DESTINATION DENVER COLORADO · RELOCATION GUIDE

Moving to Colorado Springs, Colorado

The honest version: the trade-offs, the costs that surprise people, where buyers actually land, and how to plan a move from another state.

By Jimmy Everetts

Reviewed October 2026

THE SHORT ANSWER

> Colorado Springs is Colorado's second-largest city, about 495,000 people at the foot of Pikes Peak, roughly 70 miles south of Denver on I-25 and the seat of El Paso County. It is a military city first: Fort Carson, Peterson and Schriever Space Force Bases, Cheyenne Mountain Space Force Station and the U.S. Air Force Academy all sit in or next to it. It suits military families, veterans, remote workers and anyone who wants a mid-size city with the mountains right at the edge of town. It suits people less well if they plan to commute to Denver every day, need big-city nightlife and major-league sports, or work in a corporate field that doesn't tie back to defense, aerospace, healthcare or tourism.

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Is Colorado Springs the right fit for you?

I grew up on the west side of Denver with the Rockies right there, and I thought we had pretty good mountain views. Then you get to Colorado Springs. Because the city sits in a valley against the mountains, even on the east side of town the mountains are right there. Mountain views from Denver don't suck, but Colorado Springs takes it to another level.

The second thing is the shape of the place. Colorado Springs is less a metro of suburbs than one big city, the largest in Colorado by area, in one county. El Paso County has about 757,000 people (2025 estimate), and many live in unincorporated communities around the city, like Cimarron Hills, Stratmoor, Security-Widefield, Black Forest and Falcon, which have county services. Life is local, too: if you live in Briargate on the north side, you may rarely go south unless you're catching a flight or visiting Fort Carson.

Laid out by the Colorado Springs Company in 1871 and incorporated in 1886, the city grew on the Cripple Creek gold boom and later the military, which with defense contractors now supplies more than 40 percent of the region's economy.

If you're coming from a modest-sized city or smaller, I don't think you'll be blown away or disappointed by the size of Colorado Springs. It's a great size city for most people. Coming from a New York, Chicago or Los Angeles, it can be a bigger culture shock than Denver.

Why people choose Colorado Springs

- The military community: five installations and a VA outpatient clinic (PFC Floyd K. Lindstrom)
- Nature as the main amenity: Garden of the Gods is free, and Red Rock Canyon and Manitou Springs are a few miles from downtown
- Academy District 20 (Accredited with Distinction every year) and Cheyenne Mountain District 12
- Room to grow on the north and east sides, so new construction is still available

What gives people pause

- The commute to Denver: with any traffic, an hour and a half to two hours each way
- The car is king. There are buses but no rail.
- An economy tied to federal defense spending, with U.S. Space Command headquarters moving to Alabama (announced September 2025)
- Wildfire history on the west side and in Black Forest, plus regular hail
- Water: most of it is imported from across the Continental Divide, and the city requires a water surplus before it annexes new land
- No major-league teams. If sports are make-or-break, you'll be driving to Denver.

Where is Colorado Springs, and how do you get around?

The city sits on Fountain Creek where the plains meet the Front Range, at about 6,035 feet, roughly 700 feet higher than Denver. I-25 runs through the middle; Powers Boulevard (CO 21) is a major north-south road on the east side.

- **Into Denver:** About 69 miles on I-25. From downtown Denver, the drive runs about an hour and 15 minutes to an hour and 30 minutes. With any traffic, you're looking at an hour and a half to two hours. If somebody tells you it's an hour, ask them how often they make that drive.
- **Into the Tech Center:** The DTC, on the southeast side of the metro along I-25, trims the trip.
- **Road projects:** The 18-mile I-25 "Gap" widening between Monument and Castle Rock finished in 2022, with an express toll lane each way. A new Powers and Airport Road interchange was substantially complete in late September 2026, and the Powers extension north to Voyager Parkway is planned for 2027 to 2030.
- **Transit:** Mountain Metropolitan Transit runs city buses in Colorado Springs. CDOT's Bustang South Line runs 12 weekday round trips from the Downtown Terminal and Woodmen Park & Ride through Monument to Denver Union Station, scheduled at about two hours and 15 minutes (as of October 2026).
- **Rail:** None as of fall 2026. Passenger rail south to Colorado Springs (the Colorado Connector) depends on a sales tax on the November 2026 ballot, with service as early as 2032 if funded.
- **The airport:** Colorado Springs Airport (COS), on the east side beside Peterson, is the state's second-largest, with American, Delta, Southwest and United and about 17 nonstop destinations (as of 2026). DIA sits about 25 miles past downtown Denver.
- **The mountains:** You can head north to I-70 or take the back roads. Locals swear the back roads get them to the ski areas faster because they skip the traffic, as long as the snow isn't bad and the vehicle can handle the passes.

