

American Street Overlay District

The American Street (/AME) Overlay District regulates developments proposing multi-family housing along American Street from Lehigh Avenue to Oxford Street. It does not allow residential use and parking within the first 30 ft. of building depth as measured from the front building line on all ground floor frontage. The /AME also requires developers to set aside 20% of dwelling units as affordable to households earning up to 60% of the Area Median Income (AMI).

Where is the American Street Overlay District?



All lots located in the area bounded by Lehigh Ave, 2nd St, Huntingdon St, Philip St, Berks St, 2nd St, Cecil B. Moore Ave, Philip St, Oxford St, Bodine St, Montgomery Ave, 3rd St, Norris St, Bodine St, Diamond St, 3rd St, Dauphin St, Bodine St, Cumberland St, and 3rd St

What is Required?

All ground floor frontage along American Street must be occupied by a use other than residential and other than parking within the first 30 ft. of building depth. The following regulated uses are prohibited from the ground floor frontage: adult-oriented merchandise, adult-oriented service, drug paraphernalia sales, gun shops, detention and correctional facilities, and personal credit establishments. Additionally, the ground floor must have a minimum finished ceiling height of 14 ft., except within existing structures.

At least 20% of all dwelling units on the lot must be provided and maintained as affordable to households earning up to 60% of AMI. A payment in lieu of providing housing cannot be made to meet the affordable housing requirement.

In order to receive a Zoning Permit, the developer must first provide a series of documents and coordinate with designated RCOs. See the section "How Do You Apply?" below for the entire list of requirements.

What is the Cost to Apply?

There is no cost to the applicant.

How Do You Apply?

The developer must submit a Zoning Permit application to the Department of License and Inspections. An Acknowledgement Form provided by PCPC must be completed and uploaded into eCLIPSE with the online permit application.

To receive a Zoning Permit, the developer must first provide the following items:

- An Affordable Building Plan package
- A Marketing Plan
- An Economic Opportunity Plan (EOP)
- A signed RCO Statement confirming that the applicant will meet with RCOs whose boundaries include the property to present the Marketing and Occupancy Plan and the EOP

What are the Affordability Standards?

Affordable units must be reasonably dispersed throughout the development and be of comparable quality in terms of size, design, exterior appearance, energy efficiency, and overall construction as the market-rate units within the development.

Affordable income, rent, and sales prices are based on the AMI reported by the U.S. Department of Housing and Urban Development for the Philadelphia Metropolitan Statistical Area.

Occupancy income requirements change based on actual household size.

Rents and sales prices are based on a set household size. The set household size is 1 person for studios and efficiencies and 1.5 people per bedroom for all other unit types. The actual household size does not need to match this set rent size.

Rental Units:

Affordable rents must be affordable for households earning up to 60% of AMI for moderate income units for 50 years.

Rent limits are set at 30% of monthly household income at the required AMI based on the set household size and include utility costs.

Gross Monthly Rent Limits (2023)						
Unit Size (Set Household Size)	Efficiency/ Studio (1)	1 Bedroom (1.5)	2 Bedroom (3)	3 Bedroom (4.5)	4 Bedroom (6)	5 Bedroom (7.5)
Moderate Income (60% AMI)	\$1,201	\$1,287	\$1,545	\$1,785	\$1,990	\$2,196

When a new household first occupies an affordable rental, they can earn up to 60% of AMI for moderate income units.

Rental Unit Income Limits at Household's Initial Occupancy (2023)					
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person
Moderate Income (60% AMI)	\$48,060	\$54,900	\$61,800	\$68,640	\$74,160

A household can continue to occupy the unit until they earn more than 120% of AMI for moderate income units.

Rental Unit Income Limit after Household's Initial Occupancy (2023)					
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person
Moderate Income (120% AMI)	\$96,120	\$109,800.00	\$123,600	\$137,280	\$148,320



Owner-Occupied Units:

Owner-occupied units must be affordable to households earning up to 80% of AMI.

The sale and resale price for owner-occupied units are set based on:

- A down payment of no more than 5% of the purchase price
- A fixed rate 30-year mortgage, consistent with the average monthly rate published by Freddie Mac
- Total monthly household costs that do not exceed 30% of gross monthly income for households earning up to 80% of AMI adjusted for household size. Household costs include mortgage principal and interest, property taxes, property insurance, and condominium or homeowner association fees.

Affordable owner-occupied units must be sold/resold to one or more members of a household with household earnings up to 80% of the AMI for moderate income units for 50 years.

Owner-Occupied Unit Income Limits at Sale (2023)					
Household Size	1 Person	2 Person	3 Person	4 Person	5 Person
Moderate Income (80% AMI)	\$64,080	\$73,200	\$82,400	\$91,520	\$98,880

Questions?

You can contact us at planning.development@phila.gov.

Disclaimer

Affordable housing must be provided in a manner consistent with the Philadelphia Code and City-issued regulations and code bulletins. If this document conflicts with any adopted regulation, ordinance or code, the adopted regulation, ordinance or code will govern.