

Media Status Update: State of Indiana Response to Flooding

Sept. 18, 2026, at 1300

New information is in bold italics

DEVELOPING SITUATION

A confirmed derecho impacted the state and resulted in widespread damaging winds, at least two (2) tornadoes, large hail and flash flooding. Persistent rainfall remained in the area due to high moisture and extreme instability that began on Aug. 11, 2026. The State Emergency Operations Center increased staffing levels on Aug. 12 for coordination and resource support, increasing to a Level III (Emergency Conditions).

Governor Mike Braun issued a statewide disaster declaration for the severe weather and flooding on Aug. 13, 2026. On the evening of Aug. 20, 2026, Gov. Braun requested an expedited major disaster declaration.

On Aug. 15, 2026, President Trump approved an Emergency Declaration for the state of Indiana to enable FEMA to directly support the ongoing response to flooding for 53 counties. On the evening of Aug. 25, 2026, Indiana's request for a Major Disaster Declaration was approved.

STATE RESPONSE

[The State Disaster Relief Fund – Individual Assistance is now available.](#) Impacted Hoosiers may qualify for emergency aid grants of up to \$5,000. This fund is designed to help families secure essential items like clothing and uninsured medical devices while they are displaced from their homes. Applications are currently under review. Preliminary eligibility determinations will begin within the week. Eligible applicants will be contacted to provide proof of identity and address, as well as other basic information necessary to issue payment.

Since taking office, Gov. Braun has opened the state disaster relief fund for individual assistance five (5) times:

- Several severe weather events in March/April of 2025, including a mine collapse in southern Indiana. The maximum amount available was capped at \$2,000 for individual assistance.
- Severe weather and flooding in Monroe, Greene and Daviess counties in May and June of 2025. The maximum amount available was capped at \$2,000 for individual assistance.
- Severe weather in March of 2026 in northern Indiana. The maximum amount was not capped.
- Severe weather in June of 2026 for 63 counties across Indiana. The maximum amount is not capped.
- And most recently, for severe weather and flooding in August of 2026 statewide. The maximum amount is capped at \$5,000.

On the evening of Aug. 20, 2026, Gov. Braun requested an expedited major disaster declaration. A copy of the request can be found on [IDHS' August Disaster Resource Hub](#). This request was approved by President Trump on Aug. 25, 2026. More information can be found below.

FSSA (Indiana 211): Indiana 211 published the [Indiana Disaster Dashboard](#), which breaks down damage reports collected by Indiana 211 by county and request types. This dashboard helps support recovery efforts and paints a bigger picture of the impact the Aug. 11 events had on Hoosiers. Additionally, 211 now offers a texting service that allows residents to quickly access local resources. To use it, text IN211HELP to 898-211.

On Sept. 17, Gov. Braun announced that earlier this month, he directed the Indiana Family and Social Services Administration (FSSA) to apply for an Automated Mass Replacement waiver through the U.S. Department of Agriculture's Food and Nutrition Administration. FSSA received federal approval on September 17, 2026. This federally authorized waiver—secured at the Governor's request—allows Indiana to automatically replace a portion of monthly SNAP benefits for recipients living in the designated ZIP codes within the affected counties listed below. The replacements were approved as follows based on the date SNAP recipients' allotments were originally received prior to the storm:

- ***August 5, 2026, through August 9, 2026: Replacement Percentage - 60%***
- ***July 19, 2026, through July 23, 2026: Replacement Percentage - 30%***
- ***July 11, 2026, through July 17, 2026: Replacement Percentage - 15%***

More information can be found on the [Governor's press release](#).

IDEM: On Aug. 25, IDEM released a press release titled "IDEM Reminds Residents to Sort and Safely Dispose of Flood Debris." The release outlines how disaster debris should be organized into proper categories, highlights best practices for safe cleanup and provides guidance and resources for residents. The full release can be found on [IDEM's website](#).

IHCDA: IHCDA's disaster assistance offers two (2) options to support households displaced by recent flooding and storms in Indiana. Displaced means that a home is not currently safe or habitable. An eligible household must select only (1) one of the two (2) options - vouchers for temporary hotel stay or rental assistance. Households do not receive direct cash benefits from IHCDA. All payments are made directly to hotels or landlords, and total costs vary based on the hotel or apartment chosen, unit size and local market conditions. The first step in the process is to call 211 to report damage. 211 will make referrals to IHCDA for clients who may qualify for IHCDA's assistance programs. As of Sept. 17, 2026, approved households are eligible for up to 60 days (previously 30 days) with no extensions. If a household is able to return home sooner, the hotel assistance will end at that time.

