



DESTINATION DENVER COLORADO · RELOCATION GUIDE

Moving to Windsor, 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

Windsor is a fast-growing town of roughly 44,000 to 48,000 people between Fort Collins and Greeley, with a small historic downtown on Main Street, Windsor Lake a block away and a ring of newer golf and lake communities around it. It sits in two counties: the original town is in Weld County and the western neighborhoods toward I-25 are in Larimer, so two homes a few miles apart can have a different assessor, water provider, sales tax rate and even school district. It suits people who work anywhere in Northern Colorado and want new construction, water and trails, and a real small-town center. It suits people less well if they need a daily commute to Denver, Boulder or the Tech Center, want rail transit, or haven't budgeted for the metro districts that come with many of the newer neighborhoods.

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Is Windsor the right fit for you?

The number one thing out of Windsor, first and foremost, was quality of life. When residents talked about their neighborhoods and their community, they raved about how much they enjoy living there, and that came from every living style: singles, couples, people living with roommates, people raising a family. Quality of life rose to the top of their list.

Some background. Windsor began in 1873 as a "half-way" house between Greeley and Fort Collins, was platted in 1882 and incorporated in 1890. A Great Western Sugar factory drove the economy from 1903 until the mid-1960s, when Kodak opened a plant. For most of its history it was a Weld County farm town; a 1991 federal flood study simply calls it a town in Weld County. Then it took off. The 2020 census counted 32,716 people; the Census Bureau's 2025 estimate is about 43,800, and the town's 2026 community profile says about 48,300. Between 2020 and 2023 it was the fastest-growing Colorado community of 20,000 or more. That growth pushed the town west toward I-25 and into Larimer County, and the two-county split now matters for almost every purchase.

Why people choose Windsor

- A small walkable downtown on Main Street with Windsor Lake, a swim beach and a 2.25-mile lake loop right next to it
- A lot of newer construction as of fall 2026, including lake and golf communities like Water Valley and RainDance
- The Poudre River Trail, which as of June 2026 runs continuously about 45 miles from Bellvue to Greeley through Windsor
- Central location: Fort Collins, Loveland and Greeley are each about 25 to 30 minutes away off-peak
- Weld RE-4 schools, a district built around Windsor and neighboring Severance

What gives people pause

- Two counties, two assessors and, on the Larimer side, different water and sometimes different schools. Check every address.
- Newer master-planned communities, like Water Valley, often come with metro districts, and those show up on the property tax bill.
- It's a long drive to Denver: a bit over an hour to Union Station off-peak, more at rush hour, and no rail.
- Weather. Windsor took a high-end EF3 tornado in 2008, and hail is a regular summer event in this part of Colorado.
- Weld County is still farm and energy country. Cattle operations, dairies and oil and gas sites are part of the landscape around town.

Where is Windsor, and how do you get around?

Windsor sits on the Cache la Poudre River roughly halfway between Fort Collins and Greeley, a few miles east of I-25. Highway 392 runs through town and meets I-25 at Exit 262; Highway 257 runs north-south through town. Drive times below are off-peak estimates from OpenStreetMap routing.

- **Fort Collins, Loveland and Greeley:** About 25 minutes to Old Town Fort Collins or downtown Loveland, and about 30 minutes to downtown Greeley.
- **Into Denver:** About an hour and five minutes to Union Station via I-25, longer at rush hour. As of fall 2026, CDOT is still adding express lanes between Mead and Berthoud, with that segment scheduled for completion in 2028.
- **Boulder and the Tech Center:** About an hour to Boulder and an hour and 20 minutes to the Denver Tech Center off-peak.
- **Bus:** As of the fall 2026 schedule, Greeley-Evans Transit's Poudre Express runs weekdays between Greeley and Fort Collins, stopping at Eastman Park Drive and Highway 257 and at Main and 15th Street. CDOT's Bustang to Denver doesn't stop in Windsor; the closest stops are Harmony Road in Fort Collins and Centerra in Loveland.
- **Rail:** None. The rail lines through town carry no passengers. Front Range Passenger Rail, renamed the Colorado Connector in April 2026, is still proposed as of fall 2026; the state's target for first Denver–Fort Collins service is 2029, if it is funded.
- **Airports:** Northern Colorado Regional Airport, owned by Fort Collins and Loveland, is about 20 minutes away, but as of 2026 it has charter flights rather than scheduled airline service. It does have Landline and Groome shuttles to Denver International, which is about an hour and 15 minutes by car.
- **The mountains:** West through Fort Collins or Loveland toward Horsetooth Reservoir and Rocky Mountain National Park.

