



DESTINATION DENVER COLORADO · RELOCATION GUIDE

Moving to Fort Collins, Colorado

The honest version: the trade-offs, the costs that surprise people, where buyers actually land, and how to plan a move from another state.

THE SHORT ANSWER

Fort Collins is a city of about 170,000 people and the Larimer County seat, about 63 road miles north of downtown Denver, built around Colorado State University, a walkable historic Old Town and the mouth of the Poudre Canyon. It suits people who want a self-sufficient small city with a real downtown, a big bike and trail culture, Horsetooth Reservoir on the west edge and Poudre School District, and who mostly work locally or remotely. It suits people less well if they need to commute to Denver every day, want big-city nightlife and pro sports nearby, or want to live near campus without college-town noise. Prices have climbed with the growth, so don't assume it's the cheap alternative to Denver, and the water provider and taxing districts behind a given address can matter a lot here.

INSIDE THIS GUIDE

Is Fort Collins the right fit for you?

Where is Fort Collins, and how do you get around?

What are Fort Collins' neighborhoods like?

What does it cost to own a home in Fort Collins?

What kinds of homes are in Fort Collins?

How do schools work in Fort Collins?

What is there to do in Fort Collins?

Who are the big employers in and near Fort Collins?

How does Fort Collins compare with nearby areas?

A lender's take on Fort Collins

Buying in Fort Collins: what to do first

Frequently asked questions

Sources

Is Fort Collins the right fit for you?

Over the years I've made dozens of videos about the towns of Colorado, and Fort Collins is consistently one of my absolute favorites. I'm asked all the time: is it the madness of Denver I want, or the college cool of Fort Collins? What people describe is a college town that meets a mountain suburb: big and green by Colorado standards, mountains in the background, good size but not too big.

The basics: Fort Collins had 169,810 residents at the 2020 census and an estimated 171,000 in 2024. It covers about 58 square miles and is the Larimer County seat. It began as Camp Collins, an Army post, in 1864. Colorado State University was founded here in 1870 and had a record 34,412 students in 2025-26; it's the town's central identity. Weather is close to Denver's: NOAA's 1991–2020 normals put Fort Collins at about 51 inches of snow a year, against about 49 at Denver's airport station.

City limits and the mailing address don't line up perfectly. The city and Larimer County share a Growth Management Area where the county keeps final say on development until a property is annexed, and the city's goal is to annex those areas over time. A Fort Collins address in one of those pockets can mean county services and water from a district rather than the city.

The people who find Fort Collins most endearing are families looking for safety, schools and space; remote professionals who really don't need Denver; outdoor lovers who prefer paddleboards to ski lifts; and craft beer fans and creatives who want that Old Town feel. It might not be for people who crave nightlife and a fast pace, and it's going to be challenging for daily commuters to Denver. I've had folks talk about that drive and get burned out.

Why people choose Fort Collins

- Old Town: a walkable historic downtown with local shops, patios, live music, breweries and pedestrian-only blocks
- Horsetooth Reservoir and Lory State Park on the west edge, and the Poudre, Colorado's only Wild and Scenic river, just north of town
- More than 50 city natural areas with more than 100 miles of trail, plus more than 45 miles of paved city trails
- A self-sufficient economy anchored by CSU, UCHealth, Poudre School District, Woodward and Broadcom
- Fare-free city buses, including the MAX bus rapid transit line, and a strong bike culture

What gives people pause

- The Denver commute: about an hour or more off-peak, easily two hours with traffic, and no passenger rail as of October 2026

- Affordability has been stretched here like everywhere in Colorado; don't assume it's the cheap alternative to Denver
- Near campus: student rentals, tailgates, loud weekends, and investors competing for houses
- Growth to the north and east: construction, new traffic lights, and locals worried about losing the small-town feel
- Most I-70 ski resorts are close to three hours away

Where is Fort Collins, and how do you get around?

Fort Collins sits at the base of the foothills, with Horsetooth Reservoir to the west, I-25 to the east and College Avenue (US 287) as the spine. Drive times are off-peak routing estimates; rush hour runs longer.

