



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB5512

Introduced 2/13/2026, by Rep. Sonya M. Harper

SYNOPSIS AS INTRODUCED:

20 ILCS 205/205-455 new
30 ILCS 105/5.1038 new

Amends the Civil Administrative Code of Illinois. Creates the Fall Covers for Spring Savings Program in the Department of Agriculture to provide crop insurance premium discounts for cover crops. Directs the Department to award grants in specified amounts to Soil and Water Conservation Districts. Creates the Cover Crop Insurance Premium Discount Fund. Provides for requirements for the Program. Directs the Department to adopt rules.

LRB104 20018 BDA 33469 b

1 AN ACT concerning State government.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Department of Agriculture Law of the Civil
5 Administrative Code of Illinois is amended by adding Section
6 205-455 as follows:

7 (20 ILCS 205/205-455 new)

8 Sec. 205-455. Fall covers for spring savings.

9 (a) The General Assembly finds that:

10 (1) Soil is an essential natural resource and Illinois
11 farmers and professionals play a critical role in managing
12 Illinois soil and water resources.

13 (2) The Natural Resources Conservation Service of the
14 United States Department of Agriculture defines soil
15 health as the continued capacity of soil to function as a
16 vital living ecosystem that sustains plants, animals, and
17 humans.

18 (3) The protection of Illinois soils is essential to
19 long-term prosperity and sustainability of the soil and
20 water resources of our State.

21 (4) Soil health principles of cover crop coverage
22 enhance the ability of farmers to meet the non-point
23 source pollution goals for nitrate-nitrogen and phosphorus

1 reduction.

2 (5) Soil health principles reduce carbon dioxide in
3 the atmosphere through sequestration of carbon within the
4 upper soil profile. This process improves organic matter
5 content, provides a stable biome for soil organisms,
6 improves nutrient transfer from soil to root, and
7 increases water infiltration and water-holding capacity.

8 (6) It is imperative that the State of Illinois
9 actively raise awareness of the importance of soil health
10 and promote its stewardship to safeguard this resource for
11 future generations of Illinois citizens.

12 (b) There is created the Fall Covers for Spring Savings
13 Program within the Department of Agriculture. This program
14 shall be the successor program of any program currently in
15 place that offers crop insurance discounts for cover crop
16 incorporation. The program shall offer a crop insurance policy
17 premium discount of up to \$5 per acre for every acre planted in
18 cover crop in a calendar year that is insured in the following
19 calendar year for crop production. For every \$5 expenditure
20 that is made under this Program, the Department shall grant \$1
21 to Soil and Water Conservation Districts in the State.

22 (c) There is created in the State treasury a special fund
23 to be known as the Cover Crop Insurance Premium Discount Fund
24 for the purpose of receiving and distributing money in
25 accordance with this Section. Disbursements from the Fund
26 shall be made in accordance with this Section, including for

1 the Fall Covers for Spring Savings Program and the grants to
2 Soil and Water Conservation Districts under subsection (b),
3 for any other expenditure or distribution under this Section,
4 and for no other purpose. In addition to any other amounts
5 deposited into the Fund through action by the General
6 Assembly, there shall be deposited into the Fund any residual
7 federal funds that can be used for the purpose of the Program
8 and all moneys donated to the State by private individuals or
9 entities for the purposes for which the moneys in the Fund may
10 be used.

11 (d) The number of acres receiving the discount under the
12 Program under this Section shall be limited only by available
13 funding from State, federal, and private sources contained in
14 the Cover Crop Insurance Premium Discount Fund.

15 (e) The Department may use a portion of funding allocated
16 to the Cover Crop Insurance Premium Discount Fund for the
17 purpose of administering the provisions of this Section.

18 (f) The application period for receiving the crop
19 insurance premium discount shall commence the first week of
20 December and continue through the end of January of the
21 following calendar year or until available funds are depleted,
22 whichever comes first. The Department may change the
23 application period by rule.

24 (g) Premium discounts shall be awarded from available
25 funds on a first-come, first-served basis.

26 (h) Applicants to the program shall submit Farm Service

1 Agency Form 578, Report on Acreage, or its successor document,
2 the crop insurance policy number, the field, farm, tract,
3 common land unit numbers, and field acres seeded in cover
4 crops the previous year. The Department may change applicant
5 submission requirements by rule.

6 (i) Applicants shall maintain documentation of cover crop
7 utilization, including, but not limited to, seeding dates,
8 appropriate seeding rates, and seed mix. The Department may
9 contact applicants to clarify information contained in any
10 application. The Department may change applicant documentation
11 requirements by rule.

12 (j) The Department may not consider the participation of
13 the applicant in any federal or private program concerning
14 conservation, nutrient loss, or carbon sequestration when
15 considering applicants and their applications for
16 participation in the program.

17 (k) The Department shall adopt rules implementing and
18 administering this Section.

19 Section 10. The State Finance Act is amended by adding
20 Section 5.1038 as follows:

21 (30 ILCS 105/5.1038 new)

22 Sec. 5.1038. The Cover Crop Insurance Premium Discount
23 Fund.