



Cover crops on a field in Black Hawk County, Iowa

Photo: Lynn Betts, NRCS

Background:

To ensure that USDA policies are coordinated and up to date with evolving cover crop practices, the administrators of NRCS, Risk Management Agency and Farm Service Agency organized an interagency workgroup to develop consistent, simple and flexible policy across the three agencies. National and local experts, along with multiple stakeholders, were involved in the process. Research literature, plant growth, soil hydrology models, and input from national/local experts in cover crop management provided the basis for developing termination cover crops guidelines to achieve their conservation benefit while minimizing risk of reducing yield to the following crop due to soil water use.

The guidelines apply to non-irrigated cropland, including systems that contain a fallow period, and to cover crops actively growing at the time of termination.

Zone	Cover Crop Termination Period Guidance	
Zone 1	For Late Spring to Fall Seeded Crops Terminate cover crops 35 days or earlier prior to planting the crop.	For Early Spring Seeded Crops Terminate cover crops as soon as practical prior to planting the crop. [Additional Cover Crop Termination Considerations 4 and 8.]
Zone 2	For Late Spring to Fall Seeded Crops Terminate cover crops 15 days or earlier prior to planting the crop.	For Early Spring Seeded Crops Terminate cover crops as soon as practical prior to planting the crop. [Additional Cover Crop Termination Considerations 4 and 8.]
Zone 3	Terminate cover crop at or before the planting of the crop.	
Zone 4	Terminate cover crop at or within 5 days after planting, but before crop emergence.	

Additional Cover Crop Termination Considerations:

1. If the season is drier than normal nearing cover crop termination time, consider an earlier termination to conserve soil moisture.
2. If the spring season is wetter than normal at cover crop termination time, consider a later termination to use excess soil moisture and improve seedbed condition.
3. If the cover crop is part of a no-till system, termination can be delayed up to 7 days from the above termination period guideline, but terminated prior to crop emergence.

Additional Cover Crop Termination Considerations (Continued):

4. In zones 1 and 2, fall seeded cover crops will have limited growth in the spring prior to “early” spring seeded crops (e.g., spring wheat, sugar beets, corn), and therefore the cover crop may be terminated at or just prior to planting.
5. Cover crop termination zones 1 and 2, in the largely mountainous regions in the Western U.S. (from Montana south to New Mexico and west to California), were refined by NRCS and other local university experts to identify proper cover crop management due to wide variability in climate and cropping systems in those areas.
6. Early vs. Later Spring Seeded Crops - Crops planted as early as possible after the spring thaw are considered early spring crops (e.g., spring wheat, spring barley, sugar beets, corn). Later spring crops include such crops as dry beans and soybeans.
7. New Technology - Where new technology has at least three years of satisfactory performance (achieves historical yield) based on farm records and the written approval of two “agricultural experts” as defined by RMA, the cover crop may be terminated closer to planting, if recommended by the experts.
8. Cover Crop Grazing - Cover crops may be grazed as long as the planned amount of biomass is available at the time of termination. Cover crops that winterkill may be grazed to a level that meets their conservation purpose.
9. Irrigated Crops – Termination of cover crops utilized in an irrigated cropping system are not restricted to a given cover crop termination zone. The cover crop should be terminated based on the crop system and conservation purpose, but before the planted crop emerges.
10. Herbaceous Wind Barriers - There are specific cropping situations when seasonal cover is needed to protect young seedlings from wind erosion abrasion. The typical seasonal covers may include such crops as wheat, rye, or oats that are planted in rows, e.g., 20 feet apart (single or double row of small grain). These seasonal covers fall under the [NRCS Conservation Practice Code 603 – Herbaceous Wind Barriers](#).
11. Short Season Cover Crops – There are specific cropping situations where the producer will plant the intended crop, plus a short term seasonal cover crop ([NRCS Conservation Practice Code 340 – Cover Crop](#)) prior to or at the same time as planting the main or insured crop. In this case the seasonal cover emerges first and provides short term wind erosion protection until the main crop becomes established and provides its own protection from wind erosion. These seasonal cover crops are terminated by cultivation, frost /winterkill, or herbicides once the main crop is established. The seasonal covers used for the purpose of early crop establishment must be appropriate species for the area and the planned purpose.



