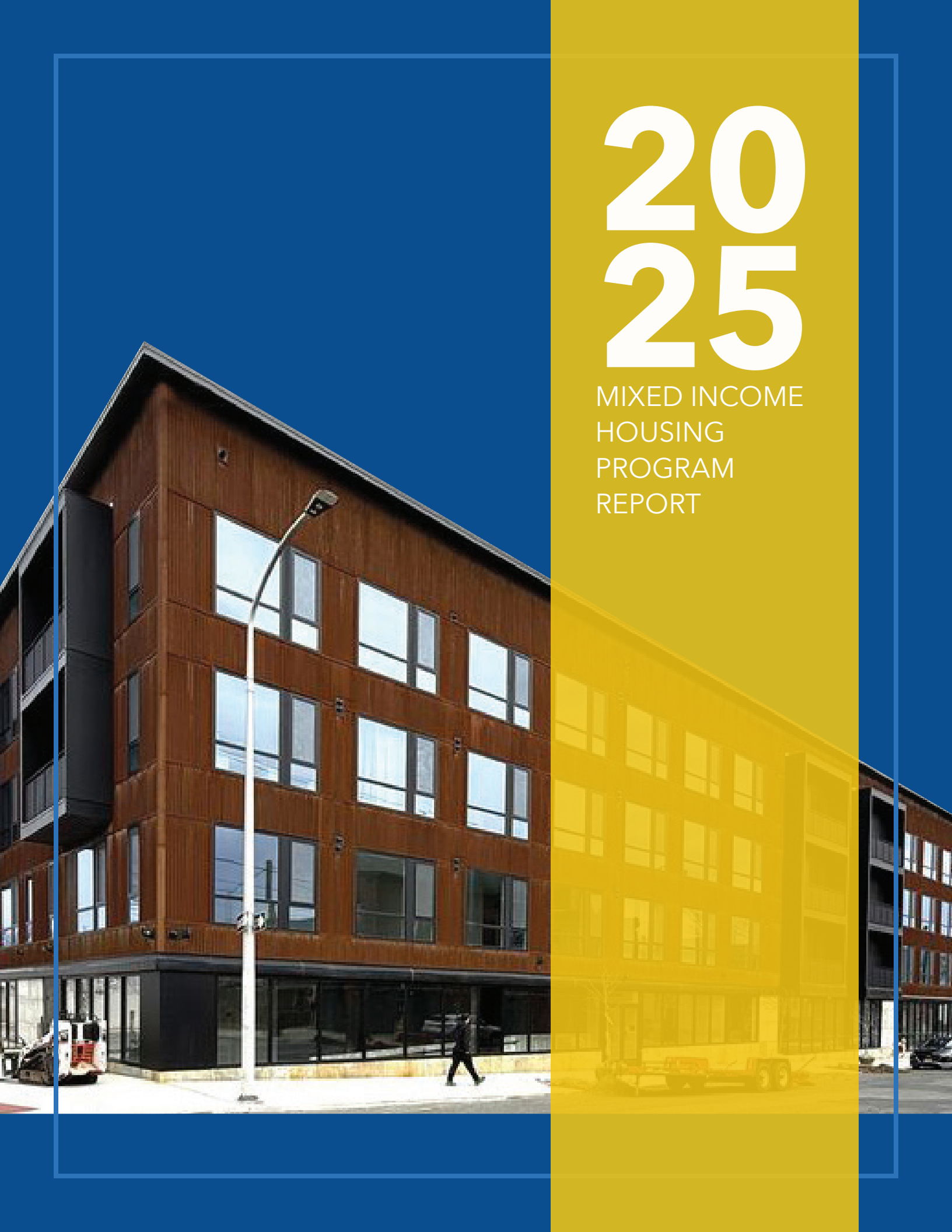




20 25

MIXED INCOME
HOUSING
PROGRAM
REPORT



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ADDRESSING PHILADELPHIA'S HOUSING NEED

Across the United States, cities like Philadelphia continue to face a shortage of high-quality, affordable housing.

These challenges have grown in recent years as housing costs for residents and development costs for builders continue to rise. For many Philadelphians, rising costs mean difficult everyday choices between housing, childcare, and other essentials. Builders are also navigating a challenging construction environment defined by high interest rates and high labor and material costs.

The Mixed Income Housing (MIH) program is one of several tools that can help address these challenges. First, it expands access to high quality affordable housing for low- and moderate-income households, particularly in neighborhoods experiencing rising housing costs and development pressure. Second, it offsets development costs by authorizing density to build more market-rate and affordable housing units than would otherwise be allowed under the applicable base zoning. Finally, through the payment-in-lieu option, the program generates funding to support City initiatives, including more affordable housing preservation and production.

Mixed Income Housing in 2025:



72 affordable units created



\$585,767 contributed to the City's Housing Trust Fund.

ABOUT THE PROGRAMS

Housing is considered affordable when the cost of rent and utilities does not exceed 30% of the household's income. Low- and moderate-income households often struggle to locate quality, affordable housing in the private market.

The Mixed Income Housing program (MIH) helps address this gap by creating affordable units for households earning between 40% to 60% of Area Median Income (AMI) for the Philadelphia Metropolitan Area.

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

Mixed Income Housing Bonus

The Mixed Income Housing Bonus (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 buildings than otherwise permitted by the Zoning Code. To take advantage of this zoning bonus, developers must:

- Set aside **10% of new housing units** as affordable housing for low income (50% AMI) or moderate income (60% AMI) households; or
- Contribute a specified amount of money to the City’s Housing Trust Fund.

