HORIZON PEAK REAL ESTATE

Make your move to Cheyenne.

A local guide to homes, neighborhoods and getting settled in southeast Wyoming.



CHEYENNE RELOCATION GUIDE / NOVEMBER 2026

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Coldwell Banker The Property Exchange

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CHEYENNE AT A GLANCE

Quick facts

A few numbers to help you plan. The dates matter; costs and ratings can change.

WYOMING RETIREMENT RANK

No. 1

Wyoming ranked the No. 1 state to retire in 2026. A comparison of 50 states.

WYOMING TOTAL TAX BURDEN

6.7%

Total state and local taxes as a share of personal income. Among the lowest in the nation; 2026 study.

CITY POPULATION

66,507

Cheyenne city
July 1, 2025 estimate

COUNTY POPULATION

102,938

Laramie County, including Cheyenne
July 1, 2025 estimate

SCHOOL DISTRICT #1

B minus

Laramie County School District #1
Overall district grade; Nov. 2026 check

SCHOOL DISTRICT #2

B

Laramie County School District #2
East county; overall grade; Nov. 2026 check

CHEYENNE SALES TAX

5% now

4% state + 1% county local option.
6% starts Jan. 1, 2027: 4% + 1% + 1%.

STATE INDIVIDUAL INCOME TAX

None

Wyoming does not levy a state individual income tax. Cross-state work may create other obligations.

District grades are one input, not a recommendation of a school or neighborhood. Compare programs and school-level reports, and confirm enrollment boundaries for each address.

Publishers, methods and source dates appear in the end notes.

QUICK FACTS / PROPERTY TAX

Put the tax bill in context.

0.58%

PUBLISHED LARAMIE COUNTY EFFECTIVE RESIDENTIAL RATE

This countywide benchmark compares median taxes with median home value. It is not a parcel's mill levy or a quote for a new buyer.

Worked example / the guide's $394,725 median

At the published county benchmark, $394,725 x 0.58% is $2,289.41 per year. This comparison is separate from the district calculation below.

2026 DISTRICT 0150 / SD 1 CHEYENNE / 71.1 MILLS

Assessment before relief	$394,725.00 x 9.5% = $37,498.88
Tax before relief	$37,498.88 x 71.1 / 1,000 = $2,666.17
If the 25% exemption applies	$394,725.00 x 75% x 9.5% = $28,124.16
Tax with that exemption	$28,124.16 x 71.1 / 1,000 = $1,999.63

How Wyoming calculates it

Residential assessed value is 9.5% of taxable fair market value after applicable exemptions. The annual tax equals assessed value multiplied by the parcel's mill levy, divided by 1,000. A mill is $1 per $1,000 of assessed value.

What changed in 2025 and 2026

A 2025 law introduced a 25% exemption on the first $1 million of a single-family home's value and associated improved land. From tax year 2026, the owner generally must live there at least eight months; an active-duty military exception may apply. The 25% and long-term homeowner exemptions cannot both apply to the same property in the same year.

Long-term homeowner relief

A July 2026 law retained separate 50% relief for qualifying owners age 65 or older, or their spouses, with 25 years of Wyoming residential property tax payments. It capped eligible value at $3 million, removed the sunset and moved the claim deadline to March 1. Ask the assessor about eligibility and renewal.

The example assumes the assessor's value equals the guide's median sale price. It uses one actual tax district, not every Cheyenne address, and excludes other relief and special assessments. Confirm the parcel, assessed value, exemptions and any separate charges with the assessor before budgeting.

WHY CHEYENNE

Western character. Room for your own routine.



A painted Big Boot by The Wrangler in downtown Cheyenne.

I like a search that leaves room for life outside the house. Cheyenne gives you a state-capital setting, Western history and access to open country without requiring the same kind of routine as a large metro.

Make the cost comparison personal

Wyoming has no state individual income tax. That doesn't make every move less expensive. Compare your housing payment, insurance, property taxes, utilities, vehicle costs and travel before deciding what you can comfortably spend. A tax professional can explain how a move and work across state lines affect you.

Get to know the place

Walk downtown, look for the painted Big Boots and make time for the parks. Cheyenne Frontier Days brings rodeo and entertainment each July. If your scouting trip overlaps the event, check lodging and your driving route early.

Try your own version of a weekday

I suggest visiting the grocery store you would use and driving to work during your usual travel window. A pleasant weekend visit and a practical daily routine are different things.

WEATHER, WORK + THE DRIVE

Plan for the wind. Test the commute.



Open country means open exposure. Weather belongs in the moving plan.

Cheyenne is dry and windy, with winter snow, ice and fast changes in conditions. I want you to see the practical side of the setting as well as the view.

