while adding expense.

For a purchase, test a less favorable outcome: the stay is shorter, the next sale takes longer or the property needs work during a departure. Do not require appreciation to make the plan tolerable. Equity accumulation and future resale depend on factors that cannot be promised at the point of purchase.

Contact the installation housing office early to understand applicable counseling, housing options and procedures. Fort Carson’s newcomer resources and Air Force housing resources provide starting points; current availability must be confirmed directly. Heather’s property work can then proceed alongside, rather than in place of, those official channels. [3, 4]

YOUR NEXT QUESTION

What uncertainty would a rental period resolve, and what would make buying now a sound decision?

RESEARCH NOTES [3] Fort Carson newcomer resources. [4] Air Force Housing / HEAT. Options and requirements depend on the installation and household.

Build the calendar around confirmed facts.

Orders, possession and household-goods delivery are different events.

A reporting date can create the impression that every other date must line up with it. In practice, the service member's arrival, the family's arrival, the property closing, possession and delivery may follow different schedules. The plan becomes more resilient when those events are shown separately.

Create three columns: confirmed, requested and dependent. Written orders and a contractual deadline belong in a different category from a preferred delivery date or a hoped-for closing extension. Note the person or office responsible for each dependency. That makes it easier to see which unresolved item can affect several others.

PROTECT THE HANDOFFS

If the household needs to leave its current home before the new home is available, name the lodging and storage plan. If one person arrives first, decide who can attend an inspection, accept deliveries or authorize a repair. If a purchase depends on a prior sale, treat that funding connection as part of the calendar from the beginning.

Military OneSource's PCS resources connect families to move planning, transportation support, school liaison and other relocation services. Use the responsible office for shipment procedures and current entitlements. A real estate closing date does not independently authorize a shipment, extend storage or establish reimbursement. [1]

The useful output is a calendar with a fallback, not a promise that nothing will change. Carry enough flexibility to avoid making a permanent property concession solely to rescue an optimistic schedule. Heather can coordinate the transaction dates within that larger plan while each official provider confirms the part it controls.

YOUR NEXT QUESTION

Which date, if it changes, would create the largest problem for the rest of the household?

RESEARCH NOTES [1] Military OneSource PCS preparation. Administrative approvals and contractual dates have separate requirements.

Underwrite the next income chapter before choosing the house.

A strong career history and a documented loan file are different things.

A senior officer moving toward retirement may have substantial experience, savings and credible employment opportunities. Those strengths do not remove the need to establish which income will support a particular loan at a particular closing date. Begin that conversation before treating a price range as settled.

Prepare a timeline of the income you receive now, what will end, what is expected to begin and what remains contingent. Distinguish a signed employment arrangement from an exploratory conversation, and an established business from a new consulting plan. Ask the lender what documentation it needs for each source and when it can rely on it.

BUILD TWO HOUSEHOLD BUDGETS

The first should reflect the confirmed income and obligations after the transition. The second can explore a plausible later career outcome. A property should not quietly become affordable only in the second version unless the household knowingly accepts and can support that risk.

Retain room for the choices a transition creates. A smaller required monthly commitment may make it easier to decline a poor-fit role, travel to evaluate an opportunity or support a spouse's new direction. Conversely, a household with established resources may reasonably prioritize a particular setting. The important point is to make the tradeoff explicit rather than infer it from rank or past compensation.

The VA benefit is one financing tool; it does not replace lender approval or personal affordability. A Certificate of Eligibility establishes the relevant benefit eligibility, while credit, income and occupancy requirements still apply. Discuss the actual transition with the lender instead of submitting a picture of finances that will no longer be accurate at closing. [9]

YOUR NEXT QUESTION

Would the home still fit the budget if the next civilian role began later than expected?

RESEARCH NOTES [9] VA home-loan eligibility. Income treatment and approval are lender- and file-specific; no underwriting outcome is promised.

Plan the final move as a separate project.

The freedom to choose a destination deserves its own timetable.

A final move can feel like an ordinary PCS until the household reaches the question of where to stay. The administrative move and the life decision overlap, but they are not interchangeable. You may know that Colorado Springs is the destination before you know the permanent address.

Military OneSource identifies shipment, storage and travel support among the possible final-move benefits, while emphasizing that entitlements must be confirmed with the responsible transportation or family-support office. Its current guide says many retirees have three years for the final move, but the applicable orders, deadlines, storage terms and any extension process require individual confirmation. Do not infer that a travel window is also the storage allowance. [2]

ASK FOR A WRITTEN ENTITLEMENT PICTURE

Clarify the authorized destination, the relevant deadlines, what can be moved or stored, what happens if the address changes and which costs would remain personal. Keep the answers with the orders and the housing plan. A prior colleague's experience may have involved different rules or circumstances.

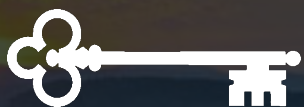
Then decide how much local learning the household needs before committing to a purchase. A planned rental can allow the new work pattern and community preferences to become visible. Buying sooner may be sensible when the destination, property requirements, finances and timing are already well established.

The final move should create a platform for the life ahead. Give attention to the next ordinary year: who will be nearby, where work will happen, how travel will function and what responsibilities the property will add. The end of a service career can be the beginning of a more deliberate relationship with home.

YOUR NEXT QUESTION

Which final-move benefits and deadlines have been confirmed for your specific orders?

