ELLSWORTH AIR FORCE BASE

PCS GUIDE

EVERYTHING YOU NEED TO KNOW ABOUT YOUR MOVE TO

RAPID CITY, SOUTH DAKOTA

28th Bomb Wing · Future Home of the B-21 Raider

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WELCOME TO ELLSWORTH AIR FORCE BASE

Moving to a new duty station is more than a change of address — it's a mission, a milestone, and the start of a new chapter. This guide is designed to make that transition to Ellsworth AFB smoother, clearer, and a little less stressful.

Ellsworth AFB sits just outside Box Elder, South Dakota, about 10-15 minutes from Rapid City and within easy reach of the Black Hills, Mount Rushmore, and Badlands National Park. It's a well-established main operating base with privatized on-base family housing and a full range of on-base services.

Ellsworth is home to the 28th Bomb Wing and its B-1B Lancer fleet, and it has been selected as the Air Force's first Main Operating Base for the new B-21 Raider stealth bomber, with the first aircraft expected on the ramp in 2027. The base is also home to a growing MQ-9 Reaper mission — the 89th Attack Squadron — so this guide gives that RPA community particular attention alongside the housing, schools, and lifestyle detail every incoming family needs.

The pages that follow combine official sources — DoD BAH schedules, MilitaryOneSource, installation housing offices — with practical, on-the-ground detail about the Box Elder and Rapid City areas so you can make informed choices before you ever set foot on base.

QUICK FACTS

LOCATION
Box Elder, SD — ~10-15 min to Rapid City

NEAREST CITY
Box Elder, adjacent to the base

HOUSING MHA
Rapid City / Ellsworth AFB (SD264)

HOST WING
28th Bomb Wing (B-1B Lancer)

RPA UNIT
89th Attack Squadron (MQ-9 Reaper)

A BASE WITH THREE MISSIONS

Most guides to Ellsworth focus solely on the B-1B bomber mission. This one also covers the base's MQ-9 Reaper community — the 89th Attack Squadron — since that population has its own unique PCS questions.

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YOUR ELLSWORTH AFB PCS: BEYOND THE BASICS

This guide is designed to go beyond basic checklists and generic relocation advice. Inside, you'll find practical guidance and useful, sourced information to help make your PCS transition to Ellsworth AFB smoother.

THE 5-STEP PCS JOURNEY

1. **Orders & Planning**
   Review orders, understand benefits, and outline your relocation plan.
2. **Pre-Move Preparation**
   Schedule appointments, organize paperwork, and prep your household.
3. **Travel & Transition**
   Coordinate transportation, manage logistics, prep for moving day.
4. **Settle & Adjust**
   Complete key tasks, unpack, and get familiar with your surroundings.
5. **Build Your New Routine**
   Establish connections, explore the area, create a sense of home.

WHAT IT REALLY FEELS LIKE

- **Timelines Shift**
  Paperwork slows down — flexibility becomes important.
- **Expect Changes**
  Plans can shift quickly, so staying adaptable helps.
- **Out of Your Control**
  Housing, scheduling, and delays are common.
- **The Adjustment Is Real**
  Give your family time and grace to settle in.
- **Lean on Your Support**
  You do not have to navigate this alone.

WHAT THIS GUIDE COVERS

Housing costs, schools, financing, and local life around Ellsworth AFB — pulled together from official sources and on-the-ground detail so you can plan with confidence before you arrive.

SOURCED · LOCAL DETAIL · FAMILY-FOCUSED

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ELLSWORTH AIR FORCE BASE

OVERVIEW & MISSION

LOCATION

BOX ELDER, SD

~10-15 minutes from Rapid City

HOST WING

28TH BOMB WING

B-1B Lancer; Air Force Global Strike Command / Eighth Air Force

RPA MISSION

1 MQ-9 SQUADRON

89th Attack Squadron flies the MQ-9 Reaper

PRIMARY UNITS AT ELLSWORTH

- 28th Bomb Wing (host wing) — B-1B Lancer
- 89th Attack Squadron (Air Combat Command tenant unit) — MQ-9 Reaper
- B-21 Raider Formal Training Unit (arriving 2027)

MISSION SUMMARY

The 28th Bomb Wing flies and maintains the B-1B Lancer, a supersonic, long-range heavy bomber, and holds the distinction of being the longest continuously assigned active-duty unit at a single base in Air Force history. Ellsworth has also been selected as the Air Force's first Main Operating Base for the new B-21 Raider stealth bomber, with the first aircraft expected to arrive in 2027 as part of a multi-billion-dollar infrastructure buildout already underway on base.

ELLSWORTH'S RPA MISSION

The 89th Attack Squadron flies the MQ-9 Reaper from ground control stations on base, remotely employing the aircraft in support of combatant commander requirements worldwide. Unlike most of Ellsworth's units, the 89th ATKS is a tenant unit assigned to Air Combat Command rather than the 28th Bomb Wing's Air Force Global Strike Command chain — so if you or a family member is joining the squadron, expect a distinct command structure from the base's bomber-focused majority, even while sharing the same runway, gates, and support services.

