

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Home Modifications**

## Policy

The WSIB may authorize home modifications to enable a worker to live independently at home where the work-related injury or illness affects their ability to do so.

Home modifications may be authorized to provide the worker access to areas within the home and other areas used by the worker for ordinary living necessities (e.g., modification of a garage to provide access for a vehicle with an extended roof or installation of an automatic garage door opener). Home modifications to facilitate the living arrangements of a live-in caregiver will not be authorized.

Home modifications may also be considered as part of a return-to-work (RTW) plan for workers or surviving spouses engaged in homebound employment.

Home modifications to create a hospital-like or clinical setting to allow the worker to receive health care at home, or so that the professional services of a health care practitioner may be provided to the worker in their home, are not considered necessary, appropriate, and sufficient as a result of a work-related injury or illness, nor are they considered an appropriate measure to facilitate independent living or improve a severely impaired worker's quality of life.

## Purpose

The purpose of this policy is to outline the criteria for entitlement to home modifications, which homes may be eligible to modify, the nature and extent of home modifications that may be considered, and the maintenance, repair, and replacement of home modifications and installed items.

## Guidelines

This policy must be read in conjunction with 17-06-01, Independent living and quality of life measures - Overview and definitions.

## Definitions

**Independent living** describes the ability to function at home and in the community with reduced reliance on assistance from family, other people, or institutions.

**Activities of daily living (ADLs)** are basic activities that are performed by individuals on a daily basis for self-care. Examples include, but are not limited to, ambulating (e.g. walking), mobility (e.g. transferring from bed to chair and back), feeding, dressing, personal hygiene (e.g. bathing, grooming, toileting), and taking medication.

**Major home modifications** are those that include significant structural changes to a residence or dwelling that are not temporary in nature and cannot be readily undone,

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Home Modifications**

including but not limited to widening doorways, lowering counter tops and fixtures, constructing additions or extensions, and installing elevators or other lift devices.

**Minor home modifications** are those that may be easily installed and removed when no longer needed, and include but are not limited to the installation of grab bars, railings, and modular ramps.

A **serious injury** means a work-related injury that results in significant/severe functional limitations that impact a worker's ability to live independently such that they require assistance or other appropriate measures:

- for six months or more, or
- permanently.

A **serious illness** generally means a work-related illness that results in significant/severe functional limitations that impact a worker's ability to live independently such that they require assistance or other appropriate measures, that:

- the worker is unlikely to recover from, and/or
- is a progressive life-limiting illness.

See 17-06-01, Independent living and quality of life measures - Overview and definitions for other definitions.

**Entitlement criteria**

Entitlement to home modifications may be considered where:

- the impact of the work-related injury or illness on the worker's ability to live independently affects their ability to access the areas of their home needed to carry out their activities of daily living, or
- the work-related injury or illness and a non-work-related condition impact the worker's ability in the above way, where the work-related injury or illness is the primary factor and such financial assistance is not available through other agencies or sources, and
- the claim file information supports that home modification is necessary, appropriate, and sufficient to facilitate the worker's independent living.

Minor home modifications will be considered necessary, appropriate, and sufficient if:

- the worker has a serious injury or illness that is permanent and minor home modifications would enable the worker to live independently in their home, or
- the impact of the work-related injury or illness on the worker's ability to live independently noted above is temporary and minor home modifications would enable the worker to live independently in their home during their recovery.

Major home modifications will be considered necessary, appropriate, and sufficient if:

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Home Modifications**

- the worker has a serious injury or illness that is permanent and minor modifications alone will not enable the worker to live independently in their home.

All authorizations and conditions are communicated in writing to the worker and, where applicable, to other interested parties.

**Eligible homes****Principal and secondary residences**

In general, the home to be modified must be the worker's principal residence. However, entitlement to home modifications to one existing secondary residence where the worker regularly stayed prior to the work-related injury or illness may be considered (e.g. cottage). The secondary residence and proposed modifications must meet all eligibility criteria for primary residences (see **Conform to building codes**, below). A secondary residence purchased by the worker after the date of the work-related injury or illness will not be considered for modification.

