

CHECKLIST · INDIANA

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

The county tax freezes on 1 January, the winter disconnection ban covers municipal utilities, and water and sewer sit outside it.

SHORT ANSWER

We start this list with two warnings, because missing either costs money. First: **the county tax taken out of your paycheck is fixed by where you lived on 1 January**, and moving during the year does not change that year, so even if you move to a cheaper county in March you are withheld at the old county's rate for the whole calendar year. Second: **does your electricity come from a private company, a cooperative or a municipal utility?** The winter disconnection protection runs from **December 1 through March 15** and the statutory text covers **municipally owned, privately owned and cooperatively owned** utilities alike, but the protection is not automatic: **you must have applied for heating assistance**. And **water and sewer sit outside this regime**. On deadlines, what is certain: **USCIS address report 10 days**, immigration court **5 days** if you have a pending case, vehicle registration **60 days**.

Deadlines: we separate the certain from the unverified

TASK	DEADLINE	WHERE
USCIS address report	10 days . Moving inside Indiana triggers it too	Your online account or Form AR-11
Immigration court notification	5 days , if you have a pending case	Form EOIR-33/IC; there is one court in the state
Vehicle registration, new resident	60 days , for all vehicles you own	A branch of the motor vehicle bureau
Newly acquired unregistered vehicle	45 days from purchase	The same agency
Driver license	We could not verify a period . We could not read whether any grace period exists for driving on a foreign license	Ask the agency; the card depends on a lawful status document
Health coverage address update	The week you move	Division of Family Resources; a separate duty from the federal report

Two rows of that table mislead people. First: **a postal change of address is not an AR-11**, and filing AR-11 **does not by itself change the address on a pending case**; do both and enter the receipt number of every

pending application. You can file at uscis.gov/addresschange. Second: somebody moving to Indiana gives their address to several state and county bodies in the first week, from the motor vehicle bureau to the family resources office, **and none of those is an AR-11**. Indiana adds three places where this gets confusing: in the north-east, somebody who thinks of their address as belonging to the big city because the postal address looks that way **has still moved** when they cross the line; in the state capital, where city and county are consolidated, a change of home inside the same structure is still reportable; and in the north-west, moves between adjoining municipalities do the same thing. **The duty is triggered by the move itself**, not by crossing a line. One thing changed in 2026: take account of the federal rule that **took effect on 29 June 2026** and reorganized alien registration and the documents that count as evidence of registration, readable in the [Federal Register entry](#).

The first thirty days

TASK	WHERE OR HOW
☐ File the USCIS address report within 10 days	uscis.gov/addresschange ; update the address on any pending case separately, and if you have a court case file EOIR-33/IC within 5 days
☐ Find out in writing who supplies your electricity and water	A private company, a cooperative or a municipal utility. Your disconnection protection, your deposit regime and your route of complaint all follow from that answer . In one settlement the city distributes everything including electricity; in another, water sits with a separate private company
☐ Apply for heating assistance before winter	You do not have to wait for the money; having applied is the key to the winter ban , and remembering it in December is too late
☐ Get a library card	The statutory test is not a number but residence and property tax liability . One system lists a passport and a birth certificate among acceptable documents; another accepts a dorm contract as proof of address
☐ Find your municipality's contact channel	There is no statewide 311 . One city has a real 311 covering bill payment; the state capital has no 311 and its equivalent is a named city line with anonymous reporting ; in two small settlements the only door is the town hall and a telephone number
☐ Plan the license appointment around your status document	No card is issued without lawful status, not even an ID card. Ask the agency for the fees
☐ If you have children, confirm the school district	The largest county has eleven separate districts . No number or address document is required to enroll, but the immunization side governs attendance
☐ Do not delay the health application	Through the Division of Family Resources , on the state benefits portal or on 800-403-0864 . Emergency coverage requires neither a number nor a status
☐ Read the WH-4 form carefully when you start work	Its first line reads Social Security Number or ITIN . There are two county lines and both ask as of 1 January ; if on 1 January you neither lived nor worked in Indiana you write not applicable
☐ If you bought a home, diary the homestead application	To the county auditor. The statute says January 15 , an older version of the state form says January 5 ; plan to the earlier date

