

ZIP 78633 — #1 of 8: Owner Occupancy Rate

ZIP 78633 leads Texas in 55+ owner occupancy

Source: ALEX Intelligence · Published October 28, 2026

Swipe for insights →

THE DATA

91.7%

Owner Occupancy Rate (2024)

In ZIP 78633, 91.7% of homes in the 55+ age cohort are owner-occupied, the highest in Texas among ZIPs with high senior populations.

This exceptional ownership rate reflects deep residential stability among older adults in one of Texas's most established senior communities. High owner occupancy suggests strong equity retention, limited turnover, and sustained investment in home maintenance—key traits of mature age-restricted and active-adult markets. It also implies a strong preference for permanence over mobility, even as residents age.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-28-fifty-five-plus-fifty-five-plus-owner-share-zcta-tx-senior-zip>



Photo: Another Believer · CC BY-SA 4.0 · Wikimedia Commons

01

Equity Anchors Retirement Stability

Such high ownership also indicates a mature housing market where new construction is no longer the dominant driver. Instead, the focus shifts to maintenance, accessibility upgrades, and community cohesion—hallmarks of a sustainable active-adult ecosystem. This is not a transient market; it is one where life-stage transitions are managed within a fixed, trusted environment.

02

Downsizing is Not the Default Path

This challenges conventional wisdom in age-restricted community development, where the narrative often centers on turnover and mobility. The reality in high-ownership ZIPs like 78633 is that retirement mobility is selective, not automatic. It is driven not by age alone, but by health, financial capacity, and emotional attachment—factors that make ownership a strategic choice, not a demographic inevitability.



Photo: Another Believer · CC BY-SA 4.0 · Wikimedia Commons

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902



ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy

