

RDSP & HOMEOWNERSHIP SOLUTIONS LAB

FINANCIAL IMPACT OF RDSP PROGRAM CHANGES ON BENEFICIARIES' ABILITY TO PURSUE HOMEOWNERSHIP

MAY 2020



myHome
myCommunity

This report was produced as part of My Home My Community, a national initiative of the Canadian Association of Community Living and People First of Canada.

The Canadian Association for Community Living is a national federation of 13 provincial-territorial associations and over 300 local associations working to advance the full inclusion and human rights of people with an intellectual disability and their families. CACL is dedicated to attaining full participation in community life, ending exclusion and discrimination on the basis of intellectual disability, promoting respect for diversity, and advancing human rights to ensure equality for all Canadians. CACL leads the way in building a more inclusive Canada for people with an intellectual disability by strengthening families, defending rights, and transforming communities into places where everyone belongs.

www.cacl.ca

People First of Canada is the national voice for people who have been labeled with an intellectual disability. We believe in the right to freedom, choice, and equality for all. We support each other to reclaim our right to be recognized as full citizens through peer support, sharing our stories, developing leadership skills, advocating for our right to choose where and with whom we live, and by ensuring that our voices are heard and respected. We work together to educate and influence communities and government to ensure that all persons with intellectual disabilities are fully included and supported to live as equal citizens in Canada.

www.peoplefirstofcanada.ca

My Home My Community is a national partnership initiative that is opening doors to inclusive affordable housing for people with developmental disabilities. My Home My Community is driving innovation in housing development and community supports to ensure all persons with developmental disabilities have a home that offers choice and affordability, recognizes rights, addresses support needs, and fosters social inclusion in the community.

www.myhomemycommunity.ca

How to reference this report:

Canadian Association for Community Living (2020). *My Home My Community: Financial Impact on RDSP Program Changes on Beneficiaries' Ability to Pursue Homeownership*.

Authors

New Market Funds Society & Canadian Association for Community Living



My Home My Community Registered Disability Savings Plans & Homeownership Solutions Lab received funding from the National Housing Strategy under the NHS Solutions Lab to produce this work. The views expressed within are solely of the Canadian Association for Community Living, together with project partners where expressly stated. Canada Mortgage and Housing Corporation (CMHC) accepts no responsibility for the views expressed within.

TABLE OF CONTENTS

OVERVIEW	3
PROPOSED RDSP CHANGES AND MODEL ASSUMPTIONS	3
SCENARIOS MODELED	4
HOMEOWNERSHIP ACROSS TYPOLOGY	5
EXAMPLE: INCOME AND AFFORDABILITY IN ALBERTA	6
CHALLENGES AND CONSIDERATIONS	7
CONCLUSION	8
APPENDIX A: PROPOSED RDSP PROGRAM CHANGES AND MODEL ASSUMPTIONS	9
___MODEL ASSUMPTIONS	9
___AVERAGE HOME SALES PRICE BY PROVINCE (BY MAJOR URBAN CENTRE)	12
___SCENARIOS BY THE NUMBERS	13
APPENDIX B: INCOME AND AFFORDABILITY BY PROVINCE AND BY HOUSING TYPE	14

The RDSP & Homeownership Solutions Lab was led by the Canadian Association for Community Living and People First of Canada. Lab partners included the Institute for Research and Development on Inclusion and Society (IRIS); BGM Strategy Group; PooranLaw; Ability Tax and Trust Advisors; the New Brunswick Association for Community Living; Inclusion Alberta; and Springboard Policy.

Special thanks to New Market Funds Society for the financial modeling in this report.

OVERVIEW

The RDSP & Homeownership Solutions Lab explores options for people with a developmental disability to utilize their Registered Disability Savings Plans (RDSP) in order to access homeownership. The RDSP is a long-term savings plan designed to benefit people who have a disability. It was introduced by the Federal Government of Canada in 2008 and is a unique savings vehicle that is meant to promote future financial security, especially for those who may not have access to income from retirement savings plans, private pension plans, or the Canada Pension Plan as they grow older.

The RDSP & Homeownership Solutions Lab ("The Lab") has produced a financial analysis of the ability of persons who have opened an RDSP to purchase homes based on the proposed RDSP changes put forward by the Lab.¹

The Lab produced a financial model that analyzed five scenarios across six provincial contexts (British Columbia, Alberta, Saskatchewan, Ontario, Quebec, New Brunswick). The analysis used seven factors, including the RDSP beneficiary's:

- Age
- Income and level of social assistance received²
- RDSP balance (down payment)
- Family/support network income and savings
- Family/support network RRSP roll-over
- Family/support network down payment contribution
- Available bank financing

The financial model produced a representation of a beneficiary's purchasing power in relation to the proposed RDSP changes. The different Scenarios provide a snapshot of the type of home a beneficiary could afford in different markets, based on their down payment (RDSP balance), anticipated income, mortgage rate, and size of mortgage.

PROPOSED RDSP CHANGES AND MODEL ASSUMPTIONS

Using the proposed program changes identified by the Solutions Lab, the modeling assumed that the proposed program would differ from the existing program in two fundamental ways: withdrawal limitations, and the RDSP Grant and Bond calculations.

¹ For full proposal, see Canadian Association for Community Living (2020). My Home My Community: Final Report on Designing a Registered Disability Savings Plan Homeownership Plan.

² Source for annual social assistance amounts was found at the following web address and drilling down to each Province's data. Tax credit amounts were not considered. (<https://maytree.com/welfare-in-canada/canada/>)

The proposed program would not have any limitations on withdrawal amounts and would allow the beneficiary to withdraw the total amount in the RDSP plan irrespective of the composition of contributions.

The impact of the adjusted Bonds and Grants under the proposed program primarily affects the higher income beneficiary households (i.e. making more than \$93,000 per year). For these situations, the changes almost double the value of the RDSP account by age 19 of the beneficiaries. Since the grants are matched with family/support network or beneficiary savings dollars, there is no material impact for beneficiaries from lower income households or beneficiaries who may not have the resources to contribute to an RDSP.

In each of the Scenarios, the model assumes:

- The beneficiary has no other debt;
- An interest rate on invested RDSP funds of 2.98%;
- The beneficiary takes 100% of their RDSP balance out for the purchase of a home; and,
- Two different outcomes are tested – one in which a mortgage is secured and one in which only the beneficiary's savings is used to purchase.