Tillage turnips used as a cover crop.

Photo: Justin Fritsher, NRCS



Cover crops in an orchard reduce soil erosion.

Photo: Gary Kramer

Additional Cover Crop Termination Considerations (Continued):

12. Early Crop Planting – When earlier than normal planting occurs due to favorable weather or soil conditions, cover crop termination will naturally occur closer to planting. For example, in zone 2, if planting occurs 2 weeks earlier than normal, the cover crop termination period may be 2 weeks closer to planting.
13. Multiple Climates Within a County – Some counties may have multiple climate areas. In these situations, producers may request a different cover crop termination zone due to unique geographical and topographical features that reflect a different climate. Producers should contact either Extension or the local NRCS for management guidance. If the guidance includes practices other than indicated by the zones in this document, the producer must inform FSA and their crop insurance agent, as appropriate, and provide copies of the recommended management practice.

Definitions:

1. Over-Seeding/Interseeding – Both terms can be defined as planting one or more cover crop species into an existing or established crop. Common uses that involve over-seeding or interseeding include: (1) over-seeding a grass and/or legume cover crop into an existing stand of small grain at an appropriate time for the cover and germination, or (2) seeding a cover crop into an existing crop of corn or soybeans about the time of physiological maturity (leaves beginning to yellow) to get the cover crop started a few weeks earlier. Neither of these examples of over-seeding/interseeding would interfere with harvest of the main crop.
2. Interplanted – This involves multiple crop species grown together, with no distinct row pattern and does not permit separate agronomic maintenance or management. For RMA purposes, this means if a cover crop and cash crop are planted in a way that does not permit separate agronomic maintenance or management, then RMA will not insure the cash crop. This would also apply to cover crops if interplanted into the main crop and the cover crop interfered with the agronomic management and harvest of the main crop.
3. Relay Cropping – The practice of interseeding a second crop into the first crop well before it is harvested. The relay cropping strategy is used to enable production of a second crop in areas where time for seeding the second crop following harvest of the first is considered inadequate for double cropping. This is not considered a cover cropping practice, but a method of double cropping and may fall under the RMA 1st / 2nd crop rules.
4. Double-Cropping – RMA and NRCS term: Harvesting at least 2 crops from the same land in the same year. This does not include cover crops.
5. Harvested Cover – If an annual “cover” crop is harvested (e.g., as hay or silage) then that annual “cover” crop is considered a “crop”.
6. Good Farming Practice – RMA term - The production methods utilized to produce the insured crop and allow it to make normal progress toward maturity and produce at least the yield used to determine the production guarantee or amount of insurance, including any adjustments for late planted acreage, which are: (1) for conventional or sustainable farming practices, those generally recognized by agricultural experts for the area; or (2) for organic farming practices, those generally recognized by organic agricultural experts for the area or contained in the organic plan.
7. Late Planting Period – RMA term - The period of time following the date considered as the latest planting date for an insured crop. The late planting period may vary from a week up to a few weeks.
8. Prevented Planting – RMA term - Failure to plant the insured crop by the final planting date designated in the Special Provisions for the insured crop in the county, or within any applicable late planting period, due to an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics.

Cover Crop Termination Guidelines Frequently Asked Questions (FAQs)

Question: What are cover crops?

Answer: Crops grown to prevent soil erosion, improve soil's physical and biological properties, supply nutrients, suppress weeds, improve the availability of soil water and break pest cycles along with various other benefits are cover crops. The species selected, and how its managed, determines the benefits and returns.

Question: Why were the cover crop guidelines updated, and who was involved?

Answer: With the increased use of cover crops, questions and misunderstandings across USDA agencies arose. In order to address issues raised by producers regarding the termination of cover crops, Natural Resources Conservation Service (NRCS), Risk Management Agency (RMA), Farm Service Agency (FSA) and National Crop Insurance Services united to update cover crop termination guidelines. More than 100 research articles, USDA crop growth models, the Precipitation Effectiveness Index (PEI) and regional and national crop experts contributed to the guidelines.