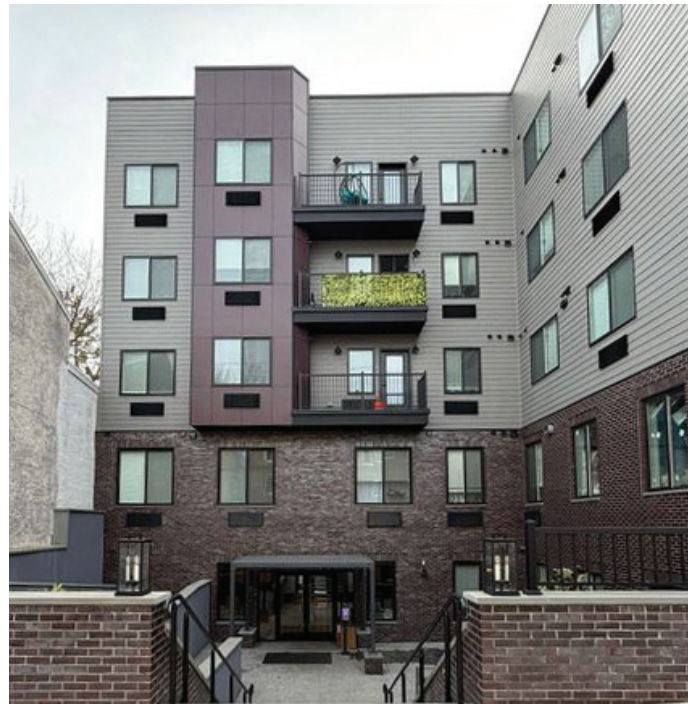
For more details, see [Section § 14-702\(7\) of the Philadelphia Code](#).

Mixed Income Neighborhoods Overlay

The Mixed Income Neighborhoods Overlay (MIN) requires developers who build 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 Asher, 4550 Mitchell Street

PROGRAM REQUIREMENTS FOR AFFORDABLE HOUSING

To ensure that the Mixed Income Housing (MIH) program best serves low- and moderate-income residents, developers providing affordable housing are required to follow specific rules and procedures throughout the development and leasing processes.

TABLE 1: 2025 Household Income Limits

Household Size	40% AMI	50% AMI	60% AMI
1 person	\$33,440	\$41,800	\$50,160
2 people	\$38,240	\$47,800	\$57,360
3 people	\$43,000	\$53,750	\$64,500
4 people	\$47,760	\$59,700	\$71,640
5 people	\$51,600	\$64,500	\$77,400

Comparable Design

Participating developers are required to identify which units will be affordable during the project planning process. City staff review these units to ensure they are similar in quality to market-rate units and are distributed throughout the development. This requirement ensures that affordable units are spread throughout the building and provide the same standard of living as market-rate units. During this stage, developers must also confirm that tenants of affordable units have equal access to building amenities.

Marketing Affordable Units

When an affordable unit becomes available, leasing managers are required to follow a City-approved marketing plan. This typically includes sharing flyers and advertisements with local community groups, faith-based organizations, and other local organizations for 30 days before advertising the affordable units more widely. This prioritizes outreach to residents already living in the neighborhood, creating opportunities for local residents to continue living in their neighborhood as housing costs rise.

Income and Rent Limits

Tenants of affordable units must meet income requirements, which vary based on household size and unit type (see Table 1 above). The income limit for a household doubles after initial occupancy, allowing tenants to continue to live in the affordable unit if their income grows.

Nearly all affordable units created through the MIH program are rental units. Rent limits are determined by number of bedrooms and the affordability level of the unit. To determine the maximum monthly rent, estimated utility costs are subtracted from Gross Rent Limits (see Table 2 on the next page).



2400 North Mascher Street

TABLE 2: 2025 Gross Rent Limits

Unit Type	MIN	MIHB Low	MIHB Moderate
	40% AMI	50% AMI	60% AMI
Eff/Studio	\$836	\$1,045	\$1,254
1 Bedroom	\$896	\$1,120	\$1,344
2 Bedrooms	\$1,075	\$1,343	\$1,612
3 Bedrooms	\$1,242	\$1,552	\$1,863

To learn more about the process for verifying income and rent limits, please see the MIH Leasing Compliance Overview fact sheet, available [here](#).

Together, these requirements ensure that the MIH program delivers high quality affordable housing opportunities across the city, prioritizing local communities where development is occurring.

IMPACTS

In the last few years, the Mixed Income Housing program has had steady participation, with more developers opting to provide affordable housing instead of paying into the Housing Trust Fund.

PAYMENTS TO SUPPORT AFFORDABLE HOUSING

In 2025, four developments contributed \$585,767 (see Table 3). This marked the first year since reporting began in 2019 that total payments fell below \$1 million. Fewer MIH developments chose the payment-in-lieu option in 2025, continuing the decrease in payments seen in recent years. This is likely due to higher payment costs introduced in 2021, encouraging more builders to create affordable housing instead of contributing a payment.

These payments allowed developers to build up to 13 extra market-rate units, eight of which are planned or already built. In 2025, all payments went directly to the City's Housing Trust Fund, which finances programs that preserve housing, prevent displacement, and expand access to affordable homes. For more details on the Housing Trust Fund, [see here](#).