- **Into Denver:** About 63 miles. Roughly an hour from Harmony and I-25, about an hour and 15 minutes from Old Town. As of October 2026, I-25 express lanes run from CO 56 in Berthoud to Prospect Road; the Mead-to-Berthoud segment reached its final traffic switch in October 2026 but isn't finished until 2028. The expansion has helped, but not solved, the drive.
- **Into Boulder and the Tech Center:** About an hour to an hour and 10 minutes to Boulder; an hour and 15 to an hour and a half to the DTC.
- **Local transit:** Transfort has been fare-free since March 2020, renewed in October 2024. As of October 2026, its 22 routes include MAX, a bus rapid transit line opened in 2014 that runs partly on its own guideway from the South Transit Center through Midtown and CSU to downtown.
- **Regional buses:** CDOT's Bustang North runs from the Downtown Transit Center and Harmony Transfer Center to Denver Union Station in about an hour and a half, with 12 trips each way on weekdays as of October 2026. As of October 2026, Transfort's FLEX connects to Loveland, Berthoud and Longmont six days a week, with limited weekday rush-hour trips to Boulder.
- **Rail:** None as of October 2026. In April 2026 the state and BNSF agreed on terms for a Denver–Fort Collins starter service on the Colorado Connector (the new name for Front Range Passenger Rail): three daily round trips, about 108 minutes each way via Loveland, Longmont and Boulder, targeted for 2029. As of October 2026, Ballot Issue 7A, on the November 3, 2026 ballot, would fund extending it south to Pueblo; the northern service is planned either way.
- **The airport:** Denver International is about 70 miles, roughly an hour and 10 to an hour and 20 minutes. As of October 2026, Northern Colorado Regional Airport, between Fort Collins and Loveland, has had no airline service since Avelo left in June 2022.
- **The mountains:** The Poudre Canyon starts just northwest of town and Horsetooth is about 20 minutes from Old Town. Estes Park is about an hour and 20 minutes. Skiing is the trade-off: Eldora is close to two hours and Breckenridge close to three, because you head south before you cut west.

What are Fort Collins' neighborhoods like?

Fort Collins is spread out, with a lot of different neighborhoods. If college energy is a deal breaker for you, I wouldn't take Fort Collins off your radar. Just make sure you know what part of Fort Collins you're living in.

Old Town

The historic downtown and the older neighborhoods around it, covered by the city's Old Town Neighborhoods Plan. If I were moving to Fort Collins, I'd start with Old Town: walkable, charming and pricier, with nightlife and boutique homes, and Old Town Square close by.

Around CSU

With more than 34,000 students, CSU shapes the blocks around campus, and college energy can mean bars, tailgates and loud weekends if you're close. A 2024 state law ended Fort Collins' "U+2" rule, which barred more than three unrelated people from sharing most homes, as of July 1, 2024. The city now leans on nuisance and health-and-safety rules, and since January 2025 most long-term rentals must register with the city every year. Buying near campus to rent out? Plan for that registration and the city's rental rules.

Midtown

The College Avenue corridor south of CSU, along the MAX line between the South Transit Center and campus; the city's Midtown Plan aims to make it a mixed-use district. It's one of the more popular areas for people who've moved here from my channel: more affordable older homes (and by affordable, I don't mean cheap), a central location, some proximity to the university and strong investment potential.

Rigden Farm and English Ranch

I'd check these two next if you want something more suburban with newer builds, and residents and friends tell me the schools serving them are well regarded. Confirm the specific school for any address.

Harmony Corridor and south Fort Collins

The city has long planned Harmony Road, about five miles from I-25 west past College, as northern Colorado's major business and employment corridor. It's a family-oriented area, close to shopping, with a lot of newer development and the quickest access to I-25 south. Part of south Fort Collins is in Thompson School District, not Poudre.

West Fort Collins and Horsetooth

The foothills side, up against the ridge that holds Horsetooth Reservoir: foothill views, custom homes, an outdoor lifestyle and a higher price point. Some of the houses that look out over Horsetooth are my fantasy, the kind of place I'd love to own someday. Wildfire risk is higher on the foothills edge, so wildfire and insurance questions come with the view.

The northeast growth edge

North and east of the older city is where Fort Collins is growing. The biggest project is Montava, a planned community of about 860 acres next to the Anheuser-Busch brewery, with a planned community farm; its first phase was approved in January 2025, with later phases in city review as of October 2026. Expect the newest homes, with water, metro district and annexation questions built into the price; check each project's phase with the city.

