THE PCS PLAYBOOK

ORDERS SAY CHEYENNE



NOW BREATHE. The PCS playbook for F.E. Warren. Wyoming or Colorado, buying or renting, coming or going. Every step, in the order you'll need it.

HARVEY HOME TEAM

HH

COMPASS

FIRST, WELCOME TO WARREN

From **CODY HARVEY**

Orders to F.E. Warren come with a report date, a moving truck and about a hundred questions. This is the playbook we hand every service member who calls us, in the order you'll need it: the week orders drop, the money, the house, the drive, the day you land, and the day orders come again.

It's all here. No sign-up, no catch, no "call us for the rest."

Danielle on our team is an Air Force veteran who has made a PCS move herself. Between her, me and the rest of the team, we're licensed in Wyoming and Colorado, so wherever you land on I-25, you've got one team.

Read it, mark it up, and call or text me. **EVEN IF YOUR REPORT DATE IS A YEAR OUT.**

Cody



CODY
HARVEY

Founder, The Harvey Home Team | Compass
307-317-5372
team@theharveyhometeam.com

THE WHOLE MOVE
NINE STOPS

The **PCS PLAYBOOK**

Read it front to back, or jump to whatever is keeping you up at night.

01 THE WEEK ORDERS DROP

02 THE MONEY

03 VA LOANS, IN PLAIN ENGLISH

04 BUY OR RENT

05 CHEYENNE OR COLORADO

06 BUYING FROM FAR AWAY

07 THE CALENDAR

08 THE WEEK YOU LAND

09 WHEN ORDERS COME AGAIN

Plus the checklist and Danielle's page at the back. If anything here doesn't match what your sponsor or the base tells you, go with them, then tell us so we can fix it.

THE WEEK YOUR ORDERS DROP

Stop 01 **THE WEEK ORDERS DROP**



FOUR CALLS, IN THIS ORDER

Stop 01 **THE WEEK ORDERS DROP**

NONE OF THEM COST A THING.

01

CALL THE BASE HOUSING OFFICE

Before anyone else, us included. The base asks you to get their counseling before you sign any lease, rental or sales contract. They'll walk you through on-base housing and the off-base rentals they keep an eye on.

02

ASK FOR A SPONSOR

Someone from your new unit who answers the questions Google can't. Warren doesn't run a loan locker for household goods, so your sponsor is who you ask about borrowing the basics while your stuff is on a truck.

03

BOOK BASE LODGING

The Wrangler Bunkhouse. With PCS orders you can book up to 60 days out, stays max out at 30 days, and eight units are pet friendly (two pets, shot records in hand).

04

GET YOUR VA CERTIFICATE OF ELIGIBILITY

It shows a lender you qualify for a VA loan. You can request it from VA online, or your lender can request it for you. Do it now, even if you're not sure you'll buy.

YOUR BAH FOLLOWS YOUR DUTY STATION

Stop 02 **THE MONEY**



NOT YOUR ADDRESS

Stop 02 **THE MONEY**

Your Basic Allowance for Housing is set by where you're assigned, your pay grade, and whether you have dependents. Live in Cheyenne, Wellington or Fort Collins and it's the same number. **DOD RESETS BAH EVERY JANUARY, SO LOOK UP YOUR EXACT RATE IN DOD'S BAH CALCULATOR BEFORE YOU SHOP.**

WHAT WE ADD UP BEFORE YOU FALL FOR A HOUSE

THE PAYMENT

Principal and interest on the loan.

PROPERTY TAXES

Wyoming and Colorado do this very differently. See Cheyenne or Colorado.

INSURANCE

Wind in Wyoming, hail in Colorado, and roof age drives the price.

HOA DUES

And in a lot of newer Colorado neighborhoods, metro district taxes too.

UTILITIES

Winter heat is a real line here.

A CUSHION

For the roof, the fence and the garage door. The wind finds them all.

