

CHECKLIST · GARY

Moving to Gary: A Checklist for the First 90 Days (2026)

What a newcomer 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, tell USCIS within 10 days**, and if you have a case in immigration court, tell the court **within 5 days**. The first week is about the city, and here there are **three separate doors**: electricity and gas from **NIPSCO**, water from **Indiana American Water**, and sewer and trash from the city's own **Gary Sanitary District**. Three bills means **three residency documents**, and that is a genuine convenience in this city. Save two numbers the same week: the city line **219-881-1311** and the trash department **219-944-1211**. And put two dates in the calendar today: **October for the heating assistance application**, and **the first half of January** for the homestead deduction.

The first 10 days

TASK	WHERE OR HOW
☐ Report your address to USCIS	As a general rule compulsory for most noncitizens including green card holders, within 10 days ; holders of A and G visas and visitors under the visa waiver program are excluded. uscis.gov/addresschange
☐ Update the address on every pending case separately	Filing an AR-11 does not by itself change the address on a pending application; enter each receipt number
☐ If you have an immigration court case	Within 5 days on Form EOIR-33/IC: respondentaccess.eoir.justice.gov . But know which court you are in first ; in this city that is a separate question and we cover it in our official offices guide
☐ If you are under an ICE reporting condition	Report the address through portal.ice.gov as well. Confirm check-in locations on the agency's own page; if you hold an appointment notice, the address on it governs
☐ Do not mistake mail forwarding for a notification	A postal change of address does not update an agency record, and giving your address to the licensing agency or the family resources division does not satisfy the federal duty
☐ Do not read a time in a letter in your own clock	You are on Central time and the rest of the state is on Eastern. A deadline and time printed in a letter is often written in another zone

THIS AREA PRODUCES THREE MISUNDERSTANDINGS

- **A short move is still a move.** This county contains many separate municipalities sitting against one another, and people think of them as a single place. Moving from here to a neighboring municipality is a move even if your postal address looks similar. **What triggers the duty is the move itself**, not whether you crossed a line.
- **Crossing the state line is not only a change of address.** If you settle on the other side the reporting duty is the same, but a whole series of things change behind it: license, vehicle registration, school district, library card, property tax, county income tax and voting. **A USCIS notification settles none of them.**
- **Giving an address to a state or city body is not a federal notification.** In your first week you give your address to several places: the license branch, the library, three separate utility accounts, the school district, the city reporting line. **None of those is an AR-11.**
- Something changed in 2026 as well: account for the federal rule that **took effect on June 29, 2026** and reorganized alien registration and the documents that count as evidence of registration, readable in the [federalregister.gov](https://www.federalregister.gov) record.

The first week

TASK	WHERE OR HOW
☐ Open all three accounts in your own name	Electricity and gas from NIPSCO , both from one company; water from Indiana American Water , a private company; sewer and trash from the city's own Gary Sanitary District . Do not reuse the reflex from the state's largest city : there water, wastewater and gas come on one bill, here the split is entirely different
☐ Keep the three bills as residency documents	A license application asks for two Indiana residency documents and in this city that is easy to satisfy. A bill in the landlord's name produces no document for you
☐ If a deposit is demanded, ask about documents	The rule is set at state level: what is asked at the door is not a number but creditworthiness , and the administrative rule includes no requirement for a Social Security number or a credit score . Accepted documents include a dated letter on an employer's letterhead, pay stubs, a school transcript , discharge papers, purchase documents or a copy of a lease . But we could not verify the two suppliers' own deposit rules ; ask in writing for the reason and the accepted list
☐ Set up the trash arrangement on day one	The charge is \$24.15 per household per month and since January 1, 2026 the city collects residential trash with its own department . Each household receives one black cart and the department collects only from the cart it issued . A second cart is \$10 a month plus a one-time \$25 delivery charge . The cart is the resident's responsibility; the city recommends writing your address on it
☐ Put bulk items in the calendar	One bulk pickup a month from the curb, in the first week of the month; separately, holders of a valid Gary identification may drop bulk items once a month at 3600 W. 3rd Avenue . Televisions and appliances are not taken by either route , and there is a separate electronic waste program at 900 Madison St . Customer service 219-944-1211

