

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 Fall protection again led OSHA's most-cited standards in fiscal 2026 with 4,041 citations, and fall-protection training ranked eighth at 1,273.	RESTORATION No Atlantic hurricane had formed by September 21, the first time the basin reached late September without one since 1914, leaving six named storms and no catastrophe work.	GARAGE DOOR Hot-rolled coil is priced at \$1,220 a short ton for the week of September 28, and Steel Market Update's demand index hit 69.5, its highest in more than five years.	 Read it online This issue, and every one before it
	EXTERIORS Existing-home sales fell 2.0 percent in August to a 3.98 million annual rate, and unsold inventory reached a 4.9-month supply, the highest in more than ten years.	GENERAL CONTRACTING The continuing resolution funding the government through December 11 again lets DHS exceed the 66,000 H-2B cap, and NRCA has asked for more than 64,000 supplemental visas.	HOME BUILDING The 30-year fixed mortgage averaged 7.03 percent on September 24, up from 6.95 percent a week earlier and 73 basis points above the 6.30 percent of a year ago.	
	BACKGROUND SIGNAL The fraud that reads your invoices before it sends one			

MONEY

August housing completions fell to a 1,128,000 annual rate, 27.1 percent below a year earlier, while single-family starts rose 7.6 percent and builders deepened price cuts.

Census and HUD reported September 17 that August completions ran at a 1,128,000 seasonally adjusted annual rate, down 11.9 percent from July's 1,280,000 and 27.1 percent below August 2025's 1,548,000. Single-family completions fell to 816,000, down 10.4 percent on the month and 22.9 percent from 1,059,000 a year earlier. Single-family starts rose 7.6 percent to 918,000, 5.2 percent above last August; total starts slipped 2.6 percent to 1,275,000. Permits were 1,394,000, down 2.7 percent on the month, up 3.5 percent on the year.

The September 24 new residential sales report put single-family sales at a 684,000 annual rate, up 6.4 percent from July but 2.0 percent below August 2025. The median price was \$393,700, down 5.8 percent year over year; the average, \$478,700, fell 9.1 percent in the month and 8.8 percent from a year earlier. Inventory held at 483,000 houses, an 8.5-month supply, and only 112,000 were completed.

NAHB's index fell three points to 32 on September 16, its lowest since September 2025, with buyer traffic at 23. Thirty-eight percent of builders cut prices, up from 35 percent in August, averaging 6 percent for a sixth straight month; 66 percent used incentives, up from 63 percent. Freddie Mac put the 30-year fixed mortgage at 7.03

percent on September 24, up from 6.95 percent a week earlier and 73 basis points above 6.30 percent a year ago.

For trades that bill on finished houses, completions are the invoice, not starts. Census's confidence intervals put both August completions declines outside the margin of error; the starts and sales gains are not statistically significant. The 7.6 percent single-family starts gain reaches installers only when 2027 framing becomes 2027 closings. Until then the volume is in replacement, repair and resale work.

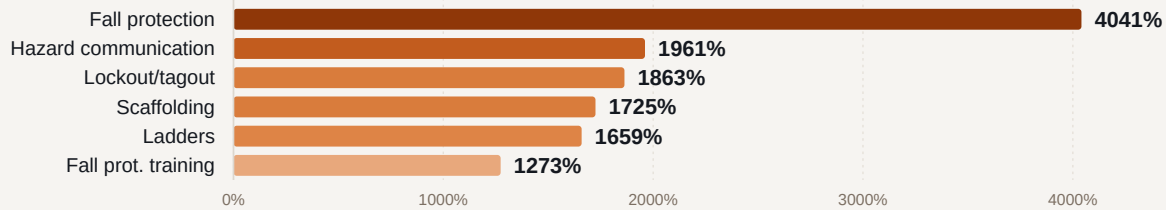
What to do about it: Pull your new-construction backlog by scheduled completion date, not contract date, and flag every job whose builder has slipped a completion window since July. Call your two largest builder accounts this week and ask for revised fourth-quarter completion dates in writing; price any date you cannot get in writing as speculative. Move crews you were holding for new construction onto replacement and resale-driven work now. Re-run your 2027 labor plan at 816,000 single-family completions, not 900,000. Expect the 6 percent price cuts and 66 percent incentive usage to arrive as pressure on your unit prices: put escalation and minimum-order terms in writing before you quote January work.

