



Great Plains Housing Authority

Serving Dickey, Eddy, Foster, Logan, Sargent, Stutsman, and Wells Counties

Moving to Work policies

Activity 1W – Income exclusions

Medical deduction exclusion

GPHA will use 15% gross income exclusion in lieu of medical documentation deduction. Households would retain the standard elderly/disabled deduction. Households will only receive 15% exclusion IF the household demonstrates out-of-pocket expenses greater than 10% of income. Existing households can request a hardship waiver if their current medical expenses exceed 15% of gross income. This income exclusion is only allowed to qualifying elderly and disabled households.

The medical deduction exclusion removes the requirement that the housing authority maintain medical documentation and itemize out-of-pocket costs. Households would no longer need to retain that documentation for housing assistance and have a consistent budget.

The medical deduction exclusion applies to housing choice vouchers, mainstream vouchers, and project-based vouchers.

Hardship medical deduction exclusion

Participants can request a hardship under the MTW medical deduction exclusion implementation. Participants that experience a negative change or are required to pay more out of pocket during the implementation can request an extension to remain at the current Housing Assistance Payment levels until the next annual review.

Example for medical expense exclusion. GPHA would use the standard deduction under HUD regulations and set the medical expense review cut-off to the HOTMA standard of 10% of gross income. If a household presents medical expenses that would exceed the 10% threshold, GPHA would exclude 15% of their gross income.

The housing authority can provide documentation and refer the participant to economic assistance programs that might help in budgeting.

This waiver would benefit elderly and disabled families and individuals, including non-elderly persons with disabilities under the Mainstream 5- year program.

Paid child support, paid spousal support, garnishment exclusion

Paid child support and/or paid spousal support. Households must provide statements and

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documentation showing continued payments to child support and/or spousal support or garnishment to receive the income exclusion.

The paid child support, paid spousal support, or garnishment exclusion applies to housing choice vouchers, mainstream vouchers, and project-based vouchers.

[Paid renter's insurance income exclusion](#)

Households must provide policy statements and documentation showing renter's insurance premium or landlord liability for the occupied unit is current and being paid. Households may present banking statements, checks, ledger, or lease showing the required fees.

The paid renter's insurance exclusion applies to housing choice vouchers, mainstream vouchers, and project-based vouchers.

[Hardship policy income exclusions paid items](#)

GPHA does not anticipate hardships under the proposed exclusions as it alleviates many issues on the income side and provides greater benefit to clients.

If a client would like an informal review to see the calculations, GPHA will provide that time and discussion.

[Activity 12B – Work Requirement](#)

[Voucher participation work requirement](#)

Starting, November 1, 2025, this activity establishes an MTW work requirement which applies to all households with an abled bodied, non-elderly non-disabled adult in the household. The work requirement mandates that all able-bodied adults 18 years of age and older work a minimum of fifteen (15) hours a week or for a two-adult household with minor children, the work requirement can be met if one adult works thirty (30) hours per week. Full-time enrollment in a post-secondary education program or work training program satisfies the work requirement. An adult child in the household is also subject to the work requirement. Failure to meet the work requirement is a program violation and cause for termination.

Work requirement waivers can be granted up to ninety (90) days for the following reasons:

- Victim of domestic violence (VAWA) clients if requested.
- Program participants receiving SSI or other documented unearned income benefits greater than or equal to the maximum SSI payment.

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- Reasons that meet Family Medical Leave Act (FMLA) if applicable under current employer and employment. Participants may be encouraged to seek TANF or other assistance.
- Temporary medical conditions that result in work reduction (program participants will be encouraged to file worker's compensation or short-term disability where applicable).
- Administrative approved reasoning.

Work requirement waivers can be granted up to one (1) year for the following reasons:

- Caregivers of a household member with disabilities and not receiving other caregiving services.
- New parents being a primary caregiver of a child under 6 years of age or who are pregnant.
- Administrative approved reasoning.

Voucher clients can have multiple waivers if a waiver reason continues to exist. In addition to the Work Requirement Hardship form, clients would need to supply the housing authority with a Zero Income form.

Failure to meet the work requirement results in a lease violation. If not corrected, tenant would be terminated from assistance.

The Work Requirement applies to housing choice vouchers, mainstream vouchers, and project-based vouchers.

[Hardship policies work requirement](#)

GPHA will suspend the work requirement if unemployment rates rise above 8% in a locality. For example, if the unemployment rates reach 9% in one county, only that county would suspend the requirement until unemployment drops below the threshold.

GPHA will include the Work Requirement information and waiver information in the annual and initial certification process and include Work Requirement information briefing communication.

If a program participant is facing termination, GPHA will review the waiver allowances prior to issuing a termination and request the participant apply for waivers.

Any waivers are reviewed by the housing authority within fifteen (15) working days. The participant case is placed on "Hold" until a waiver is review and properly vetted. If a hardship exists, the housing authority will immediately create a new interim and implement the waiver. If there is no hardship, the participant may face termination, repayment agreement, and have no certification change.

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