RESEARCH NOTES [2] Military OneSource post-separation housing guide. Verify individual entitlements; this guide does not authorize expenses or extensions.



02 / CHOOSE A SETTING THAT SERVES THE HOUSEHOLD

Choose the week you want. Then choose the address.

The installation matters. So do the people and routines beyond the gate.



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Start with the actual duty location.

A Colorado Springs address does not establish a convenient commute.

The region contains distinct military destinations. Fort Carson, Peterson Space Force Base, Schriever Space Force Base and the U.S. Air Force Academy should not be treated as one interchangeable commute. Confirm the actual work location and the access route you will use before drawing a search boundary. A command name or installation mailing address may not describe the entire daily trip.

Destination to verify	Question for the housing search
Fort Carson	Which gate and onward route serve the actual duty location?
Peterson SFB	Which access point and work schedule should the route test use?
Schriever SFB	How does the full drive work from each candidate property?
U.S. Air Force Academy	Which entrance and on-installation destination matter?
Multiple sites / civilian role	What is the real weekly mix of destinations?

Use official newcomer and housing resources to orient the administrative side of the move. Fort Carson, Air Force Housing and the Academy publish useful starting points. For Peterson and Schriever, use the current official installation resources and confirm details with the gaining organization. Gate availability, access requirements and local procedures can change. [3-6]

The route test should continue beyond the gate. Include parking, the final approach and the time needed to be where you must be. Compare a normal workday with a less convenient one. Do not turn a single mapping estimate into a permanent commute promise.

This protects the household from selecting a location for the wrong reason. The right search area can still include a longer commute when other benefits justify it. The difference is that the tradeoff is understood and accepted rather than discovered after closing.

YOUR NEXT QUESTION

What exact arrival point and schedule should every candidate home be tested against?

RESEARCH NOTES [3-6] Official newcomer and housing resources. No gate hours or fixed commute times are asserted.

Consider the northern corridor for the right reasons.

A compelling setting still needs to fit the assignment and the household.

Northern Colorado Springs and nearby communities often enter a search because of the settings and property types a household wants to compare: planned communities, golf-oriented environments, larger lots or wooded surroundings. Heather brings particular local perspective to this part of the region. That expertise is most useful when it is connected to your actual priorities.

Communities such as The Farm, Flying Horse, Flying Horse North, King's Deer and Sanctuary Pointe can be starting points for a conversation, not substitutes for a property brief. The name of a community does not establish the services, access rights, costs, school assignment or condition of an individual home. Compare the address and governing documents rather than buying a generalized lifestyle description.

SEPARATE THE APPEAL FROM THE ROUTE

A setting can be attractive while making a daily assignment less convenient. A household with frequent Denver-area travel may weight northbound access differently from one whose principal destination is elsewhere in the region. Test both patterns if both matter. Do not assume that one side of the city is best for every military household.

For a final move, the weighting may change again. A daily installation commute may disappear, while visiting family, civilian work, recreation and property upkeep become more important. Avoid choosing a long-term home entirely around a route you expect to stop using.

Heather can help turn broad interest in the northern corridor into a manageable comparison: which settings deserve a visit, which properties match the household brief and which compromises are worth testing in person. The aim is a specific fit that can be explained without relying on a neighborhood's reputation.

YOUR NEXT QUESTION

Which part of the northern setting appeals to you, and what daily tradeoff would it require?

Measure the whole week, including travel.

A shorter trip to one destination can create longer trips everywhere else.

Build a route list before a showing schedule. Include the duty location, a spouse's workplace or client area, recurring activities, care providers and the airport you would actually use. Weight trips by how often they occur and by how difficult they are to reschedule. A daily obligation deserves more influence than an occasional convenience.

Visit at representative times when practical. Notice the last miles, turns, driveway approach and the interaction between school traffic and your work schedule. Check what alternatives exist if the usual route is disrupted. The purpose is to understand the pattern, not to promise that a route will always behave the same way.

COMPARE AIRPORTS DOOR TO DOOR

A frequent traveler should compare the entire trip through Colorado Springs Airport and Denver International Airport: ground travel, parking, airline schedule, connections, arrival time and the return home. Use current airline schedules and the official COS route map. The better choice can change with the destination and date. [7]

For senior leaders and executives, the return journey can be as important as the departure. A home that feels rewarding on a weekend may feel different after a delayed arrival followed by another early commitment. Ask how much travel the household intends to maintain after the transition, rather than assuming the service calendar will continue unchanged.

Use a simple weekly scorecard with actual destinations and observations. Let each household member see the effect of each candidate address. This makes a longer commute a visible choice rather than an invisible cost borne by the person who makes the trip most often.

YOUR NEXT QUESTION

Which recurring journey would most affect your quality of life at this address?

RESEARCH NOTES [7] Colorado Springs Airport official route map. Flight schedules and travel times require date-specific verification.

Treat school continuity as a placement conversation.

A school label is not a complete transition plan.

For a child arriving after several moves, the right question is often more specific than which school has the strongest reputation. The household may need continuity in a course sequence, a program, special support, an activity or a graduation path. Identify that need early enough for the receiving school to respond.

Colorado's education department provides military-family resources and information about the Interstate Compact on Educational Opportunity for Military Children. The compact addresses transition issues; it should not be presented as a promise of a particular school placement, program seat or outcome. Contact the receiving district and school liaison about the child's actual circumstances. [8]

VERIFY THE ADDRESS AND THE PROGRAM

Confirm the assigned school for the precise property, then separately confirm enrollment procedures, program access, transportation and relevant deadlines. A nearby school may not be the assigned school. A desired program may involve a separate process. Do not make a home purchase depend on an unconfirmed educational assumption.

