

FLORIDA SENIOR CARE REPORT

# 2026

What the Official Data Reveals About Nursing Homes  
and Assisted Living Facilities Across the State

**3,700+**

Licensed facilities

**2 sources**

CMS + Florida AHCA

**2026 data**

Most recent available

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## SECTION 1

# About This Report

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Florida is home to one of the largest senior populations in the United States, and the demand for quality nursing home and assisted living care continues to grow. Yet most families begin their search with little more than a facility name, a location, and a brochure designed to sell rather than inform.

This report translates the official government records that most families never see into plain-language findings. The data comes from two authoritative sources: the Centers for Medicare and Medicaid Services (CMS), which rates and inspects every Medicare-certified nursing home in the country, and the Florida Agency for Health Care Administration (AHCA), which licenses and inspects every assisted living facility in the state.

Our goal is straightforward. We want families to walk into a facility tour already knowing what the records say, so they can ask the right questions and make a more confident decision.

## What this report covers

- Statewide snapshot of Florida nursing homes and ALFs
- Staffing levels, star ratings, and inspection deficiencies
- Government fines and enforcement actions
- Regional cost comparisons across 18 Florida cities
- Red flags families should know before visiting a facility
- A step-by-step guide to looking up any facility for free

Data in this report reflects the most recent CMS Care Compare release and AHCA records as of early 2026. Figures are statewide averages and regional estimates. Individual facility data may vary. This report is published free of charge by Florida Eldercare Hub and is not affiliated with any facility, placement agency, or care provider.

SECTION 2

# Florida at a Glance: Statewide Snapshot

Florida ranks among the top states in the country for total number of licensed senior care facilities. With more than 21 million residents and a median age well above the national average, the demand for both nursing home and assisted living care is substantial - and growing.

<p><b>NURSING HOMES</b></p> <p><b>695+</b></p> <p>Medicare/Medicaid-certified facilities statewide</p>	<p><b>ASSISTED LIVING</b></p> <p><b>3,000+</b></p> <p>AHCA-licensed ALFs across Florida</p>	<p><b>TOTAL RESIDENTS</b></p> <p><b>120,000+</b></p> <p>Floridians in licensed senior care</p>
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Florida's senior care landscape is diverse. The state includes large urban markets like Miami, Tampa, and Orlando with dozens of facilities each, as well as rural counties where a single nursing home may serve an entire region. This geographic spread means costs, quality, and availability vary significantly depending on where a family is searching.

## Florida Senior Care by Region

Region	Major Cities	Nursing Homes	ALFs	Avg. ALF Cost/mo
South Florida	Miami, Fort Lauderdale, Boca Raton	180+	800+	\$5,250
Tampa Bay	Tampa, St. Petersburg, Clearwater	110+	550+	\$4,213
Central Florida	Orlando, Lakeland, Kissimmee	95+	480+	\$3,823
Southwest Florida	Naples, Sarasota, Fort Myers	75+	360+	\$4,213
Northeast Florida	Jacksonville, Gainesville	65+	280+	\$5,350
Northwest Florida	Pensacola, Tallahassee	50+	200+	\$4,973
Space Coast / Other	Palm Bay, Brevard, Treasure Coast	60+	230+	\$4,965

Source: CMS Care Compare, Florida AHCA. Counts are approximate. ALF costs reflect 2025-2026 estimates for standard assisted living (not memory care).

SECTION 3

# Nursing Home Data: Staffing, Ratings, and Violations

Every Medicare- and Medicaid-certified nursing home in Florida is rated and inspected by the Centers for Medicare and Medicaid Services. CMS publishes those results publicly through its Care Compare database. The ratings cover three main areas: health inspections, staffing levels, and quality of resident care measures. Each area receives a score, and CMS combines them into an overall star rating from one to five.

## How Florida Nursing Homes Rate

<p><b>FLORIDA AVERAGE</b></p> <p><b>3.1 stars</b></p> <p>Overall CMS rating across all FL nursing homes</p>	<p><b>5-STAR FACILITIES</b></p> <p><b>14%</b></p> <p>Proportion earning the highest CMS rating</p>	<p><b>1-STAR FACILITIES</b></p> <p><b>18%</b></p> <p>Proportion rated lowest - significant concerns</p>
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A three-star average places Florida roughly in line with the national average, but the distribution matters more than the mean. Nearly one in five Florida nursing homes carries a one-star overall rating, which CMS reserves for facilities with serious, ongoing concerns across inspections, staffing, or resident outcomes.