A home that works in the weather

Ask about heating service, insulation, roof condition and wind exposure. Look at entryways and the driveway after a storm if you can. On acreage, confirm who clears the road and how drifting affects access. Keep a winter kit in the car and check Wyoming 511 before a regional drive.

Fort Collins, Denver or Laramie?

Fort Collins and Denver are south via I-25; Laramie is west via I-80. I would test the trip from the specific home to your actual workplace rather than plan around a city-to-city estimate. Wind, snow and closures can change the trip completely. For Colorado travel, check COtrip too.

Moving for F.E. Warren AFB

Start with your sponsor and the installation's newcomer and housing offices. Confirm reporting instructions, temporary lodging and the gate you will use before choosing a location. I'll help you compare off-base homes around your orders, budget and timing; your lender can explain any VA loan options.

HOUSING MARKET SNAPSHOT

A useful benchmark. Then a closer look.



A great room in a Cheyenne home listed by Mariah Jeffery.

$394,725

Median sale price | Cheyenne | all home types
Three months ending October 2026

What this number can tell you

This is a broad starting point for a relocation budget. It is not a quote for a particular neighborhood, an acreage home or the house you will buy. It also isn't a mortgage payment or a prediction of next year's prices.

What I compare for your search

I'll pull current options and relevant closed sales for the kind of home you want. Above-grade living space, basement finish, condition, lot size and outbuildings all deserve a separate look. An asking price and a closed sale tell different stories.

Build a budget you can use

Ask your lender for a payment estimate that includes taxes and insurance. Add property-specific dues, utilities and upkeep, then leave room for moving expenses. For land, price the site work and services before treating the purchase price as the whole project.

NEIGHBORHOOD COLLECTION / 01

The Pointe

NORTH CHEYENNE



Pond, fountains and paths in The Pointe.

If a walk close to home is part of your routine, I would put The Pointe on your list. Paths and shared green space are a noticeable part of the neighborhood.

The setting

You'll find ranch-style homes alongside condo and townhome-style options. Parks, a pavilion and fountain features give you places to spend time outside. The north-Cheyenne location also puts everyday shopping within reach.

What we'll compare

I'll look at the floor plan, basement finish, yard and the home's connection to the paths. We should also check which association applies, current dues and who handles exterior or common-area maintenance.

A useful tour question

How much outdoor upkeep do you want to take on? Two homes nearby can have different ownership responsibilities, even when both seem to fit your budget.

I match homes to your priorities and verify school assignments by address.

NEIGHBORHOOD COLLECTION / 02

Mustang Ridge

INSIDE CHEYENNE CITY LIMITS



Mustang Ridge homes and open space at dusk.

I live in Mustang Ridge and serve as treasurer on the HOA board. It has a country feel inside Cheyenne's city limits, with larger homes and space around them.

The setting

Homesites range from 1.5 to 4 acres. Dell Range's shopping and restaurants are a few miles away, while the neighborhood itself has a much more open feel.

What we'll compare

I'll look at the way a house sits on its lot, the layout inside and how you would use the outdoor space. Garage capacity, storage and the work involved in caring for a larger yard deserve a close look.

Read before you change things

The HOA and recorded covenants matter here. We'll gather the documents for the property's filing and check the approval process before you plan fencing, an addition or other exterior work. Confirm utility service for the actual address rather than assume city limits settle the question.

A larger lot is useful only if it works for the way you want to live.

NEIGHBORHOOD COLLECTION / 03

Bison Crossing

SOUTH OF CHEYENNE



A Bison Crossing home and its surrounding acreage.

Bison Crossing is a starting point when you want acreage near town. It sits south of Cheyenne in unincorporated Laramie County and developed through separate filings.

The setting

Ranch-style homes, gravel drives and open plains give the neighborhood its character. Some properties have shops or other outbuildings. I'll help you compare the home and its improvements rather than assume every acreage property offers the same setup.

Details vary by filing

Animal rules, building approvals and water arrangements need a property-specific check. Some recorded documents describe a community water system, so acreage here does not automatically mean an individual well.

Before making plans

Tell me early if you need horses, a workshop or a home business. We'll review the applicable recorded documents, confirm the utility arrangements and ask the right offices about permits. A photo of a neighboring barn isn't permission to build one.

I check the filing and parcel, not just the neighborhood name.

NEIGHBORHOOD COLLECTION / 04

Diamond B Ranch

NORTHEAST OF CHEYENNE



The timber entrance to Diamond B Ranch.

Diamond B Ranch is a rural acreage community with rolling ground and country roads. I would start a visit by looking at the land itself and how you would use it.

