

Professional Services

Property Management · Independent Practices · Independent Agencies · Small Accounting Practices · Staffing Agencies · Brokerages and Agent Teams

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.

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	SMALL ACCOUNTING PRACTICES IRS Notice 2026-60 sets the high-low per diem at \$329 in high-cost localities and \$230 elsewhere in the continental US for travel on or after October 1	STAFFING AGENCIES A September 18 proclamation extends the \$100,000 H-1B payment through September 21, 2027, though a First Circuit order still bars USCIS from collecting it	BROKERAGES AND AGENT TEAMS NAR's Pending Home Sales Index rose 0.3% in August to 71.2 but sits 4.7% below a year ago, with contract signings roughly 30% under pre-pandemic levels	
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RULE

The SBA extended comment on its plan to replace nearly 1,000 small-business size standards with 338 by 60 days, moving the deadline to November 20

The SBA's Office of Advocacy said on September 24 that comment on both of the agency's August 20 size-standards documents is extended by 60 days, through November 20, 2026. The two documents are the proposed rule on small business size standards and the notice of availability of the 2026 Revised Size Standards Methodology. Nothing in either is final, and nothing changes eligibility today.

The rule would collapse nearly 1,000 individual size standards into 338 industry groups and industries, set primarily at the four- and five-digit NAICS levels rather than the six-digit detail firms are measured against now. Thresholds would generally rise, and some industries would move from a receipts-based measure to an employee-based one, which changes the arithmetic rather than just the number.

SBA's own estimate is that roughly 110,000 to 114,500 additional firms would count as small, about a 1.8% to 2% increase. That governs federal contracting set-asides and SBA loan eligibility. It cuts both ways: a firm that is small today inside a narrow six-digit industry could instead be measured against a broader group of competitors.

The methodology white paper is the part worth reading. SBA describes it as a significant update to the 2024 methodology, and it governs how the agency establishes, reviews and modifies every standard, so a comment on the method outlasts a comment on any single threshold. SBA has not published a date for a final rule.

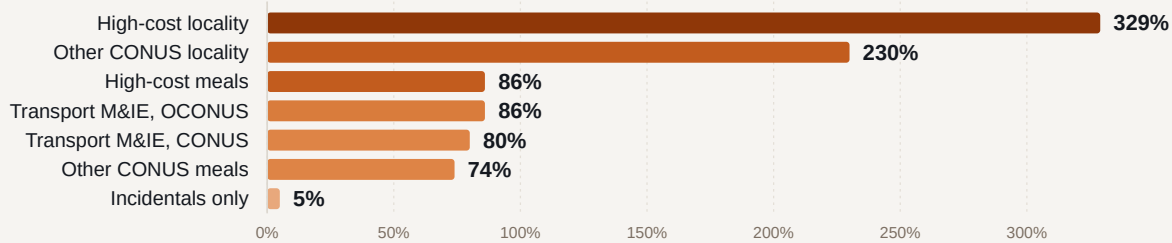
What to do about it: Pull your primary NAICS code off your SAM.gov registration and your last three years of receipts before writing anything; the comment that carries weight is the one with your own numbers in it. Do not assert a threshold for your industry from a summary. SBA publishes the tables as page images, so read your own line in the proposed rule before relying on it. If your industry would move from receipts to headcount, compute your 24-month average employee count including affiliates and part-timers, and put that effect in your comment. File by November 20, 2026 in the docket SBA's notice names, and send a copy to your trade association so it can be aggregated. If you hold a set-aside contract, ask your contracting officer in writing how recertification would work if the standard changes mid-term.

