

GARY: WHAT YOU CAN STILL CLAIM

Money, food, and legal help after the August 11 storm and the 14-day blackout. The lights are back. The deadlines are not over.

FREE · PLEASE PHOTOCOPY AND SHARE · UPDATED AUGUST 27, 2026 · OPERATION PREPARE

CLOSES IN DAYS. READ THIS FIRST.

If you get SNAP: your food replacement affidavit is due MONDAY, AUGUST 31.

Nothing was automatic. Lake and Porter counties already got an extension. This is it. If you do not file, you get nothing.

File online: fssabenefits.in.gov · **Call:** 1-800-403-0864 · **Form:** State Form 40988, at on.in.gov/SNAP-Affidavit · **Or walk into any DFR office.**

THREE THINGS ALMOST EVERYONE GETS WRONG

- 1. FEMA will not pay you back for spoiled food.** FEMA's own words: "FEMA's Individuals and Households Program does not provide food assistance or food vouchers." Apply to FEMA anyway, for damage and displacement, but do not sit waiting on a food check that is not coming.
- 2. NIPSCO has already said it will deny storm food claims.** Its published policy: "storms are considered an act of nature, so we do not reimburse customers for damages to property or food spoilage." File the claim anyway, because *the denial letter is evidence* your insurance and the lawsuit will want.
- 3. There is no automatic \$1,200 payment for losing power.** That rumor circulates after every outage. FEMA has publicly denied it. Anyone who asks you for a fee to "sign you up" is running a scam.

1 DO THIS BEFORE YOU THROW ANYTHING ELSE AWAY

Every program below runs on proof. Ten minutes of documenting now beats any phone call you make later.

- Photograph inside the refrigerator and freezer *before* you dump it
- Write an itemized list of the food you lost, with estimated costs
- Photograph property damage: roof, trees down, ruined appliances, water in the basement
- Keep every receipt: generator, fuel, ice, coolers, hotel, restaurant meals, laundromat, replacement medication
- Screenshot your NIPSCO outage texts or the outage map, for the date and time power went out and came back
- Note any medical harm: ER visits, spoiled insulin, oxygen or CPAP downtime, a missed dialysis appointment
- Document lost wages: days you could not work, pay stubs showing the gap

2 FEMA: APPLY NOW, DO NOT WAIT FOR A DEADLINE

The President signed a major disaster declaration for Indiana on **August 25, 2026**. **Lake and Porter counties are approved for Individual Assistance.** disasterassistance.gov · 1-800-621-3362, 7am to 10pm daily · the FEMA app

You need no documents to register. Register first, send paperwork later.

Covers: rental help while your home is unlivable, hotel reimbursement, home repair for owner-occupants, personal property, vehicle damage, medical and dental costs, moving and storage, child care, funeral costs, a one-time upfront "Serious Needs" payment of roughly \$770, and low-cost loans for uninsured property losses. Confirm amounts at application.

Does not cover: spoiled food, lost wages, or general inconvenience.

FEMA has not published the application deadline yet. Do not wait for one. Apply now.

Have ready eventually: photo ID, Social Security number, proof you live there (utility bill, lease), proof of ownership if you own (deed, tax receipt, policy), bank routing number, and your insurance settlement or *denial* letter.

No FEMA recovery center has opened in Lake County. Do not wait for one.

3 INDIANA STATE DISASTER RELIEF FUND

Separate from FEMA. Pays for **uninsured** losses to your primary home: repairs, furnishings, appliances, tools, debris removal, transportation, and **medical devices**. The state has announced grants up to \$5,000 for this disaster.

Apply: app.smartsheet.com/b/form/01a019f5a4457f0495bbef680cff9c75

Questions: ia@dhs.in.gov or call 211

Use that exact link. A different state form is still live for the June 2026 disaster. Filing on the wrong one wastes your application.

File your insurance claim first, because the state expects it. Apply to *both* FEMA and the state; you cannot be paid twice for the same item, but they cover different things.

4 YOUR INSURANCE: THE REAL FOOD MONEY

For households not on SNAP, insurance is the only route to food reimbursement that exists.

Many homeowners and renters policies cover roughly **\$500 of spoiled refrigerated food** when the outage follows a covered event like a windstorm. Coverage varies and some policies pay only if the failure happened on your property.

Call your agent and ask this exact question: "Does my policy cover food spoilage from an *off-premises* power interruption, and does my deductible apply?"

Also ask about roof and tree damage. Watch for a separate, higher wind/hail deductible. Many Indiana policies have one.

Insurance complaint: Indiana Dept. of Insurance, 1-800-622-4461, consumerservices@idoi.in.gov

Renters: your policy covers food under personal property too. Most renters never ask.

KEEP THESE NUMBERS

211 or 1-866-211-9966: food, shelter, housing referral, damage reporting. Text your ZIP to 898-211.

1-800-621-3362: FEMA, 7am to 10pm daily

1-800-403-0864: SNAP replacement (deadline Aug 31)

1-800-464-7726: NIPSCO claims and downed lines

1-800-851-4268: IURC, to file a complaint about NIPSCO

1-800-622-4461: Indiana Dept. of Insurance

(219) 881-1311: City of Gary 311

1-800-985-5990: Disaster Distress Helpline, 24/7

988: crisis line, 24/7

BEFORE THE NEXT ONE

Two weeks without power is not a freak event any more, and Gary will not be the last place it happens. Three things that cost nothing:

- **Register with Smart911** (smart911.com, Lake County) if anyone in your home depends on oxygen, dialysis, insulin, or a power wheelchair. Responders see it before they arrive.
- **Photograph the inside of your refrigerator today**, while it is full. A "before" picture is worth more than any argument later.
- **Keep this sheet.** The programs change. The order of operations does not: document, insure, claim, then complain to the regulator.

