



2024

# **MIXED INCOME HOUSING PROGRAMS REPORT**

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## ADDRESSING PHILADELPHIA'S HOUSING NEED

Philadelphia has a shortage of high-quality, affordable and accessible housing options, which is exacerbated by rising housing costs for residents and high development cost for builders. Between 2022 and 2024, average rents in Philadelphia increased from \$889 to \$1,009, marking a 14% rise over two years (Pathways to Housing PA, Pathways Rent Analysis, 2008-2024). Meanwhile, interest rates remained high, as did the cost of construction labor and building materials.

The Mixed Income Housing program offers a multi-pronged solution to Philadelphia's entrenched housing challenges. It ensures that low- and moderate-income households have access to high-quality, affordable housing in neighborhoods experiencing rising housing costs and development pressure. It allows developers to offset high development costs with increased density and to build more market-rate and affordable housing units than would otherwise be feasible. Finally, it generates money to fund housing programs that support new and existing homeowners, prevent eviction, and improve our overall housing stock.

Mayor Cherelle L. Parker has made housing a cornerstone of her administration's agenda, pledging to create and preserve 30,000 housing units through the H.O.M.E. Initiative. Harnessing the power of the private market is critical to reaching this goal, and the Mixed Income Housing program ensures that a portion of private investment can serve low- and moderate-income residents.

SINCE 2019:

**\$36.3**Million in  
Payments  
to the City**159**affordable  
units under  
construction

+

**141**affordable  
units  
created

=

**300**affordable  
units under  
construction  
and created

## ABOUT THE PROGRAMS

Two Mixed Income Housing programs leverage private sector investment in the city to produce more affordable housing:

### Mixed Income Housing Bonus

The MIHB is an optional program introduced in 2012 and expanded in 2018. It offers developers a “zoning bonus,” allowing them to build larger or denser projects than typically permitted by the Zoning Code. To take advantage of this zoning bonus, developers must:

- Set aside 10% of new housing units as affordable housing at low-income (50% AMI) or moderate-income (60% AMI); or
- Contribute a specified amount of money to the city.

For more details, see [Section 14-702\(7\) of the Philadelphia Code](#).

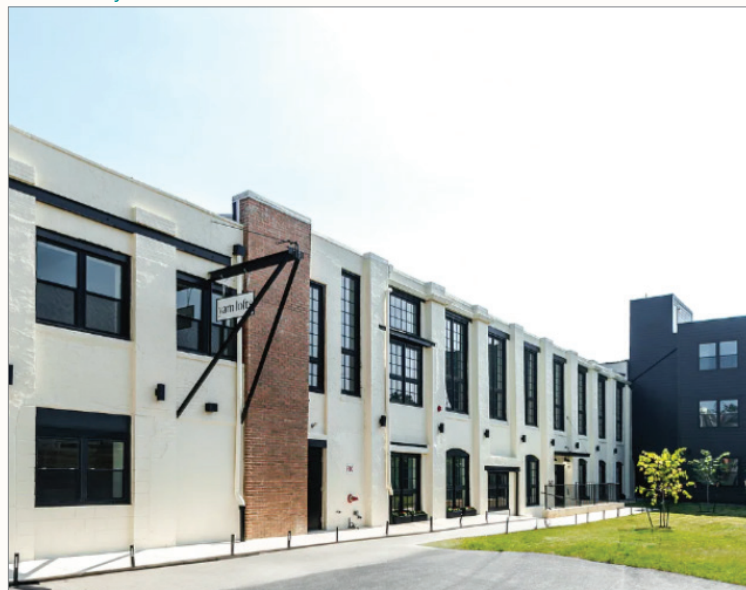
### Mixed Income Neighborhood Overlay

The MIN Overlay requires developers in certain areas of the city to include some affordable units in new, market-rate housing developments. This zoning requirement applies to developments that submitted a zoning permit application after July 18, 2022. It was expanded on June 21, 2023 to include part of the 19139 zip code. In developments with at least 10 residential units, developers in the MIN Overlay must:

- Set aside 20% of new housing units as affordable housing at 40% AMI; and
- Under exceptional circumstances, 5% of the affordable housing requirement may be offset with off-site affordable units or a payment-in-lieu of affordable housing.

For more details, see [Section 14-533 of the Philadelphia Code](#).

*The Yarn Lofts - 1615 Foulkrod St*



## AFFORDABLE HOUSING SET ASIDE

Housing is considered affordable when the cost of rent and utilities does not exceed 30% of a household's gross income. Low- and moderate-income households often struggle most to locate high-quality, affordable housing in the private market. Affordable units created under the Mixed Income Housing program provide quality housing options to households earning up to 40% to 60% of Philadelphia's Area Median Income (AMI).

### HOUSING CONSTRUCTION

Developers providing affordable housing under the Mixed Income Housing program must meet specific requirements as defined by the Code before they can get their permits and start construction. See **Appendix 1** for a complete list of all Mixed Income Housing developments currently under construction.

#### Program Requirements

Developers choosing to build affordable units under the MIHB are required to set aside 10% of residential units for households earning either 50% or 60% AMI, depending on the zoning bonus they are seeking. For projects subject to the MIN Overlay, 20% of residential units must be affordable at 40% AMI. Affordable housing units produced under either program must be affordable for 50 years, of a quality comparable to market-rate housing, and evenly dispersed throughout the development.

#### Process Overview

Several milestones mark progress through the Mixed Income Housing process.

