

years than median income County-wide, a 33 percent increase in Kemp Mill compared to 41 percent County-wide. The County-wide increase has almost kept pace with the increase in the Consumer Price Index for the Washington Metropolitan area which showed a 43 percent increase, while Kemp Mill's has not.

The majority of Kemp Mill's single-family households, 73 percent, have incomes over \$50,000. The apartment residents' incomes are more moderate. The Kemp Mill median for multi-family households is \$30,895 compared to \$44,720 for multi-family County-wide. This is consistent with a large number of elderly persons living alone who are likely to live on various packages of social security and other retirement income. Not only are retirement incomes typically lower than working age incomes, but single-person households do not have the advantage of two incomes. In Kemp Mill, 65.5 percent of the high-rise households consist of one person compared to 55.8 percent County-wide.

**Car Ownership**

The average number of cars per household in Kemp Mill is lower than the County-wide average, in keeping with the large percentages of residents living alone and older residents. There were 1.5 cars per household in Kemp Mill in 1997 compared to 1.8 County-wide. The typical area apartment household has the same number of cars as apartment households County-wide, 1 per unit. Kemp Mill's single-family households have a lower average, however, 1.8 cars per household compared to 2.1 cars County-wide. Kemp Mill's lower average for all residents is influenced both by the percentage of single and older residents and by the fact that high-rises, which consistently have the lowest car ownership of any housing type, are a comparatively large share of the housing stock in the Master Plan Area.

**Housing Sales**

Kemp Mill's housing sales prices are generally in the moderate range. Townhouse prices are comparatively high, reflecting the newness of this component of the housing stock. This conclusion is based on an examination of sales in the two Census Update Survey years for which demographic data are presented in this report, 1987 and 1997, as well as the middle year, 1992. The number of sales has declined over the period for all housing types in Kemp Mill.<sup>5</sup> There were at least 125 sales of existing single-family detached houses in 1987, 100 in 1992, and only about 70 in 1997. The only sales of new single-family detached housing

**Median Sales Price, Existing Single-Family Detached Housing**

Year	Kemp Mill	County
1997	\$169,000	\$230,000
1992	\$176,000	\$217,000
1987	\$128,500	\$140,000

<sup>5</sup>The Park and Planning Department's Sales/Transactions Automated Report (STAR) tends to undercount the number of sales. In order to obtain the best possible price information certain types of sales, such as those between relatives or those varying substantially from other similar houses or their tax assessments, are not believed to reflect market prices and are not included in the data.

took place in 1987 when 25 new homes were completed just west of Kemp Mill Road. Condominiums typically sell at the rate of 10 to 15 per year. 1987 was the exception with 95 condo sales, resulting from the conversion of University Towers from a rental property to a condo. Since townhouses are in limited supply in Kemp Mill, it is not surprising that there are few townhouse sales, generally 5 or less. The exception was 1992 when 15 of the townhouses on Watermill Lane were built and sold.

Prices of Kemp Mill's existing single-family detached houses have increased substantially since 1987. They had not, however, regained their early nineties peak by 1997, nor had their growth kept pace with the increase in existing single-family detached unit prices County-wide. The lag probably reflects the relative age and moderate size of many Kemp Mill homes compared to the increasing stock of larger, newer houses and older ones with substantial additions elsewhere in the County. Nonetheless, Kemp Mill's single-family housing prices remain in the middle range for housing County-wide.

Condo prices have shown the same general pattern as single-family housing prices, increasing between 1987 and 1992, then decreasing modestly to 1997. County-wide condominium prices are not available for comparison but Kemp Mill's prices appear to be in the moderate range.

**Median Condominium Price  
Kemp Mill**

Year	Median Price
1997	\$75,000
1992	\$78,200
1987	\$70,000

Townhouse sales are too few to permit detailed analysis of prices. However, the new townhouses built in 1992 sold for somewhat more than the County-wide median for new townhouses. The median price was \$191,700 in Kemp Mill compared to \$185,735 County-wide. Based on very few sales, resale prices have been in the same range.

**Conclusion**

The demographic profile of a community tends to be strongly influenced by a few key factors, such as the nature of the housing stock and the age distribution of the population. Kemp Mill is no exception. The preponderance of moderately priced, ownership housing, most of which is single-family detached, containing a population where more than one of every five residents is 65 or older produces the picture of a very stable community. It is a community with few demographic extremes, one in which many residents who moved into their homes in the 1950s, '60s, and '70s, have chosen to remain as their families have grown up, and they have grown older. Consequently, it is an area with characteristics that are perhaps more typical of Montgomery County several decades ago when these residents moved to Kemp Mill than of much of the County today.