



Asset Limits Table

Asset Limits

Effective: July 1, 2019

This table is not an exhaustive summary of asset exemptions. For more information on assets and asset exemptions, visit the [Assets & Exemptions](#) policy topic.

The asterisk indicates that most recent table changes

	Income Assistance ¹		Disability Assistance ²	
	Single	Couple, and One or Two Parent families	Family Unit with One PWD Designation	Family Unit with Two PWD Designations
Basic Limits				
Cash Equity in property, investments or other financial instruments, and in trust where the applicant or recipient has control over disbursements	*\$5,000	*\$10,000	\$100,000	\$200,000
Vehicles	*Exempt: One vehicle used for day to day transportation needs			
	*Not exempt: Subsequent vehicles – equity included as part of cash or equity (see above).			

Registered Savings and Trusts Limits		
Redeemable RRSP	Not Exempt – same treatment as cash or equity (see above).	
Non-Redeemable RRSP	Exempt	
RESP	Exempt	
Trusts	<p>Non-Discretionary Trusts: Not Exempt – same treatment as cash or equity (see above).</p> <p>Discretionary Trusts: Exempt in certain narrow circumstances</p>	<p>Non-Discretionary Trusts: Exempt - capital contributions up to \$200,000 plus any associated return on investment</p> <p>Discretionary Trusts: Exempt</p>
	<p>Note: Due to the complexity of trust law, before an eligibility decision is made, a legal opinion must be sought by the ministry's Legislation, Litigation and Appeals Branch.</p> <p>Trust Withdrawal: See Trusts policy for information on income treatment.</p>	
RDSP	<p>Exempt</p> <p>RDSP Withdrawal: Exempt – Even if is converted to a non-exempt asset. It is the client's responsibility for clearly documenting that the funds originated directly from an RDSP.</p>	
Self Employment/Business Assets		
Self-Employment/ Business Asset	For both Income Assistance and Disability Assistance recipients participating in the ministry's Self-Employment Program, please see the policy Self-Employment Program for PPMB & PWD	

¹ For recipients of income assistance receiving accommodation or care in a private hospital or a special care facility, see disability assistance limits.

² For recipients of income assistance and disability assistance that have applied for or intend to apply for the PWD designation, see disability assistance limits.

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