What are Colorado Springs' neighborhoods like?

We'd be here all day if we listed them all, so these are some of my personal favorites and the ones friends, colleagues and people from the channel have moved to and come back with good reviews.

Northgate

An upscale area on the north end, close to the Air Force Academy, with luxury homes and Academy District 20 schools. Certainly at the top of many people's lists.

Briargate

One I've really enjoyed exploring: family-friendly, newer development, Academy District 20 schools and a suburban feel.

Flying Horse

A master-planned community on the north side built around a golf course, with a lot of newer homes. As with any master-planned community, be on the lookout for HOAs, and ask whether a metro district levy is on the tax bill.

Rockrimmon

A name I still get corrected on. Hilly terrain, scenic views and close to a lot of open space and trails; a really pretty area. It's Academy District 20 territory, and Rockrimmon Elementary carries the name.

Old North End

Historic homes and tree-lined streets, walkable to downtown, just north of Colorado College and bordered by Monument Valley Park. The historic district has been on the National Register since 1982, with houses built from 1885 to 1965, in styles from Queen Anne and Tudor to bungalows.

The Broadmoor area

You can't talk about Colorado Springs neighborhoods without the Broadmoor. The hotel opened in 1918 at the base of Cheyenne Mountain and as of 2015 had held a Forbes five-star rating for 54 straight years, the longest of any U.S. establishment. Around it: historic homes, high-end luxury homes and the mountains right there. Cheyenne Mountain District 12 serves the southwest side.

The Powers corridor

One that flew under the radar for me, but a couple people mentioned it. The east side along Powers Boulevard is fast-growing, with new shopping, new schools and a lot of new construction, and a lot of the positive feedback is about affordability.

Banning Lewis Ranch

The big growth area on the far east side: roughly 30,000 acres annexed in 1988, with its own charter schools. Ask early about HOA dues and any metro district.

What does it cost to own a home in Colorado Springs?

What to price into the monthly payment:

- **Property tax:** One county. The El Paso County Assessor values property and maps the tax entities, including school and metropolitan districts; the County Treasurer posts the mill levies. Look up the exact address.
- **Metro districts:** Common in newer master-planned communities, where they fund infrastructure; one is advancing money for the Powers extension. The levy is on the tax bill, not the HOA statement; the El Paso County Assessor's tax entity maps show metro districts.
- **HOA:** Expect one in most newer subdivisions.

- **Utilities:** Colorado Springs Utilities is city-owned and provides electric, gas, water and wastewater. Outside city limits, ask who supplies water.
- **Water:** 60 to 70 percent of the city's water comes from the Colorado River basin on the Western Slope, through systems like Homestake and the Blue River. Since 2023 a city ordinance requires 128 percent of existing and projected water demand to be available before the city annexes new land. It governs annexations, not land already in the city.
- **Wildfire:** The 2012 Waldo Canyon fire destroyed 347 homes in Mountain Shadows and nearby west-side neighborhoods, and the 2013 Black Forest fire destroyed about 500 homes north of the city. Near the foothills or in the pines, expect insurer questions and ask about mitigation discounts. Since April 2025 the state FAIR Plan insures homeowners who can't get coverage through standard insurers.
- **Hail:** The Front Range is "Hail Alley," with damaging hail from mid-April to mid-September; a July 2016 Colorado Springs storm ranks among the state's ten costliest. Check the roof.
- **Flood:** The Waldo Canyon burn scar raised flood risk in Manitou Springs and Ute Pass for years. Check the flood zone near Fountain Creek.
- **Veterans:** Colorado's disabled-veteran property tax exemption is a state program, not a city one. It covers part of a primary residence's value for veterans rated 100 percent permanent and total or paid at that rate for individual unemployability. Apply through the El Paso County Assessor by July 1.

What kinds of homes are in Colorado Springs?

Every type you could want: historic homes in the Old North End, historic and luxury homes around the Broadmoor. The north side is mostly suburban, with newer luxury in Flying Horse. Most new construction is going north and east, because heading west you run into the mountains: Banning Lewis Ranch, the Powers corridor and the plains toward Falcon. Black Forest, north of the city, is mostly zoned for five-acre lots in the pines.

How do schools work in Colorado Springs?