For complete details on the assumptions used in the modeling, please refer to Appendix A.

SCENARIOS MODELED

The Lab requested that the modeling depict a range of potential down payment savings, these are reflected in the different Scenarios. For complete details on the Scenarios, please also refer to Appendix A. The primary difference between the Scenarios is the annual or one-time contributions by the beneficiary or their household, to the RDSP and the family/support network income of the beneficiary. Scenarios also varied by annual savings and down payment support from family/support network. The differences between provinces relate to the Annual Social Assistance amount provided by each province.

In order to model the Scenarios, benchmark house price information was gathered from data from the Canadian Real Estate Association and reflect January 2020 prices. The benchmark house price is a metric that reflects the value of a “typical” home in a community based on the typology. This metric was selected so as to avoid a data skew due to very expensive or very inexpensive homes.

HOMEOWNERSHIP ACROSS TYPOLOGY

Table 1 and Appendix B reflects the purchasing power of beneficiaries across typology or built form (i.e. condominium, townhome, single family/support network home), taking into account Age and Scenario. Table 1 and Appendix B also depicts the findings by province; six provinces are represented. Analysis includes:

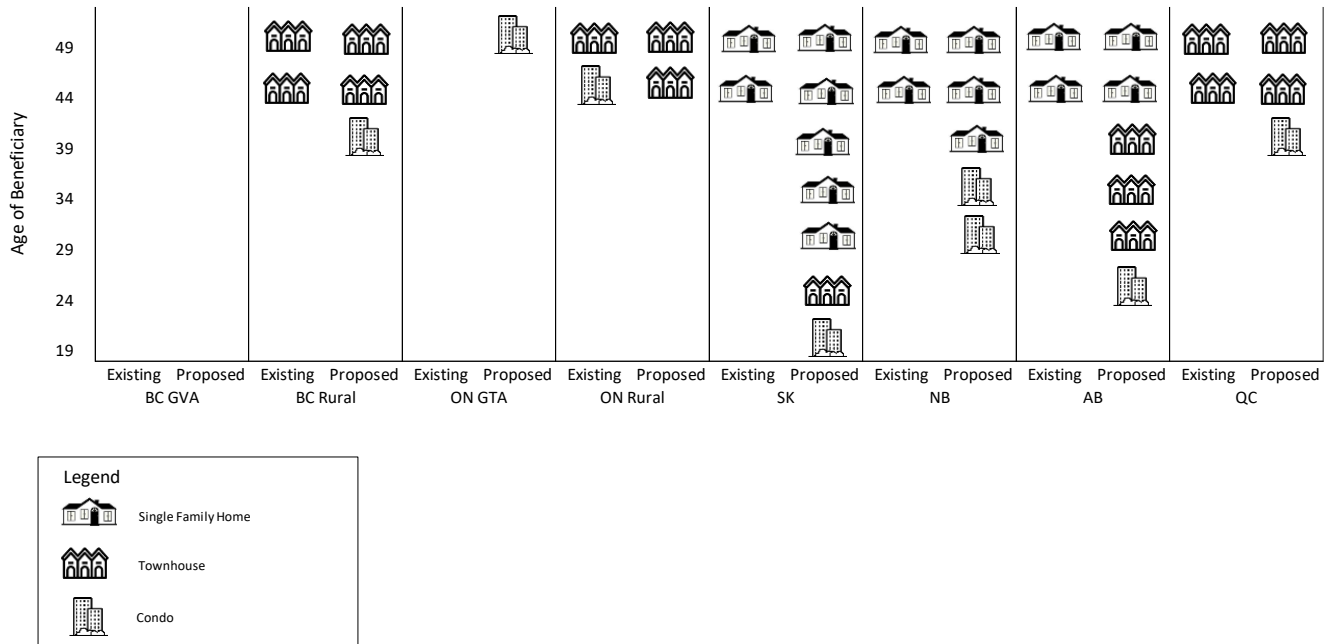
- Maximum home price affordable by Age and Scenario under existing RDSP, with and without a mortgage;
- Maximum home price by Age and Scenario under proposed RDSP, with and without a mortgage; and,
- Type of home affordable to RDSP beneficiary based on existing and proposed RDSP by Age and Scenario, with and without a mortgage.

The analysis reveals that under the existing program, beneficiaries will struggle to afford homeownership generally, across all jurisdictions. The proposed changes to the program, however, produce positive outcomes for ownership affordability. Also, unsurprisingly, beneficiaries are able to afford more with a mortgage than is possible relying solely on savings.

For example, in Scenario 5 we see that beneficiaries are able to contribute the maximum amount of \$200,000 to their RDSP. This is achieved through the rollover of parents' RRSP. This approach to contribution will only be available to some beneficiaries. In this Scenario and in combination with securing a mortgage, homeownership is attainable to beneficiaries under the proposed program in most jurisdictions, beginning at a relatively young age.

Table 1

Housing Type Affordable by Province, Age of Beneficiary for the Existing vs Proposed RDSP Plans
For Beneficiaries in Scenario 5 utilizing a mortgage



EXAMPLE: INCOME AND AFFORDABILITY IN ALBERTA

The analysis produced reflects the same information across each jurisdiction analyzed.

In Alberta, under the existing RDSP, beneficiaries would be challenged in purchasing a home unless their family/support network was able to contribute to the maximum contribution possible (Scenario 5). Even with this family/support network contribution and a mortgage, beneficiaries would not be reaching this point until age 44-49.

Under the proposed program, however, beneficiaries in Alberta would not only have additional purchasing power under Scenario 5 but would also be better enabled to achieve homeownership under several different Scenarios and at a much earlier age – potentially able to purchase a condominium at age 19 with the addition of down payment assistance (Scenario 4) and a mortgage.

CHALLENGES AND CONSIDERATIONS

Currently, RDSP beneficiaries face significant challenges in terms of affordability in most markets. Under the Solutions Lab's proposed RDSP changes, beneficiaries would be able to leverage the RDSP savings and expanded contributions into the RDSP, making homeownership more attainable. The additional considerations below may be worth taking into account in any further analysis of these findings.

The largest and most constrained markets are significantly more unaffordable than second and third tier markets; however, it is possible that other tools currently available to eligible Canadians without disabilities may make purchasing a home in cities like Toronto and Vancouver more feasible. For example, the First Time Homebuyers Plan or CMHC mortgage insurance could further improve the affordability for homeownership for RDSP beneficiaries. It is likely that existing tools like these will require adaptation to fit the particular circumstances of RDSP beneficiaries and successfully support access to homeownership.

