



# Eviction Prevention: Keys to Keeping Tenants Housed

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# Why do we require an Eviction Prevention Plan?

Starting with the 2020-2021 Qualified Allocation Plan (QAP), IHCDA introduced a new scoring category for Rental Housing Tax Credits (RHTC's) to recognize properties that commit to reducing the impact of eviction and adopting low-barrier tenant screening practices.

You elected to receive two (2) additional points for eviction prevention in your application for tax credits. As a result, all participating developments are required to create an eviction prevention plan using IHCDA's Eviction Prevention Protocol template.

This plan should be submitted to [evictionprevention@ihcda.in.gov](mailto:evictionprevention@ihcda.in.gov) and approved prior to lease-up and will be reviewed as part of IHCDA's ongoing compliance monitoring to ensure it is implemented and maintained. IHCDA must have an approved eviction prevention plan on file for your property.

**\*\*Note:** You may have also received one or two points for committing not to screen out applicants for past evictions, which would require you to submit your tenant selection plan. The QAP changes with each edition. To find the requirements for a specific property, refer to the QAP for the corresponding funding year or to the IHCDA Tax Credit Compliance Manual found on IHCDA.IN.GOV. **\*\***

# Eviction: What's the big deal?

## Tenant

Loss of housing/possessions  
Risk of homelessness  
Trauma  
Self-esteem, identity  
Loss of supports/connections  
Effect on future

## Property Management

Loss of rent  
Cost of flipping unit  
Legal fees  
Marketing unit & securing new tenant

## Service Provider

Damages relationships  
Feelings of failure  
Time consuming/relocation  
Pressure to advocate

**Who are your Tenants?  
What barriers are they faced with?**



# Setting the Stage: Indiana Housing Need

- For every 1 unit of available affordable housing in the U.S., there are 4 households in need; federal rental assistance only covers 24% of those households who qualify for/need it
- In Indiana, at \$7.25/hr., a household must work 101 hours/week (2.5 FTE jobs) to afford a 1-bedroom unit at Fair Market Rent of \$956; 122 hrs/wk (3.1 FTE jobs) for a 2-bedroom at \$1153
- Rent affordable with full time job paying \$7.25/hr is \$377
- A household must earn a minimum of \$22.18/hr at 40 hours/week to afford a 2-bedroom unit (without paying more than 30% of income on housing)
- Average renter wage is \$18.05
- Rent affordable with full time job paying \$18.05/hr is \$939
- Rent affordable at 30% AMI is \$722
- 27% of Hoosier renters are below 30% AMI; 43% below 50% AMI

Out of Reach: Indiana | National Low Income Housing Coalition



# Eviction Prevention Plan Components

1. Eviction Prevention Philosophy
2. Resident Engagement Approaches
3. Community Partnerships Connecting Households to Resources
4. Roles and Responsibilities of Property Management Staff and Services Staff and Identify Mechanisms for Coordination and Communication
5. Tenant Knowledge of Roles and Responsibilities
6. Housing Retention Plans
7. Strategies for Mitigating and Responding to Common Lease Violations
8. Eviction Protocols