The modifications to a secondary residence are limited to the entrance, one bedroom, and one bathroom, and must generally be completed without modifying other rooms of the home or outdoor areas of the property, other than to allow the worker to access the home. The WSIB will not approve separate modifications to additional rooms of a secondary residence such as a basement or second bathroom, or to outdoor areas of the property, such as a shed or waterfront area.

**Rental properties**

Home modifications to a principal residence that is a rental property will be considered if:

- the WSIB receives written authorization to conduct the modifications from the owner of the premises,
- the required modifications are structurally feasible, and
- the rental property and required modifications comply with all applicable federal, provincial and municipal regulatory and by-law requirements, including building inspections and permits, zoning and occupancy standards, health and safety requirements, and fire and electrical codes.

Where the above criteria are not, or cannot be, met, the worker is responsible for finding an appropriate alternative residence. The WSIB will review the alternative residence at the worker's request to ensure that it meets the worker's accessibility requirements or may be modified to meet them. Where an alternative rental residence requires modification, the WSIB will consider the relevant entitlement criteria outlined in this section.

The worker may also be entitled to be reimbursed for additional rental costs attributable to the work-related injury or illness, see the **Increased utility costs, property taxes, or rent** section below.

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Home Modifications**

The worker is encouraged to find a rent-controlled unit, where available, to reduce the need for subsequent relocations, which would impact their independent living and quality of life. Workers are not entitled to reimbursement for rent increases following a move, or to modifications to subsequent rental units, should the worker move due to substantial rent increases.

Where an alternative residence is purchased by the worker and requires modification, the WSIB will consider entitlement as outlined in the **Existing structures** section below.

**Existing structures**

Home modifications will be applied to existing structures whenever possible. If modifications to existing structures are not feasible, additions may be constructed to achieve the necessary modifications.

If the required major modifications, including additions, to an existing home are not structurally feasible, and the worker decides to purchase another home that meets their accessibility requirements and/or that can be modified, then the WSIB may provide a reimbursement amount to offset the cost of the required accessibility features in the purchased home. The WSIB will only provide a reimbursement amount once.

The WSIB will review the home to ensure it meets the worker's independent living and accessibility requirements and/or can be modified to meet them, and to determine whether any required modifications are structurally and financially feasible. The WSIB will determine a reimbursement amount based on the estimated cost of the accessibility features in the purchased home, as well as the estimated cost of any required modifications to the purchased home. Once the reimbursement amount is approved by the WSIB, and the worker's offer to purchase the home is accepted, the reimbursement funds will be dispersed in a manner that the WSIB determines will best ensure the security of the funds.

The worker is responsible for finding an appropriate home, and for all aspects of the purchase, including arranging financing. The WSIB is not responsible for any aspect of the home purchase or financing, and does not purchase homes under any circumstance.

In cases where modifications to the current home are structurally and financially feasible, but the worker chooses to purchase another home instead of modifying their current home, the WSIB will not reimburse the worker for the cost of any accessibility features in the purchased home. However, the WSIB will consider entitlement to modifications to the purchased home up to the estimated cost of modifying the prior home.

**Relocation**

Modifications to another home may be authorized following a relocation necessitated by the work-related injury or illness. Examples include:

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Home Modifications**

- deteriorations in physical condition
- residence not suitable for further required modification, or
- worker requires medical/attendant care that is not available in present locale.

Modifications to one additional home may be considered following the worker's relocation related to a significant life change, such as a change in family status.

The WSIB may request documentary evidence to support a request for home modifications due to relocation, such as a copy of the worker's separation agreement, certificate of divorce, relevant birth or death certificate, or information to support that medical/attendant care is not available the worker's present locale.

The WSIB will not approve home modifications or increased personal care costs where the home modification due to relocation has not been approved by the WSIB.

