

**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.)

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Prepared By: The Professional Staff of the Committee on Community Affairs

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BILL: CS/SB 78

INTRODUCER: Community Affairs Committee and Senator Osgood

SUBJECT: Home Hardening Products

DATE: November 19, 2025      REVISED: \_\_\_\_\_

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Shuler	Fleming	CA	<b>Fav/CS</b>
2.			FT	
3.			AP	

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**Please see Section IX. for Additional Information:**

COMMITTEE SUBSTITUTE - Substantial Changes

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**I. Summary:**

CS/SB 78 provides for a 2-year exemption in the form of a refund of sales and use tax paid for the sale of “home hardening products”—defined as impact-resistant doors, garage doors, and windows—that are used on certain eligible residential properties. The committee substitute limits the refund to sales tax paid for purchases made from July 1, 2026, through June 30, 2028. The committee substitute requires that the home hardening products be used on site-built dwellings on homestead property with a maximum just value of \$700,000.

Purchasers must apply to the Department of Revenue for the refund and may only receive up to \$500 of sales tax refunded, and for only one eligible residential property.

The REC has not yet reviewed the bill.

The bill takes effect upon becoming a law.

## II. Present Situation:

### Florida Sales and Use Tax

Florida levies a 6 percent tax on the sale or rental of most items of tangible personal property,<sup>1</sup> admissions,<sup>2</sup> transient rentals,<sup>3</sup> and a limited number of services.<sup>4</sup> Sales tax is added to the price of the taxable good or service and collected from the purchaser at the time of sale.<sup>5</sup>

The governing body of a county and school boards are authorized to levy local discretionary sales surtaxes in addition to the state sales tax.<sup>6</sup> A surtax applies to “all transactions ... subject to the state tax ... on sales, use, services, rentals, admissions, and other transactions ....”<sup>7</sup> In counties with discretionary sales surtaxes, the combined county and school board rates vary from 0.5 to 2 percent.<sup>8</sup> Two counties, Citrus and Collier, have no discretionary sales surtax levies.<sup>9</sup>

Impact-resistant windows, doors, and garage doors are subject to Florida sales tax. However, chapter 2022-97, Laws of Florida, exempted these items from the sales and use tax for a two-year period lasting from July 1, 2022, through June 30, 2024.

### Home Hardening Products

During the annual Atlantic hurricane season running from June 1 through November 30, Florida faces the real threat of hurricane impacts.<sup>10</sup> While some areas of the state have a higher risk of a direct hit, since 1850, the entirety of Florida’s coastline has been impacted by at least one hurricane.<sup>11</sup> Even if the storm makes landfall elsewhere, portions of the state hundreds of miles away may still be affected.<sup>12</sup> Often these far-reaching impacts are caused by winds, the strongest of which can be in excess of 155 mph.<sup>13</sup> Florida’s flat terrain means that winds may not dramatically weaken after landfall.<sup>14</sup> For example, 2004’s Hurricane Charley caused hurricane-force winds to hit Orlando, which was almost 100 miles away from where the storm made landfall.<sup>15</sup>

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<sup>1</sup> Section 212.05(1), F.S.

<sup>2</sup> Section 212.04(1)(b), F.S.

<sup>3</sup> Section 212.03(1)(a), F.S.

<sup>4</sup> Section 212.05(1)(i), F.S.

<sup>5</sup> Section 212.07(2), F.S.

<sup>6</sup> Section 212.055, F.S.

<sup>7</sup> Section 212.054(2)(a), F.S.

<sup>8</sup> FLA. DEP’T OF REVENUE, *Discretionary Sales Surtax Information for June 1 through December 31, 2025*, available at [https://floridarevenue.com/Forms\\_library/current/dr15dss\\_6-25.pdf](https://floridarevenue.com/Forms_library/current/dr15dss_6-25.pdf) (last visited Nov. 10, 2025).

<sup>9</sup> *Id.*

<sup>10</sup> FLA. STATE UNIV. FLA. CLIMATE CTR., *Hurricanes*, <https://climatecenter.fsu.edu/topics/hurricanes> (last visited Nov. 10, 2025).

