

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 185](#)

TITLE: Home Hardening Products

SPONSOR(S): Dunkley

COMPANION BILL: [CS/SB 78](#) (Osgood)

LINKED BILLS: None

RELATED BILLS: None

Committee References

[Ways & Means](#)

19 Y, 0 N, As CS

SUMMARY

Effect of the Bill:

The bill establishes a two-year sales and use tax exemption for the purchase of qualifying home hardening products. The exemption is administered through a refund of taxes paid. Qualifying products are defined as impact-resistant doors, garage doors, and windows installed on eligible residential properties. To qualify, purchases must be made between July 1, 2026, and June 30, 2028, and a refund application must be submitted no later than September 30, 2028.

Fiscal or Economic Impact:

The Revenue Estimating Conference estimated the provisions of the bill to have a total nonrecurring negative impact on General Revenue of -\$29.9 million and a total nonrecurring negative impact on local government revenue of -\$8.4 million over fiscal years 2026-27, 2027-28 and 2028-29.

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ANALYSIS

EFFECT OF THE BILL:

The bill creates [s. 212.08\(21\), F.S.](#), which provides for a two-year exemption from the [sales and use tax](#) on the sale of home hardening products used on eligible residential properties. The bill creates a refund mechanism through which the property owner may receive the benefit of the exemption.

[Home hardening products](#) are defined as impact-resistant doors, garage doors, and windows that are designed to resist wind and wind-borne debris forces. They must be rated for impact resistance and wind pressure in accordance with the most recent test methods, standards and specifications. (Section [1](#))

To be eligible for the refund, home hardening products must be purchased from July 1, 2026, through June 30, 2028. The products are required to be used on [site-built dwellings](#) on residential property granted a [homestead exemption](#) under [s. 196.031, F.S.](#), with a maximum [just value](#) of \$700,000. A property owner must apply to the Department of Revenue (Department) for the refund, and may only apply for one eligible property. The owner may receive up to \$500 through a refund of previously paid sales tax. The owner must submit the refund application between July 1, 2026, and September 30, 2028. The Department must determine the eligibility of the refund within 30 days of receipt. Once a refund has been approved, the Department has 30 days to issue the refund. (Section [1](#))

The bill specifies the refund application requirements and the process for the Department to issue refunds. The Department is authorized to adopt emergency rules to implement the refund program. The program is repealed from statute on June 30, 2029. (Section [1](#))

The bill takes effect upon becoming law. (Section [2](#))

STORAGE NAME: h0185.WMC

DATE: 2/10/2026

RULEMAKING:

The Department has existing rulemaking authority to implement the provisions of Chapter 212, F.S. The bill also provides emergency rulemaking authority to the Department to implement the program, and specifies that those emergency rules last until the subsection is repealed (currently set for June 30, 2029) or until the Department repeals the emergency rules, whichever occurs first.

Lawmaking is a legislative power; however, the Legislature may delegate a portion of such power to executive branch agencies to create rules that have the force of law. To exercise this delegated power, an agency must have a grant of rulemaking authority and a law to implement.

FISCAL OR ECONOMIC IMPACT:**STATE GOVERNMENT:**

The Revenue Estimating Conference estimates the provisions of the bill will have a total nonrecurring impact on General Revenue of -\$29.9 million through fiscal years 2026-27, 2027-28 and 2028-29.

LOCAL GOVERNMENT:

The Revenue Estimating Conference estimates the provisions of the bill will have a total nonrecurring impact on local government revenues of -\$8.4 million over fiscal years 2026-27, 2027-28 and 2028-29.

RELEVANT INFORMATION**SUBJECT OVERVIEW:****Sales Tax**

Florida's sales and use tax is a six percent levy¹ on retail sales of a wide array of tangible personal property, admissions, and transient lodgings, unless expressly exempted. Generally, the sales tax is added to the price of a taxable good and collected by the dealer from the purchaser at the time of sale.

In addition to the state sales tax, counties have been granted limited authority to levy discretionary sales surtaxes for specific purposes on all transactions occurring in the county subject to the state sales tax in ch. 212, F.S., and on communications services as defined in ch. 202, F.S.² A discretionary sales surtax is based on the rate in the county where the taxable goods or services are sold or delivered. Sixty-five counties currently levy a discretionary sales surtax with rates ranging from 0.5% to 2.0%.

Impact-resistant windows, doors, and garage doors are generally subject to Florida sales tax. However, the Legislature previously passed a similar temporary exemption for these type of items for a two-year period lasting from July 1, 2022, through June 30, 2024.³

Homestead Exemption

Homestead property is real estate (real property) for which a person has the legal or beneficial title and who in good faith makes the property his or her permanent residence (or the permanent residence of another legally or naturally dependent on him or her).⁴ The property may be owned jointly, as tenancy by the entireties, or otherwise

¹ [S. 212.05, F.S.](#)

² The tax rates, duration of the surtax, method of imposition, and proceed uses are individually specified in [s. 212.055, F.S.](#) General limitations, administration, and collection procedures are set forth in [s. 212.054, F.S.](#)

