Chapter 388-470 WAC RESOURCES

388-470-0050

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388-470-0010	How to determine who owns a resource. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0010, filed 7/31/98, effective 9/1/98.] Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03. Statutory Authority: RCW 74.08.090 and 74.04.510.
388-470-0015	Availability of resources. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0015, filed 7/31/98, effective 9/1/98. Formerly WAC 388-505-0580 and 388-507-0730.] Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03. Statutory Authority: RCW 74.08.090 and
388-470-0020	74.04.510. Excluded resources. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0020, filed 7/31/98, effective 9/1/98. Formerly WAC 388-505-0580.] Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03. Statutory Author-
388-470-0025	ity: RCW 74.08.090 and 74.04.510. Excluded resources for cash assistance. [Statutory Authority: RCW 74.08.090 and 74.04.510. WSR 99-16-024, § 388-470-0025, filed 7/26/99, effective 9/1/99. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0025, filed 7/31/98, effective 9/1/98.] Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03. Statutory Authority: RCW 74.08.090 and 74.04.510.
388-470-0026	Excluded resources for family medical programs. [Statutory Authority: RCW 74.08.090, 74.08A.100, 74.09.080, and 74.09.415. WSR 02-17-030, § 388-470-0026, filed 8/12/02, effective 9/12/02. Statutory Authority: RCW 74.04.050, 74.04.057, 74.08.090, 74.09.530 and 2000 2nd sp.s. c 1 § 210(12). WSR 01-18-006, § 388-470-0026, filed 8/22/01, effective 9/22/01.] Decodified by WSR 12-13-056, filed 6/15/12, effective 7/1/12.
388-470-0030	Recodified as § 182-509-0225. Excluding a home as a resource. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0030, filed 7/31/98, effective 9/1/98.] Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03. Statutory Authority: RCW 74.08.090
388-470-0035	and 74.04.510. Excluded resources for food assistance. [Statutory Authority: RCW 74.08.090 and 74.04.510. WSR 99-16-024, § 388-470-0035, filed 7/26/99, effective 9/1/99. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0035, filed 7/31/98, effective 9/1/98.] Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03. Statutory Authority: RCW 74.08.090 and 74.04.510.
388-470-0040	Additional excluded resources for SSI-related medical assistance. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, §

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388-470-0040, filed 7/31/98, effective 9/1/98, Formerly WAC 388-505-0580 and 388-511-1160.] Repealed by WSR 04-09-003, filed 4/7/04, effective 6/1/04. Statutory Authority: RCW 74.04.050, 74.08.090. Later promulgation, see chapter 388-475 WAC.

Resources that count. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0050, filed 7/31/98, effective 9/1/98.] Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03. Statutory Authority: RCW 74.08.090 and 74.04.510.

Individual development accounts for TANF recipients. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0065, filed 7/31/98, effective 9/1/98.] Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03. Statutory Authority: RCW 74.08.090 and 74.04.510.

388-470-0080 Compensatory award or related settlement lump sum payments. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0080, filed 7/31/98, effective 9/1/98.] Repealed by WSR 99-23-083, filed 11/16/99, effective 1/1/00. Statutory Authority: RCW 74.08.090 and

WAC 388-470-0005 How do resources affect my eligibility for cash assistance and Basic Food? (1) The following definitions apply to this chapter:

- (a) "We" means the department of social and health services.
- (b) "You" means a person applying for or getting benefits from the department.
- (c) "Fair market value (FMV)" means the price at which you could reasonably sell the resource.
- (d) "Equity value" means the FMV minus any amount you owe on the resource.
- (e) "Community property" means a resource in the name of the husband, wife, or both.
- (f) "Separate property" means a resource of a married person that one of the spouses:
- (i) Had possession of and paid for before they were mar-
- (ii) Acquired and paid for entirely out of income from separate property; or
 - (iii) Received as a gift or inheritance.
- (2) We count a resource to decide if your assistance unit (AU) is eligible for cash assistance or Basic Food when:
- (a) It is a resource we must count under WAC 388-470-0045 and 388-470-0055;
- (b) You own the resource. We consider you to own a resource if:
 - (i) Your name is on the title to the property; or
 - (ii) You have property that doesn't have a title; and
- (c) You have control over the resource, which means the resource is actually available to you; and
- (d) You could legally sell the resource or convert it into cash within twenty days.
- (3) For cash assistance, you must try to make your resources available even if it will take you more than twenty days to do so, unless:

