

CHECKLIST · COVINGTON

Moving to Covington: The First 90 Days Checklist (2026)

What a new arrival has to do, in order, with the deadlines and where each is done. Print it and tick it off.

SHORT ANSWER

The first ten days are federal: **if you are subject to address reporting, notify USCIS within 10 days**, and if you have a case in immigration court, the court **within 5 days**. The first week belongs to the city, and here it gets easier: **electricity, water and sewer all come from the city's own utility**, and together with trash all four services are handled by one office, the **Clerk-Treasurer**, 329 Washington Street, **(765) 793-2331**. In the same week find out three things: whether your address is inside the **school district** boundary, whether it is inside the **library district**, and whether the building falls under a **rental registration** program. Those three answers are independent of each other. And put two dates in your calendar today: **October for the heating assistance application**, and **15 January** for the homestead deduction.

The first 10 days

TASK	WHERE OR HOW
☐ Report your address to USCIS	As a general rule mandatory for most non-citizens including green card holders, within 10 days ; holders of A and G visas and visitors entering under the visa waiver are excepted. uscis.gov/addresschange
☐ Update the address on every pending case separately	Filing an AR-11 does not change the address on a pending application by itself; enter each application's receipt number
☐ If you have an immigration court case	Within 5 days , on Form EOIR-33/IC: respondentaccess.eoir.justice.gov . There is one court in the state and it is in the state capital, so moving within Indiana does not move your case to another court
☐ If you have an ICE reporting obligation	Report the address through portal.ice.gov as well. Confirm check-in locations on the agency's own check-in page; if you hold an appointment notice, the address on it controls
☐ Do not treat mail forwarding as a notification	The change of address you file with the postal service does not update an agency record, and giving your address to the city utility office or the school district does not satisfy the federal obligation

THREE FALLACIES A SMALL SETTLEMENT PRODUCES

- **A short move is still a move.** Here going from one address to another is often a matter of minutes and people do not count it as moving. **The agency does.** What triggers the obligation is the move itself, not crossing a boundary.
- **Staying inside the county is not staying put.** Moving between this town and the other settlements in the county also requires notification. The boundary is invisible; the obligation is not.
- **Giving your address to a state or local body is not a federal notification.** In your first week you tell your address to a great many places: the licensing branch, the library, the city electricity, water and trash accounts, the school district. **None of them is an AR-11.** And here, because they all sit in the same few buildings with the same few people, the feeling of having finished is stronger.
- **Renting a post office box is not a solution,** because the agency wants the address where you actually live. The library does not count a post office box as a residence address either.
- One thing changed in 2026: take account of the federal rule that **took effect on 29 June 2026** and reorganized alien registration and what counts as evidence of registration, readable in the [federalregister.gov](https://www.federalregister.gov) record.

The first week

TASK	WHERE OR HOW
☐ Open four services with one call	Electricity, water and sewer are the city's own utility , and trash is collected by a company the city contracts with. All four are handled by the Clerk-Treasurer's office, 329 Washington Street, weekdays 08:00 to 16:00 , (765) 793-2331 . A bill in your own name is both the residency document asked for at the licensing counter and the start of a credit history
☐ Ask at the address who supplies the natural gas	Could not confirm. Two company names surfaced and neither could be confirmed for this city; ask at the address you are moving to or ask the landlord
☐ If a deposit is required, ask in writing what it rests on	The state administrative rule asks at the door for creditworthiness rather than a number, bars looking at the ZIP code or the neighborhood , caps a deposit at one sixth of the estimated annual cost, requires anything above a set amount to be spread over at least eight weeks , and requires it to be returned without your asking after nine months of proper payment . But that rule was written for utilities under the regulator's jurisdiction, and because the city supplies the electricity here we could not confirm that it applies
☐ Learn the trash rules first	Collection is every Wednesday . Everything inside the blue container; the container must not go out before Tuesday noon and must be brought in by Thursday noon . A second container costs eighteen dollars a month , yard waste requires clear plastic bags bought from the city building, ten for four dollars, twenty-five for ten dollars
☐ Ask about payment methods	The online payment service the city uses charges three percent for a card, with a three dollar minimum ; the support line is 1-866-480-8552 . If you want to avoid the charge, ask the office about other methods