SBA Extends Comment Period for Proposed Rules on Industry Size Standards and Revised Size Standards Methodology (Sept. 24, 2026) · SBA Issues Proposed Rules on Industry Size Standards and Revised Size Standards Methodology (Aug. 20, 2026)

INFOGRAPHIC 1 / WHAT TRAVEL CAN COST TAX-FREE

IRS per diem ceilings for business travel on or after October 1, 2026

Special per diem rates, dollars per day, IRS Notice 2026-60, effective October 1, 2026



The high-low method sets one ceiling per tier: \$329 a day in a high-cost locality, \$230 anywhere else in the continental US, with \$86 and \$74 of those treated as meals. Transportation-industry M&IE is \$80 in CONUS and \$86 outside it. Pay above the tier ceiling and the excess is wages unless the employee substantiates actual cost. [IRS Notice 2026-60, 2026-2027 Special Per Diem Rates](#)

PROPERTY MANAGEMENT

TWO ITEMS

REGULATION

Three Maryland housing laws take effect October 1: criminal-history screening rules at five or more units, a credit-and-subsidy screening ban, and cooling at 10 or more units

Why it matters: SB 937 (Chapter 752) covers providers of five or more units and requires a conditional offer before a criminal background check, stated reasons for a denial based on criminal history, and reassessment on request, with penalties up to \$500 per violation. SB 335/HB 315 bars refusing applicants over income, credit score or prior adverse credit, and from October 1 new leases must be offered positive rent-payment reporting at least annually for no more than actual cost or \$10 a month; existing leases follow January 1, 2027. SB 12 requires air conditioning capable of cooling to 80 degrees or lower from June 1 to September 30 in buildings of 10 or more units. Rewrite application forms and denial letters this week.

[Maryland DHCD: 2026 Maryland laws impacting housing providers take effect Oct. 1, 2026](#) · [New Maryland Laws Effective October 1, 2026 \(Maryland State Bar Association\)](#)

DEMAND

National average asking rent was \$1,751 in August, down 0.03% from July in the first monthly decline in eight months, with the South negative year over year

Why it matters: CoStar's Apartments.com report, released September 2, has national rent up 1.3% year over year but down 0.03% from July. The split is regional: Pacific and Midwest both +2.2% and Northeast +2.0% year over year, against South -0.1% and Mountain -0.5%. Market-level annual readings run from San Francisco +11.9% and San Jose +7.7% down to San Antonio -2.2%, Denver -1.9%, and Phoenix, Houston and Las Vegas at -1.2% each. Owners in the soft metros should model renewals flat to negative and budget concessions instead of increases; Pacific and Midwest portfolios still hold pricing power. Check the renewal offers going out this month against your metro's number, not the national one.

[Apartments.com Releases Multifamily Rent Growth Report for August 2026 \(CoStar Group, Sept. 2, 2026\)](#) · [U.S. Apartment Rents Decline for First Time in Eight Months \(Commercial Observer, Sept. 16, 2026\)](#)

INDEPENDENT PRACTICES

TWO ITEMS

MONEY

MGMA filed a 32-page comment on September 14 asking CMS to drop a CY2027 proposal that would pay 50% for every same-day service except the most expensive one

Why it matters: The CY2027 physician fee schedule proposal would pay 100% only for the most expensive service when a separately identifiable modifier-25 office visit is furnished by the same physician, or one in the same practice, on the same day as a procedure carrying a 0-, 10- or 90-day global period. Everything else that day drops to 50%. MGMA members reported potential losses of hundreds of thousands of dollars from this cut alone, and one rural practice described the tradeoff as a choice between providing care and making payroll. Comments closed September 14 and the final rule is expected about November 1. Run a 12-month count of modifier-25 claims paired with global procedures and price the haircut before you set 2027 provider pay.