- **Zoning Permit (ZP):** Developers propose their project and confirm whether they will be providing affordable housing under the MIHB, the MIN Overlay, or both.
- **Plan Review:** After receiving a Zoning Permit, applicants submit an Affordable Building Plan that includes floor plans of all market-rate and affordable units. Philadelphia City Planning Commission (PCPC) staff reviews the Plan to ensure that the quality of the proposed affordable units is consistent with the quality of all units in the project.
- **Building Permit (BP):** The developer records a deed restriction with the approved Affordable Building Plan. The deed restriction provides assurance that developers will continue to meet program requirements over the 50-year compliance period. After all other standard permitting requirements are met, the project is issued a Building Permit and construction can begin.
- **Certificate of Occupancy (CO):** The project is issued a Certificate of Occupancy when construction is complete and inspectors from the Department of Licenses and Inspections have determined that the building is ready to be occupied. The 50-year compliance period for designated affordable units officially starts at this stage (refer to the "Housing Created" section for further details).

TABLE 1: INCOME LIMITS AT INITIAL OCCUPANCY FOR AFFORDABLE UNITS IN 2024

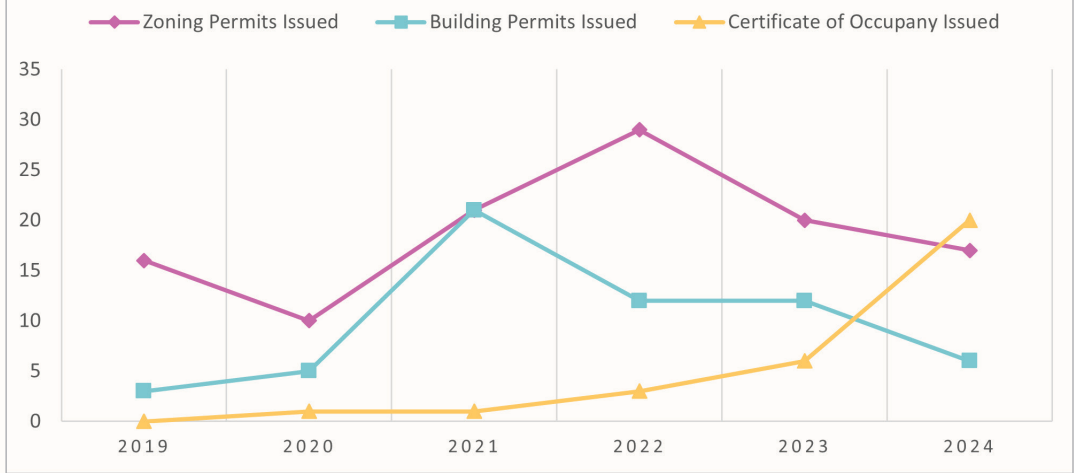
Household Size	MIN Overlay	MIHB Low Income	MIHB Moderate Income
	40% AMI	50% AMI	60% AMI
1	\$32,120	\$40,150	\$48,200
2	\$36,720	\$45,900	\$55,100
3	\$41,280	\$51,650	\$61,950
4	\$45,880	\$57,350	\$68,850