## Staffing: The Number That Matters Most

Staffing is one of the strongest predictors of care quality. CMS measures nurse staffing in total hours of nursing care per resident per day. Federal guidelines set a minimum, but research consistently shows that higher staffing ratios correlate with better outcomes for residents - fewer falls, fewer infections, and faster response to changing conditions.

Staffing Metric	Florida Average	National Average	What to Look For
<b>Total Nurse Hours / Resident / Day</b>	3.6 hrs	3.5 hrs	4.0+ hrs preferred
<b>RN Hours / Resident / Day</b>	0.52 hrs	0.55 hrs	0.6+ hrs preferred
<b>CNA Hours / Resident / Day</b>	2.2 hrs	2.1 hrs	2.4+ hrs preferred
<b>Turnover Rate (Annual)</b>	~52%	~48%	Below 40% is strong

Source: CMS Care Compare staffing data, 2025-2026. RN = Registered Nurse. CNA = Certified Nursing Assistant.

## Inspections and Government Fines

CMS inspectors visit every certified nursing home at least once per year and investigate complaints as they are filed. When inspectors find problems, they issue deficiency citations. Some deficiencies are administrative (missing documentation, a policy not posted correctly), while others indicate direct harm to residents or a pattern of neglect.

<p><b>AVG. DEFICIENCIES</b></p> <p><b>7.2</b></p> <p>Citations per Florida nursing home per year</p>	<p><b>FINES ISSUED</b></p> <p><b>38%</b></p> <p>FL nursing homes fined at least once in past 3 years</p>	<p><b>AVG. FINE AMOUNT</b></p> <p><b>\$28,400</b></p> <p>Average per-incident federal fine in Florida</p>
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### What deficiency severity levels mean

- Levels A-C: No actual harm, low likelihood of harm. Common and not alarming on their own.
- Levels D-F: Minimal harm or potential for more serious harm. Worth noting.
- Levels G-I: Actual harm to one or more residents. A serious concern.
- Levels J-L: Immediate jeopardy. The most serious category - investigate carefully.

## How Florida Compares to the Rest of the Country

Statewide averages only tell part of the story, but knowing where Florida stands nationally gives families a useful frame of reference when evaluating a facility's numbers.

Metric	Florida	National Avg.	Florida Standing
Statutory min. care hours / resident / day	3.6 hrs	No federal floor*	Highest in the U.S.
Total nurse hours / resident / day (actual)	3.6 hrs	3.9 hrs	Slightly below avg.
RN hours / resident / day	0.52 hrs	0.68 hrs	Below national avg.
Staff turnover rate (annual)	~52%	~48%	Slightly above avg.
Nursing home star rating (overall avg.)	~3.1 stars	~3.0 stars	Roughly on par
Senior care cost vs. national avg.	Lower	Baseline	\$645-\$1,394/mo savings

\* As of mid-2025, federal minimum staffing rules passed in 2024 have been placed under a moratorium until 2034. Florida's 3.6-hour statutory minimum remains among the strongest state-level requirements in the country. National actual-hours figures from CMS Care Compare / NursingHomeDatabase.com 2024-2025.

### **What this means for Florida families**

- Florida's legal minimum staffing requirement is the highest in the country - a meaningful baseline protection. But minimums are floors, not ceilings. The gap between Florida's best and worst facilities is wide.
- On RN hours specifically, Florida trails the national average. Registered nurses handle assessments, care planning, and medical oversight - their absence is felt differently than CNA shortfalls.
- Cost is a genuine advantage. Florida families consistently pay less than the national average across every care type, often by \$600 to \$1,400 per month.
- Star ratings alone do not tell the full story. A 3-star facility in Florida may be rated against a different state benchmark than a 3-star facility elsewhere. Looking at the underlying staffing and inspection data matters more than the star number.

SECTION 4

# Assisted Living Facilities: What AHCA Records Show

Florida's assisted living facilities are regulated at the state level by the Agency for Health Care Administration. Unlike nursing homes, ALFs are not rated on a 1-5 star scale by the federal government. AHCA maintains complaint investigation records, deficiency histories, and licensing status for every ALF in the state - but it falls on families to find and interpret that information on their own. That is exactly what Florida Eldercare Hub does for you.

## ALF Licensing Categories in Florida

Not all assisted living facilities offer the same level of care. Florida licenses ALFs under several categories, and knowing which type a facility holds matters when matching it to your loved one's needs.

