September 26, 2022

SUBJECT: Draft Chapter 7: Housing, Part 1 of 2

TO: Comp Plan Development Team

FROM: Mike Narcowich, AICP, Assistant Section Chief: Community Planning

Link to Plan's Vision

This chapter is closely connected to the following plan themes:
- Desirable Residential Areas
- A Thriving, Equitable Community
- Vibrant Destinations
- Healthy People and Environment

Outline

7.1 Introduction

This chapter will examine Abington's housing stock, including characteristics and trends, and will assess how well-prepared the township is to meet the housing needs of current and future residents. It will evaluate how the township's housing addresses equity, the needs of seniors, different housing preferences, and how well it meets the needs of varying ages, incomes and household types.

7.2 Housing History

7.2.1 Year Housing Built[1]

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[1] American Community Survey, 2018 (5-Year Estimate)
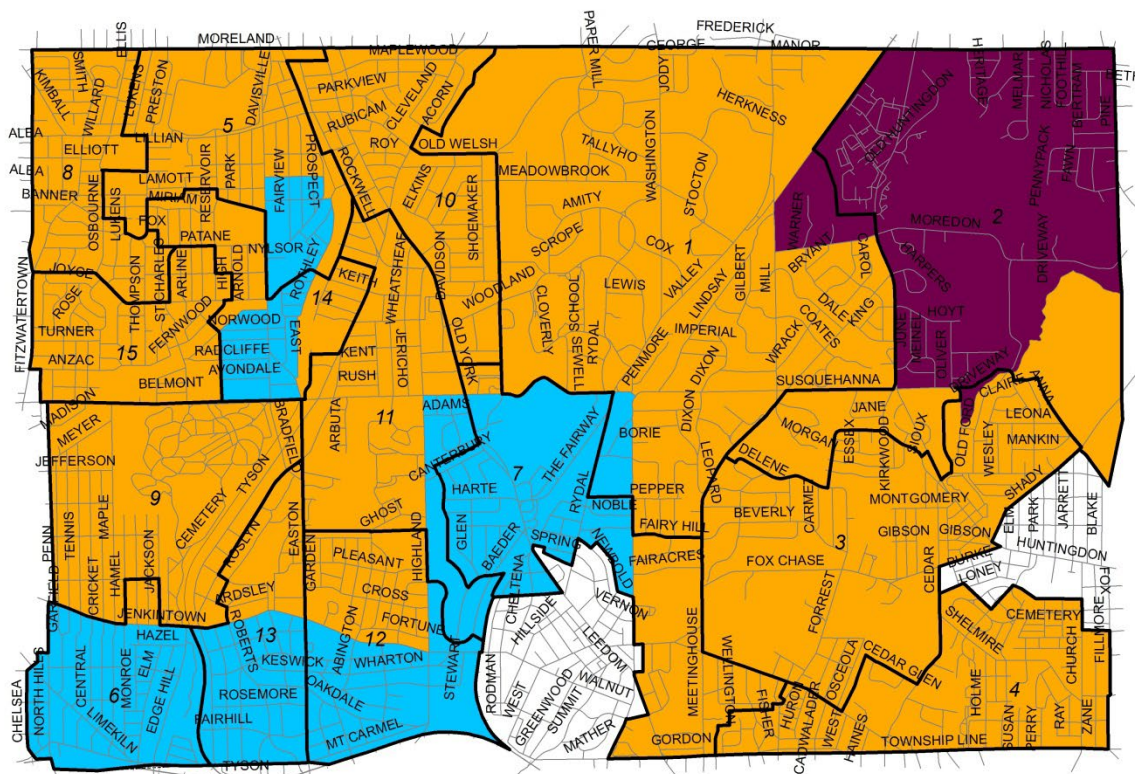
Housing Age by Census Tract
Showing Numbered Wards

	Wards
	Plurality of Housing Built Prior to 1940
	Plurality of Housing Built in the 1950s
	Plurality of Housing Built in 1970s

Parts of Abington were developed as early as the turn of the 17th century. Some areas in the township still have a high percentage of older homes, as illustrated on the map in Figure ___. The plurality of housing in four Abington census tracts was constructed prior to 1940, including Glenside and North Hills, and the portions of Roslyn and Crestmont close to Easton Road. Virtually all of the rest of the township had a plurality of housing built in the 1950s, as part of the nation's postwar suburban housing boom. However, the housing in the easternmost corner of Abington in Huntingdon Valley (in the upper right of the map in Figure ___) is newer; a plurality of it was constructed in the 1970s.