What are Windsor's neighborhoods like?

I've said I'm a fan of downtown areas, but I'm also a fan of lakes with houses right along them, in areas that aren't oversaturated. Smaller lakes with houses. Windsor has a ton of that.

Downtown and the historic grid

The original town: a grid around Main Street, with Main Park and Town Hall (the old Park School) at the park's north end. Older homes and the couple of blocks of local shops and restaurants on Main. The National Register-listed Windsor Milling and Elevator building took nearly ten years to repair after the 2008 tornado. Weld County, town water, Weld RE-4 schools.

Windsor Lake and Boardwalk Park

Just north of downtown. Windsor Lake is a reservoir of untreated agricultural water with a 2.25-mile paved loop, a seasonal swim beach and fishing; Boardwalk Park on its shore has a playground, summer concerts and historic buildings including the old depot and a beet shanty. Homes here can walk to the water and Main Street.

Water Valley

The large master-planned lake and golf community off Weld County Road 17. Water Valley is served by its own metropolitan districts (Water Valley Metropolitan Districts No. 1 and No. 2 file audits with the State Auditor), so get the levy before you offer.

RainDance

A golf-course community still building out as of fall 2026. Expect new homes, construction traffic and metro district questions.

The west side and the Larimer County portion

Windsor's growth toward I-25 crossed the county line, and the rules change there. The town provides water and sewer inside its Weld County limits but only storm drainage in the Larimer County portion, where water comes from another provider such as the Fort Collins-Loveland Water District. Sales tax is higher, and it's the place to double-check whether an address is in Weld RE-4, Poudre or Thompson schools. Larimer County's Fossil Creek Open Space separates Windsor from Fort Collins.

The east side and the Poudre River

Eastman Park, the skate park and the off-leash dog park sit along the Poudre on the east and south sides of town, near the Kodak plant site in the southeast corner. Vestas builds wind turbine blades in town. The 2008 tornado did its EF3 damage in eastern Windsor. Ask about the flood zone on anything close to the river.

Severance, next door

Its own Weld County town just northeast of Windsor, about 11,800 people in 2025 after more than doubling between 2010 and 2020. It shares Weld RE-4, and the Great Western Trail connects the two. Worth comparing if you're shopping new construction.

What does it cost to own a home in Windsor?

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

- **Property tax** — Two counties, two assessors: Weld in Greeley, Larimer in Fort Collins. Look up the exact address and its levies in that county's property search. Weld County alone has more than 1,500 overlapping tax areas, so neighbors can have different bills.

