

# Ontario Fact Sheet:

## Ontario co-ops required to register for WSIB

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A policy change by the Workplace Safety Insurance Board (WSIB) makes it mandatory for most Ontario co-ops that employ their own staff to have WSIB coverage. This is a change from the previous policy which exempted housing co-ops from the requirement to register for coverage.

**Co-ops that employ their own staff and are not registered could be subject to significant penalties.** However, co-ops can register under the WSIB's Voluntary Disclosure Policy, which will reduce the costs and penalties to the co-op.

It is important to note that this policy change does not affect the requirement for the co-op to obtain clearance certificates for contractors doing work at the co-op.

This fact sheet provides some background on the WSIB and the requirement for housing co-ops to register.

### **What does the WSIB do?**

The WSIB states that "Our mission is to reduce the impact of workplace illness and injury on people and businesses in Ontario." They do this by providing "wage-loss benefits, medical coverage and support to help people get back to work after a work-related injury or illness."

This means that if your co-op employees suffer a work-related injury, they can apply for wage compensation from WSIB if the co-op is covered. They would also be eligible for various health services to treat the injury.

### **Who is covered or not covered?**

Under the WSIB's policy change, the co-op's direct employees need to have WSIB coverage. This includes maintenance staff and managers. Some groups are likely not covered.

- Independent contractors are not covered unless the WSIB finds that they are not independent and are in fact "workers."



- Employees of management companies would be covered under the management company's requirements, not the co-op's.
- If the co-op has on-call members who are paid an honorarium, the WSIB would need to determine if they are considered employees. It is possible the WSIB would consider them not employees and they would not be covered.

## How to comply with the WSIB rules

If your co-op is not registered with the WSIB and you have your own employees, the co-op could be charged and need to pay significant fines and penalties. You can reduce these penalties if you register under the WSIB's Voluntary Registration Policy. Under this policy, retroactive payments and penalties are limited and more lenient than standard enforcement procedures. Your co-op would pay retroactive premiums for only up to 12 months. There would also be no interest charged on the retroactive premiums, and penalties and charges may be waived.

To register, you can [apply online](#) and fill out the registration form. CHF Canada suggests that co-ops fill out the form and submit a cover letter. It is likely that the WSIB will have follow-up questions as part of the application process.

Some of the information you will need to fill out the application include:

- Co-op information such as legal name, CRA business number, address, bank information
- Director information
- Employee information, and
- Payroll information.

The WSIB registers employers under different codes, depending on their industry. Housing co-ops would likely be placed in North American Industry Classification System (NAICS) *Code 531112 Lessors of social housing projects*, especially for housing co-ops regulated under the Housing Services Act. Former Federal co-ops will likely fall under NAICS *Code 531111 Lessors of residential buildings and dwellings (except social housing projects)*. The distinction between these classifications is primarily based on the level of government funding involved.

Once the co-op is registered it will need to

- pay premiums
- report workplace accidents
- follow return-to-work obligations.

For 2025, the premiums for Class K Finance, Management and Leasing, which is the grouping NAICS Code 531112 and Code 531111 fall under, are \$0.75 per \$100 of insurable



payroll. This means the annual premium for a co-op with a \$100,000 payroll would be \$750.00. Your co-op will need to confirm this rate with WSIB.

### **A final word**

The WSIB policy change makes coverage mandatory for housing co-ops, and co-ops that are required to register should do so quickly under the Voluntary Registration Policy to reduce penalties. However, there is another important reason to register if your co-op employs staff. Having WSIB coverage for your staff protects them by providing treatment services and wage loss benefits if they experience a workplace injury.

### **For more information:**

[WSIB employer classification manual](#)

[2026 premium rates](#)