



Cover crops on a field in Black Hawk County, Iowa.

Photo: Lynn Betts, NRCS

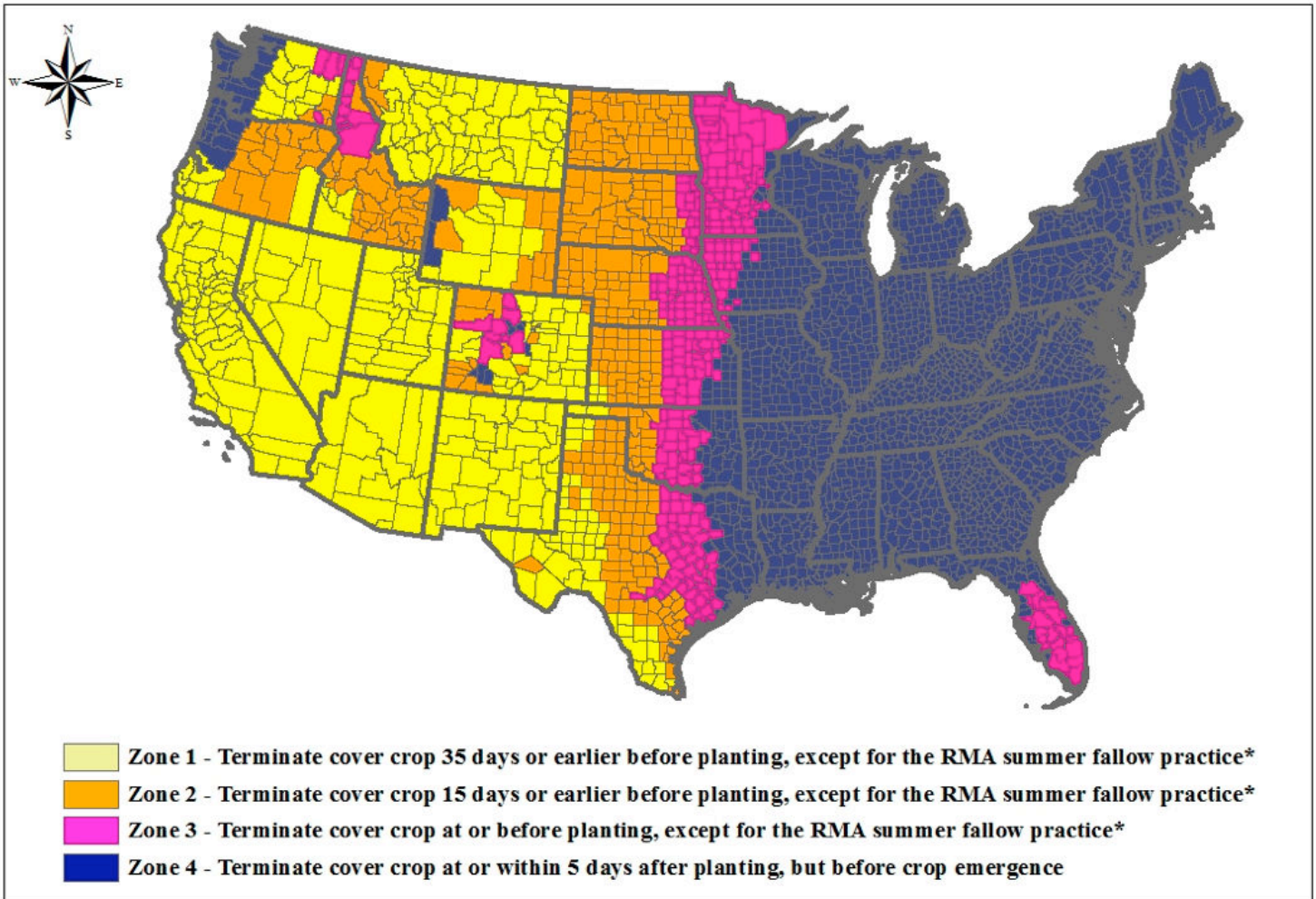
## NRCS Cover Crop Termination Guidelines for Management Zones