# Eviction Prevention Philosophy

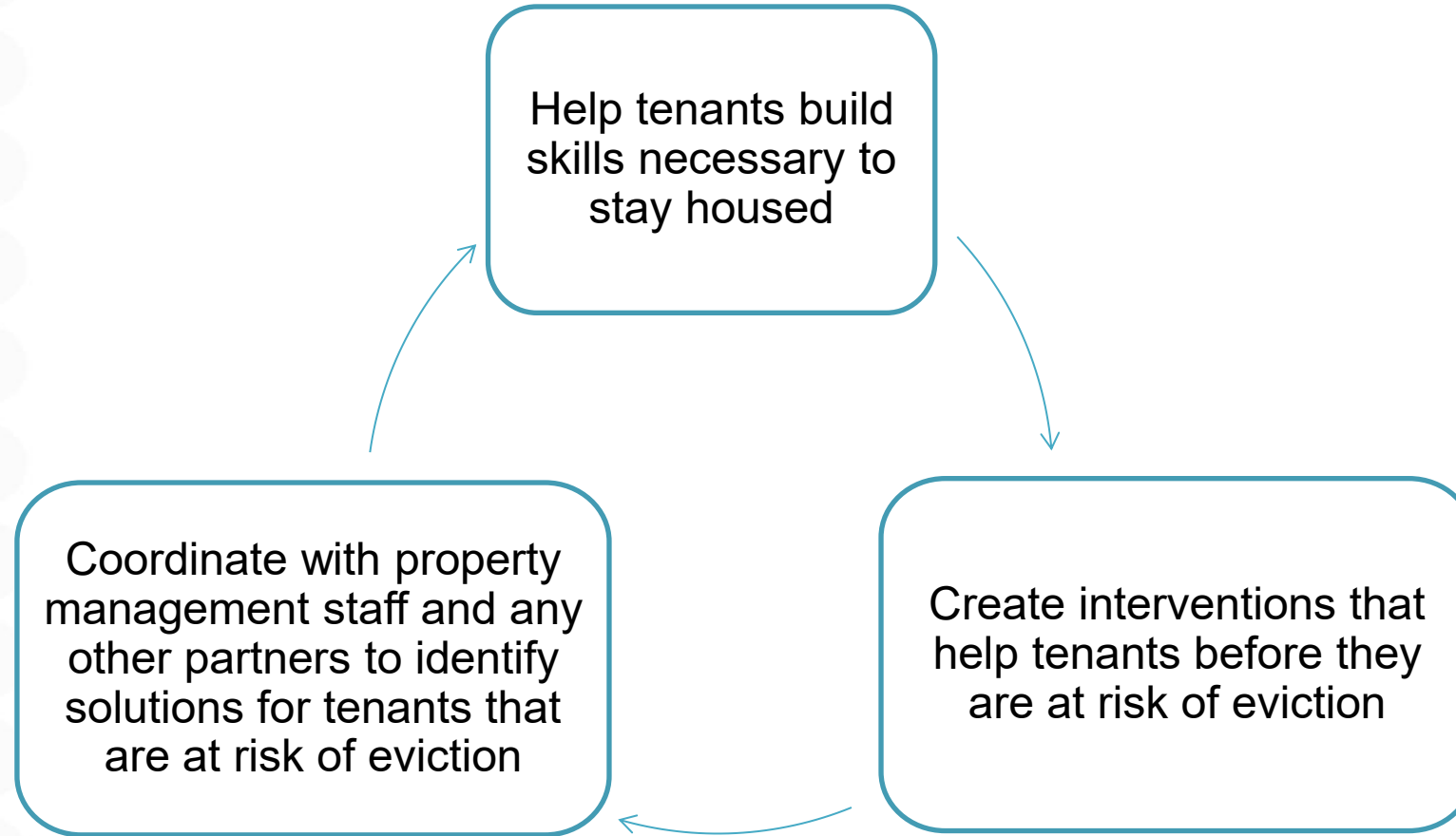
**Your “why” statement.** The philosophy should be developed first because it will guide the rest of the plan.

How to develop the philosophy:

- Convene with all parties (owner, property manager, and service provider) to work through expectations and reach agreement
- Discuss how your approach will be unique to this property - is your eviction process/timeline realistic and appropriate for the target population?
- **Commit to using eviction only as a last resort**

Reinforce through onboarding, periodic trainings, etc. to develop an organizational culture that matches the philosophy.

# An Ongoing Process



# Stages of Eviction Prevention and Opportunities for Intervention/Diversion

Move-in

Ongoing

Lease Violation

Eviction Notice & Filing + Alternatives

# Stages of Eviction Prevention and Opportunities for Intervention/Diversion

## Move-in

- At lease-signing, PM should walk through key parts of the lease with tenant:
  - Payment schedule and payment method
  - Visitor policy and quiet hours
  - Notification process for maintenance issues
  - Consequences for lease violations and notification policy
- This is PMs first opportunity to make a positive connection with new tenant
- Establish opportunities for tenants to connect with staff immediately, such as office hours, open door policies/be accessible, community meet and greets, etc.