TASK	WHERE OR HOW
☐ Ask about a rental registration program	We could not find a rental registration or inspection program for Covington, and there is no such heading in the city's site menu. We are not saying none exists. Before you rent, call the same office and ask two questions together: do you have a rental registration or inspection program, and if so when was it set up
☐ Get the library card	The system is the Covington-Veedersburg Public Library , two branches, administrative office 622 Fifth Street, (765) 793-2572 . What is asked for is not a number but identification and an address ; the accepted photo documents name a passport and the permanent resident card outright. If the photo identification carries no current in-district address, a bill issued in your name within the last thirty days is enough
☐ Find out whether you are inside the library district	The district is not the city but two townships, Troy and Van Buren . If your address is outside, the card costs money; on our record the full access annual card is sixty-seven dollars. But students living outside the district who attend the county's school corporations receive a free student card
☐ Start the school enrollment for your children	The district is the Covington Community School Corporation , with three schools. The state memorandum is clear: a number, an address document, a birth certificate or not speaking English are not grounds for refusal. If you have no computer, ask for walk-in registration by name
☐ Do not delay the health application	The door is at the state: the Division of Family Resources within the Indiana Family and Social Services Administration , dfrbenefits.in.gov or 800-403-0864 . On our record one of this unit's offices shares a building with the licensing branch, but we could not confirm that , and do not assume the two keep the same days. For emergency coverage the citizenship, status and number requirements fall away; if you are pregnant, ask for Package B by name

DO NOT EXPECT TENANT PROTECTION FROM THE CITY, AND WE SAY WHY

- **The city cannot lawfully adopt an ordinance on this.** Indiana bars a local unit from regulating tenant **screening**, deposits, rental applications, lease terms, **required disclosures**, the contractual rights of the parties and landlord fees, and in its own words treats a conflicting ordinance as **void and unenforceable**.
- **The comparison across this series:** in an earlier guide a city was able to adopt an ordinance barring a landlord from asking about immigration status, demanding proof of it, or refusing an applicant over a tax identification number. **In Indiana a city cannot lawfully adopt that ordinance.** This has nothing to do with the town being small; the rule is statewide and applies to the largest Indiana city too.
- **We also found no state provision protecting a tenant's immigration status.** We are not saying none exists. **There is no source of income discrimination ban either**, and what we did find runs the other way: a separate provision bars a local unit from requiring a landlord to join the federal housing voucher program.
- **The handhold you are left with is national origin.** Indiana's fair housing provisions protect race, color, religion, sex, familial status, disability and **national origin**; refusing to sell or rent, refusing to negotiate, otherwise making housing unavailable and **publishing an advertisement** showing a preference based on those classes are all prohibited. **Source of income and immigration status are not on that list, and the two should not be confused.**
- **Where a complaint goes: we could not find a discrimination commission of Covington's own, and we could not confirm whether the county has a human relations commission of its own either.** The route appears to run to the state body, the **Indiana Civil Rights Commission**, and to the federal **Department of Housing and Urban Development**. Both have filing deadlines; write the incident down **with its date, its time and any witness**, and do not delay.
- **Without a local ordinance, your contract and your correspondence are your only evidence.** Keep the deposit receipt, repair requests and payment records, and **photograph problems in the building before you move in.**

RENTAL REGISTRATION: NOT FOUND, BUT THE QUESTIONS TO ASK ARE CLEAR

- **The state frame runs like this:** a local unit may charge a landlord a registration fee of **no more than five dollars a year** per rental unit; if the property changes hands the new owner may be asked for updated registration information **within thirty days**, again for up to five dollars.
- **But the statute carries its own exception and it must not be skipped:** these limits do not apply to a local unit that had a rental registration or inspection program in place **before 1 July 1984. That is worth asking here**, because the settlement is far older than 1984.
- **The fee can be passed to the tenant.** The statute says a fee imposed by the local unit on a rental unit may be disclosed by the landlord and recovered from the tenant; the only exception is fees relating to the construction of the unit. If you see such a line in a lease, ask what it rests on.
- **The inspection exemption affects tenants.** Where an independent inspection has been carried out under set conditions and documented in a written report, the municipality cannot inspect that unit again; the report has to confirm the unit is safe as to electrical work, plumbing, water including hot water, heating and air conditioning, bathrooms, doors and windows, **a working smoke detector** and the structure of the building. **Even where an exemption applies**, the municipality may still inspect on a complaint or where it has reason to suspect a violation, **so reporting a defect is not a closed route.**
- **The penalty procedure matters to tenants too:** before a penalty can be imposed there must first be reasonable notice and a reasonable correction period stated in that notice. **The process starts with a notice, not a fine.**
- **There is a gap on the eviction side: we could not confirm which court hears eviction cases for this city** and we are not inventing a court name. When a notice reaches you, **go by the court name and address printed on it** and be sure to attend the hearing. **You do have one advantage:** the county courthouse is inside the town.

