

**Operational  
Policy**

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Section  
Independent Living and Quality of Life

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Subject  
**Independent Living Allowances**

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## Policy

The WSIB may authorize one or more of three flat rate independent living allowances to enable a worker with a serious injury or illness to function at home and in the community with reduced reliance on assistance from family, other people or institutions.

## Purpose

The purpose of this policy is to outline the entitlement criteria for the independent living allowances for home maintenance, transportation and additional expenses; when they are paid; and when entitlement may be reviewed.

## Guidelines

This policy applies in conjunction with 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions.

Refer to the “Transitional provisions” section of this policy for guidelines about how this policy applies to claims registered prior to September 21, 2026.

## Definitions

For definitions of **activities of daily living (ADLs)**, **instrumental activities of daily living (IADLs)**, **independent living**, **serious injury or illness** and **severe impairment**, refer to 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions.

## Independent living allowances

The WSIB may authorize one or more of the following independent living allowances to enable a worker to function at home and in the community with reduced reliance on assistance from family, other people or institutions:

1. Home maintenance allowance
2. Transportation allowance
3. Additional expenses allowance

Where a worker qualifies for a reimbursement, allowance, benefit, service, modification or device under the insurance plan that serves the same objective as one of the independent living allowances, they are only entitled to one or the other.

A worker can receive only one of each type of independent living allowance, even if the worker has multiple claims. There is no entitlement to the independent living allowances in cases where a worker is admitted to an institution on a permanent basis or for the foreseeable future. In these cases, the WSIB may consider requests for reimbursement of individual independent living expenses on a case-by-case basis.

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Workers may spend the independent living allowances as they choose. The WSIB does not require the worker to provide receipts after entitlement to an allowance is established.

**Entitlement criteria**

A worker is eligible to be considered for the independent living allowances where they have a serious injury or illness that results in or is likely to result in a permanent impairment.

The criteria for determining that an allowance is necessary, appropriate and sufficient are outlined in the following sections.

**1. Home maintenance allowance**

The home maintenance allowance offsets the cost of services for indoor and outdoor home maintenance tasks at the worker's principal residence only.

Entitlement to the home maintenance allowance is considered where both of the following criteria are met:

- an eligible worker's serious injury or illness prevents them from performing home maintenance activities, such as seasonal housework, snow removal and lawn and yard maintenance, and
- the impact of the serious injury or illness on their ability to perform such activities is not being addressed by other benefits or services (e.g., treatment, rehabilitation, assistive devices, prostheses, independent living devices, vehicle modifications or home modifications have not enabled their ability to perform home maintenance activities).

**2. Transportation allowance**

The transportation allowance offsets the cost of travel by public or commercial transportation so that the worker can perform instrumental activities of daily living (IADLs) that enable their independent living. Reimbursement for travel expenses incurred when traveling in relation to a claim on the direction or approval of the WSIB is separate from the transportation allowance. Refer to 17-01-09, Travel and Related Expenses for information.

Entitlement to the transportation allowance is considered where both of the following criteria are met:

- an eligible worker's serious injury or illness prevents them from accessing or using their usual means of transportation to perform IADLs that enable their independent living (e.g., attending non-WSIB related health care appointments, shopping at the grocery store, attending in-person meetings), and
- the impact of the serious injury or illness on their ability to carry out such IADLs is not being addressed by other benefits or services (e.g., treatment, rehabilitation, assistive devices, prostheses, independent living devices, vehicle modifications or home modifications have not enabled the worker to access or use their usual means of transportation).

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The additional expenses allowance offsets additional costs associated with WSIB-approved vehicle or home modifications and independent living devices.

Entitlement to the additional expenses allowance is considered where both of the following criteria are met:

- an eligible worker is entitled to a vehicle modification, home modification or independent living device as a result of their serious injury or illness and this results in additional costs for the worker (e.g., additional automobile insurance coverage due to a vehicle modification, increased utility use due to a home modification or move attributable to the work-related injury or illness, increased data use due to an independent living device), and
- the additional cost is not being otherwise reimbursed (partially or fully) by the WSIB.

The WSIB generally requires proof of the prior and additional costs to establish entitlement.

**Date of entitlement and payment**

Each allowance is a flat rate and is paid monthly from the date the claim file information shows the worker meets the allowance entitlement criteria. The amount of the initial payment may be prorated from the date of entitlement.