GARY: WHAT YOU CAN STILL CLAIM

Page 2. Utility complaints, medical, housing, legal help, and the log that makes your claim stick.

5 NIPSCO: FILE ANYWAY, THEN GO OVER THEIR HEAD

NIPSCO's published position is that it will not reimburse storm-caused food spoilage or property damage. File anyway. A written denial is documentation you will use elsewhere.

NIPSCO customer service / claims: 1-800-464-7726

Then put your experience on the official record. Almost nobody does this. It is the part that changes what happens next time.

File a complaint with the IURC (Indiana Utility Regulatory Commission):
iurc.portal.in.gov · 1-800-851-4268 · (317) 232-2712

Mon to Fri, 8:15am to 4:45pm ET. Try NIPSCO first; they will ask.

Submit a public comment to the OUCC (Office of Utility Consumer Counselor):
in.gov/oucc/contact-us

The Governor has directed the OUCC to petition the IURC to investigate NIPSCO's tree trimming and whether money regulators approved for infrastructure was actually spent on it. Your complaint enters that record, and a docket full of Gary addresses is harder to dismiss than a press release.

6 THE CLASS ACTION: YOU DO NOT NEED TO PAY ANYONE

A proposed class action against NIPSCO was filed in Porter County Superior Court over failed tree trimming and line inspection. It has **not** been certified as a class.

Nothing is required of you right now. If a class is certified, you will get a notice with the option to opt out.

Do not pay anyone a fee to "join" or "sign you up." That is the scam that follows every disaster.

The one useful thing today is **preserving your documentation.** See Step 1 overleaf.

7 IF YOU RELY ON POWERED MEDICAL EQUIPMENT

Spoiled insulin or medication: call your *pharmacy* first, not your insurer. Say you are in a FEMA-declared disaster county and ask for an emergency refill override. If refused, call the number on your insurance card.

Damaged CPAP, oxygen concentrator, power wheelchair: call your equipment supplier and your insurer. If the loss is uninsured, both FEMA and the State Disaster Relief Fund can cover medical device replacement, and the state names medical devices explicitly.

Before the next one, register with Smart911. Free. It tells 911 dispatchers and responders that someone at your address depends on oxygen, dialysis, or refrigerated medication, before they arrive.

smart911.com, search Lake County, Indiana

Emotional support, 24/7, 100+ languages: Disaster Distress Helpline 1-800-985-5990 · Crisis line 988

8 IF YOU WERE DISPLACED, OR YOUR RENT IS A PROBLEM

Hotel or rental help (IHCD): up to 30 days of hotel stay, or application fees, one month's rent, and a security deposit, if you were displaced by the storms and your home is unsafe.

Start by calling 211 to report damage and get assessed. Questions:
disasterrelief@ihcda.in.gov

If your rental was uninhabitable, do not simply stop paying rent. In Indiana that can get you evicted.

Put your complaint to the landlord **in writing**, keep a copy, and get free legal advice first.

Indiana Legal Services (free, income-eligible):
indianalegalservices.org/applyonline

Free online legal questions: indiana.freelegalanswers.org

FOR CHURCHES & NONPROFITS

The same declaration opened **Public Assistance.** Federal funding is available to eligible local governments and **certain private nonprofits**, on a cost-share basis, for emergency work and for repair of damaged facilities in Lake, Porter, LaPorte and 8 other counties.

If your congregation ran a shelter, feeding site or charging station, or your building was damaged, you may be reimbursable. Contact Lake County Emergency Management or ia@dhs.in.gov and ask about **Category B emergency protective measures.** Gather cost records now: staff and volunteer hours, food, fuel, generator rental, supplies.

9 FOOD AND HELP STILL ON THE GROUND

Indiana 211. Dial 211 or 1-866-211-9966, or text your ZIP to 898-211. The one number that is always current. Food, shelter, utility help, housing referral.

Reporting damage to 211 does not apply you for anything.

You must still file the state form and the FEMA application separately.

City of Gary 311: (219) 881-1311 · gary.gov/stormrecovery

Catholic Charities, Diocese of Gary (rent and utility assistance, food):
940 Broadway, Gary · (219) 886-3549 ext. 2

Salvation Army Gary and Merrillville: 4800 Harrison St. · Food Bank of NWI: 6490 Broadway, Merrillville · YWCA of NWI: 150 W. 15th Ave. · Red Cross: 1-800-733-2767

Sites are winding down now that power is back. Call 211 before you travel.

Storm debris: place it curbside for city collection. Tree and brush drop-off at North Gleason Park, 301 W. 30th Ave.

YOUR OUTAGE LOG. FILL THIS IN ONCE AND KEEP IT.

WHAT I LOST OR PAID FOR	COST	PHOTO?	RECEIPT?
Refrigerator & freezer food			
Ice, dry ice, coolers			
Generator and fuel			
Hotel, meals out, laundromat			
Medication spoiled or replaced			
Medical visits from the outage			
Property damage: roof, trees, appliances			
Wages lost			

Attach your photos and receipts to this sheet. Insurance, FEMA, the state, the IURC and any eventual settlement will all ask for the same information. Fill it in once and copy it.

POWER OUT: DATE & TIME	POWER BACK: DATE & TIME	TOTAL DAYS OUT
NIPSCO ACCOUNT NUMBER		NIPSCO CLAIM FILED (DATE)
SNAP AFFIDAVIT FILED (BY AUG 31)		FEMA APPLICATION NUMBER
STATE RELIEF FUND SUBMITTED		INSURANCE CLAIM NUMBER

Written by Brandi Richard Thompson, former federal emergency management official; 20+ years with FEMA and DHS. She does not act for, and cannot represent anyone before, any government agency.

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