



DESTINATION DENVER COLORADO · RELOCATION GUIDE

Moving to Berthoud, 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

Berthoud is a small railroad town of roughly 14,000 people in southern Larimer County, about halfway between Loveland and Longmont, with a few-block downtown on Mountain Avenue and a BNSF line running right through it. It has grown fast, nearly doubling between the 2010 and 2020 censuses, and most of that growth is in newer subdivisions with metro districts. It suits people who want a quiet small town, Thompson schools, Carter Lake and the foothills close by, and a reasonable drive to Loveland, Longmont or Fort Collins. It suits people less well if they want nightlife, a train to Denver, or a short daily drive to the metro: downtown Denver is about an hour away.

INSIDE THIS GUIDE

Is Berthoud the right fit for you?

Where is Berthoud, and how do you get around?

What are Berthoud's neighborhoods like?

What does it cost to own a home in Berthoud?

What kinds of homes are in Berthoud?

How do schools work in Berthoud?

What is there to do in Berthoud?

Who are the big employers in and near Berthoud?

How does Berthoud compare with nearby areas?

A lender's take on Berthoud

Buying in Berthoud: what to do first

Frequently asked questions

Sources

Is Berthoud the right fit for you?

Berthoud is the small town of small towns. As you head north from Longmont toward Loveland, you hit this little one-road downtown that's just a couple of blocks: little shops, coffee shops, lots of mom-and-pops, and these cool little neighborhoods around it, with the railroad running right through. One of the key pieces of feedback I got on Berthoud was how quiet it is. You don't get the feel of a town that's going to be lighting it up at night. It's pretty reserved, pretty calm, that classic small-town feel.

The history explains the layout. The settlement started on the Little Thompson River and was first called Little Thompson. The Colorado Central Railroad laid tracks through the valley in 1877, and in the winter of 1883–84, at the railroad's urging, buildings were moved from the river bottom up to a bluff a mile north, where downtown sits today. The town incorporated in 1888 and is named for Edward L. Berthoud, the Colorado Central's chief engineer, the same man Berthoud Pass is named for. Farming and the railroad built it, hence the nickname "Garden Spot of Colorado."

Why people choose Berthoud

- A real small-town downtown with a 34-property historic commercial district
- Thompson School District, with elementary, middle and high schools in town
- Carter Lake and the foothills about 20 minutes west
- Loveland about 12 minutes north and Longmont about 18 minutes south
- New construction, including the Heron Lakes golf community

What gives people pause

- Distance. About an hour to downtown Denver off-peak, and the Town's own plan found 92 percent of working residents commute out of Berthoud.
- No passenger rail, and none planned for Berthoud itself.
- Many new homes come with a metro district, and water rights shape new-home costs.
- It's quiet. If you want restaurants and nightlife, you'll be driving to Loveland, Longmont or Fort Collins.

Where is Berthoud, and how do you get around?

Berthoud sits off US 287 between Loveland and Longmont, with the historic town west of I-25. US 287 used to run down Mountain Avenue; since 2007 it bypasses downtown to the north and west. CO 56 runs east to I-25 at Exit 250, and the Town's eastern growth area reaches toward that interchange. Drive times below are off-peak routing estimates; plan on more at rush hour.

- **Into Loveland and Longmont:** About 12 minutes to downtown Loveland and 18 minutes to downtown Longmont on US 287.

- **Into Fort Collins and Boulder:** About 35 to 40 minutes to Old Town Fort Collins, and 40 to 45 minutes to downtown Boulder.
- **Into Denver:** About 55 minutes to Union Station via I-25, longer at rush hour.
- **Transit:** Transfort's FLEX regional bus stops on Mountain Avenue at 2nd and 3rd streets on its Fort Collins–Loveland–Longmont–Boulder route, weekdays and Saturdays. CDOT's Bustang North Line stops at the Berthoud Mobility Hub at I-25 and CO 56, with service to Fort Collins and Denver Union Station.
- **Rail:** None. As of fall 2026, the proposed Colorado Connector plans a Fort Collins–Denver starter service by 2029 with stops in Loveland and Longmont, not Berthoud; a sales tax to fund the full line is on the November 3, 2026 ballot in member cities.
- **The airport:** Denver International is about an hour off-peak. Northern Colorado Regional Airport, near Loveland, is about 25 minutes away but is mainly general aviation; it has not had regular airline service since Avelo left in 2022.
- **The mountains:** Carter Lake is about 20 minutes west; Estes Park about an hour.