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GATE ACCESS & TRAFFIC TIPS

Getting on base should be simple and stress-free. Below are gate locations, hours, and practical tips to help you plan ahead at Ellsworth AFB.

GATE	HOURS
Liberty Gate (Main Gate)	24/7 — the only round-the-clock access gate.
Patriot Gate	M-F 6 a.m.-6 p.m.; closed weekends & federal holidays.
Bismarck Gate	M-F 6 a.m.-6 p.m.; closed weekends & federal holidays.

Off-hours commuters from any neighborhood outside Box Elder should plan to use Liberty Gate on evenings, weekends, and holidays. Gate hours can also change suddenly during exercises and operational periods.

REAL-WORLD TRAFFIC TIPS

Avoid Peak Traffic
Heavier during 0600-0900 and 1500-1800 at the Liberty Gate.

Know Gate Hours
Patriot and Bismarck Gates close evenings, weekends, and holidays — plan for Liberty Gate then.

Have ID Ready
Keep your CAC, ID, and vehicle documentation accessible.

NEW TO THE AREA?

Gate routines take only a few weeks to learn. Box Elder sits at Exit 61 of I-90, right next to the base, giving most families one of the shortest commutes in the Air Force.

EASY COMMUTE

5-15 MIN

3 GATES

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CITIES & COMMUNITIES IN THE AREA

A quick reference for commute times, home prices, property tax rates, and school zones across the communities Ellsworth families most often choose.

ON-BASE FAMILY HOUSING

- **COMMUTE:** 0 min
- **MEDIAN PRICE:** N/A (privatized)
- **PROP. TAX:** N/A
- **SCHOOLS:** Douglas School District

BOX ELDER, SD

- **COMMUTE:** 5-10 min
- **MEDIAN PRICE:** $255K
- **PROP. TAX:** ~1.2-1.4%
- **SCHOOLS:** Douglas School District

RAPID CITY, SD

- **COMMUTE:** 10-15 min
- **MEDIAN PRICE:** $335K
- **PROP. TAX:** ~1.2-1.4%
- **SCHOOLS:** Rapid City Area Schools

PIEDMONT / SUMMERSET, SD

- **COMMUTE:** 20-25 min
- **MEDIAN PRICE:** $395K
- **PROP. TAX:** ~1.1-1.3%
- **SCHOOLS:** Douglas or Rapid City schools

STURGIS, SD

- **COMMUTE:** 30-35 min
- **MEDIAN PRICE:** $290K
- **PROP. TAX:** ~1.1-1.3%
- **SCHOOLS:** Meade School District

SPEARFISH, SD (NORTHERN HILLS)

- **COMMUTE:** 45-50 min
- **MEDIAN PRICE:** $385K
- **PROP. TAX:** ~1.0-1.2%
- **SCHOOLS:** Spearfish School District

Home prices and tax rates above are general-area market snapshots for planning purposes only, based on recent public data — not an appraisal or valuation of any specific property, and they change frequently. South Dakota has no state income tax, and permanently and totally disabled veterans may exempt up to $200,000 of their home's assessed value from property tax.

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NEW HOME CONSTRUCTION IN THE AREA

What to Know Before You Buy New Near Ellsworth AFB

New construction near Ellsworth is concentrated in Box Elder and Rapid City, with a mix of national, regional, and custom builders active across the Black Hills area.

ACTIVE BUILDERS & GROWTH AREAS

BOX ELDER & ELLSWORTH AREA

BEST KNOWN FOR: *Fastest-Growing, Closest to Base*

Hult Homes builds throughout Rapid City, Box Elder, and the Ellsworth AFB area, while Rae Marie Homes offers custom builds shaped around the Black Hills landscape.

RAPID CITY

BEST KNOWN FOR: *Larger Regional Market*

TNT Homes & Construction, Kelly Construction, Boom Construction, and Hills View Homes are all active across Rapid City and the surrounding Black Hills area, offering a range of production and custom options.

PIEDMONT / SUMMERSET

BEST KNOWN FOR: *Scenic, Slightly Longer Commute*

Smaller, growing communities northwest of Rapid City appeal to families wanting more space and Black Hills views, in exchange for a 20-25 minute commute to base.

THE NEW-CONSTRUCTION TRAP FOR MILITARY BUYERS

Builder incentives — rate buydowns, closing-cost credits, free upgrades — are hard to pass up on a PCS timeline, and plenty of military families take them. The catch: as long as the builder keeps developing nearby lots, they control pricing on new inventory and can price it below what you'd need to sell for a profit.

That built-in competition can suppress appreciation until the neighborhood fully builds out — sometimes for years. If you're considering a new build, plan to stay at least 3 to 5 years before you can expect to sell for a profit. If a PCS move is likely sooner than that, a resale home in an established neighborhood may be the safer financial choice.