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- (a) There is a legal barrier; or
- (b) You must petition the court to release part or all of a resource.
- (4) When you apply for assistance, we count your resources as of:
- (a) The date of your interview, if you are required to have an interview; or
- (b) The date of your application, if you are not required to have an interview.
- (5) If your total countable resources are over the resource limit in subsection (6) through (13) of this section, you are not eligible for benefits.
- (6) For cash assistance, we use the equity value as the value of your resources.
- (a) Applicants can have countable resources up to one thousand dollars.
- (b) Recipients of cash assistance can have an additional three thousand dollars in a savings account.
- (7) If your AU is categorically eligible (CE) as described in WAC 388-414-0001, you do not have a resource limit for Basic Food.
- (8) If your AU is not CE under WAC 388-414-0001, your AU may have countable resources up to the following amount and be eligible for Basic Food:
- (a) Three thousand two hundred fifty dollars if your AU has either an elderly or disabled individual; or
- (b) Two thousand two hundred fifty dollars for all other AUs.
- (9) If you own a countable resource with someone who is not in your AU, we count the portion of the resource that you own. If we cannot determine how much of the resource is yours:
- (a) For cash assistance, we count an equal portion of the resource that belongs to each person who owns it.
- (b) For Basic Food, we count the entire amount unless you can prove that the entire amount is not available to you.
- (10) We assume that you have control of community property and you can legally sell the property or convert it to cash unless you can show that you do not.
- (11) We may not consider an item to be separate property if you used both separate and community funds to buy or improve it.
- (12) We do not count the resources of victims of family violence when:
- (a) The resource is owned jointly with members of the former household; or
- (b) Availability of the resource depends on an agreement of the joint owner; or
- (c) Making the resource available would place the client at risk of harm.
- (13) You may give us proof about a resource anytime, including when we ask for it or if you disagree with a decision we made, about:
 - (a) Who owns a resource:
 - (b) Who has legal control of the resource;
 - (c) The value of a resource;
 - (d) The availability of a resource; or
- (e) The portion of a property you or another person owns.

[Statutory Authority: RCW 74.04.005, 74.04.050, 74.04.055, 74.04.057, 74.04.500, 74.04.510, 74.08.090, 74.08A.120. WSR 15-02-041, § 388-470-

0005, filed 1/2/15, effective 2/2/15. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.08.090, 74.04.510, and 2011 1st sp.s. c 15. WSR 13-18-005, § 388-470-0005, filed 8/22/13, effective 10/1/13. Statutory Authority: RCW 74.04.005, 74.04.050, 74.04.055, 74.04.057, 74.04.500, 74.04.510, 74.08.090, 74.08A.120, and Supplemental Nutrition Assistance Program Administrative Notice 11-37, "Supplemental Nutrition Assistance Program FY 2012 Asset Limit Increase for Households with and [an] Elderly or Disabled Member." WSR 11-24-028, § 388-470-0005, filed 12/1/11, effective 1/1/12. Statutory Authority: RCW 74.08.090 and 74.04.510. WSR 03-05-015, § 388-470-0005, filed 2/7/03, effective 3/1/03. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0005, filed 7/31/98, effective 9/1/98.]

WAC 388-470-0012 Does the department look at the resources of people who are not getting benefits? Yes we do. We count the resources of certain people who live in your home, even if they are not getting assistance. Their resources count as part of your resources.

- (1) For cash assistance, we count the resources of ineligible, disqualified, or financially responsible people as defined in WAC 388-450-0100.
- (2) For Basic Food, we count the resources of ineligible assistance unit (AU) members as defined in WAC 388-408-0035.
- (3) For cash assistance and Basic Food, we also count the resources of an immigrant's sponsor as described in WAC 388-470-0060.

[Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.08.090, 74.04.510, and 2011 1st sp.s. c 15. WSR 13-18-005, § 388-470-0012, filed 8/22/13, effective 10/1/13. Statutory Authority: RCW 74.08.090 and 74.04.510. WSR 03-05-015, § 388-470-0012, filed 2/7/03, effective 3/1/03. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 99-09-053, § 388-470-0012, filed 4/19/99, effective 5/20/99.]

WAC 388-470-0045 How do my resources count toward the resource limits for cash assistance? (1) We count the following resources toward your assistance unit's resource limits for cash assistance to decide if you are eligible for benefits under WAC 388-470-0005:

- (a) Liquid resources not specifically excluded in subsection (2) below. These are resources that are easily changed into cash. Some examples of liquid resources are:
 - (i) Cash on hand;
 - (ii) Money in checking or savings accounts;
- (iii) Money market accounts or certificates of deposit (CDs) less any withdrawal penalty;
- (iv) Available retirement funds or pension benefits, less any withdrawal penalty;
- (v) Stocks, bonds, annuities, or mutual funds less any early withdrawal penalty;
 - (vi) Available trusts or trust accounts;
- (vii) Lump sum payments as described in chapter 388-455 WAC; or
- (viii) Any funds retained beyond the month of receipt from conversion of federally protected rights or extraction of exempt resources by members of a federally recognized tribe that are in the form of countable resources.
- (b) The cash surrender value (CSV) of whole life insurance policies.
- (c) The CSV over fifteen hundred dollars of revocable burial insurance policies or funeral agreements.
- (d) The amount of a child's irrevocable educational trust fund that is over four thousand dollars per child.

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- (e) Funds withdrawn from an individual development account (IDA) if they were removed for a purpose other than those specified in RCW 74.08A.220.
- (f) Any real property like a home, land or buildings not specifically excluded in subsection (3) below.
- (g) The equity value of vehicles as described in WAC 388-470-0070.
 - (h) Personal property that is not:
 - (i) A household good;
 - (ii) Needed for self-employment; or
- (iii) Of "great sentimental value," due to personal attachment or hobby interest.
- (i) Resources of a sponsor as described in WAC 388-470-0060.
 - (j) For cash assistance only, sales contracts.
- (2) The following types of liquid resources do not count when we determine your eligibility:
 - (a) Bona fide loans, including student loans;
 - (b) Basic Food benefits;
- (c) Income tax refunds for twelve months from the date of receipt;
- (d) Earned income tax credit (EITC) in the month received and for up to twelve months;
 - (e) Advance earned income tax credit payments;
- (f) Federal economic stimulus payments that are excluded for federal and federally assisted state programs;
- (g) Individual development accounts (IDAs) established under RCW 74.08A.220;
- (h) Retroactive cash benefits or TANF/SFA benefits resulting from a court order modifying a decision of the department;
- (i) Underpayments received under chapter 388-410 WAC;
- (j) Educational benefits that are excluded as income under WAC 388-450-0035;
 - (k) The income and resources of an SSI recipient;
- (l) A bank account jointly owned with an SSI recipient if SSA already counted the money for SSI purposes;
- (m) Foster care payments provided under Title IV-E and/or state foster care maintenance payments;
 - (n) Adoption support payments;
- (o) Self-employment accounts receivable that the client has billed to the customer but has been unable to collect; and
 - (p) Resources specifically excluded by federal law.
- (3) The following types of real property do not count when we determine your eligibility:
- (a) Your home and the surrounding property that you, your spouse, or your dependents live in;
- (b) A house you do not live in, if you plan on returning to the home and you are out of the home because of:
 - (i) Employment;
 - (ii) Training for future employment;
 - (iii) Illness; or
 - (iv) Natural disaster or casualty.
 - (c) Property that:
 - (i) You are making a good faith effort to sell;
- (ii) You intend to build a home on, if you do not already own a home;
- (iii) Produces income consistent with its fair market value, even if used only on a seasonal basis; or

(iv) A household member needs for employment or selfemployment. Property excluded under this section and used by a self-employed farmer or fisher retains its exclusion for one year after the household member stops farming or fishing.