October: the one thing to do before winter

THE SHUTOFF BAN: THE WINTER SCOPE IS CERTAIN, THE SUMMER ONE IS NOT

- **The winter ban covers municipal utilities, and that is certain from the text of the statute.** Between **1 December and 15 March** the statute bars disconnection for nonpayment of electric or gas service to a residential customer who is **eligible for and has applied for** heating assistance, and when it lists the kinds of utility covered it expressly names **municipally owned, privately owned and cooperatively owned** utilities alike. **So the city's own electric utility is inside this ban.**
- **The protection is not automatic.** Eligibility is not enough; you must **have applied**. You do not have to wait for the money, the application alone gives you the protection. File it **in October rather than November.**
- **The summer heat protection reported for 2026 is an open end in this city, and we write it in neither direction.** The statutory text we hold carries a **1 January 2026** snapshot and that provision does not appear in it, so **we could not confirm it from the statute.** On top of that, a secondary summary says the protection covers only electric utilities of certain ownership types, which if correct would **leave municipal utilities outside.** **We are not telling you that you have the protection, nor that you do not.** Ask the city utility office directly on **(765) 793-2331** and note the answer with its date.
- **Water and sewer sit outside the winter ban.** The statute says electric or gas only. **We could not find a separate protective rule for water,** and we are not saying none exists; and since water is the city's here too, the body that can answer is the same office.
- **The procedure before a disconnection is the same statewide and it works: fourteen days written notice, a postponement on a physician's statement,** an installment right in financial hardship, and disconnection only during business hours. One provision is worth more than the others to a newcomer: **your service cannot be cut off over a debt left by the person who lived in the building before you.** We set the provisions out in the utilities section of the state guide; **whether these procedural rules apply to the city's own utility depends on the same open question.**
- **There is a lever here that a large city does not offer:** if a rate is set by ordinance, the body that would change it is the city council, and the council meets on the **first Monday of each month at 18:00** with the meetings streamed live.

Within 30 days

TASK	WHERE OR HOW
☐ Vehicle registration and insurance	Sixty days for a new resident, forty-five days for a newly acquired unregistered vehicle. There is no emissions test in this county. Compare quotes by the coverage list ; personal injury coverage is not mandatory here. Try to book registration on the same day as the licensing appointment, since the counter opens two days a week
☐ Set up the tax side	Two separate income taxes come out of your pay: the state at 2.95 percent and this county at 2.10 percent, a rough combined 5.05 percent. The city levies no income tax of its own; do not look for a third line on your payslip

TASK	WHERE OR HOW
☐ Read the withholding form	In your first week you are given a WH-4 , and its first line reads Social Security Number or ITIN , so a person holding an ITIN rather than a number can complete it. There are two county lines: your county of residence as of January 1 and your principal county of work as of January 1. If on January 1 you neither lived nor worked in Indiana , the instruction is to write not applicable on those lines
☐ If you work across the state line	This town is near the western edge of the state. Indiana has reciprocity with five states and its western neighbor is not one of them , so if you work there you file two returns and take what you paid as a credit. But neither reciprocity nor credits rescue the county income tax ; 2.10 percent is withheld in any event. A separate credit exists and should not be confused with it: an Indiana resident subject to county income tax who also has to pay income tax to a local government outside Indiana gets a credit against the county liability, but it can be refused if you do not document it
☐ Find a primary care provider	There is no hospital inside the county. The two nearest hospitals with twenty-four hour emergency care, as listed by the county health department, are Ascension St. Vincent Williamsport Hospital, (765) 762-4000 , and Franciscan Health Crawfordsville, (765) 362-2800 . The first has sixteen beds, the second a hundred and three, so they are not institutions of the same size . Save both to every phone in the household and decide today which one you would use in which situation
☐ Look for a sliding fee health center	We could not find one in this county. The nearest organization we could find does not list this county in its published service area, so even whether it serves you is unconfirmed. Open the federal search tool with your own address , findahealthcenter.hrsa.gov , and ask first: do you take a patient living in my county
☐ Get your income documents ready	A sliding fee asks for proof of gross income : the most recent tax return, pay documents, social security or disability award letters, unemployment documents. No immigration document appears on that list. A sliding fee is not free and you have to ask for the discount by name
☐ If you need to report something to the city	There is no 311 here and no equivalent. During office hours there is one door, (765) 793-2331 , plus a form on the site; outside them the number changes with the service , and we list them in our car and transit guide