Several districts, by address. Academy District 20 covers the north side and the Air Force Academy area, about 26,000 students in almost 40 schools (2024–25), and has been Accredited with Distinction, the state's top rating, every year since the rating began. Cheyenne Mountain District 12 is small, about 3,700 students (2024–25) and one high school, on the southwest side. Colorado Springs District 11 serves the central city, about 23,000 students in 61 schools and charters (2024–25), with Montessori, IB, STEM and dual-language programs. Harrison District 2 and Widefield District 3 serve the south and southeast, District 49 the east side and Falcon, and Lewis-Palmer District 38 the north edge. More than a dozen districts serve El Paso County.

Colorado's open enrollment law lets students apply to schools outside their zoned school, and charters such as The Classical Academy are an option. But a district's rating doesn't guarantee every school in it is great. Do your due diligence on every school, and check the specific address.

What is there to do in Colorado Springs?

Parks, trails and open space

The city runs more than 150 parks and about 5,000 acres of open space, with a trail system from Palmer Lake through the city to Fountain. Garden of the Gods is the crown: 1,341 acres of red sandstone, a National Natural Landmark, free because the Perkins family gave it to the city in 1909 on that condition. Red Rock Canyon Open Space, 789 acres the city bought in 2003, has hiking, biking and dog-friendly trails. The Manitou Incline climbs about 2,000 feet in under a mile on roughly 2,700 steps, with the Barr Trail back down; free reservations are required (as of 2026). Pikes Peak, America's Mountain at 14,115 feet, can be driven on the Pikes Peak Highway, hiked or ridden on the Cog Railway, which reopened in 2021.

Events and the Olympics

It's Olympic City USA: home to the U.S. Olympic & Paralympic Committee headquarters, the Olympic & Paralympic Training Center and the U.S. Olympic & Paralympic Museum, opened downtown in 2020. The Pikes Peak International Hill Climb has raced to the summit since 1916, the Pikes Peak or Bust Rodeo runs every July, the Labor Day Lift Off fills the sky with balloons and the Switchbacks play pro soccer at Weidner Field.

Downtown and nearby towns

Downtown has more than 180 independent shops, restaurants and services around Tejon Street, plus the Pikes Peak Center for concerts and theater. It's a curated scene, not a comprehensive one; expect Denver depth and you'll hit the ceiling fast. Old Colorado City, founded in 1859, is a historic shopping and dining district on the west side. Manitou Springs, next door, is quirky and artsy, with mineral springs and the Cliff Dwellings.

Three places to start

- **Garden of the Gods** — Anytime someone comes to Colorado who hasn't really experienced the Rockies, this is where I take them. It blows their mind.
- **Cheyenne Mountain Zoo** — At about 6,700 feet on Cheyenne Mountain, it's the highest zoo in the country and known for its giraffe herd. One of the best zoos in the entire United States, and one of the most underrated I've ever visited. Even if you live somewhere else in the state, make that drive.

- **The Manitou Incline, then Pikes Peak** — Nobody does the Incline for the view; it's all about the workout. If you live here, I bet at some point you climb those stairs.

Who are the big employers in and near Colorado Springs?

The military is the anchor. Fort Carson, directly south of the city, is home to the 4th Infantry Division. Peterson Space Force Base, which shares its airfield with the airport, hosts NORAD and U.S. Northern Command headquarters. Schriever Space Force Base, about 10 miles farther east, is the main control point for GPS. Cheyenne Mountain Space Force Station is NORAD's alternate command center, and the Air Force Academy sits just north of the city.

The big change is U.S. Space Command. In September 2025 the president announced its headquarters would move permanently from Peterson to Redstone Arsenal in Huntsville, Alabama. As of fall 2026 the move is phased: more than 140 staff were at Redstone by September, about half the headquarters is expected there by the end of 2028, and a permanent building is expected around 2031. Colorado's October 2025 lawsuit against the move was still open in September 2026. If you're buying near Peterson or on the east side, I think it's something to take into consideration, but it doesn't change what I'd tell you overall.

Contractors include Northrop Grumman and Lockheed Martin, and the Peak Innovation area by the airport, with Northrop Grumman and an Amazon distribution center, is kind of the new Denver Tech Center of the South. Healthcare is the other pillar: UCHealth Memorial; Penrose-St. Francis, part of CommonSpirit since 2023, with a Level II trauma center at Penrose Hospital; and Children's Hospital Colorado, Colorado Springs. Add the utility, the school districts, UCCS, Colorado College, tech firms like HP and Verizon, and tourism, the region's third-largest employer.