4452 Griscom Ave





## MIH AFFORDABLE HOUSING TRENDS



**22** total projects under construction

with **136** Affordable Units and

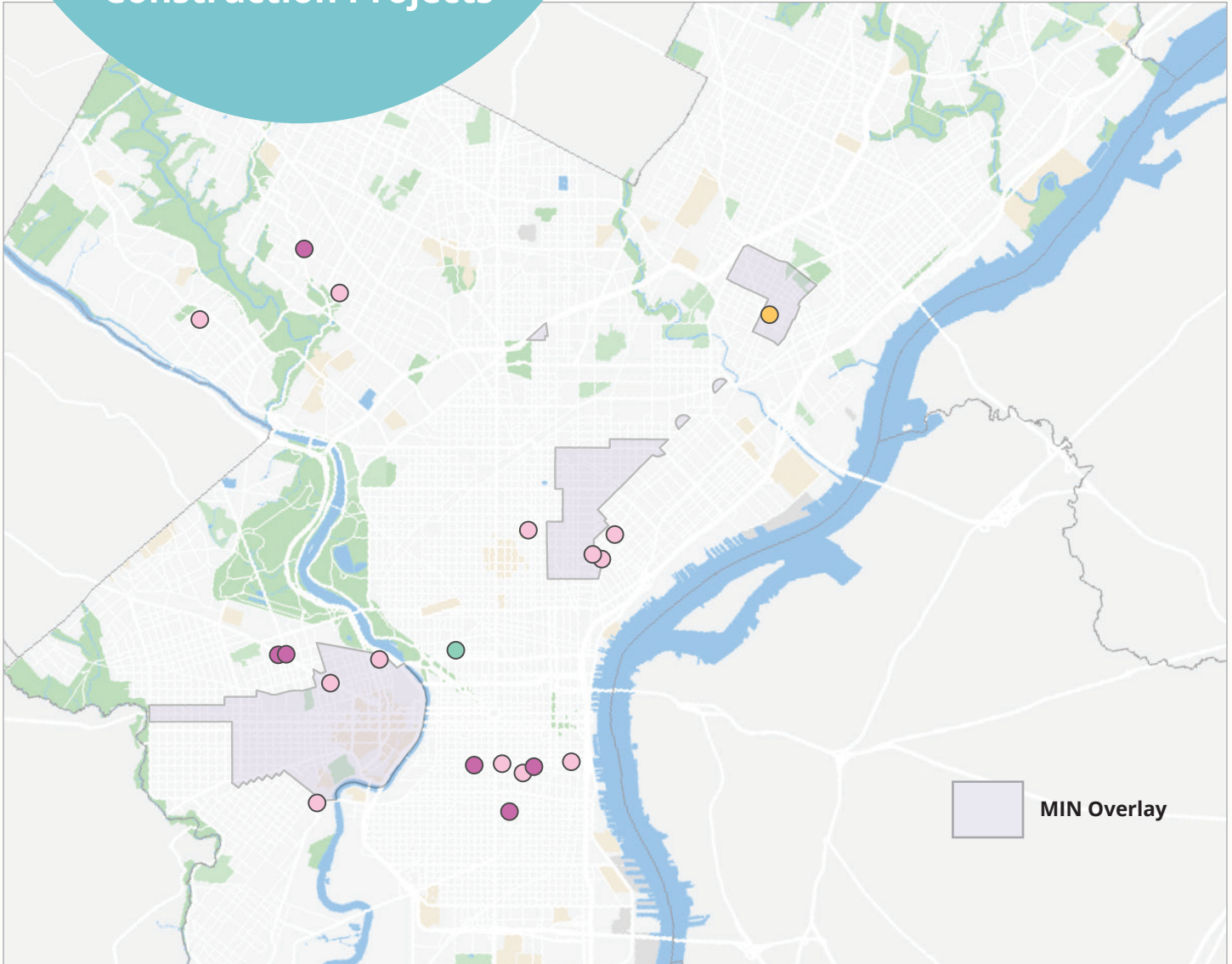
**1060** Market Rate Units

367 W Horter St - The Royale



# Mixed Income Housing Construction Projects

*Affordable unit production in projects with a Building Permit (BP).*



## ● MIN Projects (40% AMI)

1. 1611-13 Foulkrod St – 3 units
2. 1931-33 N 2nd St – 5 units
3. 300-10 W Norris St – 10 units \*3 units at 50%

## ● MIHB Projects (50% AMI)

4. 2400-06 Mascher St – 3 units
5. 2640-48 E Lehigh Ave – 4 units
6. 4452 Griscom St – 1 unit
7. 4701 Wayne Ave – 9 units
8. 5139 Wayne Ave – 5 units
9. 5310 Whitby Ave – 2 units
10. 892-96 N 41st St – 3 units

## ● MIHB Projects (60% AMI)

11. 1106-14 Spring Garden St – 8 units
12. 2019-25 N 29th St – 10 units
13. 2020-24 Frankford Ave – 2 units
14. 20-30 W Allens Ln – 8 units
15. 2400-18 E Huntingdon St – 15 units
16. 3748-52 Lancaster Ave – 4 units
17. 4400 Market St – 9 units
18. 5521 Wayne Ave – 5 units
19. 6767 Germantown Ave – 5 units
20. 701 Cecil B Moore Ave – 4 units
21. 7611-19 Germantown Ave – 12 units
22. 3618 Haverford Ave – 7 units

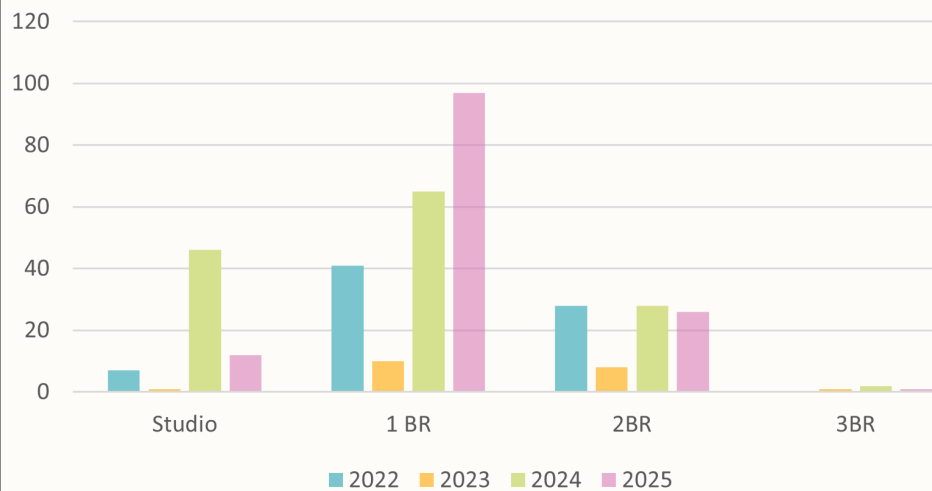


## 2024 Trends

Key takeaways for Mixed Income Housing projects under construction in 2024 include:

- This was another year marked by high construction costs, so fewer new projects were proposed than in previous years.
- One bedroom affordable housing units remain the most created affordable units. In 2024, 65 of the affordable units created have one bedroom. If all projects under construction move forward, an additional 97 affordable one-bedroom apartments will be added.
- Three MIN projects entered the construction phase, promising the creation of 15 deeply affordable units at 40% AMI and 65 market rate units.

AFFORDABLE UNITS UNDER CONSTRUCTION BY YEAR



3952 Lancaster Ave



IN 2024,

**20** Projects received their Certificate of Occupancy creating...

**61** Affordable Units

with **41** Leased in 2024 including...

the **FIRST MIN** project, which leased all five of its affordable units.

## HOUSING CREATED

Once construction is complete, the compliance period for affordable units begins. See **Appendix 2** for a complete list of all Mixed Income Housing developments that have been created since the program's inception.

## Requirements

Affordable units must be leased or sold to income-eligible households (see Table 1). Estimated utility costs are subtracted from gross rent limits (Table 2) to determine maximum monthly rents. Utility cost estimates are calculated using the utility schedule developed for the Housing Choice Voucher program. You can view this schedule at: [www.pha.phila.gov/housing/housing-choice-voucher/monthly-utility-allowance-and-payments/](http://www.pha.phila.gov/housing/housing-choice-voucher/monthly-utility-allowance-and-payments/).

