

# FLORIDA HOUSE OF REPRESENTATIVES

## BILL ANALYSIS

*This bill analysis was prepared by nonpartisan committee staff and does not constitute an official statement of legislative intent.*

**BILL #:** [CS/HB 765](#)

**TITLE:** Child Care and Early Learning Services

**SPONSOR(S):** McFarland and Basabe

**COMPANION BILL:** [SB 1690](#) (Calatayud)

**LINKED BILLS:** None

**RELATED BILLS:** None

### Committee References

[Human Services](#)

15 Y, 0 N, As CS

[Student Academic Success](#)

[Budget](#)

[Health & Human Services](#)

## SUMMARY

### Effect of the Bill:

The bill exempts certain before-and after-school programs administered by public schools and nonpublic schools from licensure as a child care facility. The bill revises certain child care licensure standards and removes the requirement for child care homes to provide parents with information related to flu shots and leaving children in a vehicle unattended. The bill prohibits the cancelation, denial, or nonrenewal of residential property insurance solely on the basis that certain child care services are provided at the residence.

The bill authorizes a direct-support organization within the Department of Education to raise and manage funds and property, and to conduct programs for the benefit of early learning programs and certain child care providers. The bill also creates the Florida Endowment for Early Learning Foundation to provide early learning opportunities for children in Florida. The bill establishes a board of directors for the foundation and establishes the duties and responsibilities of the board. The bill requires the Division of Early Learning to submit an annual report to the Legislature summarizing the performance of the endowment fund by January 1 of each year, beginning January 1, 2027.

### Fiscal or Economic Impact:

The bill has an indeterminate, negative fiscal impact on the Department of Children and Families and a significant, negative fiscal impact on the Department of Education. The bill also has an indeterminate positive fiscal impact on local government.

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## ANALYSIS

### EFFECT OF THE BILL:

#### Child Care

##### Family Child Care Homes Name Change

The bill renames [family day care homes](#) “family child care homes” to emphasize the homes’ core function of providing child care, making this change throughout the chapter. In the child care industry “family child care” is generally considered the more professional term, as it more accurately describes what early childhood educators do and emphasizes the focus on the child’s care and development.<sup>1</sup> (Section 3)

##### Child Care Licensure Exemptions

<sup>1</sup> Rasmussen University, *Child care vs. Day Care: What's the Difference? (And Why it Matters)*, available at <https://www.rasmussen.edu/degrees/education/blog/childcare-vs-daycare/>, (last visited January 27, 2026).

**STORAGE NAME:** h0765a.HSS

**DATE:** 1/30/2026

The bill exempts programs that are administered by public schools and nonpublic schools from licensure as a child care facility. This includes before-and after-school programs, and any other programs during off-school hours, that are offered or operated by public elementary schools for all students, including school-age children, attending the school. Under the bill, school-age children include children:

- In kindergarten through grade 12;
- Three-year olds in a public school exceptional student education program; or
- Four-year olds in a public school child care program. (Section [1](#))

### Child Care Personnel

The bill excludes public and nonpublic school personnel providing care during regular school hours, or after hours, for activities related to a school's program for students attending public or nonpublic school programs from the child care personnel background screening requirements because instructional and noninstructional personnel employed by public and nonpublic schools are statutorily required to undergo background screening by school districts.<sup>2</sup> (Section [1](#))

### Child Care Licensure Standards

#### *Sanitation and Safety*

The bill requires child care facilities to have one staff person trained in cardiopulmonary resuscitation present at all times that children are present. Current law requires DCF to, at a minimum, require child care facilities to have "at least" one staff person present.<sup>3</sup> Under the bill, minimum standards established for child care facilities may not require child care facilities to have more than one staff person trained in cardiopulmonary resuscitation present at all times that children are present. (Section [2](#))

#### *Admissions and Recordkeeping*

##### *Family Child Care Homes and Large Family Child Care Homes*

The bill removes the requirement for family child care homes and **large family child care homes** to provide parents with information related to flu shots in the months of August and September and information related to leaving children in a vehicle during the months of April and September.<sup>4</sup> (Sections 3 and 4)

### **Insurance and Child Care Homes**

In Florida, residential property insurance coverage may not be canceled, denied, or refused renewal solely on the basis of family child care services being provided at the residence. Contractual liabilities that arise in connection with the operation of the family child care home are excluded from residential property insurance policies unless they are specifically included in such coverage.<sup>5</sup> These provisions do not apply to residential property where large family child care services are provided on the premises.

The bill prohibits the cancelation, denial, or nonrenewal of residential property insurance solely on the basis that large family child care services are provided at the residence. The bill excludes contractual liabilities that arise in connection with a large family child care home from residential property insurance policies unless specifically

<sup>2</sup> Ss. [1012.32](#), and [1012.465](#), F.S.

<sup>3</sup> S. [402.305\(7\)](#), F.S.

<sup>4</sup> Ss. [402.313](#), and [402.3131](#), F.S.