- **Metro districts** — Expect them in newer master-planned communities; Water Valley has its own. Developers often create them before homes are built to pay for streets, water and sewer lines with bonds, and the levy appears on your property tax bill, not the HOA statement. Colorado requires disclosures in the title work and purchase contract, and the state's Division of Local Government has a plain-language guide and a district map. Ask how close the district is to build-out and how much debt it carries.
- **HOA** — Newer subdivisions usually have one, sometimes alongside a metro district. They're billed separately; get both.
- **Water and tap fees** — Water is a big part of what growth costs here. Every new home needs a tap, and providers like North Weld County Water District require tap fees paid in full before the meter goes in, so it's part of what a new house costs to build. The town buys and manages water rights and participates in Northern Water's Northern Integrated Supply Project (two new reservoirs), which, as of 2026, has cleared its federal litigation. When the town agreed in 2025 to buy 300 acres south of Harmony Road, the water rights were a large share of the price. On a new build or rural lot, ask the provider directly.
- **Insurance** — Hail first. The Front Range is "hail alley." In 2018, Colorado passed Texas for the most hail insurance losses (State Farm), and as of 2019, many insurers used separate or percentage-based hail deductibles. Then wind: the May 22, 2008 tornado ran from near Platteville through Windsor, up to a mile wide, and was the costliest tornado disaster in Colorado history. Ask about deductibles, roof age and impact-resistant shingles before you offer. Near the Poudre, check the flood zone.
- **Sales tax** — Larimer County levies a county sales tax and Weld County doesn't, so the combined rate is higher in the Larimer portion of town. The town's Taxes page lists both current rates.
- **Oil and gas** — Weld County sits in the Denver-Julesburg Basin, and oil and gas assessments are part of the town's tax base. The state Energy & Carbon Management Commission sets the rules for where new wells can go and publishes an interactive map of existing and pending oil and gas locations. Look up any address before you buy.

What kinds of homes are in Windsor?

The town counts about 17,800 housing units, about 78 percent owner-occupied. Older homes sit on the original grid around downtown. Out from there the housing gets younger fast: population has grown by a third or more since 2020, and as of fall 2026 the newest construction is in golf, lake and trail communities like Water Valley and RainDance. The trade-off with new construction is in the cost section: metro districts, HOAs and builder timelines.

How do schools work in Windsor?

Weld RE-4 School District is Windsor's own district, headquartered on Main Street, with about 8,900 students in 2025-26. It covers Windsor and Severance with two high schools, Windsor High and Severance

High, three middle schools and seven elementary and primary schools. Its online Boundary Locator shows which school an address is zoned for.

Not every Windsor address is in Weld RE-4. Poudre School District serves parts of Windsor, and Thompson School District serves portions of Windsor and Johnstown.

Weld RE-4 takes Choice Enrollment applications from families outside its boundaries and from in-district families who want a school other than their neighborhood school. Windsor Charter Academy, a Core Knowledge K-8 with an early college high school, runs its own enrollment. Colorado Early Colleges' Windsor campus closed and merged into its Fort Collins campus in August 2026. Always check the individual school for the individual address.

What is there to do in Windsor?

Parks, trails and open space

Windsor Lake and Boardwalk Park are the center: the lake loop, a swim beach open mid-May through September, paddleboard and kayak rentals and fishing. Motorized boating is by permit and depends on water levels; in 2026 the town paused permits in May because the lake was low, then reopened boating June 5 by daily reservation, assessed week to week. The Poudre River Trail is the other big one. Its last gap, between Timnath and Windsor, was finished in June 2026, so you can now ride about 45 continuous paved miles from Bellvue to Greeley, past Eastman Park. Chimney Park has the outdoor pool on part of the old sugar factory site, and Main Park has pickleball and basketball courts. Voters approved an open space sales tax in 2022, and the town agreed in 2025 to buy 300 acres south of Harmony Road toward a goal of preserving 1,300 acres.

Events and culture

Harvest Festival on Labor Day weekend is the big one, with a parade, carnival, concerts and a hot air balloon festival. Boardwalk Park hosts a summer concert series. The Art and Heritage Center, the Windsor Community Playhouse and the Boardwalk Park museum buildings round it out. The Community Recreation Center has drop-in childcare (Kid's Corner) for people using the center.

A note on Future Legends

The 118-acre Future Legends Complex partly opened in 2023; its planned main stadium was never opened. The town closed its facilities in April 2025 after temporary certificates of operation expired, its baseball team left, and Future Legends filed for Chapter 11 in July 2026. As of fall 2026, don't count it as an amenity.