The setting

The rises and draws create different outlooks from tract to tract. You may be comparing an existing home with vacant land for a future build, so the search needs to look beyond the number of acres.

Build the practical picture

I'll help you gather information about access, road maintenance, electricity and the well and septic arrangements. For a build, get actual site and connection estimates before deciding what the overall project will cost.

Documents and district

Review the recorded covenants for homes, outbuildings and animals before making plans. Diamond B Ranch is in Laramie County School District 2, not LCSD1. Confirm the district and assigned schools for the specific parcel.

Open land still comes with recorded restrictions and development costs.

NEIGHBORHOOD COLLECTION / 05

Thomas Heights

NORTHEAST CHEYENNE



3707 Harvey Street, a previously sold Thomas Heights home.

Thomas Heights sits at Storey Boulevard and College Drive. I would start a visit at its small neighborhood park, then explore the homes and yards that fit your plans.

The setting

The park has community garden beds, a basketball court and a picnic shelter. A pedestrian tunnel under Storey Boulevard connects the neighborhood with North Cheyenne Community Park.

Look beyond the front elevation

Compare the home's actual layout, condition, garage and usable outdoor space. An aerial photo helps explain the setting, but it doesn't replace a visit or a boundary check.

Before you decide

Thomas Heights has an HOA. I'll help you gather current documents, dues and any assessments for a home you are considering. Review the approval process before you plan a fence, shed or exterior changes, and use the district locator for school assignments.

The neighborhood's park connection is worth seeing on foot.

NEIGHBORHOOD COLLECTION / 06

Silver Sage Estates

NORTHWEST OF CHEYENNE



The Silver Sage Estates entrance and open-country setting.

Silver Sage Estates is a rural subdivision northwest of Cheyenne off Horse Creek Road. Lots of 5 to 10 acres give you room to think beyond the floor plan.

The setting

Homes sit apart on open ground, with country roads and wide views. I would look at how the house, driveway and outdoor improvements work together before deciding whether the property fits your routine.

Wells, septic and winter access

Private wells and septic systems are part of ownership here. I'll help you gather the records and plan the right inspections. We should also discuss road conditions, snow removal and the drive to your daily destinations.

Make your plans specific

Share your plans for horses, a barn or a shop before we tour. The recorded covenants and any amendments control what needs review. We'll check the actual parcel rather than assume that the acreage alone permits your intended use.

I would budget for land maintenance as carefully as for the house.

LIFE HERE / OUTDOORS

Curt Gowdy State Park

HAPPY JACK ROAD / BETWEEN CHEYENNE AND LARAMIE



Curt Gowdy State Park west of Cheyenne.

When you're scouting Cheyenne, leave time for a day outside town. Curt Gowdy State Park is about 24 miles west of Cheyenne, between Cheyenne and Laramie. Drive west on Happy Jack Road (WY 210), then turn onto Granite Springs Road.

On the trails

More than 35 miles of trails give you room to hike or ride a mountain bike. Crow Creek Trail leads to a waterfall at its west end. Start with the trail map and choose a route that fits your group; bring water and leave time for the return.

A day by the water

The park has three reservoirs: Granite Springs, Crystal and North Crow. Granite Springs has boating and fishing; Crystal has shoreline fishing and a 15-horsepower limit for boats. North Crow is a day-use fishing area, not a campground. Check current water advisories before heading out.

Stay for the weekend

Tent and RV campsites let you make a longer visit. Check the seasonal reservation schedule before choosing a site. From October 1 through May 14, campsites are first come, first served. Seasonal water shutoffs mean you'll need to plan ahead.

Before you go

For 2026, day use is $7 per vehicle for Wyoming residents and $12 for nonresidents. Camping costs extra. Check current fees, trail conditions and park notices before each visit, especially when weather changes.

I would put this on your scouting-trip calendar, then see how an afternoon outdoors fits your Cheyenne routine.

SCHOOLS + GETTING CONNECTED

Check the address. Then talk to the school.



Parks and everyday routes are useful stops on a scouting visit.

Laramie County School District 1 serves Cheyenne and surrounding areas. Its Central, East and South triads organize school pathways, but a neighborhood name does not confirm an assignment.

Before you choose a home

Enter the exact address in the district's Maps & Boundaries school locator and select the correct school year. Confirm the result with LCSD1, especially for a new address, open enrollment or a particular program. Ask about transportation and registration documents.

Acreage can mean another district

Some areas outside Cheyenne are in LCSD2. I'll help you identify the right district for the specific address before you rely on a listing's school fields.

Plan beyond the bell

Contact childcare and preschool providers directly about space, hours and enrollment. Test the drive between home, school and work. I don't rank neighborhoods by who lives there; I help you compare the homes and services you choose.