<sup>5</sup> S. [S.627.70161](#), F.S.

included in coverage. This provision applies to an occupied residence in which a child care is regularly provided for children from at least two unrelated families, which receives payments, fees, or grants for the children receiving care, whether or not operated for profit, and which has at least two full-time child care personnel on the premises during the hours of operation, one of whom must be the owner or occupant of the home. (Section 5)

## Direct-Support Organizations

The bill authorizes a direct-support organization (DSO) under the Department of Education to organize and operate exclusively to receive, hold, invest, and administer property and to make expenditures to or for the benefit of the [voluntary prekindergarten, school readiness early learning programs](#), child care facilities, licensed and registered family child care homes, and large family child care homes. (Section 6)

The bill also creates the Florida Endowment for Early Learning Foundation within the Department of Education DSO. The endowment is established to provide early learning opportunities for children in Florida.

The bill establishes a board of directors for the Florida Endowment for Early Learning Foundation and establishes the duties and responsibilities of the board. The bill authorizes the board to carry out the following duties for the purposes of the foundation:

- Solicit and receive funding. Funding for the endowment shall derive from legislative appropriations, bequests, gifts, grants, and public and private donations;
- Contract with federal, state, and local government agencies, early learning coalitions, and public and private entities;
- Identify, initiate, and fund new and creative programs using existing organizations, early learning coalitions, associations, and agencies to implement such early learning programs and purposes wherever possible;
- Make gifts or grants to:
  - The State of Florida or any political subdivision thereof, or any public agency of state or local government;
  - An early learning coalition for administration of direct services to children identified by the board; and
  - The Division of Early Learning for purposes of program recognition, marketing, public relations, and education; and
- Advertise and solicit applications for funding, evaluate such applications and program proposals submitted, and award funding for eligible program proposals that meet the established evaluation criteria;
- Monitor, review, and annually evaluate funded programs to determine whether funding should be continued, terminated, reduced, or increased;
- Take additional actions deemed necessary and appropriate to carry out the purpose of the foundation, including hiring necessary staff; and
- Establish an operating account, deposit funds into the account, and use account funds to provide for:
  - Direct services to children aged birth through kindergarten in accordance with an allocation methodology to an early learning coalition approved by the board; and
  - Programs designed to support early learning as identified by donors, gifts, or grants. The allocation of funds for such programs for advertising or consulting are subject to a competitive solicitation process.

The bill also requires the board to use the majority of state funds contributed to the endowment for child care tuition and prohibits the use of state funds to:

- Fund events for private sector donors or potential donors or to honor supporters;
- Hire lobbyists or attorneys; and to
- Use more than eight percent of the total funds on hand to pay for marketing or advertising.

The bill requires the Division of Early Learning to submit an annual report by January 1 of each year, beginning January 1, 2027, to the Legislature and to publish the report on DOE's website. The report shall summarize the performance of the endowment fund and foundation's fundraising activities for the previous fiscal year, including details on the activities and programs supported by the endowment fund principal or earnings on the endowment fund principal and activities and programs supported by private sources, bequests, gifts, grants, donations, and other valued goods and services received. The report must also include:

- Financial data, by service type, including expenditures for administration and the provision of services by each early learning coalition;
- The amount of funds spent on administrative expenses and fundraising and the amount of funds raised from private sources; and
- Outcome data, including the number of children served and any child outcomes. (Section [7](#))

### **The Center for Early Childhood Professional Recognition**

Subject to appropriation, the bill requires the program administrator contracted to administer the [Teacher Education and Compensation Helps Scholarship Program](#) to also establish and administer the Center for Early Childhood Professional Recognition. (Section [8](#))

The bill makes conforming changes and updates cross-references. (Sections [9](#) through [30](#))

The bill is effective July 1, 2026. (Section [31](#))

#### **RULEMAKING:**

The bill grants rulemaking authority to the Department of Education to implement the provisions of the bill.

***Lawmaking is a legislative power; however, the Legislature may delegate a portion of such power to executive branch agencies to create rules that have the force of law. To exercise this delegated power, an agency must have a grant of rulemaking authority and a law to implement.***

#### **FISCAL OR ECONOMIC IMPACT:**

##### **STATE GOVERNMENT:**

The bill will have an indeterminate negative fiscal impact on DCF and a significant, negative fiscal impact on DOE.

To manage the focus on the early learning requirements, DOE's direct-support organization will require an additional FTE at the starting range for a Program Specialist IV position.

DOE estimates a total cost of \$114,739 in the following categories:<sup>6</sup>

- Salary and benefits: \$87,601;
- Expenses: \$7,392/Recurring, \$6,437/Non-recurring;
- Human Resources: \$356/Recurring; and
- Education Technology: \$12,953.

The bill also has an indeterminate, negative fiscal impact on DOE relating to technology upgrades needed to implement the bill. DOE will need to enhance its technology systems, which includes enhancements to the statewide information system for children served under the Florida Endowment for Early Learning Foundation's

<sup>6</sup> DOE, *Agency Bill Analysis HB 765*, on file with the House Human Services Subcommittee.

funding and enhancements to the Florida Early Childhood Professional Development Registry to add approved courses, develop career pathways and update transcripts or develop a completely new registry.