Three places to start

- **Downtown Main Street** — A couple of blocks of walking and shopping, a lot of mom and pop places. You really get that small-town feel when you're in it.
- **Windsor Lake and Boardwalk Park** — Right along that downtown area, with people taking their boats out and going for swims. The first time I flew my drone up there, it was just a great setting: the water right there, your downtown area.
- **The Community Recreation Center** — Among the popular things residents mentioned, along with Boardwalk Park and a lot of outdoor amenities and activities.

Who are the big employers in and near Windsor?

Windsor's own employer base leans industrial. The town's 2026 profile lists Vestas Blades, Water Valley, Windsor Charter Academy, Owens-Illinois and Aims Community College among its top employers, and its site-selection page adds Carestream, Kodak Alaris, Tolmar and Metal Container Corp. The 3,000-acre Great Western Industrial Park houses Vestas, Front Range Energy, Halliburton, Gotham Greens and others.

The bigger job centers are the neighboring cities. In Fort Collins, Colorado State University (about 8,850 employees), UCHealth, Poudre School District, Woodward and Broadcom lead the list. In Greeley, JBS USA, Banner Health's North Colorado Medical Center, Greeley-Evans District 6, Weld County and UNC do. Loveland's Centerra area at I-25 and US 34 is a major retail and medical hub.

How does Windsor compare with nearby areas?

- **Windsor vs. Fort Collins** — Fort Collins is the big city, about 171,000 people, with CSU, Old Town, Transfort buses and Poudre schools. Windsor is smaller, with lake and golf communities like Water Valley and RainDance and Weld RE-4 schools.
- **Windsor vs. Greeley** — Greeley is the Weld County seat, about 114,000 people, with UNC, JBS USA and Banner Health. Windsor is the smaller town on the Poudre between Greeley and Fort Collins.
- **Windsor vs. Loveland** — Loveland is about 81,000 people in Larimer County with Thompson schools and Centerra. Windsor has large master-planned lake and golf communities like Water Valley and RainDance; Loveland sits at the mouth of the Big Thompson Canyon.
- **Windsor vs. Johnstown and Timnath** — The fast-growing neighbors. Johnstown, about 22,400 people, also straddles Weld and Larimer near the I-25 and US 34 corridor. Timnath, about 10,800, is Larimer County and Poudre schools, and was Colorado's fastest-growing town in 2022. All three share the same new-construction questions about metro districts and water.

A lender's take on Windsor

Windsor has a great, great downtown area: a couple of blocks of walking, shopping, a lot of mom and pop places. You really get that small-town feel when you're in it. And right there along that downtown is Windsor Lake, so you've got people taking their boats out and going for swims. Very picturesque. Talk about a great place to spend a summer day, or just a nice day when the sun's out. It checks the box.

Windsor also has some of the coolest new construction you're ever going to see. And when residents talked about their neighborhoods and community, quality of life rose to the top.

Two things decide most Windsor purchases. On a new build in Water Valley or RainDance, the metro district levy sits on the property tax bill and any HOA dues are billed separately, so get both numbers, read the metro district disclosures in the title work and purchase contract, and ask how close the district is to build-out and how much debt it carries. Then confirm the county. On the Weld side, the town supplies water and sewer and the schools are mostly Weld RE-4; on the Larimer side, water comes from another provider, the combined sales tax is higher, and the address may be in Poudre or Thompson schools.

Buying in Windsor: what to do first

1. **Get pre-approved** before you tour, and ask for numbers on both a resale and a new build so you can compare the whole payment.
2. **Confirm the county** for the exact address with the Weld or Larimer assessor. It drives the property tax, the water provider and the sales tax.
3. **Price the whole payment** with that county's property tax, any metro district levy, HOA dues and an insurance quote that spells out the hail deductible.
4. **Confirm the school district and the specific school** with the Weld RE-4 Boundary Locator, or Poudre or Thompson on the Larimer side.
5. **Look around the property** for oil and gas sites on the state's map, the flood zone near the Poudre, and nearby farms, then drive your commute at rush hour.
6. **Veterans:** a VA loan works on a downtown bungalow and on a new build in Water Valley or RainDance alike. If the home is in a metro district or you're comparing builder incentives, bring that up early so it's priced in from the start.

