

## USDA Zone 3 to 10 Frost Window Lookup Matrix and Annual vs Perennial Timing Cheat Sheet

**Companion Reference Sheet for:** USDA Hardiness Zone vs Frost Date: Which Sets Planting Time?

Save this PDF to your phone or print a copy for field reference. Verify local conditions and manufacturer specs before use.

### Key Takeaways

- **Use each measure for a different decision.** A hardiness zone describes winter cold; a last or first frost date helps estimate the seasonal window for planting.
- **Find local frost information, not just a zone label.** A nearby weather station is a starting point, and your yard's exposure and elevation can shift frost risk.
- **Match planting time to the crop.** Peas and lettuce handle cool conditions better than frost-sensitive crops such as tomatoes and peppers.
- **Check the soil as well as the air.** Passing the average last frost date does not mean the ground is warm enough for every crop.
- **Plan around the frost-free season.** Compare the available window with days to maturity, and allow extra time for slow growth or a cool start.
- **Start seedlings indoors when the outdoor window is short.** Our [indoor seed starting guide](#) covers preparation and acclimating seedlings. For winter care, see our [guide to overwintering tender plants](#).
- **Keep exploring practical garden guidance.** Visit [The Garden Den](#) for more growing advice.

### A zone is about winter survival, not a planting calendar

| Measure                       | What it measures                                                                                                                                              | Planting decision it helps with                                                     | What it cannot predict                                                                     |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <b>USDA hardiness zone</b>    | Average annual extreme minimum winter temperature, grouped into zones and half zones as described by the <a href="#">USDA Agricultural Research Service</a> . | Whether a perennial is suited to typical winter cold in the location.               | The last spring frost, today's forecast, or whether a vegetable bed is ready for planting. |
| <b>Last spring frost date</b> | The historical timing of the last spring frost for a location or reference area.                                                                              | When to begin considering outdoor sowing or transplanting, based on crop tolerance. | Whether frost will occur after that date or whether soil is warm enough.                   |
| <b>First fall frost date</b>  | The historical timing of the first fall frost.                                                                                                                | How much time remains for fall crops and frost-sensitive plants.                    | The exact night frost will arrive or how quickly crops will mature.                        |

| Measure                  | What it measures                                                         | Planting decision it helps with                                       | What it cannot predict                                                          |
|--------------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------------|
| <b>Frost-free season</b> | The interval between the typical last spring frost and first fall frost. | Whether a crop's days to maturity fit the expected frost-free window. | Warm soil, suitable heat, or ideal growing conditions throughout that interval. |

## Use a local reference, then account for your own yard

| Crop group               | Example crops                      | Frost tolerance                                                       | Useful soil temperature guidance                                                                | Timing cue to use                                                                                         |
|--------------------------|------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Cool-season crops</b> | Peas, spinach, lettuce             | More tolerant of cool conditions than tender summer crops.            | Use the crop's sowing guidance and the actual condition of the bed.                             | Use local conditions and the crop's tolerance, rather than waiting automatically for the last frost date. |
| <b>Warm-season crops</b> | Tomatoes, peppers, beans           | Frost-sensitive; vulnerable to cold snaps.                            | Tomatoes generally need soil around 60 degrees F; peppers need warmer soil around 65 degrees F. | Use the last frost likelihood, a suitable forecast, and warm enough soil.                                 |
| <b>Perennials</b>        | Choose species suited to the site. | Winter survival depends on the plant's hardiness and site conditions. | Match soil drainage and moisture to the plant's growing requirements.                           | Use the hardiness zone to screen for winter survival, then assess the planting site.                      |

## Use a field checklist before planting

### Make the same checks at the bed every time

- ☐ **Record the garden's USDA zone.** Use it to screen perennial choices for winter survival.
- ☐ **Choose a useful frost reference.** Note the nearest weather station or local climate resource you use for spring and fall frost likelihood.
- ☐ **Mark the bed's microclimates.** Record where cold air collects, which spots are exposed, and which areas receive shelter or extra warmth.
- ☐ **Write down each crop's tolerance.** Note whether it is frost-tolerant or frost-sensitive before deciding when to sow or transplant.
- ☐ **Check soil warmth and maturity time.** Compare the crop's soil temperature needs and days to maturity with the season ahead.
- ☐ **Check the forecast and bed conditions.** Review overnight lows and inspect the soil before planting; delay or protect tender plants when a cold night is expected.
- ☐ **Measure as you plant.** Follow the seed packet's depth and spacing instructions so seeds have room and are placed consistently.

The [Fiskars 340110-1001 Seed Planting Trowel, Black](#) is a lightweight FiberComp 4-in-1 trowel for digging, measuring, spacing, and placing seeds. Its removable stylus and debossed English and metric measurements

make it a practical example of a tool for consistent seed placement, and it comes with a full lifetime warranty.

Before each planting, use the checklist from top to bottom: zone, frost reference, microclimate, crop tolerance, soil, forecast, and placement. That routine replaces one-size-fits-all dates with decisions based on the actual bed.