There may be additional tools or alternative approaches to ownership that could help to balance the principles of community and individual choice alongside the leveraged value of more collective approaches to asset acquisition or ownership.

Non-profit equity co-operatives could provide the ability for RDSP beneficiaries to purchase and own assets which may by virtue of being co-operatively owned, be more affordable. In this approach a group of individuals both with and without a disability can purchase units – producing independent living in community through collective ownership. These units could be within a larger multi-residential building or scattered units in the form of single-family homes. A co-operative approach would reduce individual ownership risk by creating a path for exit of ownership at the time that exit is desired, while ensuring an owner benefits from some portion of value appreciation of the asset. This could be achieved through a co-operatively owned asset base that could secure housing stability through the repurchase of any asset at the time a beneficiary chose to exit. This kind of approach may also increase eligibility for government assistance of capital or financing, and further improve the level of affordability for individual purchasers.

Assisting with down payments of purchases would be another way to support ownership by people with disabilities who have limited savings. Second mortgage approaches are a fairly typical form of down payment assistance in affordable ownership models. A second mortgage fund is a permanent financing facility that provides support for the capital purchase of a home, and benefits (in proportion to the ownership stake of the fund) in the equity gain in the home. The fund could be established in different ways and can re-cycle its profits to depress prices and increase affordability on re-sale of the home to an eligible buyer. The second mortgage fund would require initial patient capital – either from government or non-government sources and might be another way to further improve accessibility of homeownership.

There may be limitations for homebuyers with a disability based on location, due to requirements for access to services and supports, accessible transportation, etc., and such constraints may further limit affordability of ownership (e.g. requiring proximity to urban centres where prices are generally higher).

It is also worth noting that additional costs to purchasing and owning a home have not been factored into this analysis. There may be unique operating and maintenance costs associated with homeownership for RDSP beneficiaries as compared to homeowners without a disability (e.g., home modifications), potentially increasing capital costs for new homes or in the purchase and modification of existing homes.

The considerations listed above are not exhaustive. In general, the more complex it is for an individual to purchase a home (e.g. geographic constraints, maintenance costs, etc.), the greater the negative impact that complexity will have on affordability of ownership.

CONCLUSION

The changes to the RDSP that the Solutions Lab is proposing would generally have a positive impact on beneficiaries' ability to purchase a home in most markets across the country. However, in the most constrained real estate markets around Toronto and Vancouver, beneficiaries will continue to struggle to afford homeownership even with the proposed RDSP changes – just as many Canadians without a disability struggle in these markets. As this modeling revealed, the lever that has the most impact on homeownership overall remains a beneficiary's ability to leverage down payment assistance through family/support network savings. With the implementation of the proposed RDSP changes, beneficiaries will be able to achieve security of tenure through ownership and benefit from the long-term investment of an asset.

Appendix A: Proposed RDSP Program Changes and Model Assumptions

MODEL ASSUMPTIONS

- The interest rate earned on invested funds is 2.98%
- The beneficiary takes 100% of their RDSP balance out to purchase a home
- Two outcomes tested where a beneficiary uses a mortgage, or not, to purchase a home:
 - **With mortgage**
 - The rate at which people must qualify is set at 5.49% (this includes the effect of the B20 stress test)
 - The amortization is set to 30 years
 - The debt-service-ratio is set to 0.32
 - The mortgage provided to beneficiaries range from \$37,000 - \$94,000 because of the different social assistance amounts provided by each province
 - **No Mortgage**
 - The beneficiary uses only their savings at a given point in time to purchase a home

Table 2 - RDSP Withdrawal Limitations

	Existing Program	Proposed Program
Limitations on withdrawal amounts?	Yes, complex calculation	None.
Calculation	<p>If cumulative government contributions are greater than beneficiary contributions to the account, the beneficiary may withdraw the maximum of:</p> <ul style="list-style-type: none"> a) 10% of the FMV of their RDSP account or; b) The LDAP Maximum³ <p>If cumulative government contributions are less than beneficiary contributions to the account, the beneficiary may withdraw the total RDSP account balance less the Disability Holdback Amount⁴.</p>	The beneficiary may withdraw the total amount in the RDSP plan irrespective of the composition of contributions.

³ LDAP Maximum Withdrawal = RDSP Balance / (80 + 3 – Age of Beneficiary)

⁴ Disability Holdback Amount = The sum of all bonds and grants contributed by the government in the last ten years.

Table 3 - RDSP Grant Calculations

	Existing Program	Proposed Program
Receive 300% and 200% annual matching grants	Family/support network must be less than \$93,208	Family/support network income must be less than \$93,208
Receive 200% annual matching grants only	n/a	Family/support network income between \$93,208 - \$150,000
Receive 100% annual matching grants	Family/support network income over \$93,208	Family/support income over \$150,000
Lifetime Maximum Grants	\$70,000	\$70,000

Table 4 - RDSP Bond Calculations

	Existing Program	Proposed Program
Minimum Bond	\$0 if family/support network income is over \$46,605	\$500 if family/support network income is over \$93,208
Ground Down	When family/support network income is between \$30,450 - \$46,605	When family/support network income is between \$63,000 - \$93,208
Maximum Annual Bond	\$1,000 if family/support network income is under \$30,450	\$1,000 if family/support network income is under \$63,000
Lifetime Maximum	\$20,000	\$20,000

Table 5 - Existing Program - Sample Calculation

Bond Calculation	Age 0-18 (\$)	Age 19+ (\$)
A-Family Income	45,000	8,064
B-Phase-out Income	30,450	30,450
C-First Threshold for the year	46,605	46,605
D-Annual Bond Limit	1,000	1,000
Annual Bond Payment	99.35	1,000
Max Lifetime Bond	20,000	20,000

Table 6 - Proposed Program - Sample Calculation

Bond Calculation	Age 0-18 (\$)	Age 19+ (\$)
A-Family Income	45,000	8,064
B-Phase-out Income	63,000	63,000
C-First Threshold for the year	93,208	93,208
D-Annual Bond Limit	1,000	1,000
E-Minimum Bond	500	500
Annual Bond Payment	1,000	1,000
Max Lifetime Bond	20,000	20,000

AVERAGE HOME SALES PRICE BY PROVINCE (BY MAJOR URBAN CENTRE)

Benchmark house price information was gathered from data from the Canadian Real Estate Association and reflect January 2020 prices. The benchmark house price is a metric that reflects the value of a “typical” home in a community based on the typology (condominium, town, single-family home) and the most popular combination of features, e.g. age of asset, size, number of bedrooms and bathrooms. This metric was selected so as to avoid a data skew due to very expensive or very inexpensive homes.