How does Colorado Springs compare with nearby areas?

- **Colorado Springs vs. Denver** — Denver wins on corporate jobs, nightlife, transit and major-league sports. Colorado Springs wins on mountain views, military and aerospace jobs, and for many families, affordability.
- **Colorado Springs vs. Monument and the Tri-Lakes** — Monument is a separate town of about 12,000 (2023 est.) just north of the Academy, at nearly 7,000 feet, mostly in Lewis-Palmer District 38 and a shorter drive north.
- **Colorado Springs vs. Castle Rock** — The Douglas County seat sits between the two cities, 37 miles north and 28 miles from downtown Denver, with Douglas County schools.
- **Colorado Springs vs. Fountain and Pueblo** — Fountain is a separate city of about 30,000 (2024 est.), ten miles south beside Fort Carson. Pueblo, farther south, is a city of about 111,000 (2024 est.) with a steel-town history. Both are farther from Denver.

A lender's take on Colorado Springs

Among the many reasons I love Colorado Springs, the military is the big one. I think Colorado Springs does as good a job as any town in the country at taking care of veterans: the resources, the support and the respect they deserve. And I'm not talking about me, I was a safe and sound submariner in the Navy, but I'm always impressed with communities that take care of their veterans, and Colorado Springs does it better than most. When people talk to me about retiring to Colorado from the military, it's usually one of the first towns we talk about.

Some military buyers know they'll be in the home a long time, and we plan for that. Others know they'll be in Colorado three, four, maybe five years and will probably sell, so we make that work for them. And because Colorado is so pro-veteran, sellers are better educated on how VA loans work and why it's in their interest to accept VA offers. The old idea that putting zero down meant you were broke is just inaccurate.

The one caution: living here and working in Denver. Be ready for a long and painful drive on a consistent basis. If your job is here, or you work remotely, Colorado Springs gives you enough of a city to feel like you're not in the sticks, but not so big that you feel overwhelmed.

Buying in Colorado Springs: what to do first

1. **Get pre-approved** before you tour, and if you're on orders, before you arrive.
2. **Confirm city or county** for the exact address, and who provides water and sewer: Colorado Springs Utilities, a local district or a well.
3. **Price the whole payment** with El Paso County property tax, any metro district levy, HOA dues and insurance that accounts for hail and, near the foothills or in the pines, wildfire.
4. **Confirm the school district and the specific school** for the address. District lines don't follow neighborhood names.
5. **Drive the commute at rush hour** from the actual neighborhood: I-25 to Denver, Powers to the bases and the airport. If Bustang is your plan, check the current schedule.
6. **Veterans and active duty:** You must live in the home, so time the closing around your report date. A VA loan needs no down payment as long as the price isn't above the appraised value, and no monthly mortgage insurance, and the funding fee is waived if you receive VA disability compensation. If you'll PCS out, ask about keeping the home and reusing your benefit; VA loans are also assumable. Condos must be in a VA-approved project. If you're rated 100 percent permanent and total, or paid at that rate for individual unemployability, apply for the state property tax exemption by July 1.

Frequently asked questions

Is Colorado Springs the second-largest city in Colorado?

Yes. Colorado Springs had about 495,000 residents in the 2025 Census estimate, second only to Denver, and it is the largest city in Colorado by area. It is the county seat of El Paso County, the state's most populous county at about 757,000.

How long is the drive from Colorado Springs to Denver?

The cities are about 70 miles apart on I-25. A normal downtown-to-downtown drive is about an hour and 15 to an hour and 30 minutes; with any traffic, plan on an hour and a half to two hours. Bustang buses schedule about two hours and 15 minutes downtown to downtown (as of October 2026).

What military bases are in Colorado Springs?

Five: Fort Carson (Army), Peterson Space Force Base, Schriever Space Force Base, Cheyenne Mountain Space Force Station and the U.S. Air Force Academy. Peterson hosts NORAD and U.S. Northern Command headquarters, and Cheyenne Mountain is NORAD's alternate command center.

Is U.S. Space Command leaving Colorado Springs?

Its headquarters is moving. In September 2025 the president announced it would move permanently to Redstone Arsenal in Huntsville, Alabama, and as of fall 2026 the move is phased, with about half the staff expected there by 2028 and a permanent headquarters around 2031. Colorado's lawsuit challenging the move was still pending in September 2026, and the bases themselves remain.

What school district is Colorado Springs in?

It depends on the address. Academy District 20 serves the north side, District 11 the central city, Cheyenne Mountain District 12 the southwest, Harrison District 2 and Widefield District 3 the south and southeast, and District 49 the east side and Falcon. Check the specific address and school.

