



City of Delta Fast Track Program

Focus Group Meeting #1

Date: Tuesday, November 18, 2025

Time: 11:00 a.m. – 12:30 p.m.

Location: City Hall, 360 Main Street, Delta

Facilitators: Dynamic Planning + Science & Western Spaces

Meeting Purpose

The purpose of this meeting is to bring together a Focus Group consisting of locals knowledgeable about the City of Delta community and its housing needs from a variety of perspectives, including developer, business, and local government. This meeting of the Focus Group and the discussions thereof will be instrumental in developing the City's Fast Track Program for expedited review of affordable housing projects, in alignment with community priorities and values as well as with voter-approved [Proposition 123](#).

The goals of the meeting are for the Focus Group members to:

1. Understand the basics of Prop 123, Delta's housing needs, and its commitment to support the development of 115 newly affordable housing units;
2. Discuss and form consensus on the streamlined "Fast Track" review process; and
3. Discuss and form consensus on affordable housing incentives.

This packet provides an overview of Prop 123, Delta's commitment, and key components of the program as drafted so far to support discussion during the meeting.

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Meeting Agenda

ID	Time	Item	Associated Goal
1	10 min	Welcome & Introductions	
2	15 min	Overview of Prop 123	Goal #1
3	30 min	Discussion: Fast Track Review Process	Goal #2
4	30 min	Discussion: Affordable Housing Incentives	Goal #3
5	5 min	Closing & Next Steps	

Proposition 123 Basics

Voters approved Proposition 123 in 2022, which created the State Affordable Housing Fund. The Fund allocates 40% of its funds to the Department of Local Affairs (DOLA) and 60% of its funds are overseen by the Office of Economic Development and International Trade (OEDIT) and managed by the Colorado Housing and Finance Authority (CHFA) on OEDIT's behalf.

DOLA, OEDIT, and CHFA oversee this funding, which is provided through grants and loans to nonprofit agencies, community land trusts, nonprofit and for-profit developers, and local governments. Each program has its own applicant, program guidelines, and selection criteria. See Figure 1 for an overview of Prop 123 funding and learn more by visiting DOLA's website: cdola.colorado.gov/prop123.

Delta's Prop 123 Commitment

To access Prop 123 funding and further the community's goals as guided by the [City of Delta 2021 Comprehensive Plan](#), the City has committed to supporting the development of at least 115 new affordable housing units, as defined in state statute, over the next few years through Fast Track, incentives, and generally reducing development barriers for housing. The Prop 123 funding and community commitment cycle is shown in Figure 2.

"Affordable housing" in Delta County under Prop 123 would be a rental unit available to a two-person household with an annual income of \$45,240 per year, or 60% of Area Median Income (AMI). For ownership units, affordable housing is defined as 100% of AMI, or \$75,400 in annual income for a two-person household in Delta. Under both circumstances, the housing must not exceed 30% of the household's monthly income to qualify as affordable. Figure 3 provides a breakdown of Delta County's employees by industry, highlighting who may benefit the most from additional development of affordable housing in the City.



What is Fast Track?

The statutory language that makes up the expedited review requirement for community's committed under Prop 123 ("Fast Track") includes details and requirements for local governments. In summary, these requirements are:

- Beginning on January 1, 2027, expedited review is required for projects with 50% or more affordable housing units, as defined in statute.
- The 90-calendar-day time frame starts upon submission of a complete application (defined by the local government) and ends with a final decision.
- A final decision includes either approval or denial, and does not include a recommendation from a recommending body or post approval steps.
- The 90-day clock runs continuously for each application; no pauses or resets except as allowed by statute and adopted by the local government.
- Each local government has the autonomy to establish local policies and procedures that meet the minimum criteria set by Prop 123. A local government may adopt policies and procedures that either meet or exceed this minimum criteria.
- A local government's expedited review process may include a one-time extension request from the developer for up to 90 days. The request may allow time for a developer to comply with a state law or court order, or to address comments from an agency that has approval authority over the project. It is meant to avoid a "rush" mentality that may penalize a developer by leading to a decision of denial rather than working towards approval.
- Local governments can implement one or more 30-calendar-day extension(s) to work with a developer on addressing comments on the application.