Major Urban Centres	Condo	Townhouse	Single Family
Vancouver (GVA)	\$663,200	\$782,500	\$1,436,900
Calgary	\$244,600	\$280,300	\$461,100
Regina	\$177,000	\$219,700	\$266,400
Winnipeg	\$195,900	\$219,500	\$266,400
Toronto (GTA)	\$564,000	\$619,000	\$919,000
Montreal	\$321,400	\$464,000	\$400,500
Moncton	\$209,600	\$155,400	\$190,100
Urban Centres (aggregate)	\$480,600	\$502,200	\$676,200

SCENARIOS BY THE NUMBERS

Table 8 - Scenario 1

	Age 0-18	Age 19+
Family/support network Income	\$31,000	\$0
Annual Social Assistance	\$0	\$8,000 - \$20,000 (varies by province)
Debt Payments	\$0	\$0
Annual Savings	\$0	\$0
Rollover from parent RRSP	\$0	\$0
Down payment support	\$0	\$0

Table 9 - Scenario 2

	Age 0-18	Age 19+
Family/support network Income	\$45,000	\$0
Annual Social Assistance	\$0	\$8,000 - \$20,000 (varies by province)
Debt Payments	\$0	\$0
Annual Savings	\$240	\$240
Rollover from parent RRSP	\$0	\$0
Down payment support	\$0	\$0

Table 10 - Scenario 3

	Age 0-18	Age 19+
Family/support network Income	\$84,259	\$0
Annual Social Assistance	\$0	\$8,000 - \$20,000 (varies by province)
Debt Payments	\$0	\$0
Annual Savings	\$1,500	\$1,500
Rollover from parent RRSP	\$0	\$0
Down payment support	\$0	\$0

Table 11 - Scenario 4

	Age 0-18	Age 19+
Family/support network Income	\$96,259	\$0
Annual Social Assistance	\$0	\$8,000 - \$20,000 (varies by province)
Debt Payments	\$0	\$0
Annual Savings	\$1,500	\$1,500
Rollover from parent RRSP	\$0	\$0
Down payment support	\$0	\$40,000

Table 12 - Scenario 5

	Age 0-18	Age 19+
Family/support network Income	\$96,259	\$0
Annual Social Assistance	\$0	\$8,000 - \$20,000 (varies by province)
Debt Payments	\$0	\$0
Annual Savings	\$1,500	\$1,500
Rollover from parent RRSP	\$0	Maxes RDSP contribution to the full \$200,000 at date of occurrence (assumed age 40)
Down payment support	\$0	\$0

Appendix B: Income and Affordability by Province and by Housing Type

MAXIMUM HOME PRICES

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

BC GVA

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	68,527	68,821	77,519	151,567	111,567
24	69,255	70,260	81,790	116,421	76,421
29	69,708	71,928	85,571	121,238	81,238
34	70,232	73,858	89,950	126,817	86,817
39	70,839	75,827	94,921	131,292	91,292
44	71,542	77,836	100,240	136,038	515,688
49	72,356	80,162	106,401	141,534	591,376

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

BC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	2,133	2,427	11,126	85,173	45,173
24	2,862	3,867	15,396	50,027	10,027
29	3,314	5,534	19,177	54,844	14,844
34	3,838	7,465	23,557	60,424	20,424
39	4,445	9,433	28,527	64,899	24,899
44	5,148	11,442	33,847	69,644	449,294
49	5,962	13,769	40,007	75,140	524,982

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

BC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	88,442	109,609	188,168	217,651	177,651
24	95,255	124,940	232,533	267,563	227,563
29	99,820	139,370	272,273	307,741	267,741
34	105,106	156,081	314,053	348,804	308,804
39	111,228	175,436	361,299	395,221	355,221
44	118,319	197,852	416,017	448,977	565,829
49	126,531	223,812	479,389	511,236	644,815

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

BC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	22,049	43,215	121,774	151,258	111,258
24	28,862	58,546	166,139	201,169	161,169
29	33,426	72,976	205,879	241,347	201,347
34	38,712	89,688	247,659	282,411	242,411
39	44,835	109,042	294,906	328,827	288,827
44	51,925	131,458	349,624	382,584	499,436
49	60,137	157,418	412,996	444,842	578,421

^^ no 10-year carryforward, no \$20k holdback

HOUSING TYPE

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

BC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44					
49					

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

BC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44					
49					

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

BC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44					
49					

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

BC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44					
49					

^^ no 10-year carryforward, no \$20k holdback

MAXIMUM HOME PRICES

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

BC Rural

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	68,527	68,821	77,519	151,567	111,567
24	69,255	70,260	81,790	116,421	76,421
29	69,708	71,928	85,571	121,238	81,238
34	70,232	73,858	89,950	126,817	86,817
39	70,839	75,827	94,921	131,292	91,292
44	71,542	77,836	100,240	136,038	515,688
49	72,356	80,162	106,401	141,534	591,376

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

BC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	2,133	2,427	11,126	85,173	45,173
24	2,862	3,867	15,396	50,027	10,027
29	3,314	5,534	19,177	54,844	14,844
34	3,838	7,465	23,557	60,424	20,424
39	4,445	9,433	28,527	64,899	24,899
44	5,148	11,442	33,847	69,644	449,294
49	5,962	13,769	40,007	75,140	524,982

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

BC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	88,442	109,609	188,168	217,651	177,651
24	95,255	124,940	232,533	267,563	227,563
29	99,820	139,370	272,273	307,741	267,741
34	105,106	156,081	314,053	348,804	308,804
39	111,228	175,436	361,299	395,221	355,221
44	118,319	197,852	416,017	448,977	565,829
49	126,531	223,812	479,389	511,236	644,815

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

BC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	22,049	43,215	121,774	151,258	111,258
24	28,862	58,546	166,139	201,169	161,169
29	33,426	72,976	205,879	241,347	201,347
34	38,712	89,688	247,659	282,411	242,411
39	44,835	109,042	294,906	328,827	288,827
44	51,925	131,458	349,624	382,584	499,436
49	60,137	157,418	412,996	444,842	578,421