TABLE 2: GROSS MONTHLY RENT LIMITS IN 2024

Unit Type	MIN Overlay	MIHB Low Income	MIHB Moderate Income
	40% AMI	50% AMI	60% AMI
Efficiency/ Studio	\$803	\$1,003	\$1,204
1 Bedroom	\$860	\$1,075	\$1,290
2 Bedroom	\$1,032	\$1,290	\$1,548
3 Bedroom	\$1,193	\$1,491	\$1,789



1900 N Front St



1900 N Front St



## Process Overview

To remain in compliance with the requirements of the Mixed Income Housing program, projects must abide by the process below:

- 1. Marketing Affordable Units:** Leasing managers must market their affordable units in accordance with a City-approved marketing plan. This typically includes sharing flyers and ads with local community groups, faith-based organizations, and other local organizations for a period of 30 days before advertising to the broader community.
- 2. Initial Certification:** After a leasing manager identifies an income-eligible household, the manager must obtain approval from the Department of Planning and Development before leasing the affordable unit. Required documentation includes proof of income and a copy of the draft lease form to ensure compliance with income and rent caps.
- 3. Annual Income Verification:** Each year, leasing managers collect updated income documentation from tenants to confirm eligibility before signing new leases. Leasing managers provide annual reports to the Department of Planning and Development to confirm compliance.
- 4. Three-Year Compliance Audit:** Every three years, the Department of Planning and Development performs a complete review of all files to ensure compliance.

1900 N Front St

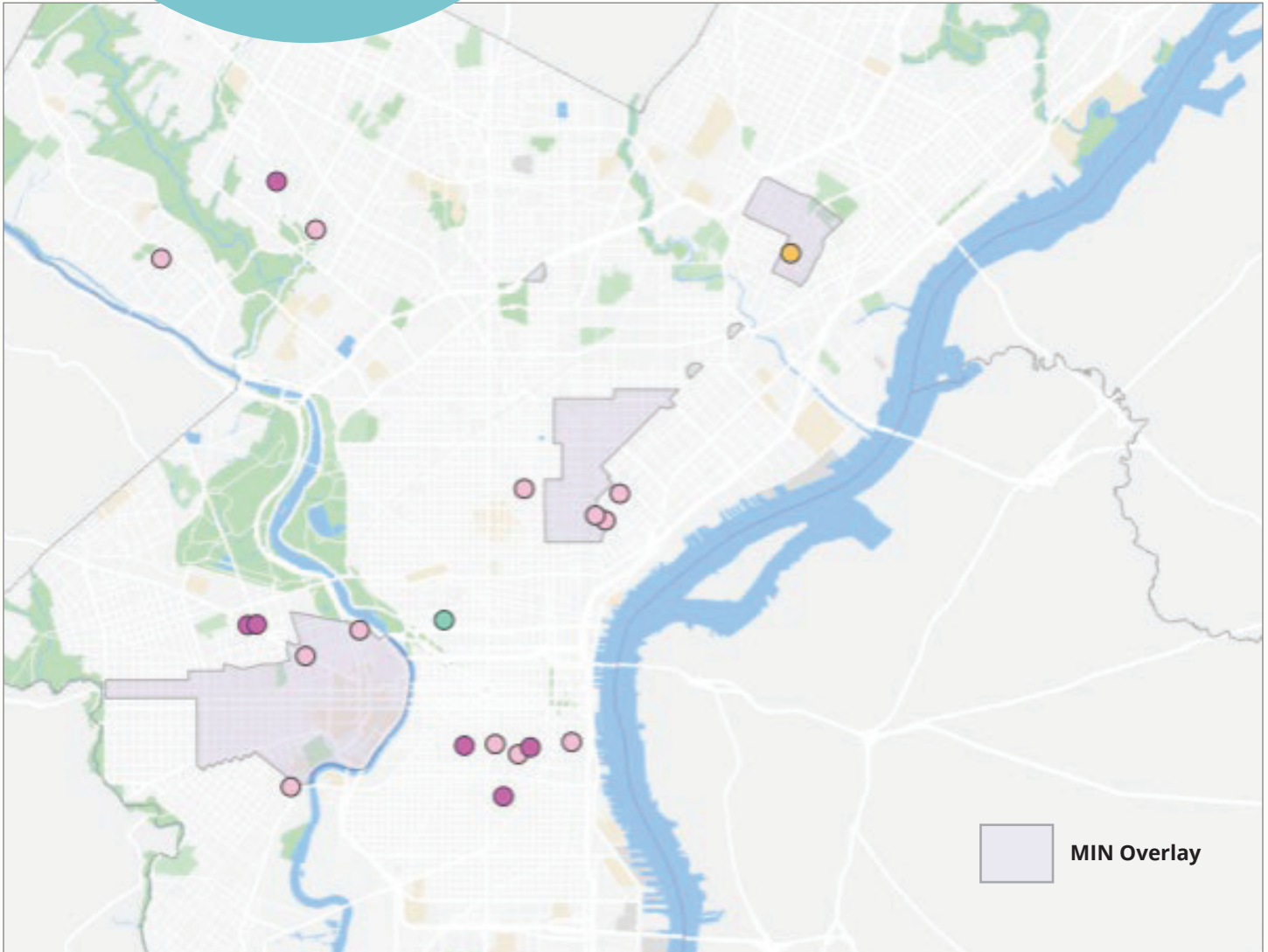


1900 N Front St



## Mixed Income Housing Completed Projects

*Mixed Income Housing developments that completed construction in 2024, with affordable units that are either occupied or leasing.*



### ● MIN Projects (40% AMI)

1. 1615 Foulkrod St – 5 units

### ● MIHB Low-Income Projects (50% AMI)

2. 1452 Grays Ferry Ave – 1 unit
3. 1828 Frankford Ave – 1 unit
4. 1900 N Front St – 11 units
5. 2406 Frankford Ave – 3 units
6. 3952 -54 Lancaster Ave – 2 units
7. 401-07 E Walnut Ln – 6 units
8. 4550 Mitchell St – 4 units
9. 608 S American St – 1 unit
10. 614 S 13th St – 5 units
11. 646 N 32nd St – 2 units
12. 769-75 S 10th St – 2 units
13. 914-18 W Susquehanna Ave – 1 unit