Proposition 123 Affordable Housing Funding

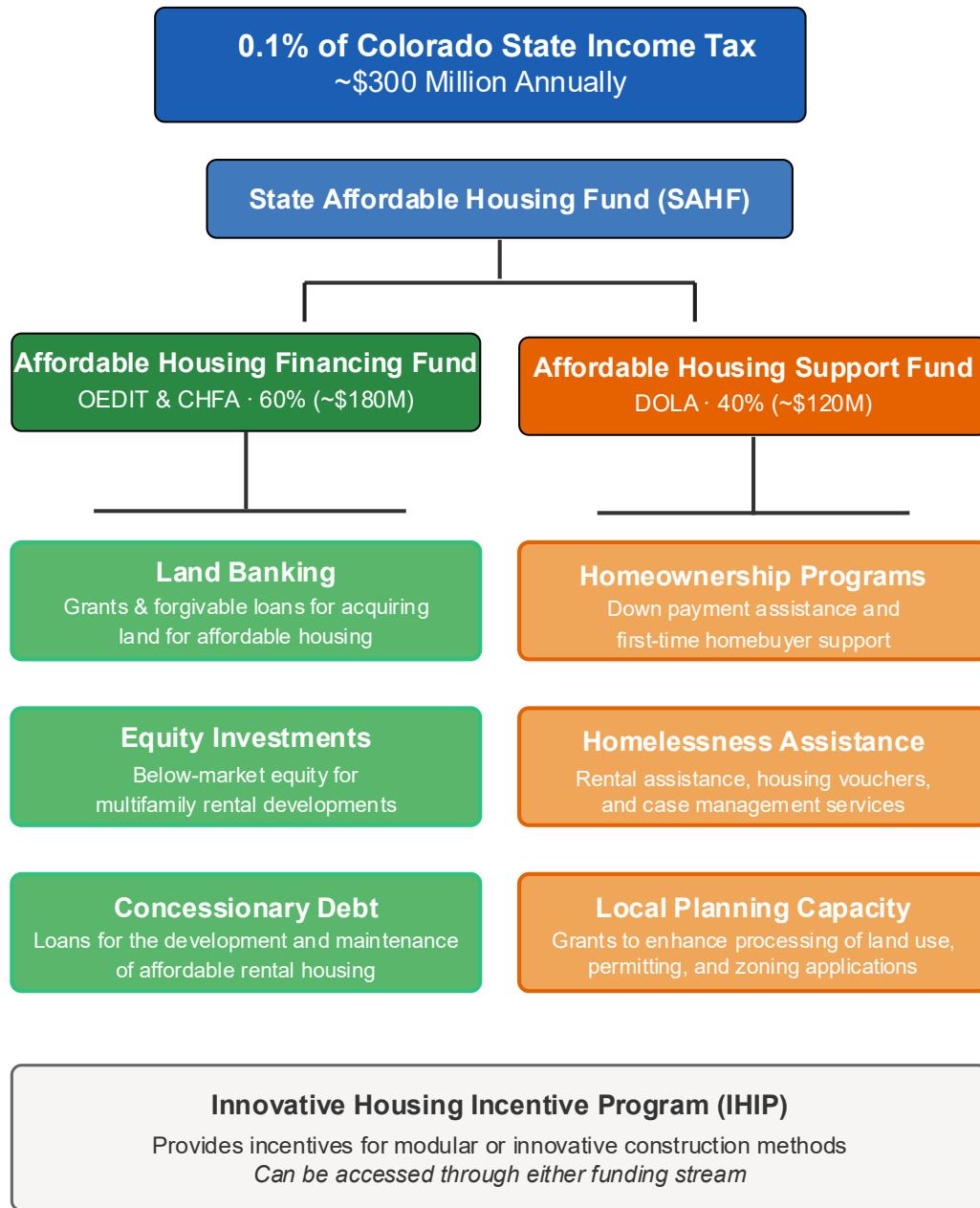


Figure 1: Proposition 123 Affordable Housing Funding Overview

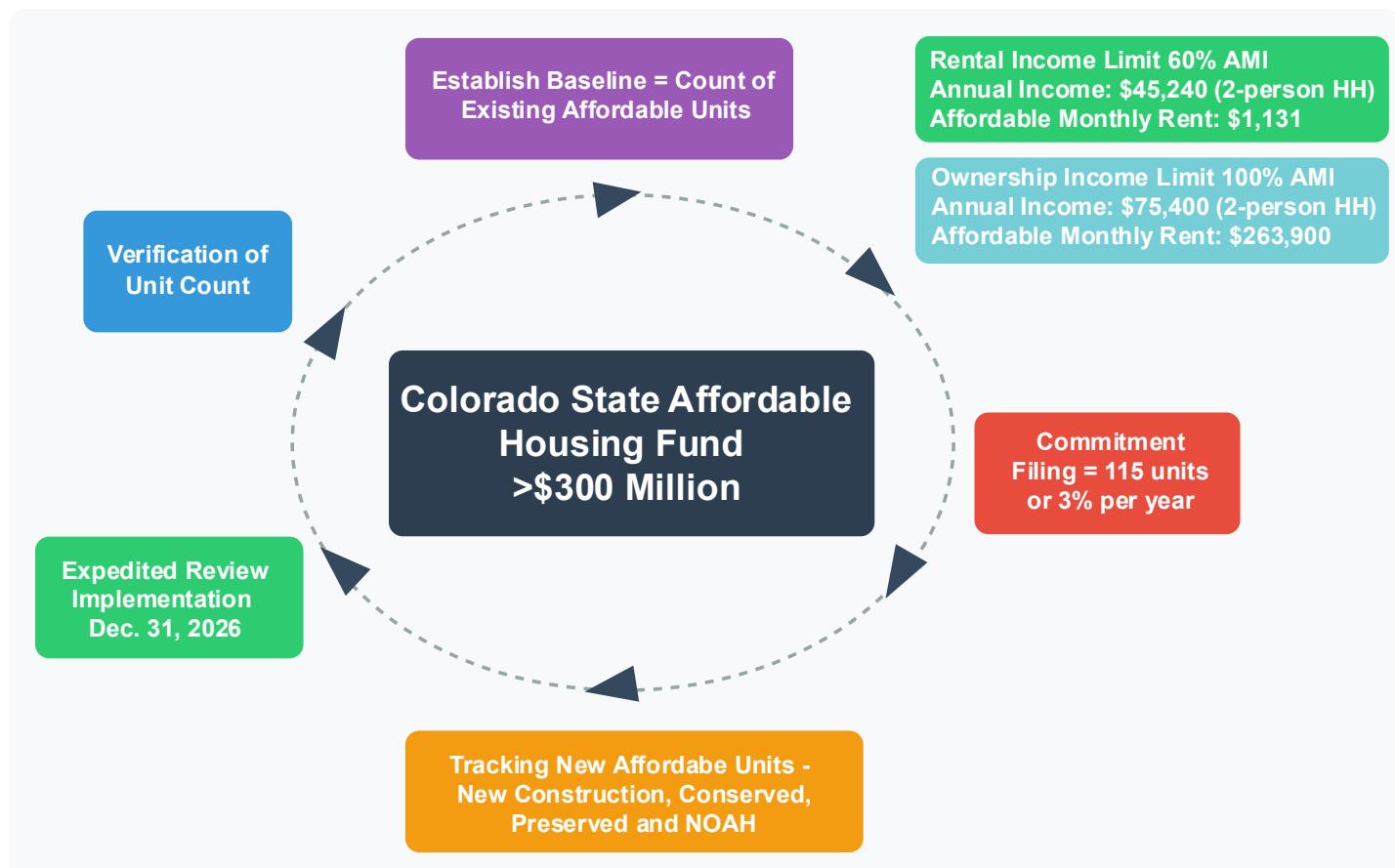


Figure 2: Proposition 123 Funding and Commitment Cycle



Delta County Industry Size by AMI Percentage

Bar lengths represent number of employees in each industry

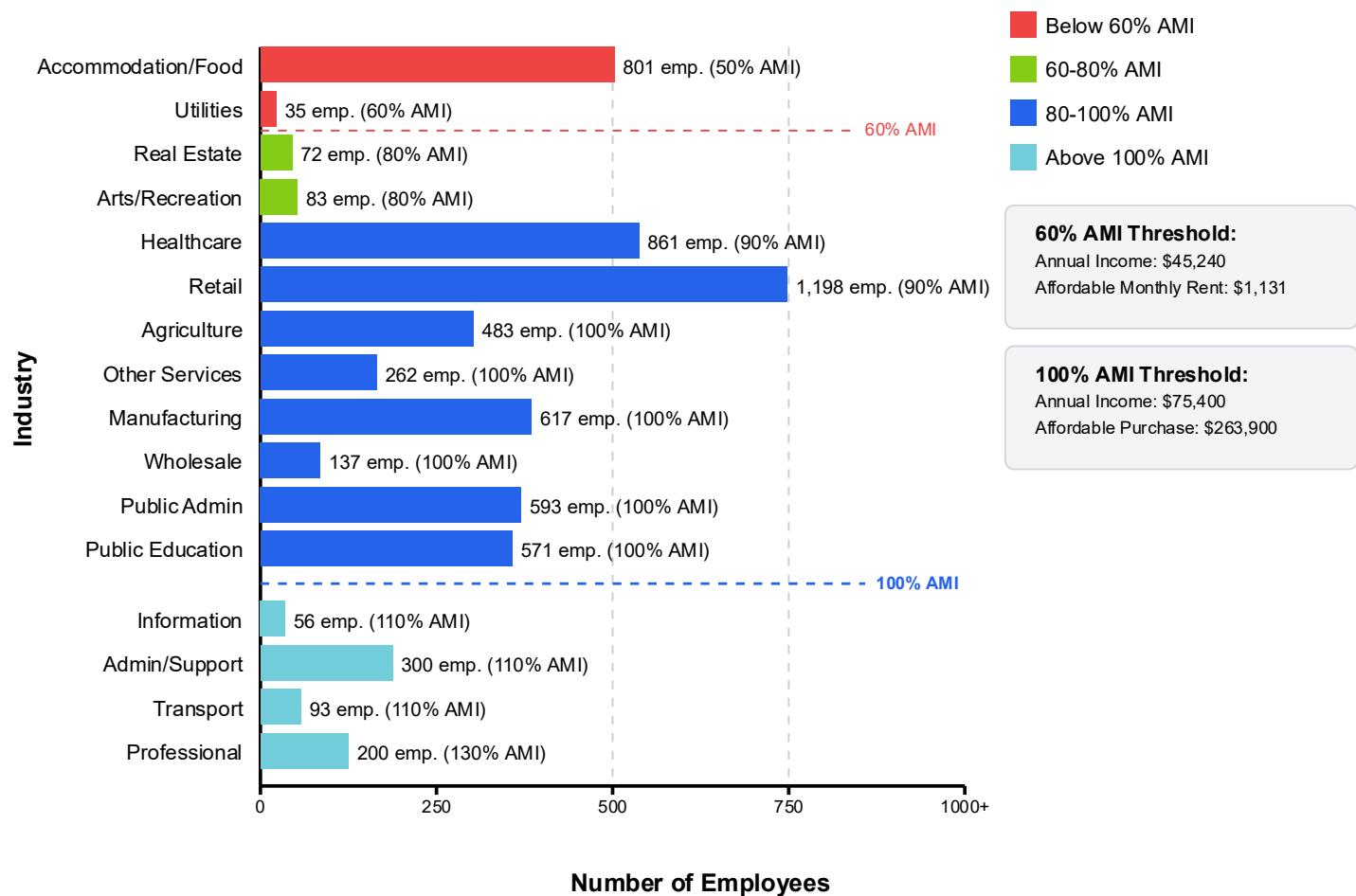


Figure 3: Delta County Industry Size by Area Median Income (AMI)





Key Program Elements & Decisions

As currently drafted, the Delta Fast Track Program streamlines approvals for affordable and mixed-use housing project where 25% or more of the units are affordable for a minimum of 15 years. It guarantees a decision within 90 days (plus limited extensions) and offers substantial incentives for longer-term affordable housing. The following are key elements under consideration for the new code to implement the Fast Track Program, including streamlined review process and incentives.

For demonstration purposes and to aid in discussion, some back-of-the-napkin examples of costs and benefits to developers and the Delta community are provided.

1) Who would be eligible for Fast Track and incentives?

Applies to any residential or mixed-use residential project in which at least 25% of the total dwelling units or lots are reserved as affordable housing for a minimum of 15 years—the “affordability term”—through a legally binding mechanism (e.g., deed restriction). Figure 4 provides a comparison among three eligibility options for the minimum affordability term required to be eligible, from five to 30 years.

