# USDA Announces January 2026 Lending Rates for Agricultural Producers

**News Release | | January 02, 2026**

WASHINGTON, Jan. 2, 2026 - The U.S. Department of Agriculture (USDA) announced loan interest rates for January 2026, which are effective Jan. 1, 2026. USDA Farm Service Agency (FSA) loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures or meet cash flow needs.

**Operating, Ownership and Emergency Loans**

FSA offers farm operating, ownership and emergency loans with favorable interest rates and terms to help eligible agricultural producers obtain financing needed to start, expand or maintain a family agricultural operation.

Interest rates for Operating and Ownership loans for January 2026 are as follows:

- Farm Operating Loans (Direct): 4.625%
- Farm Ownership Loans (Direct): 5.625%
- Farm Ownership Loans (Direct, Joint Financing): 3.625%
- Farm Ownership Loans (Down Payment): 1.625%
- Emergency Loan (Amount of Actual Loss): 3.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders. To access an interactive online, step-by-step guide through the farm loan process, visit the Loan Assistance Tool on farmers.gov.

**Commodity and Storage Facility Loans**

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low. Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

- Commodity Loans(less than one year disbursed): 4.625%

- Farm Storage Facility Loans:
  - Three-year loan terms: 3.500%
  - Five-year loan terms: 3.625%
  - Seven-year loan terms: 3.875%
  - Ten-year loan terms: 4.125%
  - Twelve-year loan terms: 4.250%
- Sugar Storage Facility Loans (15 years): 4.500%

**More Information**
To learn more about FSA programs, producers can contact their local USDA Service Center. Additionally, producers can use online tools, such as the Loan Assistance Tool and Debt Consolidation Tool to explore loan options.


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