### ● MIHB Mod-Income Projects (60% AMI)

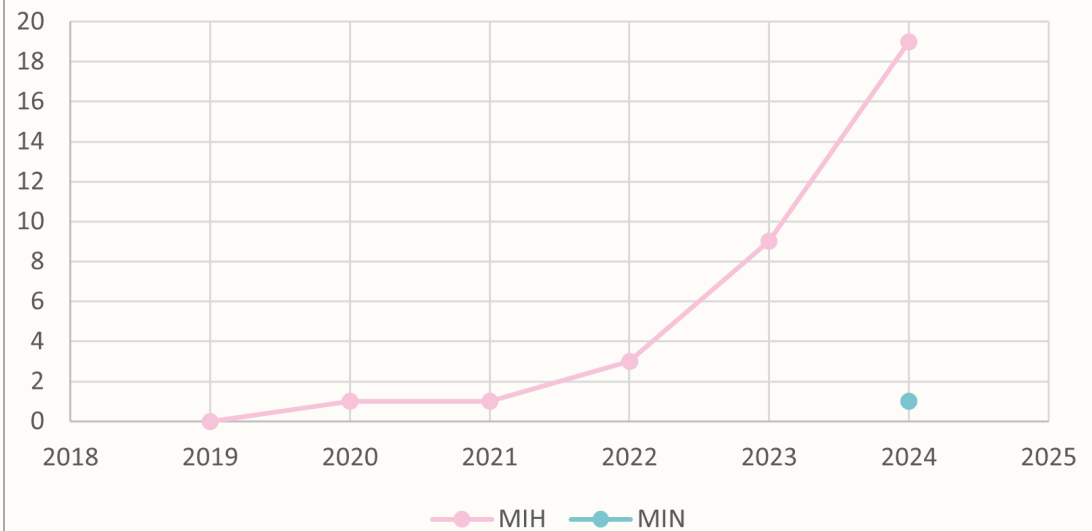
14. 1201-03 Wharton St – 2 units
15. 713-15 S Mildred St – 1 unit
16. 367 W Hortter St – 3 units
17. 700-34 S 17th St – 7 units
18. 893-97 Belmont Ave – 8 units
19. 4512 Lancaster Ave – 2 units

### ● MIHB Mod-Income Projects (70% AMI)

20. 1921 Green St – 1 unit



## MIH DEVELOPMENTS COMPLETED BY YEAR

**2024 Trends**

More Mixed Income Housing projects completed construction in 2024 than in any year prior, creating diverse housing opportunities across the city.

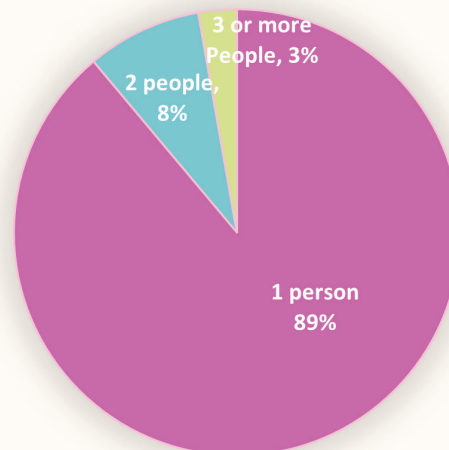
- In 2024, 20 projects completed construction, creating 61 affordable units and 449 market-rate units.
- About 35% of all families living in these affordable homes are emerging majorities.
- The first affordable unit for homeowners created under the Mixed Income Housing program was sold this year.
- The first MIN project completed construction and leased all five of its affordable units to households using Housing Choice Vouchers.
- In total, 11 households in affordable units are using Housing Choice Vouchers to subsidize their rent across two different Mixed Income Housing developments.