Bring the documents and questions that matter to the conversation: current courses, credits, support plans, records and the timing of the move. For older students, ask how a transfer affects graduation planning. For younger children, ask what helps a new student connect and settle. Military OneSource also identifies school liaison support within its relocation resources. [1]

Give the child's routine the same practical attention as an adult's commute. How will the morning work? What happens when an activity ends late? Who can help if one parent is traveling? These are household design questions that a listing cannot answer but a careful move plan can.

YOUR NEXT QUESTION

Which specific educational need must be confirmed before the home search becomes a commitment?

RESEARCH NOTES [8] Colorado Department of Education military-connected students. [1] Military OneSource PCS resources. Verify address, placement and support with the district.

Confirm care access before counting it as an advantage.

Nearby facilities and available care are different questions.

A military presence in the region can make familiar resources part of the relocation conversation. It does not establish which plan, provider or service will be available to a particular household. Treat health-care continuity as its own workstream, especially when relocation and retirement happen close together.

TRICARE identifies retirement as a qualifying life event and directs eligible retiring members to make the appropriate enrollment decisions within the applicable window. Its retirement page describes a 90-day enrollment window after retirement. Verify the plan, family circumstances, effective dates and any separate moving requirements directly; do not assume active-duty coverage simply continues unchanged. [16]

The PFC Floyd K. Lindstrom VA Clinic is a local VA resource. Its presence is a reason to investigate relevant services, eligibility, referrals and current appointment arrangements, not a guarantee that every need can be met at that facility. Use the current facility information and contact the care team before incorporating a service into the housing decision. [17]

MAP THE ACTUAL CARE ROUTINE

List recurring appointments, prescriptions, specialist needs and the practical travel involved. If another family member has educational or medical support needs, connect the existing and receiving providers early. Military OneSource's Exceptional Family Member Program resources can help eligible families navigate support and continuity. [18]

The housing question is then concrete: does this address make the verified routine manageable? A modest difference in location can matter when appointments are frequent or when one person handles the travel. Keep sensitive records with the appropriate providers; Heather needs the location and access requirements relevant to the search, not unnecessary medical detail.

YOUR NEXT QUESTION

Which providers, services and coverage steps must be confirmed before arrival?

RESEARCH NOTES [16] TRICARE retiring. [17] VA Lindstrom Clinic. [18] Military OneSource EFMP. This is a continuity-planning framework, not medical or coverage advice.

Evaluate the property beyond the view.

The setting is part of the purchase and part of the responsibility.

A mountain view, wooded lot or open-space edge can be a meaningful reason to choose Colorado Springs. Examine how the setting functions from the rooms and outdoor spaces you will actually use. Look at daylight, exposure, grade, drainage, privacy and the practical route from vehicle to living space. A photograph can show beauty without showing the work of owning it.

A household that travels often should ask who will maintain the property when no one is home. Snow, landscaping, exterior care and seasonal systems need an operating plan. For a larger or more secluded property, understand the services and access arrangements before assuming that privacy also means simplicity.

Colorado State Forest Service guidance emphasizes home hardening and defensible-space work as ways to reduce wildfire vulnerability. A wooded setting should prompt a property-specific discussion with qualified local professionals and an insurer. Mitigation reduces risk; it is not a guarantee against loss or a promise of coverage. [19]

VERIFY WHAT IS INCLUDED

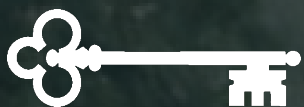
Review association documents, services, restrictions and financial obligations for the actual property. The Colorado Division of Real Estate offers buyer guidance on HOA documents. Confirm club or recreational access separately when it matters. A community's marketing imagery does not establish an individual owner's rights. [21]

The right property can still be the one with a demanding setting when the household values it and plans for it. The goal is not to remove character from the search. It is to connect the setting you want with a level of cost, maintenance and attention you are willing to carry during the assignment or the next chapter.

YOUR NEXT QUESTION

What will this setting require when you are traveling, busy or ready for a simpler routine?

RESEARCH NOTES [19] Colorado State Forest Service wildfire guidance. [21] Colorado Division of Real Estate HOA buyer guidance.



03 / PUT THE VA BENEFIT IN THE RIGHT FINANCIAL PLAN

An earned benefit. A considered decision.

Use VA financing where it fits the household, property and ownership plan.



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Start with eligibility, then build the loan plan.

The Certificate of Eligibility opens a conversation; it does not finish underwriting.

Experienced buyers sometimes approach VA financing with assumptions formed many years earlier. Begin with the current file instead. Obtain the Certificate of Eligibility and ask a VA-experienced lender to explain how your service history, existing loans, current finances and intended occupancy affect the proposed purchase. Eligibility for the benefit and approval for a particular loan are separate decisions. [9]

Question	Who should establish the answer
Do I qualify for the benefit?	VA eligibility process and the Certificate of Eligibility.
What loan can be approved?	The lender reviewing the actual income, credit, assets and obligations.
What does the household want to commit?	You, using the post-move budget and reserve priorities.
Does this property fit the transaction?	The lender, appraiser, inspector and other appropriate professionals.

