FORT SILL / LAWTON RELOCATION GUIDE

A practical plan for your PCS or move to Southwest Oklahoma.

The best first step after Fort Sill orders is not the biggest map search. Build a simple plan: confirm your move window, compare the communities around post, decide whether buying now makes sense, and only then start narrowing homes. This guide is general education based on local resources Travis publishes for buyers.

Prepared by Travis Wright, REALTOR®
eXp Realty | Southwest Oklahoma

Lawton • Elgin • Cache • Fletcher • Sterling • Medicine Park • Fort Sill area

01 Start with your timeline

Map your arrival date, how long you have before housing decisions need to be final, and whether you plan to buy immediately, rent first, or learn the market before committing. Once those answers are clearer, compare Lawton, Elgin, Cache, Medicine Park, and nearby towns.

Before you move (checklist)

- [ ] Review your PCS orders and checklist through the Defense Travel Management Office (DTMO)
- [ ] Contact the Fort Sill Transportation Office about household goods (HHG)
- [ ] Book temporary lodging early — IHG Army Hotels fill fast in peak season (May–August)
- [ ] Connect with your gaining unit's Family Readiness Group (FRG) if available
- [ ] Look up current BAH for the Lawton/Fort Sill ZIP on the official DoD BAH Rate Lookup
- [ ] Decide whether an advance trip or remote tours fit your schedule

First 30 days (checklist)

- [ ] Check in with Army Community Service (ACS) at Fort Sill
- [ ] Handle vehicle registration / parking as required if living on post
- [ ] Set up utilities (see checklist later in this guide)
- [ ] Register for DEERS updates as needed
- [ ] Tour Lawton, Elgin, Cache, and other towns that match your commute and routine
- [ ] If you have school-age children, contact the School Liaison Officer and verify enrollment with the district that serves your address

> **Direct answer**
> Do not start with the biggest map search. Start with your arrival date, financing readiness, commute tolerance, daily routine, and the kind of environment that will make the move feel manageable.

02 Communities around Fort Sill

There is no single right answer. People arrive with different routines, budgets, and commute preferences. Use this as orientation — then verify street-by-street fit in person or with a local agent.

Quick commute context (approximate)

- Fort Sill's main gate sits about 2 miles from downtown Lawton
- Elgin is roughly 12 miles from the post (often about 10–15 minutes)
- Cache is about a 23-minute drive by road
- Medicine Park is about 15 miles northwest of Lawton, near the eastern entrance of the Wichita Mountains Wildlife Refuge
- Fletcher and Sterling are smaller nearby towns many buyers also compare

What people often weigh

Lawton

- [ ] Broader home inventory and everyday services
- [ ] Shorter access to Fort Sill for many addresses
- [ ] Verify street-by-street fit, condition, noise, and resale practicality

Elgin

- [ ] Common choice for newer-home searches
- [ ] More suburban pace; lots often half-acre to one acre in new builds
- [ ] Verify inventory, budget range, and commute tradeoffs

Cache

- Quieter, more space, smaller-community feel
- Verify availability, property condition, and whether the slower pace fits

Medicine Park

- Scenery, character, recreation-oriented lifestyle
- Verify daily practicality, unique property considerations, and commute routine

Fletcher and Sterling round out the small-town options east of Lawton. Travis grew up in the area and helps buyers compare tradeoffs based on their actual life — not generic rankings.

03 Buy now or rent first?

Buying right away can make sense when your orders, financing, budget, and area preference are clear enough to support a confident decision. Renting first can make sense when your timeline is changing, you have not visited the area, or you need more time to decide which community fits.

> **Reduce regret, not pride**
> The right answer is about decision quality. Travis can help you evaluate whether buying now is practical or whether a short-term runway would protect your decision.

If you are selling elsewhere on PCS orders

If your orders mean selling a home you already own, Travis can help you compare a cash-offer path side by side with what the home could bring on the open market — with no obligation either way. Not every home qualifies for a cash offer; he will be straight about what yours can do. Expect a personal follow-up (not an instant download) once you request numbers.

04 VA loans and BAH — the basics

Many Fort Sill buyers use VA financing and plan housing around BAH. Details change, so confirm with a lender and the official DoD tools — this section stays general on purpose.

VA loans (general)

- Eligible service members, veterans, and certain other borrowers may qualify for no down payment, subject to lender approval and program rules
- Funding fees and closing costs may still apply
- VA loans can be used on eligible existing homes and, with the right process, many new-construction purchases
- Property must meet VA minimum property requirements; your lender and appraiser handle that review
- Compare lenders — you are not required to use a builder's preferred lender

BAH (general)

- BAH is a monthly tax-free allowance for service members who do not receive government quarters
- It is based on pay grade, dependency status, and duty-station ZIP code
- DoD publishes rates annually (typically effective January 1); use the official DoD BAH Rate Lookup for your number
- Do not rely on third-party screenshots — rates and your entitlement are official only from DoD / your finance office

> **No invented numbers here**
> This guide intentionally does not list dollar BAH rates or promise a specific payment. Pull your current rate from the official DoD tool, then talk with a lender about what payment feels comfortable.

