

## Assets

(Updated October 1, 2012)

|   | Income Assistance  |  | Disability Assistance  |  |
|---|--|--|--|--|
|   | Single   | Couple, and One or Two Parent families | Single   | Couple, and One or Two Parent families |
| <b>Basic Limits</b>                         |  |  |  |  |
| <b>Cash/Savings</b>                         | \$2,000  | \$4,000                                | \$5,000  | \$10,000                               |
| <b>Vehicle</b>                              | One vehicle, \$10,000  |  | No limit   |  |
| <b>Registered Savings and Trusts Limits</b> |  |  |  |  |
| <b>Redeemable RRSP</b>                      | Not Exempt   |  | Not Exempt   |  |
| <b>Non-Redeemable RRSP</b>                  | Exempt – <a href="#">see policy</a>  |  | Exempt – <a href="#">see policy</a>  |  |
| <b>RESP</b>                                 | No limit/exempt  |  | No limit/exempt  |  |
| <b>Trusts</b>                               | Trust asset limits only apply to individuals on IA <b>if</b> they are receiving accommodation or care in a private hospital or a special care facility |  | Non-Discretionary: \$200,000<br>Discretionary: No limit  |  |
| <b>Trust Withdraw</b>                       |  |  | Please refer to the <a href="#">Online Resource Policy Manual</a>  |  |
| <b>RDSP</b>                                 | Not Applicable   |  | No limit   |  |
| <b>RDSP Disbursement</b>                    |  |  | RDSP disbursement is exempt even if it is converted to a non-exempt asset.<br><br>It is the client's responsibility to clearly document that the funds originated directly from an RDSP. |  |
| <b>Self Employment/Business Assets</b>      |  |  |  |  |

**Self-  
Employment/  
Business  
Asset**

For both Income Assistance and Disability Assistance recipients participating in the ministry's Self-Employment Program, please refer to the [Online Resource Policy Manual](#)

For more information on assets and asset exemptions, visit the [Online Resource Policy Manual](#).