

Build & Renovate

Roofing · Restoration · Garage Door · Exteriors · General Contracting · Home Building

Six trades, one publication. Every item is something that moves a number on your P&L, changes what you must do by law, or changes what parts and labor cost you.

IN THIS ISSUE	ROOFING An Oklahoma judge unsealed 31 State Farm claim documents that policyholder lawyers say show \$78.8 million saved by denying roof replacements.	RESTORATION The IICRC opened the S320 contents restoration standard for public review on September 11, with comments closing October 26, 2026.	GARAGE DOOR Steel mill product prices ran 23.4 percent above a year earlier in the August producer price index, and iron and steel 17.9 percent.	 Read it online This issue, and every one before it
	EXTERIORS A September 8 proclamation bans Canadian alcohol, dairy and motorcycle imports from September 29, escalating a fight that began with 50 percent U.S. tariffs on August 22.	GENERAL CONTRACTING FinCEN finalized a rule on August 11 that permanently exempts U.S. companies from Corporate Transparency Act beneficial ownership reporting.	HOME BUILDING Private residential construction spending ran at an \$859.0 billion annual rate in July, 7.3 percent below a year earlier, with new single-family down 6.5 percent.	
	BACKGROUND SIGNAL The fraud that reads your invoices before it sends one			

LABOR

Construction unemployment hit a record-low 3.1 percent in August even as 87 percent of firms reported unfilled craft openings and 42 percent blamed shortages for project delays.

Construction's unemployment rate fell to 3.1 percent in August, an all-time low, and contractors added 22,000 jobs, AGC reported September 4 from federal data released that day.

The AGC and NCCER workforce survey, released September 3 and drawn from 1,830 responses collected in July and August, found 87 percent of firms with open hourly craft positions and 82 percent with open salaried positions. Among firms with craft openings, 88 percent said the jobs are as hard or harder to fill than a year ago, and half said harder. Fifty percent said candidates lack the skills, certificates or licenses the work requires.

Job openings back it up. Construction openings reached 326,000 in July, up 28,000 on the month and 21,000 on the year, the highest opening rate in nearly two years, NRCA reported September 3 from the JOLTS release. Quits and layoffs both ran at 1.9 percent.

The cost shows up in payroll and schedule. More than 80 percent of firms raised base pay for hourly and salaried workers, 42 percent named workforce shortages as a cause of project delays, and 29 percent reported direct or indirect immigration-enforcement effects in the past six months, with 12 percent losing workers outright.

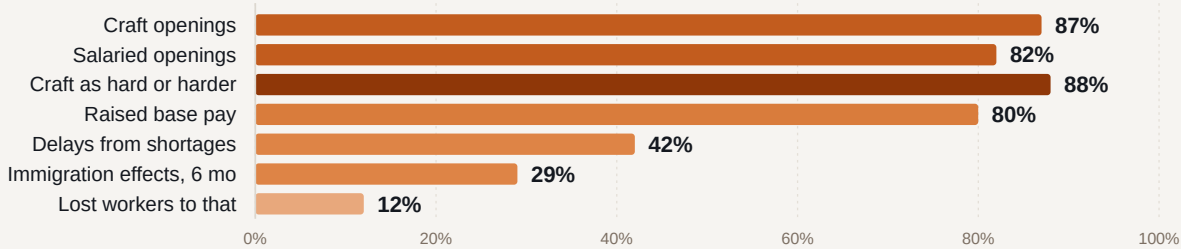
What to do about it: Pull your last twelve months of craft wage data this week and compare it to what data center and factory contractors in your metro pay, because that is who is taking your people. Put a written retention number on your five hardest-to-replace employees and move it before they are recruited, not after. Re-run every open bid that assumed 2025 labor rates; 37 percent of firms cut staff by at least 5 percent while 34 percent added, so subcontractor availability is uneven and quotes older than 60 days are unreliable. Audit I-9s and employment authorization expiration dates now, and name an attorney to call. Finally, write shortage-related schedule relief into your contracts: 42 percent of firms already report workforce delays, and liquidated damages will not care whose fault it was.

AGC: Contractors Add 22,000 Jobs in August, Construction Unemployment Rate Hits Record Low of 3.1% (Sept. 4, 2026) · AGC: Construction Workforce Shortages Remain Acute Despite 'Soft' Market Conditions (Sept. 3, 2026) · NRCA: Survey explores causes of workforce shortages and their effects on construction (Sept. 8, 2026) · NRCA: Construction job openings rose in July (Sept. 3, 2026)

INFOGRAPHIC 1 / HIRING FRICTION

Nearly nine in ten construction firms are carrying unfilled craft positions, and the shortage is now a scheduling problem.

