Chapter 388-470 WAC

RESOURCES

WAC

388-470-0005 How do resources affect your 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" or "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 married;

(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 for cash assistance or WAC 388-470-0055 for basic food;

(b) You own the resource and we consider you to own a separate property if:

(i) Your name is on the title to the property; or

(ii) You have property that does not have a title;

(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.

388-470-0040 Additional excluded resources forSSI-related medical assistance. [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 Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03.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.

388-470-0012 Does the department look at the resources of people who are not getting benefits?

388-470-0010 How to determine who owns a resource. [Statutory Authority: RCW 74.08.090. WSR 99-23-083, filed 11/16/99, effective 1/1/00. Statutory Authority: RCW 74.08.090 and 74.04.510. Later promulgation, see chapter 388-475 WAC.

388-470-0005 How do resources affect my eligibility for cash assistance? [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 Repealed by WSR 03-05-015, filed 2/7/03, effective 3/1/03.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.

388-470-0065 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 74.04.510.

388-470-0004 Resources that count. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0040, 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 74.04.510.

388-470-00026 Excluded resources for family medical programs. [Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057 and 74.08.090. WSR 98-16-044, § 388-470-0026, filed 8/12/02, effective 9/1/02. Statutory Authority: RCW 74.04.050, 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.

388-470-00025 Excluded resources for cash assistance. [Statutory Authority: RCW 74.04.050 and 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.

388-470-00020 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 Authority: RCW 74.08.090 and 74.04.510.

388-470-00015 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 74.04.510.

388-470-00012 Does the department look at the resources of people who are not getting benefits?

388-470-00010 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.

388-470-0005 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" or "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 married;

(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 for cash assistance or WAC 388-470-0055 for basic food;

(b) You own the resource and we consider you to own a resource if:

(i) Your name is on the title to the property; or

(ii) You have property that does not have a title;

(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:
   (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, there is an equity value resource limit of six thousand dollars.

(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 five hundred 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;
   (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 a 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.010, 74.08A.120, and 74.08A.250. WSR 19-01-105, § 388-470-0005, filed 12/18/18, effective 2/1/19. 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, 74.08A.120, 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 [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 09-05-015, § 388-470-0005, filed 2/7/09, effective 3/1/09. 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) of this section, including but not limited to:
      (i) Cash on hand;
      (ii) Money in checking or savings accounts;
      (iii) Money market accounts or certificates of deposit (CD) 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; and
      (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;

[Ch. 388-470 WAC p. 2]
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) The CSV over fifteen hundred dollars of revocable burial insurance policies or funeral agreements;
(b) The amount of a child's irrevocable educational trust fund that is over four thousand dollars per child;
(c) Funds withdrawn from a self-employed farmer or fisher retains its exclusion for one year after the household member stops farming or fishing.
(d) 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 self-employment.

(2) The following types of liquid resources do not count when we determine your eligibility:

(a) Closing on your new home is taking longer than anticipated;
(b) You are unable to find a new home that you can afford;
(c) Someone in your household is receiving emergent medical care;
(d) Your children are in school and moving would require them to change schools.

(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 to return to the home and are out of the home because of:
   (i) Employment;
   (ii) Training for future employment;
   (iii) Illness; or
   (iv) Natural disaster or casualty;

(c) Indian lands held jointly with a tribe or land that can be sold only with the approval of the Bureau of Indian Affairs; and
(d) 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 self-employment.

(4) Property excluded under subsection (3)(d)(iv) of this section used by a self-employed farmer or fisher retains its exclusion for one year after the household member stops farming or fishing.

(5) 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.

(6) If you sell your home, you have ninety days to reinvest the sale proceeds into an exempt resource.

If you do not reinvest within ninety days, we will determine whether there is good cause to allow more time. If we determine you have good cause, we will give you more time based on your circumstances. If you do not have good cause, we will count your sale proceeds as a resource. Some examples of good cause include:

(a) Closing on your new home is taking longer than anticipated;
(b) You are unable to find a new home that you can afford;
(c) Someone in your household is receiving emergent medical care;
(d) Your children are in school and moving would require them to change schools.

[Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.04.510, 74.08.090, 74.08A.120, and 74.04.300. WSR 17-17-097, § 388-470-0045, filed 8/18/17, effective 9/18/17. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.510, 74.08.090, 74.04.300, 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, 74.04.510, 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 106-398, 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 74.04.050, 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, 74.08.090. WSR 98-16-044, § 388-470-0045, filed 7/31/98, effective 9/1/98.]
(a) Liquid resources easily changed into cash, including but not limited to:
   (i) Cash on hand;
   (ii) Money in checking or savings accounts;
   (iii) Money market accounts or certificates of deposit (CD) less any withdrawal penalty;
   (iv) Stocks, bonds, annuities, or mutual funds less any early withdrawal penalty;
   (v) Available trusts or trust accounts; and
   (vi) Lump sum payments, which 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) of this section;
(c) Vehicles as described in WAC 388-470-0075; and
(d) The resources of a sponsor as described in WAC 388-470-0060.

(2) The following resources do not count toward the resource limit described in WAC 388-470-0005(8):
   (a) Your home and the surrounding property that you, your spouse, or your dependents live in;
   (b) A home you do not live in, if you plan to return to the home and are out of the home because of one or more of the following circumstances:
      (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;
      (v) Is essential for the maintenance or use of an income-producing 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) of this section;
   (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 a 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 supplemental security income (SSI), temporary assistance for needy families (TANF), state family assistance (SFA), aged, blind, or disabled (ABD) cash assistance, or pregnant women assistance (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 Title 26 U.S.C. Sec. 529 or 530 of the federal Internal Revenue Code of 1986, as amended;
   (s) All funds in an achieving a better life experience (ABLE) account;
   (t) Resources specifically excluded by federal law; and
   (u) Federal income tax refunds for twelve months whether or not you were receiving basic food assistance at the time you got the refund.

(3) Property excluded under subsection (2)(c)(iv) of this section used by a self-employed farmer or fisher retains its exclusion for one year after the household member stops farming or fishing.

(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. Exception: Federal tax refunds are not counted for twelve months even when mixed with countable resources.

(5) If you sell your home, you have ninety days to reinvest the sale proceeds into an exempt resource. If you do not reinvest within ninety days, we will determine whether there is good cause to allow more time. If we determine you have good cause, we will give you more time based on your circumstances. If you do not have good cause, we will count the sale proceeds as a resource. Some examples of good cause include:
   (a) Closing on your new home is taking longer than anticipated;
   (b) You are unable to find a new home that you can afford;
   (c) Someone in your household is receiving emergent medical care;
   (d) Your children are in school and moving would require them to change schools.

[Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.04.510, 74.08.090, 74.08A.120, and RCW 74.04.300. WSR 17-17-097, § 388-470-0055, filed 8/18/17, effective 9/18/17. Statutory Authority: RCW 74.04.050, 74.04.055, 74.04.057, 74.04.100, 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 74.08.090. 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.

(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.

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 ten thousand dollars is excluded when the vehicle is used by the assistance unit or household as a means of transportation.

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.