**LOCAL GOVERNMENT:**

The bill will have an indeterminate, positive fiscal impact on local government due to an increase in funding to local agencies for early learning programs.<sup>7</sup>

## RELEVANT INFORMATION

### SUBJECT OVERVIEW:

#### Child Care Licensure Program

Child care is the care, protection and supervision of a child, for a period of less than 24 hours a day on a regular basis, which supplements parental care, enrichment, and health supervision for the child, in accordance with his or her individual needs, and for which a payment, fee, or grant is made for care.<sup>8</sup> If a program meets the statutory definition of child care, it is subject to regulation by the Department of Children and Families (DCF) or a local licensing agency, unless the statute specifically excludes or exempts it from regulation.<sup>9</sup>

The child care licensing program is a component of the services provided by DCF. The purpose of the program is to ensure a healthy and safe environment for children in child care settings and to improve the quality of their care. The program is accountable for the statewide licensure of Florida's child-care facilities,<sup>10</sup> large family child care homes,<sup>11</sup> and the licensure or registration of family day care homes.<sup>12</sup>

Family day care homes must be licensed if the home is currently licensed under an existing county licensing ordinance or if the board of county commissioners passes a resolution that family day care homes be licensed. If not subject to licensure, a family day care home must register with DCF.<sup>13</sup>

Under Florida law, any county whose child care licensing standards meet or exceed the minimum state standards may designate by ordinance a local licensing agency in their county to license child care facilities.<sup>14</sup> A county choosing not to administer its own licensing program or whose minimum standards do not exceed the state minimum standards, would require DCF to administer child care licensing in that county.

Currently, DCF is responsible for the licensure and inspection of child care facilities and homes in 63 of the 67 counties within the state. Four counties have elected to designate a LLA to regulate licensing of child care facilities and homes in their areas; these counties include Broward, Palm Beach, Pinellas, and Sarasota.<sup>15</sup>

#### Child Care Providers

DCF and local licensing agencies regulate three types of child care providers; child care facilities, family day care homes, and large family child care homes.

<sup>7</sup> *Id.*

<sup>8</sup> [S. 402.302\(1\), F.S.](#)

<sup>9</sup> [Ss. 402.301](#) through [402.319, F.S.](#) regulate child care facilities in Florida.

<sup>10</sup> [S. 402.305, F.S.](#)

<sup>11</sup> [S. 402.3131, F.S.](#)

<sup>12</sup> [S. 402.313, F.S.](#)

<sup>13</sup> *Id.*

<sup>14</sup> [S. 402.306, F.S.](#)

<sup>15</sup> DCF, *About Child Care Licensure*, available at <https://www.myflfamilies.com/services/child-family/child-care/about-child-care-licensure>, (last visited January 17, 2026).

Family day care homes are occupied residences in which child care is regularly provided for children from at least two unrelated families and which receive payments, fees, or grants for the children receiving care, whether or not operated for profit.<sup>16</sup>

Large family child care homes are occupied residences in which child care is regularly provided for children from at least two unrelated families, which receive payments, fees, or grants for the children receiving care, whether or not operated for profit, and which have at least two full-time child care personnel, one of whom must be the owner or occupant of the home, on the premises during the hours of operation.<sup>17</sup>

### Child Care Facilities

Child care facilities are child care centers or child care arrangements that care for more than five children unrelated to the operator and receive a payment, fee, or grant for the children receiving care, wherever the facility is operated and whether it is operated for profit or not for profit.<sup>18</sup> A child care facility does not include:

- Public schools and nonpublic schools and their integral programs, except as provided in [s. 402.3025, F.S.](#);
- Summer day camps;
- Bible schools normally conducted during vacation periods; and
- Certain operators of transient establishments, that provide child care solely for the guests of their establishment or resort, provided the child care personnel background screening requirements are met.<sup>19</sup>

An integral program is a program that is essential to a school's operation. It is directly connected to the school's schedule and activities to provide care for children outside of regular instructional hours, such as a before or after-school program for school-aged children, and therefore, is not considered child care for purposes of licensure.

Pursuant to [s. 402.3025, F.S.](#), the following public school and nonpublic school programs are not deemed as child care, and therefore, are exempt from child care licensure.<sup>20</sup>

#### Public Schools:

- Programs for children in five-year-old kindergarten and grades one or above;
- Programs for children who are at least three years of age, but are under five years of age, if the programs are operated and staffed directly by the school and meet the age-appropriate standards adopted by the State Board of Education; and
- Programs for children under three years of age who are eligible for participation in the programs that provide early intervention and special education services for children with developmental disabilities,<sup>21</sup> if the programs are operated and staffed directly by the school and meet the age-appropriate standards adopted by the State Board of Education.