Share of firms, percent. AGC of America and NCCER 2026 Workforce Survey, 1,830 responses collected July-August 2026, released September 3, 2026.

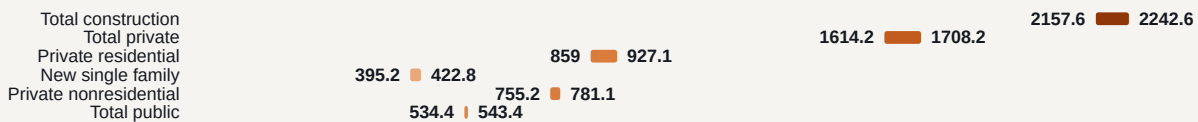


Openings are near-universal and half of firms with craft openings call them harder to fill than a year ago. Pay is already moving: more than 80 percent raised base wages. Budget 2027 labor above your 2026 actuals, and treat the 42 percent delay figure as a reason to negotiate schedule relief, not liquidated damages. **NRCA: Survey explores causes of workforce shortages and their effects on construction (Sept. 8, 2026)**

INFOGRAPHIC 2 / WHERE THE WORK WENT

Every private construction category is running below its July 2025 annual rate; only public work is larger.

Seasonally adjusted annual rate, billions of dollars, July 2025 and July 2026. U.S. Census Bureau Monthly Construction Spending, released September 1, 2026.



Each bar spans the July 2025 and July 2026 annual rates. Private residential lost \$68 billion of annual rate in a year and single-family \$27.6 billion. Public is the only line where the right end is this year. If your customer list is all private residential, add a public-bid or improvement channel before the winter bidding cycle. **U.S. Census Bureau: Monthly Construction Spending, July 2026**

ROOFING

TWO ITEMS

INSURANCE

An Oklahoma judge unsealed 31 State Farm claim documents that policyholder lawyers say show \$78.8 million saved by denying roof replacements.

Why it matters: A Comanche County, Oklahoma judge lifted the protective order on 31 State Farm documents, reported September 10. Policyholder attorneys say they show indemnity cut \$1.4 billion in the program's first year, about \$15,000 saved per denied or underpaid claim, and \$78.8 million from roof-replacement denials; State Farm says it paid Oklahoma customers more than \$1 billion for wind and hail over two years. Oklahoma's attorney general sued State Farm in June 2026 and Allstate in July 2026, and Los Angeles County sued State Farm August 31. Roofers working pure insurance-contingency contracts carry the risk. Rewrite agreements so the owner owes any shortfall, and date-stamp slope-by-slope photos before tear-off.

NRCA: Judge lifts protective order on State Farm documents regarding wind and hail claims (Sept. 10, 2026) · Roofing Contractor: Insurance Battles Push Roofers to Rethink Storm Contracts (Sept. 9, 2026)

LABOR

USCIS says Temporary Protected Status for Salvadorans continues pending an announcement, and the Work Opportunity Tax Credit has been dead for every 2026 hire.

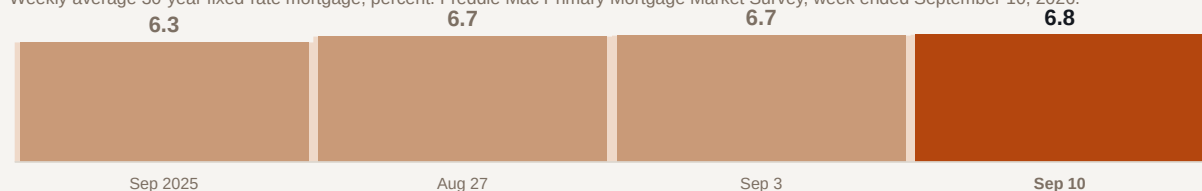
Why it matters: NRCA reported September 10 that USCIS said on September 9 that TPS for El Salvador continues while termination remains unannounced, with no formal extension timeline published. Crews that include Salvadoran TPS holders can lose work authorization on short notice. Separately, the Work Opportunity Tax Credit expired December 31, 2025 and has not been renewed, so no 2026 hire has earned it; NRCA joined the Critical Labor Coalition on September 8 backing S.3265 and H.R.6231 to restore and expand the credit. This week, audit every employment authorization expiration date, put an immigration attorney on retainer, and keep WOTC screening forms on new hires in case renewal is made retroactive.