What does it cost to own a home in Fort Collins?

Know the whole monthly payment, not just the price. Fort Collins-specific points:

- **Property tax** — Larimer County Assessor. Look up the parcel for its value and taxing districts; the assessor's rates page explains how 2026 assessment rates and valuation reductions apply.
- **Metro districts** — Newer subdivisions can sit inside a metropolitan district that pays for roads and utilities through its own levy on the tax bill, not the HOA statement. Check the parcel's districts with the assessor and the state's Local Government Information System before you offer.
- **HOA** — Common in newer subdivisions; older Old Town and Midtown blocks may have none.
- **Water** — Fort Collins Utilities serves only about 75 percent of residents and businesses inside city limits; others are on Fort Collins-Loveland Water District or East Larimer County Water District, with different rates and rules. In new homes, water is baked into the price: the city charges new development a water supply requirement for raw water, a fee City Council revisited in 2024, and East Larimer County Water District requires water rights or cash tied to Colorado-Big Thompson units on top of tap fees.
- **Insurance** — Hail, as everywhere on the Front Range. Out west, expect wildfire questions: the 2012 High Park Fire burned more than 87,000 acres west of town and destroyed more than 259 homes, and the 2020 Cameron Peak Fire, the largest in Colorado's recorded history, came within about eight miles of Horsetooth. On flood, the July 1997 Spring Creek flood dropped 14.5 inches of rain in 31 hours and killed five people; check FEMA's flood maps near the Poudre or any creek.
- **Sales tax** — See the city's overview page for the current combined rate.
- **Renting it out** — Annual city rental registration has been required since 2025.
- **Older homes** — In Old Town and other older neighborhoods, budget for roofs, sewer lines and foundations.

What kinds of homes are in Fort Collins?

The city has roughly 74,500 housing units. Old Town's historic neighborhoods surround downtown. Midtown is older housing along the MAX corridor, with new apartments the city's plan encourages. Rigden Farm, English Ranch and much of the Harmony Corridor are newer suburban subdivisions, the west-side foothills are custom homes around Horsetooth, and the newest construction is on the north and east edges.

How do schools work in Fort Collins?

Poudre School District serves most of the city plus Timnath, Wellington, parts of Loveland and Windsor, and mountain communities like Red Feather Lakes. It had about 29,900 students in 2023-24 in more than 50 schools, including four comprehensive high schools (Fort Collins, Fossil Ridge, Poudre and Rocky Mountain) and two middle-high schools. PSD-authorized charters include Ridgeview Classical, Liberty Common, Fort Collins Montessori, Mountain Sage and Compass Community Collaborative, each with its own application. Thompson School District covers a southern section of the city.

As of October 2026, enrollment is declining, and a district committee recommended in September 2026 closing nine schools (Beattie, Irish, Johnson, Putnam and Timnath elementaries, the three Mountain Schools and Blevins Middle) and consolidating two, starting in 2027-28. The board is scheduled to vote October 27, 2026. Based on feedback I get, Fort Collins tends to have an edge over Denver proper on school quality, but check the specific school.

School choice runs in two rounds; as of October 2026, PSD says the 2027-28 first round opens in early November 2026 and is decided by lottery, subject to space. Use PSD's Find My Neighborhood School tool for the exact address.

What is there to do in Fort Collins?

Parks, trails and open space

The city manages more than 50 natural areas covering about 37,600 acres with more than 100 miles of trail, paid for by a sales tax voters made permanent in 2025. Add more than 50 parks and more than 45 miles of paved trails (the Poudre, Fossil Creek and Spring Creek trails are the longest). Horsetooth Reservoir, 6.5 miles long and finished in 1949 as part of the Colorado-Big Thompson Project, is run for recreation by Larimer County: boating, swimming, fishing, camping and scuba, with permits required. Lory State Park, 2,492 acres just west of it, is for hiking, mountain biking, horseback riding and climbing. The Cache la Poudre was designated Wild and Scenic along 76 miles in 1986, and the canyon offers rafting, camping and alpine scenery with far less traffic than I-70.

Events

Downtown runs the First Friday Art Walk, the Fort Collins Foodie Walk, a holiday lighting ceremony and free summer concerts in Old Town Square. The Lincoln Center, Museum of Discovery and the Lyric cover arts and film.

