

# Florida Funding, Insurance Pressure, and New Codes Are Driving a Surge in Impact Window Demand

*State grants, rising premiums, and stricter hurricane regulations are prompting Florida homeowners to upgrade protection sooner than ever.*



WEST PALM BEACH, FL, UNITED STATES,  
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-- A combination of new state funding, evolving building codes, and rising insurance costs are prompting homeowners across Florida to accelerate hurricane protection upgrades, according to industry experts.

“

These programs are changing the conversation. Homeowners are realizing they can strengthen their homes while potentially lowering insurance costs”

*Joe Mcdermott*

State lawmakers allocated approximately \$280 million in new funding to the [My Safe Florida Home Program](#) for the 2025–2026 fiscal year, bringing total program funding to more than \$300 million after additional appropriations

“These programs are changing the conversation,” said Joe Mcdermott for [ImpactWindowsDoors.com](#). “Homeowners are realizing they can strengthen their homes while potentially lowering insurance costs.”

Demand is particularly strong in [South Florida’s High-Velocity Hurricane Zones](#), including Miami-Dade and Broward counties, where strict building codes require protection for windows and doors against wind-borne debris.

Insurance pressures are also playing a role. Florida insurers are required to offer premium credits for verified wind-mitigation features, meaning upgrades like impact windows can provide long-term financial benefits in addition to storm protection.

Industry experts warn that waiting until hurricane season is underway may be too late, as installation timelines, permitting, and supply constraints can delay projects for months.

With peak hurricane risk typically occurring from August through October, homeowners are being encouraged to evaluate their protection measures now while contractors and materials remain available.

For more information about impact windows, hurricane protection options, and Florida building requirements, visit:

<https://www.impactwindowsdoors.com>

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