Do not let the maximum approval become the default purchase budget. A household may want resources available for a career transition, another property, family support or a business. Those priorities belong in the financing conversation before a favorite home establishes the price target.

Ask the lender for a list of unresolved conditions and the documents that address them. A preapproval is more useful when you know its limits: what has actually been reviewed, which assumptions remain and what changes could require a new decision. Keep the lender informed if employment, retirement timing or another property transaction changes.

Heather can coordinate the search with that financing picture. The goal is to spend time on homes that fit both the household brief and a credible path to closing. The benefit should make the decision clearer, not become a reason to bypass the ordinary discipline of a substantial purchase.

YOUR NEXT QUESTION

Which parts of your financing picture are verified, and which are still assumptions?

RESEARCH NOTES [9] VA home-loan eligibility. A COE is not a loan approval; household budget choices remain separate from lender limits.

VA financing can belong in a higher-value purchase.

Full entitlement is not the same as unlimited borrowing.

VA financing should not be dismissed merely because the household is an experienced buyer or is considering a more expensive property. VA states that borrowers with full entitlement do not have a VA loan limit, while the lender must still approve the loan and the property must support the transaction. That distinction is particularly relevant when a buyer assumes the program stops at a familiar conforming-loan threshold. [10]

If entitlement is already tied to another VA loan, the analysis changes. Remaining entitlement and the applicable county loan limit can affect the amount that can be borrowed without a down payment. Ask the lender to calculate the specific case from the COE and current county limit; do not apply a number remembered from another county or year. [10]

ASK FOR THE ACTUAL SCENARIO

Give the lender the intended purchase range, down-payment preferences, existing property details and whether a prior home will be sold. Request an explanation of what would change if that sale happens before, with or after the new purchase. The sequence may matter as much as the price.

A higher-value home also deserves a proportionate property review. An unusual lot, custom improvements or a distinctive design can create valuation questions that a broad neighborhood average cannot resolve. Prepare for the appraisal and financing process rather than assuming that an attractive setting guarantees support for every negotiated price.

The useful result is a written financing comparison grounded in the actual property and household. It may confirm VA as the strongest fit, or it may favor another structure. Either outcome is better than eliminating a potentially useful option—or choosing it automatically—because of an outdated label.

YOUR NEXT QUESTION

Have you compared the actual higher-value purchase with a lender using your current entitlement?

RESEARCH NOTES [10] VA entitlement and loan limits. No loan amount, zero-down outcome or appraisal result is promised.



Compare the use of cash, not only the down payment.

Keeping liquidity can be valuable. Borrowing still has a cost.

For an established household, the financing decision may be less about whether cash exists and more about what that cash should remain available to do. A transition can create competing uses: a business launch, a period between roles, a second property or simply the freedom to make a slower decision. Name those uses before treating a larger down payment as automatically better or worse.

VA purchase loans can offer no down payment when the requirements are met and do not require monthly private mortgage insurance. These features can make VA worth comparing, but they do not remove closing expenses, interest, property costs or the need for reserves. Occupancy and lender requirements still apply. [11]

Compare on the same basis	What the comparison should show
Cash at closing	Down payment, applicable fees, credits and other closing requirements.
Monthly commitment	Loan payment plus the property costs the household will actually carry.
Cash remaining	Liquid reserves after the move, not just the account balance before closing.
Expected ownership period	Costs over the period you realistically expect to hold the loan.

Ask for comparable written scenarios on the same day with the same property and clear assumptions. A quoted rate without its points, credits, lock terms and fees is incomplete. The CFPB Loan Estimate explainer provides a structure for reviewing the proposed loan, costs and cash to close. [15]

The central question is practical: after closing, will the household have both a manageable obligation and enough flexibility for the next chapter? The answer depends on the actual numbers and priorities. Heather can help keep the property decision aligned with that answer while the lender explains the financing alternatives.

YOUR NEXT QUESTION

What must the cash you retain after closing be able to support?

RESEARCH NOTES [11] VA purchase-loan overview. [15] CFPB Loan Estimate explainer. Compare actual offers; no rate or financing recommendation is implied.



Know the funding fee before choosing the structure.

A no-down-payment option does not mean a no-cost purchase.

The VA funding fee is a separate item from the interest rate and other closing costs. VA’s published purchase and construction schedule, reviewed in October 2026, distinguishes first use, subsequent use and down-payment levels. Some borrowers qualify for an exemption; establish the status through the lender and VA process rather than assuming it from retirement alone. [12]

Down payment	First use	After first use
Less than 5%	2.15%	3.30%
At least 5%, less than 10%	1.50%	1.50%
10% or more	1.25%	1.25%

This table summarizes VA’s published purchase/construction funding-fee rates, effective April 7, 2023, as displayed when reviewed. The applicable fee depends on the actual transaction and exemption status. VA permits the funding fee to be financed; doing so adds it to the loan balance. Confirm the current schedule before committing. [12]

USE THE FEE AS ONE INPUT

Ask the lender to show the total loan, cash to close and monthly commitment under the structures you are considering. Do not move money solely to reach a fee threshold without seeing the complete effect on reserves and the rest of the financing offer.

For a household in transition, the best comparison also shows the consequences of keeping the loan for less time than expected. A lower headline rate with more upfront expense may have a different result over a shorter holding period. Ask for the assumptions and review them alongside the likely duration of ownership.

Use a current Loan Estimate to make the final comparison for your purchase.