[MGMA presses CMS to drop 50 percent same-day payment cut \(Physicians Practice, Sept. 14, 2026\)](#) · [Calendar Year \(CY\) 2027 Medicare Physician Fee Schedule Proposed Rule \(CMS fact sheet\)](#)

REGULATION

Practices that want to report a MIPS Value Pathway for the 2026 performance year must register by 8 p.m. EST on November 30, and CMS proposes ending traditional MIPS after 2028

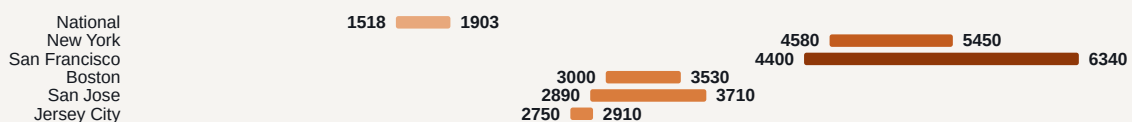
Why it matters: Registration to report a 2026 MIPS Value Pathway closes November 30, 2026 at 8 p.m. EST. Under the CY2027 proposal, traditional MIPS reporting would end after the 2028 performance year, and from the 2029 performance period, which sets 2031 payment adjustments, MVPs would be the only MIPS route for clinicians outside a MIPS alternative payment model. CMS proposed three new MVPs for 2027 in diabetic disease, hypertension and hospitalist care, taking the total to 30, and would let virtual groups report MVPs from 2029. The threshold to avoid a penalty stays at 75 points through 2028. Pick a pathway and register before November 30 instead of defaulting to traditional MIPS for one more year.

[As CMS moves to end traditional MIPS, practices face a Nov. 30 MVP deadline \(Physicians Practice, Sept. 22, 2026\)](#)

INFOGRAPHIC 2 / WHAT A SECOND BEDROOM COSTS

Median asking rent from one bedroom to two bedrooms in the priciest markets

One-bedroom (low) to two-bedroom (high) median asking rent, dollars per month, Zumper National Rent Report, September 2026



Nationally a two-bedroom asks \$1,903 against \$1,518 for a one-bedroom, a \$385 spread. That gap is \$1,940 in San Francisco and \$160 in Jersey City. Zumper has the one-bedroom median up 0.1% year over year and the two-bedroom up 0.5%, the first month in 16 with both positive. Price two-bedroom renewals off the local spread, not the national one. [Zumper National Rent Report, September 2026](#)

INDEPENDENT AGENCIES

TWO ITEMS

MONEY

The Big I and Future One counted about 37,000 independent agencies on September 23, with average staff up to 9.9 people and the average marketing budget up to \$20,600

Why it matters: The 2026 Agency Universe Study, released September 23, puts the channel at roughly 37,000 agencies, a small decrease from 2024 but broadly flat over a decade. Average agency staff rose to 9.9 people from 8.2 in 2024 and the average marketing budget rose to \$20,600 from \$14,300, two real cost increases landing while commercial rates soften. Three-quarters of agencies grew revenue between 2024 and 2025 and 8% declined, down from 12% the prior year. Reported AI use jumped to 46% from 15%, mostly marketing copy at 49%, coverage analysis at 43% and contract review at 35%. Benchmark your payroll and marketing spend per employee against those two averages before you set the 2027 budget.

Big I and Future One Release 2026 Agency Universe Study (IA Magazine, Sept. 23, 2026) · Independent Agencies Total About 37,000 in 2026, a Decrease from 2024 (Insurance Journal, Sept. 24, 2026)

REGULATION

CMS canceled about 315,000 marketplace enrollments effective August 31, has terminated more than 200 agents and brokers, and barred some from 2027 registration

Why it matters: CMS said on September 22 that it canceled roughly 315,000 marketplace enrollments effective August 31 and will run immigration-status and income eligibility checks on about 415,000 more current enrollees, expecting to recover some \$2.2 billion in advance premium tax credits. It has terminated more than 200 noncompliant agents and brokers since January and issued 569 termination notices over 2026 applications that lacked identifying information such as Social Security numbers. It also imposed a temporary moratorium on 2027 registration for agents and brokers without an active 2026 Exchange Agreement. Confirm your Exchange Agreement is active and audit your 2026 applications for missing identifiers this week.