Food and beer

How am I supposed to talk about Fort Collins without mentioning beer? The city has more than 20 breweries. New Belgium, founded here in 1991, has been owned by Lion, part of Japan's Kirin, since 2019;

Odell Brewing, founded in 1989, is independent and brews in a converted 1915 grain elevator near downtown. Up the canyon, the Mishawaka, a 1916 riverside amphitheater, holds about 1,000 for concerts.

Three places I'd send you first

- **Old Town** — Spend the day: boutique shops, patios, live music, the walking-only blocks. Some crosswalks sit just short of where you'd expect, and I tend to pull up too far on a red light. I apologize to the people of Fort Collins in advance.
- **Horsetooth Reservoir** — One of my absolute favorite spots. Swim, paddleboard, take a boat out, or just sit by the water a while, then look at the homes in the hills around it.
- **A brewery** — New Belgium or Odell to start. If you don't drink beer, you can still go in and smell the beer.

Who are the big employers in and near Fort Collins?

In the city's 2024 annual financial report, Colorado State University leads with about 8,850 employees, followed by UCHealth (about 5,900), which runs the 270-bed Poudre Valley Hospital; Poudre School District (about 4,600); the city and Larimer County (about 2,550 each); Woodward (about 1,350), headquartered here; and Broadcom (about 1,050). OtterBox is headquartered here, HP and Intel have offices, and Banner Fort Collins Medical Center opened in 2015.

How does Fort Collins compare with nearby areas?

- **Fort Collins vs. Loveland** — About 25 minutes south, with about 81,000 people, Thompson schools and US 34 to Estes Park. Fort Collins people tell me they look there for affordability.
- **Fort Collins vs. Windsor** — About 25 minutes southeast in Larimer and Weld counties and growing fast, with Weld RE-4 schools.
- **Fort Collins vs. Greeley** — The Weld County seat, about 114,000 people and 50 minutes southeast, home to the University of Northern Colorado, with JBS USA as its largest employer.
- **Fort Collins vs. Boulder** — About an hour south, with CU's flagship campus and more than 35,000 acres of open space open to the public. People tell me Fort Collins feels like Boulder's younger sibling: some of the same tempo, not quite as rushed. And I have a lot of folks who want to be able to get to both Fort Collins and Denver, so they live in between, in Longmont, Lafayette or Louisville.

A lender's take on Fort Collins

Denver is the career accelerator; Fort Collins is where quality of life and value come together. In a lot of ways, Fort Collins is what Denver used to be: a city that doesn't feel overwhelmed.

It's not all sunshine and rainbows. Affordability is a challenge throughout Colorado, and Fort Collins is not exempt. Inventory can be limited because of CSU and steady demand, and buyers are sometimes competing with investors who want to rent to students. That same demand is why the rental market is always going to be there.

Shortly before I made my October 2025 Fort Collins video, I helped some people close on their house there, and the reason was that it checked all the boxes: the amenities of a city without all that population and traffic. If you want big sporting events every weekend and loud nightlife, it's probably a little too calm for you; do what my family and I do and visit all the time. But if you like the slower pace, mountain access without I-70 chaos, and saying hello to strangers, Fort Collins might be just the right spot.

Buying in Fort Collins: what to do first

1. **Get pre-approved** before you tour. Inventory can be tight because of CSU demand, and you may be up against investors.
2. **Confirm the jurisdiction and the water provider:** city or unincorporated Larimer County, and Fort Collins Utilities or a water district.
3. **Price the whole payment** with Larimer County property tax, any metro district levy, HOA dues, and insurance quoted for hail and, out west, wildfire. Check the flood map near the Poudre and the creeks. For north- or east-side new construction, ask the builder which water provider and metro district serve the lot, and how raw-water costs show up in the price.
4. **Confirm the school district and specific school** with PSD's Find My Neighborhood School tool, and watch the outcome of the October 2026 closure vote.
5. **Drive the commute at rush hour** from the actual neighborhood, and check the Bustang schedule if you'll go to Denver only some days.
6. **Veterans:** a VA loan works on an older Old Town home and a new east-side build alike. If there's a metro district, a water district or a foothills well, ask early.