# Stages of Eviction Prevention and Opportunities for Diversion

## Ongoing

- Identify services you can refer residents to
- Provide ongoing training to staff in eviction prevention practices
- Identify and address concerns before they become major problems

# Stages of Eviction Prevention and Opportunities for Intervention/Diversion

## Lease Violation

- Most common lease violations and causes for eviction include:
  - Non-payment of rent
  - Disruptive behaviors
  - Guest policy violations
  - Neglect/damage to the unit
  - Illegal activity on the property

# Stages of Eviction Prevention and Opportunities for Intervention/Diversion

## Lease Violation

### Notification process:

- Notice of lease violations should be in writing and provided to the tenant promptly
  - Consider barriers the tenant may experience when issuing violations
  - Consider severity of the issue-is a formal violation needed vs. a discussion with tenant
- The notification should list only facts and avoid personal statements/opinions
- State the consequences of the violation and potential consequences of future violations

### Considerations:

- How often are you issuing lease violations and how does this effect their impact?
- Is it always necessary to schedule a meeting to discuss lease violations, or are there times when a notice is sufficient?

# Sample Violation Letter

\_\_\_\_\_ received a complaint and/or witnessed a concern about one or more of the following reasons:

- Noise level coming from your apartment
- Violation of pet policy
- Health/safety risk to self or others
- Destruction of "xyz" property
- Violation of quiet, peace, and enjoyment
- Other \_\_\_\_\_

Please call to schedule a time when you and your Case Manager can come into our office at \_\_\_\_\_ to help resolve these complaints. Failure to schedule this appointment may lead to a 30-day eviction notice.

If you have any questions or concerns, contact me at \_\_\_\_\_.

# Stages of Eviction Prevention and Opportunities for Diversion

## Lease Violation

The problem should be “solved” as a team – property staff and tenant

- This is an engagement opportunity
  - Understand the issue → Address the issue
- Together define the problem, focusing on the lease violation
- Discuss:
  - What are potential solutions?
  - What resolution does the property need to see, and can they make any adjustments?
  - Are there service needs?
  - What are some measurable actions that the tenant is willing to take?
- Develop an action plan (housing retention plan)
- Document every meeting

# Housing Retention Plan

The housing retention plan is an individualized strategy (an “action plan”) for addressing lease violations, with the goal of resolving the issue and preventing future issues

- Simple and straightforward description of action(s) to be taken by the tenant, property staff, and/or other partners to address/correct each lease violation
- Complete and updated history of lease violations
- Notes ongoing resources that the tenant will utilize for continued stability, if applicable (e.g., emergency rental assistance)
- Has a clear timeline or completion date
- Documentation of follow-up meetings, if applicable
- Confirms in writing if/when the tenant has resolved issue leading to lease violation

## Individualized Housing Retention Plan

### Information Coversheet

Tenant Name:

Identifier/Address:

Lease Term:

#### History of Notifications:

Ref #	Date of Lease Violation	Violation	Action Taken
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Include here a standardized summary of the role of housing retention plans in the property's eviction prevention efforts. This summary may be used to describe the purpose of the housing retention plan as a tool to address lease violations when meeting with tenants.

### Housing Retention Meeting and Strategy Worksheet

A new workflow should be completed for each lease violation. For lease violations where multiple meetings/violations are involved, the staff member(s) conducting the meeting and date of meeting must be noted and documented for the corresponding workflows.

- **Lease Violation:** Clearly describe the lease violation, focusing on the violation as the central issue being addressed in this meeting. Include the reference number assigned to the lease violation in Section 1.
- **Education:** If necessary, review the section of the lease that was violated. Review the tenant's rights and responsibilities in terms of receiving notice, correcting the issue, participating in, or failing to participate in, a housing retention plan, etc.
- **Actions:** Share with the tenant what actions the property requires the tenant to take to correct the issue and discuss whether the tenant anticipates that they will need additional supports to make these changes. Additional supports may include being connected to a cleaning service; engagement with a community partner for assistance with medical, mental, or behavioral health needs; support from the property for enforcement of security/trespass policies; receipt of a payment plan and coaching for the payment system, etc. Clearly describe who will complete each action and the expected timeline for completion.
- **Follow-up:** Determine whether any follow-up is needed, and if so, when/where/how it will occur, what actions should be taken by the time of the follow-up, and by whom.

