

Native Sod Guidelines for Federal Crop Insurance

Overview

The Risk Management Agency's (RMA) native sod guidelines are designed to inform producers about rules that impact crop insurance benefits when native sod acreage is tilled in all counties in Iowa, Minnesota, Montana, Nebraska, North Dakota, and South Dakota.

The following guidelines pertain to native sod acreage tilled after December 20, 2018. Any native sod acreage tilled between February 7, 2014, and December 20, 2018, falls within the provisions of the 2014 Farm Bill.

Crop insurance benefits are reduced on native sod acreage tilled for the production of an insured crop. These benefits will be reduced until the native sod acreage has been insured for 4 crop years or until 10 crop years after initial tillage has passed, whichever comes first. The reduced benefits apply to any insured crop planted on the native sod acreage when more than five acres of native sod has been tilled in the county (cumulated across crops and crop years). The reduced benefits only apply to native sod acreage and do not extend to other acreage in your operation.



Defining Native Sod

Native sod acreage is acreage that has never been tilled, or acreage that you cannot prove has been tilled for crop production.

Documenting Acreage

You must provide documentation to your approved insurance provider to prove the acreage has been previously tilled to be unclassified as native sod. Acceptable documentation may include, but is not limited to:

- A Farm Service Agency (FSA)-578 document dated on or before February 7, 2014, showing the crop that was planted on the requested acreage;
- A FSA-578 identifying the acreage with the letter "N" in the Native Sod column when a "Yes" is present in the Crop Land column;
- Common Land Unit (CLU) Schema dated on or before February 7, 2014, presented in a map format that contains the farm number, tract number, field number, CLU classification and calculated acres

Common Crop Insurance Policy

If your crop is insured under a Common Crop Insurance Policy, your approved actual production history (APH) yield is established at 65 percent of the RMA published transitional yield or personal transitional yield, if elected. Your production reports are still required by the production reporting date but are not used to establish your approved APH yield. No yield substitution is allowed for a year of poor yields. Your premium subsidy, excluding Catastrophic Risk Protection (CAT) coverage, is reduced by 50 percentage points.

Area Risk Protection Insurance Plans

If your crop is insured under an Area Risk Protection Insurance Plan, your protection factor is limited to 65 percent to reflect the reduction in expected yield. Your premium subsidy, excluding CAT coverage, is reduced by 50 percentage points.

Whole-Farm Revenue Protection Policy

If your crop is insured under a Whole-Farm Revenue Protection Policy, your insured revenue will be adjusted to 65 percent of the approved revenue and your premium subsidy will be reduced by 50 percentage points.

Rainfall and Vegetation Index Plan

If your crop is insured under a Rainfall and Vegetation Index Plan, your productivity factor is limited to 65 percent and your premium subsidy, excluding CAT coverage, is reduced by 50 percentage points.

Supplemental Coverage Option (SCO) Endorsement

If you add the SCO endorsement to an underlying policy, your premium subsidy is reduced by 50 percentage points on the SCO endorsement.

by field (RMA provides this schema to approved insurance providers);

- A Natural Resources Conservation Service (NRCS) form, NRCS-CPA-026e, identifying the acreage with a “No” in the Sodbust column and a “Yes” in the highly erodible land (HEL) column;
- A NRCS form, NRCS-CPA-026e, identifying the acreage with a “Yes” in the Sodbust column and a determination date on or before February 7, 2014; or
- Precision agriculture planting records and/or raw data dated on or before February 7, 2014, provided such records meet the precision farming acreage reporting requirements.

Please contact your crop insurance agent for more information.

Policy Specific Guidelines

Additional guidelines exist, depending on which insurance policy you have. Please see below for guidelines specific to your insurance policy.


Approved Insurance Provider and Agent Responsibilities

Crop insurance agents and approved insurance providers identify native sod acreage as a separate line item on the acreage report. The line item contains the acreage’s planting date, the FSA farm number, the tract number, and the field number.

Where to Buy Crop Insurance

All crop insurance policies are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at the [Agent Locator](#) page.

National Office

 1400 Independence Ave. SW
USDA/RMA/Stop 0801, Room 6092-South
Washington, DC 20250

 Email: FPAC.BC.Press@usda.gov

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.

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