

Welcome to — FORT SILL —

PCS TO FORT SILL

Your Lawton Area Military Relocation Guide

A practical local guide for service members and families moving to Fort Sill.



WELCOME TO LAWTON & FORT SILL

You have enough moving pieces in a PCS. My job is to make the home-search side simpler, clearer, and less stressful - even when you are shopping from another state.

Sherri Lucas, REALTOR® | MRP, SRS, NHC, ABR

Team Legacy Realty
940-782-1318
SherriLucasRealtor.com

Local Knowledge. Trusted Advice. Real Results.

Helping military families get settled near Fort Sill with local guidance, virtual showings, strong communication, and a plan built around your PCS timeline.

Serving North Texas & Southern Oklahoma

Start Here: Your PCS Game Plan

A smoother move starts with the right order of operations.

Once you have orders to Fort Sill, the biggest advantage is starting the housing conversation early - even if your report date is still weeks away. We can narrow the search before you arrive and use your in-person house-hunting time efficiently.

1

Tell me your timeline - Report date, house-hunting dates, preferred move-in window, and whether you need to buy before arriving.

2

Set the budget - Connect with a lender early, review your VA eligibility if applicable, and decide what monthly payment feels comfortable.

3

Define your must-haves - Commute, bedroom count, yard, garage, school needs, new construction vs. resale, and any deal-breakers.

4

Tour strategically - I can preview homes, send video walkthroughs, and help you compare options before you travel.

5

Contract to keys - Once under contract, I help keep inspections, appraisal, lender items, repairs, walkthrough, and closing moving.

Buying from out of town?

Virtual showings can save your limited house-hunting time. I can walk a property on video, point out condition details the photos may not show, and help you compare homes side by side.

Where to Live Around Fort Sill

There is no single “best” area - the right fit depends on commute, lifestyle, budget, and the type of home you want.

Northwest Lawton

Convenient access toward Fort Sill, established neighborhoods, and a broad mix of home ages and price points.

West / Southwest Lawton

Popular for buyers wanting access to shopping, restaurants, newer growth areas, and a broad mix of housing.

Central / East Lawton

More established housing stock, mature neighborhoods, and convenient access to many parts of Lawton and Fort Sill.

Elgin

A nearby small-town option northeast of Lawton that some Fort Sill families consider for proximity and community feel.

Cache / Fletcher

Two nearby small-community options that may appeal to buyers who prefer a quieter pace and more room outside the city.

A note about commute times

Traffic patterns, gate access, work center, school drop-off, and shift times can matter more than the raw mileage. I help clients compare realistic daily routines - not just what a map says.

I do not steer buyers toward or away from neighborhoods based on protected characteristics. Instead, I help you evaluate objective factors such as commute, taxes, property features, school district information, flood data, resale considerations, and your own priorities.

Fort Sill Arrival Basics

A few practical details can make the first week easier.

Temporary lodging

Fort Sill newcomer information says unaccompanied E-5 and below may receive temporary barracks. E-6 and above and families may use Geronimo Lodge (IHG Army Hotels), Building 5676; current reservation numbers are 1-877-711-8326 and 580-442-5000.

On-base / off-base housing

Fort Sill directs newcomers to the Housing Services Office in Building 4700, 3rd floor, before leasing, buying, or renting off post. On-post family housing is managed by Corvias; availability, eligibility, and wait times should be confirmed directly with housing.

School transitions

Lawton Public Schools maintains military-child and Purple Star resources, along with enrollment information, school boundary maps, and a school locator. Families living outside Lawton may also consider nearby districts based on their address and transportation needs.

Military-connected school support

Fort Sill School Support Services offers transition guidance and youth sponsorship resources for military families. Verify current enrollment, transfer, transportation, and attendance-zone details directly with the applicable school district.

Using a VA Loan

VA financing can be a strong home-buying tool, but it still pays to prepare early.

Potentially no down payment

VA says eligible borrowers may be able to purchase with no down payment when the sales price does not exceed the appraised value.

No monthly PMI/MIP

VA-backed purchase loans generally do not require private mortgage insurance or FHA-style mortgage insurance premiums.

Competitive terms

VA notes that VA-backed loans may offer favorable terms and interest rates through private lenders.

Reusable benefit

Eligible borrowers may use the VA home-loan benefit more than once, subject to entitlement and eligibility rules.

What to do first

- Request or confirm your Certificate of Eligibility (COE).
- Compare VA-experienced lenders - rates, fees, communication, and turn times can differ.
- Set a comfortable monthly payment, not just a maximum approval amount.
- Keep funds available for inspections, option/earnest money where applicable, moving costs, and other expenses even if your loan requires little or no down payment.

VA appraisal is not a home inspection

The VA appraisal addresses value and minimum property requirements. A separate home inspection is still an important way to evaluate the property's condition.

My Military Relocation Approach

The goal is to make you feel informed even when you cannot physically be here for every step.

Virtual showings & previews

Live or recorded walkthroughs so you can see layout, condition, surroundings, and details beyond listing photos.

Local market guidance

Help comparing homes, neighborhoods, commute considerations, taxes, resale factors, and current competition.

Offer strategy

Clear explanation of price, terms, timelines, and how the offer fits the current market.

Inspection & repair coordination

Help keeping inspection windows and repair negotiations organized when you are out of town.

Lender / title communication

Coordination with the professionals handling financing and closing so deadlines stay visible.

Final walkthrough support

A last condition check before closing and help addressing practical move-in questions.

You do not have to learn the Lawton-Fort Sill area overnight.

Tell me what matters to your family, and I will help you turn a long list of online listings into a focused, manageable plan.

PCS Home-Buying Checklist

Keep this page handy as you work through the move.

- ☐ Orders / report date confirmed
- ☐ House-hunting dates identified
- ☐ VA COE confirmed (if using VA financing)
- ☐ Lender pre-approval completed
- ☐ Monthly payment comfort range set
- ☐ Must-have / nice-to-have list created
- ☐ Commute priorities identified
- ☐ School / childcare research started if needed
- ☐ Virtual or in-person tours scheduled
- ☐ Offer terms reviewed before signing
- ☐ Home inspection completed
- ☐ Appraisal / lender conditions tracked
- ☐ Homeowners insurance arranged
- ☐ Utilities / move-in plan scheduled
- ☐ Final walkthrough completed
- ☐ Closing documents and funds confirmed

Ready When You Are

Whether you are weeks away from arrival or already in the Lawton-Fort Sill area, we can start with a simple conversation about your timeline and what “home” needs to look like for this assignment.



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Building Wealth One Home at a Time.

Helpful official resources

Fort Sill Newcomers: home.army.mil/sill/my-fort/newcomers

VA - Buying a Home with a VA-Backed Loan: va.gov/housing-assistance/home-loans/home-buying-process/

Army Housing: housing.army.mil

Fort Sill School Support Services: sill.armymwr.com/programs/school-support-services

Lawton Public Schools - Military Child: lawtonps.org/page/military-child

Information in this guide is for general relocation and real-estate education. Installation, school, lender, VA, and housing policies can change; verify current requirements with the applicable agency or provider.