New Residential Construction, August 2026 (Census Bureau and HUD, Sept. 17, 2026) · Monthly New Residential Sales, August 2026 (Census Bureau and HUD, Sept. 24, 2026) · Builder Sentiment Falls on Higher Interest Rates and Costs (NAHB, Sept. 16, 2026)

INFOGRAPHIC 1 / TOP CITATIONS

Fall protection led OSHA's most-cited standards in fiscal 2026 by more than two to one.

Citations issued, preliminary federal OSHA fiscal 2026 data, unveiled at the 2026 NSC Safety Congress & Expo and reported September 18, 2026.



Four of the ten most-cited standards -- fall protection, scaffolding, ladders and fall-protection training -- are routine exposures on a residential roof or a two-story exterior job. The 4,041 general fall-protection citations are more than double the next rule on the list. Budget the inspection and the paperwork, not the penalty. [OSHA Reveals Top 10 Workplace Safety Violations for 2026 \(Roofing, Sept. 18, 2026\)](#)

ROOFING

TWO ITEMS

REGULATION

Fall protection again led OSHA's most-cited standards in fiscal 2026 with 4,041 citations, and fall-protection training ranked eighth at 1,273.

Why it matters: OSHA's preliminary fiscal 2026 counts, unveiled at the National Safety Council Congress and reported September 18, put 1926.501 fall protection first at 4,041 citations, more than double hazard communication at 1,961. Scaffolding (1,725), ladders (1,659) and fall-protection training (1,273) also made the top ten, so four of the ten most-cited rules are ones a steep-slope crew can breach before lunch. OSHA's enforcement office told NRCA employers should have zero tolerance. This week: put a dated anchor and lifeline inspection in writing for every truck, and record each crew member's training date. The training citation is the one you cannot argue after the fact.

[OSHA Reveals Top 10 Workplace Safety Violations for 2026 \(Roofing, Sept. 18, 2026\)](#) · [Fall protection again tops list of OSHA's most-cited violations for 2026 \(NRCA, Sept. 22, 2026\)](#)

INSURANCE

Florida's attorney general is seeking an injunction against two Jacksonville roofing firms after 209 consumer complaints, one of three state actions reported September 23.

Why it matters: Roofing Contractor reported September 23 that regulators in three states are moving on roofers. Florida's attorney general, suing two Jacksonville firms since September 2025, asked for an injunction July 24 after complaints hit 209 by July 17, up from about 130; allegations are insurance misrepresentation, demands for extra payment, and liens on homeowners. Mobile, Alabama revoked a roofer's license July 21 over more than 100 complaints and \$900,000 in customer losses. Redmond, Washington police are working door-to-door cases including a \$298,000 job. Exposed: any firm whose salespeople tell homeowners what insurance will pay. Have counsel re-read your contingency agreement and lien notices this week.

[Roofing Fraud Allegations Draw Scrutiny in Three States \(Roofing Contractor, Sept. 23, 2026\)](#)

RESTORATION

TWO ITEMS

DEMAND

No Atlantic hurricane had formed by September 21, the first time the basin reached late September without one since 1914, leaving six named storms and no catastrophe work.

Why it matters: Six named storms have formed in 2026, none a hurricane through September 21, the first season this deep without one in 112 years. In records back to 1851 only 1907 and 1914 finished with none, and the satellite-era record for a late first hurricane fell September 11. NOAA's May 21 outlook called for 8 to 14 named storms, 3 to 6 hurricanes and 1 to 3 major hurricanes; even the low end is unmet, and the basin normally peaks around September 10. Firms staffed for catastrophe work have no surge to book this quarter. Reset on daily losses -- water, fire, mold, contents -- and put deployment crews back on local carrier and property-manager work now.

[First Atlantic hurricane season without a hurricane by Sept. 21 in 112 years \(WCAX, Sept. 21, 2026\)](#) · [NOAA predicts below-normal 2026 Atlantic hurricane season \(NOAA, May 21, 2026\)](#)

MONEY

The Restoration Industry Association asked Verisk on September 21 to add dedicated material-handling line items to Xactimate, arguing procurement has become unpaid labor.