MIHB Completed Payments Per Year

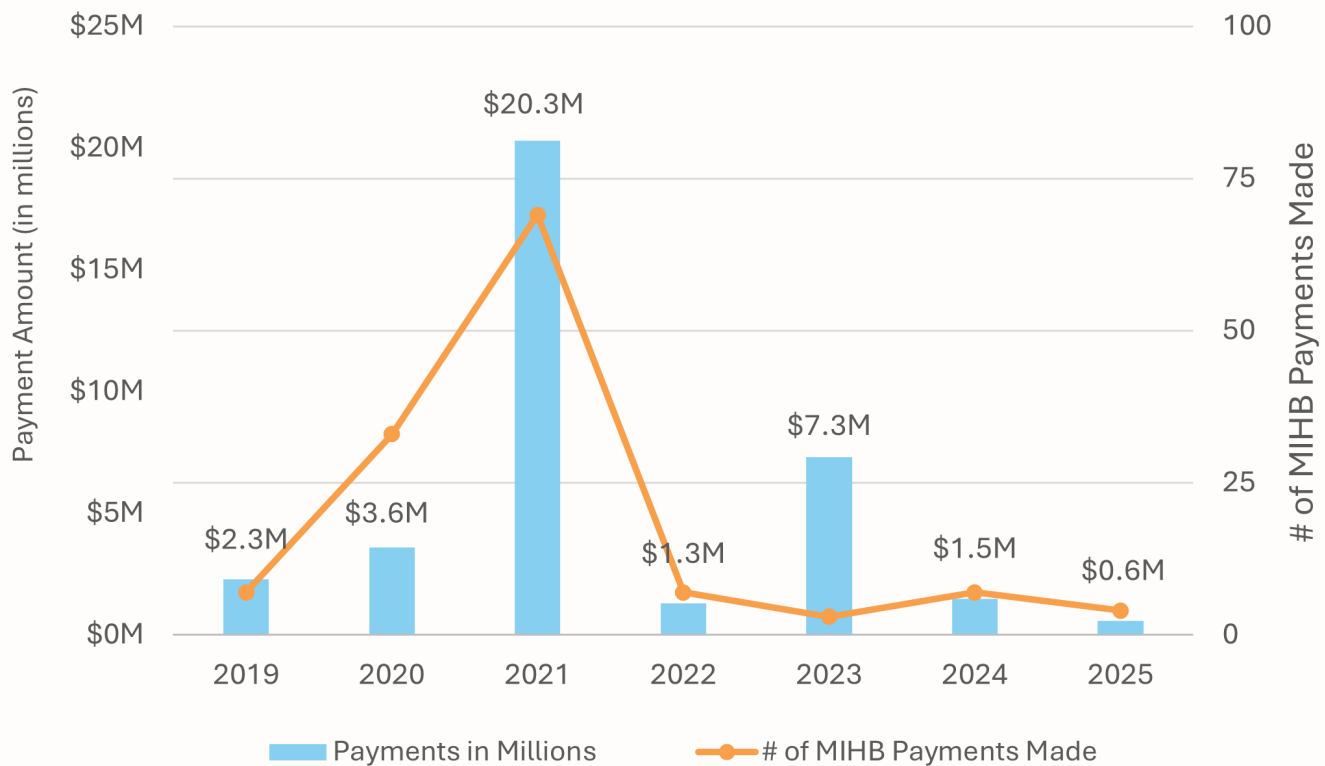


TABLE 3: Payments Made in 2025

Address	Program Level	Payment
836 S 3rd St	Moderate	\$35,595
1864 Frankford Ave	Low	\$66,192
316 S 11 th St	Moderate	\$218,980
3401 Hamilton St	Low	\$265,000
Total		\$585,767

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 development falls under.

AFFORDABLE HOUSING

Completed as of 2025

*Completed in 2025

40% AMI

1. 1611 Foulkrod St (3 units)*
2. 1615 Foulkrod St (5 units)

40-50% AMI

3. 2520 N Front St (6 units)*
4. 300-10 W Norris St (10 units)*

50% AMI

5. 1001 S 4th St (4 units)
6. 1201-03 Wharton St (2 units)
7. 1205-07 S 15th St (2 units)
8. 1330-34 S Patton St (5 units)
9. 1452 Grays Ferry Ave (1 unit)*
10. 1828 Frankford Ave (1 unit)
11. 1900-22 N Front St (11 units)
12. 1921 Green St (1 unit)
13. 2406 Frankford Ave (3 units)
14. 2621-23 Jefferson St (1 unit)
15. 2732 Manton St (1 unit)*

16. 2741 W Allegheny Ave (1 unit)
17. 2743 W Allegheny Ave (1 unit)
18. 3952-54 Lancaster Ave (1 units)*
19. 401-07 E Walnut Ln (6 units)
20. 4124-28 Parkside Ave (3 units)
21. 4550 Mitchell St (4 units)
22. 4701 Wayne Ave (9 units)*
23. 5007 Pentridge St (1 unit)
24. 5300 Whitby Ave (4 units)
25. 5310 Whitby Ave (2 units)*
26. 608 American St (1 unit)
27. 6128-44 Germantown Ave (5 units)
28. 614 S 13th St (5 units)
29. 646 N 32nd St (2 units)
30. 719 N 35th St (1 unit)
31. 723-27 N 35th St (2 units)
32. 757-59 S 15th St (1 unit)*
33. 769-75 S 10th St (2 units)

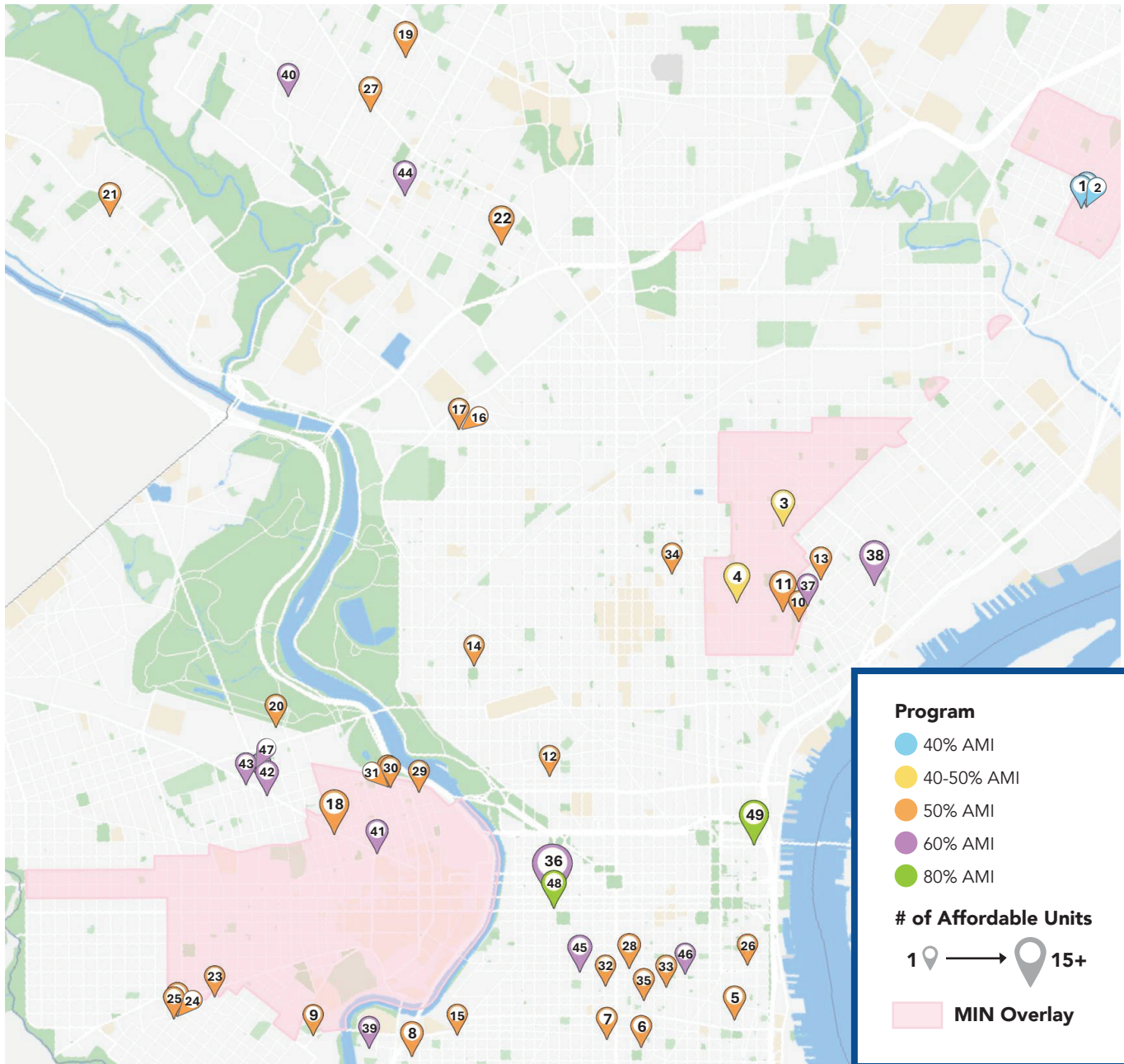
34. 914-18 W Susquehanna Ave (1 unit)
35. 915 S 12th St (2 units)*