7.2.2 "Redlining": Mortgage Discrimination in Abington [2]

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[2] From "Mapping Inequality: Redlining in New Deal America," created by three teams at four universities, led by Robert K. Nelson of the University of Richmond's Digital Scholarship Lab. Project URL: https://dsl.richmond.edu/panorama/redlining/#loc=11/40.015/-75.315&city=philadelphia-pa, and is licensed under a Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License. https://creativecommons.org/licenses/by-nc-sa/4.0/

Abington, like many areas in metropolitan America, experienced mortgage lending discrimination known as "redlining" over much of the 20th century. The Mapping Inequality: Redlining in New Deal America"[3] project explains the practice below:

> …Redlining: making it difficult or impossible for people in certain areas to access mortgage financing and thus become homeowners. Redlining directed both public and private capital to native-born white families and away from African American and immigrant families. As homeownership was arguably the most significant means of intergenerational wealth building in the United States in the twentieth century, these redlining practices from eight decades ago had long-term effects in creating wealth inequalities that we still see today.

The redlining maps created by the federal Home Owners' Loan Corporation strongly influenced mortgage lending practices.
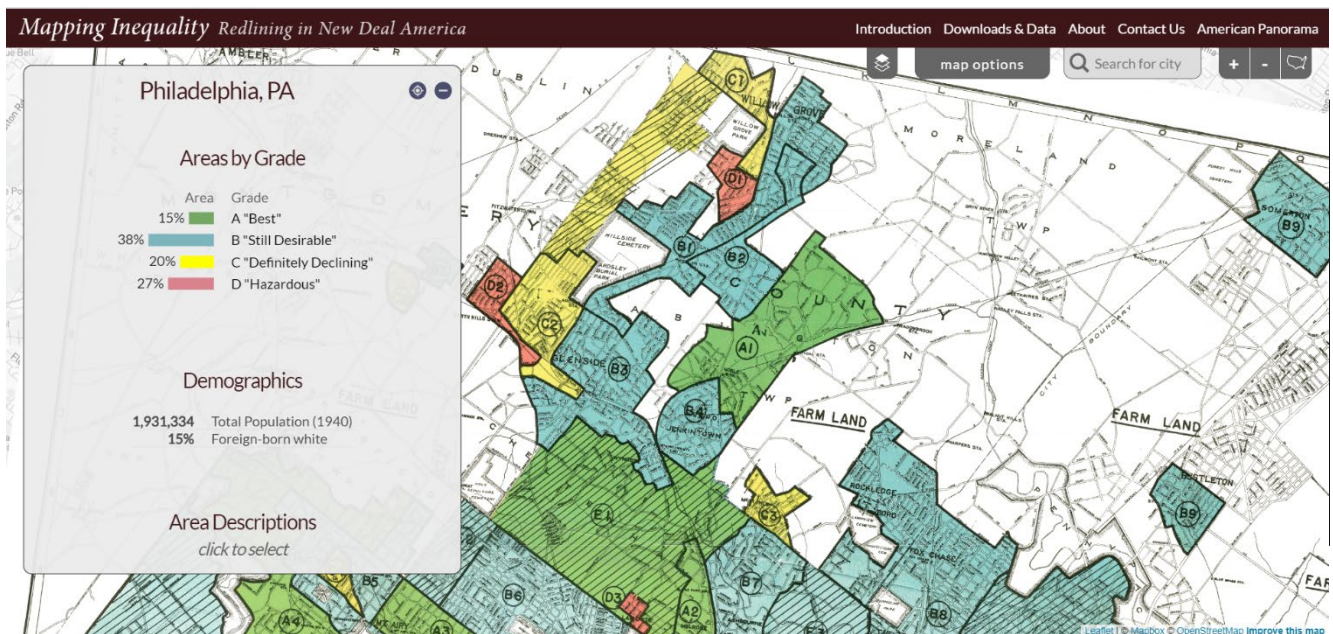
As you can see in the "Mapping Inequality" map, Crestmont and North Hills were labeled by mortgage lenders as "Hazardous," and parts of Willow Grove, Crestmont, Ardsley, McKinley, and Glenside were labeled "Definitely Declining." Typed area description sheets included the following information:

> North Hills: Grade: D – Hazardous. Comments included: "Italians of foreign born predominate," and detrimental influences were described as "mixture of population of poor class."

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[3] A project of teams from the University of Richmond, University of Maryland, and Virginia Tech University, and https://dsl.richmond.edu/panorama/redlining/#loc=5/39.1/-94.58

Glenside: Grade: C – Definitely Declining. Comments included: Inhabitants, Infiltration of: "Italians – possibly negro."

McKinley: Grade: D – Hazardous. Detrimental Influences: "Some colored in section."