IDOI: On Aug. 17, Indiana Department of Insurance Commissioner Holly Lambert issued a bulletin due to the recent severe weather calling for a 60-day moratorium for cancellation of any insurance policy in effect for any policyholder directly affected by the disaster events residing within the state of Indiana, and a suspension of any penalty attached to the late payment therein. This moratorium took effect on Aug. 17, but the Indiana Department of Insurance expects

insurers to apply this moratorium retroactively to the day before the disaster occurred in Indiana. Read the full moratorium [here](#).

Office of the Indiana State Treasurer: The Indiana Bond Bank announced the launch of the Recovery Advance Program for Infrastructure Damage (RAPID), a new initiative designed to help communities address public infrastructure damaged by natural disasters. Funds can be utilized for emergency repairs to public infrastructure, damage assessments, engineering and design work, temporary facilities and equipment, debris removal and legal and financial services related to recovery. Applications are due at least two weeks before the intended closing date. The next deadline is Sept. 16 for a Sept. 30 closing, with additional closings scheduled approximately every two weeks thereafter. No federal disaster declaration is required to apply. The application and program guide are available at (inbondbank.com/bondbank/services/recovery-advance-program-for-infrastructure-damage-rapid-program).

IDHS: Mobile Registration Intake Centers (MRIC) opened Friday, Aug. 28, to support disaster survivors until Saturday, Sept. 12. Representatives at these centers provide in-person assistance, answer questions and help homeowners and renters apply for FEMA's Individual Assistance program. To view MRIC locations and hours of operation, visit on.in.gov/August2026Disaster. Additional dates, times and locations will be announced as services continue to expand.

In-person support will continue through One-Stop Shops, bringing representatives from state and federal agencies together in a single location, using an open-house format to help residents understand available resources and navigate the recovery process. Several services can be completed on site, allowing individuals to access support in one visit at no cost. Visitors may spend a few hours meeting with multiple agencies or stop in briefly to connect only with the vendor that can assist with their specific needs. To learn more or view the schedule, [click here](#).

A One-Stop Shop will begin in Gary, IN, on Wednesday, Sept. 23, 2026, at United Steelworkers Local 1014, located at 1301 Texas Street. More details can be found on the August Resource Hub at on.in.gov/August2026Disaster.

As of Sept. 18, more than 4,000 Hoosiers have utilized Mobile Registration Intake Centers and One-Stop Shop locations to receive recovery support.

Debris removal: Gov. Mike Braun announced on Sept. 10 that the state will cover the majority of remaining costs of debris removal after FEMA reimbursement for eligible debris removal projects. IDHS has enlisted the assistance of contractors for debris removal and management operations and will cost-share on eligible [Category A projects](#). Removal services include rights-of-way debris, waterway debris, private property debris and debris public assistance technical assistance. FEMA will reimburse 75% of eligible expenses. The state will pay 75% of the local 25% cost share (18.75%) of the FEMA obligated and approved project. The remaining 6.25% is the local jurisdiction's responsibility. For example, on a \$100,000 eligible debris removal project, FEMA would reimburse \$75,000, the state would provide \$18,750, and the local government would be responsible for \$6,250. If you're a property owner who needs assistance with debris removal, please contact Indiana 211. Local governments interested in this program should email debris@erassist.com. Read Governor Braun's full press release [here](#).

State Disaster Relief Fund: As of September 18, 2026, more than 500 payments have been approved through the State Disaster Relief Fund (SDRF), distributing more than \$2 million in assistance. Eligible Hoosiers have received an average payment of \$3,962.03. Additionally, approximately 12,500 applications remain pending, awaiting further information or documentation from applicants before they can proceed.

If an applicant chooses manual entry, they will need to enter their routing number, account number and account type. Two very small deposits will arrive in 1-2 business days to verify the account. These credits and debits will be originated from Bright Harbor Recovery, Inc., which may show on statements at “Bright Harbor Re.” Bank statements may also show “ACCTVERIFY” in the statement description of these transactions. The applicant will need to return to the portal and enter this information for the verification step to be complete.

Providing these details is not a guarantee that the grant will be awarded but will complete the application for final review.

To apply for SDRF, or complete the application, visit <https://app.brightharbor.com/signup/indiana-sdrf-june-august-2026>.

IDHS has created a list of frequently asked questions for survivors to reference for assistance with their SDRF application, which can be found [here](#).