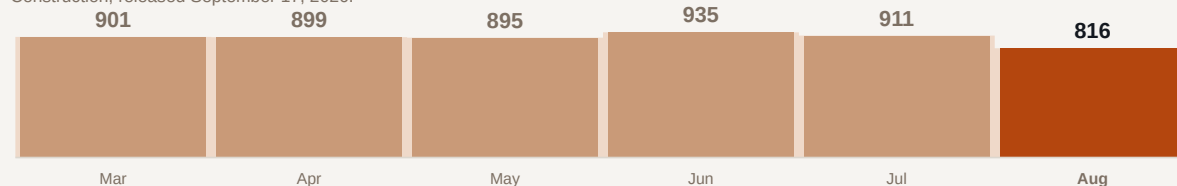
Why it matters: RIA said September 21 it has formally asked Verisk and Xactware to add dedicated material-handling line items to the Xactimate price database, because sourcing and moving materials in today's market consumes labor the estimate does not pay for. No dollar values, hours or timetable were published; RIA will gather contractor data over the coming weeks and months before meeting Verisk's pricing and data analytics team. Everyone who estimates in Xactimate is exposed. This week, log time on material pickup, staging and handling across three live jobs, send the numbers to RIA, and until a line item exists, itemize handling in your scope rather than burying it in overhead.

[RIA Requests Dedicated Material Handling Line Items in Xactimate \(Restoration & Remediation, Sept. 21, 2026\)](#)

INFOGRAPHIC 2 / FINISHED HOUSES

Single-family completions dropped to an 816,000 annual rate in August, the lowest month of 2026 so far.

Single-family housing completions, seasonally adjusted annual rate, thousands of units; Census Bureau and HUD New Residential Construction, released September 17, 2026.



Completions held in a narrow 895,000 to 935,000 band for five months, then fell 95,000 in one month. Every trade that invoices at the end of a build -- roofing, siding, gutters, garage doors, trim, final paint -- bills off this line, not off starts. Plan fourth-quarter crew hours against 816,000, not against the spring average. [New Residential Construction, August 2026 \(Census Bureau and HUD, Sept. 17, 2026\)](#)

GARAGE DOOR

TWO ITEMS

SUPPLY

Hot-rolled coil is priced at \$1,220 a short ton for the week of September 28, and Steel Market Update's demand index hit 69.5, its highest in more than five years.

Why it matters: Steel Market Update reported September 24 that hot-rolled coil is \$1,220 a short ton for the week of September 28, \$10 above the prior week, and that its Steel Demand Index reached 69.5 in mid-September, up from 66.55 in early September and nearly double the 37.5 of a year ago -- the highest in more than five years. Rising demand, constrained supply and late mill deliveries point to further increases, not relief. At \$1,220 a short ton, flat-rolled steel is 61 cents a pound before galvanizing, insulation, fabrication or freight. Re-price open quotes older than 30 days, put a 30-day validity clause on every new proposal, and order long-lead sections now rather than at year-end.

SMU: Steel Demand Index gains momentum in tight flat-rolled market (Steel Market Update, Sept. 24, 2026)

DEMAND

FLASH puts a garage-door bracing upgrade at \$100 for a single door and \$225 for a double, and found 60 percent of homes with damaged doors took structural roof damage.

Why it matters: The Federal Alliance for Safe Homes' August 6 commentary paper, reprinted in DASMA's Fall 2026 Newslines, cites NIST, FEMA, IBHS and ICC research. About 60 percent of homes with damaged garage doors suffered structural roof damage, against fewer than 10 percent where the door held; roughly 90 percent of homes with intact doors avoided structural roof and wall damage. Nearly 69 percent of homeowners did not know a door failure can wreck a roof. Tornadoes occur across more than 75 percent of the country and about 94 percent produce winds of 135 mph or less, so this is not a coastal sale. Print the \$100 and \$225 prices on every service ticket and quote a wind rating on every replacement.