TASK	WHERE OR HOW
☐ Ask whether the building is registered with the city	This city has a rental registration and inspection program and registration is the landlord's duty. We could not verify that a public rental registry exists , so you may have to ask by telephone. The detail is in the box below
☐ Save the 311 number on your phone	Gary 311, 219-881-1311 . Illegal dumping, yard waste, housing complaints , a recycling bin request, demolition questions, and street light and traffic signal problems can be reported. Bill payment is included and the city promises a response within 24 to 48 hours
☐ Get a library card, and go to the right system	The county library system does not serve this city . Your system is the Gary Public Library , main building the Gary Public Library and Cultural Center , 220 West 5th Avenue; branches the John F. Kennedy Branch , 3953 Broadway and the Carter G. Woodson Branch , 501 South Lake Street; telephone 219-886-2484 . What is asked for is not a number but identification and a current address inside the library district . The first card is free , a replacement is \$2.00 , and the card is issued on the spot
☐ Start school enrollment for the children	The city has a single district , the Gary Community School Corporation . The state memorandum is clear: no number, address document, birth certificate or English is a ground to refuse. Write Turkish on the home language survey and ask for an interpreter at enrollment, in writing
☐ Do not postpone the health application	The door is at state level: the Division of Family Resources within the Indiana Family and Social Services Administration , dfrbenefits.in.gov or 800-403-0864 . A decision takes 45 to 90 days . For emergency coverage the citizenship, status and number requirements fall away; if you are pregnant, ask for Package B by name

RENTAL REGISTRATION: THE LANDLORD'S JOB, BUT A QUESTION LIST FOR THE TENANT

- The program rests on an ordinance the common council adopted in **December 2012**; the duty falls on the owner of every property used as a rental **on or after January 1, 2013**. The document is called a **registration, not a license**, and the reason is statutory: a local government may charge an **annual registration fee of no more than five dollars** per rental unit.
- The published fees sit exactly at that ceiling: **\$5 per single-family house**, and **\$5 per unit for up to four units** in a multi-unit property. There is also a **\$25 late fee** for each unregistered property, and the penalty for non-compliance **starts at \$250**.
- **There is a contradiction about the date and we print it**: the ordinance text as read says by **March 31** each year, or within **30 days** of taking title; the city registration page describes **January 1 to March 30**. One day apart, **we take no side**, and if you are a landlord, plan to **the earlier date**.
- **We state the access note too**: the program's own pages sit on a city department host that **never opened in this research because it returns a security certificate error**. The figures and dates were read from search result excerpts; **verify them yourself**.
- **We could not find how often or how inspections are carried out**. The program's name includes inspection, but **a registered building is not an inspected building**. Run your own inspection before you move in: smoke detector, heating, water pressure, windows, locks, signs of damp; **photograph problems before you move in**.
- **Ask three things before you sign**: is the building registered, when was it last inspected, and who do I report a building problem to. Housing complaints are among the issues reportable through 311.

DO NOT EXPECT TENANT PROTECTION FROM THE CITY, AND HERE IS WHY

- **Gary cannot pass an ordinance of its own on this.** State law bars municipalities from regulating tenant **screening**, security deposits, lease applications, lease terms, **required disclosures**, the parties' contractual rights and landlord fees, and treats a conflicting ordinance, in the statute's own words, as **void and unenforceable**.
- **The comparison across this series:** in our Minnesota guide a city was able by its own ordinance to bar a landlord from asking about immigration status, demanding proof of it and rejecting an applicant over an individual taxpayer identification number. **That same ordinance cannot be passed in Indiana.** This is not two cities making different choices; it is **one city whose hands are tied by statute**.
- **We found no provision barring a landlord from asking about immigration status.** We do not say there is none; we say the research could not find one. **There is no source-of-income protection either**, and what we did find points the other way: a separate section bars a municipality from requiring a landlord to participate in the federal housing voucher program.
- **What you are left with is national origin.** The state's fair housing provisions protect race, color, religion, sex, familial status, disability and **national origin**. For a tenant from Türkiye that is the ground to stand on. **Immigration status is not on that list and the two are not the same thing.**
- **Neither of the two eviction conveniences exists here.** In the state's largest city there is a named program with a telephone line connecting tenants facing eviction to free legal help; **we found no equivalent for Gary**. We also **could not verify** which court hears eviction cases for which address, its hours or its contact details. When a notice reaches you, read **the court name and address on the paper itself**, and **go to the hearing**.
- **With no local ordinance, your lease and your correspondence are your only evidence.** Keep the deposit receipt, repair requests and payment records, and put every building problem on record through 311.