^^ no 10-year carryforward, no \$20k holdback

HOUSING TYPE

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

BC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44				T-House	
49				T-House	

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

BC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44				T-House	
49				T-House	

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

BC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34			Condo	Condo	
39			Condo	T-House	Condo
44			T-House	T-House	T-House
49			T-House	T-House	T-House

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

BC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44			Condo	Condo	
49			T-House	T-House	T-House

^^ no 10-year carryforward, no \$20k holdback

Province: ON GTA

MAXIMUM HOME PRICES

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

ON GTA

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	66,776	67,070	75,769	149,817	109,817
24	67,505	68,510	80,039	114,670	74,670
29	67,957	70,177	83,820	119,487	79,487
34	68,481	72,108	88,200	125,067	85,067
39	69,088	74,076	93,170	129,542	89,542
44	69,791	76,085	98,490	134,287	93,937
49	70,605	78,412	104,650	139,783	98,625

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

ON

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	2,133	2,427	11,126	85,173	45,173
24	2,862	3,867	15,396	50,027	10,027
29	3,314	5,534	19,177	54,844	14,844
34	3,838	7,465	23,557	60,424	20,424
39	4,445	9,433	28,527	64,899	24,899
44	5,148	11,442	33,847	69,644	44,294
49	5,962	13,769	40,007	75,140	52,982

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

ON

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	86,692	107,858	186,417	215,901	175,901
24	93,505	123,189	230,782	265,812	225,812
29	98,069	137,619	270,522	305,990	265,990
34	103,355	154,331	312,302	347,054	307,054
39	109,478	173,685	359,549	393,470	353,470
44	116,568	196,101	414,267	447,227	393,470
49	124,780	222,062	477,639	509,485	443,064

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

ON

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	22,049	43,215	121,774	151,258	111,258
24	28,862	58,546	166,139	201,169	161,169
29	33,426	72,976	205,879	241,347	201,347
34	38,712	89,688	247,659	282,411	242,411
39	44,835	109,042	294,906	328,827	288,827
44	51,925	131,458	349,624	382,584	334,624
49	60,137	157,418	412,996	444,842	394,842

^^ no 10-year carryforward, no \$20k holdback

HOUSING TYPE

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

ON

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44					
49					

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

ON

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44					
49					

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

ON

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44					
49					Condo

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

ON

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44					
49					Condo

^^ no 10-year carryforward, no \$20k holdback

MAXIMUM HOME PRICES

Existing RDSP Program
WITH MORTGAGE

Select Province of Residence: ON Rural

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	66,776	67,070	75,769	149,817	109,817
24	67,505	68,510	80,039	114,670	74,670
29	67,957	70,177	83,820	119,487	79,487
34	68,481	72,108	88,200	125,067	85,067
39	69,088	74,076	93,170	129,542	89,542
44	69,791	76,085	98,490	134,287	513,937
49	70,605	78,412	104,650	139,783	589,625

Proposed RDSP Program V3
WITH MORTGAGE

Select Province of Residence: ON

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	86,692	107,858	186,417	215,901	175,901
24	93,505	123,189	230,782	265,812	225,812
29	98,069	137,619	270,522	305,990	265,990
34	103,355	154,331	312,302	347,054	307,054
39	109,478	173,685	359,549	393,470	353,470
44	116,568	196,101	414,267	447,227	564,079
49	124,780	222,062	477,639	509,485	643,064

Existing RDSP Program
NO MORTGAGE

Select Province of Residence: ON

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	2,133	2,427	11,126	85,173	45,173
24	2,862	3,867	15,396	50,027	10,027
29	3,314	5,534	19,177	54,844	14,844
34	3,838	7,465	23,557	60,424	20,424
39	4,445	9,433	28,527	64,899	24,899
44	5,148	11,442	33,847	69,644	449,294
49	5,962	13,769	40,007	75,140	524,982

Proposed RDSP Program V3
NO MORTGAGE

Select Province of Residence: ON

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	22,049	43,215	121,774	151,258	111,258
24	28,862	58,546	166,139	201,169	161,169
29	33,426	72,976	205,879	241,347	201,347
34	38,712	89,688	247,659	282,411	242,411
39	44,835	109,042	294,906	328,827	288,827
44	51,925	131,458	349,624	382,584	499,436
49	60,137	157,418	412,996	444,842	578,421

^^ disability holdback reduces withdrawal amounts

^^ no 10-year carryforward, no \$20k holdback

HOUSING TYPE

Existing RDSP Program
WITH MORTGAGE

Select Province of Residence: ON

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44				Condo	
49				T-House	

Proposed RDSP Program V3
WITH MORTGAGE

Select Province of Residence: ON

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44				Condo	T-House
49			Condo	Condo	T-House

Existing RDSP Program
NO MORTGAGE

Select Province of Residence: ON

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44				Condo	
49				Condo	

Proposed RDSP Program V3
NO MORTGAGE

Select Province of Residence: ON

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44					Condo
49			Condo		T-House

^^ disability holdback reduces withdrawal amounts

^^ no 10-year carryforward, no \$20k holdback

Province: SK

MAXIMUM HOME PRICES

Existing RDSP Program
WITH MORTGAGE

Select Province of Residence: SK

Max Home Prices by Age and Scenario

Age	Scenari 1	2	3	4	5
19	72,187	72,480	81,179	155,227	115,227
24	72,915	73,920	85,449	120,080	80,080
29	73,367	75,587	89,231	124,898	84,898
34	73,891	77,518	93,610	130,477	90,477
39	74,498	79,486	98,580	134,952	94,952
44	75,201	81,495	103,900	139,697	519,347
49	76,016	83,822	110,061	145,194	595,035

Proposed RDSP Program V3
WITH MORTGAGE

Select Province of Residence: SK

Max Home Prices by Age and Scenario

Age	Scenario 1	2	3	4	5
19	92,102	113,268	191,828	221,311	181,311
24	98,915	128,600	236,193	271,223	231,223
29	103,479	143,029	275,933	311,401	271,401
34	108,766	159,741	317,713	352,464	312,464
39	114,888	179,096	364,959	398,880	358,880
44	121,978	201,511	419,677	452,637	569,489
49	130,190	227,472	483,049	514,895	648,474