From the Coast to the Heartland, Wind-Rated Garage Doors Are Changing the Conversation (FLASH, Aug. 6, 2026) · DASMA Newslines, Industry-Technical, Fall 2026

EXTERIORS

TWO ITEMS

DEMAND

Existing-home sales fell 2.0 percent in August to a 3.98 million annual rate, and unsold inventory reached a 4.9-month supply, the highest in more than ten years.

Why it matters: NAR's August existing-home sales report puts closings at a 3.98 million seasonally adjusted annual rate, down 2.0 percent from July, with 1.62 million homes listed and 4.9 months of supply, the highest in more than a decade. Resale turnover, not new construction, triggers replacement siding, windows, gutters and exterior paint, and it is flat to falling. NAR's chief economist says ample supply gives buyers room to negotiate; it lands on your desk as repair credits and pre-listing punch lists. Two moves this week: build a fixed-price pre-listing exterior package a broker can hand a seller, and get on the vendor lists of the two or three brokerages that close the most units in your county.

Existing-Home Sales, August 2026 (National Association of Realtors)

REGULATION

Florida's 9th Edition building code takes effect December 31, 2026, extending 160 mph opening-protection requirements inland and to new construction near tidal water.

Why it matters: The 9th Edition Florida Building Code, effective December 31, 2026, extends impact-resistant envelope rules beyond the High Velocity Hurricane Zone to new construction near tidal water in counties including Palm Beach, Pinellas, Duval and Brevard, and moves the 160 mph opening-protection line inland on wind maps redrawn from the 2024 I-Codes. Reroofing recovery-versus-replacement rules are rewritten; the F.S. 553.844(5) exception for roofs permitted under the 2007 code or later is unchanged. Product approval applications opened in July; hundreds are in review. File permit applications on priced work before December 31, and confirm 9th Edition approval on every window, door and shutter before quoting January work.

9th Edition Florida Building Code: What Changes December 31, 2026 (Tew & Taylor, Sept. 10, 2026) · DASMA Newslines, Industry-Technical, Fall 2026 (Florida Building Code product approval)

GENERAL CONTRACTING

TWO ITEMS

LABOR

The continuing resolution funding the government through December 11 again lets DHS exceed the 66,000 H-2B cap, and NRCA has asked for more than 64,000 supplemental visas.

Why it matters: NRCA reported September 24 that the continuing resolution funding the government through December 11 carries an amendment letting the Department of Homeland Security and the Labor Department issue supplemental H-2B visas above the 66,000 statutory annual cap, based on economic demand. NRCA wrote to both departments September 22 asking for more than 64,000 supplemental visas for fiscal 2027. No allocation or release date has been announced, so do not promise crews on the strength of it. If you use seasonal labor, have your agent's fiscal 2027 filing package ready to submit the day an allocation appears. Separately, the NLRB added five administrative law judges, bringing it to 30.

This Week in D.C. (NRCA, Sept. 24, 2026)

DEMAND

Architecture billings stayed in contraction at 47.2 in August and the Northeast hit its weakest level since 2020, while Dodge put August construction starts down 24.8 percent.

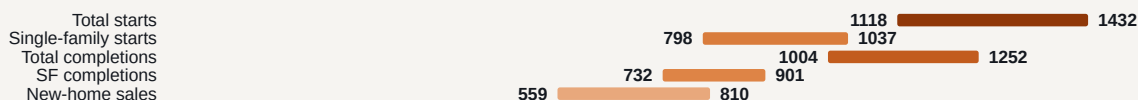
Why it matters: AIA and Deltek reported September 23 that the Architecture Billings Index was 47.2 in August, after 46.6 in July and 47.3 in June; under 50 means billings are shrinking. New design contracts kept falling, inquiries grew only modestly, and the Northeast hit its lowest reading since 2020 while the Midwest grew for the first time in about a year. Dodge reported September 24 that total August construction starts fell 24.8 percent, with manufacturing off 80.8 percent, commercial off 37.6 percent and multifamily off 13.5 percent; single-family rose 0.4 percent. Design work booked now is 2027 construction. Requote 2027 work with escalation clauses and stop carrying overhead against unsigned backlog.

