



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

Emergency Designation | Michigan | August 20, 2025

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.

Triggering Disaster #1

Impacted Area: Michigan

Triggering Disaster: Excessive snow, freeze, ice, and high winds: November 27, 2024- December 31, 2024

Application Deadline: April 6, 2026

Primary Counties Eligible:

- Chippewa County

Contiguous Counties Also Eligible:

- Luce and Mackinac Counties

Designation Number: N1859

Approval Date: August 4, 2025

Triggering Disaster #2

Impacted Area: Michigan

Triggering Disaster: High Winds: March 30, 2025

Application Deadline: April 6, 2026

Primary Counties Eligible:

- Genesee, Jackson, and Shiawassee Counties

Contiguous Counties Also Eligible:

- Calhoun, Clinton, Eaton, Gratiot, Hillsdale, Ingham, Lapeer, Lenawee, Livingston, Oakland, Saginaw, Tuscola, and Washtenaw Counties

Designation Number: N1860

Approval Date: August 4, 2025

Triggering Disaster #3

Impacted Area: Michigan

Triggering Disaster: Tornado and High Winds: March 30, 2025

Application Deadline: April 6, 2026

Primary Counties Eligible:

- Ingham

Contiguous Counties Also Eligible:

- Clinton, Eaton, Jackson, Livingston, and Shiawassee Counties

Designation Number: N1861

Approval Date: August 4, 2025

Triggering Disaster #4

Impacted Area: Michigan

Triggering Disaster: Ice: March 28, 2025- March 30, 2025

Application Deadline: April 6, 2026

Primary Counties Eligible:

- Charlevoix, Cheboygan, and Emmet Counties

Contiguous Counties Also Eligible:

- Antrim, Mackinac, Montmorency, Otsego, and Presque Isle Counties

Designation Number: N1862

Approval Date: August 4, 2025

Triggering Disaster #5

Impacted Area: Michigan

Triggering Disaster: Tornado: March 30, 2025

Application Deadline: April 6, 2026

Primary Counties Eligible:

- Kent County

Contiguous Counties Also Eligible:

- Allegan, Barry, Ionia, Montcalm, Muskegon, Newaygo, and Ottawa Counties

Designation Number: N1863

Approval Date: August 4, 2025

Triggering Disaster #6

Impacted Area: Michigan

Triggering Disaster: Tornado, Excessive Rain, High Winds, and Lightning: May 15, 2025- May 16,2025

Application Deadline: April 6, 2026

Primary Counties Eligible:

- Allegan County

Contiguous Counties Also Eligible:

- Barry, Kalamazoo, Kent, Ottawa, and Van Buren Counties

Designation Number: N1864

Approval Date: August 4, 2025

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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