FEDERAL RESPONSE

On Aug. 15, 2026, President Trump approved an Emergency Declaration for the state of Indiana to enable FEMA to directly support the ongoing response to flooding for 53 counties. The declaration allowed FEMA to provide direct federal assistance, including specialized teams, equipment, supplies and technical support, as needed, to help Indiana protect lives, restore essential services, clear roads for emergency access and keep communities safe. FEMA has also coordinated support from other federal agencies, including the U.S. Army Corps of Engineers, the Environmental Protection Agency, Cybersecurity and Infrastructure Security Agency, National Weather Service, Federal Aviation Administration, Federal Bureau of Investigations, Transportation Security Administration and other federal partners, to assist with response and recovery efforts.

Indiana Department of Homeland Security and FEMA personnel began conducting aerial joint preliminary damage assessments throughout the state on Aug. 18, 2026. Joint preliminary damage assessments were completed as of Aug. 21, 2026. Joint preliminary damage assessments are the first step to collect the information needed to request a major disaster declaration.

IDHS and FEMA personnel completed additional joint preliminary damage assessments last week for public assistance in the following counties: Cass, Fountain, Marion, Morgan, Parke, Pike, Pulaski, Randolph, Rush, Starke, Union, Vermillion and Union. These JPDAs are being performed to determine if additional designations need to be made as part of the major disaster declaration.

On the evening of Aug. 25, 2026, Indiana's request for a Major Disaster Declaration was approved. As a result, FEMA's disaster assistance is now available, including both Individual Assistance and Public Assistance. Impacted residents can apply for Individual Assistance at disasterassistance.gov. To learn more about the program or to see which counties are eligible, please review [FEMA's press release](#).

JPDAs: On Sept. 10, Joint Preliminary Damage Assessments (JPDAs) for Individual Assistance were completed in the following counties: Cass, Pike and Putnam. These assessments are required to determine whether additional counties should be added to the major disaster declaration

FEMA dollars: As of Sept. 17, a total of 46,911 individuals have registered for FEMA Individual Assistance. FEMA has distributed \$92,727,783.36 through the Individuals and Households Program.

FEMA appeal process: Individuals who were determined as ineligible for FEMA Individual Assistance must appeal within 60 days of the date of the letter. The ineligibility letter from FEMA will provide additional information on the types of documents or information needed. The documents apply specifically to the decision made. For example, if an individual is appealing for additional assistance to help repair their home, they will want to provide FEMA with any receipts, bills or repair estimates received for the repairs needed to their home as a result of the disaster. To learn more or start the appeal process, [click here](#).

To learn more about FEMA's individual assistance process, [watch this video](#)

Department of Housing and Urban Development: HUD announced disaster assistance and mortgage relief options for Indiana residents affected by the Aug. 11 storms, including a 90-day moratorium on foreclosures for FHA, Section 184 and HECM-insured loans, as well as expanded access to HUD's 203(h) and 203(k) programs to support home rebuilding and rehabilitation. View the full press release [here](#).

U.S. Department of Agriculture: The USDA is offering disaster assistance to agricultural producers in Indiana impacted by the August 2026 disaster. More information can be found [here](#).

IRS and Indiana Department of Revenue: Impacted individuals and businesses now have extra time to file various tax returns and make tax payments. Certain federal and state tax-filing deadlines falling between Aug. 11 and Feb. 1, 2027, will now have until Feb. 1, 2027, to file. The extension will be allowed for individuals and households that reside or have a business in the following counties – Carroll, Dearborn, Decatur, Delaware, Fayette, Franklin, Hamilton, Hancock, Henry, Lake, LaPorte, Madison, Marion, Morgan, Porter, Pulaski, Randolph, Rush, Tipton, Union and Wayne. More information can be found [here](#).

U.S. Small Business Administration: In response to a Presidential disaster declaration issued Aug. 25, the [U.S. Small Business Administration](#) announced the availability of low interest

disaster loans for Indiana businesses, private nonprofit organizations, and residents affected by severe storms, straight-line winds, tornadoes, and flooding beginning Aug. 11. To apply online, visit sba.gov/disaster. The filing deadline for returning applications for physical property damage is Oct. 25. The deadline to return economic injury applications is May 25, 2027.

As of Sept. 17, U.S. SBA has received 195 applications from businesses for physical damage, and 68 economic injury disaster loan applications.

FATALITIES

Seven (7) people have died in storm-related incidents since the storm system began on Aug. 11 in the following counties: Delaware (2), Henry, Lake, LaPorte, Jennings and Porter.

Specific details on timelines and circumstances are still being confirmed.