- (d) Indian lands held jointly with the tribe, or land that can be sold only with the approval of the Bureau of Indian Affairs
- (4) If you deposit excluded liquid resources into a bank account with countable liquid resources, we do not count the excluded liquid resources for six months from the date of deposit.
- (5) If you sell your home, you have ninety days to reinvest the proceeds from the sale of a home into an exempt resource.
- (a) If you do not reinvest within ninety days, we will determine whether there is good cause to allow more time. Some examples of good cause are:
- (i) Closing on your new home is taking longer than anticipated;
- (ii) You are unable to find a new home that you can afford;
- (iii) Someone in your household is receiving emergent medical care; or
- (iv) Your children are in school and moving would require them to change schools.
- (b) If you have good cause, we will give you more time based on your circumstances.
- (c) If you do not have good cause, we count the money you got from the sale as a resource.

[Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.08.090, 74.04.510, and 2011 1st sp.s. c 15. WSR 13-18-005, § 388-470-0045, filed 8/22/13, effective 10/1/13. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.08.090, chapter 74.12 RCW, and The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010. WSR 11-21-025, § 388-470-0045, filed 10/11/11, effective 10/29/11. Statutory Authority: RCW 74.08.090 and ARRA of 2009, Public Law 111-5, Section 5006(b); 42 C.F.R. 435.601, EEOICPA of 2000, Public Law 106398, Sec. 1, app., Title XXXVI (Oct. 30, 2000) (section 1 adopting as Appendix H.R. 5408), Section 3646 of the Appendix. WSR 10-15-069, § 388-470-0045, filed 7/16/10, effective 8/16/10. Statutory Authority: RCW 74.04.005, 74.04.050, 74.04.055, 74.04.057, 74.04.510 and 74.08.090. WSR 09-09-103, § 388-470-0045, filed 4/20/09, effective 4/21/09. Statutory Authority: RCW 74.08.090 and 74.04.510. WSR 03-05-015, § 388-470-0045, filed 2/7/03, effective 3/1/03; WSR 99-16-024, § 388-470-0045, filed 7/26/99, effective 9/1/99. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0045, filed 7/31/98, effective 9/1/98.]

WAC 388-470-0055 How do my resources count toward the resource limit for Basic Food? (1) For Basic Food, if your assistance unit (AU) is not categorically eligible (CE) under WAC 388-414-0001, we count the following resources toward your AU's resource limit to decide if you are eligible for benefits under WAC 388-470-0005:

- (a) Liquid resources. These are resources that are easily changed into cash. Some examples of liquid resources are:
 - (i) Cash on hand;
 - (ii) Money in checking or savings accounts;
- (iii) Money market accounts or certificates of deposit (CDs) less any withdrawal penalty;
- (iv) Stocks, bonds, annuities, or mutual funds less any early withdrawal penalty;
 - (v) Available trusts or trust accounts; or

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- (vi) Lump sum payments. A lump sum payment is money owed to you from a past period of time that you get but do not expect to get on a continuing basis.
- (b) Nonliquid resources, personal property, and real property not specifically excluded in subsection (2) below.
 - (c) Vehicles as described in WAC 388-470-0075.
- (d) The resources of a sponsor as described in WAC 388-470-0060.
- (2) The following resources do not count toward your resource limit:
- (a) Your home and the surrounding property that you, your spouse, or your dependents live in;
- (b) A house you do not live in, if you plan on returning to the home and you are out of the home because of:
 - (i) Employment;
 - (ii) Training for future employment;
 - (iii) Illness; or
 - (iv) Natural disaster or casualty.
 - (c) Property that:
 - (i) You are making a good faith effort to sell;
- (ii) You intend to build a home on, if you do not already own a home:
- (iii) Produces income consistent with its fair market value, even if used only on a seasonal basis;
- (iv) Is essential to the employment or self-employment of a household member. Property excluded under this section and used by a self-employed farmer or fisher retains its exclusion for one year after the household member stops farming or fishing; or
- (v) Is essential for the maintenance or use of an incomeproducing vehicle; or
- (vi) Has an equity value equal to or less than half of the resource limit as described in WAC 388-470-0005.
 - (d) Household goods
 - (e) Personal effects;
- (f) Life insurance policies, including policies with cash surrender value (CSV);
 - (g) One burial plot per household member;
- (h) One funeral agreement per household member, up to fifteen hundred dollars;
- (i) Pension plans or retirement funds not specifically counted in subsection (1) above;
- (j) Sales contracts, if the contract is producing income consistent with its fair market value;
- (k) Government payments issued for the restoration of a home damaged in a disaster;
- (l) Indian lands held jointly with the tribe, or land that can be sold only with the approval of the Bureau of Indian Affairs;
- (m) Nonliquid resources that have a lien placed against them;
 - (n) Earned income tax credits (EITC):
- (i) For twelve months, if you were a Basic Food recipient when you got the EITC and you remain on Basic Food for all twelve months; or
- (ii) The month you get it and the month after, if you were not getting Basic Food when you got the EITC.
 - (o) Energy assistance payments or allowances;
- (p) The resources of a household member who gets SSI, TANF/SFA, ABD assistance, or PWA benefits;

