

B Resources Owned Sole and Separate

Sole and separate indicates the resource is owned solely by a nonparticipant and is not shared with their spouse or other nonparticipants or participants.

Consider the resource as sole and separate ownership when obtained in either of the following manners:

- Before the present marriage
- At any time by gift or inheritance

Consider resources received DURING the present marriage (not as a gift or an inheritance) jointly owned, even when only one spouse holds the legal title. Do NOT consider the resources as sole and separate.

Consider ANY vehicle as inaccessible when the participant is listed as the sole owner on the vehicle title and any of the situations listed in [Inaccessible Vehicles](#) apply.

MA EXCEPTION

Resources apply to the [MD](#) category ONLY. (See [MD Resources](#)