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

**Emergency Designation | Michigan | August 20, 2025**

Michigan

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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