



DESTINATION DENVER COLORADO · RELOCATION GUIDE

Moving to Monument, 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.

THE SHORT ANSWER

Monument is a home-rule town of roughly 12,000 people in northern El Paso County, sitting on the Palmer Divide between Colorado Springs and Castle Rock, with the Air Force Academy on its southern border. Buyers who search "Monument" also land in Palmer Lake (a separate town) and unincorporated Woodmoor and Gleneagle; Monument, Palmer Lake and Woodmoor together are known as the Tri-Lakes area. It suits people who want Lewis-Palmer D38 schools, mountain views, a small-town feel and a short drive to the Colorado Springs bases. It suits people less well if they commute to Denver every day, dislike winter driving, or haven't asked where their water comes from.

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Is Monument the right fit for you?

To me, Monument is kind of like Colorado's best kept secret. People whisper about it at their kids' soccer games, but they don't post about it online. It's a suburb of Colorado Springs, technically in the Springs metro, but you're about an hour from Denver depending on the day, an hour and 15 with traffic. You get stunning mountain views and small-town vibes.

Before that helps you, sort out which Monument you're looking at. The Town of Monument incorporated in 1879 as Henry's Station, after settler Henry Limbach, and was renamed for Monument Creek and Monument Rock a few years later. It counted 10,399 people in 2020 and an estimated 12,088 in 2023. The town includes the old downtown west of I-25 and, east of the interstate, Jackson Creek and the newer neighborhoods around it. Palmer Lake, to the northwest, is its own town. Woodmoor and Gleneagle are unincorporated El Paso County, and Gleneagle uses a Colorado Springs mailing address. Same schools in some cases, different governments, water providers and tax bills.

Geography explains the rest. Monument sits on the southern slope of the Palmer Divide, the ridge that separates the South Platte and Arkansas river basins, at close to 7,000 feet. That terrain brings more snow and more summer storms than Denver or Colorado Springs, and the area has long depended on deep groundwater rather than a river. More on both below.

Why people choose Monument

- Lewis-Palmer School District 38, which the district reports performed in the top 9% of Colorado districts on 2026 state results
- Rampart Range and Pikes Peak views, ponderosa pine and big open space
- A real old downtown with summer concerts, a Fourth of July parade and a street fair
- The Air Force Academy next door and the Colorado Springs bases within about 35 to 55 minutes
- A Bustang stop for Denver and Colorado Springs, and Denver within about an hour off-peak

What gives people pause

- The town-versus-mailing-address question. Woodmoor, Gleneagle and Black Forest are not in the Town of Monument.
- Some neighborhoods feel remote, and most city errands mean a drive into Colorado Springs.
- A Denver commute is real: about an hour each way off-peak, longer in traffic, and Monument Hill (about 7,350 feet) on I-25 often sees heavier snow than the cities on either side.
- Water. Most of the area has relied on nonrenewable Denver Basin groundwater, and the renewable fixes are uneven from one provider to the next.
- Wildfire. The 2013 Black Forest Fire destroyed 486 homes in neighboring Black Forest.

Where is Monument, and how do you get around?

Monument lies along I-25 north of Colorado Springs and east of the Rampart Range, with the Air Force Academy bordering it to the south. Interstate exits 158 and 161 (Highway 105) serve the town. Drive times below are off-peak estimates from central Monument using OpenStreetMap routing; add time at rush hour and in snow.