YOUR NEXT QUESTION

Has your lender confirmed the applicable fee or exemption and shown its effect in the full loan comparison?

RESEARCH NOTES [12] VA funding fee and closing costs; purchase/construction schedule reviewed October 2026. Rates may change. Other loan types have different schedules.

Keep occupancy, appraisal and inspection distinct.

Three separate questions help protect a sound purchase.

A VA purchase is intended for a home that meets the program's occupancy requirements. If the household has staggered arrival dates, deployment, a transition period or another unusual circumstance, tell the lender early and obtain guidance for the specific file. Do not assume that an intended future rental can be presented as a qualifying primary-residence purchase. [11]

VA's home-buying guidance distinguishes an appraisal from an independent home inspection. The appraisal addresses value and minimum property requirements; it does not replace the detailed investigation a buyer may need into the house and its systems. VA also directs buyers to include the applicable VA escape or option clause in the purchase agreement. Discuss the actual terms and other contingencies with the lender and agent. [13]

DECIDE WHAT YOU NEED TO LEARN

The household's investigation should reflect the property: condition, prior work, drainage, roof, major systems and any specialized features. A large or custom home may require more than a general visual impression. Arrange appropriate specialists early enough that their findings can inform the decision within the contract deadlines.

Treat valuation uncertainty as a financing question to resolve, not a test of how much you love the house. Before an offer, understand what happens if the appraisal or property requirements differ from expectations. Know which options are available under the actual contract and which would require more cash or a different negotiation.

A thoughtful offer can still be competitive. It should be built around a credible loan, an understood property and deadlines the household can meet. The objective is confidence based on evidence, particularly when the move is being coordinated from another location.

YOUR NEXT QUESTION

Which occupancy, valuation or condition issue needs an answer before you commit?

RESEARCH NOTES [11] VA purchase-loan requirements. [13] VA home-buying process. Contract interpretation and exceptions require transaction-specific professional guidance.

Connect the prior home to the next use of the benefit.

A retained property or an assumption can change the plan.

Military households may arrive with a property from an earlier assignment. Decide whether that home is being sold, retained for personal use or evaluated as a rental. Each path changes the cash, obligations and management responsibilities carried into the Colorado Springs purchase. An attractive existing interest rate is only one part of that decision.

If a buyer may assume a VA loan on the prior property, separate approval of the assumption, release of liability and substitution of entitlement. VA's assumption acknowledgment explains that entitlement can remain tied to the loan when an assumption occurs without an eligible substitution. Ask the servicer and VA or lender to explain the actual release and entitlement outcome before relying on the transaction to support another purchase. [14]

REQUEST THE COMPLETE TIMELINE

How long does the servicer expect to need? What information is outstanding? What must the buyer fund in addition to the assumed balance? What happens to the seller's next purchase if the assumption is delayed? Do not coordinate two closings around a timeline that has not been confirmed by the institution processing the loan.

For a retained rental, build an operating picture independent of hoped-for appreciation. Include realistic vacancy, management, repairs, insurance and other property obligations. Review the applicable documents and professional advice before assuming rental use is permitted or financially suitable. Tell the next lender about the full obligation and ask what rental documentation it will accept.

A previous property can remain an asset the household wants to own. It can also consume attention and flexibility during an already complex move. Make that choice deliberately. Heather's local purchase planning should be coordinated with the professionals responsible for the prior property and its financing.

YOUR NEXT QUESTION

What must happen with the prior home or loan before the Colorado Springs plan is dependable?

RESEARCH NOTES [14] VA Form 26-10291, Assumption Entitlement Acknowledgment. Obtain file-specific servicer and VA/lender guidance; assumption is not automatic entitlement restoration.



04 / DESIGN THE LIFE BEYOND THE ASSIGNMENT

More than the next address. Room for the next chapter.

Choose a home that supports the responsibilities you keep and the life you want.

THE FARM



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A senior assignment is also a family transition.

Discretion, time and useful space can matter more than display.

For a senior military leader, including a general or flag officer, relocation may arrive with a demanding schedule and a high level of responsibility. The household can need a calm, efficient home precisely because professional life is neither calm nor predictable. Begin with function: where work stops, where private life begins and how the property supports the people who live there.

A home office should be evaluated as a real work environment. Consider separation from living areas, doors, acoustics, lighting, connectivity and the route visitors would take if meetings are appropriate. Ordinary residential space is not a substitute for an authorized setting for protected work. Keep any professional security requirements with the responsible organization.

PROTECT THE HOUSEHOLD'S TIME

A larger property can be worthwhile, but every additional system and outdoor area has a management cost. Ask whether the household wants that work, will use trusted vendors or prefers a more manageable home. The answer may change between the active assignment and retirement.

Privacy is also a practical feature. Look at sightlines, room placement, outdoor exposure and how visitors arrive. Discuss showing schedules, communication preferences and the discretion you want in the transaction. These needs can be addressed without turning rank or professional identity into the public story of the purchase.

The strongest property brief describes the household's routine in ordinary terms. Two people can work without interrupting each other. Guests can arrive without disrupting private rooms. The home feels comfortable when one person is away. These are meaningful forms of quality that can guide the search more reliably than an impressive square-footage total.

YOUR NEXT QUESTION

Which features would give your household more time, calm or privacy during a demanding assignment?

Make the spouse's next chapter a first-order decision.

A portable career still needs a workable place to operate.