1615 Foulkrod St

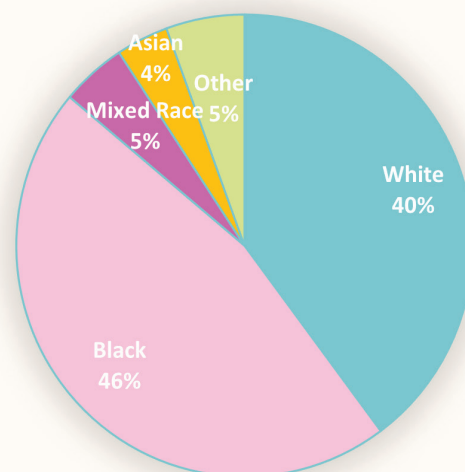


## HOUSEHOLDS SERVED IN COMPLETED AFFORDABLE UNITS

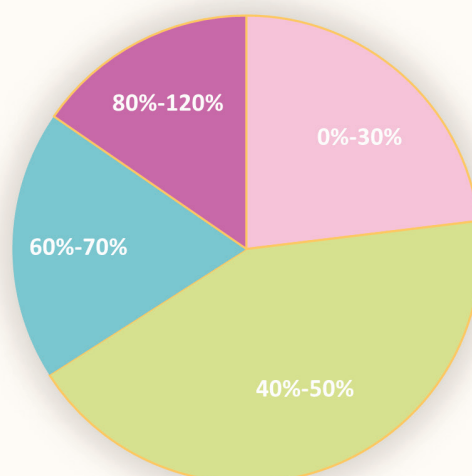
### HOUSEHOLDS BY SIZE



### HOUSEHOLDS BY RACE

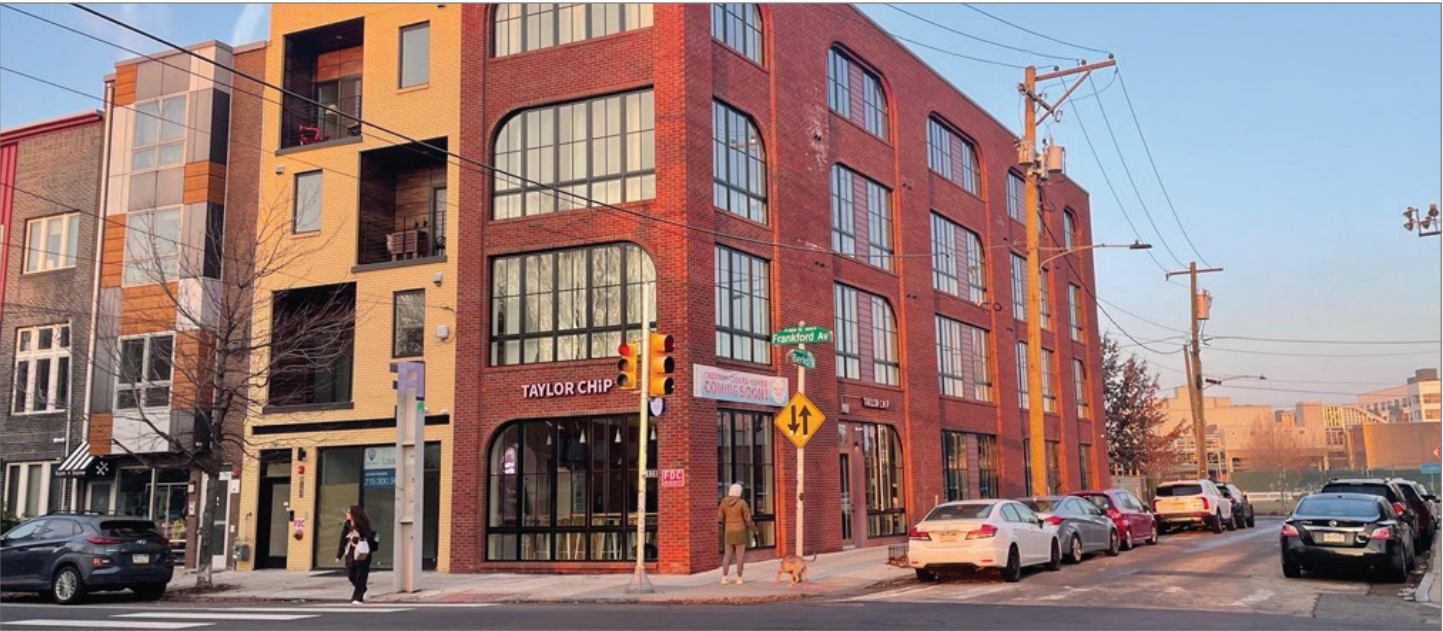


### HOUSEHOLDS BY INCOME (% AMI)

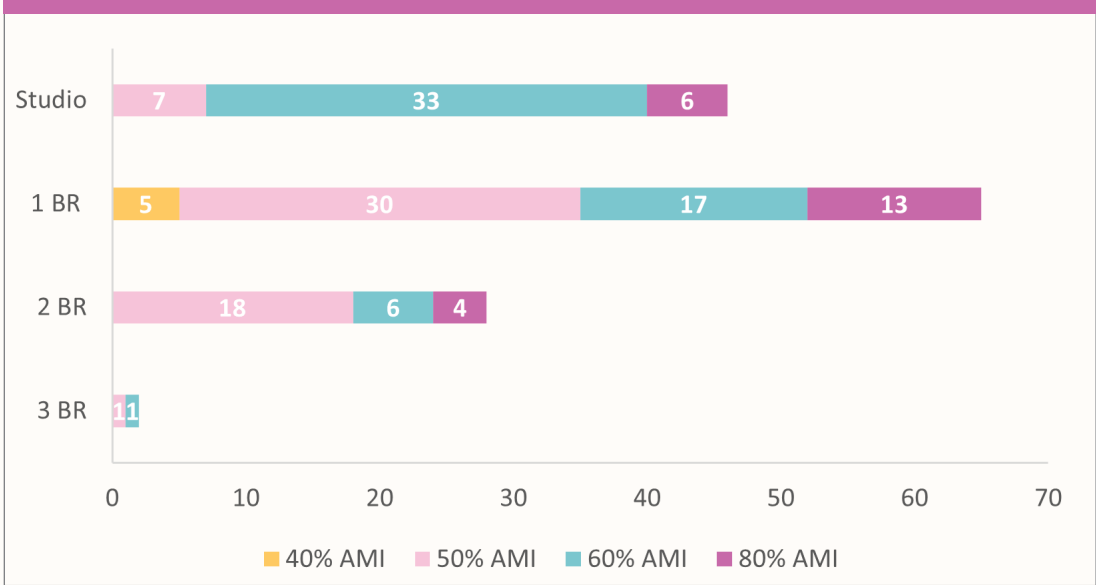




1828 Frankford Ave



COMPLETED AFFORDABLE UNITS BY BEDROOM AND INCOME



1931 N 2nd St Under Construction



205 Race St



## PAYMENTS TO SUPPORT AFFORDABLE HOUSING

### Program Requirements

Payment amount is calculated using formulas in the Zoning Code and depends on the size and zoning of a property and the Mixed Income Housing program the project falls under.

**\$203,998**  
Average MIHB Payment  
in 2024

TABLE 3: PAYMENT CALCULATION BY ZONING DISTRICT AND PROGRAM

Zoning District	MIN	MIHB Low-Income Level	MIHB Moderate-Income Level
RM-2, RM-3, RM-4, RMX-1, RMX-2, RMX-3, IRMX, CMX-3, CMX-4, CMX-5*	\$9 x Total Gross Floor Area Allowed	\$14.60 x Total Gross Floor Area Allowed	\$11.30 x Total Gross Floor Area Allowed
RM-1, CMX-1, CMX-2, CMX- 2.5#	\$10,900 x Total Dwelling Units Allowed	\$17,700 x Total Dwelling Units Allowed	\$13,600 x Total Dwelling Units Allowed
Other#	\$10,900 x Total Dwelling Units Allowed + Total Sleeping Units ÷ 2	N/A	N/A

\* Calculation does not include gross floor area earned from other zoning bonuses. In the Special Flood Hazard Area, height bonus payments are calculated on the lesser of the total gross floor area used or allowed. Different standards apply for the Optional Special Standards of the /CDO Overlay.

