

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Appropriations Committee on Transportation, Tourism, and Economic Development

BILL: SB 594

INTRODUCER: Senator Burton

SUBJECT: Local Housing Assistance Plans

DATE: January 20, 2026

REVISED: _____

ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1. Tolmich	Fleming	CA	Favorable
2. Griffin	Nortelus	ATD	Pre-meeting
3. _____	_____	RC	_____

I. Summary:

SB 594 provides that a county's or municipality's local housing assistance plan under the State Housing Initiatives Partnership (SHIP) Program must include a strategy for providing program funds to mobile home owners, including lot rental assistance. The bill specifies that lot rental assistance is considered home ownership activity for purposes of allocating program funds, while rehabilitation and emergency repairs for mobile homes is considered construction, rehabilitation, or emergency repair of affordable, eligible housing.

The bill allows local governments to expend funds from their local housing distribution on lot rental assistance for mobile home owners not to exceed 6 months' rent.

The bill does not have a fiscal impact on state revenues or expenditures. See Section V., Fiscal Impact Statement.

The bill takes effect on July 1, 2026.

II. Present Situation:

Affordable Housing

Affordable housing is defined in terms of household income. Housing is considered affordable when monthly rent or mortgage payments, including taxes and insurance, do not exceed 30 percent of the household income.¹ Resident eligibility for Florida's state and federally funded housing programs is typically determined by area median income levels, which are published annually by the U.S. Department of Housing and Urban Development for each county and metropolitan area.

¹ Section 420.9071(2), F.S.

The two primary state housing assistance programs are the State Housing Initiatives Partnership (SHIP)² and the State Apartment Incentive Loan (SAIL)³ programs. SHIP provides funds to eligible local governments, allocated using a population-based formula, to address local housing needs as identified by the local government. SAIL provides low interest loans on a competitive basis as gap financing for the construction or substantial rehabilitation⁴ of multifamily affordable housing developments.⁵

State Housing Initiatives Partnership (SHIP) Program

The SHIP Program was created in 1992⁶ to provide funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing.⁷ SHIP provides funds to all 67 counties and 55 Community Development Block Grant⁸ entitlement municipalities on a population-based formula to finance and preserve affordable housing based on locally adopted housing plans.⁹ The program is administered by the Florida Housing Finance Corporation (FHFC) and serves very-low,¹⁰ low,¹¹ and moderate¹² income families.¹³

A dedicated funding source for SHIP was established by the passage of the 1992 William E. Sadowski Affordable Housing Act.¹⁴ SHIP is funded through a statutory distribution of documentary stamp tax revenues, which are deposited into the Local Government Housing Trust Fund. Subject to specific appropriation, funds are distributed quarterly to local governments participating in the program under an established formula.¹⁵ A county or eligible municipality seeking funds from SHIP must adopt an ordinance that:

- Creates a local housing assistance trust fund;
- Adopts a local housing assistance plan (LHAP)¹⁶ to be implemented through a local housing partnership;
- Designates responsibility for administering the local housing assistance plan; and
- Creates an affordable housing advisory committee.¹⁷

² Sections 420.907-9079, F.S.

³ Section 420.5087, F.S.

⁴ “Substantial rehabilitation” means repair or restoration of a dwelling unit where the value of such repair or restoration exceeds 40 percent of the value of the dwelling. Section 420.503(45), F.S.

⁵ *Supra* note 3.

⁶ Chapter 92-317, Laws of Fla.

⁷ Section 420.9072, F.S.

⁸ The Community Development Block Grant Program is a federal program created in 1974 that provides funding for housing and community development activities.

⁹ *See* sections 420.907-420.9089, F.S.

¹⁰ *See* section 420.9071(30), F.S., for the definition of “very-low-income person” and “very-low-income household.”

¹¹ *See* section 420.9071(20), F.S., for the definition of “low-income person” and “low-income household.”

¹² *See* section 420.9071(21), F.S., for the definition of “moderate-income person” and “moderate-income household.”

¹³ Section 420.9072(1)(a), F.S.

¹⁴ *See* chapter 92-317, Laws of Fla.

¹⁵ Section 420.9073, F.S.

¹⁶ “Local housing assistance plan” means a concise description of the local housing assistance strategies and local housing incentive strategies adopted by local government resolution with an explanation of the way in which the program meets specified requirements and corporation rule. Section 420.9071(15), F.S.

¹⁷ Section 420.9072(2)(b), F.S.

Funds are expended per each local government's adopted LHAP, which details the housing strategies it will use.¹⁸ Local governments must submit their LHAPs to the FHFC for review to ensure that they meet the broad statutory guidelines and the requirements of the program rules. The FHFC must approve an LHAP before a local government may receive SHIP funding.