NRCA: This Week in D.C. (Sept. 10, 2026)

INFOGRAPHIC 3 / RATES CLIMB AGAIN

The 30-year fixed mortgage rose three weeks running into mid-September and sits above where it stood a year ago.

Weekly average 30-year fixed-rate mortgage, percent. Freddie Mac Primary Mortgage Market Survey, week ended September 10, 2026.



Rates are up 41 basis points from a year ago and have risen each of the last three weeks. Every basis point raises the cost of a buydown and the carry on an unsold spec. Quote incentives off the current week's rate, and reprice any spec that has carried more than 90 days rather than funding another quarter of interest. **Freddie Mac: Mortgage Rates Average 6.76% (Sept. 10, 2026)**

RESTORATION

TWO ITEMS

REGULATION

The IICRC opened the S320 contents restoration standard for public review on September 11, with comments closing October 26, 2026.

Why it matters: The IICRC announced September 11 that S320 — covering assessment, cleaning and restoration of contents, meaning personal property not permanently attached to a building, damaged by water, mold, crime, fire and smoke — is open for public review from September 11 to October 26, 2026 through the comment form at iicrc.org/s320. Contents is where adjusters most often challenge line items, and a published consensus standard becomes the yardstick carriers and opposing experts apply to your invoices and your non-salvageable calls. Read the draft against your own pack-out, cleaning and documentation practice now and file comments before October 26; after that you live with the language.

[IICRC: S320 Standard Open for Public Review \(Sept. 11, 2026\)](#)

INSURANCE

Verisk raised its global average annual insured catastrophe loss estimate to \$171 billion on September 1, with the United States carrying \$117 billion of it.

Why it matters: Verisk's September 1 report puts global average annual insured losses at \$171 billion, up \$19 billion year over year and the highest it has published; the United States accounts for \$117 billion, or 68 percent. Severe thunderstorm drives 40 percent of the global figure and tropical cyclone 27 percent, so recurring hail and wind work, not the rare landfall, is the volume business. Verisk credits roughly 7 percent annual growth in property exposure since 2021 and about 5 percent annual growth in U.S. reconstruction costs, ahead of general inflation. Reprice standing carrier and program rate agreements against your actual 2026 labor and material costs before the next renewal.

[Verisk: Global Insured Catastrophe Losses Now Expected to Average \\$171 Billion Annually \(Sept. 1, 2026\)](#)

GARAGE DOOR

TWO ITEMS

SUPPLY

Steel mill product prices ran 23.4 percent above a year earlier in the August producer price index, and iron and steel 17.9 percent.

Why it matters: The producer price index for August 2026, released September 10, shows steel mill products up 23.4 percent and iron and steel up 17.9 percent against August 2025, with copper wire and cable up 27.2 percent. A 16-by-8 residential sectional door is mostly steel and every opener carries copper. Associated Builders and Contractors put overall construction input prices up 1.2 percent in August alone and 8.9 percent over the year. Dealers still quoting from a spring price book are absorbing the gap out of margin. Re-quote from current cost, hold written quotes to 15 or 30 days, and put a steel-surcharge clause on any commercial order that will not install until 2027.

[Construction Dive: Cost spikes hit bevy of construction materials \(Sept. 11, 2026\)](#) · [BLS: Producer Price Indexes, August 2026 \(released Sept. 10, 2026\)](#)

DEMAND

Private commercial construction fell to a \$116.2 billion annual rate in July while manufacturing plant work dropped 21.7 percent from a year earlier.

Why it matters: Census construction spending for July 2026, released September 1, puts private commercial construction at a \$116.2 billion annual rate against \$122.0 billion a year earlier, and private manufacturing at \$167.8 billion against \$214.4 billion, a 21.7 percent fall. Private office moved the other way, \$123.3 billion against \$101.7 billion. Dealers who built the last two years on warehouse, retail and plant rolling doors and dock equipment are losing that base, while office and data center shells are where the openings are going. Call the general contractors on office conversions and data center work now, and price service, opener and spring replacement to carry the quarter.

[U.S. Census Bureau: Monthly Construction Spending, July 2026 \(released Sept. 1, 2026\)](#)

EXTERIORS

TWO ITEMS

SUPPLY

A September 8 proclamation bans Canadian alcohol, dairy and motorcycle imports from September 29, escalating a fight that began with 50 percent U.S. tariffs on August 22.

