



COSTS, CONFIDENCE AND THE ROAD TO NOVEMBER

Lumber and tariffs, builder confidence, the governor's race on housing, energy rebates, remodel budgets and winter job-site prep: six stories for Maine builders and remodelers.

\$515.93

Lumber. Framing lumber per 1,000 board feet on Sept. 18, up 8.4% in a year. **P. 3**

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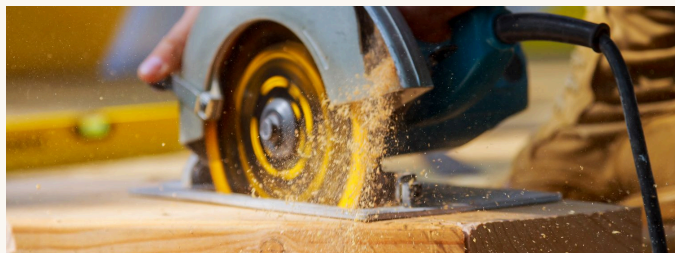
Confidence. Northeast builder sentiment fell 5 points, the most of any region. **P. 5**

37%

Budgets. The share of 2025 renovations that ran over budget. **P. 11**

SIX STORIES. ONE MAINE INDUSTRY.

This month's issue follows the money, from the lumber yard to Augusta and the job site. Every figure is sourced, and every story ends with a way to tell HBRAME what you're seeing.

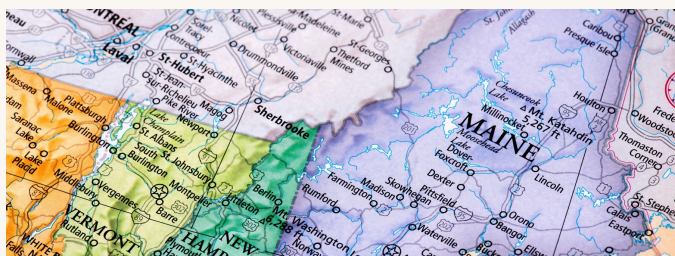


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LUMBER DUTIES CAME DOWN. PRICES DIDN'T.

Canadian softwood duties fell in August, but new tariffs now hit plywood and LVL.

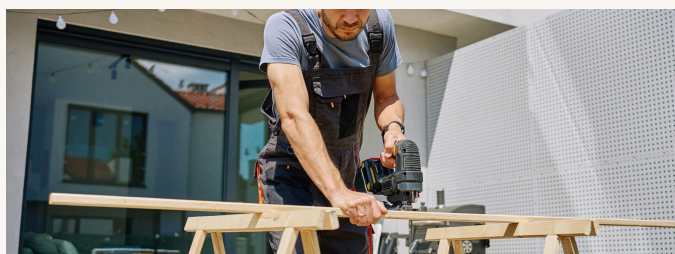


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A neutral side-by-side of the three candidates' housing plans, in their own words.



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Houzz data on why projects overrun, and three fixes for your next contract.

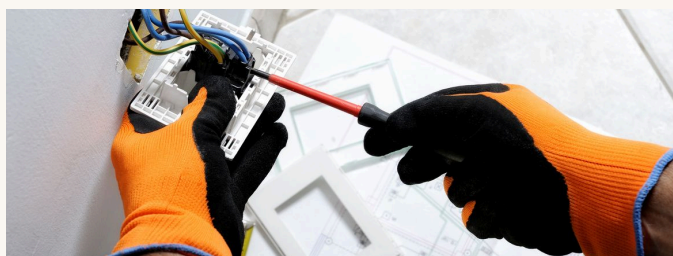


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September's HMI, region by region, and why incentives are now the norm.



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What ended with 45L and 25C, and what Efficiency Maine still pays.



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WINTER IS COMING TO THE JOB SITE. BUILD YOUR PLAN NOW.

A cold-weather checklist for concrete, crews, roofs and clients.



LUMBER DUTIES CAME DOWN. PRICES DIDN'T.

Framing lumber sold for **\$515.93 per 1,000 board feet** on September 18, up **8.4%** from a year ago, according to NAHB's weekly tracking of the Madison's Lumber Price Index. That's despite lower duties on Canadian softwood this summer.