**Conform to building codes**

The WSIB will not approve major home modifications to any building or structure that does not conform to all municipal by-laws, and provincial and federal government regulations. The homeowner/contractor is responsible for obtaining any necessary building permits and ensuring the home passes all inspections and conforms to all municipal by-laws, and provincial and federal government regulations. The homeowner/contractor is responsible for ensuring any proposed modifications comply with all zoning restrictions, property and occupancy limits, health and safety requirements, and fire and electrical standards. The homeowner is generally responsible for rectifying any pre-existing deficits in the home, including any issues that are exposed after the home modifications have been approved.

**Additional benefits and requirements****Moving costs**

Where the WSIB has approved a worker's relocation, the WSIB will pay moving costs. This provision applies to workers who rent, lease, or own their home.

The WSIB will not consider entitlement to any moving costs where the relocation was not approved by the WSIB.

**Increased utility costs, property taxes, or rent**

The worker may be entitled to the additional expenses allowance where utility costs or property taxes have increased following an approved home modification or relocation. See 17-06-02, Independent Living Allowances for entitlement criteria and details of the allowance.

Where a worker's principal residence is a rental property that does not qualify for modification and the worker finds an appropriate alternate rental property, they may be

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Home Modifications**

entitled to reimbursement for increased rental costs. The WSIB will contribute up to a maximum of 40 percent of the worker's rent with documentary evidence of the increase. The WSIB will only contribute to the increased rent for a duration of five years.

**Preferred provider**

The WSIB's preferred provider will conduct home modifications unless there are exceptional circumstances, such as where it is not reasonable or appropriate due to geographical barriers. In these cases, funds will be authorized to be paid to a local contractor/project manager. The WSIB's preferred provider will oversee all aspects of the project, including budget, design, timelines, overall progress and completion of the project. The funds will be dispersed to the contractor/project manager once the WSIB's preferred provider approves the project.

**Maintenance, repair, and replacement**

Items installed as part of a home modification may include independent living devices, and health care equipment and supplies (see 17-06-03, Independent Living Devices and 17-07-06, Health Care Equipment and Supplies). The costs associated with the normal maintenance, repair and/or replacement of home modifications and these types of installed items are the responsibility of the WSIB unless damage is attributable to misuse or is in conflict with the warranty requirements or recommended operating instructions. The costs associated with the normal maintenance, repair and/or replacement of other types of installed items, such as appliances, are not the responsibility of the WSIB.

The worker will be responsible for ensuring appropriate maintenance of home modifications, independent living devices and health care equipment and supplies is carried out as required. The WSIB may reimburse the worker for maintenance costs if the appropriate receipts are provided.

The WSIB is not responsible for general home maintenance, repairs, or replacements (e.g. window replacement, roof repairs, etc.) which would be required regardless of the home modifications carried out as a result of the work-related injury or illness.

**Ownership and removal**

Any home modifications or installed items are the property of the worker. The worker is responsible for the cost of moving any home modifications or installed items to a subsequent home, except where the relocation is approved by the WSIB, in which case the WSIB will be responsible (see **Relocation** section above).

The WSIB may remove any home modifications or installed items, repair any resulting damage and return the home to its pre-modified state, to the extent possible without further modifying door openings and load-bearing walls, at the property owner's request if there is no longer a need for the home modification or installed item. The request must be made within

**Operational  
Policy**

Section

Independent Living and Quality of Life

Subject

**Home Modifications**

one year of the home modification or installed device no longer being needed. The WSIB is not responsible for any ongoing maintenance or repair.

Accident employers have no right to ownership of modifications or items provided and installed as part of a home modification nor are they entitled to any adjustments to their claims costs commensurate with the value of removed devices or items.

**Application date**

This policy applies to all decisions made on or after TBD, for all accidents.

**Document history**

This document replaces 17-06-08 dated April 9, 2021.

This document was previously published as:

17-06-08 dated February 15, 2013

17-06-08 dated April 6, 2009

17-06-08 dated October 12, 2004

06-05-05 dated July 1989.

**References****Legislative authority**

*Workplace Safety and Insurance Act, 1997*, as amended  
Sections 2(1), 32, 33, 42, 102, 108

*Workers' Compensation Act, R.S.O. 1990*, as amended  
Sections 50, 52

**Minute**

Administrative