- **Into Colorado Springs:** About 25 to 30 minutes to downtown and about 20 minutes to the Briargate area on the north side.
- **To the bases:** The Air Force Academy borders Monument to the south. Plan on roughly 35 to 40 minutes to Peterson Space Force Base or Fort Carson, and about 55 minutes to Schriever Space Force Base east of the city.
- **Into Denver:** About 25 to 30 minutes to Castle Rock, 45 minutes to the Denver Tech Center and an hour to downtown. CDOT finished the 18-mile I-25 South Gap project between Monument and Castle Rock in November 2022, adding a toll express lane in each direction; tolling began in 2024.
- **Monument Hill:** Monument Hill (about 7,350 feet) on I-25 often sees heavier snow than the cities on either side. If you commute north, this is the stretch to watch.
- **Bus:** CDOT's Bustang South Line stops at the Monument Park-n-Ride at Highway 105 and I-25, with 12 weekday trips each way between Colorado Springs and Denver Union Station and six on weekends, as of October 2026. Check the current schedule before you count on it. Colorado Springs' Mountain Metro buses do not serve Monument.
- **Rail:** None. The tracks through town carry BNSF freight. Passenger service ended by 1971, and the Front Range Passenger Rail District's planned first phase, as of 2026, runs Denver to Fort Collins, not south.
- **Airports:** Colorado Springs Airport is about 40 minutes. Denver International is about an hour and 15 minutes off-peak.
- **The mountains:** Palmer Lake's reservoirs sit in the mountains behind the town.

What are Monument's neighborhoods like?

I love flying my drone and exploring, and Monument is filled with that. Every time I fly there, I get caught up having to fly a little farther, or get in the car and drive a little farther, to see over that next peak into that next valley. Here's how the areas break down.

Downtown Monument

The original town, west of I-25 around Second and Washington streets, where the street fair sets up on the Fourth of July. Limbach Park hosts free summer Wednesday concerts and the Monu-palooza music festival, which turned ten in 2026. Water here comes from the town's own wells. The town is drafting a Monument

2040 Comprehensive Plan and Downtown Master Plan as of fall 2026, and some residents have pushed back on renderings of three-story buildings that they say don't fit the historic downtown.

Jackson Creek

East of I-25 inside the Town of Monument, along Jackson Creek Parkway; Triview built its first infrastructure to serve the first house here in 1998. Water, sewer, drainage, parks and street maintenance come from the Triview Metropolitan District rather than the town, and Triview's levy appears on the property tax bill.

Sanctuary Pointe and Promontory Pointe

Newer neighborhoods in the Triview area, where separate developer districts, Triview Metropolitan Districts 2 and 4, built the roads. As of fall 2026 those two districts plan to dissolve, but they will keep an annual meeting to set the mill levy for their remaining debt. If you buy here, get the full list of districts on the tax bill, not just the HOA dues.

Woodmoor

Unincorporated El Paso County east of I-25, about 9,500 people at the 2020 census, with a Monument mailing address and Lewis-Palmer D38 schools. The Woodmoor Improvement Association is a covenant-controlled community association with architectural review and common open space, and it offers Firewise and forest-health evaluations. Water and sewer come from the Woodmoor Water and Sanitation District, which relied entirely on Denver Basin wells for more than 40 years and has pursued renewable water from the JV Ranch on Fountain Creek.

Palmer Lake

Its own statutory town of about 2,600 people (2020 census), with mountains rising behind it, incorporated in 1889. It began as a railroad water stop and health resort, and the Star of Palmer Lake, built in 1935, lights up Sundance Mountain every holiday season. The town's water comes from two mountain reservoirs and wells; in August 2026 it declared a Stage 1 Water Emergency. D38 schools, including Palmer Lake Elementary.

Gleneagle

An unincorporated community of about 6,600 people (2020 census) with a Colorado Springs ZIP code (80921) and Academy District 20 schools, not D38. Gleneagle listings often come up in Monument searches. Fox Run Regional Park shares the 80921 ZIP code. Confirm the school district and water provider for the exact address.

What does it cost to own a home in Monument?