— WHAT CHANGED ON CANADIAN SOFTWOOD

The U.S. Department of Commerce's seventh administrative review cut the duties on most Canadian softwood lumber. The antidumping duty fell from **20.56% to 10.66%**, and the countervailing duty from **14.63% to 14.17%**. Combined, that's a drop from about 35% to about 25%.

NAHB reports the lower rates took effect in August.

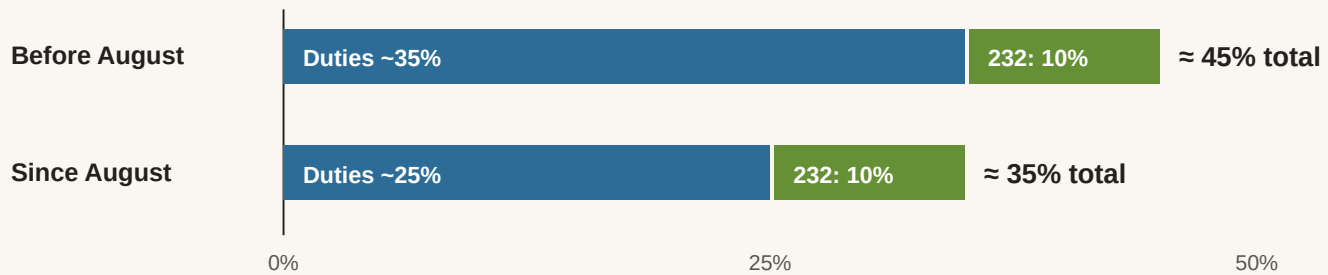
— BUT ONE TARIFF STAYS PUT

The separate **10% Section 232 tariff** on lumber remains in place. Canadian softwood still faces roughly 35% in total duties and tariffs.

And on August 24, NAHB reported new **50% tariffs** on about \$20 billion in Canadian goods, including **plywood, LVL, fiberboard and Portland cement**. Softwood lumber is **not** on that list.

WHAT CANADIAN SOFTWOOD LUMBER PAYS AT THE BORDER

Duties plus the 10% Section 232 tariff, before and after the August cut. Duty figures rounded.



New 50% tariffs reach plywood and LVL, so check engineered-wood quotes, not just dimensional lumber.

— WHAT YOU CAN DO NOW

- Check your contracts for a material price escalation clause, and shorten how long quotes stay valid.
- Ask your supplier about pricing and lead times for LVL and plywood.
- Watch NAHB's weekly framing lumber price page before you bid.

— THE MAINE PICTURE IS MIXED

For Maine's forest products industry, the tariffs cut both ways. The Maine Monitor reported in February that Pleasant River Lumber in Enfield and Dover-Foxcroft added a second shift under the tariffs.

Lumbra Hardwoods in Milo, meanwhile, is paying more than \$1,000 in duties per load shipped to a longtime Quebec customer.



How do you make a plan to break ground on something if in another couple years that might change?

Alden Robbins, Robbins Lumber, to The Maine Monitor

NAHB is urging the administration to exempt building materials given the housing affordability crisis.

TELL US WHAT YOU'RE SEEING

Are your lumber or engineered wood quotes changing? HBRAME wants to hear from you. Contact Heather Raisanen, HBRAME Executive Officer, at eo@hbrame.org.

Sources: NAHB, Framing Lumber Prices · NAHB, "Canadian Lumber Duties Expected to Drop This Summer" (Apr. 2026) · NAHB, "U.S.-Canada Trade Tensions Add to Market Uncertainty" (Aug. 24, 2026) · The Maine Monitor, "How tariffs help this Maine sawmill but create uncertainty for others" (Feb. 8, 2026).



BUILDER CONFIDENCE HITS A ONE-YEAR LOW. THE NORTHEAST FELL FASTEST.

The NAHB/Wells Fargo Housing Market Index fell **3 points to 32** in September, its lowest reading since September 2025. In the Northeast, the three-month average dropped **5 points to 39**.