What are Berthoud's neighborhoods like?

In Berthoud, "neighborhood" mostly means "subdivision": old town versus the newer communities on the edges, Larimer versus Weld.

Downtown and Old Town

The blocks around Mountain Avenue and Fickel Park. Older homes on established lots, walkable to the shops, the coffee shops and the FLEX stop, with the BNSF tracks crossing Mountain Avenue downtown.

Heron Lakes

An 865-acre golf community along the Little Thompson River, planned for about 1,250 homes, from custom estates to townhomes. It's built around TPC Colorado, a mostly private club that wraps around Lonetree, McNeil and Welch reservoirs and has hosted a Korn Ferry Tour event. Ask about HOA dues and any metro district.

Prairiestar, Heritage Ridge and Hammond

Some of Berthoud's larger newer subdivisions. Each appears on the Town's metro district map, so the levy shows up on the property tax bill. Newer homes, newer streets, less walking to downtown.

The I-25 and CO 56 area

The Town's eastern growth area, much of it in Weld County, near the Bustang hub. Serenity Ridge, near I-25, gets water through Little Thompson Water District rather than the Town's own plant. Confirm county, water provider and school district for each address.

What does it cost to own a home in Berthoud?

Price the whole payment. Berthoud-specific points:

- **Property tax** — Two assessors. Most of town is Larimer County; the Weld County piece is small today (261 residents in 2020) but much of the growth area is there. Look up the exact address with the Larimer or Weld County Assessor.
- **Metro districts** — Common in newer subdivisions. The Town's metro district policy requires each district to make sure developers give buyers written notice of its mill levies, maximum debt mill levy and fees. Ask for that notice before you offer.
- **Water and tap fees** — The Town's water comes mainly from the Colorado-Big Thompson Project through Carter Lake, plus senior Big Thompson River rights. New development must dedicate water rights or pay cash in lieu before building permits, and Little Thompson Water District has similar rules. That cost can show up in the price of new homes. Check the current fee schedules.
- **HOA** — Common in newer subdivisions; check each listing, including older homes near downtown.
- **Insurance** — Hail is Colorado's most commonly reported warm-season severe weather hazard. The Little Thompson River floodplain runs through the area; ask about flood zone and flood insurance on anything near the river.
- **Older-home costs** — Roughly 22 percent of the town's trees are ash, vulnerable to emerald ash borer. Budget for tree removal on older lots.

What kinds of homes are in Berthoud?

Older single-family homes in the blocks around downtown; newer subdivisions like Prairiestar, Heritage Ridge and Hammond; townhomes in places like Creekside; and golf-course homes and estates at Heron Lakes. Large mixed-use communities such as Farmstead and Ludlow Farms appear on the Town's 2020 subdivision map as planned communities.

How do schools work in Berthoud?

Thompson School District serves Berthoud, with about 15,000 students across Loveland, Berthoud and nearby areas. In town: Berthoud Elementary, Ivy Stockwell Elementary, Turner Middle School and Berthoud High School, the Spartans. As for reputation, there really hasn't been a community I spoke to where people knock the schools. They might knock one school, but overall people were impressed with what they found in Berthoud.

Thompson's choice enrollment lets in-district families apply for another school by lottery while keeping their neighborhood seat; families outside the district use open enrollment. For 2026–27 the window ran

November 2025 through January 2026. Weld RE-5J (Johnstown–Milliken) begins near some outer edges, so check the specific address.

What is there to do in Berthoud?