October: the one thing to do before winter

THE SHUTOFF BAN AND THE REAL GAP IN THIS CITY

- The statute bars a utility from cutting **electricity or gas** for non-payment between **December 1 and March 15** for a residential customer who is **eligible for and has applied for** heating assistance, and the rule covers **municipally owned, privately owned and cooperatively owned** utilities alike. Here electricity and gas come from one company, so the protection covers both at once.
- **The protection is not automatic.** Being eligible is not enough; you must **have applied**. You need not wait for the money. Apply **in October, not November**.
- **Water and sewer are outside the regime.** The statute names only electricity and gas. **We found no separate protective rule for water**, and we do not say there is none. **We print the contradiction:** the state's utility consumer counsel says the moratorium does not apply to water, sewer or telecommunications, while a local news source wrote that it covers water too.
- **There is a convenience here and we say so too:** in the state's largest city water, wastewater and gas sit on one bill, and one unpaid bill puts three services at risk. In Gary water and sewer are **separate bills**. **But neither does the protection exist;** do not defer your water bill in reliance on the winter rule.
- **A summer heat protection reported for 2026 is something we cannot write in either direction.** The statutory text we hold is **current as of January 1, 2026** and that provision does not appear in it, so **we could not confirm it from the statute**. Ask your supplier directly.
- **The procedural side does work and is the same statewide: fourteen days of written notice, a deferral on a doctor's certificate, a right to installments in hardship, no disconnection for a previous occupant's debt,** and disconnection only during business hours. We set out the provisions in [the utilities section of the state guide](#).

Within 30 days

TASK	WHERE OR HOW
☐ Vehicle registration, insurance and emissions	Sixty days for a newcomer, forty-five days for a newly acquired unregistered vehicle. Emissions testing is required in this county , every two years; check whether your model year is odd or even. Compare quotes on the coverage list ; personal injury coverage is not compulsory here. We could verify no fee figure
☐ Set up the tax side	Two separate income taxes come off your pay: the state at 2.95 percent and this county at 1.50 percent (county code 45). The rough total is 4.45 percent . Rates are re-announced every December, so check the table each December
☐ If you work on the Illinois side, know this from the start	Indiana has reciprocal agreements with five states and Illinois is not one of them . You claim the income tax you paid to Illinois as a credit on your Indiana return, but Indiana local income tax is still withheld from your pay . The Department of Revenue's bulletin gives exactly this as its worked example, and a separate line states that the reciprocity agreements do not cover local income taxes
☐ Keep the documents for the credit	The bulletin requires the credit to be supported by a separate computation: a copy of the return filed with the other state's locality, or, where none is required, a withholding statement or proof of payment . Keep the year-end summary from your Illinois payroll

TASK	WHERE OR HOW
☐ Read the withholding form	In your first week you are given WH-4 , and its first line reads exactly Social Security Number or ITIN . There are two separate county lines : your county of residence and your county of principal employment as of January 1. If on January 1 you neither lived nor worked in Indiana , you write not applicable on the relevant lines
☐ Register with a sliding fee health center	Before a problem arises. A sliding fee is not free , and you have to ask for the discount by name . The organization the research names for this city is Marram Health Center , operated by Porter-Starke Services . We print no address, hours, telephone number or fee scale ; find your center by entering your ZIP code in the official finder
☐ Prepare your proof of income	A sliding fee asks you to document your gross income : your most recent tax filing, wage statements, a Social Security or disability award letter, an unemployment statement. An immigration document is not on that list
☐ Report a city problem	219-881-1311. We could not verify which languages the line serves or whether anonymous reports are accepted ; if you have concerns about your status, ask that question before you send a report

IN COUNTY INCOME TAX THE COUNTY FREEZES ON JANUARY 1

- **The order of the rule is plain:** withholding follows **your county of residence on January 1**. If you lived outside Indiana on January 1 but your principal place of work was in an Indiana county on that date, withholding follows **that county**.
- **Moving during the year gains you nothing.** The department's bulletin says so outright: the county determined as of January 1 is **fixed for the whole tax year**. You file a new form, but it only takes effect for **the following year**.
- **What the rule looks like here:** someone who moves in February from the county holding the state capital finishes the whole calendar year at that county's higher rate. The reverse is equally true. **If you are thinking about a move late in the year, this is a planning item.**
- **The statute writes the same order at greater length** and its second step is voter registration. **Do not do what you read there:** if you are not a citizen, registering to vote is a crime and it will damage your immigration file.
- **Source caution:** we read the rates from the department's own notice but reached the document **through an archive**, because the state's server never opened this round. **Do not trust third-party rate sites**; when an official document and a secondary site disagree, the document wins.
- **A dated warning:** an act from the 2025 session is reported to **terminate all existing local income tax rates on December 31, 2027**. **We could not verify that from the statutory text**, because our statute source is a January 1, 2026 snapshot. Check your rate again at the end of 2027.