60% AMI

36. 1904 Sansom St (32 units)
37. 2020-24 Frankford Ave (2 units)*
38. 2400-18 E Huntingdon St (15 units)*
39. 3615 Sears St (2 units)*
40. 367 W Hottter St (3 units)
41. 3748-52 Lancaster Ave (4 units)*
42. 4324-44 Lancaster Ave (5 units)*
43. 4512 Lancaster Ave (2 units)*
44. 5521 Wayne Ave (5 units)*
45. 700-34 S 17th St (7 units)
46. 713-15 S Mildred St (1 unit)*
47. 893-97 Belmont Ave (1 unit)

80% AMI

48. 1909 Walnut St (8 units)
49. 205 Race St (15 units)



Mixed Income Housing since 2017:



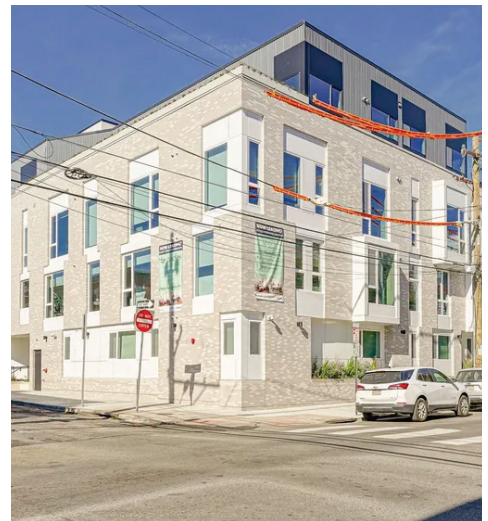
49 developments



213 affordable units



1,511 market-rate units



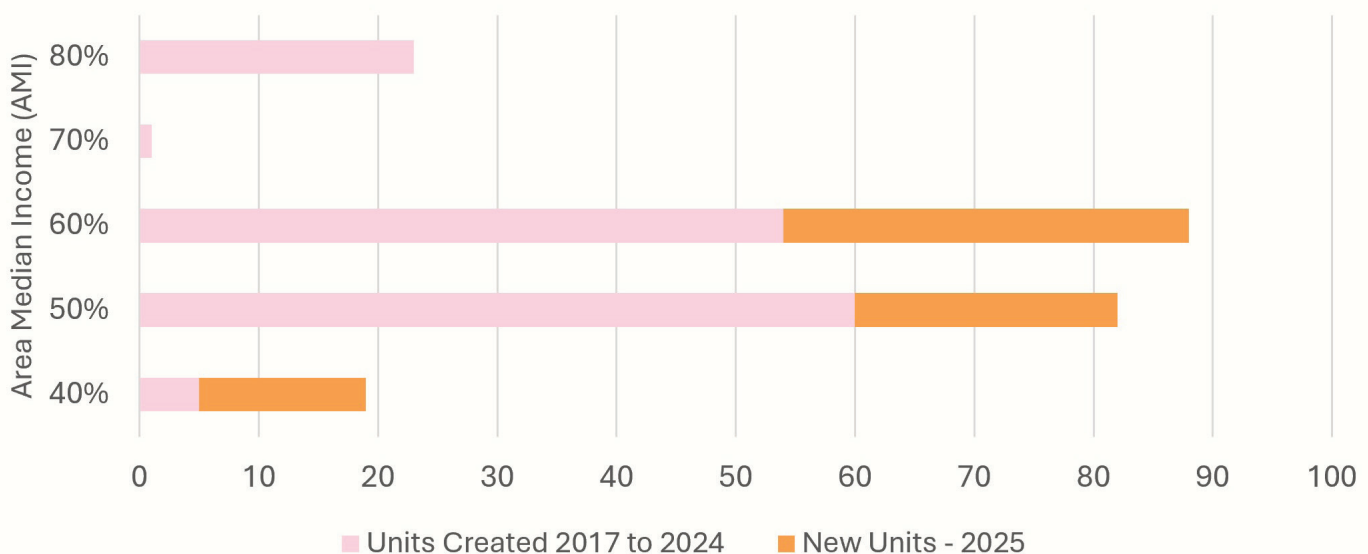
The Parker, 614 S. 13th St.