TASK	WHERE OR HOW
☐ If a deposit is demanded, ask for the reasons in writing	The utility must send prompt written notice stating the facts it relied on, and you get a chance to rebut them

THE WINTER BAN: FIXED DATES, AN APPLICATION TRIGGER, AND WATER OUTSIDE IT

- The statutory text says this: from **December 1 through March 15**, no electric or gas utility, **whether municipally, privately or cooperatively owned**, may terminate residential service for non-payment where the customer is **eligible for and has applied for** heating assistance. **That municipal utilities are covered is certain from the statutory text.**
- **There is no temperature trigger**, the window is fixed by the calendar. **And the protection is not automatic:** being eligible is not enough, you must have applied. The good news is that you do not have to wait for the money.
- **The ban is not absolute:** disconnection remains possible at the customer's own request, in a dangerous condition, under a court or commission order, and in cases of fraudulent use or meter tampering.
- **The installment right may be more useful than the ban itself:** the same section requires utilities to offer a reasonable amortization agreement to **every** residential customer in arrears, and the agreement must give the person **time enough to apply for and receive public assistance** and must be **modifiable** if their finances change. There is no program eligibility condition here.
- **The biggest trap: water and sewer are outside.** The statute says electric or gas only. The large city organization says in its own announcement that during the moratorium even a customer receiving energy assistance **can have water and wastewater service disconnected**, and the state's utility consumer counselor says the same. **One local news source wrote the opposite;** we print the conflict and take no side. **Do not defer a water bill on the strength of the winter protection.**
- **It is a particular risk in the state capital**, where water, wastewater and gas sit with one company on one bill: gas will not be cut in winter, but the water portion of the same bill can get the water shut off. **We found no separate protective rule for water**, and we are not saying there is none.
- **A summer protection has been reported for 2026, but we cannot write it.** A measure said to have been enacted in the 2026 session bars disconnection of electricity on days when the heat index is forecast above a set threshold. **Because the statutory text available to us is current as of January 1, 2026, that provision does not appear in it** and we could not confirm it. **So we make no claim in either direction:** not that it exists, not that it does not, only that we could not verify it. If you receive a disconnection notice in summer, ask your provider about it by name.

DEPOSITS AND THE PROCEDURE BEFORE DISCONNECTION: WE COULD READ THE RULE

- The administrative rule never mentions a number. The assessment must be made **without regard to the economic character of the area where you live** and solely on your own credit risk; **looking at your ZIP code or neighborhood is prohibited.**
- Someone who never had service, which is the newcomer's case, is asked for **any two** of three tests: employment, housing, credit. **The deposit may not exceed one sixth** of the estimated annual cost of service; if it is **more than 70 dollars** it is paid in equal installments spread over at least eight weeks, and **service is connected on the first installment.**
- A deposit held more than twelve months earns **6 percent a year**, and after **nine consecutive months** of proper payment the deposit and interest are returned **without you asking.**
- **The honest translation:** the rule looks at creditworthiness rather than a number, but a newcomer has few of the tests. **So in practice a newcomer pays a deposit and then gets it back.** The one visible shortcut is the third branch of the employment test: somebody who has recently graduated and started work is treated as meeting it.
- **If the online form stops you, the door is not shut:** the large city organization's web application asks for a number, a date of birth and a prior address in your name and cannot be submitted without them; there is a route that runs by telephone and the company may ask for a notarized identity verification form. **Pick up the phone.**
- The procedure before disconnection sits in a separate rule and it genuinely helps: **fourteen days of written notice** is mandatory; **a physician's statement postpones disconnection by ten days** and a second statement adds another ten; financial hardship creates **an installment right; you cannot be disconnected over a previous occupant's debt**; and disconnection happens only during working hours.
- **We could not verify the deposit rules on the water, gas and sewer side, nor whether municipal utilities are subject to this rule at all.**