COUNTY INCOME TAX FREEZES ON JANUARY 1, AND THIS COUNTY IS THE HIGHEST

- **Start with the comparison, because intuition says the opposite.** The five counties examined in this round run like this: this county at **2.10 percent**, the state capital's county at **2.02 percent**, the north-eastern city's county at **1.59 percent**, the north-western county at **1.50 percent**, and the university town's county at **1.28 percent**. **So the rate here is more than one and a half times the rate in the university town's county.** For a reader who assumes a small town is cheap, this line says the opposite.
- **Do not read it as a reason to move.** The gap is real, but choosing an address is calculated together with rent, property tax, schools and the commute. **Do not decide on a single rate.**
- **The order of the rule is clear:** withholding follows **the county you lived in on January 1**. If on January 1 you lived outside Indiana but your principal place of work was in an Indiana county, withholding follows **that county**.
- **Moving during the year gains you nothing.** The revenue department's bulletin says so outright: the county fixed as of January 1 is **locked for the whole tax year**. You file a new form, but it applies only **to the following year**.
- **It works in both directions.** Move in February from here to a lower-rate county and you finish that calendar year at 2.10 percent. The reverse is also true: move here during the year from a lower-rate Indiana county and you finish the year at the old county's rate. **A few days between December and January can be worth a full tax year.**
- **The statute resolves residence in four steps** and the second step is voter registration. **Do not do what you have just read:** if you are not a citizen, registering to vote is a crime and it will burn your immigration file.
- **Do not trust third-party sites.** In this round a widely circulated tax rate site gave a figure for one county in this state that contradicted the revenue department's own document. **Where an official document and a secondary site disagree, the document wins.**
- **A calendar warning:** a statute from the 2025 session is reported to **end all existing local income tax rates on 31 December 2027**. **We could not confirm that from the statutory text**, because our statutory source is a 1 January 2026 snapshot. **We print no figure for 2028;** if you live in a high-rate county, look again at the end of 2027.

If you bought a home: the date is hard and the deduction shrinks

THE HOMESTEAD DEDUCTION

- The application goes to the **Fountain County Auditor's** office; the statute expressly names the auditor of the county where the homestead is. **There is a convenience here:** because Covington is the county seat, that office is inside the town, in the county courthouse.
- **The date is hard: 15 January.** You must have filed the statement by that day for the calendar year in which you want the deduction. It can be filed in person or by mail; by mail it must be **postmarked on or before the final day.**
- **The deduction shrinks every year and the statute sets it out year by year: forty thousand dollars for 2026, thirty thousand for 2027, twenty thousand for 2028, ten thousand for 2029, and zero from the 2030 assessment date.** Make the decision on **the calendar for the next five years** rather than today's bill.
- **The tax cap difference is a separate mechanism:** where a property tax liability exceeds a set percentage of assessed value, a credit is given for the excess, and the percentage depends on whether you live there: **one percent** for the home you live in, **two percent** for residential property including a rental, **three percent** for nonresidential property. **The same house has half the cap once it is the home you live in.**
- **The number question:** the statute requires the statement to include the **last five digits** of the applicant's Social Security number and that of the spouse, if any. Where there is no number the alternatives are listed: the last five digits of a driver license number, of a state identification card number, of a **preparer tax identification number** issued by the federal tax authority, or, where the person has none of those, of **a control number on a document issued to the person by the United States government.**
- **The critical distinction: the ITIN does not appear on that list.** The last limb is broad and may cover numbers found on immigration documents, **but the statute does not say so.** The withholding form is a different story, and confusing the two costs money: there the ITIN is named, here it is not. **Two agencies, two rules.**
- **A spouse's number is asked for even if the spouse does not live in the house.** In a newly arrived family the spouse is often still in Türkiye; call the county auditor before you file and **ask for the answer in writing.**
- **The statement also asks** for the parcel number, the name of the place where the property is, and **any other location where the applicant or the spouse owns residential real property;** the statute sets no geographic limit there, so ask the county auditor whether a property in Türkiye belongs on the statement.
- **You file once,** but you file again if the title changes. **If your eligibility changes, report it within sixty days;** a person who changes the use of the property and loses eligibility, or who **receives a deduction equivalent to this one somewhere else,** must notify the county auditor, and failing to notify can leave you liable for unpaid tax and a civil penalty. **For somebody who owns a home in another state and claimed a similar deduction there, this is a real trap.**