Understanding the harm done by redlining in Abington (as it was done in Philadelphia, Upper Moreland, and many other places) helps us understand settlement patterns throughout the township, and any social justice issues that result. Public policy, including land use policy, should be informed by mortgage financing history and the injustices that it perpetrated for much of the 20th century.

7.3 Existing Conditions

7.3.1 Tenure

Approximately eighty percent of the township's occupied housing is owner-occupied[4]. This is lower than two of the reference areas, but higher than four, including the county. Additionally, the township's homeownership rate is eleven points higher than the state's (68.9%) and sixteen points higher than the nation's (64.0%). High homeownership rates are typically associated with neighborhood stability and a high level of home and property maintenance. Conversely, this means that the renter-occupied housing stock comprises a lower-than-county-average share of housing, so there is a chance that the supply of rental housing may not meet the demand of those seeking rental housing.

Owner Occupied *Red Lines Represent Margin of Error*

Upper Dublin	85.1%
Lower Moreland	82.6%
Abington	79.6%
Springfield	79.6%
Montgomery County	71.8%
Cheltenham	64.1%
Upper Moreland	63.0%

0.0% 10.0% 20.0% 30.0% 40.0% 50.0% 60.0% 70.0% 80.0% 90.0% 100.0%
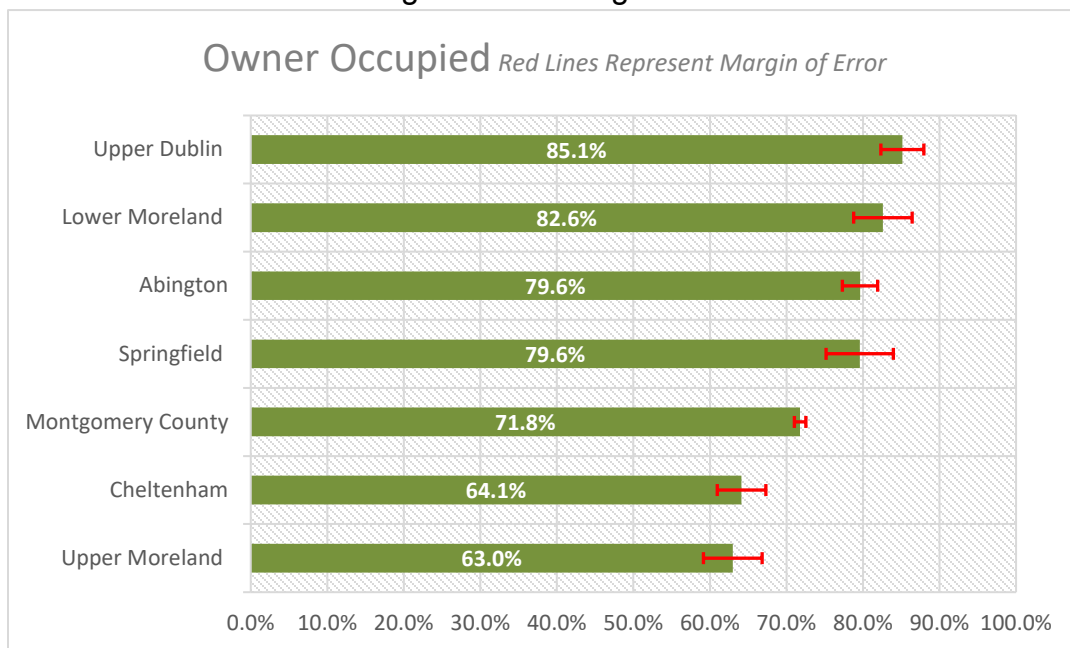
The average household size of occupied Abington housing differs, depending whether it is owner- or renter-occupied. The average size of renter-occupied units is 2.08 people per household, while owner-occupied housing has a higher average of 2.76 per household.

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[4] American Community Survey, 2019 (Five Year Estimates)

Home Owner-Occupancy Rates by Race or by Hispanic or Latino Householder

Note: "Hispanic or Latino" is a separate category from "race" in U.S. Census Bureau data; this chart combines data from tables for race and for Latino householders.

Category	Rate
White Alone	86.6%
Black or African American Alone	73.4%
Two or More Races	71.0%
Hispanic or Latino	66.6%
Some Other Race Alone	62.8%
Asian Alone	60.8%
American Indian and Alaska Native Alone	57.8%

Source: U.S. Decennial Census, 2010

There is a housing equity issue related to homeownership in the township, as in the nation. In Abington, householders who stated that their race was "white alone" enjoy a homeownership rate of 86.6 percent, while householders of other races have homeownership rates ranging from 57.8% to 73.4% percent; Hispanic or Latino householders have a homeownership rate of 66.6%.