If you bought a home: two dates conflict, plan to the earlier one

THE HOMESTEAD DEDUCTION

- The claim goes to the **county auditor**, which here means **Lake County**; the city is not involved. **We could not verify the contact details of the county auditor, assessor and treasurer offices**; before you file, call and ask three things: the filing date, the current deduction amount, and what they accept in the number field. Ask for the answer **in writing**.
- **The date conflicts**: the statute and one large county's own page say **January 15**, while the version of the state form we hold says **January 5**. Ten days can cost a year; **plan to the earlier date**.
- **The amount conflicts too and three sources give three figures**. The statutory text says **\$40,000** for 2026 and says the deduction shrinks year by year. **We take no side**; today's arithmetic is not your bill in five years.
- **The number question**: the statute asks for **the last five digits of the Social Security number**; if you have none, the last five digits of **a driver's license number, a state identification card number, a federal tax preparer identification number**, or, failing all of those, **a control number on a document issued to you by the United States government**.
- **The critical distinction**: the statutory text **does not list an individual taxpayer identification number**. The fourth option is broad and may cover numbers on immigration documents, **but the statute does not say so**. This guide **does not say an ITIN is enough**. **The position differs on the withholding form** and confusing the two costs money: there the ITIN is named, here it is not.
- **The spouse's number is asked for even if the spouse does not live in the home**. In a newcomer family the spouse is often still in Türkiye; call the county before you file and ask what declaration they want.
- **Leaving it blank carries a real cost**: in a state tax review board decision, a homeowner who did not enter the last five digits was discussed as having lost the standard deduction the following year. Numbers entered on the statement are **confidential** by statute.
- **File once**, but file again if the title changes, if you stop living in the home, or if you move to a new principal residence during the year. **If you claim on two properties in one year the auditor may deny both**.
- **A trap specific to this city**: if you own a home in another state and receive an equivalent deduction there, you must notify the county auditor **within sixty days**. **If you own a home on the Illinois side this is directly about you**.
- **We print no property tax rate**, because we could not verify a single rate for this county in this research. Before you make an offer, ask the county assessor for that parcel's current assessment.

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 inside the state. But here the consulate is in the same time zone as you : the published hours are your hours . A reader elsewhere in the state has to add an hour. The detail is in our consulate guide

TASK	WHERE OR HOW
☐ If you need an apostille, start early	The state's only authentication office is at the state capital, works by appointment only and is on Eastern time . In this city the two journeys go in opposite directions: the apostille is east, the consulate is west. The order cannot change: get the document, translate it if needed and notarize the translation , apostille last
☐ Voter registration and jury duty	Registration and voting belong to United States citizens only; whichever state you are in , do not fill in a voter registration form handed to you. If a jury summons arrives, call the court named on the letter and do not throw the summons away
☐ Ask an attorney before applying for a public benefit	The federal public charge rule that took effect on September 18, 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 coverage	October 1, 2026: federally matched Medicaid is open to four status groups only and refugees and asylees are not on that list . January 1, 2027: premium savings on the federal marketplace narrow to three statuses; others may buy a plan but not the savings
☐ Keep your tax records	In this city that item is doubled: keep copies of both states' filings every year. Federal and state returns are often requested in green card and citizenship applications

Numbers to remember in Gary

SUBJECT	FIGURE
City service line	219-881-1311 , bill payment included · response within 24 to 48 hours
City hall	401 Broadway · front desk 219-881-1300 · council office 219-881-1315 · hours 8:30 to 16:30 Central
Trash	\$24.15 per household per month · second cart \$10 a month plus \$25 delivery · bulk pickup once a month · department 219-944-1211
Rental registration	\$5 per unit, up to four units · late fee \$25 · penalty starts at \$250 · one day of conflict on the date
Library card	First card free · replacement \$2.00 · the city's own system , not the county's
Shutoff ban window	December 1 to March 15 , electricity and gas only. Water is outside it
Income tax	State 2.95 percent · county 1.50 percent · the county freezes on January 1 · no reciprocity with Illinois
Bus	City \$1.60 · regional \$2.25 · thirty-day adult pass \$50 · veterans free
Emissions testing	Every two years , vehicles built after 1975 under 9,000 pounds · newest four model years exempt · fee could not be verified
Homestead filing	The statute says January 15 , the older form says January 5 ; plan to the earlier one
Marriage license	\$25.00 if one of you lives in this county, \$65.00 if neither is an Indiana resident · cash only · hours 8:30 to 15:30