IDHS is aware of an additional fatality in Monroe County. As of Aug. 21, 2026, it has been confirmed that this incident was not directly related to the storms that impacted Indiana beginning on Aug. 11. The official number of total number fatalities directly related to this disaster now seven (7) deaths.

ASSISTANCE REQUESTS AND DAMAGE REPORTING

The August Disaster Resource Hub is now available. The hub serves as a comprehensive resource center for individuals seeking state and federal assistance and updates related to the severe weather events that began on Aug. 11. Learn more: on.in.gov/August2026Disaster.

[Indiana's State Disaster Relief Fund](#) will provide up to \$5,000 in emergency aid grants to Hoosiers in need of assistance. This fund will enable families to get the basics like clothing and uninsured medical devices while they are displaced from their homes.

Indiana 211 is accepting damage reports for Cass, Dearborn, Delaware, Fayette, Franklin, Hamilton, Hancock, Henry, Jasper, Lake, LaPorte, Madison, Marion, Marshall, Miami, Morgan, Newton, Parke, Pike, Porter, Pulaski, Putnam, Randolph, Rush, Tipton, Warren and Wayne counties for severe weather impacting these communities beginning Aug. 11. To help establish a comprehensive assessment of damage, residents can call 866-211-9966 or visit the Indiana 211 website (on.in.gov/IN-211).

SAFE TRAVEL

- Hoosiers can find more information on INDOT routes that are currently closed due to flooding by using the INDOT TrafficWise tool online at <https://511in.org/> or through the INDOT TrafficWise mobile app.
- Check with city, town and county highway departments for the most up-to-date information on local roads affected by flooding.

- The IDHS Travel Advisory Map at <https://www.in.gov/dhs/travel-advisory-map/> is available to view county travel status information.
- High water continues to require the closure of some roads. Do not ignore “high water” warning signs or drive around barricades closing roads for flooding. Individuals traveling at night, when it is more difficult to see flood dangers, should be especially cautious.

HEALTH AND SAFETY CONCERNS

- Flood water is not safe to swim or play in. Flood water contains various contaminants, chemicals and other dangerous pollutants that can make people and animals sick. Keep children, pets and livestock out of flood water as much as possible.
- Well water in flood-affected areas may be contaminated with pathogens and be unsafe to drink. Residents who use wells should contact their local health department to coordinate testing to ensure their water sources are safe to drink. Local health department contact information can be found on the IDOH website at <https://www.in.gov/health/lhd/local-health-department-map>.
- Mold is a significant issue after a flood and may not be immediately visible. Those with affected homes or businesses should remove items that have been wet for two or more days. A mixture of bleach and water (no more than one cup of bleach per gallon of water) can be used on rigid surfaces such as countertops, floors, sinks and stoves and plastic toys.
- No one who sees or experiences a disaster is untouched by it. Loss from flooding is no exception. Disaster stress and grief are normal, but there is help available if someone in the family needs mental health assistance/counseling. Immediate, free emotional support is available 24/7 by calling or texting 988 to reach the Suicide and Crisis Lifeline, or by calling or texting the Disaster Distress Helpline at 1-800-985-5990.

FLOOD SAFETY AND CLEANUP

The Red Cross has provided steps for people to follow if their community is affected by flooding:

- Continue listening to local radio or television stations or a NOAA Weather Radio for updated information and instructions. If away from home, return only when authorities say it is safe to do so.
- Before entering the home, look outside for loose power lines, damaged gas lines, foundation cracks or other damage.
- If the smell of natural or propane gas is present or a hissing sound is audible, leave immediately and call the fire department.
- If power lines are down outside the home, do not step in puddles or standing water.
- Make sure all food and water are safe. Discard items that have come in contact with flood water.
- When in doubt, throw it out!
- During cleanup, wear protective clothing, including rubber gloves and rubber boots.

In the aftermath of flooding and other natural disasters, property owners are vulnerable -- making perfect targets for scammers pretending to offer help cleaning up wreckage and making necessary repairs. When working with someone offering services:

- Avoid agreeing to any repair or restoration work on the spot during initial contact with someone offering services – this includes contracts.
- Avoid signing any legally binding agreements without first gathering information and researching a business being represented.
- Obtain information about the individual offering his or her services.
- Research the company the individual claims to represent.
- Look for signs of credibility such as an official website.
- Seek reviews and testimonials from former customers.

For more information about actions before, during and after flooding, visit www.GetPrepared.in.gov.

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For Media Only: Indiana Department of Homeland Security Office of Public Affairs 317-234-6713, pio@dhs.in.gov