

USDA Designates 15 Counties in Michigan as Natural Disaster Areas Due to Drought, Excessive Rain, and Frost and Freeze

Emergency Designation | Michigan | July 07, 2025

These Secretarial natural disaster designations allow the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through emergency loans. Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or to refinance certain debts. FSA will review the loans based on the extent of losses, security available, and repayment ability.

Triggering Disaster #1

Impacted Area: Michigan

Triggering Disaster: Drought that occurred on June 1, 2024, through December 31, 2024

Application Deadline: November 28, 2025

Primary Counties Eligible:

• Michigan: Antrim, Grand Traverse, Kalkaska, Leelanau, and Otsego Counties

Contiguous Counties Also Eligible:

• **Michigan:** Benzie, Charlevoix, Cheboygan, Crawford, Manistee, Missaukee, Montmorency, Oscoda, Roscommon, and Wexford Counties

Triggering Disaster #2

Impacted Area: Michigan

Triggering Disaster: Excessive rain that occurred May 1, 2024, through September 15, 2024

Application Deadline: November 28, 2025

Primary Counties Eligible:

• Michigan: Macomb and St. Clair Counties

Contiguous Counties Also Eligible:

• Michigan: Lapeer, Oakland, Sanilac, and Wayne Counties

Triggering Disaster #3

Impacted Area: Michigan

Triggering Disaster: Frost and freeze that occurred April 24, 2024, through April 25, 2024

Application Deadline: November 28, 2025

Primary Counties Eligible:

• Michigan: Van Buren County

Contiguous Counties Also Eligible:

• Michigan: Allegan, Berrien, Cass, Kalamazoo, and St. Joseph Counties

Triggering Disaster #4

Impacted Area: Michigan

Triggering Disaster: Drought that occurred May I, 2024, through December 19, 2024:

Application Deadline: November 28, 2025

Primary Counties Eligible:

• Michigan: Cheboygan and Presque Isle Counties

Contiguous Counties Also Eligible:

• Michigan: Alpena, Charlevoix, Emmet, Mackinac, Montmorency, and Otsego Counties

Triggering Disaster #5

Impacted Area: Michigan

Triggering Disaster: Drought that occurred on June 1, 2024, through November 14, 2024

Application Deadline: November 28, 2025

Primary Counties Eligible:

• Michigan: Huron County

Contiguous Counties Also Eligible:

• Michigan: Sanilac and Tuscola Counties

Triggering Disaster #6

Impacted Area: Michigan

Triggering Disaster: Drought (fast track designation) that occurred beginning April 15, 2025

Application Deadline: February 9, 2026

Primary Counties Eligible:

• Michigan: Bay, Gratiot, Midland, and Saginaw Counties

Contiguous Counties Also Eligible:

• Michigan: Arenac, Clare, Clinton, Genessee, Gladwin, Ionia, Isabella, Montcalm, Shiawassee, Tuscola Counties

More Resources

On farmers.gov, the <u>Disaster Assistance Discovery Tool</u>, <u>Disaster Assistance-at-a-Glance fact sheet</u>, and <u>Loan Assistance Tool</u> can help you determine program or loan options. To file a Notice of Loss or to ask questions about available programs, contact your local USDA Service Center.

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