Parks, trails and open space

As of its 2021 plan, the Town managed ten parks on about 50 acres and had conserved roughly 875 acres through easements and purchases. The Berthoud Recreation Center at Waggener Farm Park is a 54,000-square-foot facility with pools, a lazy river, a gym and a bouldering wall, plus a skate park and trails outside. Carter Lake, a 1,100-acre Larimer County reservoir, has boating, a marina, camping, a swim beach and fishing; in August 2026 New Zealand mudsnails were confirmed there, so clean, drain and dry your boat.

Events

Annual events include Berthoud Day, Oktoberfest and Snowfest.

Three places to start

- **Mountain Avenue** — Walk the historic downtown and watch a train roll through.
- **Carter Lake** — Twenty minutes west.
- **Waggener Farm Park** — With the rec center and outdoor park, it is the town's newest recreation hub.

Who are the big employers in and near Berthoud?

Berthoud is mostly a commuter town: the Town's 2021 plan found 92 percent of working residents are employed elsewhere. Locally, Thompson School District runs four schools in town. Fort Collins' largest employers include Colorado State University, UCHealth, Poudre School District, Woodward and Broadcom. In Longmont, St. Vrain Valley Schools, the City of Longmont, Seagate and two hospitals topped the city's 2020 list.

How does Berthoud compare with nearby areas?

- **Berthoud vs. Loveland** — Loveland, 12 minutes north, is a city of about 81,000 (2025 estimate) with more shopping, dining and jobs in the same school district. Berthoud is smaller and quieter.
- **Berthoud vs. Longmont** — Longmont, 18 minutes south, is a city of about 100,000, mostly in Boulder County, with St. Vrain schools and the planned rail stop. Berthoud trades that for small-town scale.
- **Berthoud vs. Johnstown** — Johnstown, about 18 minutes east, has that same small-town feel, but its downtown is a lot bigger than Berthoud's. It spans Larimer and Weld counties, and most residents are in

the Weld RE-5J district.

- **The town vs. the Berthoud address** — The 2021 plan counted about 9,000 people in town and more than 12,000 in the wider community. Some Berthoud addresses are unincorporated Larimer or Weld County.

A lender's take on Berthoud

Berthoud is quiet, reserved and calm, and that's the point. People I talked to were impressed with what they found there and enjoyed living there.

The main choice here is usually an older home near downtown or a newer one on the edges. On a new build, ask for the metro district's written notice of mill levies, maximum debt mill levy and fees, and know the cost of water rights can show up in the price. On an older lot, check the trees, since many are ash. Either way, confirm the county and the water provider.

Buying in Berthoud: what to do first

1. **Get pre-approved** before you tour, and decide between older downtown and a newer subdivision.
2. **Confirm the county** with the Larimer or Weld County Assessor, and whether the address is inside the town.
3. **Price the whole payment** with property tax, any metro district levy (ask for the district's written notice), HOA dues and insurance.
4. **Ask who supplies the water**, the Town or Little Thompson Water District, and check the flood zone near the Little Thompson River.
5. **Drive the commute at rush hour** from the actual street, and check FLEX or Bustang schedules if transit is part of your plan.
6. **Veterans:** a VA loan works on an older downtown home and a new build alike. If the property is in a metro district, ask early so the full payment is counted from the start.

Frequently asked questions

What county is Berthoud, Colorado in?

Mostly Larimer County. A small part of town is in Weld County, and much of the Town's eastern growth area toward I-25 is in Weld, so check the assessor for the specific address.

How big is Berthoud?

The 2020 census counted 10,325 people, and the Census Bureau's 2025 estimate is about 14,080. The population nearly doubled between 2010 and 2020 and has kept growing since.

What school district serves Berthoud?

Thompson School District, which runs Berthoud Elementary, Ivy Stockwell Elementary, Turner Middle School and Berthoud High School in town. Some outer addresses fall in Weld RE-5J, so check the address.

Is there a train or bus from Berthoud to Denver?

There's no passenger rail. CDOT's Bustang North Line stops at the Berthoud Mobility Hub at I-25 and CO 56 with service to Denver Union Station, and Transfort's FLEX bus connects Berthoud with Fort Collins, Loveland, Longmont and Boulder.

How far is Berthoud from Denver?

About 45 miles, or roughly 55 minutes to downtown off-peak via I-25, longer at rush hour. Loveland is about 12 minutes away and Longmont about 18.