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2026 BAH RATES FOR RAPID CITY / ELLSWORTH AFB, SD

Basic Allowance for Housing (BAH) can play a major role in your relocation and housing decisions. Rates below reflect the official 2026 Rapid City/Ellsworth AFB military housing area (MHA: SD264) schedule, effective January 1, 2026 — up 0.8% from 2025.

RANK	WITH DEPENDENTS	WITHOUT DEPENDENTS
E-2	$1,800	$1,440
E-3	$1,800	$1,440
E-4	$1,800	$1,440
O-1	$2,022	$1,614
O-2	$2,208	$1,929
O-3	$2,475	$2,124
O-4	$2,691	$2,304

For the most current BAH figures, visit the official DoD BAH Rate Lookup at travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup/

Updated Annually
BAH rates are reviewed and adjusted by the DoD each year.

Tax-Free
BAH is a non-taxable allowance, unlike base pay.

Rank & ZIP Based
Your rate depends on paygrade, dependents, and duty station ZIP.

A MID-RANGE MHA WITH A UNIQUE TAX ADVANTAGE

Ellsworth AFB ranks 34th highest of all Air Force BAH locations, and South Dakota's lack of a state income tax means your base pay and BAH go further here than in many other states.

NO STATE TAX

SOLID BAH

LOCATION MATTERS

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AN HONEST HOUSING-COST ASSESSMENT

BAH rates are helpful, but they do not tell the full story. Housing decisions here involve budget, commute, lifestyle, and long-term comfort. Here's an honest perspective to help you make informed choices as you plan your move to Ellsworth AFB.

THE GOOD NEWS

South Dakota has no state income tax, and disabled veterans can exempt up to $200,000 of their home's assessed value from property tax — both can meaningfully improve your household budget here.

THE CHALLENGE

Rapid City home prices have climbed with the area's growth and tourism economy, and Box Elder's inventory close to base is limited. Families wanting more space or newer construction may need to look toward Piedmont, Summerset, or Sturgis.

THE RECOMMENDATION

If Ellsworth is likely to be a longer assignment — especially with the B-21 buildout underway — weigh the extra commute time to outlying communities against the added space and newer construction. For shorter stays, Box Elder's short commute is hard to beat.

FINDING YOUR BALANCE

Every family's priorities are different. Use the Cities & Communities and Gate Access pages together to weigh commute, schools, space, and budget honestly before committing to a neighborhood.

YOUR PRIORITIES

LOCAL INSIGHT

YOUR FIT

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VA Home Loan Benefit

A simple guide for Veterans, service members, and eligible survivors

A VA home loan isn't money lent by VA directly — a private lender (bank, mortgage company, or credit union) makes the loan, and VA guarantees part of it. That guaranty lowers the lender's risk, which is why VA loans come with standout terms.

KEY BENEFITS

- **$0 Down Payment**
  No down payment required in most cases — nearly 90% of VA loans close with $0 down.
- **No Monthly PMI**
  Skip the private mortgage insurance most low-down-payment loans require.
- **Reusable Benefit**
  See “Using Your Benefit More Than Once” below for the rules.
- **Negotiable Closing Costs**
  Sellers may credit up to 4% of the home's value toward your costs.
- **No VA Minimum Credit Score**
  VA sets no minimum; individual lenders may still set their own.

WHO'S ELIGIBLE

- **Active Duty**
  Generally 90 continuous days of service.
- **Veterans (Gulf War era–present)**
  24 continuous months, or full call-up period (min. 90 days), or a qualifying discharge exception.
- **National Guard & Reserve**
  90 days of active duty, or 6 creditable years of service.
- **Surviving Spouses**
  Certain DIC recipients, or spouses of an MIA/POW service member.
- **Certificate of Eligibility (COE)**
  Required for everyone — apply free online at VA.gov or through your lender.

VA Funding Fee — Purchase & Construction Loans

Down Payment	First-Time Use	Subsequent Use
Less than 5%	2.15%	3.30%
5% or more	1.50%	1.50%
10% or more	1.25%	1.25%

Rates effective 4/7/2023, as a % of the loan amount — usually financed into the loan. **Waived** for most Veterans receiving VA disability compensation, Purple Heart recipients on active duty, and surviving spouses receiving DIC. IRRRL, cash-out refinance, and NADL fees are lower and don't vary by down payment.

Using Your Benefit More Than Once

- **Repaid your prior VA loan but kept the home?** You can restore your full entitlement **one time only** to use again.
- **Sold the home and repaid the loan in full** — or had another eligible Veteran assume it and substitute their own entitlement? Your entitlement is restored, with no limit on how many times.
- **Didn't restore your entitlement?** You may still have remaining “bonus entitlement” to buy or refinance another home with no down payment, based on your county's loan limit.

SOURCE: U.S. Department of Veterans Affairs (VA.gov) — Home Loans, Eligibility, Funding Fee & Closing Costs, and Loan Limits & Entitlement pages.