7.3.2 Occupancy-Vacancy

The vacancy rate of housing units in Abington is 5.2 percent. This is the same as the county average and lower than that of Cheltenham (7.1%), Burholme, and Bustleton, but greater than the five other reference areas shown in the table. The township's recent creation of a Vacant Property Review Board is a proactive step to address maintenance, nuisance or hazardous situations related to vacant properties. Such a board monitors such properties, and works in conjunction with township staff to issue warnings to property owners and encourage property owners to address any concerns related to such properties.

Municipality	Vacancy Rate
Census Tract 342 (Bustleton)	7.4%
Cheltenham	7.1%
Census Tract 339 (Burholme)	5.6%
Montgomery County	5.2%
Abington	5.2%
Upper Moreland	5.0%
Springfield	3.7%
Upper Dublin	3.5%
Lower Moreland	2.4%
Census Tract 344 (Fox Chase)	2.0%

Source: U.S. Decennial Census (2020), P.L. 94-171 Redistricting Data

Abington's owner vacancy rate (1.4%) is much lower than its rental vacancy rate (10.4%). Such a gap in vacancy rates is common in neighboring municipalities and in the county as a whole.

7.3.3 Units in Structure and Housing Choice

Estimates show that single-family detached housing units make up the overwhelming majority-- 72 percent-- of the township's housing units. This proportion of units is much higher than the share of single-family

Single-family home, Crestmont

detached units in the county (54%) overall, and ranks higher than all reference areas but

Lower Moreland and Upper Dublin. The high proportion of single-family detached units reflect Abington's traditional, suburban residential neighborhoods, whereas the county's lower figure reflects the presence of dense boroughs where other unit types are more common.

The demand for housing types other than single-family detached has risen as a share of overall county demand in recent years. Abington has the opportunity to diversify its housing stock by allowing unit types other than single-family detached

Seventy-two percent of the housing units in the township consist of single-family detached homes.

units in single-family residential zoning districts. This would provide more housing choice, making the housing supply more responsive to changes in housing preferences and market demand, and could lead to more vibrant, strengthened communities.

One type of unit that might be allowed in these zoning districts are twins. Abington's housing stock is comprised of only eight percent of units that are twins or townhomes (the two types are counted together in the same category by the U.S. Census). This is less than half the county average of 21 percent, and six percentage points lower than the median for the six reference areas. Design standards in the zoning ordinance can ensure that

Affordable Housing and Diverse Housing Types

This topic ranked 2nd as a topic of interest in the public workshops on plan goals and vision. When asked what, specifically, the public would address within this topic, responses included recognizing the need for affordable housing and diverse housing types, while giving renters a voice.

any new housing respects the built environment and existing homes. In fact, such standards can make it difficult to tell that twins or duplexes are not single-family detached homes, and help those units blend in with the surrounding neighborhood.

Units in Structure

Figures are in %	Montgomery County	Abington	Cheltenham	Lower Moreland	Springfield	Upper Dublin	Upper Moreland
UNITS IN STRUCTURE							
1-unit, detached	54	71.9	47.5	82.1	70.8	74.3	59.1
1-unit, attached	20.7	8.1	13.9	2.9	13.4	14.1	6.4
2 units	2.9	3.1	3.2	1.4	2.6	1.4	4.4
3 or 4 units	3.6	2.1	9.4	1.5	4.1	1.7	4
5 to 9 units	3.1	2.3	2.4	0.4	1.4	2	3.3
10 to 19 units	3.7	2.3	2.7	0.1	0.9	3.5	11.8
20 or more units	11.1	10.2	20.4	11.3	6.9	3.1	10.7
Mobile home	0.8	0.1	0.4	0.3	0	0	0.3
Boat, RV, van, etc.	0	0	0	0	0	0	0

American Community Survey, 2019, 5-Year Estimates

Housing Units by Type

Figures are in %	1-unit, detached	Figures are in %	1-unit, attached
Lower Moreland	82.1	Montgomery County	20.7
Upper Dublin	74.3	Upper Dublin	14.1
Abington	71.9	Cheltenham	13.9

Springfield	70.8	Springfield	13.4
Upper Moreland	59.1	Abington	8.1
Montgomery County	54	Upper Moreland	6.4
Cheltenham	47.5	Lower Moreland	2.9

Source: American Community Survey, 2019, 5-Year Estimates

As older malls and shopping centers increasingly trend toward a greater diversity of land uses, new multifamily units are a housing type that could help diversify Abington's housing stock and meet housing demand. Such units (counting all dwellings of three units or more) represent 17 percent of housing units in Abington, which is less than half of Cheltenham's 35 percent figure, and lower than the county average of 22 percent (the higher county figure partly reflects the inclusion of boroughs, with relatively high shares of multifamily units).

