

## Fall Covers for Spring Savings: Cover Crop Premium Discount Program

FARMER STORY

### *Schluckebier Farms, Illinois*

American Farmland Trust leads a coalition of partners in Illinois to offer Fall Covers for Spring Savings, a cover crop premium discount program, or FCSS, 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.

Farmers' interest in the FCSS program has skyrocketed since its launch, so much that the program can't keep up. The Illinois Nutrient Loss Reduction Strategy shows that cover crops can be one of the most effective in-field strategies for reducing both nitrate-nitrogen and total phosphorus lost from corn-soybean fields. When cover crops are integrated into a farming operation, they improve soil's overall function and health, enhancing the resiliency of Illinois cropland and resulting in less yield variation from year to year, which may translate to fewer insurance claims over time.

One individual who had immense interest and applied for the 2020 FCSS program is Dave Schluckebier. Dave farms in Montgomery and Bond Counties in Illinois, and he is also an active member on the Montgomery County Soil and Water Conservation District Board. Dave has been using cover crops off and on for about four years. He first got started with cereal rye cover crops through an EQIP program through the NRCS—and it's been very successful alongside his soybean crops. The 2020 FCSS program allowed him to enroll about 645 acres.

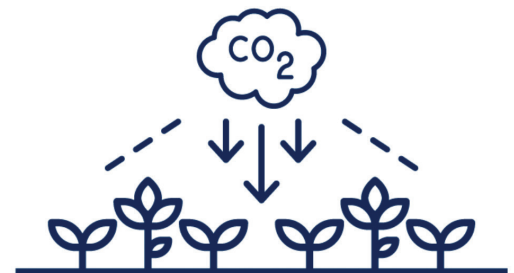
Expansion of the FCSS program is critical not only to the success of the program but also to accelerate adoption of cover crops on Illinois cropland.



"Cover crops require additional planning in order to get them established during the harvest season."  
- Dave Schluckebier



SOY BEANS IN CEREAL RYE



IF CURRENT COVER CROP ACREAGE  
WERE TRIPLED, IT WOULD BE EQUAL TO

**removing 3 million**

PASSENGER VEHICLES  
FROM THE ROAD FOR A YEAR



Dave was influenced by the 2020 FCSS program to plant more covers than what he originally was going to. The program's incentive, \$5 per acre, was enough to persuade him to continue increasing covers on his farm.



*Special equipment can assist in terminating cereal rye cover crops*



Watch the full story interview of Dave:  
[www.youtube.com/AmericanFarmland](https://www.youtube.com/AmericanFarmland)

Dave might not be one of those first-time users, but he probably will be that neighbor or friend who influences others to try cover crops for the first time. Since the programs launch, Dave has been telling his friends about the program and how it is a great way to get into cover crops for the first time.

Cover crops require additional planning in order to get them established during the harvest season. David thought that the application process for this program was simple, and he said most of his questions throughout the application process were answered at his local Soil and Water Conservation District office.

Cover crops are one of the components for creating resilient farms and landscapes. Cover crops can improve the resiliency of Illinois farm operations by improving the soil's ability to absorb and hold water for crops. In other words, when managed well, cover crops can reduce the risk of yield being impacted by bad weather.

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.

American Farmland Trust and supporting partners remain committed to meeting the goals of the Illinois Nutrient Loss Reduction Strategy and continuing to support farmers in opportunities to try a practice that is proven to improve the health of the soil.

## Supporting Partners



For over 40 years, the mission of American Farmland Trust has been to protect farmland, promote sound farming practices, and keep farmers on the land. AFT is a leader in working side-by-side with farmers and landowners to accelerate the adoption of conservation practices.

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