#### Nonpublic Schools:

<sup>16</sup> [S. 402.302\(8\), F.S.](#)

<sup>17</sup> [S. 402.302\(11\), F.S.](#)

<sup>18</sup> [S. 402.302\(2\), F.S.](#)

<sup>19</sup> *Id.*

<sup>20</sup> [S. 402.3025, F.S.](#)

<sup>21</sup> [S. 402.3025\(1\)\(a\)3., F.S.](#), states that the children must be eligible for participation in programs under the existing or successor programs under the existing or successor provisions of Pub. L. No. 94-142 or Pub. L. No. 99-457, which is the Education for all Handicapped Children Act of 1975 and the Education of the Handicapped Act Amendments of 1986, respectively. Pub. L. No. 94-142 is now known as the Individuals with Disabilities Education Act, which requires public schools to make available to all eligible children with disabilities a free appropriate public education in the least restrictive environment appropriate to their individual needs. See, Americans with Disabilities, U.S. Department of Justice Civil Rights Division, *Guide to Disability Rights Laws* (Feb. 2020), available at <https://www.ada.gov/resources/disability-rights-guide/> (last visited January 17, 2026).

- Programs for children in five-year-old kindergarten and grades one or above;
- Programs for children who are at least three years of age, but under five years of age, if the programs are operated and staffed directly by the school, the majority of the children enrolled in the schools are five years of age or older, and the programs comply with the background screening requirements for child care personnel.<sup>22</sup>

Public school programs for children who are under age five that are not operated and staffed directly by the school and programs for children three years of age and under who are not eligible to participate in programs that provide early intervention and special education services are not exempt from licensure as a child care facility.<sup>23</sup> Nonpublic school programs for children who are under three years of age are deemed child care and are also not exempt from licensure as a child care facility.

### Child Care Licensure Standards

DCF is responsible for establishing the licensing standards that each licensed child care facility must meet. These standards must address the health and nutrition, safety, developmental needs, and sanitary physical conditions for all children served by child care facilities.<sup>24</sup> DCF is required to adopt these standards into rule. When adopting rules for child care facilities standards, DCF must:<sup>25</sup>

- Adopt rules that recognize that different age groups of children may require different standards;
- Adopt different minimum standards for facilities that serve children in different age groups, including school-age children;
- Adopt by rule a definition for child care that distinguishes between child care programs that require licensure and after-school-programs that do not require licensure.<sup>26</sup> These standards must be developed to provide for reasonable, affordable, and safe before-school and after-school care and allow for a credentialed director to supervise multiple before and after school program sites.

### *Child Care Personnel*

Child care personnel includes all owners, operators, employees, and volunteers working in a child care facility.<sup>27</sup> For purposes of background screening, child care personnel also includes individuals who work in child care programs that provide care for children 15 hours or more each week in public or nonpublic schools, family day care homes, and certain exempt membership organizations and programs. However, child care personnel does not include public or nonpublic school personnel providing care during regular school hours, or after hours for activities related to a school's program for grades kindergarten through 12.<sup>28</sup>

DCF establishes minimum licensing standards for child care personnel, including training and background screening of personnel.<sup>29</sup> Background screening must be conducted for all child care personnel using level 2 standards of screening. Elements of the background screening include:<sup>30</sup>

- FDLE criminal history background check;
- FBI criminal history background check;
- Criminal background check of any prior states resided within the past five years;
- Sex Offender Registry check (in Florida & any prior states resided within past five years);

<sup>22</sup> Nonpublic schools may designate certain programs as child care, which will be subject to licensure. [S. 402.3025\(2\)\(c\), F.S.](#)

<sup>23</sup> [S. 402.3025\(1\)\(b\), F.S.](#)

<sup>24</sup> [S. 402.305\(1\), F.S.](#)

<sup>25</sup> [S. 402.305\(1\)\(c\), F.S.](#)

<sup>26</sup> [S. 402.305\(1\)\(c\)4., F.S.](#)

<sup>27</sup> [S. 402.302\(3\), F.S.](#)

<sup>28</sup> [S. 402.302\(3\), F.S.](#)

<sup>29</sup> [S. 402.302\(3\), F.S.](#)

<sup>30</sup> [Ss. 402.302\(15\), F.S.](#), and [435.04, F.S.](#)

- Child Abuse & Neglect check (in Florida & any prior states resided within past five years);
- Attestation of Good Moral Character; and
- Previous five-year employment history check.

