USDA Announces Availability of Low-Interest Physical Loss Loans for Producers Affected by Natural Disasters

Emergency Designation | Kentucky | August 08, 2025

Kentucky

Physical loss loans through the United States Department of Agriculture's (USDA) Farm Service Agency (FSA) can help producers repair or replace damaged or destroyed physical property essential to the success of the agricultural operation, including livestock losses. Examples of property commonly affected include essential farm buildings, fixtures to real estate, equipment, livestock, perennial crops, fruit and nut bearing trees, and harvested or stored crops and hay.

1. **Administrator Physical Loss Notification - N1848**

Impacted Area: Tennessee, Kentucky

Triggering Disaster: Tornado, excessive rain, and flash flooding that occurred on April 2 through April 6, 2025

Application Deadline: March 24, 2026

Primary Counties Eligible:

- **Tennessee: Gibson, Obion**

Contiguous Counties Also Eligible:

- **Tennessee: Carroll, Crockett, Dyer, Lake, Madison, McNairy**
- **Kentucky: Fulton, Hickman**

2. **Administrator Physical Loss Notification - N1850**

Impacted Area: Tennessee, Kentucky

Triggering Disaster: Excessive rain, flash flooding, and high winds that occurred on March 30 through April 6, 2025

Application Deadline: March 24, 2026

Primary Counties Eligible:

- **Tennessee: Houston, Stewart**

Contiguous Counties Also Eligible:

- **Tennessee: Benton, Dickson, Henry, Humphreys, Montgomery**
- **Kentucky: Calloway, Christian, Trigg**

3. **Administrator Physical Loss Notification - N1855**

Impacted Area: Tennessee, Kentucky

Triggering Disaster: Tornado that occurred on April 2 through April 3, 2025

Application Deadline: March 24, 2026

Primary Counties Eligible:

- **Tennessee: Weakley**

Contiguous Counties Also Eligible:

- **Tennessee: Carroll, Gibson, Henry, Obion**
- **Kentucky: Graves, Hickman**

4. **Administrator Physical Loss Notification - N1857**

Impacted Area: Tennessee, Kentucky

Triggering Disaster: Tornado, excessive rain, flash flooding, and high winds that occurred on March 26 and continuing

Application Deadline: March 24, 2026

Primary Counties Eligible:

- **Tennessee: Henry, Humphreys**

Contiguous Counties Also Eligible:

- **Tennessee: Benton, Carroll, Dickson, Hickman, Houston, Perry, Steward, Weakley**
- **Kentucky: Calloway, Graves**

More Resources

On farmers.gov, the Disaster Assistance Discovery Tool, Disaster Assistance-at-a-Glance fact sheet, and Loan Assistance Tool 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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USDA is an equal opportunity provider, employer and lender.

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