— WHAT BUILDERS REPORTED

- **Current sales conditions:** 35, down 4
- **Sales expectations, next six months:** 37, down 6
- **Traffic of prospective buyers:** 23, unchanged
- **38%** of builders cut prices, up from 35% in August
- **66%** offered sales incentives, up from 63%

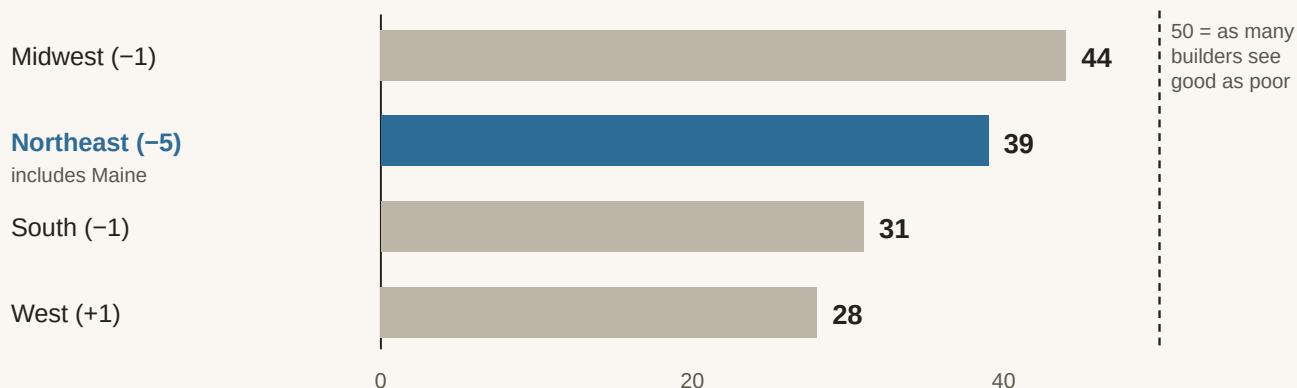
— READING THE INDEX

The HMI runs from 0 to 100. Any reading below 50 means more builders see sales conditions as poor than good. Every region is now below that line.

NAHB Chief Economist Robert Dietz pointed to "tight lending conditions and elevated land, labor and construction costs."

BUILDER CONFIDENCE BY REGION

NAHB/Wells Fargo HMI, three-month moving average, September 2026. Change from August in parentheses.



Buyer traffic has weakened across much of the country, largely because of rising mortgage rates.

Bill Owens, NAHB Chairman

Owens added that "builders also continue to face higher material costs, rising gas and diesel prices and persistent labor shortages."

WHAT IT MEANS FOR MAINE MEMBERS

These are the same pressures covered in August's report on material costs, which found builders with 5 or fewer starts saw the steepest increases.

Incentives are now the norm: two out of three builders nationally are offering them. If you aren't talking with buyers about rate buydowns or closing-cost help, your competitors probably are.

