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[USDA Makes Indemnity Payments to Producers Impacted by Hurricane Helene](#)

News Release |
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|
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WASHINGTON, Oct. 15, 2024 – Agriculture Secretary Tom Vilsack today announced additional assistance from the U.S. Department of Agriculture (USDA) to help producers impacted by Hurricane Helene in the recovery process. USDA is announcing the counties that have triggered for payment under the Hurricane Insurance Protection-Wind Index (HIP-WI) endorsement for Hurricane Helene. As a result, Approved Insurance Providers (AIP) have 30 days to issue payments to producers, but AIPs typically issue payments much sooner.

USDA’s Risk Management Agency (RMA) first offered HIP-WI for the 2020 hurricane season, and last year, the endorsement was expanded to include the Tropical Storm Option (TS). Under HIP-WI and TS, producers with the endorsement will receive over \$233 million in indemnities for hurricane-related losses from Hurricane Helene. These payments will directly help farmers and rural communities recover.

“Several states across the southeast experienced devastating damages from Hurricane Helene, which caused significant destruction right before the fall harvest season,” said Secretary Vilsack. “The Biden-Harris Administration and USDA will support farmers through the recovery process for the long haul, and this includes today’s step of making innovative types of coverage available and getting funds into the hands of producers quickly.”

Currently, Hurricane Helene estimated indemnities for both HIP-WI and TS by state include:

- Alabama: \$5.0 million
- Florida: \$12.8 million
- Georgia: \$207.7 million
- North Carolina: \$4.1 million
- South Carolina: \$4.1 million
- Virginia: \$61,000

These payments are in addition to the estimated \$58 million paid for Hurricane Beryl, the \$214 million paid for Hurricane Debby and the \$128 million paid for Hurricane Francine, which hit gulf coast and southeastern states in July, August and September respectively. In total over \$630 million in payments have been issued under HIP-WI and TS in 2024.

Agricultural Deputy Secretary Torres Small today visited South Carolina and Georgia to hear from those on the ground during the recovery process. In South Carolina, Deputy Secretary Torres Small visited a local family farm and highlighted resources USDA has available for farmers as they work to recover their operations. In Georgia, in partnership with Feeding America, the Deputy Secretary helped pack emergency food at the Golden Harvest Food Bank.

USDA continues to look at every avenue possible to accelerate assistance and get resources to the people that need them most. This includes by putting into place [contingency plans and program flexibilities](#) to support farmers, foresters and rural communities. A full list of FSA disaster assistance programs is available on the [Hurricane webpage on farmers.gov](#).

USDA has 215 responders engaged in immediate response and recovery efforts, with incident management teams deployed in North Carolina, Tennessee, and Georgia, conducting work such as clearing trees and debris. These teams are also providing key support to FEMA's national response efforts, including daily assessments and logistical coordination from Washington D.C. Within USDA, we are also adjusting internal staff to support producers in hurricane stricken states and provide FSA jump teams.

Emergency Procedures

Due to the catastrophic damage that Hurricane Helene caused in the southeast as well as the continuing impacts from Hurricane Debby, RMA authorized emergency procedures to help producers with hurricane-related losses.

RMA is working with crop insurance companies to streamline and accelerate the adjustment of losses and issuance of indemnity payments to crop insurance policyholders in impacted areas.

Emergency procedures will help streamline paperwork and reduce the number of required representative samples when damage is consistent. These flexibilities will reduce burdens on both insurance companies and producers.

RMA's emergency procedure flexibilities apply to all counties in Alabama, Florida, Georgia, Kentucky, North Carolina, Ohio, South Carolina, Tennessee, Virginia and West Virginia impacted by Hurricane Helene or Hurricane Debby.

Additional information on these emergency procedures is available on RMA's [Hurricanes Helene and Debby webpage](#).

More Information

Producers do not need to file a claim to receive an indemnity payment under HIP-WI. If a county is triggered, the AIP will issue an indemnity payment in the coming weeks. Triggered counties were identified by RMA in [Product Management Bulletin 24-067](#) and will also be available in the county's actuarial documents. Eligible producers will receive a HIP-WI indemnity payment in addition to any applicable indemnity payments due to them through their underlying crop insurance policy. AIPs are using the standard notice of loss and claims process to timely process those underlying crop insurance policy claims.

HIP-WI covers a portion of the deductible of the underlying crop insurance policy when the county, or an adjacent one, is hit with sustained hurricane-force winds from a named hurricane based on data from the National Oceanic and Atmospheric Administration (NOAA).

The National Center for Environmental Information located in Asheville, N.C. was severely impacted by Hurricane Helene with no timetable for operational capability. This center maintains the IBTrACS, which is the data normally used for HIP-WI. In accordance with the provisions in the HIP-WI policy and the interest of

issuing payments to producers as quickly as possible, RMA used data from the National Hurricane Center to publish the initial triggers for Hurricane Helene. Once the IBTrACS data becomes available, RMA will analyze the data and publish any additional triggers. Please keep in mind that this does not impact the underlying policy and additional payments could be made on those as claims are completed.

TS covers named tropical storms, as reported by NOAA, with maximum sustained winds exceeding 34 knots and precipitation of at least six inches over a four-day period. Both the wind trigger and precipitation trigger must occur for an indemnity to be paid.

The HIP-WI endorsement, including the Tropical Storm Option, are available in [select counties](#) in Alabama, Arkansas, Connecticut, Delaware, Florida, Georgia, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Texas, Vermont and Virginia.

During the past four years, HIP-WI has been a successful risk management tool for many in affected areas, with over \$1.1 billion paid in indemnities to date.

To find additional information about the policy, including frequently asked questions, videos, and a fact sheet, please visit the [HIP-WI](#) website.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at rma.usda.gov or by contacting their [RMA Regional Office](#).

RMA secures the future of agriculture by providing world class risk management tools to rural America through federal crop insurance and risk management education programs. RMA provides policies for more than 130 crops and is constantly working to adjust and create new policies based on producer needs and feedback.

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all

communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

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[Back to News Releases](#)

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