EFFECTIVE DATE OF DATA: Funding fee rates effective April 7, 2023; all other details reflect VA.gov content current as of January 15, 2026.

DISCLAIMER: This fact sheet is for general information only and is not exhaustive. The author is not a licensed mortgage lender or financial advisor. Consult a VA-approved lender or licensed mortgage professional for guidance specific to your situation.

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VA LOAN TIPS FOR A SMOOTH TRANSACTION

VA loans are powerful, but success often comes down to preparation and strategy. These tips help buyers avoid delays and navigate the process with confidence.

GET YOUR COE BEFORE HOUSE HUNTING

Your Certificate of Eligibility (COE) confirms your VA loan benefit and shows sellers you're ready to move forward.

WHY SOME SELLERS HESITATE ABOUT VA

Some sellers or agents may misunderstand VA financing. Hesitation often comes from outdated information, not the loan itself.

WELL & SEPTIC INSPECTIONS MATTER

Many properties in the Black Hills area outside city limits rely on private wells and septic systems — schedule these inspections early to keep your timeline on track.

VA APPRAISAL PROTECTIONS MATTER

VA appraisals help ensure the property is safe, sound, and fairly valued, protecting your investment.

GET FULLY UNDERWRITTEN FIRST

A full underwriting approval (not just a prequalification letter) shows sellers your financing is rock-solid and ready to close.

KEEP YOUR FINANCES STEADY

Avoid new credit, big purchases, job changes, or large unexplained deposits between contract and closing — lenders re-verify before funding.

OFFER FLEXIBILITY ON REPAIRS

If a seller is worried about repair costs or the appraised value, offering to help bridge that gap can make your VA offer stand out.

VA LOANS NOW CLOSE JUST AS FAST

With electronic COE verification and streamlined underwriting, VA loans typically close in about 40-45 days — right in line with conventional financing.

PREPARATION BEATS SURPRISES

Every one of these tips reflects common friction points in real VA transactions. Working through your COE, timeline, and inspections step by step ahead of time helps keep things on track.

COE READY **ON TIME** **PROTECTED**

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WHICH MORTGAGE LOAN IS RIGHT FOR YOU?

Qualifying for a VA loan is a real benefit — but qualifying doesn't automatically make it your best option, especially if you have money saved for a down payment. Here's an honest, side-by-side look at your three main financing paths.

	VA LOAN	FHA LOAN	CONVENTIONAL
Down Payment	$0 down	3.5% down	3-5%+ down
Mortgage Insurance	None, ever	Upfront + monthly MIP, often for life of loan	PMI if under 20% down (removable at 20% equity)
Upfront Fee	Funding fee: 1.25%-3.3% of loan (financed)	Upfront MIP: 1.75% (financed)	None
Min. Credit Score	No VA minimum (lenders often 580-620+)	580+ for 3.5% down	Typically 620+
Best For	$0-down buyers; eligible veterans & service members	Lower credit scores, smaller down payments	Strong credit and/or savings for a down payment

THE EQUITY TRADE-OFF: WHY $0 DOWN ISN'T FREE

With $0 down and the VA funding fee rolled into your loan, your loan balance can start at or near the home's full purchase price. That typically means it takes longer to build equity than with FHA or conventional financing where you put money down up front. If you have savings available, it's worth comparing the equity you'd start with against the cash you'd need today before deciding.

There's also a PCS-specific risk to watch for. With $0 down and the funding fee financed into the loan, a large share of your principal payments in the first one to two years often goes toward that fee rather than paying down your actual loan balance. If new orders arrive in three to four years — a common PCS timeline — you may end up selling having built very little real equity, and repeating the cycle at your next duty station.

RUN YOUR OWN NUMBERS

Every buyer's situation is different. Compare your VA eligibility, available savings, and goals against real numbers — not just the loan you technically qualify for — before deciding.

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CHOOSING A LENDER: WHAT TO LOOK FOR

Choosing the right lender can make a major difference in your homebuying experience, especially with military or VA financing. Here's what separates a strong lender from a merely adequate one.

VA LOAN EXPERIENCE
Ask how many VA loans they close per year, and whether they understand entitlement, funding fee tiers, and VA appraisal requirements specific to rural South Dakota.

REALISTIC TIMELINES
A good lender gives you an honest closing timeline up front (typically 30-45 days) and communicates proactively if anything changes.

TRANSPARENT COSTS
Ask for a full Loan Estimate early, and compare origination fees, discount points, and lender credits across at least two or three lenders.

FULL UNDERWRITING, NOT JUST PREQUAL
A lender willing to fully underwrite your file before you're under contract makes your offer far more competitive in a multiple-offer situation.

RESPONSIVENESS
PCS timelines are tight. A lender who answers calls, texts, or emails quickly is worth more than a marginally lower rate.

LICENSED IN SOUTH DAKOTA
Confirm the loan officer is licensed to originate loans in South Dakota — a lender who only works in your previous state can't close your South Dakota purchase.