IF IT ONLY WORKS ON PAPER, IT DOESN'T WORK

The whole payment should fit inside your BAH with room left over. **WE RUN THAT MATH WITH YOU ON EVERY HOUSE, BEFORE YOU WRITE AN OFFER.**



VA LOANS, IN PLAIN ENGLISH

Stop 03 **VA LOANS, IN PLAIN ENGLISH**



$0

down, per the VA, as long as the price isn't higher than the appraised value. No private mortgage insurance either. **THAT'S REAL MONEY EVERY MONTH.**

A ONE-TIME FUNDING FEE

2.15% on first use with less than 5% down, 3.3% after first use, and less with a bigger down payment. Waived if you get VA disability compensation, and for active-duty Purple Heart recipients.

SELLERS CAN HELP

The seller can pay some or all of your closing costs. VA caps seller concessions at 4% of the home's reasonable value.

THE APPRAISAL MATTERS

If it comes in under the price, the $0 down math changes. We plan for that before we write the offer.

ONLY THE FEE ROLLS IN

On a purchase, the funding fee is the only fee you can add to the loan. Everything else is paid at closing.



BUY OR RENT?

Stop 04 **BUY OR RENT**



Stop 04 **BUY OR RENT**

A Warren tour usually lasts a few years. So the question isn't “can I afford it.” It's “what happens to this house when orders come again?” **ANSWER THAT FIRST AND THE REST GETS EASY.**

BUY WHEN

- You'd happily rent it out later. Then it has to work as a rental, not just as your house.
- The HOA lets you rent it. Some don't, or limit it. We pull the rules before you write an offer.
- The payment fits inside your BAH, with room for insurance, taxes and the wind.
- You'd rather build equity than hand it to a landlord for three years.

RENT WHEN

- It's a short tour, or you want to learn the town first.
- Being a landlord from another state sounds like a headache you don't need.
- The numbers don't work once you add it all up. No shame in it.
- Good to know: the Servicemembers Civil Relief Act lets you end a lease early with PCS orders of 90 days or more.

On-base family housing is its own good answer: privatized, run by Balfour Beatty Communities, one-year leases with a military clause, rent straight from your BAH and utilities included up to your max BAH.

CHEYENNE OR COLORADO?

Stop 05 **CHEYENNE OR COLORADO**

BOTH ARE A YES. Your BAH is the same either way. Here's how the two sides really compare.



CHEYENNE, WY



NORTHERN COLORADO

CHEYENNE + LARAMIE COUNTY

WYOMING

THE DRIVE

Minutes to the gates. Gate 5 is open around the clock.

INCOME TAX

Wyoming has none.

PROPERTY TAX

Homes are taxed on 9.5% of market value, with a 25% homeowner exemption on the first $1 million if you qualify.

WEATHER

Wind is the story. We look hard at roof age, fences and garage doors.

PRICING

Sale prices aren't public in Wyoming, so online estimates miss here. Local comps matter.

WELLINGTON, FORT COLLINS + NOCO

COLORADO

THE DRIVE

Wellington sits in between. Fort Collins is about 45 minutes from Cheyenne on a good day.

INCOME TAX

Colorado has one. Your active-duty pay follows your state of legal residence.

PROPERTY TAX

Newer neighborhoods often add metro district taxes on top. Read the fine print before the floor plan.

WEATHER

Hail is the story. Roof age drives what insurance costs.