Projects must meet the definition of “affordable housing,” meaning:

- Rental Housing affordable to a household with an annual income at or below 80% of the Area Median Income (AMI), and that costs the household less than 30% of its monthly income; or
- For-Sale Housing that could be purchased by a household with an income at or below 100% AMI, for which the mortgage payment costs the household less than 30% of its monthly income

Option A: 5 Years	Option B: 20 Years	Option C: 30+ Years
Cost per year: \$148,880	Cost per year: \$37,220	Cost per year: \$24,813
After 5 years: Start over	After 20 years: Done	Permanent community asset
20-year cost: \$2,977,600	20-year cost: \$744,400	Matches neighbors

Figure 4: Comparison of Affordability Terms for Program Eligibility





2) What types of applications could qualify?

- Use Permits and Managed Use Permits
- Site Plans, Final Plats, and Development Agreements
- Building, Floodplain, and Grading/Stormwater Permits
- Conditional Use Permits, PUD Preliminary/Final Plans, Variances, and Administrative Modifications

3) How would the 90-day process work?

The 90-day clock begins once an application is deemed complete and ends once a final decision (approval or denial) is made by the Administrator, Planning Commission, or City Council, as outlined in Figure 5. Applications will be tracked through a system documenting submission, milestones, extensions, and final decision.

4) What extensions would be allowed?

The 90-day review period can be extended under certain circumstances, in accordance with state statute. As proposed, there are two options:

- Applicant Request: One-time extension of up to 90 additional days for compliance with state law, court orders, or agency coordination.
- City Extension: One or more 30-day extensions under extreme circumstances (e.g., public hearing delays or de novo reviews). Extensions cannot exceed the time between the request and acknowledgment, plus 30 days

5) What community input would be required?

Pre-application neighborhood outreach and consultation is mandatory for discretionary reviews that go before the Planning Commission or City Council (e.g., conditional use permit). This step occurs before the application is submitted and is not included in the 90-day review period.

- Applicants must notify adjacent property owners within the notice area and allow 14 business days for feedback.
- Consultation can occur via mail, email, virtual or in-person meetings, or other approved means.
- All comments and applicant responses must be documented and submitted with the application