IF YOU RENT: DO NOT EXPECT PROTECTION FROM YOUR CITY, BECAUSE THE STATUTE CLOSED THAT DOOR

- The statute's own text forbids a municipality from regulating the **tenant screening process**, security deposits, lease applications, lease terms, **required disclosures**, the contractual rights of the parties and **any fee** charged by a landlord; an ordinance that does so is, in the statute's own words, **void and unenforceable**. Local rent control is barred by the same section.
- **We write the comparison across our series openly:** a large city in another state was able to adopt an ordinance forbidding 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 adopt that ordinance at all**, because it would be precisely regulating tenant screening.
- **We found no statewide ban on source of income discrimination**, and a separate section forbids a local unit from requiring a landlord to participate in the federal housing voucher program.
- **We also found no state provision protecting a tenant's immigration status.** We are not saying there is none; the research did not find one. **The handhold you do have is national origin:** the state's fair housing provisions protect race, color, religion, sex, familial status, disability and **national origin**. Source of income and immigration status are not on that list.
- **We print a conflict:** the university town's own human relations commission says it investigates housing complaints based on **status concerning public assistance**, while state law closes municipal authority in that field. We could not reconcile the two; **we do not write that source of income discrimination is unlawful in that city**, we tell you to ask the commission first.
- **What remains is real:** the annual rental registration fee is capped at **five dollars** by statute (which is why the document is usually called a registration rather than a license), **a public landlord registry** lets you look your landlord up before signing in one city, the ban on retaliation cannot be waived by contract, and you have the right to attend your hearing. **Not appearing is the most expensive mistake in an eviction case.**
- **In the largest county your case is heard in one of nine separate township courts**, not in a single city court; find out which township you live in from the start. The same city runs a named eviction diversion program connecting tenants to free legal help; **we found no equivalent in the other four settlements.**

Tax: the county freezes on 1 January

COUNTY	SETTLEMENT	COUNTY INCOME TAX RATE
Fountain	Covington	2.10%
Marion	Indianapolis	2.02%
Allen	Huntertown	1.59%
Lake	Gary	1.50%
Tippecanoe	West Lafayette	1.28%
State rate, 2026	All counties	2.95%

- **The figures come from the revenue department's own departmental notice**, an official document carrying a revision number and an effective date; it was read with two separate text extraction methods and the two readings agreed. **But it had to be reached through a web archive**, because the state's server never answered this round. Before you negotiate a salary, confirm the rate on [the department's own live notice](#).
- **Do not trust county rates found on general tax websites.** One widely used site gives 1.62 percent for Marion County; the department's own document says 2.02 percent.
- **The mechanism is the real issue:** withholding follows your **county of residence on 1 January**. If you lived out of state on 1 January 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** and your county status does not change until the next calendar tax year. **If you are thinking about moving late in the year, that is a planning item.**
- **There is a trap in the statutory residence ladder:** the county where you maintain your home if you have a single home in Indiana, failing that **the county where you are registered to vote**, failing that the county where you registered your automobile. **The second rung is not an option for a non-citizen**, and ticking that box to settle a tax question will wreck your immigration file.
- **Five states are on the reciprocity list:** Kentucky, Michigan, Ohio, Pennsylvania and Wisconsin. **Illinois is not**, which has direct consequences for a reader in the north-west who works across the line: income tax paid to Illinois is credited on the Indiana return, but in the bulletin's own words **Indiana local income tax will still be withheld.**
- **A date for the diary:** a statute from the 2025 session is reported to terminate all existing local income tax rates on **31 December 2027** and to build a new structure from 2028. **We could not confirm it from the statutory text**, because our source is a 1 January 2026 snapshot; treat this as a reminder rather than a basis for a decision and check your rates again at the end of 2027.

