

FALL COVERS FOR SPRING SAVINGS: COVER CROP PREMIUM DISCOUNT PROGRAM



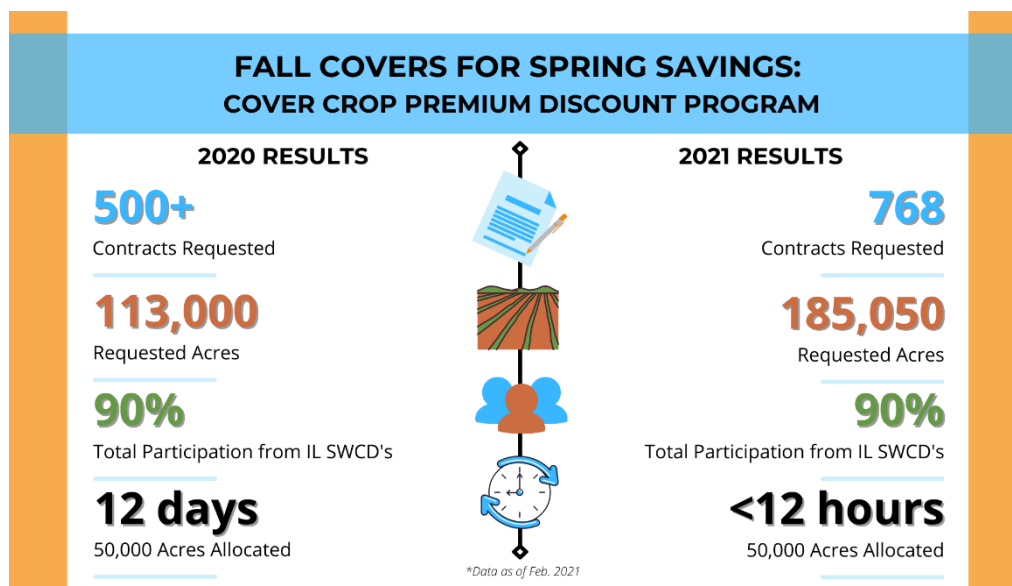
American Farmland Trust is leading a coalition of partners in Illinois to offer a Fall Covers for Spring Savings (FCSS) cover crop premium discount program to farmers who are planting cover crops on acres installed outside of state and federal program incentives (e.g., EQIP, CSP and state cost share). Eligible applicants receive a \$5/acre insurance premium discount on the following year's crop insurance invoice for every acre of cover crop enrolled and accepted in the program. Interested applicants can find more information at:

<https://www2.illinois.gov/sites/agr/Resources/LandWater/Pages/Cover-Crops-Premium-Discount-Program.aspx>