Know the whole monthly payment, not just the price. Monument-specific points:

- **Property tax** — One county, many districts. Everything here is assessed by the El Paso County Assessor; look up the address for the exact levy. The bill can include the town, a school district, a fire district, a water and sanitation district and, in newer areas, one or more metro districts.
- **Metro districts** — Triview in Jackson Creek, developer districts layered in Sanctuary Pointe and Promontory Pointe, and the Forest Lakes district. The levy is on the tax bill, not the HOA statement. Get the number before you offer.
- **HOA** — Woodmoor has WIA covenants plus sub-associations, and most newer subdivisions have an HOA. Ask for the documents and dues on any address.
- **Water** — Cost and reliability depend on who supplies it: the town, Triview, Woodmoor, Palmer Lake, another district or a private well.
- **Insurance** — Hail, as anywhere on the Front Range, which sits in the heart of "Hail Alley." Wildfire matters even more here: the 2013 Black Forest Fire burned about 14,000 acres in neighboring Black Forest, destroyed 486 homes by the assessor's count and killed two people. Homes in the trees and along the Rampart foothills should expect wildfire questions from insurers. Check the address on the Colorado Wildfire Risk Public Viewer.
- **Sales tax** — Monument is home rule and collects its own sales tax; unincorporated areas don't pay it. Check the state's sales tax locator for the current rate at an address. On the November 3, 2026 ballot, Monument's Ballot Issue 2B asks voters to raise the town's use tax on construction and building materials, so check the result if you're building.
- **Snow** — Monument averages around 111 inches a year. Budget for snow removal.

The water question. This is the one to understand before you buy. Much of the Tri-Lakes area has run on Denver Basin aquifers, deep groundwater that the state treats as nonrenewable: allowable pumping is set so the supply lasts at least 100 years, and El Paso County uses a 300-year test for new development. The Town of Monument draws from wells in three Denver Basin aquifers and drilled three more in 2024 during a record-use year; its public works director called them a stopgap. Triview brought its Northern Delivery System online in August 2024 to bring in renewable Fountain Creek and Arkansas River water through a Colorado Springs Utilities plant, keeping its wells in reserve. The Loop, a regional project meant to move Monument, Woodmoor and Donala off groundwater, lost Monument in August 2026 over cost, and by fall its authority board was wrapping up its finances. Monument is drafting a Water Master Plan alongside its 2040 plan.

Ask the seller or provider: who supplies water to this address, how much of it is renewable, what watering restrictions apply, and for a private well, which aquifer it taps, its permit and its yield.

What kinds of homes are in Monument?

Downtown Monument is the original 1870s town, so it has the area's oldest streets. East of I-25: Jackson Creek, built from the late 1990s on, and newer construction in Sanctuary Pointe and Promontory Pointe. Across Monument, as I put it in a video, you're often getting a newer four-bed, three-bath home with a backyard and one heck of a view. Woodmoor homes sit under one set of WIA covenants, so exterior projects go through architectural review. Out toward Black Forest, most land was zoned for five-acre minimum lots in 1965, which means wells, septic and propane questions on many listings.

How do schools work in Monument?

Lewis-Palmer School District 38 serves Monument, Palmer Lake and Woodmoor, plus parts of Black Forest and the north edge of Colorado Springs. It's known for great public schools: about 6,300 students in 2025-26, two high schools (Lewis-Palmer and Palmer Ridge), Lewis-Palmer Middle School, five elementaries (Bear Creek, Kilmer, Lewis-Palmer, Palmer Lake and Prairie Winds). Monument Academy, D38's only charter, runs a K-12 program on two campuses. In fall 2026 the district reported scoring in the top 9% of Colorado districts and asked the state to reconsider its accreditation rating; it also noted slightly declining enrollment and trimmed staff. All district-operated D38 schools earned the state's top rating, as did Monument Academy's middle and high schools; Monument Academy Elementary was rated "needs improvement."

That does not guarantee every school in the district is going to be great. You're still going to want to do your due diligence on every single school.

Academy District 20 covers Gleneagle, much of Black Forest and a small piece of Monument, with about 26,000 students in 2023-24 and The Classical Academy among its charters. D38 families may request a school outside their neighborhood early each calendar year. Check the specific address, not the ZIP code.

What is there to do in Monument?