Question: I disagree with the zone to which my farm is assigned. Can I have my farm assigned to a different zone?

Answer: Yes. If the county has unique topographical or geographic features which result in multiple climate zones within the county, a farm may be reassigned. To be assigned to a different management zone, contact your local NRCS office or County Extension office for specific cover crop management guidance for your farm. If this guidance results in a different cover crop termination time than your assigned zone, provide copies of the recommendation to your crop insurance agent.

Question: My insured crop will be irrigated. Do the cover crop zones apply to my acreage?

Answer: No. These cover crop zones only apply to non-irrigated crop acreage. Irrigated cropland should follow cover crop termination dates based on the crop system and conservation purpose on the acreage, but the cover must be terminated prior to the insured crop emerging.

Question: I live in California, which is in zone 1, and plan to plant non-irrigated spring wheat. According to the guidelines, spring wheat is an early spring seeded crop. Does this mean I can terminate my cover crop at planting instead of 35 days prior to planting?

Answer: No. Early spring seeded crop termination only applies in areas where winter conditions do not allow the cover crop to attain much growth in the spring, and the insured crop is planted as soon as possible after the spring thaw. If the winter and spring growing conditions do not meet these criteria, the cover crop termination date remains at 35 days prior to planting the insured crop.

Question: I'm in zone 2. The guidelines state I should terminate my cover crop at least 15 days before planting any insured crop. However, I started a new cover crop strategy on my farm over three years ago which does not impact the cash crop yield. Can I still insure my cash crop, if I terminate the cover at planting time?

Answer: Yes. you will need at least three years of production records from the cash crop that demonstrate the yield isn't impacted by a later cover crop termination and you have written support of the later termination from two approved agricultural experts (see Manager's Bulletin MGR-05-010 at <http://www.rma.usda.gov/news/managers/2005/> for a list of approved agricultural experts).

Question: I was prevented from planting my insured crop, did not have a cover crop and plan to plant a cover crop after the preventive planting period. Do I still qualify for full prevented planting coverage for my insured crop?

Answer: Yes. If the cover crop is not hayed or grazed prior to November 1, the full prevented planting payment may be available.

Cover Crop Termination Guidelines Frequently Asked Questions (FAQs) (Continued):

Question: I was prevented from planting my insured crop, and the preventive planting was not caused by the cover crop. I would like to establish a new cover crop to replace the terminated cover crop after the prevented planting period. Do I still qualify for full prevented planting coverage for my insured crop?

Answer: Yes. If the previous and the new cover crop is not hayed or grazed prior to November 1, the full prevented planting payment may be available.

Question: Can I graze or harvest hay or silage from my cover crop in the spring prior to termination?

Answer: For crop insurance purposes, there are no restrictions on grazing or haying your cover crops. However, if you participated in USDA programs that provided a payment to establish the cover crop, you need to consult that USDA program manager to see if grazing or harvest is permitted.

Question: My farm is in zone 2. I plan to terminate my cover crop 15 days prior to planting. However, the weather and planting conditions this spring allows earlier than normal planting. I terminated the cover crop 5 days ago, but seedbed conditions and temperatures are right to plant early. Can I plant after 5 days, or must I wait 15 days?

Answer: In this case, with favorable weather and soil conditions, the good farming practice would be to plant under the ideal planting conditions. It is not necessary to wait 15 days.

Question: My fields and the crops I planted are susceptible to wind erosion abrasion. My typical practice is to plant a cover crop of spring oats prior to or during planting of my insured/susceptible crop. I then terminate the oat cover crop once the insured susceptible crop is established, and the soil is protected from wind erosion. This does not fit any of the cover crop management zones. Can I insure my crop?

Answer: Yes. This is a special consideration within the cover crop termination guidelines to allow growing a protective cover crop during the establishment of a wind erosion susceptible crop. This is a good farming practice.

Zone 1 - See Map	Zone 2 - See Map	Zone 3 - See Map	Zone 4 - See Map
Cover Crop Termination Period Guidance:			
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Cover Crop Termination Zones