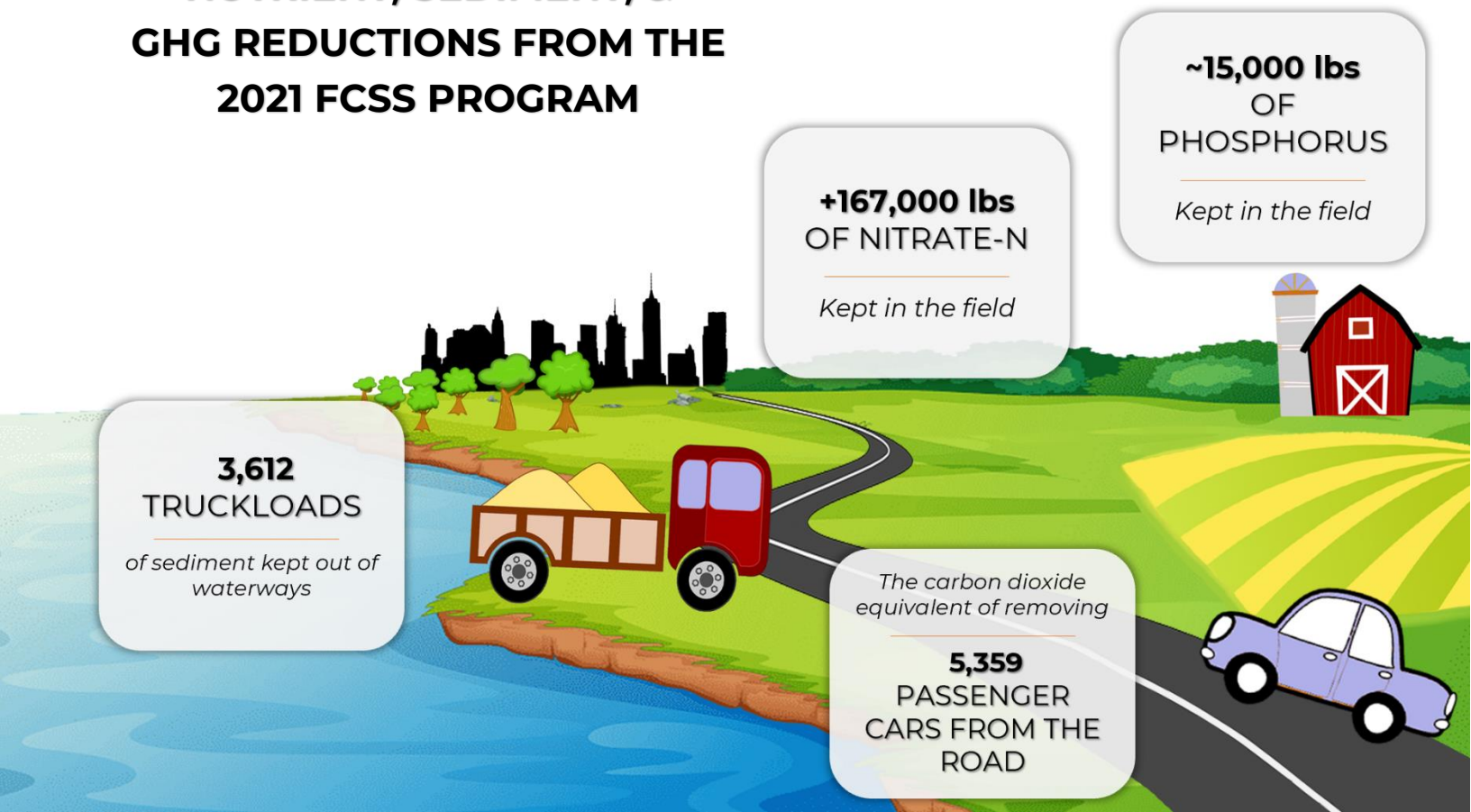
The Illinois Nutrient Loss Reduction Strategy (NLRs) recognizes cover crops as one of the most effective in-field management strategies to stem the loss of both nitrate-nitrogen and total phosphorus from corn-soybean fields, yet less than 6% of Illinois' cropland is planted to cover crops annually. Meeting the water quality goals of the Illinois NLRs will require 35% to 75% of Illinois' cropland be protected by cover crops, depending on the suite of conservation practices implemented.

AFT and partners doubled the original funding of the FCSS program to \$600,000, or 100,000 acres, into the IDOA budget for crop year 2022. More than 500 farmers applied in 2020, and over 750 applied in 2021, demonstrating the increasing popularity of the FCSS program. **In addition to the state incentive, 600,000 FSA certified cover crop acres were eligible for an additional crop insurance discount. This acreage received an additional \$5/acre through the USDA Pandemic Relief Program.**

Expansion of the FCSS program has **doubled from 50,000 acres to 100,000 acres**. The amount of requested acres still exceeds the expansion—showing the success and need of this program.



NUTRIENT, SEDIMENT, & GHG REDUCTIONS FROM THE 2021 FCSS PROGRAM



Crop insurance is an integral part of the farm safety net, providing protection for farmers when adverse weather impacts crop yields. Cover crops can improve the resiliency of Illinois farm operations by preventing erosion and improving the soil's ability to absorb and hold water for crops. Because more resilient soil results in less yield variation from year to year, another benefit may be fewer insurance claims over time.

In addition to the on-farm benefits of improved soil function and health, cover crops also enhance environmental quality, providing multiple benefits to Illinois communities. The above graphic summarizes the estimated nutrient, sediment, and GHG reductions provided by the 50,000 acres enrolled in the 2021 FCSS program.

Supporting Partners

