

**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 impacts their ability to do so.

Home modifications may be authorized to provide the worker access to areas within the home (e.g., bathroom) and other areas (e.g., garage) to facilitate their independent living.

Home modifications may also be considered as part of a return-to-work 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 the quality of life of a worker with a severe impairment. Home modifications to facilitate the living arrangements of a live-in caregiver will not be authorized.

Purpose

The purpose of this policy is to outline the criteria for entitlement to home modifications, the types of homes that may be eligible for modification, 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 applies in conjunction with 17-06-01, Independent Living and Quality of Life Measures - Overview and Definitions.

Definitions

A **cost-benefit analysis** generally includes:

- a valuation of the worker's existing home, including its age, size, location and features
- a valuation of the home to be purchased by the worker, including its age, size, location and features, including any accessibility features
- an estimation of the cost of modifying the existing home
- an estimation of the cost of modifying the home to be purchased by the worker, if required
- consideration of regional real estate market trends
- an estimation of moving costs and, if required, accommodation costs while modifications are underway, and
- the availability of health care services, including personal care, and any resulting travel costs.

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Major home modifications are those that include significant structural changes to a residence or dwelling that are not temporary in nature and cannot be easily undone, including, but not limited to, widening doorways, lowering counter tops and fixtures, constructing additions or extensions and installing elevators or platform lifts.

Minor home modifications are those that are easily installed, including, but not limited to, the installation of grab bars, railings and modular ramps.

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

Entitlement criteria

Entitlement to home modifications may be considered where either of the following criteria are met:

- the work-related injury or illness impacts the worker's ability to access the areas of their home needed to carry out their ADLs or IADLs, or
- the combined effect of the work-related injury or illness and a non-work-related condition impacts the worker's ability to access the areas of their home needed to carry out their ADLs or IADLs, where:
 - there was no impact prior to the work-related injury or illness, or
 - the impact is greater than it was prior to the work-related injury or illness.

In these circumstances, minor or major home modifications will be approved where the claim file information supports that the home modifications are necessary, appropriate and sufficient to facilitate the worker's independent living.

Minor home modifications will be considered necessary, appropriate and sufficient if either of the following criteria are met:

- 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 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 all of the following criteria are met:

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

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

Eligible homes**Principal and secondary residences**

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 frequently stayed (e.g., cottage) prior to the work-related injury or illness may be considered on an exceptional basis. The secondary residence and proposed modifications must meet all of the eligibility criteria for principal residences, including the "Conform to building codes" section of this policy. 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, one bathroom and one kitchen, and must be necessary, appropriate and sufficient to facilitate the worker's independent living. The modifications to a secondary residence must generally be completed without changing the structural footprint of the home and 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 when all of the following criteria are met:

- 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 these 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 reimbursement for additional rental costs or utility costs, if applicable, attributable to the work-related injury or illness, refer to the "Increased utility costs, property taxes, or rent" section of this policy.

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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. The worker is not entitled to reimbursement for rent increases should they move for reasons that are not attributable to the work-related injury or illness.

Where the worker decides to purchase an alternative residence rather than modify their rental unit, the WSIB will consider entitlement to a reimbursement amount and/or any required modifications as outlined in the “Existing structures and alternate homes” section. The worker may also be entitled to reimbursement for additional utility costs attributable to the work-related injury or illness, refer to the “Increased utility costs, property taxes or rent” section of this policy.

The “Relocation” section of this policy also applies to workers who rent their homes.

Existing structures and alternate homes

Home modifications will be made to existing structures whenever possible. If the required major home modifications to existing structures are not feasible, additions may be constructed to meet the worker’s accessibility needs.

If the required major home modifications, including additions, to the worker’s existing home are not structurally feasible, and the worker decides to purchase another home that meets their accessibility requirements or that can be modified to meet them, 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, unless there is a significant deterioration in the work-related condition and all the other criteria in this section are met.

If the required home modifications, including additions, are structurally feasible, but are estimated to cost more than would normally be expected given the age, repair or design of the worker’s existing home, the WSIB may conduct a cost-benefit analysis as defined in this policy. Based on the results of the cost-benefit analysis, and if the worker chooses to purchase an alternate home, the WSIB may offer to provide a reimbursement amount to offset the cost of any required accessibility features in that home. Despite the results of the cost-benefit analysis, the WSIB may authorize the required modifications to the worker’s existing home after considering other factors, including, but not limited to, the worker’s preference, future plans, proximity to health care and access to community supports.