Frequently asked questions

What county is Windsor, Colorado in?

Both Weld and Larimer. The original town, downtown and Windsor Lake are in Weld County, and the western neighborhoods toward I-25 are in Larimer County. The county decides your assessor, your property tax, your water provider and your combined sales tax rate, so check the specific address.

How big is Windsor, Colorado?

The 2020 census counted 32,716 residents. The Census Bureau's 2025 estimate is about 43,800, and the town's 2026 community profile puts it at about 48,300 in roughly 27 square miles. It was the fastest-growing Colorado community of 20,000 or more between 2020 and 2023.

What school district is Windsor in?

Mostly Weld RE-4 School District, which serves Windsor and Severance and has Windsor High and Severance High. Parts of Windsor are in Poudre or Thompson school districts. Use the Weld RE-4 Boundary Locator for any address.

Was Windsor hit by a tornado?

Yes. On May 22, 2008, a high-end EF3 tornado up to a mile wide crossed Windsor, killing one person, injuring 78 and becoming the costliest tornado disaster in Colorado history. Much of the worst damage was in eastern Windsor. Expect insurers to ask about roofs and wind and hail deductibles.

Does Windsor have public transit or rail?

There's no rail. As of the fall 2026 schedule, Greeley-Evans Transit's Poudre Express runs on weekdays between Greeley and Fort Collins with stops in Windsor, and CDOT's Bustang North Line to Denver stops in Fort Collins and Loveland. Front Range Passenger Rail is still proposed as of fall 2026.

How far is Windsor from Denver?

About 56 miles. Plan on about an hour and five minutes to downtown Denver off-peak via I-25 and longer at rush hour. Fort Collins, Loveland and Greeley are each about 25 to 30 minutes away.

Can you swim and boat on Windsor Lake?

Yes, with conditions. The swim beach is open mid-May through September, and paddleboards and kayaks are allowed. Motorized boating is by permit and depends on water levels; in 2026 it was paused in May for low water and resumed in June by daily reservation, assessed week to week.

Sources

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

- Windsor, Colorado (history, 2020 census and 2025 estimate, counties, Water Valley, golf, Main Park courts, Town Hall in the old Park School, Boardwalk Park playground and museum buildings, events, schools, tornado, employers)
- Town of Windsor: 2026 Community Profile (population, growth rate, size, housing, top employers, sales tax by county)
- Town of Windsor: Demographics (2026 community profile, housing units, owner-occupancy, top industries)
- BizWest: Windsor fastest-growing Colorado community of 20,000-plus, 2020–2023 (May 2024)
- Town of Windsor: Taxes (Weld and Larimer portions, assessors, combined sales tax by county, Weld tax areas)
- Town of Windsor: Site Selection (major employers, business parks)
- Town of Windsor: Great Western Industrial Park (acreage, tenants)