### *Sanitation and Safety*

DCF establishes minimum standards for sanitary and safety conditions in child care facilities, including first aid treatment, emergency procedures, and pediatric cardiopulmonary resuscitation.<sup>31</sup> Current law requires child care facilities to have at least one staff person trained in cardiopulmonary resuscitation present at all times that children are present.<sup>32</sup>

### *Admissions and Recordkeeping*

#### Family Child Care Homes

DCF establishes minimum standards for child care facilities, large family child care homes, and family child care homes. Current law imposes requirements related to informing parents of certain risks to their children. During the months of August and September, large family child care homes and family child care homes must provide parents of children enrolled in the homes detailed information regarding the causes, symptoms, and transmission of the influenza virus and the importance of immunizing their children. Similarly, in April and September of each year, these homes must also notify parents of the potential for a distracted adult to fail to drop off a child at the child care home and instead leave the child in the adult's vehicle upon arrival at the adult's destination.<sup>33</sup>

### **School-Age Child Care Programs**

A school-age child care program is a child care facility that serves only school-age children in a before- and after-school program or an out-of-school time program.<sup>34</sup> A school-age child is a child who is at least five years of age by September 1<sup>st</sup> of the beginning of the school year and who attends grades kindergarten or above.<sup>35</sup> A school-age child care program must be licensed as a child care provider unless the program demonstrates that it is exempt from licensure.<sup>36</sup> There are five types of school-age child care programs that are exempt from licensure. A school-age child care program is exempt if the program complies with the child care background screening requirements<sup>37</sup> and meets the following conditions:<sup>38</sup>

- **Programs on School Sites:** The program is located on a public or nonpublic school site; and
  - Is operated and staffed directly by that school or through a formal agreement, such as a contract, between the school (or school district, when the latter reserves authority for such agreements) and a provider which names the school/school district as the responsible party for the operation of the program;<sup>39</sup>
  - Serves only the school-age children attending the school during the school day. The program may provide services during any out-of-school time, including before school, after school, on teacher

<sup>31</sup> [S. 402.305\(7\), F.S.](#)

<sup>32</sup> [S. 402.305\(7\), F.S.](#)

<sup>33</sup> [Ss. 402.3131\(9\) and \(10\), and 402.313\(14\) and \(15\), F.S.](#)

<sup>34</sup> DCF, *School-Age Child Care Facility Handbook*, October 2021, available at <https://www.myflfamilies.com/sites/default/files/2025-07/School-Age%20Child%20Care%20Facility%20Handbook%20%28October%202021%29.pdf> (last visited January 19, 2026).

<sup>35</sup> *Id.*

<sup>36</sup> Rule 65C-22.008, F.A.C.

<sup>37</sup> Ss. [402.305](#), and [402.3055, F.S.](#) Exempt school-age child care providers must attest, prior to operating and upon request of DCF, that the provider is complying with the background screening requirements and that the program continues to operate as presented. Rule 65C-22.008(4), F.A.C.

<sup>38</sup> Rule 65C-22.008(3), F.A.C.

<sup>39</sup> A lease for space or user agreement, with or without the endorsement of the program by the school/school district, does not meet the formal agreement requirement.

planning days, holidays, and intercessions that occur during the school district's academic calendar year; and

- Follows the standards set forth by the Florida Building Code State Requirements for Public Educational Facilities pursuant to Section [402.305\(5\), F.S.](#), programs operated in public school facilities, regardless of the operator.
- **Instructional or Tutorial Programs:** The program is not designated as a Gold Seal Quality Care provider and has a single instructional or tutorial purpose (i.e., tutoring; a computer class; a ballet class; a karate class; baseball instruction or other sport, etc.,) and does not provide services beyond the instructional and tutorial purpose of the program activity; and
  - Does not cater, serve or prepare meals other than drinks and ready-to-eat snacks that are individually pre-packaged and do not require refrigeration;
  - Does not advertise or otherwise represent that the program has attributes of child care;
  - Enrollment information clearly defines duration of instructional sessions;<sup>40</sup>
  - Does not contract to deliver a school readiness program pursuant to [s. 1002.88, F.S.](#); and
  - Does not provide transportation directly or through a contract or agreement with an outside entity, during the hours of operation for the purposes of field trips.
- **Open Access Programs:** The program is not designated as a Gold Seal Quality Care provider and:
  - Operates and serves children for less than four hours per day. However, the program may provide services during any out-of-school time, including before school, after school, on teacher planning days, holidays, and intercessions that occur during the school district's official academic calendar year;
  - Does not advertise or otherwise represent that the program is an afterschool child care program or that the program offers supervision;
  - Allows children to enter and leave the program at any time without permission, prior arrangements, or supervision, and the program does not assume responsibility for supervision;
  - Does not provide transportation, directly or through a contract or agreement with an outside entity, during the hours of operation for the purposes of field trips;
  - Does not serve or prepare any meals or snacks other than drinks and ready-to-eat snacks that are individually pre-packaged and do not require refrigeration; and
  - Does not contract to deliver a school readiness program.
- **Programs Operated or Affiliated with Certain Membership Organizations:** Any program that is not designated as a Gold Seal Quality Care provider and is providing care for school aged children that is operated by, or in affiliation with a national membership non-profit or not for profit organization that: certifies membership organizations, in at least ten states; was created for the purpose of providing activities that contribute to the development of good character or good sportsmanship or to the education or cultural development of minors in this state; charges a membership fee for children and/or receives grant funding for services; and is certified by the national association as complying with the association's purposes, procedures, minimum standards and mandatory requirements for all of its before school, after school or out-of-school time programs.
- **Programs Providing Child Care Exclusively for Children in Grades Six and Above:** Programs that are not designated as a Gold Seal Quality Care provider and provide child care exclusively for children in grades six and above are exempt from child care licensure.