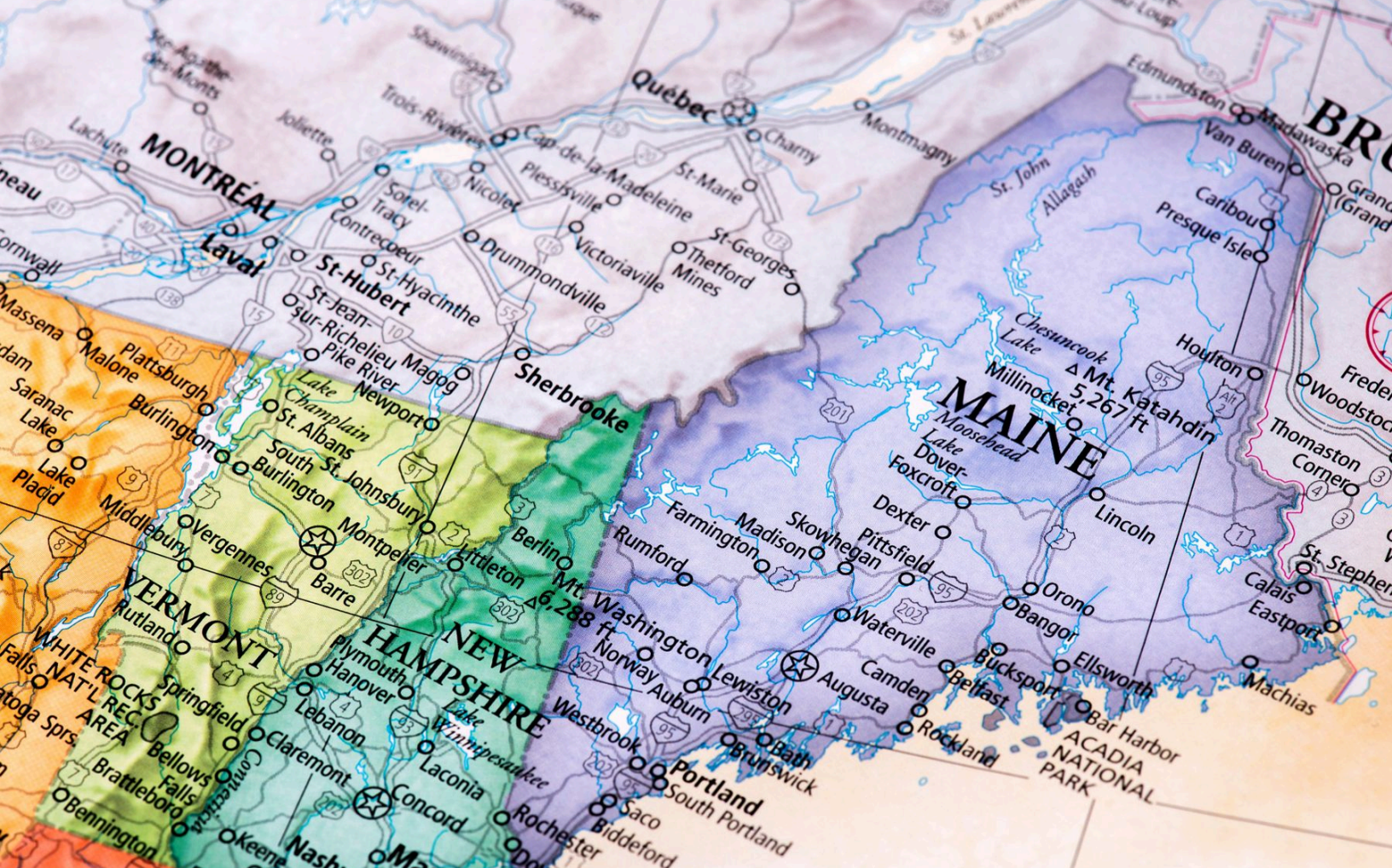


Two out of three builders are now using incentives to close sales.

HOW IS YOUR FALL MARKET?

Tell HBRAME what you're seeing on traffic, pricing and incentives. Contact Heather Raisanen at eo@hbrame.org.

Source: NAHB press release, "Builder Sentiment Falls on Higher Interest Rates and Costs" (Sept. 16, 2026).



MAINE PICKS A NEW GOVERNOR NOV. 3. WHERE THEY STAND ON HOUSING.

All three candidates on the ballot call Maine's housing shortage a top issue. The Bangor Daily News reports a median home price of **\$427,000** against a median household income of **\$74,000**.

— WHY IT MATTERS TO YOU

The next governor will shape permitting timelines, state housing funding and the agencies that write and enforce Maine's building codes. Every member has a stake, whichever candidate they support.

— HOW TO READ THE NEXT PAGE

The side-by-side uses the candidates' own words as reported, in alphabetical order. It is for information only and is not an endorsement.

Election Day is Tuesday, November 3.

Note: Claude's election info may be outdated. To get reliable, up-to-date voting information, [visit TurboVote by Democracy Works](#).



RICK BENNETT

INDEPENDENT

PERMITTING

Audit stalled projects; set deadlines for permit applications; remove "overlapping reviews, duplicate questions"

FINANCING & BUYERS

Down payment help for first-time buyers; mortgage support to lower monthly payments

OTHER

Revive local manufactured housing production

"Too many Mainers are buying their first home in their 40s. That's not a housing market."

BOBBY CHARLES

REPUBLICAN

PERMITTING

Analyze and cut state regulations that hold back private development

FINANCING & BUYERS

Lower income and property taxes; cut energy costs by 40%

OTHER

Describes state government as "over-regulatory, over-administrative, over-permitting and overreaching"

HANNAH PINGREE

DEMOCRAT

PERMITTING

90-day deadline on state permits, such as DEP approvals

FINANCING & BUYERS

\$100 million a year for new construction financing and preserving affordable homes

OTHER

About 20% of that funding for infrastructure; regional cooperation on housing; end veteran homelessness in the first year

"This issue of housing, if we can't solve it, nothing else works."

BEFORE YOU VOTE

Read each candidate's full platform on their campaign website.

