

THE 2026 RELOCATION GUIDE

MOVING TO MONUMENT

MONUMENT · WOODMOOR · PALMER LAKE · BLACK FOREST · LARKSPUR

KARIE MCLAIN HOMES

eXp REALTY | LUXURY

WELCOME HOME TO THE TRI-LAKES

HI, I'M KARIE MCLAIN. BEFORE I WAS A REALTOR (WHICH I NEVER PLANNED ON BECOMING), I WAS A MORTGAGE FRAUD INVESTIGATOR AND UNDERWRITER. I SPENT YEARS CATCHING PROBLEMS BEFORE THEY BECAME PROBLEMS, AND THAT IS EXACTLY HOW I HELP PEOPLE MOVE HERE.

I HAVE LIVED IN THE COLORADO SPRINGS AND MONUMENT AREA SINCE 2004. I'M A WIFE, A MOM TO TWO ACTIVE GIRLS (ONE GOLFER, ONE SOCCER PLAYER), AND I BELIEVE LUXURY IS AN EXPERIENCE, NOT A PRICE POINT. MY CLIENTS ARE BUSY PROFESSIONALS, PHYSICIANS, MILITARY FAMILIES AND EXECUTIVES WHO TRUST ME TO HANDLE THE DETAILS SO THEIR LIVES STAY AS UNINTERRUPTED AS POSSIBLE.

THIS GUIDE IS WHAT I WISH EVERY BUYER HAD BEFORE THEIR FIRST VISIT: THE REAL FEEL OF EACH AREA, THE QUESTIONS THAT MATTER HERE, AND THE THINGS MOST PEOPLE LEARN THE HARD WAY. READ IT, MARK IT UP, AND THEN CALL ME. I'LL HELP YOU FIGURE OUT WHERE YOU FIT.

WARM REGARDS,
KARIE

WHERE MONUMENT SITS

MONUMENT SITS AT ABOUT 7,000 FEET ON THE PALMER DIVIDE IN NORTHERN EL PASO COUNTY, ABOUT 5 MILES NORTH OF THE U.S. AIR FORCE ACADEMY, 15 TO 20 MILES NORTH OF COLORADO SPRINGS AND 45 TO 50 MILES SOUTH OF DENVER. IT IS PART OF THE TRI-LAKES AREA, NAMED FOR MONUMENT LAKE, PALMER LAKE AND LAKE WOODMOOR, AND IT HAS GROWN FROM ABOUT 5,500 RESIDENTS IN 2010 TO ROUGHLY 13,800 TODAY.

AIR FORCE ACADEMY NORTH GATE	ABOUT 10 MINUTES
DOWNTOWN COLORADO SPRINGS	ABOUT 25 MINUTES
COLORADO SPRINGS AIRPORT	ABOUT 35 MINUTES
DENVER TECH CENTER	ABOUT 45 MINUTES
DENVER INTERNATIONAL AIRPORT	ABOUT 70 MINUTES

APPROXIMATE, OUTSIDE RUSH HOUR. I MAP THE EXACT DRIVE FROM ANY HOME TO YOUR OFFICE, BASE GATE OR HOSPITAL.

THE AREAS IN THIS GUIDE

MONUMENT AND JACKSON CREEK, WOODMOOR, PALMER LAKE, BLACK FOREST AND KINGS DEER ACREAGE, AND LARKSPUR JUST NORTH IN DOUGLAS COUNTY.

PICK YOUR VIBE

IF YOU WANT THIS. LOOK HERE

NEWER CONSTRUCTION AND COMMUNITY POOLS

JACKSON CREEK, SANCTUARY POINTE AND PROMONTORY POINTE IN MONUMENT.

MATURE PINES AND LARGER LOTS

WOODMOOR, EAST OF I-25, WITH THE WOODMOOR COUNTRY CLUB AND ITS OWN PUBLIC SAFETY PATROL.

GOLF ON ACREAGE

KINGS DEER, WITH HOMESITES AROUND 2.5 ACRES AND AN 18 HOLE COURSE.

A SMALL MOUNTAIN TOWN

PALMER LAKE, TUCKED AGAINST THE FOOTHILLS WITH THE RESERVOIR TRAILS AND THE STAR ON SUNDANCE MOUNTAIN.

FIVE ACRES AND ROOM FOR HORSES

BLACK FOREST, WHERE RR-5 ZONING, WELLS AND SEPTIC ARE PART OF THE CONVERSATION.