Where possible, the WSIB may carry out a preliminary assessment of whether the home the worker is considering purchasing meets the worker’s independent living and accessibility requirements or whether it can be modified to meet them. The WSIB will determine a reimbursement amount based on the estimated cost of the accessibility features in the home to be purchased by the worker. Once the reimbursement amount is approved by the WSIB, and the worker’s offer to purchase the home is accepted, the reimbursement funds

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will be disbursed 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 worker's existing home are structurally feasible and are not estimated to be overly costly, but the worker chooses to purchase another home instead of modifying their existing 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 existing home.

Relocation

Modifications to a subsequent home may be authorized following a relocation necessitated by the work-related injury or illness. Examples include, but are not limited to, the following circumstances:

- there is a deterioration in the work-related condition
- the residence, whether rented or owned by the worker, is not suitable for further required modification, or
- the worker requires health care, including personal care, that is not available in the worker's 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 marriage or divorce certificate, separation agreement, relevant birth or death certificate, or information to support that health care, including personal care, is not available in the worker's present locale.

The WSIB will not approve home modifications or increased personal care costs where the 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 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 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

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responsible for rectifying any pre-existing deficits in the home, including any that are exposed after the home modifications have begun, unless there are exceptional circumstances. While the responsibilities outlined in this section ultimately apply to the homeowner, the contractor generally ensures these responsibilities are met on the homeowner's behalf.

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 pre-approved by the WSIB.

The WSIB will cover pre-approved reasonable accommodation and meal expenses for the worker's household if the home cannot be occupied while major home modifications are being completed, refer to 17-01-09, Travel and Related Expenses.

Increased utility costs, property taxes or rent

The worker may be entitled to the additional expenses allowance where utility costs, property taxes or rent have increased following an approved home modification or relocation. Refer to 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 entitled to reimbursement for actual increased rental costs above the additional expenses allowance when receipts are provided.

Preferred provider

The WSIB's preferred provider will conduct any required home modifications unless there are exceptional circumstances where this would be unreasonable, such as where there are geographical barriers. In these cases, funds will be authorized to be paid to a local contractor or project manager. The WSIB's preferred provider will oversee all aspects of the project, including the budget, design, timelines, overall progress and completion of the project. The funds will be disbursed to the contractor or project manager according to the terms of the contract once the WSIB's preferred provider confirms the terms for payment in the contract have been met.

Maintenance, repair and replacement

Items installed as part of a home modification may include independent living devices and health care equipment and supplies, refer to 17-06-03, Independent Living Devices and 17-07-06, Health Care Equipment and Supplies, respectively. The costs associated with the normal maintenance, repair and/or replacement of these types of installed items are the

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responsibility of the WSIB unless damage is due to misuse or failure to follow 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 the maintenance of independent living devices and health care equipment and supplies if the appropriate receipts are provided.

The WSIB is not responsible for general home maintenance, repairs or replacement of items that are not assistive in nature (e.g., window replacement, roof repairs, deck repairs excluding a ramp, walk-in shower, etc.) which would need to be repaired or replaced regardless 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, refer to the "Relocation" section of this policy.

The WSIB may remove any installed items, repair any resulting damage and return the home to its pre-modified state, to the extent possible without conducting further major home modifications, such as 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 two years of the home modification or installed device no longer being needed. The WSIB is not responsible for any ongoing maintenance or repair after the home modification or installed device is no longer needed.

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.

Transitional provisions

In claims with an accident prior to September 21, 2026, where the initial entitlement decision is made on or after September 21, 2026, this policy also applies to entitlement periods prior to September 21, 2026.

Application date

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

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Document history

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

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17-06-08 dated October 12, 2004

06-05-05 dated July 1989.

References

Legislative authority

Workplace Safety and Insurance Act, 1997

Sections 2(1), 32, 33, 42, 102, 108

Workers' Compensation Act, Revised Statutes of Ontario 1990

Sections 50, 52

Approval

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