WINTER

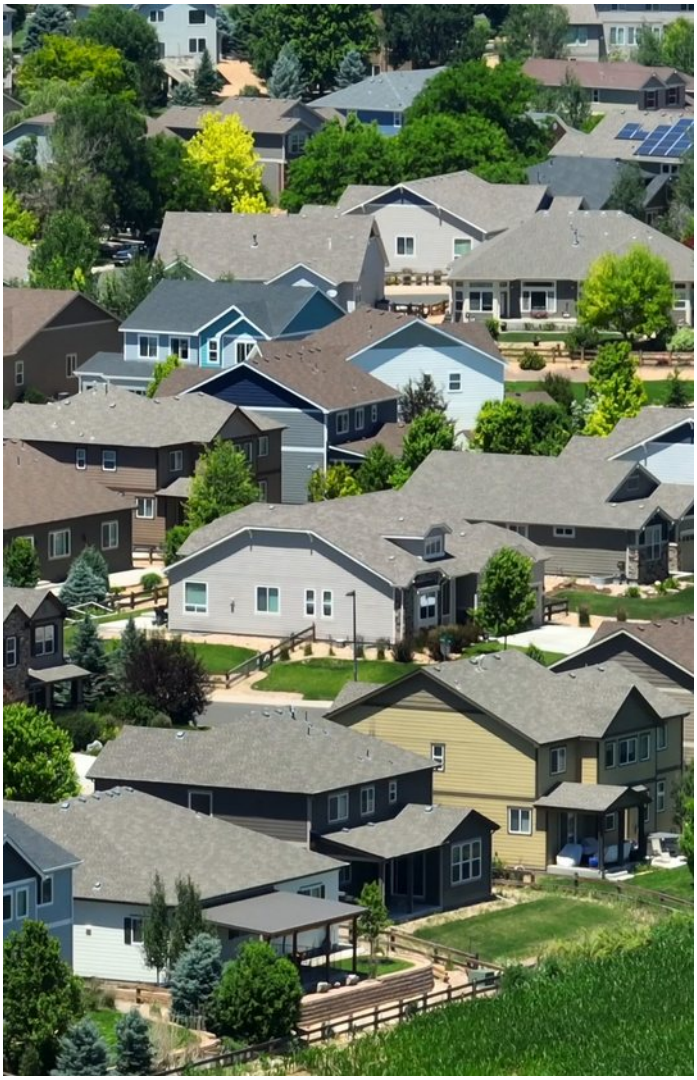
I-25 between Wellington and Cheyenne closes for wind and snow some days.

Either side, your active-duty pay is taxed by your state of legal residence under the Servicemembers Civil Relief Act, and a spouse can choose the same state. We're real estate advisors, not tax pros. The base legal office and a tax preparer who knows military returns are the right people for your situation.

IN TOWN
OR ON ACREAGE

Where you **COULD LAND**

Starter home in town or room to spread out, Wyoming or Colorado, **YOU GET THE SAME ADVISOR AND THE SAME CARE ON YOUR TIMELINE.**



FORT COLLINS, CO

IN TOWN



CHEYENNE, WY

RANCH COUNTRY





CHEYENNE, WY

DOWNTOWN



LOVELAND, CO

MORNING

BUY A HOUSE YOU HAVEN'T WALKED INTO

Stop 06 **BUYING FROM FAR AWAY**



Most PCS buyers can't fly in for a weekend of showings. **HERE'S HOW WE MAKE THAT FEEL NORMAL.**

01

START WITH YOUR REPORT DATE

We work backward from it: when you need keys, and whether you can fly in at all.

02

TOUR IT LIVE, ON VIDEO

We walk the house with you on a call and show what the photos skip: the street, the yard next door, the noise.

03

DRIVE THE COMMUTE

From the driveway to the gate, at the time you'd really leave.

04

WRITE THE OFFER AROUND YOUR ORDERS

VA terms, a closing date that fits your report date, and room for the appraisal.

05

INSPECT LIKE YOU'LL LIVE HERE

Roof, radon, sewer line and foundation. Radon runs high across this whole area, so we test.