# Calculation does not include dwelling units earned from other zoning bonuses.

### Process Overview

An applicant must indicate whether they will utilize a payment-in-lieu of producing affordable housing when applying for their Zoning Permit. A developer who opts into MIHB decides between the affordable housing option and payment-in-lieu option, and the Planning Commission confirms the payment amount complies with zoning requirements. For projects in the MIN Overlay, an applicant may only offset 5% of the affordable housing requirement with a payment-in-lieu through proof of exceptional circumstance and demonstration of public benefit. The process for obtaining a waiver can be found in [Section 9.12 of the Philadelphia Planning Commission Regulations](#). Even with this waiver, a minimum of 15% of units in MIN projects must still be affordable. No MIN project has been granted a waiver to date.

Once the Planning Commission confirms the payment amount, the project can receive its Zoning Permit. Before a Building Permit is issued and construction can begin, the owner must complete a payment agreement and make the full payment to the City, concluding the Mixed Income Housing process. For a complete list of projects that completed a payment-in-lieu of affordable housing in 2024, see **Appendix 3**.



1301 Bainbridge St - The Parker

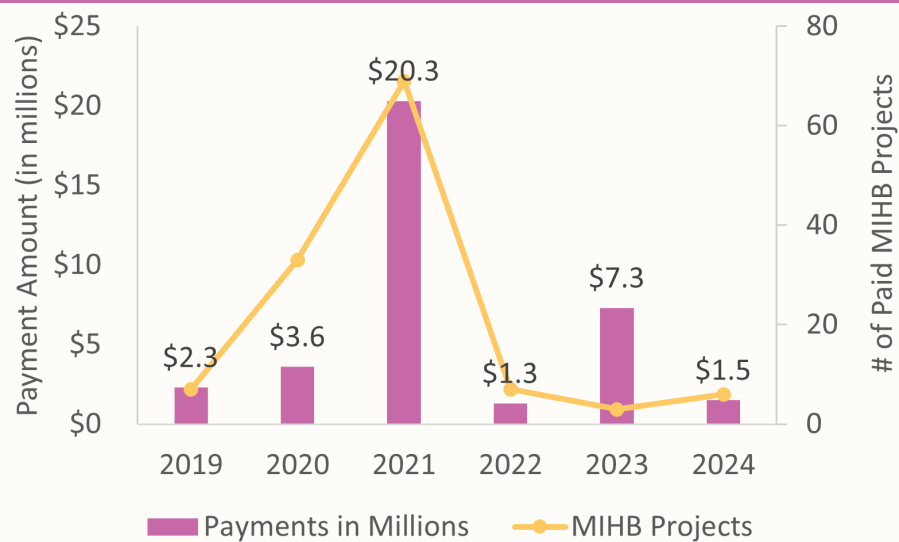


1301 Bainbridge St



**\$1,458,073**  
Total Payments Received  
in 2024

### MIHB COMPLETED PAYMENTS BY YEAR



## 2024 Trends

- In 2024, seven MIHB projects contributed a total of \$1.5 million to the Housing Trust Fund.
- This was the first year Planning and Development received no MIHB payment applications.
- Despite having more projects pay in 2024 than in 2023, the total amount collected in 2024 was significantly lower than in 2023.

## OVERALL TAKEAWAYS – 2024

### A Year of Progress for Affordable Housing

Through the continued efforts of developers, neighborhood organizations, and City agencies, we have successfully delivered much needed housing opportunities to Philadelphia residents.

- **Creating Affordable Homes** – A total of 141 affordable units have been created since 2019, with 61 affordable units created in 2024. This has added high-quality, affordable housing for residents of all income levels. Development continues to be steady.
- **Payments Made to the City** – Every developer opting into the Mixed Income Housing Bonus this year chose to provide affordable housing instead of making a payment-in-lieu, reflecting the relative affordability of the affordable housing option. Nonetheless, the City collected \$1.5 million in payments from projects proposed in previous years.
- **Collaboration & Commitment** – Thanks to continued engagement with developers, City agencies, and community stakeholders, the Department of Planning and Development made meaningful strides in streamlining the approvals and compliance process while maintaining a strong commitment to affordability.

By prioritizing affordability and monitoring compliance, the Mixed Income Housing programs create lasting impacts on the lives of residents who now have a place to call home. Looking ahead, the city remains committed to expanding options, strengthening enforcement, and ensuring that new development creates opportunities for a more inclusive and livable city for all.

