

# 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 701](#)

**TITLE:** Local Housing Assistance Plans

**SPONSOR(S):** Stark

**COMPANION BILL:** [SB 1714](#) (Burton)

**LINKED BILLS:** None

**RELATED BILLS:** None

## Committee References

[Housing, Agriculture & Tourism](#)

16 Y, 0 N, As CS

[Intergovernmental Affairs](#)

[Commerce](#)

## SUMMARY

### **Effect of the Bill:**

The bill revises the State Housing Incentives Partnership Program (SHIP) to:

- Authorize participating local governments to expend funds for lot rental assistance for mobile home owners.
- Require local housing authorities to provide lot rental assistance to persons who own mobile homes.
- Eliminate the restriction that limited the allocation of SHIP funds for mobile homes.

### **Fiscal or Economic Impact:**

The bill may have a negative fiscal impact on the Local Government Housing Trust Fund.

[JUMP TO](#)

[SUMMARY](#)

[ANALYSIS](#)

[RELEVANT INFORMATION](#)

[BILL HISTORY](#)

## ANALYSIS

### **EFFECT OF THE BILL:**

The bill allows a local government participating in the [State Housing Initiatives Partnership Program \(SHIP\)](#) to use such funds to provide lot rental assistance to [mobile home](#) owners not to exceed six months. (Section [1](#)).

The bill requires each local government participating in SHIP to address in its local housing assistance plan the needs of persons who are deprived of affordable housing due to the closure of a mobile home park. The bill also requires a local housing assistance plan to include a strategy for providing program funds to mobile home owners, which must include lot rental assistance. (Section [2](#)).

The bill specifies that lot rental assistance for mobile home owners is an approved home ownership activity. (Section [2](#)).

The bill authorizes the use of SHIP funds for rehabilitation and emergency repairs for mobile home owners. (Section [2](#)).

The bill eliminates the restriction that limited the allocation of SHIP funds to no more than 20 percent for manufactured housing. (Section [2](#)).

The bill makes a conforming change to a cross-reference in another statutory provision. (Section [3](#)).

The bill has an effective date of July 1, 2025. (Section [4](#)).

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

**STORAGE NAME:** h0701a.HAT

**DATE:** 3/26/2025

## STATE GOVERNMENT:

The bill may have a negative fiscal impact on the Local Government Housing Trust Fund. A request for a formal agency analysis was submitted to the Florida Housing Finance Corporation on February 27, 2025.

## RELEVANT INFORMATION

### SUBJECT OVERVIEW:

#### [State Housing Initiatives Partnership Program \(SHIP\)](#)

SHIP was created in 1992<sup>1</sup> to provide funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. SHIP provides funds to all 67 counties and 55 community development block grant<sup>2</sup> entitlement cities on a population-based formula to finance and preserve affordable housing based on locally adopted housing plans.<sup>3</sup>

SHIP is administered by the Florida Housing Finance Corporation (FHFC)<sup>4</sup> and was designed to serve very low, low, and moderate-income families. “Very-low income persons” means one or more persons or a family, not including students, whose total annual adjusted gross household income does not exceed 50 percent of the median annual adjusted gross income for households within the state, or 50 percent of the median annual adjusted gross income for households within the metropolitan statistical area (MSA) or, if not within an MSA, within the county in which the person or family resides, whichever is greater. For “low-income persons,” the statutory threshold is 80 percent, and for “moderate-income persons,” it is 120 percent.<sup>5</sup>

SHIP funds may be used to pay for emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling.<sup>6</sup>

Funds are expended per each local government’s adopted Local Housing Assistance Plan (LHAP), which details the housing strategies it will use.<sup>7</sup> Local governments submit their LHAPs to FHFC for review to ensure they meet the broad statutory guidelines and the requirements of the program rules. FHFC must approve an LHAP before a local government may receive SHIP funding.<sup>8</sup>

A local government’s use of SHIP funds is subject to certain restrictions (excluding amounts set aside for administrative costs):

- Not more than 20 percent of SHIP funds may be used for manufactured housing.<sup>9</sup>

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<sup>1</sup> Ch. 92-317, Laws of Fla.

<sup>2</sup> The community development block grant program is a federal program created in 1974 that provides funding for housing and community development activities. *Community Development Block Grant Program*, [https://www.hud.gov/program\\_offices/comm\\_planning/cdbg](https://www.hud.gov/program_offices/comm_planning/cdbg) (last visited Mar. 21, 2025).

<sup>3</sup> See ss. 420.907-420.9089, F.S.; *Annual Report 2023*, Florida Housing Finance Corporation (June 28, 2024), [https://issuu.com/fhfc/docs/2023\\_annual\\_report](https://issuu.com/fhfc/docs/2023_annual_report) (last visited Mar. 21, 2025).

<sup>4</sup> The 1997 Legislature created the Florida Housing Finance Corporation (FHFC) as a public-private entity to assist in providing a range of affordable housing opportunities for Floridians. Ch. 97-167, Laws of Fla.

<sup>5</sup> S. 420.9071, F.S.

<sup>6</sup> State Housing Initiatives Partnership Program (SHIP), <https://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program> (last visited Mar. 21, 2025).

<sup>7</sup> Sections 420.9075(1)(a), F.S. and 420.9075(3), F.S., outline a list of strategies LHAPs are encouraged to employ, such as helping those affected by mobile home park closures, encouraging innovative housing design to reduce long-term housing costs, preserving assisted housing, and reducing homelessness.