**Annual lump sum: home maintenance allowance**

A worker who is entitled to the home maintenance allowance may elect to receive this allowance as an annual lump sum each January 1, instead of a monthly payment, where they satisfy both of the following criteria:

- The worker has reached maximum medical recovery or the permanent worsening date.
- The worker continues to meet the home maintenance allowance entitlement criteria.

The worker may elect the annual lump sum for the home maintenance allowance at any time once these criteria are met. The election to receive the annual lump sum generally applies for the duration of the worker's entitlement to the allowance.

The transportation and additional expenses allowances are paid as monthly allowances, only (i.e., no annual lump sum option).

**Material change and reviews**

A worker must advise the WSIB of any material change that may affect their entitlement to benefits and services under the insurance plan, such as initial or ongoing entitlement to an independent living allowance.

A material change review may also be conducted if requested by the worker, the worker's health professional, the accident employer or at the full discretion of the WSIB (e.g.,

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periodically, as part of a random review, or where the WSIB receives information indicating the worker's condition has changed).

Where there is a material change or a request to review entitlement, the WSIB determines if a review is required to assess initial or ongoing entitlement to the independent living allowances.

As part of a material change review, all independent living benefits and services the worker is receiving may be reviewed together to ensure that the worker is receiving the necessary, appropriate and sufficient complement of benefits and services to facilitate their independent living.

A review may result in changes to entitlement, including:

- initial or ongoing entitlement to any or all of the allowances, or
- entitlement to any or all of the allowances being discontinued.

For more information about material changes, refer to 22-01-02, Material Change in Circumstances - Worker.

**Duration**

The allowances are paid for as long as the worker continues to meet the entitlement criteria. Where a worker receiving an allowance dies or no longer meets the criteria, payment is discontinued at the next monthly or annual payment date. A benefit-related debt is not created.

**Amounts**

Allowance amounts are outlined in 18-01-05, Table of Rates. These amounts are reviewed annually to determine if they require adjustment.

**Transitional provisions**

This section outlines how this policy applies to accidents prior to September 21, 2026.

**1) Initial entitlement decision made on or after September 21, 2026**

This policy applies to accidents prior to September 21, 2026, when the initial entitlement decision is made on or after September 21, 2026.

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Workers already receiving an annual independent living allowance on September 21, 2026, will continue to receive it for as long as they meet the entitlement criteria in 17-06-02, Independent Living Allowance, published on October 12, 2004.

A review of entitlement to the independent living allowance may be conducted after September 21, 2026, where the WSIB determines a material change review is required, refer to 22-01-02, Material Change in Circumstances - Worker.

Where a worker no longer meets those entitlement criteria, the WSIB may consider individual entitlement to the allowances under this policy and 17-06-09, Quality of Life Benefits and Allowance.

All entitlement criteria outlined in this policy for each allowance must be met to establish entitlement to each monthly allowance. If the entitlement criteria are not met for one or more of the allowances, the monthly independent living allowance amount will be adjusted or discontinued accordingly.

Prior to September 21, 2026, the annual independent living allowance offset the cost of any independent living devices costing less than \$250; they were not covered individually. Despite this, workers receiving an annual independent living allowance as of September 21, 2026, may request reimbursement for devices costing less than \$250 purchased on or after September 21, 2026, in accordance with the guidelines in 17-06-03, Independent Living Devices.

**Not receiving an independent living allowance as of September 21, 2026**

Workers not receiving an independent living allowance as of September 21, 2026, may be considered for the independent living and quality of life allowances if they have a serious injury or illness or severe impairment, as applicable, refer to 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions.

In these circumstances, entitlement may only be considered for entitlement periods on or after September 21, 2026.

Entitlement to one or more of the three independent living allowances will be considered according to this policy.

Entitlement to the quality of life allowance will be considered in accordance with 17-06-09, Quality of Life Benefits and Allowance.

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This policy applies to all decisions made on or after September 21, 2026, for accidents on or after September 21, 2026. This policy also applies to accidents prior to September 21, 2026, according to the guidelines in the "Transitional provisions" section.

**Document history**

This document replaces 17-06-02 dated October 12, 2004.

This document was previously published as:

17-06-02 dated April 6, 2001

17-06-02 dated December 13, 1999

17-06-02 dated June 15, 1999.

**References****Legislative authority**

*Workplace Safety and Insurance Act, 1997*

Sections 32, 33

*Workers' Compensation Act, Revised Statutes of Ontario 1990*

Sections 50, 52

**Approval**

Approved by the President and CEO on June 23, 2026.