Frequently asked questions

Is Fort Collins its own city?

Yes. Fort Collins is a home-rule city of about 170,000 people and the county seat of Larimer County. It began as the Army's Camp Collins in 1864, and the city dates its start as an official town to 1873. Some properties with a Fort Collins mailing address sit in unincorporated Larimer County inside the city's Growth Management Area, where the county governs until the land is annexed.

How far is Fort Collins from Denver?

About 63 miles. Plan on roughly an hour to an hour and 15 minutes to downtown Denver off-peak, depending on which side of Fort Collins you start from, and up to two hours with heavy I-25 traffic.

Is there a train from Fort Collins to Denver?

Not as of October 2026. The Colorado Connector (Front Range Passenger Rail) is planning a Denver–Fort Collins starter service with three daily round trips, targeted for 2029. Today the options are CDOT's Bustang North bus to Denver Union Station and Transfort's FLEX bus toward Longmont and Boulder.

What school district is Fort Collins in?

Mostly Poudre School District, which has four comprehensive high schools and several PSD-authorized charters such as Ridgeview Classical and Liberty Common. A southern section of the city is in Thompson School District. Check the exact address with the district's school locator.

Is Fort Collins' U+2 occupancy rule still in effect?

No. A 2024 state law voided occupancy limits based on family relationships as of July 1, 2024, which ended U+2. The city now relies on health, safety and nuisance rules, and since 2025 most long-term rentals must register with the city each year.

Who provides water in Fort Collins?

It depends on the address. Fort Collins Utilities serves about 75 percent of residents and businesses inside city limits; much of the rest is served by Fort Collins-Loveland Water District or East Larimer County Water District. In new subdivisions, raw-water requirements for development are part of what you pay for in a new home.

Did Old Town Fort Collins inspire Disneyland's Main Street?

It is said to have. Harper Goff, a Hollywood art director who grew up in Fort Collins, said he based parts of Main Street, U.S.A., including City Hall and the bank, on Fort Collins buildings and showed Walt Disney his photos. Former Disney chief archivist Dave Smith wrote that two towns can claim a relationship with Main Street: Fort Collins and Walt Disney's hometown of Marceline, Missouri.

Sources

Guide reviewed October 25, 2026, and reviewed again twice a year.

- Fort Collins, Colorado (population, area, county seat, history, CSU, climate normals, top employers from the 2024 ACFR, MAX, breweries)
- City of Fort Collins: Fort Collins Overview (population, housing units, natural area acres, bike lanes and trails, 1864/1873 history, combined sales tax)
- Larimer County–City of Fort Collins Intergovernmental Agreement (Growth Management Area, county jurisdiction, annexation)

