

ZIP 75087 — Rockwall County, Texas

ZIP-level read · 2,384 residents aged 75+ (5.4%) · #14 of 1,989 Texas ZIPs

Prepared for **Charlie Cameron** (crushitwithcharlie@gmail.com) · 7/25/2026

BOTTOM LINE

Strong market — senior density, growth and acuity all point up. Market opportunity scores 5.5/10 (Moderate).

MARKET OPPORTUNITY

RAL MARKET SCOUT INDEX

Demand weighed against local supply — the build-here signal.



Moderate Opportunity

A workable market — genuine demand, but weigh local supply, competition and growth before committing.

THE FIVE DIMENSIONS

DEMAND

10.0

SUPPLY

0.0

GROWTH

8.4

REFERRAL

8.1

WEALTH



Wealth & Regulatory are address-specific

A Site Intelligence report scores your exact property on all five dimensions, rolls them into one composite, and adds parcel, zoning, the bed-cap check, a named referral directory and a pro-forma.

Run Site Intelligence →

Demographics

Weighted from four inputs (CMS + Census), on RAL Reports' locked methodology.

75+ density

5.4% of residents · 2,384 seniors



Senior growth

+33.1% (5-yr, county)



In-migration

9.59%/yr 75+ moving in



Care acuity

8% dementia prevalence



WEIGHTED SCORE

8.4 / 10

High

75+ POPULATION

2,384

5.4% of residents

5-YR GROWTH

+33.1%

75+ (county)

DEMENTIA

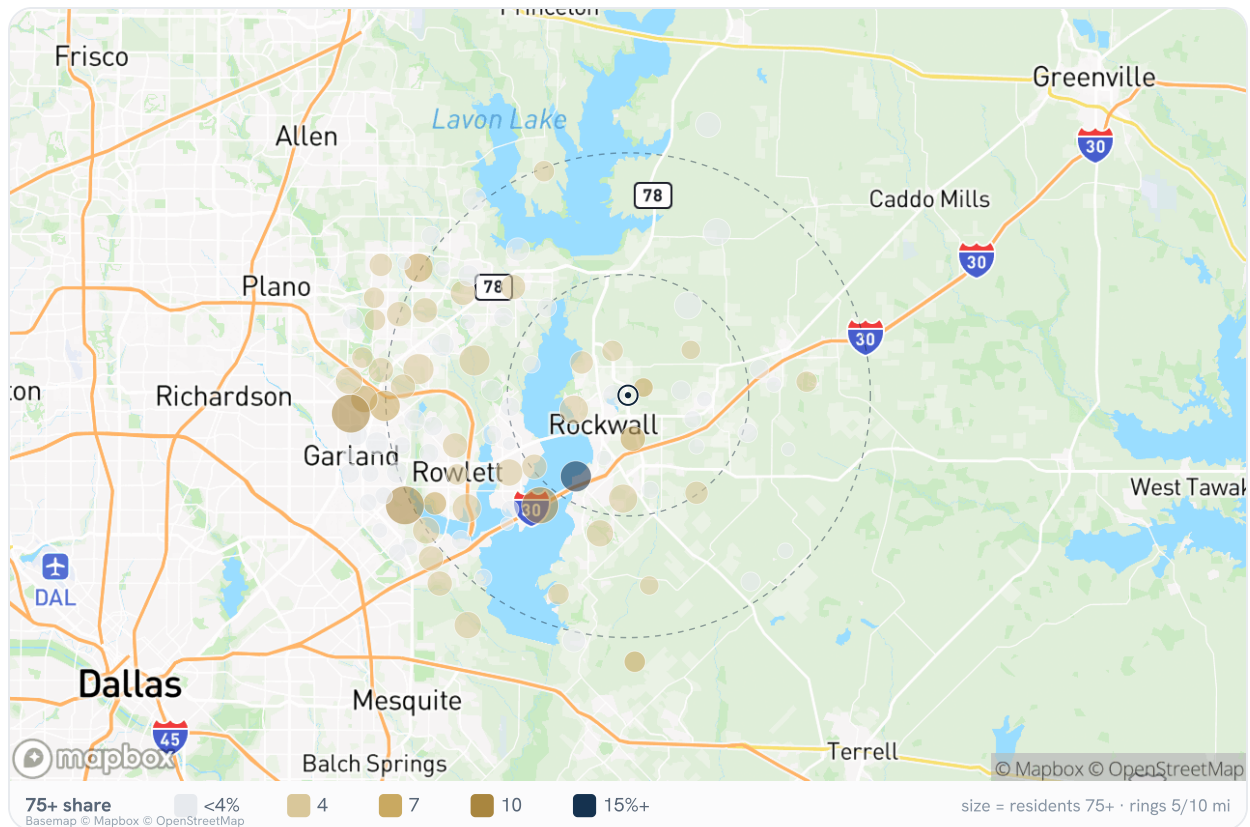
8%

Medicare 65+

Senior-density map

75+ BY CENSUS TRACT · ~12 MI

Where the 75+ population actually concentrates around this ZIP. Each dot is a census tract — size scales with the number of residents aged 75+, color with their share of the tract.



© marks this ZIP. 96 census tracts within ~12 miles · darker = higher 75+ share, bigger = more seniors.

Health profile MEDICARE 65+ · COUNTY

Prevalence of all 34 CMS chronic conditions — acuity drives memory-care & higher-need demand.