Proposed 90-Day Fast Track Review

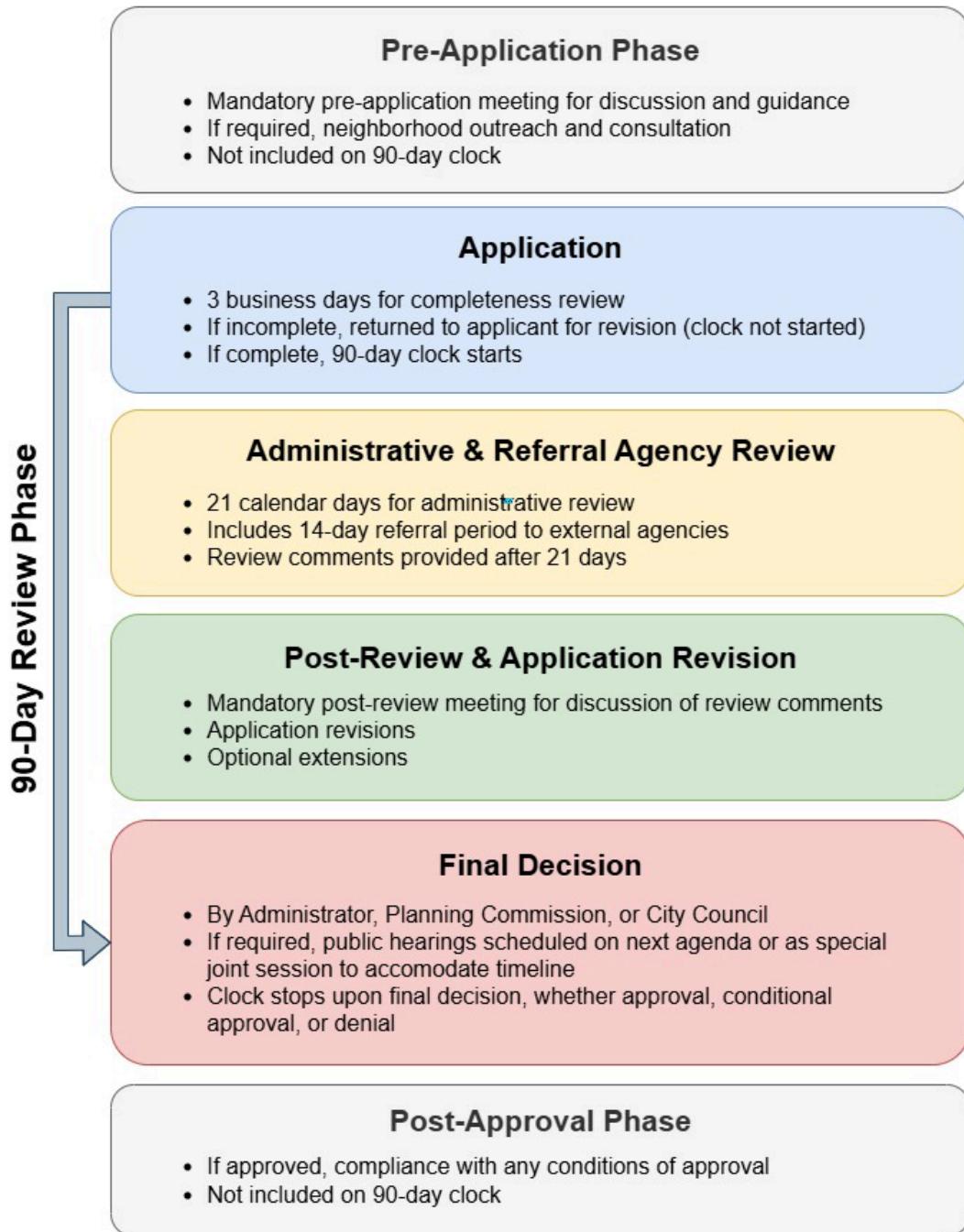


Figure 5: Overview of Proposed 90-Day Fast Track Review Process



6) What incentives are proposed?

Various incentives are being considered to support the creation of newly affordable housing units, from small to large projects. A breakdown of the potential developer benefits is presented in Figure 6.

- Density Bonus: For projects with 4+ units, up to 20% additional units allowed; half of bonus units must be affordable for at least 15 years.
- Fee Adjustments:
 - Base application fees may be waived.
 - Park fee-in-lieu may be exempted when parkland dedication is required.
 - Reductions in utility and system improvement fees reduced based on affordability term (20-year = 30% reduction; 30-year = 60% reduction; 50-year = 100% reduction).
- Adjustments in Site Development Requirements:
 - Reductions and added flexibility in meeting open space and landscaping requirements.
 - Flexibility in meeting on-site parking requirements with up to 15% compact spaces, 10% bike-parking substitution, on-street parking substitution, and EV charging station credits (2.5 spaces per charger)
 - Increased flexibility in building setbacks, height, and on-site spacing requirements.

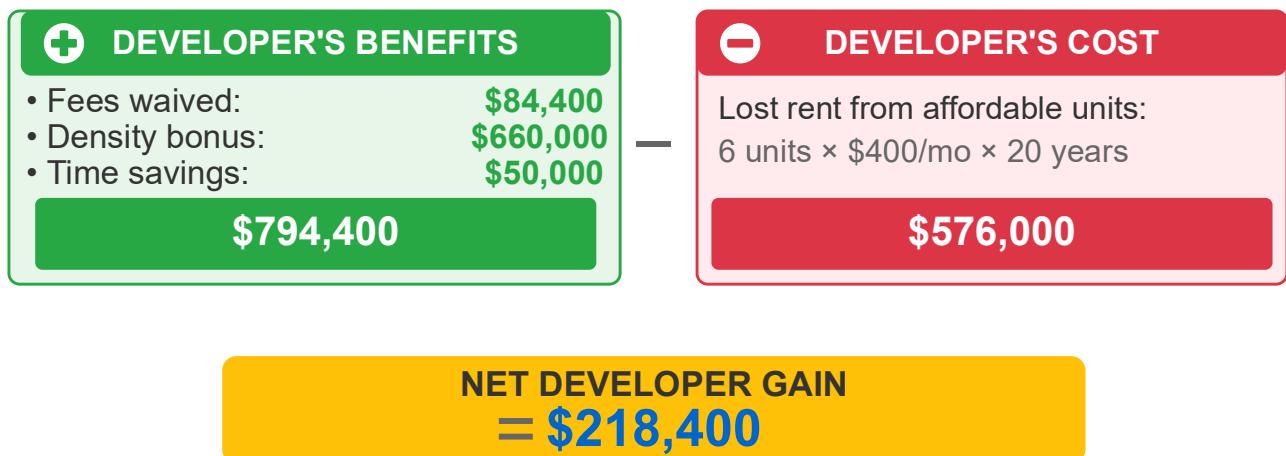


Figure 6: Potential Developer Benefits from Incentives