Affordable Housing Created

Rent costs continue to rise throughout much of the city, but the Mixed Income Housing program provides some relief. Since 2017, 49 developments have created 213 affordable units ranging from 40% to 80% AMI (see Appendix 1). The average cost of a two-bedroom MIH affordable unit in 2025 was \$1,382 per month, about \$400 less than Philadelphia's average rent for a market-rate two-bedroom unit (*CoStar Analytics, March 2026*).

In 2025, 17 new developments were completed, creating 72 affordable units and 473 market-rate units. At the end of the year, a total of 80% of affordable units were leased. Notably, more MIH units became available at deeper levels of affordability. This includes 14 new units at 40% AMI under the Mixed Income Neighborhoods (MIN) Overlay, bringing the total number of MIN units to 19.

Units by Affordability Level



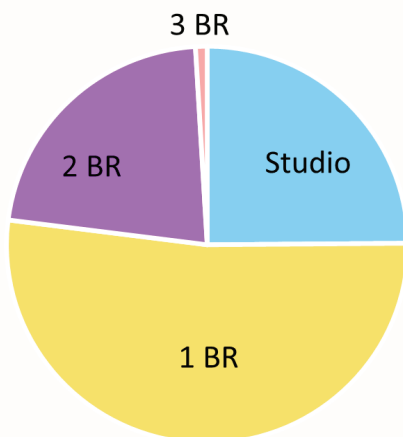
Households Served

Mixed Income Housing in 2025:

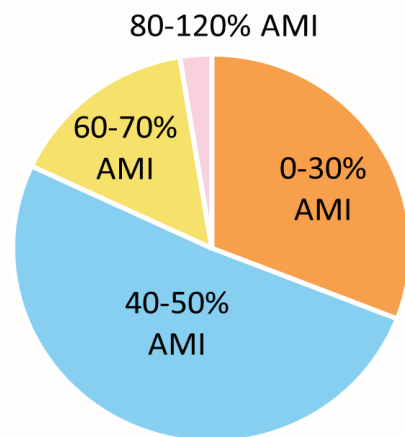
- 🏠 **170 units leased**
- 👤 **Over 200 people served**
- 💰 **Average household income: \$32,356**

In 2025, over 80% of households in MIH units earned less than 50% AMI. One way that MIH provides deeper levels of affordability is through the Section 8 Housing Choice Voucher program. These vouchers allow tenants to pay a reduced rent with financial assistance from the Philadelphia Housing Authority (PHA), while ensuring that property owners receive fair market value. About 28% of households used a Housing Choice Voucher in 2025, more than triple the amount from the previous year.