License Type	What It Means	Best For
<b>Standard ALF</b>	Basic personal care: meals, housekeeping, medication reminders	Seniors needing limited daily assistance
<b>Limited Nursing Services</b>	Can provide some nursing procedures on-site	Residents with moderate medical needs
<b>Extended Congregate Care (ECC)</b>	Allows aging in place as needs increase	Residents who may need more care over time
<b>Limited Mental Health (LMH)</b>	Specialized staff for behavioral health needs	Residents with mental health diagnoses
<b>Memory Care (ALZ Specialty)</b>	Secured environment, dementia-trained staff	Residents with Alzheimer's or dementia

## AHCA Complaint and Deficiency Data

AHCA inspects ALFs on a regular cycle and investigates complaints filed by residents, families, and staff. The resulting deficiency reports are public records. Here is what the statewide data shows.

<p><b>COMPLAINTS FILED</b></p> <p><b>6,200+</b></p> <p>AHCA complaints filed against FL ALFs per year</p>	<p><b>SUBSTANTIATED</b></p> <p><b>~31%</b></p> <p>Complaints found to have merit after investigation</p>	<p><b>REPEAT VIOLATIONS</b></p> <p><b>22%</b></p> <p>ALFs cited for the same deficiency in consecutive inspections</p>
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A substantiation rate of roughly one in three means that when families or residents file complaints, inspectors confirm a real problem about a third of the time. The repeat violation rate is worth particular attention: a facility cited for the same issue in back-to-back inspections has demonstrated that it identified a problem and did not fix it.

#### **ALF red flags visible in AHCA records**

- Two or more substantiated complaints in the past 12 months
- Any citation related to resident safety, medication errors, or abuse/neglect
- Repeat deficiencies across consecutive inspection cycles
- Conditional or probationary license status
- Sanctions or fines issued within the past 24 months

SECTION 5

# Regional Cost Comparisons Across Florida

Senior care costs in Florida vary considerably by region, care type, and individual facility. The figures below reflect 2025-2026 estimates for standard care in each category. Memory care and higher levels of medical support typically cost more. All figures are monthly averages.

## Florida vs. National Average

Care Type	FL Average/mo	National Avg/mo	FL Savings/mo
Assisted Living	\$5,484	\$6,129	-\$645
Memory Care	\$6,800	\$7,500	-\$700
Nursing Home (Shared Room)	\$9,885	\$10,950	-\$1,065
Nursing Home (Private Room)	\$11,406	\$12,800	-\$1,394
In-Home Care	\$4,419	\$5,720	-\$1,301

Source: Genworth Cost of Care Survey, A Place for Mom 2026 Report, CareScout, Senior Consulting Advisors.

## Assisted Living Cost by City

City	Region	Monthly Cost	vs. FL Avg
Punta Gorda	SW Florida	\$2,900	-47%
Pensacola	NW Florida	\$3,200	-42%
Ocala	N Central FL	\$3,500	-36%
Orlando	Central FL	\$3,823	-30%
Tampa	Tampa Bay	\$4,213	-23%
North Port	SW Florida	\$4,213	-23%
The Villages	Central FL	\$4,800	-12%
Palm Bay	Space Coast	\$4,965	-9%
Naples	SW Florida	\$5,068	-8%
Sarasota	SW Florida	\$5,200	-5%

<b>Miami</b>	South FL	\$5,250	-4%
<b>Jacksonville</b>	NE Florida	\$5,350	-2%
<b>Boca Raton</b>	South FL	\$5,400	-2%
<b>Fort Lauderdale</b>	South FL	\$5,100	-7%
<b>Tallahassee</b>	N Florida	\$6,745	+23%
<b>Gainesville</b>	N Central FL	\$8,055	+47%

Costs reflect 2025-2026 estimates for standard assisted living. Memory care adds \$1,000-\$2,000/mo on average.

## SECTION 6

# Red Flags: What the Data Says Families Should Watch For

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Data does not tell the whole story, but it tells more of it than a facility tour does. The following patterns show up consistently in records for facilities where residents later experience poor outcomes. None of these signals is automatically disqualifying, but each one deserves a direct conversation with facility leadership before you make a decision.

## 1. Staffing Below 3.5 Hours per Resident per Day

Facilities below this threshold show higher rates of pressure sores, falls, and hospitalizations in CMS outcome data. Ask the facility for their current posted staffing ratios, not just their CMS rating score.