Existing RDSP Program
NO MORTGAGE

Select Province of Residence: SK

Most Expensive Type of Housing by Age and Scenario

Age	Scenari 1	2	3	4	5
19	2,133	2,427	11,126	85,173	45,173
24	2,862	3,867	15,396	50,027	10,027
29	3,314	5,534	19,177	54,844	14,844
34	3,838	7,465	23,557	60,424	20,424
39	4,445	9,433	28,527	64,899	24,899
44	5,148	11,442	33,847	69,644	449,294
49	5,962	13,769	40,007	75,140	524,982

Proposed RDSP Program V3
NO MORTGAGE

Select Province of Residence: SK

Max Home Prices by Age and Scenario

Age	Scenario 1	2	3	4	5
19	22,049	43,215	121,774	151,258	111,258
24	28,862	58,546	166,139	201,169	161,169
29	33,426	72,976	205,879	241,347	201,347
34	38,712	89,688	247,659	282,411	242,411
39	44,835	109,042	294,906	328,827	288,827
44	51,925	131,458	349,624	382,584	499,436
49	60,137	157,418	412,996	444,842	578,421

^^ disability holdback reduces withdrawal amounts

^^ no 10-year carryforward, no \$20k holdback

HOUSING TYPE

Existing RDSP Program
WITH MORTGAGE

Select Province of Residence: SK

Most Expensive Type of Housing by Age and Scenario

Age	Scenari 1	2	3	4	5
19					
24					
29					
34					
39					
44				Single Fam	
49				Single Fam	

Proposed RDSP Program V3
WITH MORTGAGE

Select Province of Residence: SK

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	2	3	4	5
19		Condo	T-House	Condo	
24		T-House	Single Fam	T-House	
29		Single Fam	Single Fam	Single Fam	
34		Single Fam	Single Fam	Single Fam	
39		Condo	Single Fam	Single Fam	Single Fam
44		Condo	Single Fam	Single Fam	Single Fam
49		T-House	Single Fam	Single Fam	Single Fam

Existing RDSP Program
NO MORTGAGE

Select Province of Residence: SK

Max Home Prices by Age and Scenario

Age	Scenari 1	2	3	4	5
19					
24					
29					
34					
39					
44				Single Fam	
49				Single Fam	

Proposed RDSP Program V3
NO MORTGAGE

Select Province of Residence: SK

Max Home Prices by Age and Scenario

Age	Scenario 1	2	3	4	5
19					
24			Condo		
29		Condo	T-House	Condo	
34		T-House	Single Fam	T-House	
39		Single Fam	Single Fam	Single Fam	
44		Single Fam	Single Fam	Single Fam	
49		Single Fam	Single Fam	Single Fam	

^^ disability holdback reduces withdrawal amounts

^^ no 10-year carryforward, no \$20k holdback



Province: NB

MAXIMUM HOME PRICES

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

NB

Max Home Prices by Age and Scenario

Age	Scenari	1	2	3	4	5
19		44,763	45,057	53,756	127,803	87,803
24		45,491	46,496	58,026	92,657	52,657
29		45,944	48,164	61,807	97,474	57,474
34		46,468	50,094	66,186	103,053	63,053
39		47,075	52,063	71,157	107,528	67,528
44		47,778	54,072	76,476	112,274	491,924
49		48,592	56,399	82,637	117,770	567,612

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

NB

Most Expensive Type of Housing by Age and Scenario

Age	Scenari	1	2	3	4	5
19		2,133	2,427	11,126	85,173	45,173
24		2,862	3,867	15,396	50,027	10,027
29		3,314	5,534	19,177	54,844	14,844
34		3,838	7,465	23,557	60,424	20,424
39		4,445	9,433	28,527	64,899	24,899
44		5,148	11,442	33,847	69,644	449,294
49		5,962	13,769	40,007	75,140	524,982

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

NB

Max Home Prices by Age and Scenario

Age	Scenario	1	2	3	4	5
19		64,678	85,845	164,404	193,887	153,887
24		71,491	101,176	208,769	243,799	203,799
29		76,056	115,606	248,509	283,977	243,977
34		81,342	132,317	290,289	325,041	285,041
39		87,464	151,672	337,535	371,457	331,457
44		94,555	174,088	392,254	425,213	542,065
49		102,767	200,048	455,625	487,472	621,051

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

NB

Max Home Prices by Age and Scenario

Age	Scenario	1	2	3	4	5
19		22,049	43,215	121,774	151,258	111,258
24		28,862	58,546	166,139	201,169	161,169
29		33,426	72,976	205,879	241,347	201,347
34		38,712	89,688	247,659	282,411	242,411
39		44,835	109,042	294,906	328,827	288,827
44		51,925	131,458	349,624	382,584	499,436
49		60,137	157,418	412,996	444,842	578,421

^^ no 10-year carryforward, no \$20k holdback

HOUSING TYPE

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

NB

Most Expensive Type of Housing by Age and Scenario

Age	Scenari	1	2	3	4	5
19						
24						
29						
34						
39						
44					Single Fam	
49					Single Fam	

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

NB

Max Home Prices by Age and Scenario

Age	Scenari	1	2	3	4	5
19						
24						
29						
34						
39						
44					Single Fam	
49					Single Fam	

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

NB

Most Expensive Type of Housing by Age and Scenario

Age	Scenario	1	2	3	4	5
19						
24						
29				Condo	Condo	Condo
34				Condo	Single Fam	Condo
39				Single Fam	Single Fam	Single Fam
44				Single Fam	Single Fam	Single Fam
49				Single Fam	Single Fam	Single Fam

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

NB

Max Home Prices by Age and Scenario

Age	Scenario	1	2	3	4	5
19						
24						
29					Condo	
34				Condo	Condo	Condo
39				Condo	Single Fam	Condo
44				Single Fam	Single Fam	Single Fam
49				Single Fam	Single Fam	Single Fam

^^ no 10-year carryforward, no \$20k holdback

Province: AB

MAXIMUM HOME PRICES

Existing RDSP Program WITH MORTGAGE

Select Province of Residence

Max Home Prices by Age and Scenario

Age	Scenari 1	2	3	4	5
19	90,857	91,151	99,849	173,897	133,897
24	91,585	92,590	104,120	138,750	98,750
29	92,038	94,257	107,901	143,568	103,568
34	92,562	96,188	112,280	149,147	109,147
39	93,169	98,157	117,251	153,622	113,622
44	93,872	100,166	122,570	158,368	118,368
49	94,686	102,492	128,731	163,864	123,864