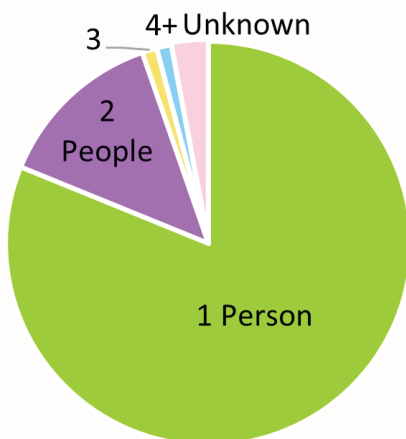
Unit Types



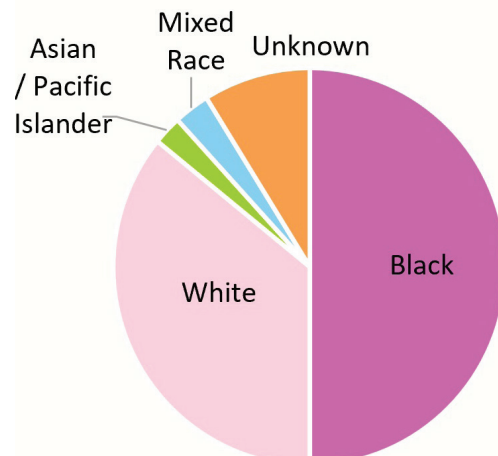
Household Income



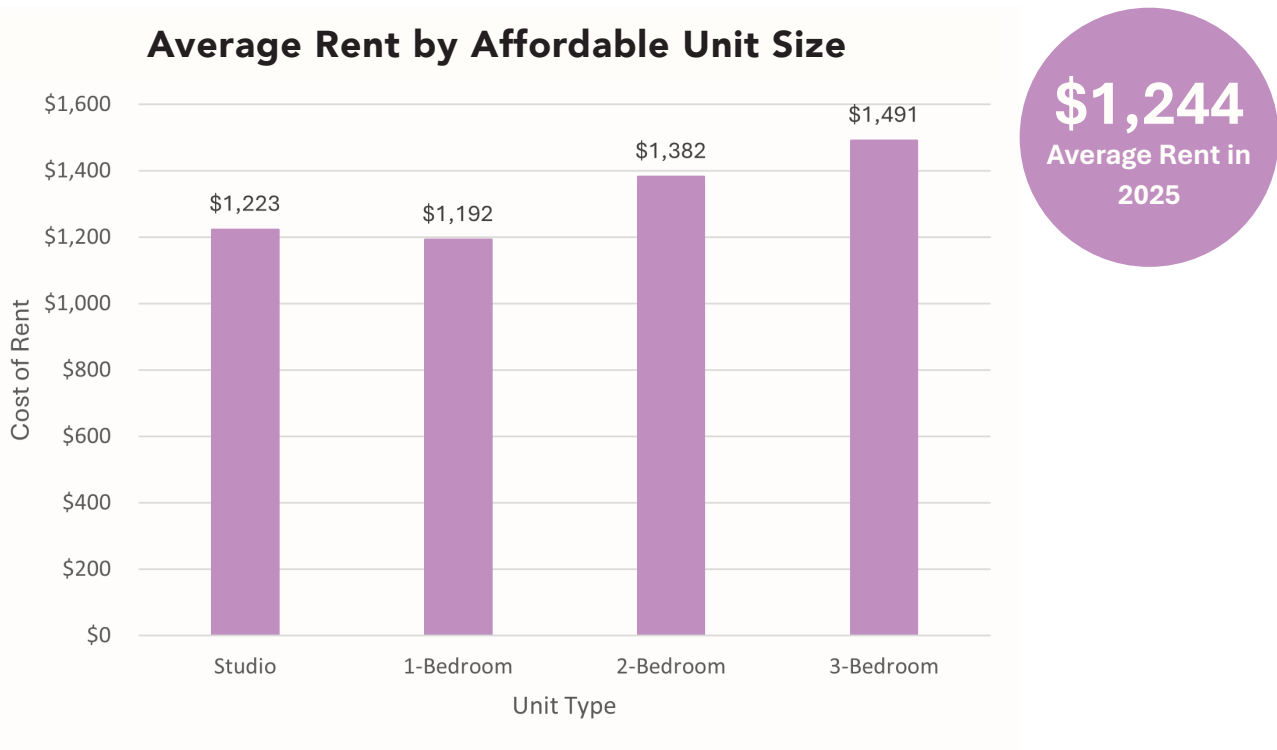
Household Size



Households By Race



Most MIH affordable units have a household size of one, which is consistent with previous years. This is because nearly 80% of units are studios or 1-bedrooms. About half of the 200 people served in 2025 were Black.



701 Cecil B. Moore Avenue, Interior



701 Cecil B. Moore Avenue, Interior

ON THE HORIZON

In Construction as of 2025

* started construction in 2025

40% AMI

1. 1450 Grays Ferry Ave (1 unit)
2. 1931-33 N 2nd St (5 units)
3. 2301 Jasper St (3 units)*
4. 239-43 S Farragut St (4 units)*
5. 5001-05 Frankford Ave (8 units)*

50% AMI

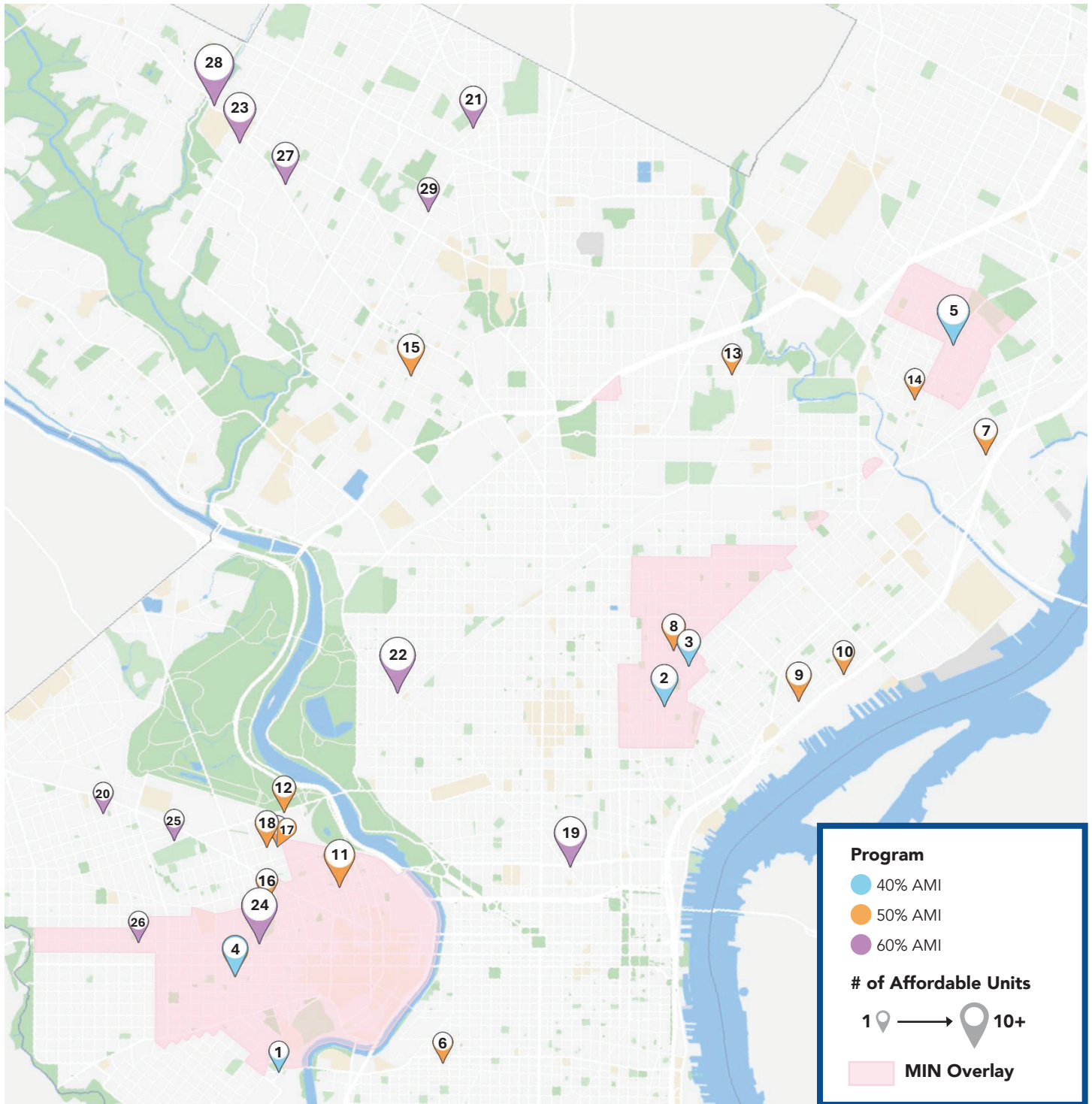
6. 2329 Ellsworth St (1 unit)*
7. 2365 Orthodox St (3 units)*
8. 2400-06 Mascher St (3 units)
9. 2640-48 E Lehigh Ave (4 units)

10. 2976 Richmond St (2 units)*
11. 3618 Haverford Ave (7 units)
12. 3912-16 W Girard Ave (3 units)*
13. 427 E Wyoming Ave (1 unit)
14. 4452 Griscom St (1 unit)
15. 5139 Wayne Ave (5 units)
16. 613 Brooklyn St (2 units)*
17. 871 N Preston St (1 unit)*
18. 892-96 N 41st St (3 units)