Multifamily housing (The Plaza), near Jenkintown

The uniformity and homogeneous nature of single-family detached residential neighborhoods in Abington reduces housing choice, limits diversity, and means that Abington is not well-positioned to adapt to changes in housing preferences and the housing market. This issue is addressed more in the "Issues for Consideration" section of the chapter. North Hills, Glenside, and Crestmont, however, are examples of Abington residential neighborhoods where rows of single-family detached homes do intermingle more than other neighborhoods with twins, duplexes and other dwelling types (see map, end of chapter).

7.3.4 Housing Turnover

As shown in the Housing Turnover Table, in May 2020, homes for sale in Abington spent an average of 41 days on the market (based on 28 home sales). This was higher than the 23 day average recorded in May 2019 (based on 66 home sales).[5] In May 2020 Abington's turnover was higher than all but Cheltenham among the reference areas [6]. However, before the Covid-19 pandemic in May 2019, Abington's 23-day turnover (with a much higher sample size than in Abington in May 2020) was lower than all the reference areas listed in Montgomery County.

Housing Turnover, May 2019 – May 2020

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[5] Berkshire Hathaway Home Services Fox & Roach HomExpert Market Report, Montgomery County, May2020
[6] Data for 3 adjacent Philadelphia Census Tracts was not available

	Average Days on Market			Number of Properties Sold		
Municipality	May-20	May-19	% Change 19-20	May-20	May-19	% Change 19-20
Springfield	10	42	-76.2%	5	26	-80.8%
U Dublin	30	67	-55.2%	20	32	-37.5%
U Moreland	31	25	24.0%	8	26	-69.2%
L Moreland	32	37	-13.5%	8	11	-27.3%
Abington	41	23	78.3%	28	66	-57.6%
Cheltenham	60	48	25.0%	27	52	-48.1%

* Source: Berkshire Hathaway HomeServices HomExpert Market Report, a product of Berkshire Hathaway HomeServices Fox & Roach
Information based on MLS data and deemed accurate, but not guaranteed.
For more information visit: http://blog.prufoxroach.com/market-reports/

7.3.5 Recent Housing Construction

Since 2009, 180 housing units have been built in Abington. A higher percentage of units were multifamily units in this period than existed prior to 2009. Multifamily units comprised 34 percent of units built since 2009, compared with 21 percent of units in the 2000 to 2009 period. In 2010, multifamily units comprised 21 percent of all units in the township[7]. Accordingly, single-family detached units built since 2009 made up a smaller share of units built (56%) than had been built in the past (72% of all units built in the past, including 66% of units built in the period 2000 to 2009).

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[7] American Community Survey, 2010 (5 Year Estimates)

Since 2009, more units were completed in 2014 than in any other year (66 units). Those units included 61 multifamily units at the Medical Mission Sisters property, adjacent to Rockledge Borough and the City of Philadelphia. Also notable was the 2017 reconstruction of Crest Manor, which both substantially rehabilitated existing twin dwellings (30 two-bedroom units) and demolished and replaced eight twin units[8]. The Montgomery-Award winning[9] development now consists of 46 twin and

Mission Green, Huntingdon Valley, provides affordable housing for seniors, built 2014,

apartment dwellings in one-, two-, three-, four-, and five-bedroom configurations. The entire development is LEED-GOLD certified. The most recent recorded construction in the township was in 2018, when 12 single-family detached units were built in North Hills.

The average annual number of housing units built in the nine-year period was 20, down from 26 units per year in the period 2000 to 2009 (256 units were built in the ten years from 2000 to 2009). The most units built in any year in the 21st century was in 2008, when 65 units (including 45 multifamily) were built. Annual home construction has not returned to that level since the Great Recession, although there have been multiple recent multifamily home proposals for developments larger than 65 units.

Units Built: 2010 and After

Abington Township: Units Built by Year and Type										
	2010	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**Total**	**%**
Single-Family Detached	16	5	8	14	5	12	12	17	12	**101**	**56%**
Single-Family Attached	0	0	2		0	0	0	16	0	**18**	**10%**
Multi-Family	0	0	0	0	61	0	0	0	0	**61**	**34%**
Mobile Home	0	0	0	0	0	0	0	0	0	**0**	**0%**

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[8] Source: Montgomery County Housing Authority, https://www.montcoha.org/north-hills-investment-effort/ (website accessed 1-31-2022)

[9] https://www.montcopa.org/DocumentCenter/View/25843/Crest-Manor-Redevelopment-Profiles-2019

Total	**16**	**5**	**10**	**14**	**66**	**12**	**12**	**33**	**12**	**180**	**100%**

Source: Montgomery County

7.3.6 Median Housing Price and Rent

When grouped with the median housing prices of its neighboring municipalities, Abington's median housing price is just above the median. Abington offers an affordable alternative to homes in neighboring Upper Dublin, where the median home price was 42 percent higher. Abington's median housing price is also five percent lower (e.g., more affordable) than the county median. Single-family detached units are 13% lower in price and generally are more affordable than the county's single-family detached median price.