What is the Colorado Springs 128 percent water rule?

A 2023 city ordinance requires Colorado Springs to have 128 percent of its existing and projected water demand available before it annexes new land. It applies to annexations, not property already inside the city, and it reflects how much of the city's water is imported from the Western Slope.

Does Colorado Springs have a train to Denver?

No. As of fall 2026 there is no passenger rail. CDOT's Bustang South Line runs buses to Denver Union Station, and a sales tax measure on the November 2026 ballot would fund Front Range passenger rail south to Colorado Springs, with service as early as 2032 if approved.

Sources

Guide reviewed October 25, 2026, and reviewed again twice a year.

- Colorado Springs, Colorado (population, area, incorporation, elevation, distance to Denver, economy, military, parks, climate, sports)
- El Paso County, Colorado (population, county seat)
- Peterson Space Force Base (rename, NORAD and USNORTHCOM headquarters, shared airfield)
- Schriever Space Force Base (location, GPS control)
- Cheyenne Mountain Space Force Station (rename, NORAD alternate command center)
- Fort Carson (location, acreage, 4th Infantry Division)
- United States Air Force Academy
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- CBS Colorado: Colorado sues over Space Command move (Oct. 29, 2025)
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- Black Forest fire
- Black Forest, Colorado (five-acre zoning, school districts)
- Rocky Mountain Insurance Information Association: Hail
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- Colorado Division of Insurance (wildfire mitigation discounts, hail FAQs)
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- Denver7: Colorado Connector sales tax measure heads to November ballot (Aug. 2026)
- Colorado Springs Airport (location, airlines, destinations, Peterson, Peak Innovation Parkway)
- Denver International Airport (distance from downtown Denver)
- Denver Tech Center
- List of school districts in Colorado (El Paso County districts)
- Academy District 20 (enrollment, schools, Accredited with Distinction)
- Academy School District 20 (area served, schools, charters)
- Colorado Springs School District 11 (enrollment, schools, choice programs)
- Colorado Springs School District 11 (area served, history)
- Cheyenne Mountain School District 12 (area, enrollment, schools)
- Harrison School District 2
- Widefield School District 3
- School District 49 (Colorado)
- Lewis-Palmer School District 38
- Colorado Department of Education: Open Enrollment
- Old North End Historic District (Colorado Springs)
- The Broadmoor (opening, location, Forbes five-star streak, golf)
- Banning Lewis Ranch (acreage, annexation, schools)
- Old Colorado City
- Manitou Springs, Colorado
- Garden of the Gods
- Red Rock Canyon Open Space
- Manitou Incline (steps, elevation gain, reservations)
- Pikes Peak (America's Mountain, highway, Cog Railway)
- Cheyenne Mountain Zoo
- U.S. Olympic & Paralympic Museum (opening, USOPC headquarters)
- Pikes Peak International Hill Climb
- Pikes Peak or Bust Rodeo
- Labor Day Lift Off
- Downtown Partnership of Colorado Springs (shops and restaurants, Pikes Peak Center)
- Penrose Hospital (Penrose-St. Francis, CommonSpirit, Level II trauma)
- UCHealth (Memorial Hospital lease, 2012)
- Children's Hospital Colorado (Colorado Springs hospital)
- Monument, Colorado
- Castle Rock, Colorado
- Fountain, Colorado
- Pueblo, Colorado

- Destination Denver Colorado: This is EVERYTHING You Need To Know BEFORE Moving to Colorado Springs! (Oct. 2025)
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- Destination Denver Colorado: Moving to Colorado? Denver or Colorado Springs (Mar. 2025; Powers corridor affordability feedback, remote workers, major-league sports)
- Destination Denver Colorado: Moving to Colorado Springs in 2024 (Feb. 2024; taking care of veterans, big-city culture shock, enough of a city)
- Destination Denver Colorado: Why Active Military & Veterans Are Moving to Denver & Colorado Springs (Sept. 2024; military buyers' timelines, VA offers, the Incline)
- Destination Denver Colorado: If I was Moving to Colorado Today - Here Are The Towns I Would Live In (Apr. 2025; Cheyenne Mountain Zoo)

A note from Jimmy

I'm a mortgage loan originator with the Everetts Lending Team at Edge Home Finance, licensed across Colorado, and I make these guides because the first thing most people need isn't a loan; it's a straight answer about where they're going. When you're ready to talk numbers, or you just want a second opinion on a neighborhood, reach out.

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