60% AMI

19. 1106-14 Spring Garden St (8 units)

20. 1628 N 55th St (1 unit)*
21. 2011 Eastburn Ave (5 units)
22. 2019-25 N 29th St (10 units)
23. 20-30 W Allens Ln (8 units)
24. 4400 Market St (10 units)
25. 4965 W Girard Ave (1 unit)
26. 5426-28 Market St (1 unit)*
27. 6767 Germantown Ave (5 units)
28. 7611-19 Germantown Ave (12 units)
29. 921 E Cheltenham Ave (2 units)*





MIH DEVELOPMENTS APPROVED FOR CONSTRUCTION



Affordable Housing in the Pipeline

Developments that are approved for construction but are not yet built make up Mixed Income Housing (MIH) pipeline projects. As of 2025, there are 30 developments in the MIH pipeline. Of these, 12 developments received permission to begin construction in 2025. Altogether, these developments are expected to create 123 affordable units and 891 market-rate units (see Appendix Table 2).

Where is MIH affordable housing construction happening?

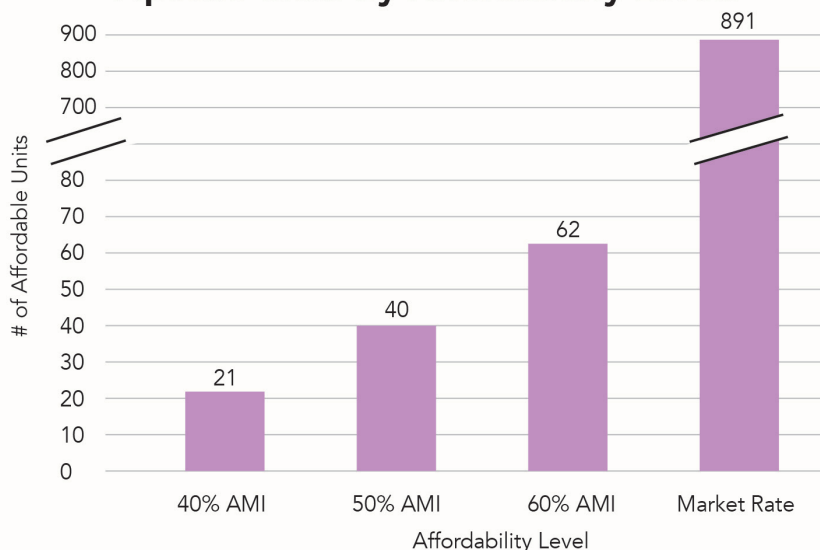
MIH construction is happening all over the city, with especially strong activity in Council District 3. There has also been a lot of development within Residential Multi-Family-1 (RM-1) zoning districts.

Mixed Income Housing Program Improvements

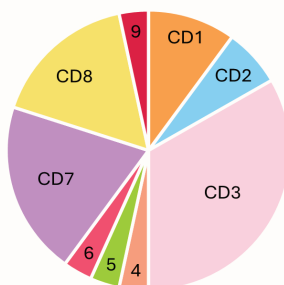
The Mixed Income Housing program is becoming a strong and sustained part of how Philadelphia creates affordable homes. As participation increases, the Department of Planning and Development is continuing to prioritize creating clear guidelines and helpful educational resources that explain how the program works from initial application to leasing affordable units.

Resources for applying to the Mixed Income Housing program are available [here](#). More information about the process and leasing requirements can be found [here](#). Stay tuned for further improvements through 2026!

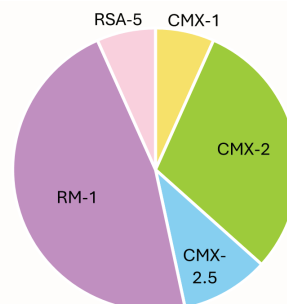
Pipeline Units by Affordability Levels



Council District



Zoning District



APPENDIX

TABLE 1: MIXED INCOME HOUSING DEVELOPMENTS

Address	Council District	AMI	Program	Total Units	Affordable Units					Affordable Housing Compliance Period	
					Affordable Units	Studio	1 BR	2 BR	3 BR	Start	End
205 Race Street	1	80%	MIHB Moderate	146	15	4	7	4	0	2017	2032
1001 S 4th Street	1	50%	MIHB Low	40	4	0	3	1	0	2020	2070
1904 Sansom Street	5	60%	MIHB Moderate	32	32	32	0	0	0	2021	2036
1330-34 S Patton Street	2	50%	MIHB Low	42	5	0	5	0	0	2022	2072
5007 Pentridge Street	3	50%	MIHB Low	8	1	0	1	0	0	2022	2072
2621-23 Jefferson Street	5	50%	MIHB Low	9	1	0	0	1	0	2022	2072
1205-07 S 15th Street	2	50%	MIHB Low	16	2	0	0	1	1	2023	2073
4124-28 Parkside Avenue	3	50%	MIHB Low	24	3	1	0	2	0	2023	2073
5300 Whitby Avenue	3	50%	MIHB Low	37	4	1	1	2	0	2023	2073
719 N 35th Street	3	50%	MIHB Low	6	1	0	1	0	0	2023	2073
723-27 N 35th Street	3	50%	MIHB Low	19	2	0	1	1	0	2023	2073
2741 W Allegheny Avenue	4	50%	MIHB Low	3	1	0	0	1	0	2023	2073
2743 W Allegheny Avenue	4	50%	MIHB Low	3	1	0	0	1	0	2023	2073
1909 Walnut Street	5	80%	MIHB Moderate	265	8	3	5	0	0	2023	2038
6128-44 Germantown Avenue	8	50%	MIHB Low	50	5	0	5	0	0	2023	2073
1201-3 Wharton Street	1	50%	MIHB Low	12	2	1	0	1	0	2024	2074
2406 Frankford Avenue	1	50%	MIHB Low	22	3	0	2	1	0	2024	2074
608 S American Street	1	50%	MIHB Low	9	1	0	1	0	0	2024	2074
700-34 S 17th Street	1	60%	MIHB Moderate	68	7	0	7	0	0	2024	2074
713-15 S Mildred Street	1	60%	MIHB Moderate	10	1	0	1	0	0	2024	2074
614 S 13th Street	2	50%	MIHB Low	45	5	2	2	1	0	2024	2074
769-75 S 10th Street	2	50%	MIHB Low	13	2	0	1	1	0	2024	2074
646 N 32nd Street	3	50%	MIHB Low	15	2	0	1	1	0	2024	2074
893-97 Belmont Avenue	3	60%	MIHB Moderate	10	1	0	0	1	0	2024	2074
4550 Mitchell Street	4	50%	MIHB Low	38	4	0	3	1	0	2024	2074
1921 Green Street	5	50%	MIHB Low	10	1	0	0	1	0	2024	2074
914-18 W Susquehanna Avenue	5	50%	MIHB Low	9	1	0	0	1	0	2024	2074
1828 Frankford Avenue	7	50%	MIHB Low	9	1	0	1	0	0	2024	2074
1900-22 N Front Street	7	50%	MIHB Low	105	11	3	7	1	0	2024	2074
1615 Foulkrod Street	7	40%	MIN	23	5	0	5	0	0	2024	2074
401-07 E Walnut Lane	8	50%	MIHB Low	57	6	0	4	2	0	2024	2074
367 W Hortter Street	8	60%	MIHB Moderate	24	3	0	3	0	0	2024	2074