<sup>11</sup> *Id.*

<sup>12</sup> *Id.*

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

<sup>14</sup> *Id.*

<sup>15</sup> *Id.*

Largely because of hurricanes, Florida ranks #1 in the U.S. for total cumulative costs since 1980 from billion-dollar disasters—approximately \$450 billion.<sup>16</sup> Recent storms have highlighted the costs facing Florida property owners, with 2024’s Hurricane Debby causing over \$130 million in total estimated insured losses; Hurricane Helene causing over \$2.5 billion in total estimated insured losses (including over \$567 million in residential losses); and Hurricane Milton causing over \$4.7 billion in total estimated insured losses (including over \$3.2 billion in residential losses).<sup>17</sup>

During a hurricane, the risks of damage to a home imposed by windows and doors rank second behind the risks due to the failure of roof coverings.<sup>18</sup> The threats of wind pressures and wind-borne debris can cause windows or doors to break or to be blown in, increasing the risk of not only water damage, but also that the roof of the home could lift off entirely.<sup>19</sup>

Home hardening, which is synonymous with mitigation, can decrease the risk of damage during a storm.<sup>20</sup> Installing impact-resistant doors, garage doors, and windows are among the many options for retrofitting buildings that can help protect against windborne debris and wind pressures as they minimize the risk of the doors or windows breaking, bending, or otherwise failing.<sup>21</sup> Impact-resistant doors and windows must be third-party tested and rated and should be selected according to state and local requirements for ratings and product approval.<sup>22</sup>

### III. Effect of Proposed Changes:

The bill provides for a 2-year exemption from sales and use tax the sale of home hardening products used on eligible residential properties.

“Home hardening products” are defined as impact-resistant doors, garage doors, and windows systems that are designed to resist wind and wind-borne debris forces and which are rated for impact resistance and wind pressure in accordance with test methods, standards, and specifications listed in the bill.

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<sup>16</sup> Adam B. Smith, NOAA, *2024: An Active Year of U.S. Billion-dollar Weather and Climate Disasters*, Jan 10, 2025, <https://www.climate.gov/news-features/blogs/beyond-data/2024-active-year-us-billion-dollar-weather-and-climate-disasters> (last visited Nov. 10, 2025).

<sup>17</sup> OFF. OF INS. REGUL., *Catastrophe Claims Data and Reporting*, <https://www.floir.com/tools-and-data/catastrophe-reporting> (last visited Nov. 10, 2025).

<sup>18</sup> DIV. OF EMERGENCY MGMT., *Openings (Windows and Doors)*, HURRICANE RETROFIT GUIDE, [https://apps.floridadisaster.org/hrg/content/openings/openings\\_index.asp](https://apps.floridadisaster.org/hrg/content/openings/openings_index.asp) (last visited Nov. 10, 2025).

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

<sup>20</sup> OFF. OF THE INS. CONSUMER ADVOCATE, *Mitigation*, <https://myfloridacfo.com/division/ica/planprepareprotect/Mitigation> (last visited Nov. 12, 2025).

<sup>21</sup> See NAT’L ASS’N OF HOME BUILDERS, *Retrofit Improvements-Impact Resistant Doors*, available at <https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/codes/retrofit-improvements/retrofit-improvements-impact-resistant-doors-2020.pdf> (last visited Nov. 12, 2025); NAT’L ASS’N OF HOME BUILDERS, *Retrofit Improvements-Garage Door Reinforcement*, available at <https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/codes/retrofit-improvements/retrofit-improvements-impact-resistant-doors-2020.pdf> (last visited Nov. 12, 2025); BUILDING A SAFER FLORIDA, INC., *Window Systems*, June 2020, available at <https://www.buildingasafeflorida.org/assets/WindowsUpdate062520.pdf> (last visited Nov. 12, 2025).

<sup>22</sup> See NAT’L ASS’N OF HOME BUILDERS, *Retrofit Improvements-Impact Resistant Doors*, *supra* note 22.

Home hardening products must have been purchased from July 1, 2026, through June 30, 2028, and be used on site-built dwellings on homestead property with a maximum just value of \$700,000 to be eligible for the refund. A property owner must apply to the Department of Revenue for the refund, and may only apply for one eligible property and may receive up to \$500 in sales tax refunded.

The bill specifies the refund application requirements and the process for the Department of Revenue for issuing refunds. The Department of Revenue is authorized to adopt emergency rules to implement the refund.

The bill takes effect upon becoming a law.