Parks, trails and open space

The New Santa Fe Regional Trail is the spine: a 14-mile gravel trail on the old Atchison, Topeka and Santa Fe rail bed, running from Palmer Lake through Monument, with trailheads in Palmer Lake, on Third Street in Monument and at Baptist Road. As of fall 2026, the roughly seven-mile section through the Air Force Academy is closed under U.S. Northern Command orders. Palmer Lake Recreation Area is 36 acres around the lake, with fishing, a disc golf course and a walking path. Above town, the Palmer Lake Reservoirs area is open to hikers (no dogs), and the upper reservoir has an open shoreline. Fox Run Regional Park near Gleneagle has ponderosa forest, Aspen and Spruce lakes, four miles of trails and a dog park. At Monument Lake, the Town Council approved lake parking permits in July 2026, so check current rules before you go.

Events

The Tri-Lakes Fourth of July is the anchor: the Monument Hill Kiwanis children's and main parades through downtown and a Tri-Lakes Chamber street fair on Second and Washington. Fireworks aren't permitted in town. Summer brings Wednesday Concerts in the Park at Limbach Park, then Monu-palooza in September. In December, Monument lights its tree, the Star of Palmer Lake shines over the valley, and Palmer Lake holds its Yule Log Hunt.

Food and drink

Palmer Lake runs a Sunday farmers market into the fall.

Three places to start

- **Downtown Monument** — Walk Second and Washington, then a summer Wednesday at Limbach Park.
- **Palmer Lake** — The lake, the reservoirs hike and the Star on the mountain.
- **The New Santa Fe Regional Trail** — Ride the old rail bed from Palmer Lake into Monument.

Who are the big employers in and near Monument?

The regional economy centers on Colorado Springs, where the military and defense contractors make up more than 40% of it and about 45,000 active-duty troops are stationed (both as of 2021). The Air Force Academy borders Monument; Peterson Space Force Base hosts NORAD and U.S. Northern Command headquarters; Schriever Space Force Base hosts space and missile-defense units; and Fort Carson is a 135,000-acre Army post. Locally, Lewis-Palmer D38 employs about 775 people as of fall 2026. Monument is very popular with military families, a lot of them making that quick drive into Colorado Springs.

How does Monument compare with nearby areas?

- **Monument vs. north Colorado Springs (Briargate, Northgate)** — About 20 minutes south, inside the big city, with D20 schools (which cover northern Colorado Springs) and the city's shopping at hand. Monument trades that convenience for D38, more snow and a smaller-town feel.
- **Monument vs. Castle Rock** — Castle Rock is the Douglas County seat, about 84,000 people (2025 estimate) and 25 to 30 minutes north, with Douglas County schools and a shorter Denver drive. Monument is closer to the bases.
- **Monument vs. Black Forest** — Black Forest is unincorporated, about 15,000 people (2020 census) on mostly five-acre lots with wells and septic, split among four school districts. It's more rural, and it's where the 2013 fire burned.
- **Monument vs. Woodland Park or Larkspur** — Woodland Park is a Teller County town of about 7,900 (2020 census) on US 24 at nearly 8,500 feet, part of the Colorado Springs metro; I've named it

alongside Monument for military families. Larkspur is a tiny Douglas County town on I-25 about 11 miles south of Castle Rock, home to the Colorado Renaissance Festival.

A lender's take on Monument

People don't talk about Monument a lot. It's kind of like, shh, keep it to ourselves. It's known for great public schools, it has a small-town feel, and it's very popular with military families making the drive into Colorado Springs. If you're looking to be as far from Denver as you can, but you don't want to drive all day to get to the airport, that's when you definitely look at Monument.

The honest downside is that it's very suburb. In some of these neighborhoods you're kind of out in the middle of nowhere, so any city errand is a drive into Colorado Springs, and if you're commuting north to Denver, that will be a bit of a commute.

The other thing to settle before you write an offer is water: who supplies the address, how much of that supply is renewable, and what watering restrictions come with it.