RANCH LAND AND BIG VIEWS

LARKSPUR AND PERRY PARK, ABOUT 20 MINUTES NORTH.

WALK TO COFFEE AND SHOPS

HISTORIC DOWNTOWN MONUMENT AND THE FRONT STREET AREA.

LEWIS-PALMER D38 SCHOOLS

MOST OF MONUMENT, WOODMOOR AND PALMER LAKE. I CONFIRM THE ASSIGNED SCHOOLS FOR EVERY ADDRESS.



AREA 1

MONUMENT AND JACKSON CREEK

$755K	~13,800	D38
MEDIAN SALE 80132, NOV 2026	RESIDENTS, 2025 EST.	LEWIS-PALMER SCHOOLS

THE FEEL: PINE FOREST, BIG SKIES AND PIKES PEAK VIEWS, WITH THE HISTORIC DOWNTOWN, THE NEW SANTA FE REGIONAL TRAIL AND QUICK ACCESS TO I-25.

NEIGHBORHOODS: JACKSON CREEK, A LARGE MASTER PLANNED AREA EAST OF I-25 WITH EARLY 2000S RESALE HOMES AND NEW CONSTRUCTION IN JACKSON CREEK NORTH. SANCTUARY POINTE, ABOUT 460 ACRES AT THE TOP OF BAPTIST ROAD BUILT MOSTLY SINCE 2017. FOREST LAKES, WEST OF I-25 AROUND BRISTLECONE AND PINON LAKES.

KNOW BEFORE YOU BUY: JACKSON CREEK AND NEARBY COMMUNITIES ARE SERVED BY THE TRIVIEW METROPOLITAN DISTRICT, WHICH PROVIDES WATER, ROADS AND PARKS. I CONFIRM THE PROVIDER AND ANY METRO LEVY FOR EVERY HOME.

> KARIE'S PICK
>
> THE BISTRO ON 2ND IS MY FAVORITE PATIO IN MONUMENT. FOR A SUMMER LUNCH, A MARGARITA AT LA CASA FIESTA ON FRONT STREET IS TOUGH TO BEAT.



AREA 2

WOODMOOR

$735K	9,536	24/7
MEDIAN SALE, 2025	RESIDENTS, 2020 CENSUS	WOODMOOR PUBLIC SAFETY

THE FEEL: MATURE PONDEROSA PINES, LARGER LOTS AND THE WOODMOOR COUNTRY CLUB, JUST EAST OF I-25. ESTABLISHED, WOODED AND CLOSE TO EVERYTHING.

HOMES: A MIX OF SINGLE FAMILY HOMES FROM THE 1970S FORWARD, MANY ON HALF ACRE TO ACRE LOTS, PLUS TOWNHOMES NEAR THE LAKE.

KNOW BEFORE YOU BUY: THE WOODMOOR IMPROVEMENT ASSOCIATION SETS COVENANTS AND DUES AND RUNS THE WOODMOOR PUBLIC SAFETY PATROL. WATER AND SEWER COME FROM WOODMOOR WATER AND SANITATION DISTRICT. MANY LOTS ARE WOODED, SO I CHECK WILDFIRE MITIGATION AND INSURANCE EARLY.

> KARIE'S PICK
>
> SLEDDING AT TOBOGGAN HILL AT WOODMOOR COMMONS IN WINTER, OR A ROUND AT THE WOODMOOR COUNTRY CLUB. WESLEY OWENS COFFEE & CAFE ON LAKE WOODMOOR DRIVE IS RIGHT THERE TOO.



AREA 3

PALMER LAKE

$536K	2,636	1935
TYPICAL VALUE, MID 2026	RESIDENTS, 2020 CENSUS	FIRST YEAR THE STAR WAS LIT

THE FEEL: A SMALL MOUNTAIN TOWN AGAINST THE FOOTHILLS, WITH THE LAKE, THE PALMER LAKE RESERVOIRS TRAIL, LOCAL RESTAURANTS AND A STRONG SENSE OF COMMUNITY.

HOMES: HISTORIC COTTAGES, MOUNTAIN HOMES ON SLOPED LOTS AND NEWER CUSTOM BUILDS WITH BIG VIEWS.

KNOW BEFORE YOU BUY: PALMER LAKE HAS ITS OWN WATER SYSTEM, AND I CHECK CURRENT WATER STATUS, WELL OR TOWN SERVICE, STEEP DRIVEWAYS AND WILDFIRE MITIGATION FOR EVERY HOME.