#### **IV. Constitutional Issues:**

##### **A. Municipality/County Mandates Restrictions:**

Article VII, s. 18 of the Florida Constitution governs laws that require counties and municipalities to spend funds, limit the ability of counties and municipalities to raise revenue, or reduce the percentage of state tax shared with counties and municipalities.

Subsection (b) of Art. VII, s. 18 of the Florida Constitution provides that except upon approval of each house of the Legislature by two-thirds vote of the membership, the legislature may not enact, amend, or repeal any general law if the anticipated effect of doing so would be to reduce the authority that municipalities or counties have to raise revenue in the aggregate, as such authority existed on February 1, 1989. However, the mandates requirements do not apply to laws having an insignificant impact,<sup>23,24</sup> which is \$2.4 million or less for Fiscal Year 2026-2027.<sup>25</sup>

The REC has not reviewed the bill.

##### **B. Public Records/Open Meetings Issues:**

None.

##### **C. Trust Funds Restrictions:**

None.

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<sup>23</sup> FLA. CONST. art. VII, s. 18(d).

<sup>24</sup> An insignificant fiscal impact is the amount not greater than the average statewide population for the applicable fiscal year multiplied by \$0.10. See FLA. SENATE COMM. ON COMTY. AFFAIRS, *Interim Report 2012-115: Insignificant Impact*, (September 2011), <http://www.flsenate.gov/PublishedContent/Session/2012/InterimReports/2012-115ca.pdf> (last visited Nov. 12, 2025).

<sup>25</sup> Based on the Demographic Estimating Conference's estimated population adopted on June 30, 2025, <https://edr.state.fl.us/Content/conferences/population/demographicsummary.pdf> (last visited Nov. 12, 2025).

**D. State Tax or Fee Increases:**

Section 19 of Article VII, Florida Constitution requires increased taxes or fees to be passed in a separate bill and by two-thirds vote of the membership of each house of the Legislature. This bill does not increase any taxes or fees; therefore, the increased tax or fee requirements do not apply.

**E. Other Constitutional Issues:**

None identified.

**V. Fiscal Impact Statement:****A. Tax/Fee Issues:**

The REC has not reviewed the bill; however, the REC reviewed a similar proposal provided for in a proposed amendment to SB 890 in 2024 that would have provided for a 2-year refund for sales and use tax paid for the sale of impact-resistant doors, garage doors, and windows. The Conference determined that the proposed amendment would have a negative impact to General Revenue of \$15.6 million for Fiscal Year 2024-2025.<sup>26</sup>

**B. Private Sector Impact:**

The private sector will experience reduced costs associated with the purchase of impact-resistant doors, garage doors, and windows due to the sales and use tax exemption provided in the bill.

**C. Government Sector Impact:**

None.

**VI. Technical Deficiencies:**

None.

**VII. Related Issues:**

None.

**VIII. Statutes Affected:**

This bill creates a new undesignated section of the Florida Statutes.

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<sup>26</sup> OFF. OF ECON. & DEMOGRAPHIC RSCH., *Revenue Estimating Conference Impact Results: SB890 – Proposed Amendment*, 291-297 (Feb. 2, 2024), available at [https://edr.state.fl.us/Content/conferences/revenueimpact/archives/2024/\\_pdf/page291-297.pdf](https://edr.state.fl.us/Content/conferences/revenueimpact/archives/2024/_pdf/page291-297.pdf) (last visited Nov. 18, 2025).

**IX. Additional Information:****A. Committee Substitute – Statement of Substantial Changes:**

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

**CS by Community Affairs on November 18, 2025:**

The committee substitute converts the permanent exemption for home hardening products received at the time of purchase to a temporary 2-year exemption received in the form of a refund. Specifically, the amendment:

- Defines “home hardening products” as impact resistant doors, garage doors, and windows designed to resist wind and wind-borne debris and are rated according to test methods, standards, and specifications listed in the committee substitute.
- Allows for the exemption on products purchased between July 1, 2026, through June 30, 2028.
- Limits refunds to sales tax paid for home hardening products used on site-built dwellings on homestead property with a maximum just value of \$700,000.
- Limits owners to applying for only one eligible property and to receiving up to \$500 in sales tax refunded.
- Specifies the process for applying to Department of Revenue for the refund and authorizes the Department to adopt rules to implement the refund.

**B. Amendments:**

None.