

Indiana: Overview

Everything in the main manual and the skill guides applies in Indiana exactly as written. What's different here is the specific hazard profile and the state, local, and legal context around it. This page is the starting point; the other three pages under Indiana go deeper on laws, local resources, and the data behind the risks named here.

The Palm Sunday Outbreak: the deadliest tornado event in Indiana history

On April 11, 1965, 10 tornadoes tore through Indiana in a matter of hours as part of a six-state outbreak, killing 137 people and injuring more than 1,200, the deadliest tornado outbreak in the state's recorded history. The broader outbreak, 47 tornadoes across six states, ranks as the fourth deadliest in U.S. history and directly led to major improvements in severe weather warning systems nationwide. See the Risks page for the full data.

August 2026: a flood record that stood for 113 years, broken

In August 2026, a 1-in-1,000-year rainfall event, more than 11 inches in roughly 32 hours in parts of the state, sent the White River at Anderson to a crest of 24.9 feet, breaking the record set during the Great Flood of 1913. At least 7 people were confirmed dead, and the flooding arrived alongside a derecho that knocked out power to more than 1 million customers regionally. Because this event is recent, some figures may still be updating as recovery continues; the numbers on the Risks page reflect what was confirmed as of this writing.

What this means for how you use the rest of this manual

The manual's Tier structure and the skill guides apply without modification. What's different in Indiana: tornado season planning (a safe room, a weather radio, a practiced shelter plan) matters statewide given the Palm Sunday Outbreak's scale, and households near the White River corridor or other flood-prone waterways should treat "it hasn't flooded like that before" as no longer a reliable assumption, a century-old record fell in a single storm.

Sources

- 1965 Palm Sunday tornado outbreak Indiana deaths and injuries: Wikipedia, sourced to NWS; National Weather Service

- August 2026 Indiana floods, rainfall, deaths, and the White River record crest: Wikipedia, sourced to contemporary reporting

Indiana: Laws & Legal Considerations

Rainwater harvesting: unrestricted below a specific volume threshold

Indiana places no state-level restriction on residential rainwater harvesting up to a defined annual volume, a cleaner numeric threshold than most states covered on this site use.

Rule	Indiana
Source water	Rooftop or other catchment
Permit required	No, for systems collecting up to 100,000 gallons annually
Above that threshold	Typically requires a DNR permit
Permitted uses	Non-potable: irrigation and similar uses
Downstream impact	If a system could measurably reduce downstream flow or affect neighboring properties, the DNR may require additional documentation regardless of volume

Where to find it: the Indiana Department of Natural Resources (in.gov/dnr) administers permits above the threshold.

Water rights: standard riparian doctrine

Indiana follows the same general riparian rights framework as most Midwestern and Eastern states covered on this site.

Concept	How it works in Indiana
Who holds the right	Landowners adjacent to a natural water source
Governing principle	Reasonable use, without unreasonably diminishing flow or quality for other riparian owners
Larger uses	Reviewed by the DNR when downstream or neighboring impact is a realistic concern

Where to find it: the Indiana Department of Natural Resources administers water rights and permitting.

Permitless carry, with a genuinely free optional license

Indiana adopted permitless carry in 2022, and unlike every other permitless state covered on this site, it went a step further by eliminating the state fee for its optional license entirely rather than just keeping it low.

Requirement	Detail
Standard	Permitless ("constitutional") carry, open or concealed, for anyone 18+ legally eligible to possess a firearm
Optional License to Carry Handgun (LTCH)	No state fee at all for a 5-year or lifetime license (fingerprinting fees may still apply locally)
Why get the optional license anyway	Useful for reciprocity in states that require a permit from Indiana residents

A genuinely different posture from every other permitless state covered so far

Arizona’s optional permit costs \$60, Ohio’s optional permit costs \$67; Indiana’s costs nothing at the state level. This is a small but real distinction: Indiana isn’t just permitless, it’s also removed the financial barrier to the optional license most other permitless states still charge for.