School-age child care providers that are exempt under the school sites, open access, and membership organizations program exemptions may choose to become licensed if the provider agrees to meet all of the school-age child care standards.<sup>41</sup>

<sup>40</sup> Session time may not exceed two hours. If tutoring is provided in multiple academic areas, the total combined session times cannot exceed three hours per day.

<sup>41</sup> School age child care programs must follow the standards found in the School-Age Child Care Facility Handbook, October 2021. Rule 65C-22.008(5), F.A.C. Also see, DCF, *School-Age Child Care Facility Handbook, October 2021*, available at <https://www.myflfamilies.com/sites/default/files/2025-07/School-Age%20Child%20Care%20Facility%20Handbook%20%28October%202021%29.pdf>, (last visited January 19, 2026).

## Insurance and Child Care Homes

Homeowners' insurance is a specific type of property insurance. Homeowners' insurance covers damage or loss by theft and against perils which can include fire, and storm damage. It also may insure the owner for accidental injury or death for which the owner may be legally responsible. Mortgage lenders usually require homeowners' insurance as part of the mortgage terms.<sup>42</sup>

While homeowners' insurance can specifically refer to the insurance of a house, it also encompasses the insurance of other types of structures associated with personal residences, including tenants (renters) and condominium unit owners.<sup>43</sup>

Florida recognizes that family day care homes fulfill a vital role in providing child care and that residential property insurance coverage should not be canceled, denied, or fail to be renewed solely on the basis of the family day care services at the residence. The potential liability of residential property insurers is substantially increased by the operation of child care services on the premises. Contractual liabilities that arise in connection with the operation of the family day care home are excluded from residential property insurance policies unless they are specifically included in such coverage.<sup>44</sup>

A large family day care home is an occupied residence in which child care is regularly provided for children from at least two unrelated families where there is payment for the care provided and which has at least two full-time child care personnel on the premise during hours of operation.<sup>45</sup> The insurance protections for family day care homes do not extend to large family day care homes.<sup>46</sup>

## Direct-Support Organizations

A direct-support organization (DSO) is a non-profit corporation that supports a public entity, such as a university, school district, or state agency, by raising and managing funds, managing property, and conducting programs consistent with the public entity's mission.

### Department of Education Direct-Support Organization

A Department of Education (DOE) direct-support organization is an organization that:<sup>47</sup>

- Is a not for profit corporation that is incorporated under the provisions of [chapter 617](#) and approved by the Department of State;
- Is organized and operated exclusively to receive, hold, invest, and administer property and to make expenditures to or for the benefit of public prekindergarten through 12th grade education in Florida; and
- Is certified by the State Board of Education, after review, to operate in a manner that is consistent with the goals and best interest of DOE.

The State Board of Education is authorized to do the following relating to DSOs.<sup>48</sup>

- Permit the use of property, facilities, and personal services<sup>49</sup> of DOE by the DSO;

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<sup>42</sup> Florida Office of Insurance Regulation, *Homeowners' Insurance*, available at <https://floir.com/Sections/PandC/Homeowners/default.aspx>, (last visited January 17, 2026).

<sup>43</sup> *Id.*

<sup>44</sup> [S. 627.70161, F.S.](#)

<sup>45</sup> [S. 402.302\(11\), F.S.](#)

<sup>46</sup> [S. 627.70161, F.S.](#)

<sup>47</sup> [S. 1001.24\(1\), F.S.](#)

<sup>48</sup> *Id.*

<sup>49</sup> Personal services include full-time or part-time personnel and payroll processing. [S. 1001.24\(1\)\(b\), F.S.](#)

- Prescribe, by rule, conditions with which the DSO must comply with in order to use property, facilities, or personal services of DOE. Such rules must provide for budget and audit review and for oversight by DOE; and
- Prohibit the use of property, facilities, or personal services of the DSO if the organization does not provide equal employment opportunities to all persons, regardless of race, color, national origin, gender, age, or religion.

The DSO, the Florida Education Foundation (Foundation), is governed by the Board of Directors with is appointed by the Commission of Education and must include representation from business, industry, and other components of Florida's economy.<sup>50</sup> The Florida Education Foundation is subject to an annual financial audit of its accounts and records.<sup>51</sup> The identity of donors who desire to remain anonymous must be protected and maintained in the auditor's report. All records of the Florida Education Foundation other than the auditor's report, management letter, and any supplemental data requested by the Auditor General and the Office of Program Policy Analysis and Government Accountability is confidential and exempt from public records.<sup>52</sup>

### *Early Learning Fund*

The Florida Education Foundation maintains an Early Learning Fund that was established through the Foundation and approved by the Foundation's Board of Directors. The fund has authority to provide funds to early learning programs.<sup>53</sup>