2019 Median Housing Prices By Municipality								
	All Units		SFD[1]		SFA[2]		MF[3]	
Municipality	Median Price	# Sold	Median Price	# Sold	Median Price	# Sold	Median Price	# Sold
Upper Dublin	$420,000	381	$461,250	296	$293,500	70	$150,000	15
Lower Moreland	$410,000	205	$440,000	163	$310,000	5	$274,995	37
Springfield	$350,000	246	$350,000	198	$325,000	39	$484,000	9
Montgomery County	$310,000	12,247	$356,080	7,405	$250,000	4073	$169,900	767
Abington	$295,000	698	$310,000	596	$232,250	74	$161,644	28
Upper Moreland	$280,000	270	$287,000	241	$171,000	29	$0	0
Cheltenham	$250,000	492	$283,500	325	$212,400	118	$85,000	49
Source: Montgomery County Planning Commission, Montgomery County Board of Assessment Appeals								
Footnotes:								
(1) **SFD (Single-family Detached)** -- Stand-alone dwelling units not attached to any other dwelling unit.								
(2) **SFA (Single-family Attached)** -- Units including rowhomes, 3-4 unit homes, twins and townhouses, provided the units are attached to other units and are separated by one or more walls extending from ground to roof.								
(3) **MF (Multifamily)** -- Condominiums found in buildings having two or more units with entrances that share a common hallway.								

Median rent in Abington is $1,270, which is very close to the county average and the median for the townships used as reference areas.

One way of considering affordability is to compare median household income to median housing price. The median household income in Abington was estimated to be $94,863 (+ or - $4,020[10]). As shown in the 2019 Median Housing Prices by Municipality table, above, the median sales price was $295,000 in 2019. Based on the analysis, below, a household earning

Median Gross Rent ($)		
	Estimate	**Margin of Error**
Lower Moreland	878	56
Cheltenham	1,180	36
Abington	1,270	58
Upper Moreland	1,290	43
Montgomery County	1,295	13
Springfield	1,371	107
Upper Dublin	1,555	161
Source: American Community Survey, 2019, 5-Year Estimates		

the median income can afford to purchase a home selling at the median sales price in Abington Township, provided that they can afford a 15% down payment. This calculation uses a budget that limits housing costs to 30% of gross income, ensuring that they are not cost-burdened.

The result indicates that a household in Abington with a median household income could afford housing costs to comfortably make mortgage payments on a home selling for the median sales price in the township. Therefore, for many local families, homes in Abington are affordable. However, when we consider how affordable Abington's homes are to those from outside the township, the situation is quite different. A household earning the median household income for the state of Pennsylvania that wanted to relocate to Abington could not afford a mortgage for a home selling at the median housing price in the township. That household could only afford to pay 68% of estimated monthly housing costs for the same home in Abington.

Affordability (Based on Incomes and Housing Prices)		
	Abington MHI	**Pennsylvania MHI**
Median Household Income	$ 94,863	$ 61,744
Annual Housing Cost Limit (30% gross income)	$ 28,459	$ 18,523
Median Housing Price	$295,000	
Down Payment (15%)	$ 44,250	
Mortgage Term	30 years	
Interest Rate	3.25%	
Estimated Tax Rate	4.06%	
Estimated Property Taxes	$11,977	
Yearly Homeowners Insurance	$2,000	
Estimated Monthly Payment	$2,256	
Estimated Annual Housing Costs	$27,072	
Budget Available	**105%**	**68%**

Note: Rate accounts for Montgomery County, Montgomery County Community College, Township, and School District Taxes

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[10] American Community Survey, 2019 (5-Year Estimate)

7.3.7 Cost-Burdened Households

Many renter households in Abington struggle to meet housing costs. Nearly half of all renter-occupied housing units in Abington are cost-burdened, and approximately one-quarter of renter households are severely cost-burdened. "Cost-burdened" means that more than 30 percent

Twin homes can be designed to look much like single-family detached homes. Image: twin homes, Crestmont.