THE NUMBER QUESTION: TWO AGENCIES, TWO RULES, AND CONFUSING THEM COSTS MONEY

- **The withholding form names an ITIN explicitly:** the first line of the WH-4 form reads **Social Security Number or ITIN** and the instructions repeat the same wording. We verified this against two independent copies.
- **The homestead deduction does not say the same thing.** For somebody with no Social Security number the statute lists these alternatives: a **driver license number**, a **state identification card number**, a **preparer tax identification number**, or, failing all of those, a **control number on a document issued by the United States government**. **An ITIN is not on that list.**
- The fourth option is broad and may cover numbers on immigration documents, **but the statute does not say so**. So this guide does **not** say an ITIN is enough in Indiana; **ask the county auditor in writing** which option fits your situation.
- **Leaving it blank has a real cost:** a tax review board decision discussed a homeowner who omitted the last five digits and lost the standard deduction the following year. **The spouse's number is requested even if the spouse does not live in the house.**
- **On the property tax side learn two mechanisms together:** on the home you live in, any liability above **1 percent** of gross assessed value is credited back; rent the same house out and the cap becomes **2 percent**. And the standard homestead deduction is being **phased down to zero**: the statute gives **40,000 dollars for 2026**, 30,000 for 2027, 20,000 for 2028, 10,000 for 2029 and **zero from the 2030 assessment date**.
- **We print a conflict and take no side:** the largest county's auditor describes the standard deduction as **48,000 dollars**, the version of the state form we have says **45,000 dollars**, and the statutory text says **40,000 dollars** for 2026. Do not rely on a single figure when you do your own arithmetic.
- **Careful if you own a home in another state:** if you lose eligibility, or you are receiving an equivalent deduction elsewhere under another state's law, you must notify the county auditor **within sixty days**.

HEALTH: THE MARKETPLACE IS FEDERAL, AND ONE NARROW DOOR FOR A PREGNANT READER

- **Indiana has no marketplace of its own.** The state insurance department's plan year 2026 instructions describe Indiana as a **federally facilitated state for plan management**, so coverage is bought through the federal marketplace. Do not carry advice written for states with their own exchange over to this one.
- The agency is the **Indiana Family and Social Services Administration**, the whole set of programs is the **Indiana Health Coverage Programs**, and applications go through the **Division of Family Resources**. The program names: **Healthy Indiana Plan, Hoosier Healthwise, Hoosier Care Connect, Indiana PathWays for Aging**, Traditional Medicaid, **Package E** and **Package B**. **If the letter says Hoosier Healthwise, it is a Medicaid letter.**
- The federal statute itself ties federally matched Medicaid payment, **from October 1, 2026**, to four groups: citizens and nationals, **aliens lawfully admitted for permanent residence**, Cuban and Haitian entrants, and people lawfully residing under a Compact of Free Association. **Refugees and asylees are not on that list**, nor are temporary protected status holders or temporary visa categories.
- **Congress left states an option** to continue covering lawfully residing children and pregnant women; **we found no record that Indiana has taken it.** An independent tracker and the state's own policy history point the same way, but we could not reach a single Indiana source saying so. **We do not write flatly that no such coverage exists.**
- **The most useful fact for a pregnant reader is Package B:** a narrow package adding **prenatal and postpartum services** on top of emergency-only coverage. It is not pregnancy Medicaid, but for a pregnant reader whose status does not reach full coverage it is the most concrete door, and it is exactly the thing to ask for **by name** at the county office. **Package E** covers only services meeting the emergency criteria, and the program's own document states that **labor and delivery are considered emergency medical conditions** for pregnant women with that coverage.
- **And a critical open end:** Indiana's 2026 bulletin, in saying the October 1 change affects **all programs other than the emergency services package, does not name Package B**. Whether Package B is affected **could not be verified**, and it is the single most consequential open question in this file. **Ask it directly before you apply.** We also have an unverified figure for how long postpartum coverage lasts, so **we publish no duration.**
- **For emergency coverage the number and status requirements fall away:** the state's own policy manual says an applicant must meet every requirement **except the factor of citizenship or immigration status and Social Security numbers**. The same manual says the restrictions apply **only to the applicant's own status**, and that people applying for or receiving these programs are **under no circumstances** reported to federal immigration authorities. **Read those with their date rather than as an unconditional guarantee:** the version we could read is an archive capture predating the October 1, 2026 federal change.
- **The second date is January 1, 2027:** in the federal site's own words, from then only three statuses qualify for premium savings. Other statuses **may still buy marketplace coverage but not savings**, which in practice means full price. Source: healthcare.gov.
- **Sliding-scale centers are not free, they are discounted.** Go with proof of income and **ask for the discount by name**; in most places it is not applied automatically. An immigration document is **not** on the list of accepted documents. **No health center could be found at all in Covington's county**, and