Existing RDSP Program NO MORTGAGE

Select Province of Residence

Max Home Prices by Age and Scenario

Age	Scenari 1	2	3	4	5
19	2,133	2,427	11,126	85,173	45,173
24	2,862	3,867	15,396	50,027	10,027
29	3,314	5,534	19,177	54,844	14,844
34	3,838	7,465	23,557	60,424	20,424
39	4,445	9,433	28,527	64,899	24,899
44	5,148	11,442	33,847	69,644	29,644
49	5,962	13,769	40,007	75,140	35,140

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3 WITH MORTGAGE

Select Province of Residence

Max Home Prices by Age and Scenario

Age	Scenario 1	2	3	4	5
19	110,772	131,939	210,498	239,981	199,981
24	117,585	147,270	254,863	289,893	249,893
29	122,150	161,700	294,603	330,071	290,071
34	127,436	178,411	336,383	371,134	331,134
39	133,558	197,766	383,629	417,550	377,550
44	140,649	220,181	438,347	471,307	417,307
49	148,861	246,142	501,719	533,566	467,142

Proposed RDSP Program V3 NO MORTGAGE

Select Province of Residence

Max Home Prices by Age and Scenario

Age	Scenario 1	2	3	4	5
19	22,049	43,215	121,774	151,258	111,258
24	28,862	58,546	166,139	201,169	161,169
29	33,426	72,976	205,879	241,347	201,347
34	38,712	89,688	247,659	282,411	242,411
39	44,835	109,042	294,906	328,827	288,827
44	51,925	131,458	349,624	382,584	342,584
49	60,137	157,418	412,996	444,842	402,996

^^ no 10-year carryforward, no \$20k holdback

HOUSING TYPE

Existing RDSP Program WITH MORTGAGE

Select Province of Residence

Most Expensive Type of Housing by Age and Scenario

Age	Scenari 1	2	3	4	5
19					
24					
29					
34					
39					
44				Single Fam	
49				Single Fam	

Existing RDSP Program NO MORTGAGE

Select Province of Residence

Most Expensive Type of Housing by Age and Scenario

Age	Scenari 1	2	3	4	5
19					
24					
29					
34					
39					
44				T-House	
49				Single Fam	

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3 WITH MORTGAGE

Select Province of Residence

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	2	3	4	5
19					
24			Condo	T-House	Condo
29			T-House	T-House	T-House
34			T-House	T-House	T-House
39			T-House	T-House	T-House
44			T-House	Single Fam	Single Fam
49		Condo	Single Fam	Single Fam	Single Fam

Proposed RDSP Program V3 NO MORTGAGE

Select Province of Residence

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	2	3	4	5
19					
24					
29					
34			Condo	T-House	
39			T-House	T-House	T-House
44			T-House	T-House	Single Fam
49			T-House	T-House	Single Fam

^^ no 10-year carryforward, no \$20k holdback

Province: QC

MAXIMUM HOME PRICES

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

QC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	59,620	59,914	68,613	142,660	102,660
24	60,348	61,354	72,883	107,514	67,514
29	60,801	63,021	76,664	112,331	72,331
34	61,325	64,952	81,044	117,910	77,910
39	61,932	66,920	86,014	122,385	82,385
44	62,635	68,929	91,334	127,131	506,781
49	63,449	71,256	97,494	132,627	582,469

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

QC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	2,133	2,427	11,126	85,173	45,173
24	2,862	3,867	15,396	50,027	10,027
29	3,314	5,534	19,177	54,844	14,844
34	3,838	7,465	23,557	60,424	20,424
39	4,445	9,433	28,527	64,899	24,899
44	5,148	11,442	33,847	69,644	449,294
49	5,962	13,769	40,007	75,140	524,982

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

QC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	79,535	100,702	179,261	208,744	168,744
24	86,348	116,033	223,626	258,656	218,656
29	90,913	130,463	263,366	298,834	258,834
34	96,199	147,175	305,146	339,898	299,898
39	102,321	166,529	352,392	386,314	346,314
44	109,412	188,945	407,111	440,071	556,923
49	117,624	214,905	470,482	502,329	635,908

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

QC

Max Home Prices by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19	22,049	43,215	121,774	151,258	111,258
24	28,862	58,546	166,139	201,169	161,169
29	33,426	72,976	205,879	241,347	201,347
34	38,712	89,688	247,659	282,411	242,411
39	44,835	109,042	294,906	328,827	288,827
44	51,925	131,458	349,624	382,584	499,436
49	60,137	157,418	412,996	444,842	578,421

^^ no 10-year carryforward, no \$20k holdback

HOUSING TYPE

Existing RDSP Program

WITH MORTGAGE

Select Province of Residence

QC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44				T-House	
49				T-House	

Existing RDSP Program

NO MORTGAGE

Select Province of Residence

QC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39					
44				Single Family	
49				T-House	

^^ disability holdback reduces withdrawal amounts

Proposed RDSP Program V3

WITH MORTGAGE

Select Province of Residence

QC

Most Expensive Type of Housing by Age and Scenario

Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39			Condo	Condo	Condo
44			Single Family	Single Family	T-House
49			T-House	T-House	T-House