Median Housing Value by Tract, with Ward Boundaries Shown
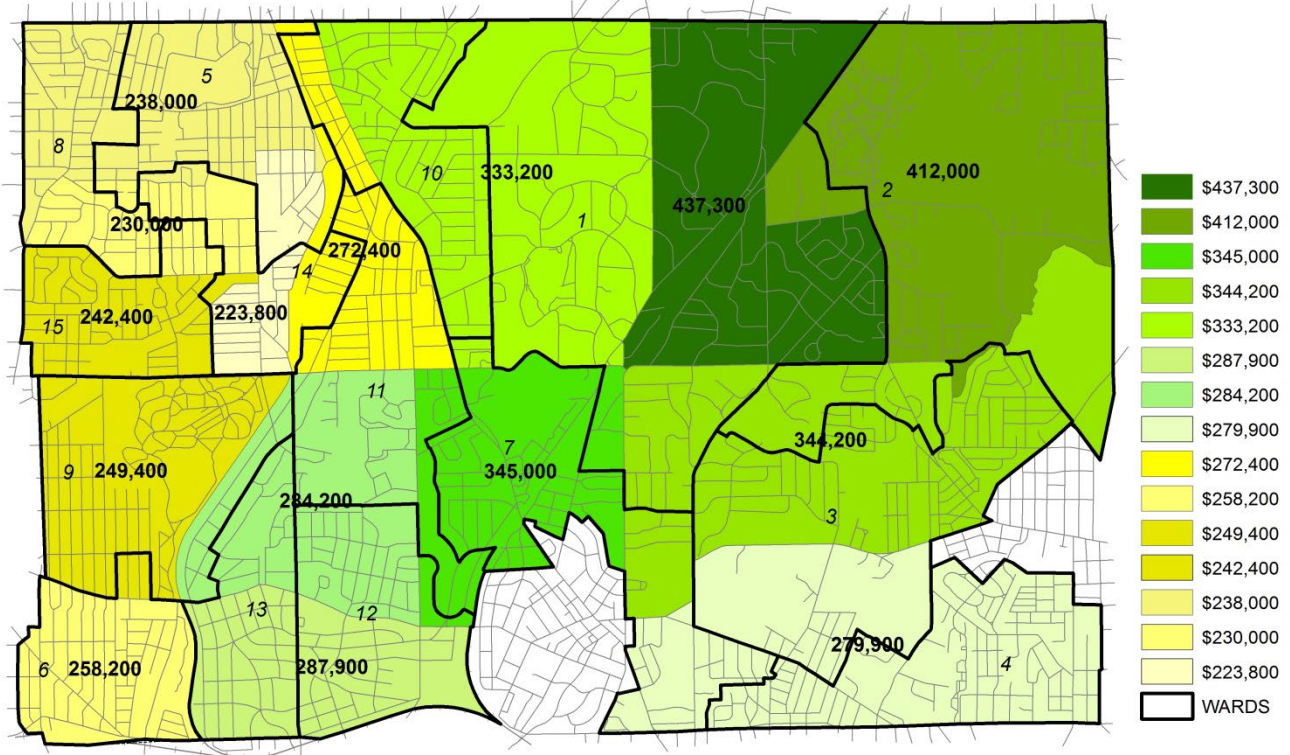
Gross Rent as a Percentage of Household Income in the Past 12 Months (GRAPI)

	Montgomery County	Abington
"Cost-burdened"	45.8%	45.7%
"Severely cost-burdened"	24.3%	25.8%

Source: American Community Survey, 2019, 5-Year Estimates

Note: Margin of Error is relatively high (ranging from 17% to 44% of value) for some categories.

Selected Monthly Owner Costs as a Percentage of Household Income

	Montgomery County	Abington
"Cost-burdened"	22.6%	8.5%
"Severely cost-burdened"	8.5%	8.9%

Source: American Community Survey, 2019, 5-Year Sample

of income is spent on housing costs[11] and "severaly cost-burdened" means that more than 50 percent of household income is spent on housing costs. Each of these percentages is close to that of the county [12].

The proportion of owner-occupied housing units that are "cost-burdened" is 24% in Abington, and the percentage that are "severely cost-burdened" is 9%. Both of these figures are close to that of the county. Median housing price is not available by tract, but median housing value by tract is estimated by the American Community Survey[13]. The median housing value in the township is $277,400, but it ranges from $223,800 near Easton Road in Roslyn and Crestmont to $437,300 in the Rydal-Meadowbrook area. The portions of the township that offer the most affordable neighborhoods to live in includes the northwestern and western parts, including Crestmont, Roslyn and Ardsley.