CMS marketplace fraud sweep puts eligibility checks back on the front desk (Physicians Practice, Sept. 23, 2026)

SMALL ACCOUNTING PRACTICES

TWO ITEMS

MONEY

IRS Notice 2026-60 sets the high-low per diem at \$329 in high-cost localities and \$230 elsewhere in the continental US for travel on or after October 1

Why it matters: For per diem allowances paid to an employee on or after October 1, 2026 for travel away from home on or after that date, the high-low substantiation rates are \$329 a day in a high-cost locality and \$230 in any other locality within CONUS, with \$86 and \$74 of those amounts treated as meals. The transportation-industry M&IE rate is \$80 in CONUS and \$86 outside it, and the incidental-expenses-only rate is \$5 a day. Notice 2026-60 supersedes Notice 2025-54. Update every client's expense-reimbursement policy and payroll table before the first October travel advance, and reprice any flat stipend that now sits above the substantiated ceiling, because the excess is wages.

IRS Notice 2026-60, 2026-2027 Special Per Diem Rates · IRS raises per diem rates for business travel effective Oct. 1 (Journal of Accountancy, Sept. 24, 2026)

REGULATION

The IRS finalized the estate tax closing letter fee at \$76, up from \$56, effective October 26, adopting the proposed regulations without modification

Why it matters: T.D. 10055, published September 24, raises the user fee for an estate tax closing letter to \$76 from \$56 effective October 26, 2026. The \$56 rate itself only took effect December 1, 2025, so this is the second increase inside a year. Treasury and the IRS received one written comment, which asked for more information about the cost model and more data before finalization, and adopted the proposed rules without changes. Only estates that request a closing letter pay it. Quote \$76 in engagement letters for any estate return closing after October 26, and tell executors already in process that the charge has moved so the invoice is not a surprise.

IRS finalizes increase in estate tax closing letter fee (Journal of Accountancy, Sept. 24, 2026)

STAFFING AGENCIES

TWO ITEMS

LABOR

A September 18 proclamation extends the \$100,000 H-1B payment through September 21, 2027, though a First Circuit order still bars USCIS from collecting it

Why it matters: The proclamation signed September 18, 2026 continues the \$100,000 payment on H-1B petitions filed as consular petitions or approvable only for consular notification, carrying a policy that first ran from September 21, 2025 to September 21, 2026 through September 21, 2027. A July 2026 order from the First Circuit bars USCIS from collecting the fee and the appeal is still pending, so the charge is on the books but not being collected, and further litigation is expected once USCIS implements. This is separate from DHS's proposed \$103,265 filing fee. Do not price \$100,000 into client quotes yet, but put the contingent exposure in writing in every cap-season placement agreement.

Presidential Proclamation Extends \$100K H-1B Fee (Mintz, Sept. 23, 2026) · Presidential Proclamation Extends H-1B \$100,000 Fee Policy; Fee Remains Blocked by Court Order (Yale OISS)

DEMAND

The ASA Staffing Index fell 1.4% to a rounded 93 for the week of September 7-13 and new assignment starts dropped 5.6%, but the index is 3.3% above a year ago

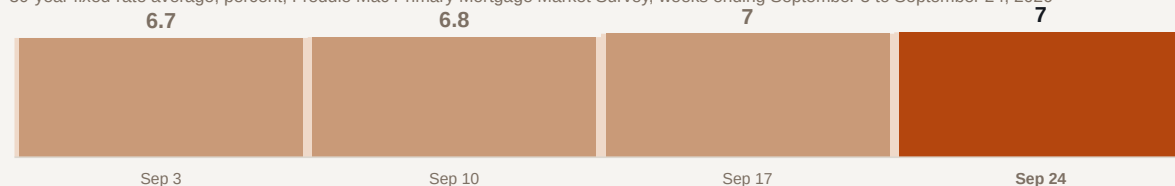
Why it matters: ASA's September 22 report puts the index at a rounded 93 for the week of September 7-13, down 1.4% week over week across the Labor Day period, with new starts down 5.6% and only 42% of staffing companies reporting week-to-week gains. The four-week moving average rose to a rounded 94, the four-week year-over-year comparison was up 5.8%, and staffing employment grew 0.5% against August. Year over year the weekly index is up 3.3%. This period feeds the BLS employment report due October 2. Treat the starts number rather than the index as your leading signal, and hold recruiter capacity instead of cutting it on one holiday-shortened week.

