

Assets

(Updated **December 1, 2015**)

	Income Assistance		Disability Assistance	
	Single	Couple, and One or Two Parent families	Family Unit with One PWD Designation	Family Unit with Two PWD Designations*
Basic Limits				
Cash/Savings	\$2,000	\$4,000	\$100,000	\$200,000
Vehicle	One vehicle, \$10,000		No limit	
Registered Savings and Trusts Limits				
Redeemable RRSP	Not Exempt		Not Exempt	
Non-Redeemable RRSP	Exempt – see policy		Exempt – see policy	
RESP	No limit/exempt		No limit/exempt	
Trusts	Trust asset limits only apply to individuals on IA if they are receiving accommodation or care in a private hospital or a special care facility		Non-Discretionary: \$200,000 contribution Discretionary: No limit	
Trust Withdraw			Please refer to the Online Resource Policy Manual	
RDSP			No limit	
RDSP Payment	Not Applicable		RDSP payment is exempt even if it is converted to a non-exempt asset. It is the client’s responsibility to clearly document that the funds originated directly from an RDSP.	
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 refer to the [Online Resource Policy Manual](#)

***Both applicants or recipients are designated as persons with disabilities (PWD).**

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