- City of Fort Collins: City Plans (Old Town Neighborhoods, Midtown and Harmony Corridor plans)
- City of Fort Collins: Midtown Plan (vision for a mixed-use district)
- City of Fort Collins: Harmony Corridor Plan (five-mile corridor, employment center)
- City of Fort Collins: Development Review
- City of Fort Collins OurCity: Montava Development Proposal (860 acres next to Anheuser-Busch, community farm, 2020 PUD and Jan. 2025 Phase D approvals, later phases in review)
- CBS Colorado: New Colorado law leads to U+2 housing law ending in Fort Collins (Apr. 2024)
- City of Fort Collins: Rental Housing (annual rental registration since Jan. 1, 2025)
- City of Fort Collins Utilities: Water (serves about 75% of city; other districts; Poudre and Horsetooth sources; C-BT)
- Fort Collins Area Chamber: City of Fort Collins Water Supply Requirements (July 2024)
- East Larimer County Water District: Tap Fee Schedule effective Jan. 1, 2025 (raw water requirement, C-BT cash-in-lieu)
- Larimer County Assessor (property search, rates)
- Colorado DOLA: Local Government Information System (special and metro district filings)
- FEMA Flood Map Service Center
- High Park fire (2012)
- Cameron Peak Fire (2020)
- Fort Collins History Connection: 1997 Spring Creek Flood
- Fort Collins History Connection: Old Town and Disneyland's Main Street USA
- Visit Fort Collins: Fort Collins inspired Disneyland Main Street U.S.A.
- Visit Fort Collins (Old Town, Lincoln Center, Museum of Discovery, the Lyric, events)
- Downtown Fort Collins (First Friday Art Walk, Foodie Walk, holiday lighting, Old Town Square concerts)
- Transfort (routes, fare-free since 2020, MAX opening, FLEX, ridership)
- Transfort: Fare-free transit continues (Oct. 2024)
- Transfort: MAX Bus Rapid Transit
- Transfort: FLEX regional route
- CDOT Bustang: North Line (route and schedule)
- CDOT: I-25 North Express Lanes, Berthoud to Fort Collins
- CDOT: Milestone for I-25 North Express Lanes, Mead to Berthoud (Oct. 2026)
- Colorado Newslane: Colorado reaches agreement with BNSF for Denver–Fort Collins passenger trains (Apr. 2026)
- Denver Gazette: Ballot Issue 7A asks Front Range for rail sales tax (Oct. 2026)
- Colorado Connector (Front Range Passenger Rail; planned stations; Nov. 3, 2026 ballot)
- Northern Colorado Regional Airport (airline history, Avelo suspension)
- Fort Collins Area Chamber: Avelo Airlines suspends Northern Colorado Regional Airport service (June 2022)
- OSRM / OpenStreetMap routing: off-peak drive-time estimates from Old Town and Harmony & I-25 (Oct. 2026)
- OSRM / OpenStreetMap routing: Old Town to downtown Denver
- OSRM / OpenStreetMap routing: Harmony & I-25 to Denver, Boulder, DTC and DIA
- OSRM / OpenStreetMap routing: Fort Collins to Eldora, Breckenridge and Rocky Mountain National Park
- OSRM / OpenStreetMap routing: Old Town to Horsetooth Reservoir

- Poudre School District (enrollment, schools, high schools, charters, area served)
- Poudre School District (school directory, Find My Neighborhood School)
- Poudre School District: Comprehensive Planning Committee recommendation released (Sept. 2026)
- Poudre School District: School Choice Applications
- Poudre School District: Neighborhood School Boundaries
- Thompson School District (southern section of Fort Collins)
- Colorado State University (founding, first classes, land-grant)
- Colorado State University: About CSU (2025-26 enrollment)
- City of Fort Collins: Natural Areas (50+ natural areas, 100+ miles of trail, sales tax history)
- City of Fort Collins: Parks, Natural Areas and Trails (966 acres, 45+ miles paved trails)
- City of Fort Collins: Parks (more than 50 parks)
- City of Fort Collins: Paved Trails (trail lengths)
- Horsetooth Reservoir (length, 1949, Colorado-Big Thompson Project)
- Larimer County: Horsetooth Reservoir (activities, permits, swim beaches)
- Lory State Park
- Cache la Poudre River (Wild and Scenic designation, 76 miles, flooding)
- 5280: How to play on Colorado's only Wild and Scenic river (May 2018)
- New Belgium Brewing Company (founding, Lion/Kirin ownership)
- Odell Brewing Company (founding, ownership, grain elevator)
- Mishawaka Amphitheatre
- Poudre Valley Hospital (UCHealth, 270 beds)
- Banner Health: Banner Fort Collins Medical Center (opened 2015)
- Woodward, Inc. (Fort Collins headquarters)
- OtterBox (Fort Collins headquarters)
- Loveland, Colorado
- Windsor, Colorado
- Greeley, Colorado
- Boulder, Colorado
- Denver (climate normals at Denver International Airport)
- Destination Denver Colorado: Is Fort Collins the Best Place to Live in ALL of Colorado? (Oct. 2025)
- Destination Denver Colorado: Fort Collins vs. Denver Colorado: DON'T Move to the Wrong One! (May 2025)
- Destination Denver Colorado: Denver, Colorado Springs, or Fort Collins / Which Makes Sense for You? (Apr. 2024)
- Destination Denver Colorado: Moving to Fort Collins Colorado / Pros & Cons (Aug. 2023)
- Destination Denver Colorado: What Are the Best Towns in Northern Colorado? (Aug. 2024)

A note from Jimmy

I'm a mortgage loan originator with the Everetts Lending Team at Edge Home Finance, licensed across Colorado, and I make these guides because the first thing most people need isn't a loan; it's a straight answer about where they're going. When you're ready to talk numbers, or you just want a second opinion on a neighborhood, reach out.

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