## **Early Learning Programs**

The Division of Early Learning (DEL), under DOE, administers early learning programs and services for children and families in Florida, in partnership with various early learning coalitions.<sup>54</sup> DEL delivers three programs, the School Readiness Program, Child Care Resources and Referral, and the Voluntary Prekindergarten (VPK) Program.<sup>55</sup> The early learning coalitions administer these programs at the county and regional level.<sup>56</sup>

### Voluntary Prekindergarten Program

Florida's VPK Program is a free, state-funded educational program designed to prepare four-year-olds for kindergarten and beyond. Each child who resides in Florida who will have attained the age of four years old on or before September 1 of the school year is eligible for the VPK Program during either that school year or the following school year.<sup>57</sup> Parents can choose to enroll their child in VPK Programs provided by private child care centers or public schools and school-year or summer programs.<sup>58</sup> Parents with students with disabilities may also enroll their child in specialized instructional services programs for children with disabilities, if the child is evaluated and determined eligible for the program.<sup>59</sup>

### School Readiness Program

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<sup>50</sup> [S. 1001.24\(3\), F.S.](#)

<sup>51</sup> [S. 1001.24\(4\), F.S.](#)

<sup>52</sup> *Id.*

<sup>53</sup> Department of Education, *2026 Legislative Bill Analysis on HB 765*, on file with the Human Services Subcommittee; email correspondence with the Department of Education, January 23, 2026, on file with the Human Services Subcommittee. A request for more information concerning the Early Learning Fund remains pending as of the date of this analysis.

<sup>54</sup> Florida Department of Education, *Early Learning*, available at <https://www.fl DOE.org/schools/early-learning/>, (last visited January 20, 2026).

<sup>55</sup> *Id.*

<sup>56</sup> Early Learning Coalition of Southwest Florida, *Our History*, available at <https://elcofsfwf.org/about-us/our-history/>, (last visited January 20, 2026).

<sup>57</sup> [S. 1002.53\(2\), F.S.](#) Parents of eligible four-year-olds with special needs have the option to enroll their child in VPK Specialized Instructional Services Education Program. Also see Florida Department of Education, *What is Florida's Voluntary Prekindergarten Education Program (VPK)?*, available at <https://www.fl DOE.org/schools/early-learning/parents/vpk-parents.shtml>, (last visited January 20, 2026).

<sup>58</sup> *Id.* Also, see s.1002.53, F.S.

<sup>59</sup> [S. 1002.53\(2\), F.S.](#)

Florida's School Readiness Program provides subsidies for child care services and early childhood education for children from low-income families; children in protective services who are at risk of abuse, neglect, abandonment, or homelessness; foster children; and children with disabilities.<sup>60</sup> The School Readiness Program offers financial assistance for child care to these families while supporting children in the development of skills for success in school. Additionally, the program provides developmental screening and referrals to health and education specialists where needed. These services are provided in conjunction with other programs for young children such as Head Start, Early Head Start, Migrant Head Start, Child Care Resource and Referral network, and the VPK program.<sup>61</sup> The School Readiness Program is a state-federal partnership between the DOE and the Office of Child Care within the federal Department of Health and Human Services.<sup>62</sup>

### Teacher Education and Compensation Helps Scholarship Program

The Teacher Education and Compensation Helps (TEACH) Scholarship Program provides scholarships to early childhood teachers/caregivers, and administrators of early childhood programs, family day care homes, and large family child care homes who are working towards an Associate, Bachelor, or Master's degree in early childhood education, a Florida Staff Credential, a Director Credential, a National Child Development Associate Assessment, or credential renewals.<sup>63</sup> The goal of the program is to increase the education and training and compensation for early childhood teachers and caregivers who complete the program requirements, and to reduce the turnover rate in the field of early childhood education.<sup>64</sup>

The scholarships are available to teachers, directors, or family child care educators who:<sup>65</sup>

- Are Florida residents;
- Have a high school diploma from an accredited school or a GED;
- Are employed by a licensed or license-exempt child care facility, in a licensed or registered family child care home, or by a licensed after school program;
- Work a minimum of 20 hours per week with a birth through pre-K population or in an after-school program for a minimum of 520 hours per year; and
- Have the sponsorship of the child care or after school program which employs them.

The scholarship provides:<sup>66</sup>

- Cost for tuition and books;
- A per semester student access stipend for most scholars;
- A tiered-bonus structure for degree-seeking scholars who complete their contract;
- Counseling and administrative support; and
- A reimbursement to the center or family child care home for the paid release time provided to scholars.

Current law authorizes DOE to contract for the administration of the TEACH Scholarship Program.<sup>67</sup>

<sup>60</sup> Ss. [1002.81](#), and [1002.87](#), F.S.

<sup>61</sup> DOE, *What is School Readiness (SR)?*, available at <https://www.fl DOE.org/schools/early-learning/parents/school-readiness.shtml>, (last visited January 20, 2026).

<sup>62</sup> Section [1002.82\(1\)](#), F.S.; U.S. Department of Health and Human Services, Office of Child Care, available at [https://www.acf.hhs.gov/sites/default/files/documents/occ/OCC\\_Facst\\_Sheet.pdf](https://www.acf.hhs.gov/sites/default/files/documents/occ/OCC_Facst_Sheet.pdf), (last visited January 20, 2026).