SUBJECT	FIGURE
Apostille	\$2 per authentication , non-refundable · by appointment only · normal turnaround one to two business days
Gap to Türkiye	Currently 8 hours, 9 hours after November 1, 2026 · an hour more than in the other four settlements

A WEEKEND PLAN: CAUGHT BETWEEN TWO STATES' RULES

- **Here you are caught between two states' free-entry regimes.** Most of Chicago's most widely known free museum days are tied to **Illinois residency**; Indiana's discount card is tied to an **Indiana ID** and **does not accept an out-of-state one**. A family living here sits **on the Indiana side of both tests**: they get the card and they do not get the Illinois free days.
- **There is an exception and we name it:** in Chicago, **Lincoln Park Zoo** is free to everyone, every day, all year, with no residency test. **That is the Chicago item a family here can actually use.**
- **The second advantage is inside the city:** there is a national park education facility within the limits, the **Paul H. Douglas Center for Environmental Education**, 100 North Lake Street, in the Miller section, and **the agency's own fee page states there is no entrance fee**. The center also sells the park's passes.
- **The agency's own rule, and in this area it genuinely saves money: driving, cycling or boating through the park without stopping is free; the fee starts when you stop.** Walking a trail, using the beach or a picnic shelter is the charged part.
- **The most expensive naming mistake is right here:** there are **two parks with almost the same name** in this area, one a **state park** and one a **national park**, and they are **two different agencies, two different governments and two pass systems that do not recognize each other**. The state annual pass is not valid at the national park, the national park fee does not cover the state park, and the federal fourth-grade program works only at the national park. **A family that buys the wrong pass is turned back at the gate or pays twice.**
- **We print figures on the national park side and none on the state park side, and that is not an inconsistency:** the national park figures were read from the agency's own fee page on **October 9, 2026**; on the state side **two separate 2026 documents from the same agency give different figures** and we could reach the table only through an archive. At the national park a private vehicle is **\$25.00** and valid **seven days**, a motorcycle **\$20.00**, per person on foot or by bicycle **\$15.00** (age 16 and over), and the park's annual pass **\$45.00**. **A child under 16 on foot or by bicycle does not need a pass.**
- **Walking into a state park is charged for too,** and at the state park nearest here the out-of-state plate rate is **the highest item in the state system**. The annual pass runs for a **calendar year**, not twelve months from purchase. **Veterans generally do not get in free** and **the federal fourth-grade program is not valid at state parks.**
- **Two fee-free days remain at the national park: October 27, 2026 and November 11, 2026. They do not work at the state park.**
- **The state park pass lent by libraries:** Indiana libraries lend it but each library sets the terms, and **2026 was confirmed for neither this city's system nor the county system**. We do not write that every library lends one; **ring your own branch.**
- **Budget for parking rather than entry:** at the large lakeside city park the **beach lot is paid** and the free spaces are few. Go early on a summer day.

IF YOU ARE NOT A CITIZEN, REMEMBER

- Do not tick a citizenship box on any form and do not register to vote; **that holds whichever side of the line you are on**. If a jury questionnaire arrives, do not leave it unanswered; tell the court named on the letter.
- Speak to an immigration attorney before applying for a public benefit, before giving one up, and before moving from one program to another.
- Check your entry record: i94.cbp.dhs.gov. Your work authorization, your license expiry and some eligibility questions depend on it; in Indiana a credential issued to a person with temporary lawful status ends **on the last day of their stay**.
- If your green card application is pending, do not travel abroad without advance parole.
- If you are detained, ask to speak with an attorney before saying anything about your status, and if you are a Turkish citizen, ask for the Consulate General to be notified; **in this city the consulate is in the same time zone**, which genuinely helps on an urgent call.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN GARY

Have a question about your immigration status?

Attorney Asim Clinch serves clients in Gary and the surrounding area, in Turkish and English. Free evaluation: clinchlaw.com/free-evaluation · +1 866-491-7669

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