The VA maintains a list of approved lenders at benefits.va.gov/homeloans, and many banks, credit unions, and independent mortgage companies originate VA loans in the Rapid City and Black Hills markets — comparing at least two or three is generally worth the extra time.

WHY THE RIGHT LENDER MATTERS

Stronger Offers
Sellers trust buyers with strong, verified financing.

Smoother Transactions
Fewer surprises means faster, calmer closings.

Better Overall Results
The right partner protects your bottom line.

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TEMPORARY HOUSING SOLUTIONS

Helping You Navigate the Transition With Confidence

During a PCS move to Ellsworth AFB, temporary housing often becomes part of the journey. Here are your best options — from on-post lodging to off-post extended-stay and furnished rentals near the base.

ON-POST LODGING

BEST FOR: *Immediate Arrival & PCS Priority*

Ellsworth's on-base Innkeeper lodging gives PCS families priority booking. Reserve at (605) 385-1844 or af.dodlodging.net.

OFF-POST HOTELS

BEST FOR: *Immediate Flexibility & Backup*

Hotels along I-90 in Box Elder and Rapid City sit minutes from the Liberty Gate — a reliable backup if on-post lodging is full.

EXTENDED STAY HOTELS

BEST FOR: *Medium-Term Comfort*

Extended-stay properties in Rapid City offer full kitchens and weekly rates, ideal while house-hunting.

SHORT-TERM RENTALS

BEST FOR: *Longer Stays & Family Space*

Furnished short-term rentals throughout Box Elder and Rapid City offer more space than a hotel room for a longer house hunt, priced within per diem for many ranks.

WHY TEMPORARY HOUSING MATTERS

Choosing the right temporary housing can reduce stress and support a smoother transition while you decide between Box Elder and the surrounding Black Hills communities.

COMFORT

FLEXIBILITY

PEACE OF MIND

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FAMILY RESOURCES: SCHOOLS IN THE AREA

Every school district referenced in this guide, plus named schools and college options on the following pages, so you can research and choose with confidence.

PUBLIC SCHOOL DISTRICTS

Douglas School District

Box Elder and Ellsworth AFB on-base housing; South Dakota's first Purple Star district.

Rapid City Area Schools

Most of Rapid City and part of Box Elder.

Meade / Spearfish School Districts

Sturgis and Spearfish, in the Northern Black Hills.

DOUGLAS IS BUILT FOR MILITARY FAMILIES

More than 40% of Douglas School District students are military-connected, and the district was the first in South Dakota to earn the Purple Star designation for its commitment to military-connected students and families.

HIGHLY-RATED / SPECIALTY SCHOOLS

Douglas Elementary / Douglas Middle / Douglas High School

Box Elder • Douglas School District

The district's core PK-12 schools, all within a few minutes of Ellsworth AFB and serving on-base families directly.

Rapid City Central High School

Rapid City • Rapid City Area Schools

One of Rapid City's two comprehensive public high schools, offering IB and career-and-technology programs.

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SCHOOLS IN THE AREA, CONTINUED

PRIVATE & CHARTER OPTIONS

Rapid City Christian School

Rapid City • Private, PK-12

A Christian school serving the Rapid City area from preschool through high school.

St. Thomas More High School

Rapid City • Private, Catholic

A Catholic college-preparatory high school serving the greater Rapid City area.

COLLEGE & CONTINUING EDUCATION OPTIONS

South Dakota School of Mines & Technology

A nationally-recognized engineering and science university in Rapid City, closely tied to the local economy.

Western Dakota Technical College

A two-year technical college in Rapid City offering career-focused associate degrees and certificates.

Black Hills State University

A four-year public university in nearby Spearfish, about 45 minutes from Ellsworth.

National American University

A private university with a Rapid City campus offering flexible degree programs for working adults and military families.

NOT SURE WHICH SCHOOLS FIT YOUR FAMILY?

Douglas School District's enrollment office can walk you through zoned schools and transfer options for both on-base and off-base addresses.

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FAMILY RESOURCES: CHILDCARE ON & OFF BASE

Finding quality childcare you can trust makes all the difference. Explore your options on base and in the local community around Ellsworth AFB.

ELLSWORTH AFB CHILD DEVELOPMENT CENTER

Serves children 6 weeks-5 years on base. May have a waitlist — apply early through MilitaryChildCare.com.

PRIVATE / OFF-BASE OPTIONS

Licensed daycares and in-home providers throughout Box Elder and Rapid City also serve Ellsworth families, including MCCYN-eligible providers.

FREE CHILDCARE HELP DURING YOUR PCS MOVE

A few programs specifically fund or provide childcare while you handle house hunting, out-processing, and the move itself:

Air & Space Forces Aid Society — Child Care for PCS

$200 per child (up to $1,000 per household) toward childcare during your move, including house-hunting trips. Apply within 60 days of arrival or departure.

Armed Services YMCA — Respite Child Care

Up to 16 free hours of childcare per child, per month, at participating YMCAs — no membership required.