<sup>63</sup> [S. 1002.95](#), F.S., and Florida Head Start Organization, *T.E.A.C.H. Early Childhood Scholarship Program, Scholarship Models*, available at <https://www.flheadstart.org/assets/docs/TEACH/TEACH%20model%20brochure%20-final%2011-27.pdf>, (last visited January 20, 2026).

<sup>64</sup> *Id.*

<sup>65</sup> Florida Head Start Organization, *T.E.A.C.H. Early Childhood Scholarship Program, Scholarship Models*, available at <https://www.flheadstart.org/assets/docs/TEACH/TEACH%20model%20brochure%20-final%2011-27.pdf>, (last visited January 20, 2026).

<sup>66</sup> *Id.*

<sup>67</sup> [S. 1002.95](#), F.S.

## Council for Professional Recognition

The Council for Professional Recognition is a nonprofit organization that supports early childhood education professionals and administers the Child Development Associate (CDA) credential.<sup>68</sup> The Child Development Associate credential is a widely recognized credential in early childhood education. It is based on a core set of competency standards that guide early childhood professionals toward becoming qualified educators of young children.<sup>69</sup> The Council for Professional Recognition works to ensure that the nationally transferable CDA is a credible and valid credential, and is recognized as an essential part of professional development in the profession of early childhood education.<sup>70</sup>

## Early Learning Professional Learning Standards and Career Pathways

Career Pathways address professional educator standards and competencies.<sup>71</sup> It is a progression of professional development and training which may include non-credit and credit coursework. DOE is required to develop early learning standards and career pathways. Specifically, DOE must:<sup>72</sup>

- Develop early learning professional learning training and course standards to be utilized for school readiness program providers;
- Identify both formal and informal early learning career pathways with stackable credentials and certifications that allow early childhood teachers to access specialized professional learning that:
  - Strengthens knowledge and teaching practices;
  - Aligns to established professional standards and core competencies;
  - Provides a progression of attainable, competency-based stackable credentials and certifications; and
  - Improves outcomes for children to increase kindergarten readiness and early grade success; and
- Subject to appropriation by the Legislature, provide incentives to school readiness personnel and prekindergarten instructors who meet certain requirements and who possess a reading certification or endorsement or a literacy micro-credential and teach students in the school readiness program or the VPK Program or work in a child care or early learning setting.

<sup>68</sup> Council for Professional Recognition, *Council for Professional Recognition Unveils Renewed Vision and Mission for Early Childhood Education*, available at <https://www.cdacouncil.org/en/press-release/council-for-professional-recognition-unveils-renewed-vision-and-mission-for-early-childhood-education/>, (last visited January 20, 2026).

<sup>69</sup> Council for Professional Recognition, *About CDA*, available at [https://www.cdacouncil.org/en/about/learn-about-the-cda/#:~:text=The%20Child%20Development%20Associate%C2%AE%20\(CDA\)%20Credential%E2%84%A2%20is%20the,vital%20part%20of%20professional%20development.](https://www.cdacouncil.org/en/about/learn-about-the-cda/#:~:text=The%20Child%20Development%20Associate%C2%AE%20(CDA)%20Credential%E2%84%A2%20is%20the,vital%20part%20of%20professional%20development.), (last visited January 20, 2026).

<sup>70</sup> *Id.*

<sup>71</sup> Rule 6M-4.735, F.A.C.

<sup>72</sup> *S. 1002.995, F.S.*

**BILL HISTORY**

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
<a href="#">Human Services Subcommittee</a>	15 Y, 0 N, As CS	1/28/2026	Mitz	Curry

## THE CHANGES ADOPTED BY THE COMMITTEE:

- Renames family day care homes family "child" care homes to emphasize the homes' core function of providing child care.
- Removes the requirement for family child care homes to provide parents with certain information regarding flu shots and leaving children in a vehicle unattended.
- Modifies the definition of a Department of Education direct-support organization to include an organization organized and operated to perform certain tasks for the benefit of licensed child care facilities and child care homes.
- Removes language declaring the Legislative intent for establishing the Florida Endowment for Early Learning Foundation.
- Revises the requirements regarding how the board distributes moneys from the endowment fund to:
  - Require the board to use endowment funds to provide direct services to children age birth through kindergarten;
  - Require the early learning coalition to use a board approved method for reimbursing certain child care providers;
  - Require state funds contributed to the endowment fund to be used primarily for child care tuition; and
  - Prohibit the use of state funds to hire lobbyists or attorneys or to use more than eight percent of funds on hand to pay for marketing or advertisement.
- Requires the administrator of the Teacher Education and Compensation Helps Scholarships Program to establish the Center for Early Childhood Professional Recognition.

[Student Academic Success](#)[Subcommittee](#)[Budget Committee](#)[Health & Human Services](#)[Committee](#)


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THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.

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