A military household may have organized years of decisions around one career. A move to Colorado Springs can be an opportunity to give another career, business or interest more deliberate space. That conversation belongs near the beginning of the housing search, not after the service member's commute and preferred property are already settled.

Ask what continuity requires. A remote professional may need a genuinely separate office and reliable address-specific internet service. A business owner may need access to clients or a workspace outside the home. Someone returning to work may need time, local relationships or education before the schedule is clear.

Military OneSource provides career and education resources for military spouses. Use those resources as a starting point for the relevant eligibility, licensing or employment questions rather than assuming that a move automatically transfers credentials or produces an opportunity. Any professional permission to work must be confirmed with the responsible body. [23]

TEST THE HOME AGAINST TWO CAREERS

If both adults work, walk through a day with overlapping calls, deliveries and travel. A room labeled "office" may function poorly if it opens directly to the busiest part of the house. A second work area may be more useful than a formal space the household rarely uses.

For a final move, allow room for the spouse's priorities to evolve after arrival. The goal may be paid work, a business, volunteering, study or time for something repeatedly postponed. The property should support that direction without requiring the household to know every detail of the next decade before it can make a sound decision.

YOUR NEXT QUESTION

What would this move make possible for the household member whose priorities have most often adapted to the assignment?

RESEARCH NOTES [23] Military OneSource spouse career and education resources. Verify licensing, program eligibility and employment requirements separately.

Right-size for the life you will actually lead.

A final home can be more useful without being larger.

After years of adapting to assignments, it can be tempting to choose a home that accommodates every version of the future. An extra room for each possible use, a larger lot for privacy and an expansive guest arrangement can all sound reasonable separately. Together they may create more property than the household wants to manage.

Start with recurring use. Which rooms will be occupied every day, which every week and which only occasionally? A well-designed flexible room may serve several occasional needs. A main-level daily routine may be more valuable over time than additional finished space that requires frequent stair use. Evaluate access and circulation as practical preferences, without assuming any particular health trajectory.

DESIGN FOR GUESTS WITHOUT LIVING IN A HOTEL

Family may visit more often once there is a settled destination. Consider the length and frequency of those visits, privacy for both hosts and guests, and whether the arrangement works when the visitors are gone. A separate guest area is useful only if its ongoing cost and upkeep fit the household.

Compare the yard and setting in the same way. Outdoor space that is easy to use can be more satisfying than a larger parcel whose maintenance dominates the weekend. A distinctive lot may still be worth that work when the household enjoys it. The decision should reflect the life you expect to lead, not a conventional idea of what retirement housing must look like.

Choose the features that would remain valuable if the household's routine changes. Good light, practical storage, accessible daily spaces and manageable systems can support several versions of the next chapter. The aim is an adaptable home with a clear purpose, not a guarantee that one property will suit every future circumstance.

YOUR NEXT QUESTION

Which spaces would you use often enough to justify their cost and care?

Separate meaningful hosting from unused formality.

The home should welcome people in the way you actually live.

Senior military and executive households may value a place to bring people together. The useful question is what kind of gathering matters now. A formal event, an informal meal, visiting family and a small professional conversation need different arrangements. Choose for the occasions you expect to repeat rather than for an abstract idea of prestige.

Walk through the experience from arrival to departure. Where do guests park, enter, gather and step outside? Can the host participate naturally? Are private areas separated enough to keep the household comfortable? Does the layout work when only two people are home, or does it feel designed mainly for an audience?

CHECK THE OUTDOOR ROOM

A patio can look generous in a listing photograph and still be difficult to use because of exposure, grade or its relationship to the kitchen. Visit the space and consider seating, shade, lighting, access and privacy. The value lies in the actual experience, not the nominal size.

A community amenity can sometimes provide a setting for gatherings or activities without adding the same responsibility to the house. Verify eligibility, reservation rules, fees and practical availability before treating that amenity as part of the hosting plan. Club access, association services and public facilities have different arrangements.

The right home can support both connection and retreat. That balance is especially important when professional life already involves extensive interaction. A place that feels composed and easy to use may serve the household better than one whose presentation creates an ongoing obligation to entertain at a scale nobody wants.

YOUR NEXT QUESTION

What gathering would you most enjoy hosting here, and does the house make it easier?

Design a home that works when you are away.

Travel does not end automatically when active service ends.

A transition into corporate leadership, consulting, board work or business ownership can preserve a substantial travel schedule. A retirement chapter can also include extended family visits and time elsewhere. Decide how the home will operate during those absences before a property's setting becomes the deciding factor.

List the systems and recurring tasks that need attention: heating and cooling, water, exterior maintenance, landscaping, deliveries and seasonal conditions. Then identify who will respond if something goes wrong. The plan can involve trusted service providers, appropriate monitoring and a simpler property; it should not depend on an unconfirmed assumption that someone nearby will handle everything.

ASK ABOUT THE ACTUAL PROPERTY

Understand utility arrangements, shutoffs, maintenance history, service access and the insurer's requirements. If a home includes specialized systems, obtain the information and professional review needed to understand their operation. A distinctive feature should be an informed choice rather than an unexpected learning project immediately after closing.

Consider the household member who remains at home. A property that feels secluded and peaceful together may feel different when one person travels frequently. Test lighting, access, communication coverage and the ease of reaching recurring destinations. Discuss preferences directly rather than assuming that privacy has the same meaning for everyone.