1921 Green St





## APPENDIX

## Appendix 1: MIH DEVELOPMENTS UNDER CONSTRUCTION

Address	Zoning District	Council District	Program	AMI %	Building Permit Issue Year	Total Units	Affordable Units				
							Total	Studio	1BR	2BR	3BR
5310 Whitby Ave	CMX-2	3	MIHB	50%	1/7/2021	16	2	1	1	0	0
5139 Wayne Ave	RM-1	8	MIN	50%	6/28/2021	48	5	0	5	0	0
3748-52 Lancaster Ave	CMX-2.5	3	MIN	60%	9/30/2021	40	4	1	2	1	0
2400-18 E Huntingdon St	IRMX	1	MIHB	60%	11/8/2021	150	15	0	11	4	0
2020-24 Frankford Ave	CMX-2	1	MIHB	60%	12/20/2021	40	4	1	2	1	0
2019-25 N 29th St	RM-1	5	MIHB	60%	12/21/2021	94	10	0	9	1	0
5521 Wayne Ave	CMX-2.5	8	MIHB	60%	12/25/2021	50	5	1	3	1	0
1106-14 Spring Garden St	CMX-2.5	1	MIHB	60%	12/27/2021	79	8	2	5	1	0
701 Cecil B Moore Ave	CMX-2, RSA-5	5	MIHB	60%	12/27/2021	32	4	3	1	0	0
6767 Germantown Ave	CMX-2	8	MIHB	60%	12/28/2021	45	5	0	4	1	0
4400 Market St	CMX-4	3	MIHB	60%	12/30/2021	84	9	1	8	0	0
892-96 N 41st St	RM-1	3	MIHB	50%	12/30/2021	30	3	0	1	2	0
7611-19 Germantown Ave	CMX-2	8	MIHB	60%	4/6/2022	114	12	0	10	2	0
20-30 W Allens Ln	RM-1	8	MIHB	60%	3/6/2023	76	8	0	7	1	0
4701 Wayne Ave	RM-1	8	MIHB	50%	6/8/2023	90	9	0	6	3	0
2400-06 Mascher St	RM-1	7	MIHB	50%	11/3/2023	28	3	0	2	1	0
3618 Haverford Ave	CMX-2	3	MIHB	50%	1/25/2024	70	7	1	3	2	1
1611-13 Foulkrod St	CMX-2	7	MIN	40%	1/29/2024	11	3	0	3	0	0
300-10 W Norris St	CMX-2, RM-1	7	MIN; Low	40%-50%	2/19/2024	33	10	0	7	3	0
1931-33 N 2nd St	CMX-2.5	7	MIN	40%	11/13/2024	21	5	1	3	1	0
4452 Griscom St	RM-1	7	MIHB	50%	11/25/2024	9	1	0	1	0	0
2640-48 E Lehigh Ave	CMX-2	1	MIHB	50%	12/22/2024	36	4	0	3	1	0
Totals						1,196	136	12	97	26	1

## APPENDIX

## Appendix 2: MIH Developments with a Certificate of Occupancy

Address	Council District	Program	AMI%	Total Units	Affordable Units					Affordable Housing Compliance Period	
					Total	Studio	1BR	2BR	3BR	Starts	Ends
205 Race St	1	Moderate	80%	146	15	4	7	4	0	8/17/2017	2032
1001 S 4th St	1	Moderate	60%	40	4	0	3	1	0	11/23/2020	2070
1904 Sansom St	2	Moderate	60%	32	32	32	0	0	0	12/3/2021	2036
2621-23 Jefferson	5	Low	50%	9	1	0	1	0	0	5/11/2022	2072
5007 Pentridge St	3	Low	50%	8	1	0	1	0	0	8/1/2022	2072
1330 S Patton St	2	Low	50%	42	5	0	5	0	0	12/7/2022	2072
719 & 723-27 N 35th St	3	Low	50%	25	3	0	1	2	0	5/22/2023	2073
2741 W Allegheny Ave	4	Low	50%	3	1	0	0	1	0	6/12/2023	2073
2743 W Allegheny Ave	4	Low	50%	3	1	0	0	1	0	6/12/2023	2073
6128-44 Germantown Ave	8	Moderate	60%	50	5	0	4	1	0	6/23/2023	2073
1909 Walnut St	5	Moderate	80%	265	8	2	6	0	0	12/20/2023	2038
5300 Whitby Ave	3	Low	50%	37	4	1	1	2	0	12/28/2023	2073
646 N 32nd St	3	Low	50%	15	2	0	0	1	1	2/9/2024	2074
4550 Mitchell St	4	Low	50%	38	4	0	3	1	0	2/26/2024	2074
769-75 S 10th St	2	Low	50%	13	2	0	1	1	0	3/19/2024	2074
608 S American St	1	Low	50%	9	1	0	1	0	0	4/15/2024	2074
1828 Frankford Ave	7	Low	50%	9	1	0	1	0	0	5/30/2024	2074
1201-3 Wharton St	1	Low	50%	12	2	1	0	1	0	6/6/2024	2074
401-07 E Walnut Ln	8	Low	50%	57	6	1	3	2	0	7/17/2024	2074
1615 Foulkrod St	7	MIN	40%	23	5	0	5	0	0	8/23/2024	2074
3952-54 Lancaster Ave	3	Low	50%	12	2	0	0	2	0	8/26/2024	2074
1921 Green St	5	Low	50%	10	1	0	0	1	0	8/30/2024	2074
893-97 Belmont Ave	3	Moderate	60%	10	1	0	0	1	0	9/20/2024	2074
713-15 S Mildred St	1	Moderate	60%	10	1	0	0	1	0	9/26/2024	2074
367 W Hortter St	8	Moderate	60%	24	3	0	3	0	0	10/3/2024	2074
614 S 13th St	2	Low	50%	45	5	2	2	1	0	10/29/2024	2074
700-34 S 17th St	1	Moderate	60%	68	7	0	6	0	1	11/5/2024	2074
914-18 W Susquehanna Ave	5	Low	50%	9	1	0	0	1	0	12/4/2024	2074
4512 Lancaster Ave	3	Moderate	60%	11	2	0	1	1	0	12/14/2024	2074
1900-22 N Front St	7	Low	50%	105	11	3	7	1	0	12/16/2024	2074
2406 Frankford Ave	1	Low	50%	22	3	0	2	1	0	12/16/2024	2074
1452 Grays Ferry Ave	3	Low	50%	5	1	0	1	0	0	12/24/2024	2074
Totals				1,167	141	46	65	28	2		

## APPENDIX

## Appendix 3: MIHB Payments in 2024

Address	Zoning Permit Issue Date	Council District	Bonus Level	Market Rate Units	Payment
3513-15 Haverford Ave	8/26/2021	3	Low	7	\$77,592
2209-11 N Broad St	9/15/2020	5	Moderate	21	\$100,000
5830 Henry Ave	8/2/2021	4	Moderate	26	\$209,902
943-49 Washington Ave	12/5/2019	1	Low	24	\$240,000
1112-20 E Berks St	2/2/2021	1	Moderate	40	\$246,496
119 S 31st St	5/9/2021	6	Moderate	280	\$284,083
1701 Federal St	12/20/2022	2	Low	27	\$300,000
Total					\$1,458,073

608 S American St



