

SMALL BUSINESS ADMINISTRATION

Surety Bond Guarantee Program Fees

AGENCY: U.S. Small Business Administration.

ACTION: Notification of Prior Approval Surety Bond Guarantee Program Fee Changes.

SUMMARY: This document announces a change in the guarantee fees that the U.S. Small Business Administration (SBA) charges all Prior Approval (Plan A) Surety companies and Principals on each guaranteed bond (other than a bid bond) issued in SBA's Surety Bond Guarantee (SBG) Program; with the exception of projects under NAICS Code 31, 32, 33: Manufacturing.

DATES: *Applicability Date:* The fee change described in this document will apply to all SBA surety bond guarantees approved on or after November 30, 2026.

FOR FURTHER INFORMATION CONTACT:

Jermaine Perry, Director, Office of Surety Guarantees, (202) 401-8275; jermaine.perry@sba.gov.

SUPPLEMENTARY INFORMATION: Under its SBG Program, the SBA guarantees bid, payment and performance bonds for small and emerging contractors who cannot obtain surety bonds through regular commercial channels. SBA's guarantee gives participating Sureties an incentive to provide bonding for small businesses and, thereby, assist small businesses in obtaining greater access to contracting opportunities. SBA's guarantee is an agreement between a Surety and SBA that SBA will assume a certain percentage of the Surety's loss should a contractor default on the underlying contract. Pursuant to its statutory authority "to establish such fee or fees for small business concerns and premium or premiums for sureties as it deems reasonable and necessary," and to administer the SBG Program "on a prudent and economically justifiable basis," 15 U.S.C. 694b(h), SBA assesses a guarantee fee against both the small business concern (the Principal) and the Surety and deposits these fees into a revolving fund to cover the program's liabilities and certain program expenses.

SBA last changed the fees October 1, 2018, when the fee charged to the Sureties was decreased from 26 percent to 20 percent of the bond premium and the fee charged to Principals decreased from \$7.29 per thousand dollars of the contract amount to \$6.00 per thousand dollars of the contract amount. At that time, SBA determined the program's revolving fund was sufficient to cover projected, unfunded liabilities. *See* 83

FR 36658 (July 30, 2018) and 85 FR 62362 (October 2, 2020). SBA decreased the guarantee fees temporarily to evaluate the effects of a fee reduction and the implications for participating Sureties and SBA. Since implementation, the Prior Approval program has operated at a funding deficit while the Preferred Surety Bond program has operated at a marginal funding surplus.

SBA's regulations 13 CFR 115.32(b) and (c), and 13 CFR 115.66 provide that the amount of the fees to be paid by the Surety and the Principal "will be determined by SBA and published in Notices in the **Federal Register** from time to time." SBA is announcing the SBA fees required for an SBA surety bond guarantee will be the following:

1. Prior Approval Program

Under 13 CFR 115.32, SBA's Surety fee on guarantees will increase from 20 percent of the bond premium to 26 percent of the bond premium and the Contractor fee on guarantees will increase from \$6.00 per thousand dollars of the contract amount to \$7.29 per thousand dollars of the contract amount. Except for bond guarantees on projects under NAICS Code 31, 32, 33 "Manufacturing" which will receive the following rates: SBA's Surety fee on guarantees will remain 20 percent of the bond premium and the Principal fee on guarantees will remain \$6.00 per thousand dollars of the contract amount.

2. Preferred Surety Bond Program

Under 13 CFR 115.66, SBA's Surety fee on guarantees will remain 20 percent of the bond premium and the Principal fee on guarantees will remain \$6.00 per thousand dollars of the contract amount.

Authority: 15 U.S.C. 694b(h), 13 CFR 115.32(b) and (c), and 115.66.

Thomas Kimsey,

Associate Administrator, Office of Capital Access.

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SMALL BUSINESS ADMINISTRATION

[Disaster Declaration #22000 and #22001; NEBRASKA Disaster Number NE-20031]

Administrative Declaration of a Disaster for the State of Nebraska

AGENCY: U.S. Small Business Administration.

ACTION: Notice.

SUMMARY: This is notice of an Administrative declaration of a disaster for the state of Nebraska dated October 27, 2026.

Incident: Remnants of Hurricane Polo.

DATES: Issued on October 27, 2026.

Incident Period: September 30, 2026 through October 1, 2026.

Physical Loan Application Deadline Date: December 28, 2026.

Economic Injury (EIDL) Loan Application Deadline Date: July 26, 2027.

ADDRESSES: Visit the MySBA Loan Portal at <https://lending.sba.gov> to apply for a disaster assistance loan.

FOR FURTHER INFORMATION CONTACT: Shaquille Lewis, Office of Disaster Recovery, U.S. Small Business Administration, 409 3rd Street SW, Suite 6050, Washington, DC 20416, (202) 205-6734.

SUPPLEMENTARY INFORMATION: Notice is hereby given as a result of the Administrator's disaster declaration, applications for disaster loans may be submitted online using the MySBA Loan Portal <https://lending.sba.gov> or in person at other locally announced locations. For further assistance please contact the SBA disaster assistance customer service center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The following areas have been determined to be adversely affected by the disaster:

Primary County: Douglas.

Contiguous Counties:

Nebraska: Dodge, Sarpy, Saunders, Washington.

Iowa: Pottawattamie.

The Interest Rates are:

	Percent
<i>For Physical Damage:</i>	
Homeowners with Credit Available Elsewhere	6.000
Homeowners without Credit Available Elsewhere	3.000
Businesses with Credit Available Elsewhere	8.000
Businesses without Credit Available Elsewhere	4.000
Private Non-Profit Organizations with Credit Available Elsewhere	3.625
Private Non-Profit Organizations without Credit Available Elsewhere	3.625
<i>For Economic Injury:</i>	
Business and Small Agricultural Cooperatives without Credit Available Elsewhere	4.000
Private Non-Profit Organizations without Credit Available Elsewhere	3.625

The number assigned to this disaster for physical damage is 220006 and for economic injury is 220010.