Name of Staff Member(s):  Date of Meeting:

Lease Violation (Ref #)	Education	Actions	Follow-Up

# Mitigating Non-Payment of Rent

- Understand the issue – why hasn't the tenant paid rent?
  - Can't vs. won't pay
- Address the issue – what can be done now?
  - Walk through rent collection process with tenant (are there multiple ways to pay rent that do not create barriers for tenants?)
  - Connect tenant to rental assistance or legal aid programs
  - Create housing retention plan that describes the meeting, education efforts by the property
  - Provide payment or re-payment plan options until tenant is caught up, finds new employment, etc.
  - Early on, talk to tenant about the importance of communicating early with landlord when income changes

# Mitigating Tenant Actions & Guest Issues

- Notify/revisit with tenant their lease obligations, quiet hours, community expectations, etc. that they might not be aware of
- Is it a safety or accessibility issue? Explore moving to a new unit or enforcing trespassing rules
- Has household composition changed? Discuss options for an amendment
- If applicable, connect tenant to community partners who can provide support for specific issues
- Create a housing retention plan that describes the meeting, issues addressed, and solutions to be pursued moving forward

# Mitigating Neglect or Damage to Unit

- If applicable, connect tenant to community partners who can provide support with maintain unit or other challenges driving this behavior
- Agree on periodic unit inspections
- Discuss payment plan for damages, if applicable
- Create housing retention plan the describes the meeting, issues addressed, and solutions to be pursued and by whom moving forward

# Lease Violations and Substance Use

- Substance use alone may not be a lease violation\*, but can lead to actions by tenants that violate the lease (noise, guests, etc.)
- Property Management can focus on the lease violation and how the tenant will resolve it, as opposed to naming substance use as the violation, which could be an assumption or value statement/judgement.
- If applicable, connect tenant to community partners who can provide support for specific issues

\* Except in instances when illegal drug/substance use activity is clearly occurring, and property manager has proof of such

# Stages of Eviction Prevention and Opportunities for Diversion

## Alternatives to Eviction

If the housing retention plan has been unsuccessful and the tenant can no longer reside at the property, consider alternatives to eviction:

- Non-renewal of lease
- Early lease termination with other housing identified, if possible
- Problem solve with tenant (and service provider) other short-term options to help keep tenant from experiencing homelessness
- Conversion to tenant-based voucher

Considerations:

- How often and under what circumstances will alternatives be considered?
- Who will make the decision to offer an alternative?
- What action plan can the team create to ensure housing stability upon departure?

# Stages of Eviction Prevention and Opportunities for Diversion

## Formal Eviction/Eviction Prevention Protocol

If the strategies pursued in the housing retention plan are ultimately unsuccessful, the tenant's departure is necessary, and informal eviction avenues have been pursued/eliminated:

Consider establishing an Eviction Prevention Committee to review cases on an individualized basis, ensure organizational protocol was followed, hear appeals, and make recommendations for resolutions.

The Eviction Prevention Plan should:

- Transparently describe the process for initiating an eviction
- Detail the appeals process, which includes documentation and all possible resolutions (mediation or arbitration avenues, legal aid eviction prevention programs, etc.)
- The role and responsibilities of an Eviction Prevention Committee
- Comply with all mandatory legal requirements and notices, Fair Housing, VAWA, and related nondiscrimination requirements

# Sample Protocol

1. Lease violation occurs
2. Property Manager and/or Case Manager speak with tenant about issue
3. Lease violation continues to occur
4. Property Manager issues notice of lease violation
5. Meeting occurs to discuss lease violation; if all parties are not confident that tenant can resolve issue independently or with services, housing retention plan is created
6. Property Manager, service partner, and Tenant meet according to schedule described in housing retention plan
  - Team determines whether sufficient change has occurred – have any additional issues arisen? What has been the severity?
  - If the issue isn't resolved but is improving or not worsening, what additional supports can be in place with additional time?
7. If additional lease violations occur and no remedy is found, property may proceed with eviction or identifying alternative housing solutions
8. Resident appeals process