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[11] The 30 percent threshold is one commonly used by the U.S. Department of Housing and Urban Development. It was derived from the threshold (revised to 30 percent in 1981) set by the federal government for most rental housing programs (i.e., families for most rental housing assistance programs would be responsible for paying 30 percent of their income in rent). From "Who Can Afford to Live in a Home: A look at data from the 2006 American Community Survey," by Mary Schwartz and Ellen Wilson, U.S. Census Bureau.

[12] Township-level data for this indicator should be viewed cautiously, since margins of error are relatively high.

[13] American Community Survey, 2018 (5-Year Estimate)

7.3.8 Subsidized Housing

There are three subsidized housing developments providing affordable housing that are located in the township[14]. They are:

Crest Manor, Winner of a Montgomery Award in Design, 2019

Crest Manor was designed to obtain LEED (Leadership in Energy and Environmental Design) certification

- Crest Manor. This development utilizes a mixed-subsidy, and offers 46 two-, three- and four-bedroom townhomes. Originally built in 1963 by the Montgomery County Housing Authority, the site was extensively reconstructed and won a land development award from Montgomery County in 2019. The award was given due to the modern, efficient,

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[14] Unless stated, otherwise, "affordable housing" is defined by this plan as housing that people can pay the housing costs for (rent or mortgage) without spending more than 30 percent of their monthly income.

sustainable design, and collaborative development process (it involved a partnership between Montgomery County Housing Authority and Pennrose, a development and management firm). The development is located in a transit-oriented location, and features traditional neighborhood design. The homes were designed to obtain LEED Certification; utilities and appliances are energy-star compliant. It also features a new community building with a computer lab and gathering space, and a 0.36 acre park. The regrading for the park was undertaken in such a way as to reduce the risk of flood damage while encouraging stormwater infiltration. The development also features four units for the physically impaired and two units for the hearing/visually impaired. Funding for the project came from a variety of grants, loans (including PennHomes loans for multifamily projects), and the federal Low-Income Housing Tax Credit project.

- Redeemer Village I and II in Huntingdon Valley (199 one-bedroom units, utilizing Section 8 subsidies). This development is age-restricted to those 62 years of age and older. It is owned by Holy Redeemer Health System.

- Mission Green in the Rockledge-Fox Chase vicinity. This development offers 61 units (59 one-

Redeemer Village, an affordable, senior community, Huntingdon Valley

Fulmor Heights a co-op residential community in Upper Moreland

bedroom units and two two-bedroom units). The project is age-restricted to those 55 years of age and older and is funded by Section 8 subsidies. It received funding from the federal Low-Income Housing Tax Credit program. It is owned by Mission Green, LP and Inglis Housing Corporation.

SIDEBAR: Community land trusts are nonprofit, community-based organizations designed to ensure community stewardship of land. Community land trusts can be used for many types of development (including commercial and retail), but are primarily used to ensure long-term housing affordability. To do so, the trust acquires land and maintains ownership of it permanently. With prospective homeowners, it enters into a long-term, renewable lease instead of a traditional sale. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families. – *from community-wealth.org, a project of the*

A nearby example of a community similar to a community land trust (which is discussed in the <mark>sidebar, above</mark>) is the co-op residential community of Fulmor Heights in Upper Moreland. This neighborhood allows new residents to purchase a share of the co-op for an affordable price; the entire property is maintained by the Home Ownership Association.

7.3.9 Senior Housing

Abington is home to numerous senior living residences. These include continuing care, assisted living, independent living, memory care, and nursing homes.

- Rydal Park (independent living, assisted living, skilled nursing)
- Sunrise of Abington (independent living, personal care, and early and late-stage memory care)
- Redeemer Village I and II (see Subsidized Housing, above)
- St. Joseph Manor at Holy Redeemer (personal care, long-term care, rehabilitation)
- Mission Green (see Subsidized Housing, above)
- Brookside Health Care & Rehabilitation Center (skilled nursing, rehabilitation)

One way to provide housing for seniors is by allowing accessory dwelling units (ADUs). Abington's zoning now includes an "Accessory Dwelling Unit" use with special provisions. These units are not allowed to be rented, but instead are for occupancy by senior relatives of the residents of the principal dwelling on the lot. This senior housing option can be more affordable than others, and can allow families to remain together.

One trend that is growing in popularity is housing that is shared by seniors—particularly that shared by single senior women. Roommate-matching services have developed to address this market segment. This living arrangement can provide companionship and make living in the township more affordable for older singles. The township may wish to encourage aging-in-place by providing information about roommate-matching services.

Sunrise, a Continuing Care Community, Abington Village

Mission Green, an affordable, senior community, Huntingdon Valley

Rydal Park and Rydal Waters comprise a continuing care community