Sources

- Indiana rainwater harvesting rules and DNR permit threshold: Indiana Hub; Rain Harvest Pro
- Indiana permitless carry and free optional LTCH: Keffer Hirschauer LLP; USA Gun Shop

[BY STATE](#) › [INDIANA](#)

Indiana: Local Resources

IDHS and Get Prepared

The Indiana Department of Homeland Security runs public preparedness outreach through its Get Prepared campaign, with a dedicated e-newsletter and content specifically organized around hazards common in Indiana, tornadoes, floods, and snowstorms among them.

Where to find it: in.gov/dhs/get-prepared.

Purdue Extension: Indiana's version of the other states' land-grant Extension programs

Purdue University's Cooperative Extension Service runs the same category of program as every other state covered on this site, through local county Extension offices.

- **Purdue Extension Master Gardener Program:** a 14-16 week in-person Basic Training course (one 3-hour class weekly), a passing score of at least 70% on an exam, and 40 hours of volunteer service to become certified, then 12 volunteer hours and 6 continuing-education hours annually to stay active.

Where to find it: extension.purdue.edu lists the program by county.

CERT: coordinated through IDHS

Indiana's CERT program trains neighborhood, workplace, and school teams in basic disaster response skills, coordinated through the state Department of Homeland Security's training division.

Where to actually find a team

IDHS's Training and Certifications page is the statewide starting point; from there, local availability varies by county and city the same way it does in most other states covered on this site.

Where to find it: in.gov/dhs/training.

Sources

- IDHS Get Prepared campaign: Indiana DHS
- Purdue Extension Master Gardener Program requirements: Purdue Extension; Purdue Master Gardener Program Policy Guide
- Indiana CERT program and IDHS training coordination: Indiana DHS

BY STATE › INDIANA

Indiana: Risks & Trends

Same standard as every other page on this site: every figure below is independently sourced, and figures that vary across sources, or measure genuinely different things, are flagged as such rather than collapsed into one number that looks more precise than the underlying data actually supports.

The Palm Sunday Outbreak (1965): Indiana’s deadliest tornado event

Metric	Figure
Indiana tornadoes	10
Indiana deaths	137
Indiana injuries	1,200+
Six-state outbreak total tornadoes	47 (55 confirmed across some counts)
Six-state outbreak total deaths	271
National ranking	4th deadliest tornado outbreak in U.S. history
Damage (1965 dollars, all states)	~\$250 million

The outbreak’s severity, including 18 tornadoes rated F4, was a direct catalyst for major improvements to the national severe weather warning system in the years that followed.

August 2026 floods: a 113-year-old record broken

Metric	Figure
Start date	August 11, 2026
Peak rainfall (New Castle, ~32 hrs)	11+ in, a 1-in-1,000-year event
Indiana deaths	7+
White River crest at Anderson	24.9 ft, exceeding the 1913 record
Regional power outages (from the accompanying derecho)	1 million+ customers
Indiana peak outages	~300,000
Delaware County evacuations (as of Aug. 15)	350+

This is a recent, still-developing event

Because this flooding happened in the weeks before this page was written, some figures, particularly the final death toll and total damage estimate, may still be updating as recovery continues. The numbers above reflect what was confirmed in contemporary reporting at the time of writing; check current sources for the latest confirmed totals.

What these two have in common

The Palm Sunday Outbreak and the August 2026 floods, separated by more than 60 years, both demonstrate the same practical point about Indiana specifically: the state’s worst-case severe weather events aren’t confined to memory. A record set in 1913 held for over a century before a single storm broke it, and Indiana’s deadliest tornado outbreak remains the deadliest on record six decades later, not because nothing worse has threatened since, but because both events represent genuinely extreme tails of Indiana’s ordinary severe weather patterns.

Sources

- 1965 Palm Sunday tornado outbreak Indiana deaths and national ranking: Wikipedia, sourced to NWS; Fox59

- August 2026 Indiana floods, rainfall, and White River crest data: Wikipedia, sourced to contemporary reporting