³ Chapter 2022-97, Laws of Florida

⁴ FLA. CONST. art. VII, s. 6(a) and [s. 196.031\(1\)\(a\), F.S.](#)

in common with others, and can be apportioned among such shared owners.⁵ Only one homestead exemption is allowed to any one person or on any one dwelling house.⁶ Individual condominium owners, however, can each qualify for a separate homestead designation.⁷

Every person having legal and equitable title to real estate and who maintains a permanent residence on the real estate (homestead property) is eligible for an exemption on the first \$25,000 of assessed value of the property that is applicable to all ad valorem tax levies, including levies by school districts.⁸ An additional \$25,000 exemption applies to the assessed value of homestead property between \$50,000 and \$75,000.⁹ This exemption is adjusted annually for inflation¹⁰ and does not apply to ad valorem taxes levied by school districts.¹¹

Just Value

Just value serves as the basis for determining the assessed value of a homestead property, in accordance with Article VII, Section 4(d) of the Florida Constitution. It is defined as the price a willing buyer would pay a willing seller in an arm's length transaction.¹² The assessed value of property is the annual determination of the value of a parcel of property for property tax purposes.¹³ In newly acquired property, the assessed value is generally equal to the just value of the property.¹⁴

Site-Built Dwellings

Site-built dwelling means a residential structure that is constructed on its permanent location, in accordance with applicable state and local building codes. The term refers to a conventional, real-property improvement that is built in place from individual building materials and systems, rather than transported to the site as a completed or substantially completed unit.¹⁵ The term does not include mobile homes, manufactured homes, modular homes constructed off-site and transported as units, recreational vehicles, trailers, park model homes, or any structure that is titled, registered, or otherwise regulated as a vehicle under chapter 319 or chapter 320, Florida Statutes.

Home Hardening Products

Home hardening can reduce the likelihood of storm-related damage. Retrofitting a building with impact-resistant doors, garage doors, and windows is an effective way to protect against windborne debris and high wind pressures, as these products are designed to resist breaking, bending, or other types of failure.¹⁶ Impact-resistant doors and windows undergo third-party testing and certification by recognized organizations such as ASTM International, ANSI, the American Architectural Manufacturers Association.¹⁷

⁵ [S. 196.031\(1\)\(a\), F.S.](#)

⁶ *Id.*

⁷ *Id.*

⁸ FLA. CONST. art. VII, s. 6(a) and [s. 196.031, F.S.](#)

⁹ [S. 196.031\(1\)\(b\), F.S.](#)

¹⁰ FLA. CONST. art. VII, s. 6(a)(3) and [s. 196.031\(1\)\(b\), F.S.](#) In 2025, the adjusted value of this exemption is \$25,722. See https://floridarevenue.com/property/Documents/2025_cpi_homestead_exemption.pdf (last visited 11/2/2025).

¹¹ FLA. CONST. art. VII, s. 6(a)(1)b. and [s. 196.031\(1\)\(b\), F.S.](#)

¹² [S. 193.011\(1\), F.S.](#)

¹³ [S. 192.001\(2\), F.S.](#)

¹⁴ [S. 192.001\(2\)\(a\), F.S.](#)

¹⁵ See HUD, "Single-Family Site-Built, HUD Code Manufactured, and Factory-Built Homes," <https://www.huduser.gov/portal/sites/default/files/pdf/Info-Brief-SingleFamilyHomeowners.pdf> (last visited Feb 6, 2026)

¹⁶ 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);

¹⁷ BUILDING A SAFER FLORIDA, INC., *Window Systems*, June 2020, available at <https://www.buildingasafeflorida.org/assets/WindowsUpdate062520.pdf> (last visited Nov 12, 2025).

Florida Building Code establishes minimum design and performance requirements for wind resistance in residential structures.¹⁸ Florida’s residential code directs that buildings must be constructed in accordance with wind provisions that use a basic wind speed based on location, height, and exposure.¹⁹

RECENT LEGISLATION:

YEAR	BILL #/SUBJECT	HOUSE/SENATE SPONSOR(S)	OTHER INFORMATION
2022	CS/HB 7071 - Taxation	Payne	Ch. 2022-97, L.O.F.; Created Two-Year Sales Tax Exemption on Similar Products.

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Ways & Means Committee	19 Y, 0 N, As CS	2/10/2026	Aldridge	Hallaian

- THE CHANGES ADOPTED BY THE COMMITTEE:
- Creates a two-year sales tax refund program instead of a permanent sales tax exemption at the time of sale;
 - Provides guidance for the administration of the refund program;
 - Limits the refund to \$500 of sales tax paid for improvements to site-built homestead with a just value of \$700,000 or less;
 - Provides emergency rulemaking authority to the Department to administer the program;
 - Revises the effective date of the bill (upon becoming a law), but retains effective beginning date of the refund program (July 1, 2026); and
 - Repeals the program June 30, 2029.

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

¹⁸ Section 1609, 2023 Florida Building Code (8th Edition) available at https://codes.iccsafe.org/content/FLBC2023P2/chapter-16-structural-design#FLBC2023P2_Ch16_Sec1609 (last visited February 6, 2026).

¹⁹ Section R301.2.1, 2023 Florida Residential Building Code (8th Edition) available at https://codes.iccsafe.org/content/FLRC2023P1/chapter-3-building-planning#FLRC2023P1_Pt03_Ch03_SecR301.2.1 (last visited Feb. 6, 2026).