A travel-ready home is not necessarily small or maintenance-free. It is a home whose responsibilities are understood, funded and manageable. Heather can help identify the questions to ask about the property; the appropriate vendors and professionals can establish the actual service plan. That clarity protects the freedom the household hoped the move would create.

YOUR NEXT QUESTION

Who will keep the property functioning during your longest likely absence?



Budget for ownership after the move is over.

The monthly loan payment is only one part of the commitment.

A purchase price can be easy to compare across listings while the ongoing obligations remain scattered across tax records, insurance quotes, association documents and maintenance history. Bring those items together before deciding how much property the household wants to carry into its next chapter.

Cost category	Evidence to collect
Property taxes	The current parcel record, taxing districts and any relevant change in status.
Insurance	An address-specific quote with coverage, deductibles and conditions.
HOA / district / club	Separate governing documents, budgets and membership terms as applicable.
Utilities and upkeep	Actual available history plus a plan for seasonal and major work.
Travel and transition	Temporary housing, storage, overlap and the next move if plans change.

El Paso County’s Treasurer explains the role of mill levies in property taxation. Two properties with similar prices can sit within different taxing arrangements. Review the actual parcel information and ask how a new or recently completed property is reflected in the estimate. Do not substitute a generalized tax percentage for the property’s record. [20]

Likewise, review association obligations separately from any optional club or recreational membership. The Colorado Division of Real Estate’s HOA guidance is a useful starting point for the document review. The actual declarations, budgets and transaction materials determine what deserves closer attention. [21]

Finally, preserve a reserve for the property rather than spending every available dollar on acquisition. The appropriate amount depends on condition, systems, other resources and the household’s tolerance for surprise. A well-chosen home should leave room to live the life that motivated the move, including periods when income or travel differs from the original plan.

YOUR NEXT QUESTION

What is the full annual ownership commitment, and what evidence supports each major line?

RESEARCH NOTES [20] El Paso County Treasurer mill levies. [21] Colorado Division of Real Estate HOA buyer guidance. No property-specific cost or tax estimate is supplied.



05 / COORDINATE THE MOVE AND SETTLE WELL

A clear plan for arrival. A thoughtful start to staying.

Connect the prior home, the next home and the people moving between them.



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Make the prior-home decision explicit.

Selling and retaining solve different problems.

A property from the previous assignment can represent equity, a useful loan, an emotional connection or a possible long-term investment. None of those qualities automatically determines whether the household should keep it. Compare the alternatives with current information from the local professionals who know that market.

For a sale, distinguish the expected price from the cash that would actually be available after secured debt, selling expenses and adjustments. Then identify how much of that cash the household wants to retain. If the Colorado Springs purchase depends on those proceeds, show the dependency clearly in the financing and contract discussions.

For retention, prepare a realistic operating picture. Ask what rent is supported by current evidence, who will manage the property, what repairs are likely and what happens during vacancy. Confirm the loan, insurance, association and legal requirements that apply to the intended use. A property should not become a rental merely because the household has run out of time to decide.

COMPARE ATTENTION AS WELL AS MONEY

Managing another home from a distance can be manageable with the right structure. It can also compete with a new assignment, a career transition or the first year of retirement. Decide how much responsibility the household wants to retain and what professional support would cost.

Bring the resulting decision into Heather's local planning early. If the old home is already under contract, share the relevant milestones and funding constraints. If it will be retained, make sure the next lender understands the full obligation. A coordinated move begins with a clear picture of what is being carried forward.

YOUR NEXT QUESTION

Is the prior home an intentional part of your next chapter, or an unresolved decision?

Make remote touring an evidence-gathering process.

A polished video is useful, but it is not a complete property investigation.

PCS schedules often require an initial search from another location. Remote work can narrow the field effectively when it is structured around the household brief. Ask for a tour that answers questions, not just one that reproduces the listing photographs.

Start outside. Understand the approach, street, neighboring sightlines, driveway and transition into the house. Inside, follow the paths you would use every day: groceries to kitchen, work area to living space, guest room to bath, laundry to storage. Request room dimensions or other records when a specific use depends on them. A wide-angle image does not establish how furniture or equipment will fit.

KEEP OBSERVATION AND VERIFICATION SEPARATE

An agent can show what is visible and help organize questions. An inspector or other qualified specialist evaluates matters within the scope of that service. Seller disclosures, permits, title materials, association documents and lender requirements each provide different evidence. No single tour replaces all of them.

For Colorado properties, include the appropriate radon questions and testing discussion in the diligence plan. The state health department provides real-estate guidance; the actual inspection and any mitigation decision should be handled for the specific property and transaction. [22]

If the household cannot visit before making an offer, be especially clear about what remains unknown, who will investigate it and which deadlines protect the decision. When possible, preserve an in-person opportunity for the setting and daily routes. Remote efficiency is valuable when it reduces uncertainty, not when it disguises the fact that important questions have not been answered.

YOUR NEXT QUESTION

What could change your decision that the listing photos and video have not shown?

RESEARCH NOTES [22] Colorado Department of Public Health and Environment radon / real-estate guidance. Inspection scope and contract deadlines are property-specific.



Use one timeline with clear owners.

Coordination improves when every handoff has a responsible person.

The gaining unit, transportation office, lender, closing provider and household do not share one calendar. A master timeline should show dependencies and responsible people, not only dates.