Zone 1 - See Map	Zone 2 - See Map	Zone 3 - See Map	Zone 4 - See Map
NRCS Cover Crop Termination Period Guidance - Non-Irrigated Cropland:			
<p><b>For Late Spring to Fall Seeded Crops</b> - For Late Spring to Fall Seeded Crops - Terminate cover crops 35 days or earlier prior to planting the crop.</p> <p><b>Early Spring Seeded Crops</b> - Terminate cover crops as soon as practical prior to planting the crop. (Additional Cover Crop Termination Considerations 4 and 8)</p>	<p><b>For Late Spring to Fall Seeded Crops</b> - Terminate cover crops 15 days or earlier prior to planting the crop.</p> <p><b>For Early Spring Seeded Crops</b> - Terminate cover crops as soon as practical prior to planting the crop. (Additional Cover Crop Termination Considerations 4 and 8)</p>	<p>Terminate cover crop at or before planting the crop.</p>	<p>Terminate cover crop, at, or within 5 days after planting, but before crop emergence.</p>
<p><b>RMA Designated Summerfallow Practice (See "Consideration #13" for additional guidance)</b></p>	<p><b>RMA Designated Summer Fallow Practice (See Consideration #13" for additional guidance)</b></p>	<p><b>RMA Designated Summer Fallow Practice (See Consideration #13" for additional guidance)</b></p>	

Note: These guidelines can be used as a stand alone document, if needed.

# \* Cover Crop Termination Zones

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\*See guidelines for details on the RMA summer fallow practice.



No-till planting of corn into cover crop of barley.  
Washington County, Virginia.  
Photo: Jeff Vanuga



Photo: Justin Fritsher, NRCS



Cover crops in an orchard reduce soil erosion.  
Photo: Gary Kramer

## 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 for all zones and systems.
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).
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 or recommended by Extension or Ag Industry, the cover crop may be terminated closer to planting or planted during a different time period.
8. Cover Crop Grazing or Forage Harvest – Cover crops may be grazed or harvested as hay or silage, unless prohibited by RMA crop insurance policy provisions. Cover crops cannot be harvested for grain or seed.
9. 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](#). These barriers are not considered cover crops.
10. 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.
11. 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.
12. Multiple Climates Within a County – Some counties may have multiple climate areas. In these situations, producers may request a different cover crop termination zone management or timeframe 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(s).

## Additional Cover Crop Termination Considerations (Continued):

13. RMA Summerfallow Practice – If a crop, or a cover crop, is planted on summerfallow acreage in a fallow year, the following planted crop will not meet the RMA Summerfallow Practice definition until the acres lie fallow for a full crop year. For the 2015 crop year, if a cover crop was planted during the fallow year, the acreage may be insured under the “continuous cropping practice” (if available in your county), or by written agreement (if continuous cropping is not available in your county). For the 2016 and succeeding crop years, if a cover crop is planted during the fallow year, the acreage may be insured under the “continuous cropping practice” (if available in your county), or by written agreement (if continuous cropping is not available in your county) provided the cover crop is terminated at least 90 days prior to planting for summer and fall seeded crops. For early spring seeded crops, terminate the cover crop in the fall or as early as possible in the spring. Please contact your crop insurance agent for more information.

## 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 (e.g., corn or soybeans) at a time that will not impact the yield or harvest of the insured 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 the first crop 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: Producing at least 2 crops for harvest from the same acreage in the same crop year. This does not include cover crops.
5. Cover Crop – Crops including grasses, legumes and forbs for seasonal cover and other conservation purposes. Cover crops are primarily used for erosion control, soil health improvement, and water quality improvement. A cover crop managed and terminated according to these guidelines is not considered a “crop” for crop insurance purposes. The cover crop may be terminated by natural causes such as frost, or intentionally terminated through chemical application, crimping, rolling, tillage, or cutting.
6. Termination – Termination means growth has ended.
7. 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.
8. Continuous Cropping – RMA Term – Any non-irrigated production practice that does not qualify as a summer fallow practice.