The Maine Monitor's voter guide also lists declared write-in candidates.

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Sources: Bangor Daily News, "Maine gubernatorial candidates share how they would solve state's housing crisis," Kathleen O'Brien (Sept. 16, 2026) · The Maine Monitor, Voter Guide: Governor's Race. This summary is for information only and is not an endorsement.



THE FEDERAL ENERGY CREDITS ARE GONE. MAINE'S REBATES ARE NOT.

The federal 45L credit for builders, worth **up to \$5,000 per home**, ended for homes acquired after **June 30, 2026**. Efficiency Maine's state rebates are still available.

— WHAT WENT AWAY

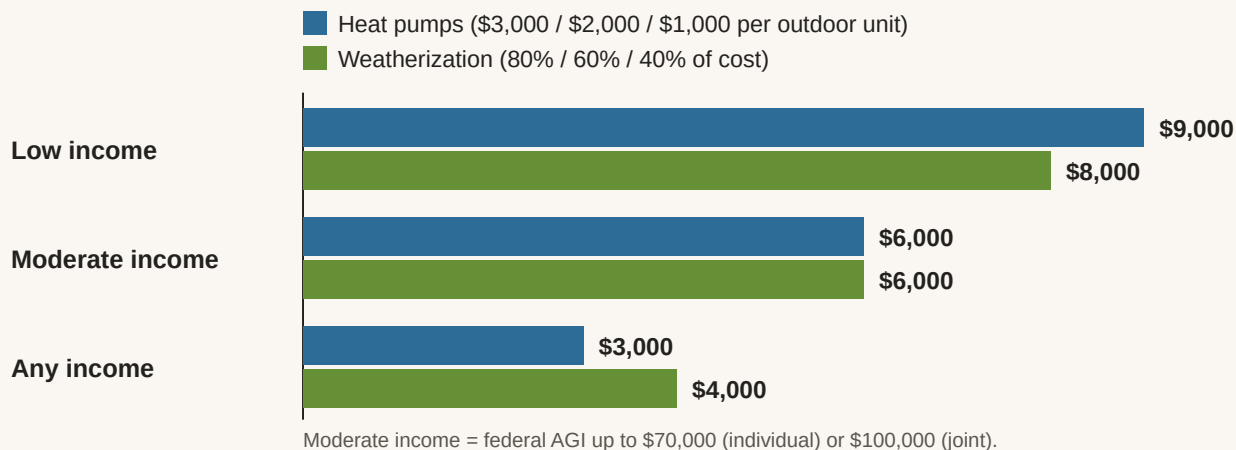
45L (builders): Up to \$5,000 per new home built to ENERGY STAR or Zero Energy Ready Home standards. Homes acquired from 2023 through June 30, 2026 can still qualify, so check with your tax advisor about homes you closed before then.

25C (homeowners): Up to \$1,200 a year for insulation, windows, doors and similar upgrades, for property placed in service through December 31, 2025.

Both were eliminated by the One Big Beautiful Bill Act, signed July 4, 2025.

WHAT EFFICIENCY MAINE STILL PAYS HOMEOWNERS

Lifetime rebate limits by income tier. Work must be done by an Efficiency Maine Residential Registered Vendor.



“

We're getting fewer calls coming into us, we're processing fewer rebates in the last month or two, so it absolutely has an effect.

Michael Stoddard, Executive Director, Efficiency Maine, to Maine Public (Dec. 2025)

WATCH THE SEPT. 30 DATE

Efficiency Maine's current weatherization claim form covers upgrades completed on or before September 30, 2026. Check efficiencymaine.com for the terms on work completed after that date.

— WHAT IT MEANS FOR YOUR BUSINESS

New construction: Without 45L, the case for ENERGY STAR or Zero Energy Ready homes rests on buyers' lower energy bills and resale value. Lead with operating costs in your sales conversations.

Remodelers: If you aren't a Residential Registered Vendor, your clients can't claim these rebates. Registering could win you work.



Heat pumps and weatherization still qualify for state rebates of up to \$9,000 and \$8,000.

Sources: IRS, Credit for Builders of Energy-Efficient Homes · IRS, Energy Efficient Home Improvement Credit · RESNET, 45L elimination · Maine Public (Dec. 30, 2025) · Efficiency Maine, Heat Pump Rebate Brochure · Efficiency Maine, Weatherization Rebate Claim Form. General information, not tax advice.