- Town of Windsor: Water Resources (water rights, NISP participation)
- Town of Windsor: Town Board work session, Aug. 2021 (oil and gas assessments in Weld County tax base)
- Alliance for Water Efficiency: Town of Windsor Water Utility (water and sewer in Weld County limits, storm drain only in Larimer County limits)
- Town of Windsor: Open Space Ballot Measure (November 2022)
- Denver7: Windsor set to purchase 300 acres of open space (Feb. 2025)
- Town of Windsor: Motorized boating permits paused on Windsor Lake (May 4, 2026)
- Town of Windsor: Motorized boating returns to Windsor Lake (June 4, 2026)
- Windsor Parks, Recreation & Culture: Windsor Lake (trail, swim beach season, rentals, 2026 water sampling)
- Town of Windsor: Parks, Recreation & Culture FAQs (Windsor Lake Trail, Community Recreation Center, Kid's Corner childcare)
- Cache la Poudre River National Heritage Area: Windsor History Museum (1882 depot, beet shack, historic buildings)
- Colorado Birding Trail: Windsor Lake/Boardwalk Community Park
- Town of Windsor: homepage (Fall 2026 activity guide, Boardwalk Park summer concert series, history)
- Colorado Water Conservation Board: Flood Insurance Study, Town of Windsor, Weld County (1991)
- National Weather Service Boulder: May 22, 2008 Weld County tornado
- Colorado Public Radio: Colorado's hail storms were the most expensive in the country (State Farm 2018 losses, hail deductibles; July 2019)
- Larimer County, Colorado (Windsor partly in Larimer and Weld, county seat)
- Weld County, Colorado (county seat, Denver-Julesburg Basin, cattle and agriculture)
- Colorado State Highway 392 (I-25 Exit 262, county line, Windsor Lake)
- Weld County Assessor (property search, tax calculator)
- Larimer County Assessor (property search)
- Weld County Planning and Zoning (Right to Farm statement, property portal)
- Colorado Division of Local Government: Special Districts
- Colorado Division of Local Government: Brief Review for Residents and Prospective Homeowners (metro districts, disclosures)
- Colorado Office of the State Auditor: Water Valley Metropolitan District No. 1
- Colorado Office of the State Auditor: Water Valley Metropolitan District No. 2
- Fort Collins-Loveland Water District (service area includes parts of Windsor)
- North Weld County Water District (service area)
- North Weld County Water District: Tap Information
- Northern Water: Northern Integrated Supply Project
- Northern Water: Colorado-Big Thompson Project
- Colorado Energy & Carbon Management Commission
- Colorado Energy & Carbon Management Commission: Interactive Map
- BizWest: Developer Martin Lind swaps out partners on RainDance project (RainDance National Resort & Golf, Windsor; Aug. 2016)
- Severance, Colorado (population, Weld RE-4, Great Western Trail)

- Weld RE-4 School District
- Weld RE-4 School District: Schools
- Weld RE-4 School District: Enrollment Information (Choice Enrollment, Boundary Locator, charters)
- Colorado Department of Education SchoolView: Weld RE-4 enrollment 2025-26
- Poudre School District (serves parts of Windsor)
- Thompson School District (serves portions of Windsor and Johnstown)
- Windsor Charter Academy
- Colorado Early Colleges: Windsor campus merged into Fort Collins (Aug. 2026)
- Poudre River Trail Corridor (trail through Windsor)
- Larimer County: Poudre River Trail (final connection, June 2026)
- Colorado Springs Gazette: Northern Colorado trail celebrated as "final link in a 50-year vision" (June 2026)
- Future Legends Complex (closure April 2025, Chapter 11 July 2026)
- Bondoro: Future Legends Chapter 11 filing alert (July 2026)
- Northern Colorado Owlz (left Future Legends after 2025 closure)
- Greeley-Evans Transit: Poudre Express (Fall 2026 schedule, Windsor stops)
- Transfort: Regional service (Poudre Express)
- CDOT Bustang: North Line stops
- CDOT: North I-25 Mead to Berthoud express lanes (completion 2028)
- Front Range Passenger Rail (Colorado Connector name, 2029 target)
- Northern Colorado Regional Airport (ownership, location)
- Northern Colorado Regional Airport: FAQ (charter service, Landline and Groome shuttles to DIA)
- OpenStreetMap OSRM routing: off-peak drive times from Windsor (Oct. 2026)
- Fort Collins, Colorado (population, largest employers)
- Greeley, Colorado (population, county seat, largest employers)
- Loveland, Colorado (population, Thompson schools, Centerra, 2013 flood)
- Johnstown, Colorado (population, counties, schools)
- Timnath, Colorado (population, Poudre schools, growth)
- Destination Denver Colorado: The Best Towns of N. Colorado / Longmont Loveland Fort Collins Greeley & MORE! (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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