

FY2027 SBA 504 FEE RELIEF

FOR FOOD SUPPLY CHAIN BUSINESSES

Loans approved October 1, 2026 through September 30, 2027

Qualifying food supply chain businesses can receive a full waiver of two SBA 504 program fees.

UPFRONT FEE

0.50% guaranty fee
WAIVED

ANNUAL FEE

0.203% service fee
WAIVED

ELIGIBLE USES

504 loans and qualifying
504 refinancing

WHO MAY QUALIFY?

FARMS + PRODUCTION

1111 Oilseed and Grain Farming
1112 Vegetable and Melon Farming
1113 Fruit and Tree Nut Farming
1121 Cattle Ranching & Farming
1122 Hog & Pig Farming
1123 Poultry & Egg Production
1124 Sheep & Goat Farming
1125 Aquaculture Industry
1129 Other Animal Production
1141 Fishing Industry Group

SUPPORT + DISTRIBUTION

1151 Support Activities for Crop Production
1152 Support Activities for Animal Production
423820 Farm & Garden Machinery and Equipment Wholesalers
4244 Grocery and Related Product Wholesalers
4245 Farm Product Raw Material Wholesalers
424910 Farm Supplies Wholesalers

RETAIL + LOGISTICS

445110 Supermarkets & Other Grocery Retailers
484220 Specialized Freight Trucking, Local*
484230 Specialized Freight Trucking, Long-Distance*
493120 Refrigerated Warehousing and Storage
493130 Farm Product Warehousing and Storage

**NAICS 484220 and 484230 are limited to refrigerated and frozen trucking, farm products, grain products and livestock.*

WHAT THIS CAN MEAN FOR YOUR CUSTOMER

LOWER CLOSING COSTS

Waived upfront guaranty fee reduces SBA-related costs.

MORE CASH FLOW

Lower financing costs leave more capital for operations and growth.

LOWER ONGOING COSTS

Waived annual service fee reduces the effective interest rate.

MORE OPPORTUNITIES

Purchase, expansion, and qualifying refinance prospects may benefit.

We will help confirm whether your business activity qualifies.

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