Open the LCSD1 address locator

ACREAGE + COUNTRY LIVING

The land comes with homework.



A country-home example.

A shop, horses or more distance between homes can be a good reason to look outside town. I want the practical details on the table before you make an offer.

Water and wastewater

Confirm whether the parcel uses a private well, a community system or another source. For a well, gather the State Engineer records and arrange appropriate water-quality and performance checks. For septic, request permits, service records and an inspection; check whether its approved capacity fits your plans.

Access and services

Verify legal access, road-maintenance responsibilities and snow removal. Confirm electric service, heating fuel and internet at the actual address. A utility line nearby does not establish an available connection or its cost.

Your intended use

Read the recorded covenants and amendments alongside county requirements. Ask about animal limits, outbuildings, fencing, setbacks and approval procedures. I'll help gather the documents; your attorney can explain their legal effect, and the permitting office can address your proposed work.

UTILITIES + YOUR FIRST WEEK

Make the house ready for arrival.



A home-style example. Service arrangements belong on your address-specific checklist.

I suggest making one setup sheet for the property. Record the provider, start date, account contact and any appointment needed before moving day.

[ ] **Electricity and heat**

Confirm the current provider with the seller and utility. Black Hills Energy has a start/stop/move service; rural addresses may have another provider or fuel source. For propane, check tank ownership and delivery arrangements.

[ ] **Water, sewer and trash**

For city-served homes, contact Cheyenne's Board of Public Utilities about the account and service date. Confirm the solid-waste arrangement too. Rural and community systems need their own contacts.

[ ] **Internet and mobile**

Check serviceability and installation dates at the exact address. If you work from home, confirm the available plan and test mobile reception before relying on it.

[ ] **Safety and records**

Locate water shutoffs, the electrical panel and heating controls. Check smoke and carbon-monoxide alarms. Save inspection reports, warranties and service records together.

[ ] **Your household**

Update mailing and insurance details, arrange healthcare and pet records, and check Wyoming's current driver-license and vehicle-registration requirements.

YOUR MOVING TIMELINE

A calmer move starts on paper.



Regional travel is part of the plan. Leave room for weather and delivery changes.

Use this as a planning sequence, not a substitute for your contract deadlines. I'll help keep the purchase schedule separate from the moving-company calendar.

[ ] **Before the home search**
Choose a comfortable monthly budget with your lender. Share your move date, work locations and must-haves with me. Decide whether you need temporary housing.

[ ] **Once you're under contract**
Calendar the actual deadlines. Arrange inspections, review title and property documents, and confirm insurance. Keep your lender informed about changes to your finances.

[ ] **Several weeks before arrival**
Book movers and confirm access for their truck. Arrange school enrollment, utilities and internet. Ask about weather policies, delivery windows and backup lodging.

[ ] **The final week**
Confirm closing and possession separately. Verify any wiring instructions through a trusted, independently confirmed phone number. Pack medication, documents and winter supplies where you can reach them.

[ ] **After you get the keys**
Check the house and utilities, change access codes or locks, and save local service contacts. Work through address changes and settle into your new routine.

HOW I HELP

A local view, even from a distance.



A home-style example. I'll help you look past the highlight photo.

Tell me where you're moving from, when you need to arrive and what you need the home to do. I'll help you build a search that makes sense before you spend a weekend on showings.

A focused shortlist

We'll sort out the location, layout and property type first. I'll help you compare current homes with your priorities, including the work that comes with a bigger lot or older house.

A closer look when you're away

We can discuss remote tours and the details you want to see. I would rather show you the driveway, storage and neighboring setting than leave you with only the rooms that photograph well.

People and timing

I'll coordinate the real-estate side with your lender, inspectors and closing team, and keep the questions that need an answer in front of us. If your move crosses the Colorado border, I work in both Wyoming and Colorado.

Decisions stay yours

My job is to explain the property options and help gather the information. Your lender, tax professional and attorney advise within their own fields. We'll give each question to the person who can answer it.

LET'S PLAN YOUR MOVE

Tell me what comes next.



Space to think about the home and the life around it.

A job change, PCS orders, a larger yard or a fresh start: tell me what is bringing you here. I'll help you decide where to begin.

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COLDWELL BANKER THE PROPERTY EXCHANGE

Each office is independently owned and operated. Equal Housing Opportunity. Details and availability can change; confirm property-specific information before relying on it.

END NOTES / 01

Sources + dates

Checked November 20, 2026. These notes identify the quick-fact sources without turning the guide into a list of endorsements.

