



STATE DISASTER RELIEF FUND

FREQUENTLY ASKED QUESTIONS

TECHNICAL ISSUES WITH THE APPLICATION

I am unable to connect my bank account via Plaid.

Some banks require specific permission settings to allow verification through third-party services like Plaid. If you are facing issues connecting, you can verify your account manually instead. Here's how:

1. Go to the **Bank Account Details** question on your application.
2. Look for the option to **enter your bank details manually**.
3. Enter your routing number, account number, and account type. You can find these in your bank's mobile app or on a paper check.
4. We will send two small test deposits, and one small debit for the same amount to your account within 1–3 business days.
5. Once you see the deposits, log back in, go to the Bank Account Details, and enter the two amounts to complete verification.

Is there a way to change my bank account information if I already submitted my application?

If your application is in progress and you are using the direct connectivity option through Plaid, you will see an option in the portal to “Link a different account”. This will allow you to change the connected account before submission.

If your application is in progress and you have selected the manual entry option, it is highly encouraged to validate the details of your account before clicking the Continue button. Once you are waiting for micro-deposits, there is no way to change the account information. If your information is inaccurate, or you want to change the account, please contact your case worker at insdrf@brightharbor.com or text 463-282-3453 to request a reset.

If your account details have been verified via the manual or direct connectivity options and you have proceeded to submission, you are unable to change the account details without contacting your case worker and requesting a reset.

I entered my bank account information manually but have not received the micro-deposits.

While the micro-deposits will typically arrive within 1–3 business days, this timeline varies across banks. If you have connected your account and it has not been at least 3 business days, we recommend waiting another 24-48 hours. If you do not receive the micro-deposits, or have issues when entering them into the application, reach out to your caseworker at insdrf@brightharbor.com or text 463-282-3453 for support.

When they arrive:

- a. Log back in to your application portal at <https://app.brightharbor.com>
- b. Continue your application and proceed to the banking account details question
- c. Enter the two deposit amounts exactly as they appear in your account
- d. Proceed with completing and submitting your application

If we identify your manual bank verification failed due to an invalid bank account, your application will appear failed on the micro-deposit step within 7 days. If this occurs, you will automatically have the option to connect a different account.

For more information, [learn more here](#).

I verified my bank account information but was unable to submit successfully.

We have since resolved this issue and you should be able to complete your submission.

When I try to sign in with the code I received, it says the code is invalid. What should I do?

Some users initially experienced browser refresh or redirect issues that interfere with login codes. We have resolved these issues, and you should be able to complete your submission.

Why are there conflicting dates on the application? If I enter a different date, I am denied.

Applicants living in Griffith sometimes saw both the Lake County qualified date question and the question specific to the Griffith city declaration. This prevented them from completing their applications. We resolved this issue and those users should be able to continue the process.

I'm not comfortable uploading this documentation. Can I bring it into an office instead?

This documentation is required to complete your application. The SDRF portal is secure, and your information will not be shared with outside entities unrelated to the SDRF program or used for any purpose other than verifying your eligibility and processing your assistance.

I am unable to upload files.

We have identified several issues with file uploads that affect certain devices more than others. Fixes are currently underway to continue improving this experience across devices. We recommend using a desktop device if you have access to one and are facing these issues.

If you are still unable to upload documents from your device, you can send these documents to your caseworker at insdrf@brightharbor.com. These files can be added by your caseworker to your application, and your caseworker can submit these on your behalf with your consent.

How do I get support if I cannot resolve these issues myself?

For all cases in which your issues are unresolved or you need support, please send an email to insdrf@brightharbor.com or a text message to 463-282-3453. It is important to use the email/phone number associated with your application to ensure it is received by your program caseworker.

Due to the high volume of applicants, we sincerely appreciate your patience as we respond to each survivor. You will not miss any program deadlines or assistance opportunities while platform issues are being addressed.

SDRF PROGRAM

Who is eligible for the State Disaster Relief Fund program?

- *June 6–18, 2026 event:* Residents of counties that issued a local disaster declaration **and** are included in the [Governor's disaster emergency](#). Additionally, residents of Warrick and Gibson counties were made eligible for the disaster event occurring June 21, 2026, and residents of the Town of Griffith for the disaster event occurring June 24, 2026.
- *Event beginning Aug. 11, 2026:* Residents of counties that issued a local disaster declaration. Governor Braun declared a [statewide disaster emergency](#) for this event.

What are eligible expenses?

Individual financial assistance is available for repairing, replacing, restoring, or actions relating to the following categories of disaster damaged property owned or rented by an eligible applicant and occurring at their primary residence:

- Home repairs
- Essential furnishings
- Essential clothing
- Essential appliances or utilities
- Essential tools and equipment needed for employment or school
- Debris removal for damaged carpet, furniture, furnishings, appliances and disaster generated debris on the home site that prevents access or use of the residence or its accessory structures
- Essential inspections to determine habitability of a structure
- Uninsured medical devices

- Essential transportation vehicle, which must be used and essential for employment or medical care
- Temporary housing

More details can be found [here](#).

What documentation is needed for proof of home ownership?

Examples of documentation include your deed, mortgage documentation, homeowners' insurance statement, or property tax bill.

Is this application only for the August 2026 disaster, or does it cover the June 2026 storms as well?

Yes. Eligible residents may apply for assistance related to the June 2026 events using this same [application](#).

If we called Indiana 211 and applied for State Disaster Relief Fund individual assistance, do we have to reapply now?

No. If you applied through Indiana 211, your application has been received. However, we still need additional items—such as proof of identity, proof of ownership and payment information—to complete your file. These can be submitted via <https://app.brightharbor.com/signup/indiana-sdrf-june-august-2026>.

If my homeowner's insurance covered my damage, do I still qualify?

To qualify for SDRF individual assistance, your damages must be uninsured or underinsured. More information is available [here](#).

My application was denied for reasons that are not accurate (residence not eligible, not primary residence, etc.). How do I appeal?

If you believe your application was incorrectly denied, you may reapply using this [link](#).

When will funds be deposited?

Applications are reviewed on a rolling basis. Payment timeline will vary based on the event you were impacted by - with August events receiving payment on a rolling basis. The June events payment timeline is contingent on the pool of all eligible applicants.