TABLE 1 CONTINUED: MIXED INCOME HOUSING DEVELOPMENTS

Address	Council District	AMI	Program	Total Units	Affordable Units					Affordable Housing Compliance Period	
					Affordable Units	Studio	1 BR	2 BR	3 BR	Start	End
2400-18 E Huntingdon Street	1	60%	MIHB Moderate	150	15	0	11	4	0	2025	2075
2732 Manton Street	2	50%	MIHB Low	9	1	0	0	1	0	2025	2075
757-59 S 15th Street	2	50%	MIHB Low	9	1	0	0	1	0	2025	2075
915 S 12th Street	2	50%	MIHB Low	12	2	0	1	0	1	2025	2075
3615 Sears Street	2	60%	MIHB Moderate	11	2	0	2	0	0	2025	2075
1452 Grays Ferry Avenue	3	50%	MIHB Low	5	1	0	1	0	0	2025	2075
5310 Whitby Avenue	3	50%	MIHB Low	16	2	1	1	0	0	2025	2075
3952-54 Lancaster Avenue	3	50%	MIHB Moderate	15	2	0	0	2	0	2025	2075
3748-52 Lancaster Avenue	3	60%	MIHB Moderate	40	4	4	0	0	0	2025	2075
4324-44 Lancaster Avenue	3	60%	MIHB Moderate	49	5	0	4	1	0	2025	2075
4512 Lancaster Avenue	3	60%	MIHB Moderate	11	2	0	1	1	0	2025	2075
1611 Foulkrod Street	7	40%	MIN	11	3	0	3	0	0	2025	2075
300-10 W Norris Street	7	40% and 50%	MIN; MIHB Low	33	10	0	7	3	0	2025	2075
2520 N Front Street	7	40% and 50%	MIN; MIHB Low	18	6	0	4	2	0	2025	2075
4701 Wayne Avenue	8	50%	MIHB Low	90	9	0	5	4	0	2025	2075
5521 Wayne Avenue	8	60%	MIHB Moderate	50	5	1	3	1	0	2025	2075
Total				1,724	213	53	111	47	2		

TABLE 2: MIXED INCOME HOUSING PIPELINE DEVELOPMENTS

Address	Council District	AMI	Program	Building Permit Issuance Year	Total Units	Affordable Units
1106-14 Spring Garden Street	1	60%	MIHB Moderate	2021	79	8
4400 Market Street	3	60%	MIHB Moderate	2021	84	9
892-96 N 41st Street	3	50%	MIHB Low	2021	30	3
2019-25 N 29th Street	5	60%	MIHB Moderate	2021	94	10
5139 Wayne Ave	8	50%	MIHB Low	2021	48	5
6767 Germantown Avenue	8	60%	MIHB Moderate	2021	45	5
1450 Grays Ferry Avenue	3	40%	MIN	2022	3	1
4965 W Girard Avenue	3	60%	MIHB Moderate	2022	5	1
7611-19 Germantown Avenue	8	60%	MIHB Moderate	2022	114	12
3618 Wallace St	3	50%	MIHB Low	2023	32	4
2400-06 Mascher Street	7	50%	MIHB Low	2023	28	3
20-30 W Allens Lane	8	60%	MIHB Moderate	2023	76	8
2640-48 E Lehigh Avenue	1	50%	MIHB Low	2024	36	4
3618 Haverford Avenue	3	50%	MIHB Low	2024	70	7
1931-33 N 2nd Street	7	40%	MIN	2024	21	5
427 E Wyoming Avenue	7	50%	MIHB Low	2024	2	1
4452 Griscom Street	7	50%	MIHB Low	2024	9	1
2011 Eastburn Avenue	9	60%	MIHB Moderate	2024	43	5
2976 Richmond Street	1	50%	MIHB Low	2025	15	2
2329 Ellsworth Street	2	50%	MIHB Low	2025	3	1
239-43 S Farragut Street	3	40%	MIN	2025	17	4
3912-16 W Girard Avenue	3	50%	MIHB Low	2025	29	3
5426-28 Market Street	3	60%	MIHB Moderate	2025	5	1
613 Brooklyn Street	3	50%	MIHB Low	2025	13	2
871 N Preston Street	3	50%	MIHB Low	2025	9	1
1628 N 55th Street	4	60%	MIHB Moderate	2025	5	1
2365 Orthodox Street	6	50%	MIHB Low	2025	25	3
2301 Jasper Street	7	40%	MIN	2025	15	3
5001-05 Frankford Avenue	7	40%	MIN	2025	39	8
921 E Cheltenham Avenue	8	60%	MIHB Moderate	2025	20	2
Total					1,014	123



Jessie Lawrence, Director
August 2026