

**POLICY NUMBER: POL-131**

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**Chapter:**  
**CLAIMS**

**Subject:**  
**SPECIAL EQUIPMENT AND HOME MODIFICATIONS**

**Effective Date:**  
**April 27, 2006**

**Last Update:**  
**September 25, 2025**

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**PURPOSE STATEMENT:**

The purpose of this policy is to explain the criteria for authorization of home modifications and special equipment that may be required as a result of a work-related injury.

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**REFERENCE:**

*Workers Compensation Act R.S.P.E.I. 1988, Cap. W-7.1, Section 18*

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**DEFINITION:**

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**POLICY:**

**General**

1. The Workers Compensation Board (WCB) may authorize home modifications and special equipment that is required by a worker as a result of a work-related injury.
2. Special equipment refers to equipment, tools, and devices that assist with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs).

ADLs include self-care, toileting, feeding, bathing, dressing, personal hygiene,

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ambulation, and transfers.

IADLs include food preparation, housekeeping, shopping, laundry, medication management, financial management, and community activities.

3. Home modifications refer to changes to a home or property which allow a worker to safely use and access areas of the residence necessary for ADLs and IADLs, such as:
  - Widening of doorways and hallways.
  - Adjusting or expanding rooms for wheelchair access.
  - Adding ramps, walkways, or hard surface driveways for greater accessibility.
4. Home modifications and special equipment will be considered on a case-by-case basis based on a review of objective medical evidence, the worker's functional abilities, and recommendations by a Registered Occupational Therapist.

### **Special Equipment**

#### Eligibility Criteria

5. Special equipment must be pre-approved by the WCB and must be determined to be reasonably related to the injury and necessary to assist with ADLs and IADLs.
6. The WCB will authorize special equipment for workers when all of the following conditions are met:
  - The special equipment is required as a result of a work-related injury.
  - Temporary or permanent assistance is required with ADLs and IADLs.
  - The special equipment has been recommended by a health care provider.

A home assessment, performed by a Registered Occupational Therapist, may be required to confirm the necessity and type of equipment required.

#### Maintenance, Repairs, and Other Costs

7. The WCB may pay for special equipment that needs to be repaired or replaced over time. The worker must make use of any warranty on the equipment before the WCB will repair or replace the equipment.

8. Special equipment is the property of the worker, and any costs associated with the disposal of the equipment are the responsibility of the worker.

## **Home Modifications**

### Eligibility Criteria

9. Home modifications must be pre-approved by the WCB and must be determined to be:
  - Required by a worker as a result of a work-related injury.
  - Necessary to assist with ADLs and IADLs.
  - Cost-effective.
  - Structurally feasible.
10. The WCB will authorize home modifications for workers under the following conditions:
  - The worker has been determined to have significant functional limitations which impact their accessibility within the home, such as spinal cord or brain injuries requiring the use of a wheelchair, or other workplace injuries or diseases of similar severity that may result in limitations with functional access to, or mobility within their home.
  - The home modifications are required as a result of a work-related injury.
  - The worker has an impairment or is awaiting an impairment assessment.
  - The modifications have been recommended by a health care provider.
  - The residence is the worker's primary residence.
  - A home assessment, by a Registered Occupational Therapist, confirms the necessity and type of modifications required.
  - The residence is structurally sound, as confirmed by an independent certified structural engineer, where required.
  - There is proof of home ownership and home insurance (including content replacement costs)
  - Any existing mortgage is in good standing.
11. Home modifications are authorized on a one-time only basis.
12. The assessment of the worker's function at home consists of the primary living areas, such as the bedroom, kitchen, and bathroom, as well as the garage, driveway, and walkways. Other parts of the home, such as storage areas, basements, and workshops

are excluded.

#### Home Appraisal

13. If structural home modifications are required, a home appraisal may be conducted by a certified residential appraiser to determine the current market value of the residence and cost-effectiveness prior to any proposed structural modifications.

Home modification estimates must not exceed what the WCB considers to be reasonable, necessary and appropriate based on a review of the proposed structural modifications.

#### Modifications to Existing Structure

14. If conditions for structural home modifications have been met, the WCB will work with the necessary parties to develop a plan for the proposed modifications in consultation with the worker.

Both the worker and the WCB must approve of the proposed modification plans before any work begins.

15. The WCB will monitor the construction to ensure the modifications are completed as approved. Any changes to the approved modifications requested by the worker must be pre-approved by the WCB prior to implementation.

Once the WCB home modifications have been approved, any relevant upgrades or modifications requested by the worker must be completed at their own expense.

16. Any additional expenses incurred by the worker during the modification process, such as the cost of alternative accommodation, will be reviewed for possible reimbursement. To be approved, the expenses must be determined to be a direct and necessary result of the home modification.

#### Worker Does Not Own Primary Residence

17. Where a worker does not own the primary residence requiring modification (for example, the worker rents a residence, the worker lives with parents or the ownership of the residence is in the name of the worker's spouse), the WCB may authorize home modifications, when there is written consent from the property owner.

The owner must provide proof of ownership and must agree that the WCB will not be responsible for future costs related to restoring the residence to pre-modification conditions.

If the property owner does not agree to modifications, the WCB will assist the worker in identifying alternative living arrangements that meet their needs. The WCB may reimburse the worker for any increase in costs related to their alternative living arrangements.

#### Home Modifications Not Feasible

18. If home modifications to an existing residence are not feasible, the WCB will work with the worker to locate alternative living arrangements, such as rental accommodations, that are suitable to their needs and functional abilities.
19. Where the WCB determines that buying or building an alternate home is the most reasonable option, the worker must contribute an amount equivalent to the appraised value of their current home through the sale of the residence.
20. Prior to the approval and release of funds to buy or build a new home, the WCB must:
  - Confirm the availability of the workers' contribution towards and the purchase or construction of a new home.
  - Take measures to protect the financial investment.
  - Approve the proposed house plans for the construction of the new home.
21. Funds will only be approved for payment after the WCB approves the house plans as suitable to meet the needs of the worker as a result of the work-related injury.

#### Maintenance, Repairs, Insurance and Other Costs

22. The WCB considers home modifications to be permanent and the property of the worker. The worker is responsible for any maintenance and repairs to the modifications of the residence.
23. The WCB may pay for additional costs associated with home modifications, purchase or construction, including real estate, legal, property appraisal and relocation costs.

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24. The WCB is not responsible for general home repairs (e.g. window replacement, roof repairs, etc.), or repairs to other areas of the home, which would be required regardless of the injury.
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**HISTORY:**

September 25, 2025 – Amended to clarify eligibility and requirements for the approval of special equipment and home modifications.

September 27, 2018 – Amended to ensure that eligible workers are provided with reasonable, necessary and appropriate home modifications based on their individual circumstances.

November 22, 2016 - Amended to clarify entitlement to home modifications and special equipment and to expand the application of this policy from severely injured workers to all workers who satisfy the stated criteria.

February 16, 2011 - The definition of severely injured worker was amended. Because the definition no longer contains the description of “permanent impairment”, the criteria was added to the eligibility section in the body of the policy.

September 30, 2010 - Amended to provide clarity with respect to the disposal of special equipment when it is no longer required by the worker. The name of the policy was changed from “Home Modifications” to “Home Modifications and Special Equipment”.

September 30, 2009 - Amended to clarify what conditions must be met for the Workers Compensation Board to consider home modifications. Also, added that a project manager will be used when providing major structural home modifications.

Board of Directors Approval Date: April 27, 2006