Proposed RDSP Program V3

NO MORTGAGE

Select Province of Residence

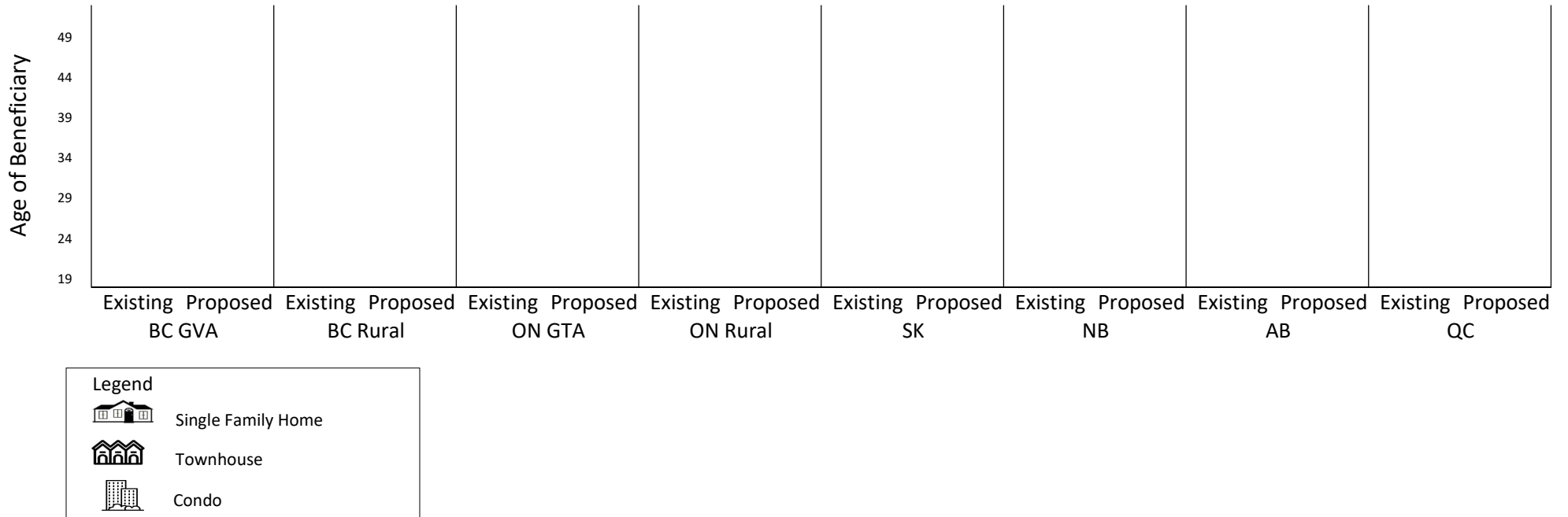
QC

Most Expensive Type of Housing by Age and Scenario

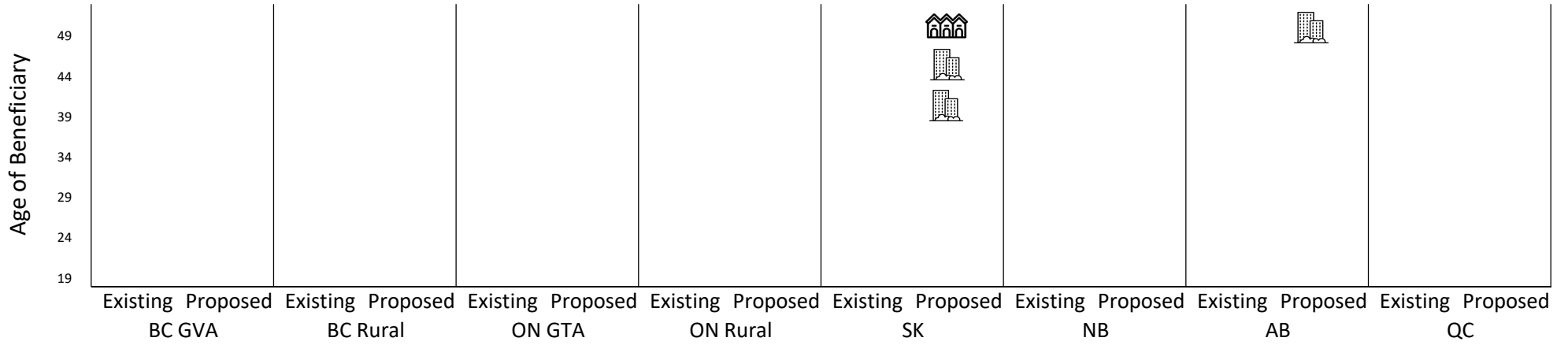
Age	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
19					
24					
29					
34					
39				Condo	
44			Condo	Condo	T-House
49			Single Family	Single Family	T-House

^^ no 10-year carryforward, no \$20k holdback




Housing Type Affordable by Province, Age of Beneficiary for the Existing vs Proposed RDSP Plans For Beneficiaries in Scenario 1 utilizing a mortgage



Housing Type Affordable by Province, Age of Beneficiary for the Existing vs Proposed RDSP Plans For Beneficiaries in Scenario 2 utilizing a mortgage



Legend

-  Single Family Home
-  Townhouse
-  Condo

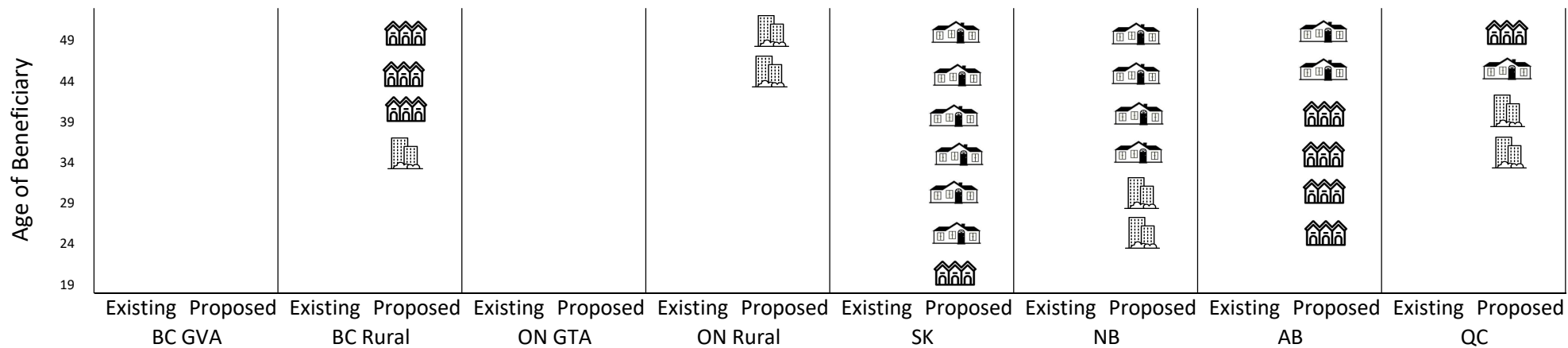
Housing Type Affordable by Province, Age of Beneficiary for the Existing vs Proposed RDSP Plans For Beneficiaries in Scenario 3 utilizing a mortgage






Legend

-  Single Family Home
-  Townhouse
-  Condo

Housing Type Affordable by Province, Age of Beneficiary for the Existing vs Proposed RDSP Plans For Beneficiaries in Scenario 4 utilizing a mortgage



Legend

-  Single Family Home
-  Townhouse
-  Condo

Housing Type Affordable by Province, Age of Beneficiary for the Existing vs Proposed RDSP Plans For Beneficiaries in Scenario 5 utilizing a mortgage