- **We publish no property tax rate**, because we could not verify a single rate in this research, and **we do not publish the other figures from the 2025 reform** because secondary sources contradict each other. Before you make an offer, ask the county assessor for the current assessment on that parcel.

Within 90 days

TASK	WHERE OR HOW
☐ Plan your Türkiye business	Indiana falls within the jurisdiction of the Consulate General in Chicago and there is no Turkish mission in the state. The consulate is on Central time and you are on Eastern: read every published time with an hour added. The detail is in our consulate guide
☐ If you need an apostille, start early	The state's only authentication office is in the state capital and works by appointment only , but it also works by mail , which seen from here is usually the sensible route. The order does not bend: get the document, translate it if needed and have the translation notarized , apostille last
☐ If you need a U.S. passport	The acceptance facility is inside the town , at the county clerk's office, and the record states in capital letters that it provides copy service on site. But it is closed on Mondays; it opens Tuesday to Friday, 8:00 a.m. to 4:00 p.m.
☐ Voter registration and jury duty	Registration and voting belong to U.S. citizens only ; do not tick the citizenship box on a form and do not complete registration forms handed to you. There is a proximity risk here: the county clerk's office is a door you will visit anyway for a passport or a marriage license, and a voter registration form may be put in front of you in the same building. If a jury summons arrives, call the court named on the letter ; do not throw the summons away
☐ Talk to an attorney before applying for public benefits	The federal public charge rule that took effect on 18 September 2026 widened the officer's discretion; the same rule says benefits received before that date are assessed under the earlier rule
☐ Note two dates on health care	1 October 2026: federally matched Medicaid is open to four status groups only and refugees and asylees are not on the list. 1 January 2027: premium support on the federal marketplace narrows to three statuses; other statuses can buy a plan but get no discount. Indiana has no marketplace of its own; plans come from the federal site
☐ Ask the network question when you choose a plan	Because there is no hospital inside the county, the hospital you use will be in another county; whether a plan takes that hospital into its network matters as much as the price here
☐ Keep your tax records	Copies of federal and state returns are frequently requested in green card and citizenship applications

Numbers to know in Covington

TOPIC	FIGURE
The city's door	(765) 793-2331 , the Clerk-Treasurer, 329 Washington Street, weekdays 08:00 to 16:00. There is no three-digit 311 number

TOPIC	FIGURE
After hours	Electricity (765) 585-0660 · street, water, sewer (765) 585-0461 · water treatment (765) 299-3393 · non-emergency law enforcement (765) 793-2449
Trash	Collection Wednesday · container out no earlier than Tuesday noon, in by Thursday noon · second container \$18 a month · yard waste bags ten for \$4, twenty-five for \$10
Card payment charge	Three percent, \$3 minimum · support line 1-866-480-8552
Shutoff ban window	1 December to 15 March , electric and gas only, municipal utilities included . Water is outside it; the summer protection is an open end
Income tax	State 2.95 percent · county 2.10 percent, the highest of the five settlements · the county freezes on January 1
Homestead deduction	File by 15 January · \$40,000 for 2026, falling every year, zero in 2030
Licensing and registration counter	Tuesday and Thursday only , 09:00 to 17:00
Passport acceptance facility	At the county clerk's office, Tuesday to Friday 8:00 a.m. to 4:00 p.m. , closed Monday , copy service on site
Library	Two branches · administrative office (765) 793-2572 · district is Troy and Van Buren townships · out-of-district full access annual card on our record \$67
City council	First Monday of each month, 18:00 , streamed live
Apostille	\$2 per certificate , non-refundable · by appointment only , mail route available · normal turnaround one to two business days
Immigration court window	Three periods a day · no documents accepted after 4:00 p.m.
National park	Private vehicle \$25.00 , 7 days · per person on foot \$15.00 · free days remaining in 2026: October 27 and November 11

