

## **FREEZE ASSISTANCE – AS OF 4/4/07**

### **Federal Income Tax Relief**

President Bush's 3/13/07 disaster declaration which included San Diego County triggered an existing provision in the federal tax code (Section 165(i) of the Internal Revenue Code) that allows for deducting 2007 freeze losses against the previous years' income. Check with your accountant for more information.

### **Property Tax Relief**

Property owners with freeze damage in excess of \$10,000 to established groves or vines may be eligible for property tax relief. No relief applies to crop losses since the crop itself is not assessed for property tax purposes. In addition, trees less than five years old and vines less than four years old are not assessed for property tax purposes. To apply for property reassessment, complete and submit a "Reassessment of Property Damaged by Misfortune or Calamity" form to the assessor's office within 12 months from when the damage occurred. This form is available on the assessor's website at [www.sdarcc.com/arcc/services/all\\_forms.aspx](http://www.sdarcc.com/arcc/services/all_forms.aspx) (scroll down to "Property Tax Exemption & Exclusion Forms" and select "Secured Property") or call the Farm Bureau office at (760) 745-3023 to request one by mail. Upon receipt of this form, the assessor's office will investigate and determine if property tax relief is available.

### **Crop Insurance Policyholders**

Growers who suffered freeze damage and have crop insurance are advised to contact their agent immediately and have an adjustor sign off on the losses before doing any work to clean up the damage.

### **SDG&E Payment Deferral Plan**

SDG&E is offering an Energy Payment Deferral Plan to growers who lost 50% or more of a qualifying crop due to the freezing weather in January 2007. The payment deferral period includes bills generated from February 2007 through January 2008. For more information and eligibility requirements, contact SDG&E's Customer Contact Center at 1-800-411-SDGE.

### **State Fund Credit Extension**

State Fund will work with employers who are unable to report payroll figures or submit payments as a result of the freeze. Affected policyholders are encouraged to contact customer service at (800) 388-0902 to make arrangements for payroll reports and payments. For more info, see: [www.scif.com/news/CreditExtension.html](http://www.scif.com/news/CreditExtension.html).

### **Pending Legislation**

Bills are pending in both Congress and the California Legislature that would help farmers with crops damaged by the 2007 freeze. These bills propose various types of aid such as tax relief, direct assistance to compensate for crop losses, and funding for tree replacement and freeze-related clean up activities. More information will be posted if legislation is passed.

## **Loan Programs**

### **USDA/Farm Service Agency**

#### ***Low Interest Emergency Farm Loans***

U.S. Secretary of Agriculture Johanns' 1/31/07 disaster designation which included San Diego County triggered the availability of these loans for farmers, ranchers, and wholesale nursery operators. Eligibility is limited to those who are unable to obtain credit otherwise. For more info, see: [www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl](http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl).

Local contact: Indio FSA Service Center  
82-901 Bliss  
Indio, CA 92201  
(760) 347-3675

Program ends: October 1, 2007

### **California Business, Transportation & Housing Agency**

#### ***Farm Disaster Assistance Loan Guarantee Program***

Governor Schwarzenegger's 1/12/07 state of emergency declaration which included San Diego County triggered the availability of this loan guarantee program for farmers, ranchers, and nursery operators as well as ag-related businesses. Eligibility is limited to those who are unable to obtain credit otherwise. For more info, see: [www.bth.ca.gov/agriculture/index.asp](http://www.bth.ca.gov/agriculture/index.asp).

Local contact: California Southern Small Business Development Corporation  
600 B Street, Suite 2450  
San Diego, CA 92101  
(619) 232-7771

Program ends: January 2008

### **U.S. Small Business Administration**

#### ***Economic Injury Disaster Loans***

The SBA has loans available to small businesses that are dependent on growers of freeze-impacted crops such as packing houses, truckers, retail nurseries that grow less than 49% of what they sell, and suppliers of agriculture equipment or services. Eligibility is limited to those who are unable to obtain credit otherwise. For more info, see:

[www.sba.gov/idc/groups/public/documents/sba\\_homepage/serv\\_recent\\_ca\\_10793.pdf](http://www.sba.gov/idc/groups/public/documents/sba_homepage/serv_recent_ca_10793.pdf) and  
[www.sba.gov/idc/groups/public/documents/sba\\_homepage/ca\\_10793\\_factsheet.pdf](http://www.sba.gov/idc/groups/public/documents/sba_homepage/ca_10793_factsheet.pdf).

Local contact: Disaster Loan Outreach Center at MiraCosta College  
1823 Mission Avenue  
Oceanside, CA 92054  
(800) 659-2955

Program ends: October 24, 2007