Military OneSource — MilitaryChildCare.com

Free portal to search and request hourly, part-day, and full-day childcare near Ellsworth AFB.

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CIVILIAN EMPLOYMENT FOR MILITARY DEPENDENTS

Spouses and dependents have several paths into civilian work near Ellsworth AFB — from federal GS positions with hiring preference, to on-base jobs, to private-sector partnerships built specifically for military families. Rapid City's healthcare, tourism, and engineering-driven economy adds further options beyond the base itself.

Priority Placement Program & Military Spouse Preference (PPP/MSP)

Register via myFSS (CAC login required)

Gives spouses priority consideration for DoD GS civilian positions (GS-15 and below) in your new commuting area. Register no earlier than 30 days before your sponsor's report date.

Military Spouse Noncompetitive Hiring Authority

Apply via USAJOBS.gov

Lets eligible spouses be hired into federal positions at any agency — not just DoD — without competing against the general public.

On-Base NAF Employment (Exchange, Commissary, FSS/MWR)

See MilitaryOneSource's NAF/AF jobs guide, or search USAJOBS.gov

Non-appropriated fund jobs at Ellsworth's BX, Commissary, fitness center, and CDC — many carry a Military Spouse Employment Preference for NAF hiring.

Military Spouse Employment Partnership (MSEP) & MyCAA

msepjobs.militaryonesource.mil

MSEP connects spouses with 1,000+ partner employers committed to military spouse hiring. MyCAA offers up to $4,000 in tuition assistance toward licenses, certifications, or an associate degree.

ADDITIONAL EMPLOYMENT RESOURCES

- **USAJOBS.gov**
  Search and apply for federal jobs; filter by the "Military Spouses" hiring path.
- **South Dakota Occupational Licensing for Military Spouses**
  The South Dakota Department of Labor & Regulation offers expedited licensing pathways for military spouses who already hold an out-of-state license.
- **Ellsworth AFB Airman & Family Readiness Center**
  Free resume reviews, interview prep, and one-on-one employment counseling for Ellsworth families.

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OUTDOOR RECREATION YOU CAN'T MISS

From Mount Rushmore to the Badlands, the Black Hills area offers some of the most iconic outdoor destinations in the country, all within an hour or two of Ellsworth AFB.

FAN FAVORITES

MOUNT RUSHMORE NATIONAL MEMORIAL

The iconic sculpture of four presidents carved into granite, about 45 minutes southwest of Ellsworth.

CUSTER STATE PARK

A 71,000-acre park with Sylvan Lake, abundant wildlife, and the Needles Highway, about an hour from Ellsworth.

BADLANDS NATIONAL PARK

A 244,000-acre landscape of dramatic rock formations and stargazing, about an hour east of Rapid City.

SPEARFISH & DEADWOOD (NORTHERN HILLS)

Historic Old West towns, casinos, and Spearfish Canyon, about 45-50 minutes from Ellsworth.

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MORE OUTDOOR ADVENTURES TO EXPLORE

Beyond the favorites, here are a few more highly-rated spots — some close to town, others worth the drive.

CLOSE TO TOWN

Skyline Wilderness Area
A network of hiking and biking trails right in Rapid City, including the well-known Dinosaur Park overlook.

Black Hills National Forest
Over a million acres of forest surrounding the area, with countless trailheads and scenic drives close to base.

Storybook Island & Main Street Square
Family-friendly free attractions in the heart of Rapid City.

WORTH THE DRIVE

Sturgis Motorcycle Rally (August)
One of the world's largest motorcycle rallies, drawing hundreds of thousands of visitors each August, about 30 minutes from Ellsworth.

Wind Cave National Park
One of the world's longest and most complex caves, with guided tours, about 90 minutes south of Ellsworth.

Jewel Cave National Monument
The third-longest cave in the world, offering ranger-led tours, about 90 minutes southwest of Ellsworth.

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WHERE LOCALS TAKE THEIR OUT-OF-TOWN GUESTS

These are the places locals recommend when friends and family come to visit — the spots that capture the flavor of the Black Hills and Rapid City area.

MAIN STREET SQUARE

Rapid City, SD

A downtown plaza with year-round events, an ice rink in winter, and the free City of Presidents statue walk.

JOURNEY MUSEUM & LEARNING CENTER

Rapid City, SD

A museum tracing the geology and history of the Black Hills region, from dinosaurs to Native American culture.

1880 TRAIN (BLACK HILLS CENTRAL RAILROAD)

Hill City, SD

A vintage steam train running between Hill City and Keystone, near Mount Rushmore.

CRAZY HORSE MEMORIAL

Crazy Horse, SD

An enormous mountain carving in progress since 1948, with a museum and cultural center, about an hour from Ellsworth.

"You can go from base to Mount Rushmore in under an hour — not many duty stations put that kind of scenery this close."

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FAMILY FUN & ANNUAL EVENTS

Discover the events locals look forward to every year — the experiences that help make the Black Hills area feel like home.