the nearest organization does not list that county in its published service area; **telephone first and ask which counties they serve.**

The next sixty days

TASK	WHERE OR HOW
☐ Finish the vehicle registration within sixty days	Emissions testing exists only in two counties; elsewhere there is none, but equipment rules are enforced on the road
☐ When you get an insurance quote, raise two provisions	The score may not include nationality , and an absence of credit history may not be considered unless you are treated as neutral. Ask for the reason in writing
☐ Check your tax withholding	The county rate follows your address on 1 January ; working in two states means filing in two states
☐ Start early if you need an apostille	There is one office in the state, no branches, and it works by appointment only ; a marriage license has a county clerk stop in front of it
☐ Work out how many vital record copies you need	School enrollment, apostille work and consular matters each ask for their own; the search fee is not refundable
☐ Ask an attorney before applying for a public benefit	Put two dates in your calendar: 18 September 2026 , when the new public charge rule took effect and the line below which benefits are judged under the older rule, and 1 January 2027
☐ Ask your library about the state park pass	Some libraries lend one, but a 2026 pass could not be verified at any library serving our settlements . Each library sets its own terms
☐ Set the outings budget correctly	At a state park walking in is charged too , and the annual pass runs for the calendar year , not twelve months from purchase

OUTINGS ARE NOT FREE BUT DISCOUNTED: TWO SCHEMES AND ONE NAME TRAP

- **The statewide cultural card** gives **5 dollars per person** at participating institutions, covering up to two adults and dependent youth under 21 in the household; **the national EBT scheme** gives **3 dollars per person**. **Neither is free** and this guide calls neither of them free.
- **Two barriers hit a newcomer directly:** for the cultural card **employee and student IDs are not accepted**, and **out-of-state IDs are not accepted either**. So the card does not work for a household without an Indiana ID, and an Indiana ID requires lawful status.
- **We print a conflict:** the card's main eligibility page lists traditional Medicaid, while the frequently asked questions page on the same site says **traditional Medicaid and Medicare are not accepted**. Two sections of one official site disagree; ask the institution that runs the card.
- **We print no state park rate:** two separate 2026 documents from the same agency give different figures for the same items, and the text available to us came from an **archive capture dated 11 March 2026**. We print the structure: entry is charged separately for an Indiana-plated vehicle, an out-of-state vehicle and a person **on foot**, **veteran status alone is not free entry**, and **the federal fourth-grade program does not work at Indiana state parks**.
- **On the national park side we can give concrete items**, because the agency's own fee page could be read: nps.gov, read on October 9, 2026. At the national park in the north-west, **driving through without stopping is free and the fee starts when you stop**; there is **no entrance fee** at the visitor center or at the environmental education center inside the Gary city limits; and the fee-free days remaining in 2026 are **27 October 2026** and **11 November 2026**.
- **The reason for the difference in one sentence:** the state park and the national park with nearly the same name are two agencies running two pass systems that **do not recognize each other**, which is why we can give figures for one and not the other.

TURKISH-SPEAKING IMMIGRATION ATTORNEY IN INDIANA

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