1 IN 3 RENOVATIONS RUN OVER BUDGET. HERE'S HOW TO GET AHEAD OF IT.

37% of homeowners who renovated in 2025 went over budget, according to the 2026 U.S. Houzz & Home Study. And clients plan to spend less: the median planned 2026 budget is **\$15,000**, down from \$20,000 actually spent in 2025.

— WHO'S RENOVATING

54% of homeowners renovated in 2025, and **50%** plan projects in 2026. The top triggers are finally having the time (40%) and feeling financially ready (36%).

— HOW THEY PAY

84% pay with savings, and **34%** use credit cards, up 5 points from the year before. At the high end, the top 10% of projects cost **\$150,000** or more, up 7% from 2024.

37%

of 2025 renovations went over budget

35%

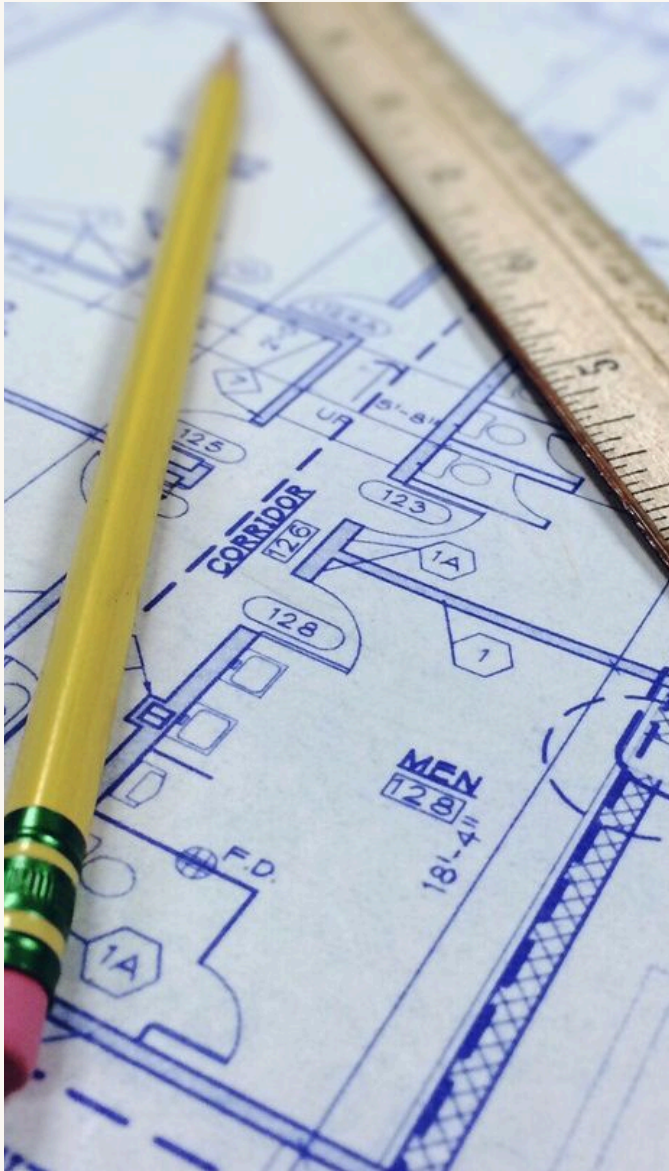
of overruns: choosing premium materials

31%

of overruns: expanding the scope mid-project

\$15K

median planned budget for 2026, down from \$20K spent



Allowances and written change orders are your best defense against the two biggest causes of overruns.

— PUT IT TO WORK ON YOUR NEXT JOB

Price selections up front. Premium materials are the leading cause of overruns, so set allowances and show good, better and best options before the contract is signed.

Put scope changes in writing. With 31% of overruns coming from scope growth, a clear change-order process protects you and your client.

Talk budget early. If planned budgets are falling toward \$15,000, ask about the number in the first conversation, not the third.

“

Remodelers who manage budgets well will win the referrals.

As our June issue reported, homeowner remodeling spending has far outpaced new construction over the past decade.

SHARE YOUR APPROACH

Have a change-order form or allowance sheet that works? Send it to Heather Raisanen at eo@hbrame.org and we may feature it in a future issue.