Why it matters: NRCA reported September 10 that the President issued a proclamation barring imports of Canadian alcoholic beverages, dairy products and motorcycles effective September 29, answering Canadian retaliation against the 50 percent U.S. tariff on Canadian goods that took effect August 22. None of those goods land on an exteriors job, but the direction does: siding, trim, plywood, glass and fastener lines that cross the border are exposed if the next round widens. NRCA says roofing looks minimally affected so far. Put a price-escalation and material-substitution clause in every contract you sign now for spring delivery, and ask distributors in writing which SKUs originate in Canada.

[NRCA: This Week in D.C. \(Sept. 10, 2026\)](#)

MONEY

Softwood lumber and copper wire both ran more than 10 percent above a year ago in August, and crude petroleum rose 5.2 percent in the month alone.

Why it matters: Associated Builders and Contractors, reading the August producer price index released September 10, puts construction input prices up 1.2 percent for the month and 8.9 percent over the year, with iron and steel, softwood lumber, switchgear, and copper wire and cable all more than 10 percent above August 2025. Crude petroleum rose 5.2 percent in August and unprocessed energy 1.5 percent, while natural gas fell 11.6 percent. Crude feeds vinyl siding, housewrap, sealants and paint, so those quotes move next. Reprice siding and trim packages off a September cost sheet rather than a spring one, and hold written quotes to 30 days.

[Roofing Contractor: Construction Material Prices Surge in August \(Sept. 12, 2026\)](#) · [Construction Dive: Cost spikes hit bevy of construction materials \(Sept. 11, 2026\)](#)

GENERAL CONTRACTING

TWO ITEMS

REGULATION

FinCEN finalized a rule on August 11 that permanently exempts U.S. companies from Corporate Transparency Act beneficial ownership reporting.

Why it matters: AGC reported on August 19, updated August 24, that FinCEN issued a final rule on August 11 making permanent the exemptions it had adopted on an interim basis, leaving U.S.-formed contractors outside beneficial ownership reporting under the Corporate Transparency Act. That erases a filing obligation most small contractors were told in 2024 and 2025 to budget legal fees for. The AGC notice does not state the final rule's effective date, so confirm it with counsel before you cancel anything. Then tell your accountant and attorney to stop billing for CTA monitoring, and cancel any paid filing-service subscription you bought to handle it.

[AGC: Corporate Transparency Act Requirements Rolled Back \(Aug. 19, 2026, updated Aug. 24\)](#)

LABOR

Construction employment rose in only 173 of 360 metro areas between July 2025 and July 2026, AGC reported on September 2.

Why it matters: AGC's September 2 metro analysis found construction employment higher in 173 of 360 metro areas, 48 percent, over the twelve months through July 2026 — fewer than half. The national headcount is being held up by data center and factory work concentrated in a handful of markets, not by broad demand. If your metro sits in the losing half, expect more bidders per job and thinner spreads through the fall, and expect your best hands to be recruited toward data center pay. Measure your backlog in months rather than dollars before you add headcount, and requote any 2025 unit prices still sitting in an open proposal.

[AGC: Fewer Than Half of Metro Areas Add Construction Jobs From July 2025 to July 2026 \(Sept. 2, 2026\)](#)

DEMAND

Private residential construction spending ran at an \$859.0 billion annual rate in July, 7.3 percent below a year earlier, with new single-family down 6.5 percent.

Why it matters: Census construction spending released September 1 puts July 2026 private residential at an \$859.0 billion annual rate, 1.3 percent below June and 7.3 percent below July 2025's \$927.1 billion. New single-family fell to \$395.2 billion from \$422.8 billion, a 6.5 percent drop, while new multifamily was roughly flat at \$115.1 billion against \$116.2 billion. All construction totaled \$2,157.6 billion, 3.8 percent below a year ago, but public work rose to \$543.4 billion from \$534.4 billion. Model 2027 on a smaller single-family base, and if your book is all new construction, bid public and improvement work this quarter.

U.S. Census Bureau: Monthly Construction Spending, July 2026 (released Sept. 1, 2026)

MONEY

The 30-year fixed mortgage averaged 6.76 percent on September 10, a third straight weekly rise from 6.66 percent on August 27.

Why it matters: Freddie Mac's survey put the 30-year fixed at 6.76 percent for the week ended September 10, after 6.71 percent on September 3 and 6.66 percent on August 27; the 15-year averaged 6.09 percent. A year earlier the 30-year stood at 6.35 percent. Rates climbing into the fall selling season raise the cost of every rate buydown you are quoting and every spec house sitting on a construction loan. Price incentives off the current week rather than a summer assumption: recheck the buydown budget in each open contract, and if a spec has carried past 90 days, take the price cut now instead of funding another quarter of interest.