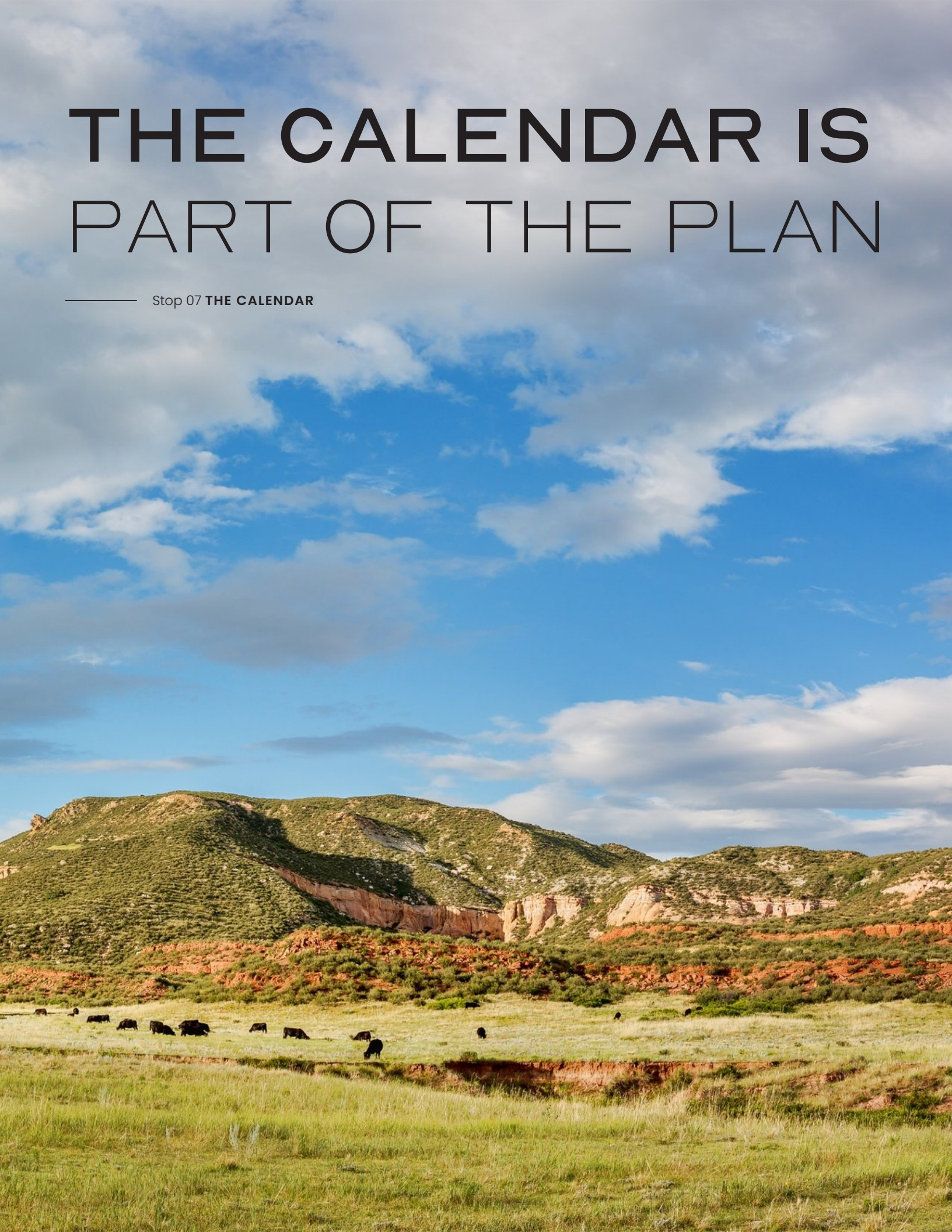
06

SIGN FROM WHEREVER YOU ARE

Most paperwork is e-signed. How you sign at closing depends on your lender and title company, so we set that up early.

THE CALENDAR IS PART OF THE PLAN

Stop 07 **THE CALENDAR**



Most Warren moves land May through August, which makes summer Cheyenne's busiest housing season. **BUYING THEN MEANS COMPETING WITH PEOPLE HOLDING THE SAME ORDERS.**



SKIP FRONTIER DAYS WEEK IF YOU CAN

Late July. Downtown hotels get very expensive, base lodging fills up, and the base says PCS priority doesn't guarantee more than 10 days in temporary lodging during the event.

SET CLOSING FROM YOUR REPORT DATE

Not the other way around. Base lodging stays max out at 30 days, so we plan the gap between landing and keys before you write the offer.

SELLING ON YOUR WAY OUT?

Homes listed in April catch buyers who already have report dates. More in When orders come again.

THE WEEK YOU LAND

Stop 08 **THE WEEK YOU LAND**



LEARN GATE 5 FIRST

Stop 08 **THE WEEK YOU LAND**

5 | 2

OPEN 24/7

Central Ave · I-25 Exit 12

Nights, weekends, holidays. The one to remember.