ABI August 2026: Architecture Firm Billings Continue to Decline (AIA, Sept. 23, 2026) · Construction starts fell in August (NRCA reporting Dodge data, Sept. 24, 2026)

INFOGRAPHIC 3 / INSIDE THE ERROR BARS

Only the two completions declines clear Census's confidence interval; August's gains in starts and new-home sales do not.

Implied range for the August 2026 level, thousands of units at a seasonally adjusted annual rate, from the published confidence interval on each monthly change; Census and HUD releases of September 17 and 24, 2026.



Census reports August's monthly changes with confidence intervals of plus or minus 9.3 to 19.5 percent. Both completions ranges sit entirely below July's level, so those declines are real. The single-family starts gain of 7.6 percent and the 6.4 percent sales gain both span zero. Do not re-staff on one month of good news. [New Residential Construction and New Residential Sales, August 2026 \(Census Bureau and HUD\)](#)

MONEY

The 30-year fixed mortgage averaged 7.03 percent on September 24, up from 6.95 percent a week earlier and 73 basis points above the 6.30 percent of a year ago.

Why it matters: Freddie Mac's survey put the 30-year fixed rate at 7.03 percent on September 24, up from 6.95 percent the week before and 6.30 percent a year earlier; the 15-year averaged 6.42 percent against 6.26 percent a week earlier. Above 7 percent, payment-qualified buyers drop out, and NAHB tied September's weaker traffic to rates. Freddie Mac's chief economist still calls the market supported by a solid labor market. Anyone carrying spec inventory or selling from a model is exposed. Re-run buyer qualification at 7.25 percent, build the cost of a rate buydown into base price instead of conceding it at contract, and recalculate the monthly carry on every spec you hold past November.

Mortgage Rates Average 7.03% (Freddie Mac, Sept. 24, 2026) · Primary Mortgage Market Survey (Freddie Mac)

DEMAND

Builder confidence fell three points to 32 in September, with 38 percent of builders cutting prices and 66 percent using sales incentives, both up from August.

Why it matters: NAHB's September 16 reading of 32 is the lowest since September 2025. Current sales conditions fell four points to 35, six-month expectations fell six to 37, and buyer traffic held at 23. Thirty-eight percent of builders cut prices, up from 35 percent in August, at an average 6 percent for a sixth straight month, and 66 percent used incentives, up from 63 percent. Three-month averages run 28 in the West and 31 in the South, against 44 in the Midwest and 39 in the Northeast. If you subcontract to builders, that 6 percent cut and rising incentive spend is where your next bid gets squeezed. Hold unit prices in writing and quote allowances, not lump sums, on 2027 work.

Builder Sentiment Falls on Higher Interest Rates and Costs (NAHB, Sept. 16, 2026) · New Home Sales Rise as Affordability Challenges Continue (NAHB, Sept. 24, 2026)

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.

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Answering now, 24/7

100% of calls answered

Live in days, not months

Keep your own number

1

THE REVENUE ENGINE

More leads answered, more jobs booked, more revenue.

EVERY LEAD

Phone call

Inbound text

After-hours

Web / ad

Referral

CERNODESK · FRONT DESK · LIVE

Capture every lead

Answers, qualifies, books — around the clock

Answers every call & text, 24/7

Live warm transfer to you

Instant text-back to callers

Spam & robocall screening

Booking reminders

Pushes every lead to your other tools, in real time

Bilingual (on request)

Outbound campaigns

Qualifies & captures the job

Books onto your calendar

Custom intake questions

Call recordings + transcripts

Review requests

Emergency escalation to cell

Multi-location

Monthly 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 book

You approve from your phone

Accept → book a time window

Tech photo line (techs text photos in)

Shared job room (AI, tech, owner, customer)

Itemized good / better / best options

Customer page: options, photos, plain English

Automatic follow-up until booked

Financing & maintenance-plan display

Works with your stack or standalone

"From first call to booked job."

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

2

SEE EVERYTHING — YOUR DASHBOARDS

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

CERNODESK · OWNER DASHBOARD

ANSWERED

312

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

BOOKED

88

CAPTURED

124

example view - this month

MISSED

0

CERNO DEAL DESK · OWNER DASHBOARD

OPEN

12

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

AWAITING

4

SENT

18

example view - this month

WON

71

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