Source: Houzz, 2026 U.S. Houzz & Home Study: Renovation Trends. National figures; Maine-specific data is not broken out.



WINTER IS COMING TO THE JOB SITE. BUILD YOUR PLAN NOW.

In Maine, the first hard freeze can arrive before the framing is closed in. A written winterization plan for crews, concrete and materials keeps schedules on track and people safe.

40°F

ACI's cold-weather threshold for concrete during the protection period

500 PSI

Strength fresh concrete needs before it can resist freezing

48 HRS

Typical time to reach 500 psi at 50°F for well-proportioned concrete

— CONCRETE

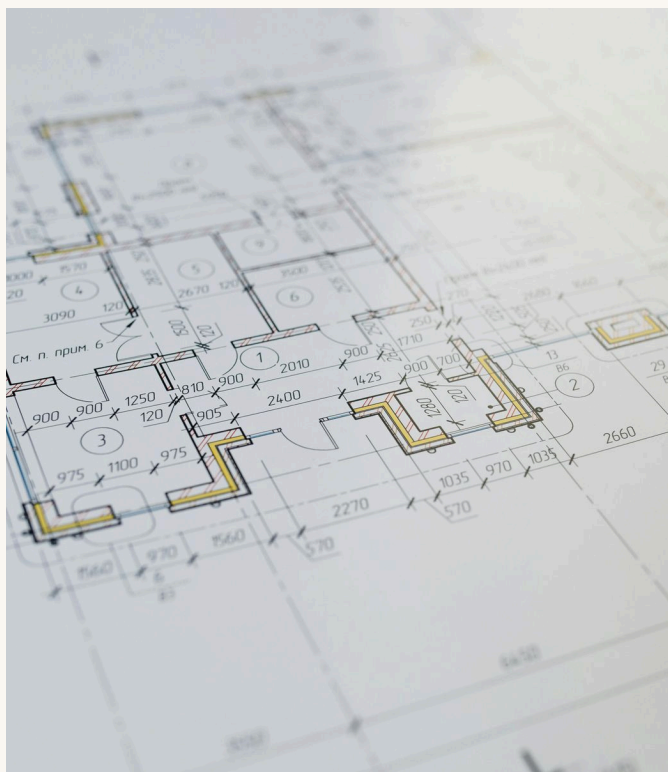
- ☐ Plan for cold weather whenever the air temperature has fallen, or is expected to fall, below 40°F during protection (ACI 306R-16).
- ☐ Protect fresh concrete from freezing until it reaches 500 psi.
- ☐ Deal with subgrade conditions before you pour.
- ☐ Vent combustion heaters outside, or use hydronic or indirect heat. ACI warns that heater exhaust can damage the surface of concrete less than 24 hours old.

— CREWS

- ☐ Train crews on the four cold-related illnesses NIOSH identifies: hypothermia, frostbite, trench foot and chilblains.
- ☐ Provide a warm area for breaks and warm drinks.
- ☐ Schedule the coldest tasks for the warmest part of the day when you can.
- ☐ Encourage loose layers, waterproof boots and hats. Have crew members watch each other for symptoms.

— SNOW, ICE AND ROOFS

- ☐ OSHA requires fall protection and training when workers clear snow from roofs or work at heights.
- ☐ Use ladders safely. Wear footwear with good traction and insulation, and take short steps on slick surfaces.



Put weather delays in the plan and the contract before the first frost.

— SITE AND MATERIALS

- ☐ Plan drainage so meltwater doesn't refreeze across walkways and work areas.
- ☐ Use heated enclosures and insulating blankets where needed.
- ☐ Buildertrend notes winter can be a good time to buy materials at lower prices and restock staples. Given this fall's tariff news (page 3), talk with your supplier early.

— CLIENTS

- ☐ Explain your weather plan and how delays will be handled before work begins.
- ☐ Review your contract language, as Buildertrend suggests.

WHAT'S YOUR BEST WINTER TIP?

Send your hard-won advice to Heather Raisanen at eo@hbrame.org. We may share member tips on the HBRAME Facebook page.



STRONGER TOGETHER. SUPPORT HBAME.

The Home Builders and Remodelers Association of Maine connects builders, remodelers and trade partners across the state. Invite a peer to join at hbrame.org during the NAHB Fall Recruitment Competition, which runs through November 30.

HEATHER RAISANEN

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