# Putting Eviction Prevention into Practice

Common Pitfalls	Opportunities
<p>Feeling overwhelmed</p> <p>There is a tendency to want to abandon the process when you are dealt with a truly difficult case</p>	<ul style="list-style-type: none"><li>• Stick to the process while identifying areas for future improvement</li><li>• Remind yourself that this is why you made a plan</li><li>• Think outside the box to identify possible solutions</li><li>• Get on the same page with your project team and ask for input from outside parties</li></ul>
<p>Feeling that improvement is impossible</p> <p>“How could this ever get better?”</p> <p>“I don’t know how to help them”</p>	<ul style="list-style-type: none"><li>• Get together with your project team and decide the smallest improvement you will accept to show progress and work with the tenant to implement a plan</li><li>• Celebrate every accomplishment. Everything you do keeps people housed</li><li>• Have a long view. Sometimes it takes time to see progress</li></ul>
<p>Skepticism that the plan will not allow you to respond in dangerous situations</p>	<ul style="list-style-type: none"><li>• Trust your plan and trust your partners</li><li>• Sometimes eviction is the only option for the safety of everyone else at the property. As long as your plan covers this, you have nothing to worry about</li></ul>

# CASE STUDY – JON

Jon, a resident at Apple Farms Apartments for two years, has intermittently struggled to pay his rent in full & on time. Last month, after not paying his rent on time, property management worked with him to pay his rent in two installments, with the understanding that this can't continue. While he did pay the full rent amount, there is \$50 in late fees still unpaid. Now, his current month's rent is 10 days late and despite receiving a second lease violation, Jon says he does not have time to meet with property management to discuss payment arrangements because he works 8a-5p daily and the property managers are gone by the time he gets home. He also mentioned that paying rent through the online portal is hard for him. Because this has been an issue several times in the past, with several lease violations, and now a pattern, PM is discussing eviction if he does not pay his rent and/or commit to a more specific plan for consistent timely rent payment.

What steps would you take to further support Jon and avoid a possible eviction?

### Housing Retention Meeting and Strategy Worksheet

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- **Follow-up:** Determine whether any follow-up is needed, and if so, when/where/how it will occur, what actions should be taken by the time of the follow-up, and by whom.

Name of Staff Member(s):  Date of Meeting:

Lease Violation (Ref #)	Education	Actions	Follow-Up
2026-1	PM met with Jon to review the terms of his lease with regards to rent payment due dates and payment methods. Discussed barriers to prompt payment.	<ol style="list-style-type: none"> <li>1. Jon agrees to pay his current month’s rent immediately, via money order, and include an additional \$20 each month for the next 5 months to pay off the \$100 in late fees.</li> <li>2. Jon will work with his sister and his bank to set up automatic payments for his rent starting next month.</li> </ol>	Check in with jon on 3/28 to remind him of the agreement and to ensure he’s prepared to pay April rent on time and in full.

### Individualized Housing Retention Plan: Check-in Worksheet

Tenant Name:	<input type="text" value="Jon"/>	Identifier/Address:	<input type="text" value="2026-1"/>
Staff Member:	<input type="text" value="Sally Property"/>	Date:	<input type="text" value="3-28-26"/>

#### Action Item Report-Out:

Jon reports that he has communicated with his bank and has automatic payment of his rent set up for the first of each month.

Is the issue resolved?     Yes    No

If not resolved, clearly describe the actions required to resolve the lease violation, the date by which the resolution must occur, and supports to be provided, if applicable:

If resolved, describe any additional actions that the tenant, property, or partners intend to pursue individually or jointly to prevent future lease violations, if applicable:

The issue is considered resolved unless the automatic payment doesn't come through on April 1st. Encouraged Jon to inform property management in advance if there are future issues with his ability to pay rent on time so that we can proactively make a plan.

