

Crop loss from flooding: Reporting it can reduce soil PI

When there is actual yield loss due to flooding, an adjustment to the PI, known as a flood debasement, can be applied to those acres that suffered loss. When flood loss occurs, it is the soil's PI that is adjusted to reflect the percentage of loss.

However, in order to receive a flood debasement, a landowner needs to document crop loss percentages and report that information to the county assessor.

The need for landowner documentation is mentioned in the Illinois Department of Revenue's (IDOR's) state-wide guidelines. This particular set of guidelines outline the process county assessors should use when applying a local flood debasement to cropland.

When applying a flood debasement, the IDOR's number one guideline states that adjustments should be given only to those acres that have suffered actual crop damage supported by documented yield loss.

This documentation should be provided by the farmer. As a matter of fact, the IDOR suggests all flood debasements should reflect documentation from the property owner/representative.

In order to comply with the IDOR guidelines, the landowner should:

- Identify the actual acres affected by flooding.
- Determine, from yield data, the extent of crop loss (in bushels) caused in each flood situation.
- Establish a parcel's flooding history by compiling 10 years worth of damage caused by flooding.
- File this information and documentation with the county assessor's office.

Since yield information is more typically known for field-size areas or larger, it would be easier to determine yield loss and flood debasements if an entire field or property flooded. However, flood-related crop loss most often occurs in smaller than field-size areas (such as along creeks), where variations in crop loss are typically widespread throughout a field.

Computing accurate flood debasements will apply only to areas that suffer actual flood-related crop loss. This will require the input of someone familiar with the crop history of the property—the farmer and/or landowner.

To make the documentation process easier and consistent from one landowner to another, many county assessors will provide the landowners with a copy of a "Flood Frequency and Severity Chart". (An example is shown below.) Once completed by the landowner, the Flood Frequency and Severity Chart can be used by the county assessor as documentation to show a 10-year history of flooding on those soils. Landowners can request a copy of the chart and instructions for completing it from their county assessor.

Along with the Flood Frequency and Severity Chart, additional proof of flooding might include crop insurance APH reports, loss appraisals and/or disaster payment records from the local FSA office.