WEEKDAY RUSH HOURS

Randall Ave at Pershing · Exit 11

6 to 8 AM and 4 to 6 PM, Monday through Friday.

WEEKDAYS, 6 AM TO 6 PM

Missile Dr · Exit 10D

Monday through Friday.

Gates 1 and 2 close on weekends, federal holidays and AFGSC Family Days. Bringing family or friends without a DoD ID? The Visitor Control Center is open seven days a week, 6 AM to 10 PM (closed federal holidays), or your sponsor can request a virtual visitor pass up to three days ahead. Visitors need a REAL ID compliant license. These are the hours the base published in July 2025; check the base's Base Access page before you plan around a gate.



SCHOOLS, BY ADDRESS

Stop 08 **THE WEEK YOU LAND**

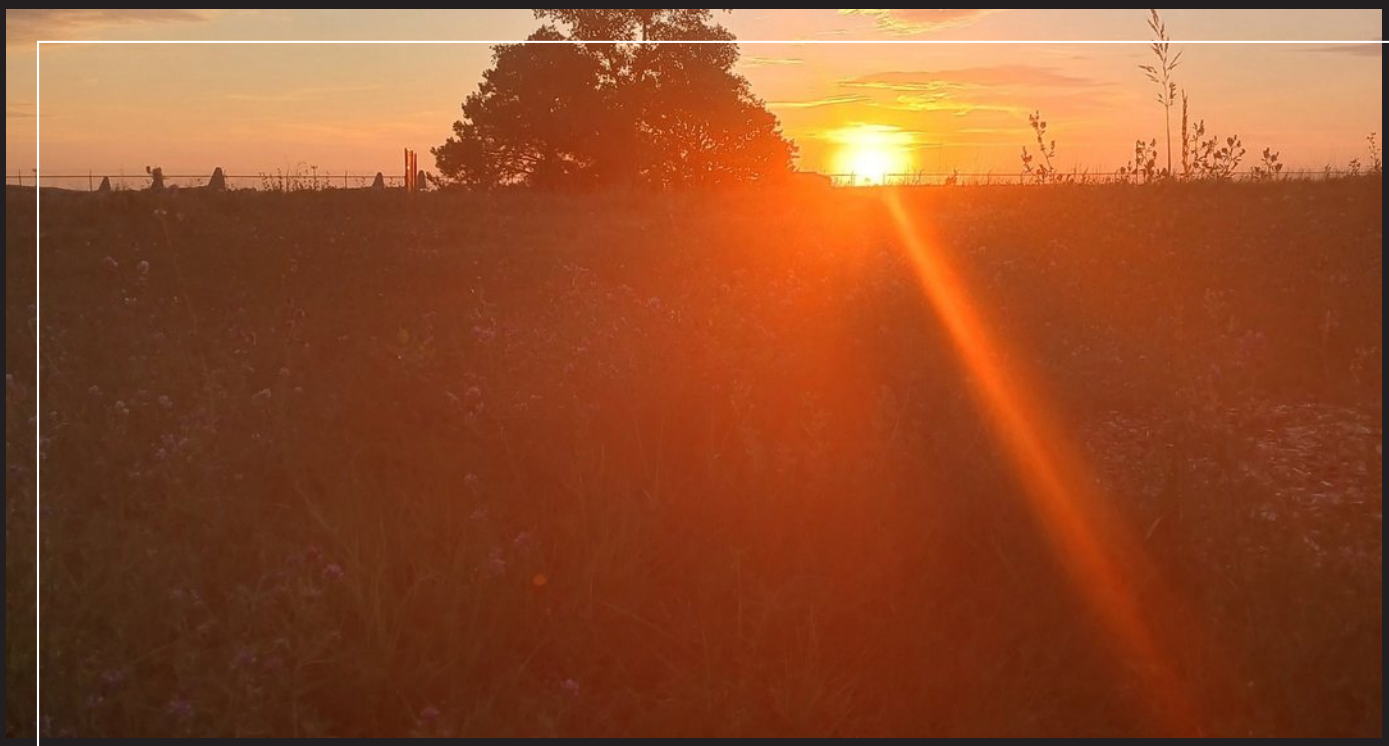
CHEYENNE, WY

Cheyenne's public schools are Laramie County School District 1, split into three triads. Students living on base are assigned to the Central triad. Off base, your address decides, and Freedom Elementary is a Wyoming Purple Star School for the way it serves military students.