Where does Berthoud's water come from?

The Town's water comes mainly from the Colorado-Big Thompson Project through Carter Lake, plus Big Thompson River rights. Some areas are served by Little Thompson Water District. New development must dedicate water rights or pay cash in lieu, which can show up in the cost of new homes.

Did the 2013 flood affect Berthoud?

Yes. The September 2013 flood was the largest on record on the Little Thompson River, with an estimated peak near Berthoud above 14,000 cubic feet per second. Bridges were damaged along the river, and the Town upgraded its wastewater plant afterward.

Sources

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

- Berthoud, Colorado (population by county, history, incorporation, US 287 bypass, schools, events, nickname)
- City Population: Berthoud (U.S. Census Bureau 2020 count and 2025 estimate)
- Larimer County: Cities and Towns
- BizWest: Berthoud's population surges 74% since 2010 Census (May 2018)
- Edward L. Berthoud
- Town of Berthoud: Comprehensive Plan 2021 (commuting, county line, parks, historic district, 2013 flood, ash trees)
- Town of Berthoud: Open Space Plan 2021 (Larimer and Weld, growth area in Weld)
- Town of Berthoud: 1st Street Corridor Plan 2023 (BNSF line, limited rail crossings)
- Town of Berthoud: Planning Department (maps and plans)
- Town of Berthoud: Subdivision Map (Oct. 2020)
- Town of Berthoud: Metro District Map (March 2020)
- Town of Berthoud: Metro District Policy (Resolution 2023-07, buyer disclosure)
- Town of Berthoud: Water Supply and Distribution (C-BT via Carter Lake, Serenity Ridge)

- Town of Berthoud: Water Conservation Element (C-BT units, Big Thompson rights, Little Thompson Water District interconnect)
- Town of Berthoud: Ordinance 1300, Water Dedication (raw water or cash in lieu)
- Little Thompson Water District: About Us (service area)
- Little Thompson Water District: Water Dedication Requirements
- Little Thompson Water District (C-BT supply)
- Town of Berthoud: Transfort FLEX stops
- Transfort: FLEX regional route
- CDOT Bustang: North Line (Berthoud Mobility Hub)
- CDOT: CO 56 Berthoud to I-25 resurfacing (Larimer and Weld counties)
- Colorado Connector (Front Range Passenger Rail status, 2026)
- Front Range Passenger Rail
- Colorado Newslane: Front Range cities will vote on tax measure to fund Colorado Connector (2026)
- KUNC: Front Range Passenger Rail District scaled back ahead of 2026 sales tax vote (April 2026)
- OpenStreetMap (OSRM) off-peak driving estimates from Berthoud to Loveland, Longmont, Fort Collins, Boulder, Denver, DIA and FNL
- OpenStreetMap (OSRM) driving estimates from Berthoud to Carter Lake, Estes Park and Johnstown
- Northern Colorado Regional Airport
- Little Thompson Watershed Restoration Master Plan (Dec. 2014, 2013 flood impacts)
- Little Thompson River
- Climate of Colorado (hail)
- Larimer County Assessor
- Weld County Assessor
- Thompson School District (service area, enrollment)
- Thompson School District: Choice Enrollment (2026–27 window, lottery)
- Thompson School District: School Locator
- Town of Johnstown: Schools (Weld RE-5J serves Johnstown and Milliken)
- Berthoud High School
- St. Vrain Valley School District
- Johnstown, Colorado (population, counties, RE-5J)
- Loveland, Colorado
- Longmont, Colorado (population, top employers, B Line extension)
- Fort Collins, Colorado (top employers, 2024)
- Larimer County: Carter Lake (size, recreation, mudsnail advisory)
- Town of Berthoud: Berthoud Recreation Center at Waggener Farm Park
- TPC Colorado
- GolfPass: TPC Colorado set for spring 2018 opening (Heron Lakes acreage, reservoirs, home types)
- Berthoud Surveyor: TPC Colorado at Heron Lakes (June 2017)

- BusinessDen: Colorado's first TPC course hosts professional tournament (2019)
- 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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