Freddie Mac: Mortgage Rates Average 6.76% (Sept. 10, 2026) · Freddie Mac Primary Mortgage Market Survey

THE BACKGROUND SIGNAL

The fraud that reads your invoices before it sends one

The FBI's Internet Crime Complaint Center took 24,768 business email compromise reports in 2025, with losses of \$3.05 billion — a record, after dipping to \$2.77 billion in 2024 from \$2.95 billion in 2023. Across all internet crime it logged 1,008,597 complaints and \$20.88 billion in losses. Reported cases only, so read it as a floor.

Business email compromise, not ransomware, is the one that should concern a builder or remodeler. Someone gets into a mailbox, reads until they understand how you invoice and who pays you, then sends a real-looking progress billing with different bank details. No malware, no warning — just a payment that never arrives and an argument about who eats it. A trade that emails bids, change orders and supplier invoices all day is the shape this is built for. The quieter number is adoption: under 20% of firms with fewer than 20 staff use AI at all.

What to do about it: You don't need a security program. You need multi-factor authentication on email and your accounting login, and one rule everybody follows: nobody changes bank details on the strength of an email or a call — you ring the number you already had on file and confirm. That covers most of it, and costs nothing. The part it doesn't — how the systems are set up — is the day job of our parent company, CyberSainya.

FBI Internet Crime Complaint Center, 2025 Internet Crime Report — reported cases only, rounded from \$2,946,830,270, \$2,770,151,146 and \$3,046,598,558. U.S. Census Bureau, Business Trends and Outlook Survey, May 3, 2026.

CYBERSAINYA · CERNOGLOBUS

The Cerno Revenue Engine

Everything the two desks actually do — turning a lead into a booked, paid job. [See it live at cernoglobus.com](#)

Answering now, 24/7100% of calls answeredLive in days, not monthsKeep your own number

1 THE REVENUE ENGINE

More leads answered, more jobs booked, more revenue.

EVERY LEAD

Phone callInbound textAfter-hoursWeb / adReferral

CERNODESK · FRONT DESK · LIVE

Capture every lead

Answers, qualifies, books — around the clock

Answers every call & text, 24/7Qualifies & captures the jobLive warm transfer to youBooks onto your calendarInstant text-back to callersCustom intake questionsSpam & robocall screeningCall recordings + transcriptsBooking remindersReview requestsPushes every lead to your other tools, in real timeEmergency escalation to cellBilingual (on request)Multi-locationOutbound campaignsMonthly ROI report

"Your front desk never sleeps."

Reception \$209 · Growth \$439 · Full Engine \$899 /mo

CERNO · DEAL DESK · LIVE

Close every deal

Turns the call into a priced quote that books itself

AI drafts the estimate from YOUR price bookItemized good / better / best optionsYou approve from your phoneCustomer page: options, photos, plain EnglishAccept → book a time windowAutomatic follow-up until bookedTech photo line (techs text photos in)Financing & maintenance-plan displayShared job room (AI, tech, owner, customer)Works with your stack or standalone

"From first call to booked job."

Deal Desk \$149 · Pro \$249 · Bundle +\$100 /mo

Booked, paid job

The lead becomes revenue

SEEN IN YOUR DASHBOARD

2 SEE EVERYTHING — YOUR DASHBOARDS

Read-only, branded, one-key login. Two clean views of the money.

CERNODESK · OWNER DASHBOARD

example view · this month

ANSWERED312BOOKED88CAPTURED124MISSED0

47 calls caught after hours — a 9-to-5 desk would have missed them

CERNO DEAL DESK · OWNER DASHBOARD

example view · this month

OPEN12AWAITING4SENT18WON71

6 min average from request to quote sent · 71% estimate → won

FREE FROM CERNOGLOBUS

Wary of AI? Start where it falls over.

Module 1 of **AI for Business Growth** is free to read — no signup, no card.

What AI is good for in a trade business, and where it breaks. Seven modules, \$149. · [cernoglobus.com/ai-for-business-growth](#)

Questions? Reach out.

Corrections, tips, or something you want covered next.

info@cernoglobus.com

The Revenue Engine
See both desks running, and the pricing

AI for Business Growth
Module 1 free — no signup, no card

Subscribe
Get this brief every other Monday

CernoGlobus
Who publishes this brief, and what we build

Build & Renovate · Issue 003 · September 14, 2026

The background signal · The Cerno Revenue Engine 4