AREA 4

BLACK FOREST AND KINGS DEER

$958K	RR-5	~100 SQ MI
BLACK FOREST MEDIAN, JAN 2026	COMMON 5 ACRE ZONING	OF FOREST AND ACREAGE

THE FEEL: ACREAGE AMONG THE PINES BETWEEN COLORADO SPRINGS AND ELBERT COUNTY, WITH ROOM FOR HORSES, SHOPS AND QUIET.

KINGS DEER: MORE THAN 1,800 ACRES ON THE PALMER DIVIDE WITH HOMESITES AROUND 2.5 ACRES AND THE 18 HOLE KINGS DEER GOLF CLUB, OPENED IN 1999.

KNOW BEFORE YOU BUY: MOST HOMES RUN ON PRIVATE WELLS AND SEPTIC, AND MANY SIT IN FORESTED AREAS. I SCHEDULE A WELL FLOW TEST, A SEPTIC INSPECTION AND EARLY INSURANCE QUOTES, AND FOLD THE RESULTS INTO YOUR NEGOTIATION.



LARKSPUR PHOTO: JEFFREY BEALL, CC BY-SA 3.0, VIA WIKIMEDIA COMMONS

AREA 5

LARKSPUR AND PERRY PARK

$954K	206	DCSD
TYPICAL VALUE, MID 2026	TOWN RESIDENTS, 2020	DOUGLAS COUNTY SCHOOLS

THE FEEL: A SMALL DOUGLAS COUNTY TOWN NORTH OF PALMER LAKE, KNOWN FOR ACREAGE, RANCH PROPERTIES, RED ROCK VIEWS IN PERRY PARK AND THE COLORADO RENAISSANCE FESTIVAL EACH SUMMER.

HOMES: CUSTOM HOMES ON ACREAGE, HORSE PROPERTIES AND MOUNTAIN HOMES IN PERRY PARK.

KNOW BEFORE YOU BUY: WELLS, SEPTIC, PRIVATE ROADS AND WILDFIRE MITIGATION ARE COMMON. SCHOOLS ARE IN DOUGLAS COUNTY SCHOOL DISTRICT, SO I CONFIRM ASSIGNMENTS FOR EVERY ADDRESS.

HOW SCHOOLS WORK HERE

LEWIS-PALMER SCHOOL DISTRICT 38

SERVES MOST OF MONUMENT, WOODMOOR AND PALMER LAKE, ABOUT 6,300 STUDENTS, WITH LEWIS-PALMER HIGH SCHOOL AND PALMER RIDGE HIGH SCHOOL. WEBSITE: LEWISPALMER.ORG

MONUMENT ACADEMY

A K THROUGH 12 CHARTER SCHOOL IN MONUMENT. WEBSITE: MONUMENTACADEMY.NET

ACADEMY DISTRICT 20

SERVES PARTS OF THE AREA NEAR THE SOUTHERN EDGE OF MONUMENT AND MUCH OF NORTHERN COLORADO SPRINGS. WEBSITE: ASD20.ORG

DOUGLAS COUNTY SCHOOL DISTRICT

SERVES LARKSPUR AND PERRY PARK. WEBSITE: DCSDK12.ORG

HOW TO RESEARCH: BOUNDARIES FOLLOW ADDRESSES, NOT NEIGHBORHOOD NAMES, SO I CONFIRM THE ASSIGNED SCHOOLS FOR EVERY HOME WITH THE DISTRICT BEFORE YOU WRITE AN OFFER. VISIT THE SCHOOLS, READ EACH DISTRICT'S OWN REPORTS, AND ASK ME FOR THE BOUNDARY MAPS.