NORTHERN COLORADO

In Northern Colorado, district lines don't follow town lines. Johnstown, Windsor and Berthoud even sit in two counties. Check the district's school map for the exact address of every house you're serious about, before you write an offer.

MOVING MID-YEAR, REGISTERING OR SORTING OUT SPECIAL EDUCATION? The base School Liaison program helps on both sides of the line.



WEATHER, HONESTLY

Stop 08 **THE WEEK YOU LAND**

6,000 FT+

above sea level. Drink more water than you think.

52 IN

of snow in an average winter on base.

50 MPH+

winter wind gusts are common.

14 IN

of moisture a year. It's dry.

Winter days run in the 30s with nights in the teens, and snow is possible nine months of the year. Summer highs land in the low 80s. I-25 and I-80 both close for wind and snow, and I-80 to Laramie closes more often. **BUY AN ICE SCRAPER THE WEEK YOU LAND. TRUST US.**

Weather facts from F.E. Warren's newcomer pages

LEAVING IS PART OF THE PLAN, TOO

Stop 09 **WHEN ORDERS COME AGAIN**



RENTING NOW? The Servicemembers Civil Relief Act lets you end a residential lease early with PCS orders of 90 days or more. Give your landlord written notice and a copy of your orders.

SELL IT

LIST IN APRIL

Homes listed then catch buyers who already have report dates.

ASK ABOUT THE 5-YEAR TEST

If you're on qualified official extended duty, the IRS lets you suspend the 5-year test on the home sale exclusion for up to 10 years. Ask your tax pro.

GET THE SELLER PLAYBOOK

Every home we list gets the whole plan. Ask us for it.

KEEP IT, RENT IT

CHECK THE HOA FIRST

Some limit rentals. Better to know before your last week.

LINE UP A MANAGER

Being a landlord from another state is real work. Set it up before you leave.

KNOW YOUR VA ENTITLEMENT

Keep the house and you may still have entitlement left for the next one. Ask your lender before you shop.



THE CHECKLIST FOR THE FRIDGE

Everything in this playbook, in the order you'll need it.

WHEN ORDERS DROP

- ☐ Call the base Housing Office
- ☐ Ask your new unit for a sponsor
- ☐ Look up your exact BAH in DoD's calculator
- ☐ Get your VA Certificate of Eligibility
- ☐ Talk to a VA lender
- ☐ Decide: on base, rent off base, or buy

60 DAYS OUT

- ☐ Book base lodging (pet friendly if you need it)
- ☐ Steer clear of Frontier Days week
- ☐ Check school assignments for any address you like
- ☐ Tour on video and drive the commute
- ☐ Make sure visitors have REAL ID
- ☐ Get pet shot records together

WHEN YOU LAND

- ☐ Use Gate 5 at night or on a weekend
- ☐ Check in with your sponsor and unit
- ☐ Get on the list for the newcomer's briefing
- ☐ Bought in Wyoming? File the homeowner exemption affidavit with the county assessor
- ☐ Buy an ice scraper

WHEN ORDERS COME AGAIN

- ☐ Decide: sell, or keep and rent
- ☐ Thinking sell? Plan to list in April
- ☐ Keeping it? Check HOA rental rules
- ☐ Line up a property manager
- ☐ Renting? Send written notice and your orders
- ☐ Call us. We'll start the plan