Population / July 1, 2025 estimates, Vintage 2025

U.S. Census Bureau QuickFacts: Cheyenne city, 66,507; Laramie County, 102,938. The county figure includes the city. These are estimates, not the April 2020 census counts.

https://www.census.gov/quickfacts/fact/table/cheyennecitywyoming,laramiecountywyoming/PST045225

School District #1 / profile checked November 20, 2026

Niche, Laramie County School District No. 1: overall grade B minus. The live profile displays a 2027 Best Schools badge; the tile dates the profile check to November 2026. This is a private district grade, not a Wyoming state accountability designation.

https://www.niche.com/k12/d/laramie-county-school-district-no-1-wy/

School District #2 / profile checked November 20, 2026

Niche, Laramie County School District No. 2: overall grade B. The live profile displays a 2027 Best Schools badge. District grades combine multiple factors and do not describe every school or student. Verify programs and attendance boundaries directly with the districts.

https://www.niche.com/k12/d/laramie-county-school-district-no-2-wy/

Residential effective rate / current published benchmark

SmartAsset, Wyoming Property Tax Calculator: Laramie County average effective rate 0.58%, median annual payment $2,174 and median home value $372,400. The page does not clearly date the underlying county observations; this is a statistical reference, not a 2026 statutory rate. Do not subtract a new exemption from this historical average.

https://smartasset.com/taxes/wyoming-property-tax-calculator

Assessment method / county guidance

Laramie County Assessor FAQ: residential assessment level 9.5%; mill levy is dollars per $1,000 of assessed value. The assessor determines value; taxing districts determine the applicable levies.

https://www.laramiecountywy.gov/County-Government/Elected-Officials/County-Assessor/FAQ

Worked example / tax year 2026

Laramie County's 2026 Mill Levies spreadsheet, tax district 0150 / SD 1 Cheyenne, lists 71.1 total mills. The example uses the guide's existing $394,725 Cheyenne median sale price, all home types, three months ending October 2026; it is not the assessor's valuation of any particular home.

https://www.laramiecountywy.gov/County-Government/Elected-Officials/County-Assessor

END NOTES / 02

Tax rules + rankings

Checked November 20, 2026. Published rankings measure different things and do not predict your personal costs or experience.

Homeowner exemption / 2025 SF0069, Enrolled Act 60

The enacted law first applies in tax year 2025. It exempts 25% of the first $1 million of qualifying home value and improved land; the eight-month occupancy rule and military exception begin in tax year 2026. A separate long-term homeowner exemption cannot be combined with it for the same property and year.

https://wyoleg.gov/2025/Enroll/SF0069.pdf

Long-term homeowner exemption / 2026 HB0045, Enrolled Act 23

Effective July 1, 2026: 50% of fair market value on the first $3 million for qualifying long-term homeowners; March 1 claim/confirmation deadline; sunset repealed. The assessor's current 2027 application window is October 1, 2026 through March 1, 2027. Eligibility is not automatic for a new retiree moving to Wyoming.

https://wyoleg.gov/2026/Enroll/HB0045.pdf

Sales tax / October 1, 2026 and January 1, 2027 charts

Wyoming Department of Revenue, Excise Tax Division master rate charts: Laramie County is currently 4% state plus 1% general-purpose local option, totaling 5%. The announced January 2027 chart adds a 1% specific-purpose local option, totaling 6%. These are general sales/use rates, not lodging totals; exemptions depend on the purchase.

https://excise-tax-div.wyo.gov/sales-use-tax-rate-charts

Retirement ranking / WalletHub, January 26, 2026

Best and Worst States to Retire: Wyoming ranks No. 1 overall among 50 states, score 61.56. The study compares 46 indicators of affordability, quality of life and health care. Wyoming ranks first, sixth and 33rd in those categories. The overall rank is not a recommendation for every household.

https://wallethub.com/edu/best-and-worst-states-to-retire/18592

Tax burden + income tax / WalletHub, March 31, 2026

Tax Burden by State: Wyoming's total state and local tax burden is 6.7% of personal income, among the lowest in the nation. The 2026 table ranks Wyoming 44 of 50, with 1 highest, or seventh-lowest. It includes property, individual income and sales/excise taxes, not federal tax. Wyoming has no state individual income tax.

https://wallethub.com/edu/states-with-highest-lowest-tax-burden/20494

Existing housing benchmark / retained from the guide

Redfin Cheyenne housing-market data, three months ending October 2026: $394,725 median sale price, all home types. The original guide used indexed public data because direct access was restricted. A citywide sale-price benchmark is not an appraisal or the assessor's value for a particular home.

https://www.redfin.com/city/3616/WY/Cheyenne/housing-market