## 2. High Staff Turnover (Above 60% Annually)

Constant turnover means residents rarely build relationships with consistent caregivers. It also suggests management or working-condition problems that often affect care quality. CMS now publishes turnover data for every certified nursing home.

## 3. Repeat Deficiencies in the Same Category

A single citation for a documentation lapse is not alarming. The same deficiency cited in two or three consecutive inspections suggests the facility identified the problem and chose not to fix it - or could not.

## 4. Government Fines Over \$50,000

CMS fines are reserved for findings of actual harm or immediate jeopardy. A fine of this size indicates inspectors found something serious. Review the underlying inspection report to understand what occurred.

## 5. Substantiated Complaints Involving Staff Conduct

AHCA complaint records that reference abuse, neglect, or inappropriate staff behavior warrant special scrutiny. Even one substantiated incident of this type should prompt detailed follow-up with the facility administrator.

## 6. Conditional or Probationary License Status

AHCA issues conditional licenses when a facility has failed to meet minimum standards and is operating under a corrective action plan. This status is public information and visible on the AHCA website.

## SECTION 7

# How to Look Up Any Florida Facility

All of the data referenced in this report is publicly available at no cost. The challenge is that it is spread across multiple government websites, formatted for regulators rather than families, and often requires knowing what to search for. Here are the three best sources, and what each one covers.

## Florida Eldercare Hub ([eldercaredata.com](http://eldercaredata.com))

The fastest starting point for Florida families. Search by city or county to see every licensed nursing home and ALF nearby. Each facility page shows CMS star ratings, staffing levels, inspection history, any government fines, and AHCA records, all in plain language. Free, independent, no account required.

## CMS Care Compare ([medicare.gov/care-compare](http://medicare.gov/care-compare))

The federal government's official nursing home database. Covers every Medicare- and Medicaid-certified nursing home in the country. Useful for drilling into detailed inspection reports and reviewing the full deficiency history. Can be difficult to navigate without context.

## Florida AHCA Facility Search ([ahca.myflorida.com](http://ahca.myflorida.com))

Florida's official source for ALF licensing and complaint records. Allows you to look up any licensed ALF by name or county. Shows current license status, inspection reports, and substantiated complaint history. Best used alongside Florida Eldercare Hub, which translates the same data into more readable format.

## Step-by-step: Look up a facility in under 2 minutes

- Go to [eldercaredata.com](http://eldercaredata.com)
- Type the city or county where your loved one lives
- Choose nursing home or assisted living from the results
- Click any facility to see its full data profile: ratings, staffing, inspections, fines
- Note the overall star rating, staffing score, and any recent deficiencies
- Use what you find to prepare questions for your facility visit

## SECTION 8

# Questions to Ask on Your Visit

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A facility visit is your opportunity to test what the records suggest. Come prepared with specific questions drawn from what you found in the data. Vague questions get polished answers. Data-grounded questions get real ones.

## About Staffing

- What is your current nurse-to-resident ratio on days, evenings, and nights?
- How has your staffing changed in the past 12 months?
- What is your annual staff turnover rate, and what are you doing to reduce it?
- Are agency or temporary staff used regularly, and if so, how often?

## About Inspections and Deficiencies

- Your last inspection showed [specific deficiency]. What changed as a result?
- How do you handle complaints from residents or families?
- Have you received any government fines in the past three years? For what?
- Is your facility currently operating under any corrective action plan?

## About Day-to-Day Care

- Who would be my loved one's primary caregiver, and how consistent is that assignment?
- How are medication changes handled, and who oversees medication administration?
- What is your policy when a resident's condition declines significantly?
- How and how often will you communicate with our family about my loved one's status?

## About Costs and Contracts

- What is included in the base monthly rate, and what costs extra?
- Under what circumstances can the monthly rate increase, and how much notice is given?
- What happens if my loved one's care needs increase beyond what you can provide?
- What is your discharge policy, and under what conditions could a resident be asked to leave?

### One last reminder

- Trust the data, but trust your instincts too. If a facility's records look fine but something feels off during your visit - the smell, how staff talk to residents, whether your questions get straight answers - pay attention to that.
- You can always request a second visit, speak with current residents' families, or ask for references. The data gets you in the door informed. Your judgment gets you the rest of the way.



## Look up any Florida nursing home or assisted living facility - free.

Search by city or county at [eldercaredata.com](http://eldercaredata.com).

Every facility. Official government data. Plain language. No cost to families.

[eldercaredata.com](http://eldercaredata.com)

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