ASK SOMEONE WHO'S DONE IT

On our team **DANIELLE GAGNE**

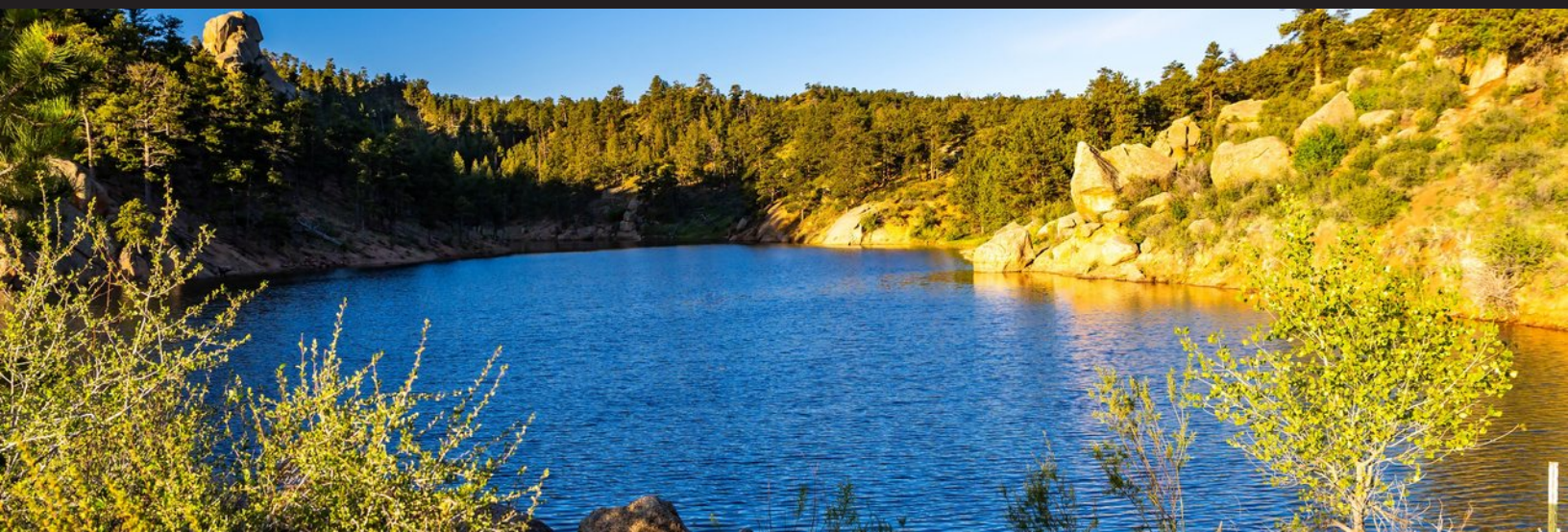
DANIELLE GAGNE

REAL ESTATE ADVISOR · LICENSED IN WYOMING

Danielle is an Air Force veteran who has made a PCS move herself, so she knows what it's like when orders come with a report date and a truck already booked.

She helps people moving to and from F.E. Warren buy and sell on a deadline. She's also a dog mom who helps with animal rescues, so yes, she'll ask about your pets.

Between Danielle, Cody and the rest of The Harvey Home Team, we're licensed in Wyoming and Colorado. **WHEREVER YOU LAND ON I-25, YOU'VE GOT ONE TEAM.**



MEET THE TEAM

From **THE HARVEY HOME TEAM**

We're a small team on purpose. One of us works your move from the first call to the keys, and the rest of us are right behind you. **WE'D LOVE TO SHOW YOU AROUND.**



