

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: [CS/SB 1714](#) (Burton)

LINKED BILLS: None

RELATED BILLS: None

Committee References

[Housing, Agriculture & Tourism](#)

16 Y, 0 N, As CS



[Intergovernmental Affairs](#)

17 Y, 0 N



[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 governments to include strategies for addressing the needs of persons impacted by the closure of a mobile home park and providing SHIP funds to mobile home owners, including lot rental assistance, in their local housing assistance plan.
- Provide that mobile homes are eligible for home ownership assistance and rehabilitation and emergency repair funding.
- Eliminate the restriction that limited the allocation of SHIP funds for mobile homes.

Fiscal or Economic Impact:

The bill may have an indeterminate insignificant negative impact on local government expenditures for costs associated with updating their local housing assistance plans. The bill may have an indeterminate fiscal impact on beneficiaries of the SHIP program to the extent the provisions of the bill revise which entities are eligible for funding.

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ANALYSIS

EFFECT OF THE BILL:

The bill allows a local government participating in the [State Housing Initiatives Partnership Program \(SHIP\)](#) to use program 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](#)).

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The bill eliminates the restriction that limited the allocation of SHIP funds for manufactured housing to no more than 20 percent of the allocated amount. (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:

LOCAL GOVERNMENT:

The bill may have an indeterminate insignificant negative impact on local government expenditures for costs associated with updating their local housing assistance plans.

PRIVATE SECTOR:

The bill may have an indeterminate fiscal impact on beneficiaries of the SHIP program to the extent the provisions of the bill revise which entities are eligible for funding.

RELEVANT INFORMATION

SUBJECT OVERVIEW:

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

SHIP was created in 1992¹ 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 grant² entitlement cities on a population-based formula to finance and preserve affordable housing based on locally adopted housing plans.³

SHIP is administered by the Florida Housing Finance Corporation (FHFC)⁴ 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.⁵

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.⁶

¹ Ch. 92-317, Laws of Fla.

² The community development block grant program is a federal program created in 1974 that provides funding for housing and community development activities. Dept. of Housing and Urban Development, *Community Development Block Grant Program*, https://www.hud.gov/program_offices/comm_planning/cdbg (last visited Mar. 21, 2025).

³ 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 (last visited Mar. 21, 2025).

⁴ 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.

⁵ S. [420.9071, F.S.](#)

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

Funds are expended per each local government's adopted Local Housing Assistance Plan (LHAP), which details the housing strategies it will use.⁷ 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.⁸

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

- No more than 20 percent of SHIP funds may be used for manufactured housing.⁹
- At least 75 percent of SHIP funds must be reserved for construction, rehabilitation, or emergency repair of affordable, eligible housing.¹⁰
- No more than 25 percent of SHIP funds may be reserved for allowed rental housing.¹¹
- At least 65 percent of SHIP funds must be reserved for home ownership for eligible persons.¹²
- At least 20 percent of SHIP funds must serve persons with special needs.¹³
- At least 30 percent of SHIP funds must be used for awards to very-low-income persons or eligible sponsors¹⁴ 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.¹⁵

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.¹⁶

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

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."¹⁹ Mobile homes are designed to be used as a permanent dwelling.

⁷ 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.

⁸ 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.](#)

⁹ S. [420.9075\(5\)\(e\), F.S.](#)

¹⁰ S. [420.9075\(5\)\(c\), F.S.](#)

¹¹ S. [420.9075\(5\)\(b\), F.S.](#)

¹² "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.](#)

¹³ S. [420.9075\(5\)\(d\), F.S.](#)

¹⁴ "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.](#)

¹⁵ S. [420.9075\(5\)\(g\)2., F.S.](#)

¹⁶ S. [420.9072\(7\)\(b\), F.S.](#)

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

¹⁸ *Annual Report 2023*, *supra* note 3.

¹⁹ S. [723.003\(8\), F.S.](#)

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.²⁰ 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.²¹

RECENT LEGISLATION:

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

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Housing, Agriculture & Tourism Subcommittee	16 Y, 0 N, As CS	3/25/2025	Curtin	Garcia
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none">Removes a provision adding persons who own a mobile home to the list of persons with special housing needs;Removes a provision that would have prohibited distinguishing between types of housing when awarding State Housing Incentives Partnership Program (SHIP) funds; andProvides an exception to the prohibition on utilizing SHIP funds for rent subsidies.			
Intergovernmental Affairs Subcommittee	17 Y, 0 N	4/9/2025	Darden	Burgess
Commerce Committee				

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

²⁰ S. [723.003\(12\), F.S.](#)
²¹ 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).