A WEEKEND PLAN: CHEAP, BUT NOT FREE

- **In this state the answer for a household on a tight budget is not free but discounted.** There are two schemes: a statewide card giving entry at **\$5 a head** at participating institutions to Indiana residents enrolled in listed assistance programs, and a separate national scheme giving **\$3 a head** on an EBT card. **Neither of them is free.**
- **Two obstacles hit a newcomer directly:** the card **does not accept employee or student IDs**, and **does not accept out-of-state IDs** either. An Indiana ID in turn depends on lawful status, **and the branch here is open only two days a week.** Read those three lines together.
- **The overwhelming majority of participants are in the state capital and no participant was found in this county**, so for a household here the card is not a neighborhood convenience but **a reason for a day trip.** The reported number of participants varies **between twelve and twenty-one** from source to source; check the program's own list before you travel.
- **We print a conflict:** the card's main eligibility page includes traditional Medicaid in the list, while the question and answer page on the same site says **traditional Medicaid and Medicare are not accepted.** **Two sections of one official site disagree;** we take no side.
- **The city has two items of its own and both have an open end.** The first is the **murals in the county courthouse**, a cycle painted between 1937 and 1940 covering 2,500 square feet of wall; **it is reported as free to view**, but that is a secondary record, **and a restoration was also reported to be under way whose current state we could not confirm.** **Telephone the courthouse.** The second is **Portland Arch Nature Preserve** in the county, 435 acres, with a natural bridge cut through sandstone; the fact sheet comes from the state natural resources agency so its contents are solid, **but the sheet naming no fee is not the same as the agency saying it is free, and we do not call it free.**
- **We print no state park fee figure**, because we could reach the agency's fee table only through an archive capture **and two separate 2026 documents from the same agency give different figures for the same items.** We give the structure: daily entry is charged, **an out-of-state plate costs more**, and **entry on foot is not free either.** The annual pass runs for the **calendar year**, not a year from purchase, **and it is not valid at the state museum or the state historic sites.**
- **We do print figures on the national park side, and the reason is one sentence:** at the state parks two official documents disagree, while on the national park side there is **a single current official fee page, read on October 9, 2026.** Private vehicle **\$25.00** for seven days; per person on foot, by bicycle or by boat **\$15.00**, age 16 and over. The agency's money-saving rule: **driving through the park without stopping is free, the fee starts when you stop.** The two free federal days remaining in 2026 are **October 27 and November 11, and those days are not valid at state parks.**
- **Name traps cost money.** A state park and a national park with almost the same name are **two separate agencies, two separate governments and two incompatible pass systems.** A state park named after a county **is not in that county.** Going to the nature preserve, follow **the agency's own directions rather than a mailing address.** And a transit record sharing this town's name **belongs to another state.**
- **A state park pass lent through the library:** Indiana libraries lend one, but each library sets its own terms and **we could not confirm this library's 2026 practice.** We do not write that every library lends one; call **(765) 793-2572** and ask whether the pass is lent on its own or inside a themed kit.

IF YOU ARE NOT A CITIZEN, REMEMBER

- Do not tick the citizenship box on any form and do not register to vote. If a jury questionnaire arrives, do not leave it blank; notify the court named on the letter.
- Speak with an immigration attorney before applying for a public benefit, giving one up, or moving from one program to another.
- Check your entry record: i94.cbp.dhs.gov. Your work authorization, your license expiry and some application eligibilities depend on it; in Indiana a card issued to a person with temporary lawful status **expires on the last day of their stay**.
- If you have a pending green card application, do not travel abroad without advance parole.
- If you are detained, ask to speak with an attorney before discussing your status, and if you are a Turkish citizen ask that the consulate be notified.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN COVINGTON

Have a question about your immigration status?

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