WHAT I TELL EVERY BUYER

- **THE PALMER DIVIDE MAKES ITS OWN WEATHER.** AT ABOUT 7,000 FEET, MONUMENT GETS MORE SNOW AND WIND THAN COLORADO SPRINGS. SNOW USUALLY MELTS FAST, BUT PLAN FOR A GOOD DRIVEWAY AND A CAPABLE VEHICLE.
- **MONUMENT HILL ON I-25.** THE STRETCH BETWEEN MONUMENT AND CASTLE ROCK CAN CLOSE IN A STORM. LOCALS CHECK CONDITIONS BEFORE HEADING NORTH IN WINTER.
- **SPRING SNOW AND SUMMER STORMS.** APRIL AND MAY SNOW IS NORMAL, AND SUMMER AFTERNOONS BRING QUICK THUNDERSTORMS AND HAIL. ROOF AGE MATTERS HERE.
- **WILDFIRE MITIGATION AND INSURANCE.** FORESTED LOTS NEED DEFENSIBLE SPACE, AND INSURANCE CAN COST MORE. I GET QUOTES DURING YOUR INSPECTION WINDOW.
- **WELLS, SEPTIC AND WATER PROVIDERS.** MONUMENT HAS MANY WATER PROVIDERS, AND ACREAGE OFTEN MEANS A PRIVATE WELL AND SEPTIC. I TEST BOTH.
- **RADON.** RADON IS COMMON ACROSS COLORADO. A TEST IS INEXPENSIVE AND MITIGATION IS ROUTINE.
- **ALTITUDE.** DRINK WATER, WEAR SUNSCREEN AND GIVE YOURSELF A FEW DAYS TO ADJUST. THE SUN IS STRONGER UP HERE.
- **METRO DISTRICTS.** NEWER COMMUNITIES MAY CARRY A METRO DISTRICT LEVY. I MAKE SURE YOU KNOW THE NUMBER BEFORE YOU FALL IN LOVE.

WHAT THINGS REALLY COST HERE

THE LIST PRICE IS ONLY PART OF THE PICTURE. THESE ARE THE COSTS I CHECK ON EVERY HOME SO YOUR TRUE MONTHLY NUMBER IS CLEAR BEFORE YOU WRITE AN OFFER.

METRO DISTRICTS

MANY NEWER COMMUNITIES SIT INSIDE A METRO DISTRICT THAT ADDS A MILL LEVY TO YOUR PROPERTY TAXES TO PAY FOR ROADS, WATER AND AMENITIES. COLORADO REQUIRES SELLERS OF NEW HOMES TO DISCLOSE THE CURRENT AND MAXIMUM LEVY. I PULL THOSE NUMBERS ON RESALE HOMES TOO.

HOA DUES AND COVENANTS

DUES AND RULES VARY WIDELY, FROM NONE ON ACREAGE TO FULL SERVICE COMMUNITIES WITH POOLS AND TRAILS. I GET THE BUDGET, COVENANTS AND ANY PENDING ASSESSMENTS BEFORE YOU COMMIT.

WATER AND SEWER PROVIDERS

THE PIKES PEAK REGION HAS MANY WATER PROVIDERS, AND RATES AND TAP FEES DIFFER BY ADDRESS. SOME ACREAGE HOMES RUN ON PRIVATE WELLS AND SEPTIC INSTEAD.

HOMEOWNERS INSURANCE

WILDFIRE RISK AND HAIL BOTH AFFECT INSURANCE COST AND AVAILABILITY. I GET EARLY QUOTES DURING YOUR INSPECTION WINDOW SO THERE ARE NO SURPRISES AT CLOSING.

UTILITIES AT ALTITUDE

HEATING MATTERS AT 6,000 TO 7,500 FEET. I ASK SELLERS FOR RECENT UTILITY HISTORY SO YOU CAN PLAN FOR WINTER.

LIFE IN THE TRI-LAKES

GET OUTSIDE

- NEW SANTA FE REGIONAL TRAIL, ABOUT 17 MILES FROM PALMER LAKE THROUGH MONUMENT AND THE ACADEMY
- MOUNT HERMAN TRAIL
- FOX RUN REGIONAL PARK
- PALMER LAKE RESERVOIRS TRAIL
- MONUMENT PRESERVE

AROUND TOWN

- HISTORIC DOWNTOWN MONUMENT AND LIMBACH PARK
- WOODMOOR COUNTRY CLUB AND KINGS DEER GOLF CLUB
- THE U.S. AIR FORCE ACADEMY VISITOR CENTER AND FALCON FOOTBALL

ON THE CALENDAR

- JULY 4: MONUMENT FOURTH OF JULY PARADE AND STREET FAIR
- AFTER THANKSGIVING: THE PALMER LAKE STAR LIGHTING
- LATE MAY: AIR FORCE ACADEMY GRADUATION AND THUNDERBIRDS FLYOVER
- JUNE TO AUGUST WEEKENDS: COLORADO RENAISSANCE FESTIVAL, LARKSPUR
- SEPTEMBER AND OCTOBER: ASPEN DRIVES AND AIR FORCE FOOTBALL

KARIE'S PICKS

COFFEE AT WESLEY OWENS COFFEE & CAFE, FORGE COFFEE LAB OR THE COFFEE CUP CAFE (LOTS OF GLUTEN FREE OPTIONS). PATIO AT THE BISTRO ON 2ND. A SUMMER LUNCH AND A MARGARITA AT LA CASA FIESTA. AND ANYTHING NEAR MONUMENT ROCK OR MOUNT HERMAN.