- (q) Retirement funds or accounts that are tax exempt under the Internal Revenue Code;
- (r) Education funds or accounts in a tuition program under section 529 or 530 of the Internal Revenue Code;
 - (s) Resources specifically excluded by federal law; and
- (t) Federal income tax refunds for twelve months whether or not you were receiving Basic Food assistance at the time you got the refund.
- (3) If you deposit excluded liquid resources into a bank account with countable liquid resources, we do not count the excluded liquid resources for six months from the date of deposit. **Exception:** Federal tax refunds are not counted for twelve months even when mixed with countable resources.
- (4) If you sell your home, you have ninety days to reinvest the proceeds from the sale of a home into an exempt resource.
- (a) If you do not reinvest within ninety days, we will determine whether there is good cause to allow more time. Some examples of good cause are:
- (i) Closing on your new home is taking longer than anticipated;
- (ii) You are unable to find a new home that you can afford;
- (iii) Someone in your household is receiving emergent medical care; or
- (iv) Your children are in school and moving would require them to change schools.
- (b) If you have good cause, we will give you more time based on your circumstances.
- (c) If you do not have good cause, we count the money you got from the sale as a resource.

[Statutory Authority: RCW 74.04.005, 74.04.050, 74.04.055, 74.04.057, 74.04.510, 74.08.090, 74.08A.100, 74.04.770, 74.04.0052, 74.04.655, 74.04.770, 74.08.043, 74.08.335, and 2011 1st sp.s. c 36. WSR 12-08-002, § 388-470-0055, filed 3/21/12, effective 4/21/12. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.08.090, chapter 74.12 RCW, and The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010. WSR 11-21-025, § 388-470-0055, filed 10/11/11, effective 10/29/11. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.08.090, and Public Law 110-234. WSR 08-18-043, § 388-470-0055, filed 8/29/08, effective 10/1/08. Statutory Authority: RCW 74.08.090 and 74.04.510. WSR 03-05-015, § 388-470-0055, filed 2/7/03, effective 3/1/03; WSR 99-16-024, § 388-470-0055, filed 7/26/99, effective 9/1/99. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0055, filed 7/31/98, effective 9/1/98.]

WAC 388-470-0060 How does the department decide how much of my sponsor's resources affect my eligibility for cash and food assistance benefits? (1) If you are a sponsored immigrant as defined in WAC 388-450-0155, and you are not exempt from deeming under WAC 388-450-0156, we count part of your sponsor's resources as available to you.

- (2) We decide the amount of your sponsor's resources to count by:
- (a) Totaling the countable resources of the sponsor and the sponsor's spouse (if the spouse signed the affidavit of support) under chapter 388-470 WAC;
 - (b) Subtracting fifteen hundred dollars; and
- (c) Counting the remaining amount as a resource that is available to you.
- (3) If you can show that your sponsor has sponsored other people as well, we divide the result by the total number of people who they sponsored.

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(4) We continue to count your sponsor's resources when we determine your eligibility for benefits until you are exempt from deeming under WAC 388-450-0156.

[Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.08.090, 74.04.510, and 2011 1st sp.s. c 15. WSR 13-18-005, § 388-470-0060, filed 8/22/13, effective 10/1/13. Statutory Authority: RCW 74.04.050, 74.04.057, 74.04.510 and Title 7, Chapter II, Part 273 of the Code of Federal Regulations. WSR 01-21-026, § 388-470-0060, filed 10/9/01, effective 11/1/01. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0060, filed 7/31/98, effective 9/1/98. Formerly WAC 388-510-1030.1

- WAC 388-470-0070 How vehicles are counted toward the resource limit for cash assistance. (1) A vehicle is any device for carrying persons and objects by land, water, or air.
- (2) The entire value of a licensed vehicle needed to transport a physically disabled assistance unit member is excluded.
- (3) The equity value of one vehicle up to five thousand dollars is excluded when the vehicle is used by the assistance unit or household as a means of transportation.

[Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.08.090, 74.04.510, and 2011 1st sp.s. c 15. WSR 13-18-005, § 388-470-0070, filed 8/22/13, effective 10/1/13. Statutory Authority: RCW 74.08.090, 74.08A.100, 74.09.080, and 74.09.415. WSR 02-17-030, § 388-470-0070, filed 8/12/02, effective 9/12/02. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0070, filed 7/31/98, effective 9/1/98. Formerly WAC 388-506-0610.]

- WAC 388-470-0075 How is my vehicle counted for the Washington Basic Food program? This rule applies to the Washington Basic Food program only.
- (1) A vehicle is a motorized device that the client can use as a regular means of transportation.
- (2) If you own a licensed vehicle we (the department) do not count its entire value if the vehicle:
- (a) Has an equity value (fair market value (FMV) minus what you owe on the vehicle) of one thousand five hundred dollars or less.
- (b) Is used over fifty percent of the time to make income. This includes vehicles such as a taxi, truck, or fishing boat. If you are a self-employed farmer or fisher and your self-employment ends, we still exclude your vehicle for one year from the date you end your self-employment.
- (c) Is used to make income each year that is consistent with its FMV, even if used on a seasonal basis.
- (d) Is needed for long-distance travel, other than daily commuting, for the employment of an assistance unit (AU).
 - (e) Is used as your AU's home.
- (f) Is used to carry fuel for heating or water for home use when this is the primary source of fuel or water for your AU.
- (g) Is needed to transport a physically disabled AU member, no matter if the disability is permanent or temporary.
- (3) For licensed vehicles we did not exclude in subsection (2) above, we subtract four thousand six hundred fifty dollars from the vehicle's FMV and count the remaining amount toward the resource limit for:
- (a) One vehicle for each adult AU member no matter how it is used; and
- (b) Any vehicle an AU member under age eighteen uses to drive to work, school, training, or to look for work.

(4) If you have other licensed vehicles, we count the larger value of the following toward your AU's resource limit:

- (a) FMV greater than four thousand six hundred fifty dollars; or
- (b) Equity value (FMV minus what is owed on the vehicle).
- (5) If you are a tribal member and drive an unlicensed vehicle on a reservation that does not require vehicle licensing, we count or exclude your vehicle as if it was a licensed vehicle.
- (6) For all other unlicensed vehicles we count the equity value towards your AU's resource limit unless the vehicle is:
- (a) Used to make income each year that is consistent with its FMV, even if used on a seasonal basis; or
- (b) Work-related equipment needed for employment or self-employment of a member of your AU.
- (7) We do not add the equity values of different vehicles together to perform the equity test. We look at each vehicle separately. If a vehicle passes the equity test, we do not count it towards the resource maximum.
- (8) After we determine the countable value of each vehicle, we add those values to your other countable resources to see if your resources are below your resource limit.

[Statutory Authority: RCW 74.08.090 and 74.04.510. WSR 02-23-028, § 388-470-0075, filed 11/12/02, effective 12/1/02; WSR 01-16-134, § 388-470-0075, filed 7/31/01, effective 11/1/01; WSR 01-15-078, § 388-470-0075, filed 7/17/01, effective 8/1/01; WSR 99-16-024, § 388-470-0075, filed 7/26/99, effective 9/1/99. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0075, filed 7/31/98, effective 9/1/98.]

(1/2/15) [Ch. 388-470 WAC p. 5]