Buying in Monument: what to do first

1. **Get pre-approved** before you tour, and know which community you're actually targeting: the Town of Monument, Palmer Lake, Woodmoor or Gleneagle.
2. **Look up the address with the El Paso County Assessor** to confirm the taxing districts on it, including any town, metro district and water district.
3. **Price the whole payment** with property tax, metro district levies, HOA dues and insurance, including wildfire coverage.
4. **Confirm the water source and the school** for the exact address. D38 or D20, town water, Triview, Woodmoor or a private well.
5. **Drive the commute at rush hour**, and in snow if you can, over Monument Hill or down to your gate.
6. **Veterans:** a VA loan fits Monument well. On a property with a well or septic, ask early. El Paso County Public Health tests well water, the lender decides which tests are required, and the county no longer requires a septic inspection at sale, so order one yourself.

Frequently asked questions

Is Monument, Colorado its own town?

Yes. Monument is a home-rule town in El Paso County, incorporated in 1879, with an estimated 12,088 residents in 2023. Palmer Lake is a separate town, and Woodmoor, Gleneagle and Black Forest are unincorporated El Paso County.

Is Woodmoor part of Monument?

No. Woodmoor is an unincorporated community of about 9,500 people with a Monument mailing address, Lewis-Palmer D38 schools, the Woodmoor Improvement Association and its own water and sanitation district.

What school district is Monument in?

Most of Monument, Palmer Lake and Woodmoor is in Lewis-Palmer School District 38. Academy District 20 covers Gleneagle and a small piece of Monument. Monument Academy is D38's K-12 charter. Check the exact address.

How far is Monument from Denver and Colorado Springs?

About 25 to 30 minutes to downtown Colorado Springs and about an hour to downtown Denver off-peak, longer in traffic or snow over Monument Hill. Colorado Springs Airport is about 40 minutes; Denver International about 75 minutes.

Where does Monument's water come from?

Mostly deep wells in the Denver Basin aquifers, which Colorado treats as nonrenewable. Triview, which serves Jackson Creek, added renewable surface water in 2024, and Woodmoor has pursued renewable water from the JV Ranch on Fountain Creek. Ask your provider how much of your supply is renewable.

Does Monument get more snow than Denver?

Yes. Monument sits on the Palmer Divide near 7,000 feet, and the terrain lifts storms, so it averages around 111 inches of snow a year, more than Denver or Colorado Springs typically see. Monument Hill (about 7,350 feet) on I-25 often sees heavier snow than the cities on either side.

Is there public transit or a train in Monument?

There's no passenger rail. CDOT's Bustang South Line stops at the Monument Park-n-Ride at Highway 105 and I-25, with 12 weekday trips each way between Colorado Springs and Denver Union Station as of October 2026.

Sources

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

- Monument, Colorado (incorporation, population, elevation, Palmer Divide, exits, Bustang, rail, school districts, snowfall)
- Palmer Lake, Colorado (population, incorporation, history, Star, reservoirs, lake)
- Woodmoor, Colorado (CDP, population, D38)
- Gleneagle, Colorado (CDP, population, ZIP code, D20)
- Black Forest, Colorado (CDP, population, five-acre zoning, school districts)
- Black Forest fire (2013: acres, homes destroyed, deaths)
- Palmer Divide (geography, weather effects)