<sup>8</sup> Counties and eligible municipalities participating in SHIP receive funding from “local housing distributions,” which are the proceeds of the taxes deposited into the Local Government Housing Trust Fund. S. 420.9071(17), F.S.

<sup>9</sup> S. 420.9075(5)(e), F.S.

- At least 75 percent of SHIP funds must be reserved for construction, rehabilitation, or emergency repair of affordable, eligible housing.<sup>10</sup>
- Not more than 25 percent of SHIP funds may be reserved for allowed rental housing.<sup>11</sup>
- At least 65 percent of SHIP funds must be reserved for home ownership for eligible persons.<sup>12</sup>
- At least 20 percent of SHIP funds must serve persons with special needs.<sup>13</sup>
- At least 30 percent of SHIP funds must be used for awards to very-low-income persons or eligible sponsors<sup>14</sup> serving very-low-income persons, and another 30 percent must be used for awards for low-income persons or eligible sponsors serving low-income persons.<sup>15</sup>

Local governments may not use SHIP funds to provide ongoing rent subsidies, except for:

- Security and utility deposit assistance.
- Eviction prevention not to exceed six months' rent.
- A rent subsidy program for very-low income households with at least one adult who meets either the statutory definition of a person with special needs or homeless. The period of rental assistance may not exceed 12 months.<sup>16</sup>

In the state fiscal year 2020-2021,<sup>17</sup> SHIP expended or encumbered more than \$27 million for homeownership activities, assisting 933 homeownership units.<sup>18</sup>

### Mobile Homes

Florida law defines a mobile home as “a residential structure, transportable in one or more sections, which is 8 body feet or more in width, over 35 body feet in length with the hitch, built on an integral chassis, designed to be used as a dwelling when connected to the required utilities, and not originally sold as a recreational vehicle, and includes the plumbing, heating, air-conditioning, and electrical systems contained therein.”<sup>19</sup> Mobile homes are designed to be used as permanent dwelling.

A mobile home park is land in which lots or spaces are offered for rent or lease for the placement of mobile homes in which the primary use of the park is residential.<sup>20</sup> Mobile home parks have historically served as an affordable housing option for low-and-moderate-income residents. However, increasing redevelopment pressures and rising housing costs have put many mobile home owners at risk of permanent displacement.<sup>21</sup>

<sup>10</sup> S. [420.9075\(5\)\(c\), F.S.](#)

<sup>11</sup> S. [420.9075\(5\)\(b\), F.S.](#)

<sup>12</sup> “Eligible person” or “eligible household” means one or more natural persons or a family determined by the county or eligible municipality to be of very low income, low income, or moderate income based upon the annual gross income of the household. S. [420.9075\(5\)\(a\), F.S.](#)

<sup>13</sup> S. [420.9075\(5\)\(d\), F.S.](#)

<sup>14</sup> “Eligible sponsor” means a person or a private or public for-profit or not-for-profit entity that applies for an award under the local housing assistance plan for the purpose of providing eligible housing for eligible persons. S. [420.9071\(12\), F.S.](#)

<sup>15</sup> S. [420.9075\(5\)\(g\)2., F.S.](#)

<sup>16</sup> S. [420.9072\(7\)\(b\), F.S.](#)

<sup>17</sup> Local governments have three years to expend funds. 2020-2021 is the most recent closed out fiscal year.

<sup>18</sup> *Annual Report 2023*, *supra* note 3.

<sup>19</sup> S. [723.003\(8\), F.S.](#)

<sup>20</sup> S. [723.003\(12\), F.S.](#)

<sup>21</sup> Since 2011, at least 183 Florida mobile home parks have closed, according to self-reported and likely incomplete data from the Florida Mobile Home Relocation Corporation and the Department of Business and Professional Regulation. Clara-Sophia Daly, *New development will rise to dizzying heights – and wipe out their trailer park*, Miami Herald (Oct. 8, 2023) <https://www.miamiherald.com/news/business/real-estate-news/article278731494.html> (last visited Mar. 21, 2025).

**RECENT LEGISLATION:**

<b>YEAR</b>	<b>BILL #</b>	<b>HOUSE SPONSOR(S)</b>	<b>SENATE SPONSOR</b>	<b>OTHER INFORMATION</b>
2024	<a href="#">CS/CS/SB 1456</a>	Mooney	Rodriguez	The bill became law on July 1, 2024.
2024	<a href="#">CS/CS/CS/HB 613</a>	Stark	Burton	The bill became law on July 1, 2024.

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**BILL HISTORY**

<b>COMMITTEE REFERENCE</b>	<b>ACTION</b>	<b>DATE</b>	<b>STAFF DIRECTOR/ POLICY CHIEF</b>	<b>ANALYSIS PREPARED BY</b>
<a href="#">Housing, Agriculture &amp; Tourism Subcommittee</a>	16 Y, 0 N, As CS	3/25/2025	Curtin	Garcia
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none"><li>• Removes from the list of persons with special housing needs persons who own a mobile home;</li><li>• Removes the prohibition on distinguishing between types of housing when awarding State Housing Incentives Partnership Program (SHIP) funds; and</li><li>• Provides an exception to the prohibition on utilizing SHIP funds for rent subsidies.</li></ul>			
<a href="#">Intergovernmental Affairs Subcommittee</a>				
<a href="#">Commerce Committee</a>				

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