SPRING

- Black Hills spring wildflower season
- Rapid City downtown spring events
- Custer State Park spring wildlife viewing

SUMMER

- Sturgis Motorcycle Rally (August)
- Custer State Park Buffalo Roundup (late Sept.)
- Main Street Square summer concert series (Rapid City)

FALL

- Black Hills fall foliage season
- Custer State Park Buffalo Roundup (late Sept.)
- Badlands fall hiking season

WINTER

- Main Street Square ice rink (Rapid City)
- Black Hills winter sports (Terry Peak, Mystic Miner)
- Christmas at Journey Museum and downtown Rapid City

MARK YOUR CALENDAR

The Black Hills area's event calendar is packed year-round — many events are free or low-cost, and the region's biggest attractions are within an easy drive.

FESTIVALS

FAMILY FUN

YEAR-ROUND

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MILITARY-SPECIFIC MOVING RESOURCES

Moving with the military comes with unique options and decisions. Understanding the difference between DPM, PPM, and Partial PPM can help you choose the move that best fits your family, timeline, and budget.

DPM (Defense Personal Property Move)

WHAT IT ENTAILS:
The government arranges everything — a licensed moving company packs, loads, transports, and unloads your household goods. You coordinate pickup and delivery dates but handle very little of the physical work yourself.

BEST FOR: Families wanting less hands-on coordination and government-arranged moving support.

PPM (Personally Procured Move)

WHAT IT ENTAILS:
Formerly called a "DITY" move. You arrange and execute the move yourself — renting a truck, hiring labor, or both — and the government reimburses you based on what it would have cost them to move you. Spend less than that estimate and you keep the difference.

BEST FOR: Families seeking flexibility, greater control, and potential financial incentive.

Partial PPM

WHAT IT ENTAILS:
A hybrid approach: part of your household goods move through government-arranged DPM, while you personally move the rest — often high-value or sentimental items — for separate reimbursement.

BEST FOR: Families wanting flexibility while reducing overall moving workload.

Every PCS situation is different. Review your orders and transportation office guidance before choosing your move type.

Ellsworth's Transportation Management Office handles the paperwork and scheduling for DPM and PPM moves — make it your first stop once you have orders in hand.

TRANSPORTATION MANAGEMENT OFFICE — ELLSWORTH AFB
1000 Ellsworth Street, Suite 1100, Ellsworth AFB, SD 57706 · (605) 385-1490 | Your first stop for scheduling DPM movers, PPM counseling, and move paperwork — visit before you finalize your move type.

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PCS MONEY & MOVING BENEFITS

Military moves include several benefits designed to help cover relocation costs and reduce financial stress.

DLA — Dislocation Allowance
Extra moving help for miscellaneous expenses that pop up during relocation.

MALT — Monetary Allowance in Lieu of Transportation
If you drive your own car, this helps cover travel mileage.

TLE — Temporary Lodging Expense
Helps pay for hotel stays and meals while moving within the United States.

TLA (OCONUS)
Similar to TLE, but for overseas PCS moves — short-term lodging support while transitioning abroad.

PPM Weight Allowances
Authorized limits for how much you can move during a PCS, based on rank and family size.

If DLA, MALT, TLE, TLA, or your PPM weight allowance weren't squared away at your previous duty station, you can get them sorted out at the Ellsworth Finance Office.

FINANCE OFFICE — ELLSWORTH AFB
1000 Ellsworth Street, Suite 1100, Ellsworth AFB, SD 57706 · (605) 385-1490 | Submit pay and travel voucher questions anytime through the Comptroller Services Portal (CSP) at csp.cce.af.mil — the primary way to reach Finance for PCS pay issues.

DON'T LEAVE BENEFITS ON THE TABLE

PCS benefits can be easy to overlook in the shuffle of a move. Review your orders against this list, and flag anything that looks off with the Finance Office directly.

DLA & MALT

TLE & TLA

WEIGHT LIMITS

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PCS MOVING TIMELINE

A simple step-by-step timeline to help keep your PCS organized, reduce stress, and stay ahead of deadlines.

WEEKS 12-9

- Review PCS orders and timelines
- Create a PCS binder
- Contact the TMO
- Start collecting documents
- Research DPM/PPM/Partial PPM options

WEEKS 8-5

- Declutter and donate unused items
- Arrange school and medical record transfers
- Review weight allowances
- Begin organizing travel plans
- Begin house hunting

WEEKS 4-2

- Schedule pack-out and transportation dates
- Finalize documents
- Confirm travel plans
- Goal for "under contract" on new home

WEEK 1 - MOVING WEEK

- Supervise pack-out and inventory
- Complete final home walkthrough
- Keep paperwork accessible
- Carry medications separately
- Travel to Ellsworth AFB

BUILD YOUR OWN TIMELINE

Every move has its own quirks — orders, school calendars, lease dates. Use this as a starting template and adjust dates to fit your family's specific situation.