Milestone	Owner or confirming party
Orders and reporting requirements	Service member and command/personnel office.
Shipment, storage and delivery arrangements	Household and transportation office/provider.
Financing conditions and funding	Lender and household.
Property diligence and contract deadlines	Buyer, agent and specialists.
Closing, possession and access	Contracting parties and closing provider.
Schools, care and essential services	Household and receiving organizations.

Review the timeline at the points where a change would be expensive: before committing to temporary housing, before releasing a contingency, before booking an irreversible service and before assuming possession is available. Verify the assumptions behind each handoff.

If a household member cannot attend a required event, establish the approved process early. Any power of attorney, remote signing or other authorization must be acceptable to the institutions using it. Do not assume that an existing document works for a particular lender or closing.

Heather can coordinate the property transaction within the household's larger move plan. Clear ownership makes the next step easier to identify.

YOUR NEXT QUESTION

Which handoff currently has a date but no confirmed owner?



Fund the fallback before you need it.

A workable contingency makes the main plan easier to execute.

Even a well-organized move can encounter a delayed closing, a delivery change or a repair that needs more time. The household should know what it will do if one link slips. A fallback is most useful when it has a place, a cost and a person responsible for activating it.

AN ILLUSTRATIVE DELAY BUDGET

Suppose a household sets aside \$4,000 per month for incremental temporary costs and \$2,000 for a one-time additional move or storage adjustment. These are arbitrary planning assumptions, not local price quotes, reimbursable allowances or estimates for your move.

Delay period	Assumed incremental monthly cost	Plus one-time \$2,000
1 month	\$4,000	\$6,000 total
2 months	\$8,000	\$10,000 total
3 months	\$12,000	\$14,000 total

Replace every assumption with real quotes and the expenses your household would actually incur. Avoid double-counting costs you would pay in either plan. Separate personal cash needs from any reimbursement that has been specifically authorized, and consider when an approved reimbursement would be received.

Then compare the fallback with the alternative concessions. Is accepting a poor-fit house, an unexamined repair or a more restrictive financing arrangement really less costly than a planned delay? Sometimes timing is genuinely inflexible. When it is not, a funded buffer can protect a much larger decision.

The goal is not to make the move feel risky. It is to give the household the ability to respond calmly when a date changes. A clear contingency can preserve the quality of the home decision and keep a manageable inconvenience from becoming a rushed commitment.

YOUR NEXT QUESTION

How long could your household absorb a delay without having to abandon its core priorities?

RESEARCH NOTES Original hypothetical arithmetic. Figures are not market data, lodging rates, military allowances or a statement of reimbursement eligibility.

Let the first 90 days establish a life, not just an address.

A settled household needs routines and relationships as well as unpacked rooms.

The first weeks should prioritize the systems that keep the household functioning: work access, school arrangements, care continuity, essential services and a clear understanding of the property. Record warranties, maintenance contacts, shutoffs and the items that need follow-up. Avoid turning every cosmetic preference into an urgent project during an already busy arrival.

FIRST MONTH / MAKE DAILY LIFE WORK

Test the routes you selected around. Confirm the actual school and activity rhythm. Establish the work areas before optional furnishing decisions consume attention. Complete required enrollment or administrative steps through the responsible organizations rather than assuming the move itself completed them.

SECOND MONTH / BUILD LOCAL CONNECTIONS

Choose a small number of activities the household is likely to repeat. A community feels different when there are familiar people and recurring places in the week. That may involve recreation, professional relationships, volunteering, neighbors or an installation resource. Participation should follow the household's interests rather than a prescribed version of military or retired life.

THIRD MONTH / REVIEW THE ORIGINAL BRIEF

Ask what is working and what requires adjustment. Are travel and upkeep taking the time expected? Does the workspace function? Have any priorities changed now that the assignment or civilian routine is real? Use the answers to guide improvements before committing to larger property changes.

For a household deciding whether to stay, these observations are valuable evidence. The region may become a long-term home through repeated ordinary experiences rather than a single dramatic moment. Heather can remain a local property resource as those preferences become clearer and the next chapter takes shape.

YOUR NEXT QUESTION

What would make the household feel established by the end of its first three months?



Bring Heather the move you are actually making.

Start with the household, the horizon and the decisions still open.

The most useful first conversation does not require a completed property wish list. It requires an honest picture of the move. Are you arriving for an assignment, approaching retirement, beginning a civilian role or choosing where to settle? Which dates are fixed, and which assumptions still need to be tested?

Bring to the conversation	Why it helps
Time horizon and key dates	Distinguishes the assignment from the longer-term ownership plan.
Actual recurring destinations	Creates a search area based on the whole household's week.
Three essential home outcomes	Keeps showings focused on the right kind of fit.
Prior-home plan	Reveals funding, entitlement and timing dependencies.
Lender status and reserve priorities	Connects the search to a credible financial plan.
Questions about the next chapter	Identifies what needs local evidence before a commitment.

Heather brings lived military-family perspective and local knowledge to that conversation. The work connects the professional transition, the household's priorities and the property decision.

Together, the initial brief can become a focused set of communities and homes to compare, a plan for gathering the missing evidence and a sequence that fits the household's dates. Choose the home with intention.

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YOUR NEXT QUESTION

What should this home make possible for your household during the assignment—and afterward?



YOUR NEXT CHAPTER IN COLORADO SPRINGS

The destination is set. Choose home with intention.

From your next assignment to your next chapter, let's build a plan around your household.



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SCAN TO PLAN YOUR
MILITARY MOVE

PCS, transition and the decision to stay