

**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: SB 78

INTRODUCER: Senator Osgood

SUBJECT: Home Hardening Products

DATE: November 14, 2025

REVISED: \_\_\_\_\_

ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1. Shuler	Fleming	CA	<b>Pre-meeting</b>
2. _____	_____	FT	_____
3. _____	_____	AP	_____

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## **I. Summary:**

SB 78 permanently exempts from sales and use tax the sale of impact-resistant doors, garage doors, and windows.

The REC has not yet reviewed the bill.

The bill takes effect July 1, 2026.

## **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

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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.

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>

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>

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<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.*

<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.florir.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.*

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 amends s. 212.08, F.S., to permanently exempt from sales and use tax the sale of impact-resistant doors, garage doors, and windows.

The bill defines impact-resistant doors, garage doors, and windows as those systems designed to resist wind and wind-borne debris forces which are rated for impact resistance and wind pressure in accordance with test methods, standards, and specifications listed in the bill.

The bill takes effect July 1, 2026.

### 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

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<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.

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.

**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 HB 853 in 2025 which proposed a one-month exemption from sales and use tax for the retail sale of impact-resistant doors, garage doors, and windows. While the estimate adopted by the REC was for 1 month only, the data supporting this estimate indicated that the total annual negative impact to General Revenue could amount to \$308.5 million for Fiscal Year 2025-26.<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.

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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).

<sup>26</sup> OFF. OF ECON. & DEMOGRAPHIC RSCH., *Revenue Estimating Conference Impact Results: HB 853*, 79-86 (Mar. 7, 2025), available at [https://edr.state.fl.us/Content/conferences/revenueimpact/archives/2025/\\_pdf/page79-86.pdf](https://edr.state.fl.us/Content/conferences/revenueimpact/archives/2025/_pdf/page79-86.pdf) (last visited Nov. 14, 2025).

C. Government Sector Impact:

None.

**VI. Technical Deficiencies:**

None.

**VII. Related Issues:**

None.

**VIII. Statutes Affected:**

This bill substantially amends section 212.08 of the Florida Statutes.

**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.