CUSTOM TIMELINE



STAY AHEAD



REFERENCE OFTEN

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PLANNING FOR YOUR MILITARY LIFESTYLE

Buying a home is more than a PCS decision — it's part of your family's long-term plan.

1. DEPLOYMENT-READY HOME ITEMS

Low-maintenance landscaping, smart home technology, security systems, and durable finishes make homeownership easier during deployments and extended absences.

2. FUTURE PCS RESALE PLANNING

Even if you plan to stay for years, consider resale value from day one — school zones, commute time, and neighborhood growth all matter later.

3. INVESTMENT OPPORTUNITY

Some military families keep their home as a rental after relocating. Ellsworth's steady PCS traffic — and the upcoming B-21 buildup — supports consistent rental demand near base.

4. PROPERTY MANAGEMENT SOLUTIONS

Managing a home from another duty station can be challenging. A good local property manager can make long-distance ownership much less stressful.

PLANNING FOR THE LONG GAME?

Whether this is a two-year stop or a longer assignment, think through the resale and rental angles up front — not after you've already signed.

RIGHT-FIT HOME | **RESALE SMART** | **LONG-TERM VALUE**

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MILITARY FINANCIAL STRATEGY: BUY-AND-RENT

Buying a home at your current duty station with the intent to rent it out when you PCS can be a powerful wealth-building move or an expensive mistake. Here's a clear-eyed look at when this strategy works.

WHEN IT WORKS

- BAH essentially pays your mortgage — building equity with government money
- VA loan: no down payment, no PMI
- Rental income can offset your next housing cost during PCS
- Depreciation and mortgage interest are tax-deductible
- Steady PCS turnover — and the coming B-21 buildup — supports rental demand near Ellsworth

WHEN IT DOESN'T

- Negative cash flow if rent doesn't cover PITI + fees
- VA loan entitlement may be tied up
- Bad tenants or repairs can wipe out a year of cash flow
- Capital gains tax exposure if sold within 2 years

QUESTIONS WORTH ASKING BEFORE YOU BUY:
Would this home appeal to future renters? Could expected rent cover most ownership costs? Am I comfortable being a landlord or hiring a property manager? If I receive PCS orders in three years, would keeping this home still make financial sense?

RUN THE NUMBERS BEFORE YOU DECIDE

Buy-and-rent isn't right for everyone. Pencil out the real math for your specific situation — rent comps, property management fees, and vacancy risk — before committing.

REAL NUMBERS

HONEST LOOK

YOUR DECISION

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ON-BASE AGENCIES & SERVICES

Quick-reference contact info for the offices and facilities you'll use most during your move to Ellsworth AFB. Tap an agency's name to visit its website where one is available.

Base Exchange (BX)
(605) 923-4816
2725 LeMay Blvd, Ellsworth AFB

Commissary
(605) 385-4510
2649 LeMay Blvd, Ellsworth AFB

Library
(605) 385-4234
28th Force Support Squadron

Fitness Center
(605) 385-4234
28th FSS Fitness Center

Pass & ID / Visitor Control
(605) 385-1774
Liberty Gate (Main Gate)

Military Personnel (MPF)
(605) 385-4555
28th Force Support Squadron

Finance Office
(605) 385-1490
1000 Ellsworth Street, Suite 1100

Legal Office (JAG)
(605) 385-1848
28th Bomb Wing Legal Office

Transportation Mgmt Office (TMO)
(605) 385-1490
1000 Ellsworth Street

Airman & Family Readiness Center
(605) 385-6470
28th FSS

Housing Office
(605) 385-2576
Belford Management

Child Development Center
(605) 385-4234
28th FSS

Exceptional Family Member Program
(605) 385-6470
28th FSS

Medical Clinic (28th MDG)
(605) 385-6602
Ellsworth Medical Clinic

DEERS / TRICARE
(605) 385-4555
28th Force Support Squadron

Numbers and locations current as of 2026; call ahead to confirm hours.

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RESOURCES & CLOSING NOTES

Thank You for Reading

Whether you're arriving for a PCS or supporting a family member's move to Ellsworth AFB, we hope this guide has helped you feel more prepared for the transition ahead.

Every figure and fact in this guide reflects publicly available sources as of 2026 — official DoD BAH schedules, MilitaryOneSource, installation housing offices, and public market data — and all of it changes over time. Confirm current details with the relevant office before making financial decisions.

KEY CONTACTS AT A GLANCE

- Ellsworth AFB Housing Office — (605) 385-2576
- Ellsworth AFB Lodging (Innkeeper) — (605) 385-1844
- Airman & Family Readiness Center — (605) 385-6470
- Ellsworth AFB Child Development Center — (605) 385-4234

DISCLAIMER: This is an independently produced informational guide and is not an official U.S. Air Force or Department of Defense publication. Always verify military benefits, reimbursements, and entitlements with your Transportation Management Office (TMO), Finance Office, or other qualified professionals before making financial decisions.

WELCOME TO ELLSWORTH AFB.

EQUAL HOUSING OPPORTUNITY

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