High Cholesterol	70%	Hypertension	67%	Arthritis	38%
Cataract	26%	Diabetes	23%	Hypothyroidism	23%
Ischemic Heart Dis.	21%	Anemia	20%	Depression	19%
Kidney Disease	18%	Obesity	17%	Atrial Fib.	15%
BPH	15%	Glaucoma	14%	COPD	11%
Disability	11%	Heart Failure	11%	Osteoporosis	11%
Cancer	11%	Dementia	8%	Asthma	7%
Stroke	5%	Cancer-Breast	4%	Cancer-Prostate	4%
Pneumonia	4%	Schizophrenia	2%	Parkinson's	2%
Cancer-Lung	1%	Cancer-Colorectal	1%	Heart Attack	1%
Cancer-Urologic	1%	Hip Fracture	1%	Cancer-Endometrial	0%
ESRD	0%				

Competition by home size LICENSED AL · WITHIN 25 MI

How nearby assisted-living supply splits by home size — small (≤ 16 beds) is your direct residential-AL competitive set.

SMALL HOMES ≤ 16 152 1,379 beds · your set	MID 17-50 32 1,081 beds	BIG-BOX 51+ 85 8,329 beds	ALL AL HOMES 269 within 25 mi
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Small residential-style homes (≤ 16 beds) are **57%** of the licensed AL supply within 25 miles — a healthy mix of small and large operators.

Supply & pricing

Existing assisted-living supply and cost (state-level context).

AL SUPPLY

Tight

30.9 beds/1k 75+ ·
Texas

AVG FACILITY

~37 beds

Mixed

AL PRICE / MO

\$5,666

below U.S. median

MEMORY CARE / MO

~\$7,100

estimated

Estimated assisted-living & memory-care rates from [CareScout Cost of Care](#).

 **27** licensed AL/RAL homes (~931 beds) within 10 mi · **269** (~10,789 beds) within 25 mi. The full **named roster** — with addresses, bed counts and the small-home competitive set — is in [Site Intelligence](#).

Starter pro-forma **ILLUSTRATIVE · 10-BED**

A quick-look revenue sketch at the local AL median rate — your real cost basis, operating margin and breakeven occupancy live in Site Intelligence.

RATE / MO

\$5,666

Texas AL median

OCCUPANCY

90%

stabilized

GROSS REVENUE /
MO

\$50,994

10 beds × 90%

ANNUAL REVENUE

\$611,928

gross of opex

Illustrative only: 10 private rooms at 90% stabilized occupancy × the local median AL rate, gross of operating costs. [Full pro-forma in Site Intelligence](#) →

Regulatory & labor TEXAS • STATE

The small-home licensing path, local caregiver wages, and how Medicaid pays (or doesn't) for assisted living here — the regulatory and labor realities of operating in this state.

SMALL-HOME LICENSE

4–16 beds

Assisted Living Facility
Type A - Small

CAREGIVER WAGE

\$11.65/hr

state median

CNA WAGE

\$18.03/hr

state median

MEDICAID (AL)

Yes

covers services

Licensing: After passing Life Safety Code survey and a health survey (with 1-3 residents admitted), HHSC issues the license within 45 days. · **Initial fee:** \$300 base + \$15 per bed, capped at \$2,250, for a 3-year license (26 TAC 553.47).

Medicaid & assisted living in Texas

STAR+PLUS HCBS waiver (managed care) covers assisted-living/residential-care services for NF-level members; waiver does not pay room and board.

Medicaid pays (care/services): STAR+PLUS covers AL services at a daily rate by procedure code under PDPM methodology (eff. 9/1/2025, TMHP fee schedule); care benefit approx \$1,500-\$2,000/mo (TX HHSC Provider Finance).

Room & board: Not included - STAR+PLUS pays services only; resident pays room & board.

Most residential assisted living is private-pay. This report's market read, pro-forma, and income figures use private-pay rates; Medicaid is shown for context only.

Referral network

CMS + HRSA · 10 & 25 MI RADIUS

Referral capacity within real driving distance of this ZIP — hospital & nursing **beds** and hospice & home-health **patient volume**, weighted by size, not raw facility counts.

REFERRAL CAPACITY

8.1 / 10

Strong · within 25 mi

HOSPITAL BEDS

181 / 8,006

10 / 25 mi radius

SKILLED-NURSING BEDS

**1,035 /
10,139**

10 / 25 mi radius

HOME-HEALTH PATIENTS

973 / 24,107

10 / 25 mi ·
Medicare/yr

These are **real distances from this ZIP**, not county totals — the figures above count only what sits within 10 and 25 miles. Strength is weighted by **size**, not headcount: a 600-bed hospital counts far more than a 25-bed one, and hospice & home-health are measured by Medicare patient volume rather than raw agency counts. The **25-mile** ring is scored per senior who lives inside it, then ranked against every U.S. ZIP.

NEXT STEP

Go from ZIP to the exact property

This is the ZIP-level read. A **Site Intelligence** report scores **your specific address** on all five dimensions and rolls them into one composite — adding parcel & zoning, the regulatory bed-cap check, your Wealth / private-pay score, a named referral-partner directory with phone numbers, the local caregiver labor pool, flood risk, and a quick pro-forma.

Run a Site Intelligence report for an address →

Sources: U.S. Census ACS (demographics, income, home value), CMS Mapping Medicare Disparities (chronic conditions), CMS/state AL supply, [CareScout Cost of Care](#) (pricing). Demand is computed live on RAL Reports' methodology; figures are directional market intelligence, not a property appraisal.

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