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Follow-up Meeting Scheduled:    No    Yes      Date of Next Meeting:

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**Other comments:**

## CASE STUDY: MARK

Mark is a 67-year-old resident at Hope Apartments. He has lived here for 6 months. Mark has experienced housing instability for most of his adult life, including unsheltered homelessness right before moving into this supportive housing unit. Mark has a history of major depression, substance use, and an untreated chronic health condition.

Mark has had trouble adapting to his new living situation. He has paid his rent late the past two months due to difficulties navigating the online portal and managing his money. He also frequently makes inappropriate comments in the common spaces, and other residents have complained after their interactions. Property management & services staff have had a couple of prior conversations with him about these issues. Last week, Mark experienced a medical emergency. When the property management and paramedics arrived at the unit, they had difficulty entering to provide care due to poor housekeeping.

What steps would you take next to ensure Mark's housing is not in further jeopardy?

## Housing Retention Meeting and Strategy Worksheet

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- **Follow-up:** Determine whether any follow-up is needed, and if so, when/where/how it will occur, what actions should be taken by the time of the follow-up, and by whom.

Name of Staff Member(s):  Date of Meeting:

Lease Violation (Ref #)	Education	Actions	Follow-Up
2026-1	Staff discussed late rent, inappropriate comments to neighbors, and the condition of his apartment and how these are violations of his lease and could jeopardize housing	<ol style="list-style-type: none"> <li>1. Mark agreed to work with case manager to create a budget and meet with CM on the 1<sup>st</sup> of each month to get a money order to pay his rent.</li> <li>2. PM will accept rent via a money order rather than through the portal.</li> <li>3. Mark and services staff will create a plan to address housekeeping issues so that Apt. will meet inspection standards within 2 weeks (by April 1st).</li> <li>4. Mark agreed to speak respectfully to his neighbors when in common areas and to talk to services staff if he is upset or uncomfortable.</li> </ol>	<ol style="list-style-type: none"> <li>1. PM, services staff, and Mark will have a follow-up meeting on April 1<sup>st</sup> to review the Apt. inspection findings and discuss any further actions needed related to action items 1-4.</li> </ol>



### Individualized Housing Retention Plan: Check-in Worksheet

Tenant Name:	Mark	Identifier/Address:	2026-1
Staff Member:	Sally Property & Jeff Case	Date:	4-1-26

#### Action Item Report-Out:

1. Mark paid his April rent today and reports he is still working with services staff to create and follow a budget
2. Mark has been meeting with services staff to work on getting his apt. cleaned up. PM inspected his unit yesterday and while it is much better, there is still too much clutter and some more cleaning to be done.
3. Mark is working with services staff to improve his interaction skills with neighbors and there have not been any additional complaints.

Is the issue resolved?  Yes  No

If not resolved, clearly describe the actions required to resolve the lease violation, the date by which the resolution must occur, and supports to be provided, if applicable:

The condition of his apartment does not yet meet inspection standards, but considering the effort and improvement he has made in the past two weeks, the plan will be for him to continue to work with services staff to clean up the unit and PM will conduct another inspection in 2 weeks (April 15<sup>th</sup>).

If resolved, describe any additional actions that the tenant, property, or partners intend to pursue individually or jointly to prevent future lease violations, if applicable:

The concerns about his rent payments and interactions with neighbors are resolved at this time. Mark will continue to work with services staff monthly to sustain these positive results.

Follow-up Meeting Scheduled:  No  Yes      Date of Next Meeting: 4-16-26

Other comments:

PLEASE SEND YOUR EVICTION PREVENTION PLAN TO  
[EvictionPrevention@ihcda.IN.gov](mailto:EvictionPrevention@ihcda.IN.gov)

Questions or Thoughts?

# RESOURCES AND CONTACT INFORMATION

## [IHCDA Eviction Prevention and Low-Barrier Screening Webpage](#)

- [Eviction Prevention Resource Packet](#)

Please reach out to us if you want to receive input on developing an eviction prevention plan or if you would like help brainstorming solutions to avoid an eviction

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