CODY
HARVEY

FOUNDER, WY AND CO



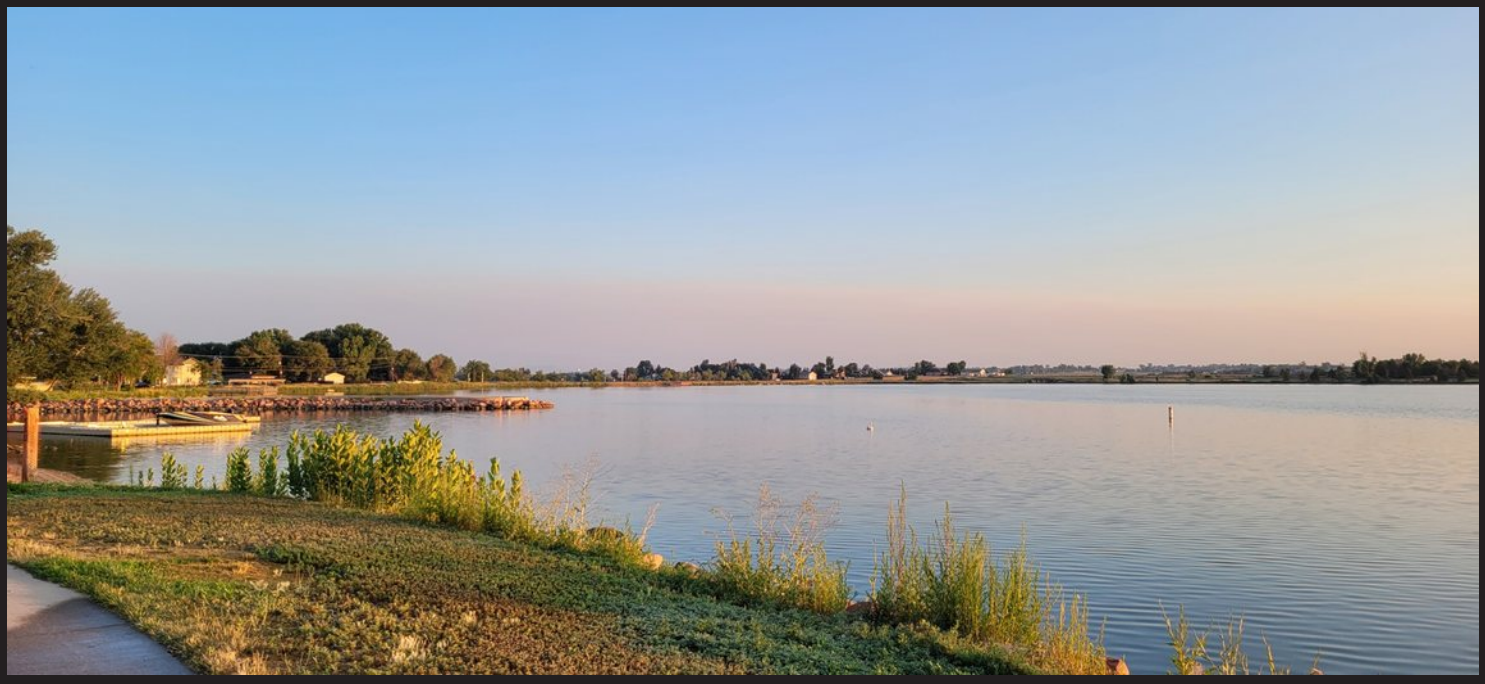
ASPEN
WIDENER

REAL ESTATE ADVISOR, CO



DANIELLE
GAGNE

REAL ESTATE ADVISOR, WY



the Harvey Home team

TELL US YOUR REPORT DATE

We'll take it from there. **COMING OR GOING, BUYING OR RENTING, WYOMING OR COLORADO.**

307-317-5372

COMPASS

Call or text Cody. Even if your report date is a year out.
team@theharveyhometeam.com
1804 Capitol Ave, Cheyenne WY 82001

Sources: F.E. Warren AFB newcomer, base access and education pages; Air Force Housing; Military OneSource; My Air Force Benefits; U.S. Department of Veterans Affairs; U.S. Department of Justice (SCRA); IRS; Wyoming Department of Revenue; Laramie County School District 1. Checked November 2026. Hours, rates and rules change, so confirm anything you're counting on with the office that owns it. We're a real estate team, not a government office.

Compass is a licensed real estate broker, as Compass Real Estate in Wyoming and Compass in Colorado. No guarantee, warranty or representation of any kind is made regarding the completeness or accuracy of descriptions or measurements (including square footage measurements and property condition), such should be independently verified, and Compass expressly disclaims any liability in connection therewith. No financial or legal advice provided. Equal Housing Opportunity.

EQUAL HOUSING OPPORTUNITY