EVENT DATES CHANGE EACH YEAR. CHECK THE TOWN AND EVENT WEBSITES BEFORE YOU GO.

YOUR 90 DAY MOVE PLAN

90 DAYS OUT

- CALL WITH ME TO TALK THROUGH WHAT YOU WANT AND WHERE YOU FIT
- GET FULLY PREAPPROVED WITH A LENDER WHO KNOWS COLORADO (I'LL INTRODUCE YOU)
- PCS? SHARE YOUR ORDERS AND REPORT DATE SO WE TIME EVERYTHING AROUND THEM
- START YOUR PRIVATE SEARCH: I SEND ONLY THE HOMES WORTH YOUR TIME

60 DAYS OUT

- TOUR IN PERSON, OR ON LIVE VIDEO TOURS IF YOU CANNOT GET AWAY
- WRITE A STRONG OFFER BUILT ON REAL COMPARABLE SALES
- INSPECTIONS, WELL AND SEPTIC TESTS, RADON AND INSURANCE QUOTES
- APPRAISAL AND LOAN APPROVAL, MANAGED BY ME BEHIND THE SCENES

30 DAYS OUT

- MOVERS, UTILITIES AND WATER TRANSFERS LINED UP
- FINAL WALKTHROUGH, IN PERSON OR ON VIDEO
- REMOTE OR MOBILE CLOSING IF YOU ARE STILL OUT OF STATE
- KEYS IN HAND, AND MY LIST OF LOCAL FAVORITES FOR YOUR FIRST WEEK

BUYING FROM A DISTANCE? MOST OF MY RELOCATION CLIENTS BUY BEFORE THEY ARRIVE. I PREVIEW HOMES FOR YOU, TOUR ON LIVE VIDEO, ATTEND INSPECTIONS, AND COORDINATE A REMOTE CLOSING, SO THE MOVE FEELS HANDLED FROM START TO FINISH.

ABOUT KARIE MCLAIN



KARIE MCLAIN IS A MONUMENT, COLORADO REALTOR® AND EMPLOYING ASSOCIATE BROKER WITH EXP LUXURY, RANKED THE #1 INDIVIDUAL AGENT IN MONUMENT BY SALES VOLUME (REALTRENDS VERIFIED 2026, BASED ON 2025 SALES), A TOP 10 INDIVIDUAL EXP REALTY AGENT IN COLORADO (2025) AND A TOP 1% REALTOR® NATIONALLY.

BEFORE REAL ESTATE, KARIE WAS A MORTGAGE FRAUD INVESTIGATOR AND UNDERWRITER. SHE SEES THE PROBLEM IN A TRANSACTION WEEKS BEFORE IT SHOWS UP, AND HER CLIENTS NEVER HAVE TO.

CERTIFIED LUXURY HOME MARKETING SPECIALIST (MILLION DOLLAR GUILD), MASTER CERTIFIED NEGOTIATION EXPERT AND MILITARY RELOCATION PROFESSIONAL.

LET'S TALK THROUGH WHERE YOU FIT

BOOK A CALL: KMCLAINHOMES.COM/BUY · CALL OR TEXT 719-213-7414 · KARIE@KMCLAINHOMES.COM

INSTAGRAM @COLORADOSPRINGSLIFESTYLE

KARIE MCLAIN HOMES, BROKERED BY EXP REALTY, LLC. 1864 WOODMOOR DR, SUITE 215, MONUMENT, CO 80132. EQUAL HOUSING OPPORTUNITY. INFORMATION IS BELIEVED RELIABLE BUT NOT GUARANTEED AND SHOULD BE INDEPENDENTLY VERIFIED. MARKET FIGURES ARE FROM THE SOURCES AND DATES NOTED AND CHANGE OVER TIME. DRIVE TIMES ARE APPROXIMATE AND OUTSIDE RUSH HOUR. CONFIRM SCHOOL ASSIGNMENTS WITH THE DISTRICT. © 2026 KARIE MCLAIN HOMES.