A local government may not use SHIP funds to provide ongoing rent subsidies, except for:

- Security and utility deposit assistance;
- Eviction prevention not to exceed 6 months' rent; or
- A rent subsidy program for very-low-income households with at least one adult who is a person with special needs¹⁹ or is homeless,²⁰ not to exceed 12 months' rental assistance.²¹

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

- At least 75 percent of SHIP funds *must* be reserved for construction, rehabilitation, or emergency repair of affordable, eligible housing;²² and
- Up to 25 percent of SHIP funds *may* be reserved for allowed rental services.^{23, 24}

Within those specified distributions by local governments, additional requirements must be met:

- At least 65 percent of SHIP funds must be reserved for home ownership for eligible persons;²⁵
- At least 20 percent of SHIP funds must serve persons with special needs;
- Up to 20 percent of SHIP funds may be used for manufactured housing; and
- At least 30 percent of SHIP funds must be used for awards to very-low-income persons or eligible sponsors²⁶ 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.²⁷

¹⁸ Section 420.9075, F.S. Section 420.9075(3), F.S., provides a list of strategies LHAPs are encouraged to develop, such as helping those impacted by mobile home park closures, encouraging innovative housing design to reduce long-term housing costs, preserving assisted housing, and reducing homelessness.

¹⁹ "Person with special needs" means an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition; a young adult formerly in foster care who is eligible for services under circumstances; a survivor of domestic violence as defined by law; or a person receiving benefits under the Social Security Disability Insurance (SSDI) Program or the Supplemental Security Income (SSI) program or from veterans' disability benefits. Section 420.0004(13), F.S.

²⁰ "Homeless" means an individual or family who lacks or will imminently lose access to a fixed, regular, and adequate nighttime residence. Section 420.621(5), F.S.

²¹ Section 420.9072(7)(b), F.S.

²² "Eligible housing" means any real and personal property located within the county or the eligible municipality which is designed and intended for the primary purpose of providing decent, safe, and sanitary residential units, or manufactured housing constructed after June 1994, for homeownership or rental for eligible persons as designated by each county or eligible municipality participating in SHIP. Section 420.9071(9), F.S.

²³ See section 420.9072(7)(b), F.S.

²⁴ Section 420.9075(5), F.S.

²⁵ "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. Section 420.9071(11), F.S.

²⁶ "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 housing for eligible persons. Section 420.9071(12), F.S.

²⁷ Section 420.9075(5), F.S.

Mobile Homes

As of June 2024, there were about 3,500 mobile home parks in the state.²⁸ Current 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.²⁹

A mobile home park is land in which lots or spaces are offered for rent or lease for the placement of mobile homes and in which the primary use of the park is residential.³⁰ Owners of mobile home parks typically charge mobile home owners³¹ a monthly fee for the rental of a lot.

III. Effect of Proposed Changes:

Section 1 amends s. 420.9072, F.S., to allow local governments to expend funds from their local housing distribution on lot rental assistance for mobile home owners not to exceed 6 months' rent.

Section 2 amends s. 420.9075, F.S., to provide that a local housing assistance plan must include a strategy for providing funds to mobile home owners, including lot rental assistance. The bill specifies that lot rental assistance is considered home ownership activity for purposes of allocating program funds, while the rehabilitation and emergency repairs for mobile homes is considered construction, rehabilitation, or emergency repair of affordable, eligible housing.

Section 3 makes a conforming change to amend a cross-reference in another statutory provision.

The bill takes effect on July 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

The bill does not appear to require counties and municipalities to expend funds or further limit their authority to raise revenue or receive state-shared revenues as specified by Art. VII, s. 18 of the State Constitution.

B. Public Records/Open Meetings Issues:

None.

²⁸ WKMG, 'Not going to take that in our state:' Corporations buying Florida mobile home parks, raising rates, June 20, 2024, available at: <https://www.clickorlando.com/news/investigators/2024/06/20/not-going-to-take-that-in-our-state-corporations-buying-florida-mobile-home-parks-raising-rates/> (last visited January 7, 2026).

²⁹ Section 723.003(8), F.S.

³⁰ Section 723.003(12), F.S.

³¹ A "mobile home owner" means a person who owns a mobile home and rents or leases a lot within a mobile home park for residential use. Section 723.003(11), F.S.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

None.

C. Government Sector Impact:

The bill does not affect the amount of funds to be distributed to counties and eligible municipalities under the SHIP Program, but alters how such funds may be expended to include lot rental assistance for mobile home owners.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends the following sections of the Florida Statutes: 420.9071, 420.9072, and 420.9075.

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

B. Amendments:

None.

This Senate Bill Analysis does not reflect the intent or official position of the bill's introducer or the Florida Senate.