05 Household goods, lodging, and utilities

Moving your household goods

- [ ] Use the Defense Personal Property System (DPS) to schedule and track HHG shipments
- [ ] Contact the Fort Sill Transportation Office early for weight allowances and logistics
- [ ] Personally Procured Move (PPM, formerly DITY) may be an option — confirm current rules and reimbursement with the Transportation Office
- [ ] Peak PCS season is roughly May–August; book early

Temporary lodging

- On post: IHG Army Hotels (including Aultman Hall / Allin Hall and related facilities) — book early in peak season
- Reservations commonly via 1-877-711-8326 or ihg.com/armyhotels (confirm current options)
- Off post: chain hotels near I-44 / the main gate and in the Lawton area; ask about weekly or monthly rates for longer stays

Utility setup (Lawton-area starting point)

Common providers

- [ ] Electric: Public Service Company of Oklahoma (PSO) / AEP
- [ ] Natural gas: Summit Utilities
- [ ] Water & sewer: City of Lawton Utility Services (city addresses)
- [ ] Internet: cable, fiber, DSL, or satellite — availability varies by address

Timing tips

- [ ] Contact providers 1–2 weeks before move-in when possible
- [ ] Outside city limits, providers and septic/well setups can differ — verify by address
- [ ] Keep confirmation numbers with your PCS folder

06 Gates, access, and getting here

Gate hours can change with operational needs. Always verify on the official Fort Sill website before you drive.

Often 24/7 (verify)

- Key Gate West — I-44 Exit 41 area; common daily commute gate
- Bentley Gate — Sheridan Road & Rogers Lane; convenient from central Lawton

Limited / commute hours (verify)

- Apache Gate and Scott Gate — commonly weekday + Saturday limited hours
- Key Gate East and 52nd Street Gate — commonly weekday morning hours

Visitors generally need a valid government-issued photo ID and may need to check in at the Visitor Control Center (commonly listed at 6701 Sheridan Road) or be sponsored. Vehicles need valid registration and insurance; follow post rules on speed and prohibited items.

Distance context

- Oklahoma City / Will Rogers World Airport: about 86 miles via I-44 (~1 hour 15 minutes)
- DFW Airport area: roughly 2 hours 45 minutes to 3 hours depending on route
- Wichita Falls, TX: about an hour south
- Downtown Lawton: typically 5–15 minutes from most Fort Sill gates

07 Moving checklist (print-friendly)

Documents & money

- ☐ PCS orders and amendments
- ☐ IDs, marriage/birth certificates as needed
- ☐ Lender pre-approval docs if buying
- ☐ Lease or closing paperwork folder
- ☐ Emergency cash / cards that work during travel

Home & logistics

- ☐ HHG inventory / high-value item list
- ☐ Pet records and travel plans
- ☐ School records if transferring
- ☐ Utility account numbers
- ☐ Temporary lodging confirmation

First-week setup

- ☐ Change of address / mail forwarding
- ☐ Update DEERS / TRICARE as required
- ☐ Find nearest commissary / PX access rules for your ID
- ☐ Locate urgent care / pharmacy options

If buying

- ☐ Inspection scheduled
- ☐ Insurance binder ready
- ☐ Final walk-through planned
- ☐ Wire instructions verified by phone with title (never from email alone)

08 How Travis helps

I'm Travis Wright, REALTOR® with eXp Realty. I've lived in Southwest Oklahoma my whole life. I help military buyers and out-of-state movers compare areas, tour remotely or in person, understand contracts and timelines, and stay organized from orders to keys.

- Area tradeoffs based on your commute and routine — not generic "best of" lists
- Remote video-tour feedback when you cannot travel yet
- Straight talk on buy-now vs rent-first
- Intros to trusted local lending professionals (VA, FHA, USDA, conventional) — your choice who you use
- Coordination through inspections, appraisal, and closing when you buy

Next step

Text or call (580) 647-0915, email trav.realtor@gmail.com, or use the contact form on movingtolawtonoklahoma.com. Bring your report date and any must-haves — we'll build a plan from there.

Connect with Travis



Travis Wright, REALTOR® | eXp Realty
Phone: (580) 647-0915
Email: trav.realtor@gmail.com
Oklahoma License #206164
movingtolawtonoklahoma.com

Important information

This guide is general education, not legal, tax, lending, or financial advice. Loan eligibility, programs, rights, and costs vary. Confirm details with the appropriate licensed professional. Equal Housing Opportunity.