

FLORIDA HOUSE OF REPRESENTATIVES

FINAL BILL ANALYSIS

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

BILL #: [HB 267](#)

TITLE: Local Housing Assistance Plans

SPONSOR(S): Stark and Berfield

COMPANION BILL: [SB 594](#) (Burton)

LINKED BILLS: None

RELATED BILLS: None

FINAL HOUSE FLOOR ACTION: 110 Y's 0 N's

GOVERNOR'S ACTION: Pending

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 prohibition on participating local governments from using more than 20 percent of SHIP funds for manufactured housing.

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:

HB 267 passed as [SB 594](#).

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 for up to 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 for which local governments may award funds. (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 amount of SHIP funds that could be used 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).

STORAGE NAME: h0267z

DATE: 3/13/2026

Subject to the Governor’s veto powers, the effective date of this bill is July 1, 2026. (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 54 community development block grant² entitlement cities on a population-based formula to finance and preserve affordable housing based on locally adopted housing plans.³ To participate, local governments must establish a local housing assistance program by ordinance and develop a local housing assistance plan (LHAP) and housing incentive strategy.⁴

SHIP is administered by the Florida Housing Finance Corporation (FHFC)⁵ 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.⁶

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.⁷

Funds are expended per each local government’s adopted LHAP, which details the housing strategies it will use.⁸ Local governments submit their LHAPs to FHFC for review to ensure they meet the broad statutory guidelines and

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.hudexchange.info/programs/cdbg/> (last visited Mar. 10, 2026).

³ See ss. 420.907-420.9089, F.S.; Florida Finance Housing Corporation, *Annual Report 2024*, p. 23, https://www.floridahousing.org/docs/default-source/data-docs-and-reports/annual-reports/2024-annual-report.pdf?sfvrsn=88c6f17b_1 (last visited Mar. 10, 2026).

⁴ *Id.*
⁵ In 1997, the 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.

⁶ S. 420.9071, F.S.

⁷ State Housing Initiatives Partnership Program (SHIP), <https://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program> (last visited Mar. 10, 2026).