- FOX21: What is the Palmer Divide and how does it impact our weather? (Monument Hill elevation, snow) (March 2023)
- Town of Monument
- Town of Monument: Water Department (Denver Basin wells)
- Town of Monument: Taxation (home-rule sales tax, state tax locator)
- Town of Monument: Community Events
- Town of Monument: Tri-Lakes 4th of July
- Colorado Politics: Monument seeks increase for use tax on construction materials (Ballot Issue 2B, Oct. 2026)
- Town of Monument: Concerts in the Park (Limbach Park)
- Town of Palmer Lake (farmers market, Stage 1 Water Emergency)
- Town of Palmer Lake: Stage 1 Water Emergency (Aug. 2026)
- Town of Palmer Lake: The Star
- Woodmoor Improvement Association (covenants, architectural review, Firewise)
- Woodmoor Water and Sanitation District (service area, groundwater program)
- Woodmoor Water and Sanitation District: Renewable Water Plan FAQ (Denver Basin reliance, JV Ranch)
- Triview Metropolitan District (water, wastewater, roads, parks)
- Our Community News: Tri-Lakes area district maps (Triview serves Jackson Creek and Monument east of I-25)
- Our Community News, May 2002 (Triview infrastructure for Jackson Creek's first house in 1998)
- Our Community News: Triview Metropolitan District, May 2023 (Northern Delivery System, Sanctuary Pointe)
- Our Community News: Triview Metropolitan District, Aug. 2026 (Districts 2 and 4 to dissolve)
- Our Community News: October 2026 issue (Loop authority wraps up finances)
- Our Community News: August 2026 issue (lake parking permits, Fourth of July)
- Our Community News: Monument Planning Commission, Sept. 2026 (Monument 2040 and Downtown Master Plan, Water Master Plan)
- Our Community News: Lewis-Palmer D38 Board of Education, Sept. 2026 (assessment results, accreditation)
- Our Community News: D38 Parent and Community Advisory Committee, Sept. 2026 (enrollment, staffing, school choice)
- Our Community News: Monument-palooza turns ten (Sept. 2026)
- Our Community News: Kiwanis Children's Parade (July 2026)
- Our Community News: On the Trail, Palmer Lake Reservoirs (Aug. 2026)
- Gazette: Monument pulls out of regional water project (Aug. 2026)
- Gazette: Monument drills what are hoped to be its last wells (Sept. 2024)
- CPR News: State approves well permits at potential Buc-ee's site (Denver Basin rules) (April 2026)
- KOAA: Monument's 4th of July celebration (July 2024)
- Lewis-Palmer School District
- Colorado Department of Education SchoolView: Lewis-Palmer 38 (2025-26 enrollment)
- Monument Academy (charter, campuses)
- Academy School District 20 (service area, enrollment, charters)
- CDOT: I-25 South Gap, Monument to Castle Rock
- Bustang South Line (Monument Park-n-Ride, trips)

- [Bustang](#)
- [Front Range Passenger Rail \(first phase status\)](#)
- [OSRM: off-peak driving estimate, Monument to downtown Denver](#)
- [OSRM: off-peak driving estimates, Monument to DTC, Castle Rock, Colorado Springs and Peterson SFB](#)
- [OSRM: off-peak driving estimates, Monument to Schriever SFB, Fort Carson, COS, DIA and Briargate](#)
- [El Paso County Parks: New Santa Fe Regional Trail](#)
- [El Paso County Parks: Palmer Lake Recreation Area](#)
- [El Paso County Parks: Fox Run Regional Park](#)
- [El Paso County Assessor \(parcel search, taxing districts\)](#)
- [VA.gov: VA-backed purchase loan](#)
- [El Paso County Public Health: Water Testing \(private wells, real estate\)](#)
- [El Paso County Public Health: OWTS at property sale \(inspection requirement removed\)](#)
- [Rocky Mountain Insurance Information Association: Hail](#)
- [Colorado Wildfire Risk Public Viewer](#)
- [Colorado Springs, Colorado \(economy, military installations, defense contractors, airport, Mountain Metro\)](#)
- [Schriever Space Force Base](#)
- [United States Air Force Academy](#)
- [Castle Rock, Colorado](#)
- [Woodland Park, Colorado](#)
- [Larkspur, Colorado](#)
- [Destination Denver Colorado: If You're Moving to Colorado You HAVE to See These Towns! \(Aug. 2025\)](#)
- [Destination Denver Colorado: Everything You Need to Know Before Moving to Colorado Springs \(Oct. 2025\)](#)
- [Destination Denver Colorado: Why Active Military and Veterans Are Moving to Denver and Colorado Springs \(Sept. 2024\)](#)
- [Destination Denver Colorado: Moving to Colorado? Denver or Colorado Springs \(March 2025\)](#)

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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