ASA Staffing Index Edges Up in September (American Staffing Association, Sept. 22, 2026)

INFOGRAPHIC 3 / THE MONTH RATES CROSSED SEVEN

The 30-year fixed mortgage average climbed every week in September and passed 7%

30-year fixed-rate average, percent, Freddie Mac Primary Mortgage Market Survey, weeks ending September 3 to September 24, 2026



Freddie Mac's survey went from 6.71% on September 3 to 7.03% on September 24, with the 15-year average at 6.42%. A year earlier the 30-year averaged 6.30%. A buyer pre-approved in early September is shopping at a payment they no longer qualify for, so re-run any pre-approval older than two weeks before the next showing. **Mortgage Rates Average 7.03% (Freddie Mac, Sept. 24, 2026)**

DEMAND

NAR's Pending Home Sales Index rose 0.3% in August to 71.2 but sits 4.7% below a year ago, with contract signings roughly 30% under pre-pandemic levels

Why it matters: NAR's September 17 release puts the August index at 71.2, up 0.3% from July and down 4.7% year over year, with chief economist Lawrence Yun noting contract signings are running roughly 30% below the years leading up to the pandemic even though buyers kept signing as rates rose. The regions split: West 54.3, up 3.0% for the month, South 86.2 up 2.3%, Midwest 72.1 down 1.6% and Northeast 61.6 down 4.2%. All four are negative year over year, from South -3.8% to West -6.7%. August contracts close in October and November, so staff closing coordination to a flat quarter and diary the next reading for October 20.

NAR Pending Home Sales Report Shows 0.3% Increase in August (Sept. 17, 2026) · NAR Pending Home Sales research page

INSURANCE

Federal flood insurance authority expires at midnight on December 11, the same date the continuing resolution the House passed September 2 funds the government to

Why it matters: NAR states the NFIP's authority to provide flood insurance expires at midnight on December 11, 2026, and the Big I counts this as the 36th short-term reauthorization since the end of fiscal 2017. In a lapse, no new or renewal NFIP policies can be issued; existing policies run to their expiration plus a 30-day grace period, a seller's policy can be assigned to a buyer by substituting names, private flood insurance is unaffected, and federal lending regulators suspend the purchase requirement and leave lending in special flood hazard areas to each lender's discretion. Pull every flood-zone contract closing after December 11 and get the lender's position in writing now.

FAQ: National Flood Insurance Program Expires December 11, 2026 (NAR) · House Extends NFIP Through Dec. 11 (IA Magazine)

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 professional services firm. 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 firm that emails engagement letters, statements and vendor 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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1THE REVENUE ENGINE

More leads answered, more jobs booked, more revenue.

EVERY LEAD

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Answers, qualifies, books — around the clock

Answers every call & text, 24/7

Qualifies & captures the job

Live warm transfer to you

Books onto your calendar

Instant text-back to callers

Custom intake questions

Spam & robocall screening

Call recordings + transcripts

Booking reminders

Review requests

Pushes every lead to your other tools, in real time

Emergency escalation to cell

Bilingual (on request)

Multi-location

Outbound campaigns

Monthly ROI report

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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

Itemized good / better / best options

You approve from your phone

Customer page: options, photos, plain English

Accept → book a time window

Automatic follow-up until booked

Tech photo line (techs text photos in)

Financing & maintenance-plan display

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

Works with your stack or standalone

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Booked, paid job

The lead becomes revenue

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2SEE EVERYTHING — YOUR DASHBOARDS

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

CERNODESK · OWNER DASHBOARD

ANSWERED312

BOOKED88

CAPTURED124

MISSED0

example view · this month

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

CERNO DEAL DESK · OWNER DASHBOARD

OPEN12

AWAITING4

SENT18

WON71

example view · this month

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

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Corrections, tips, or something you want covered next.

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