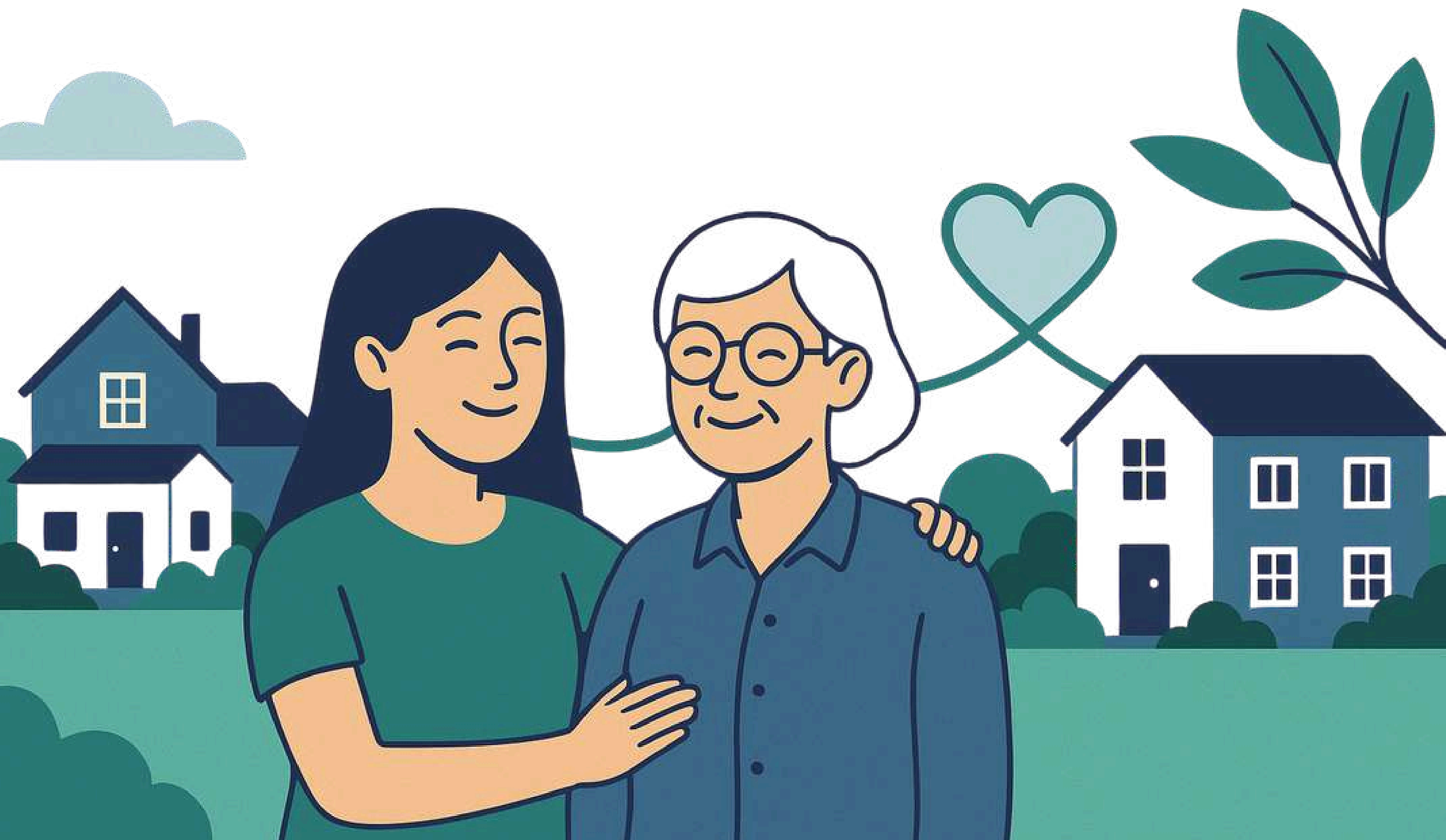
happipad

Nova Scotia

HOME SHARE
PILOT

Nova Scotia Home-Sharing Pilot Program
2023-2025



Introduction

The Nova Scotia HomeShare Pilot Program, delivered by Happipad from August 2023 to May 2025, represents a groundbreaking approach to addressing both housing supply shortages and the growing epidemic of social isolation. Supported by $1.35 million in provincial funding, this program unlocked underutilized housing stock while fostering meaningful social connections across diverse demographics throughout the province.

Unlocking Housing, Connection & Aging in Place

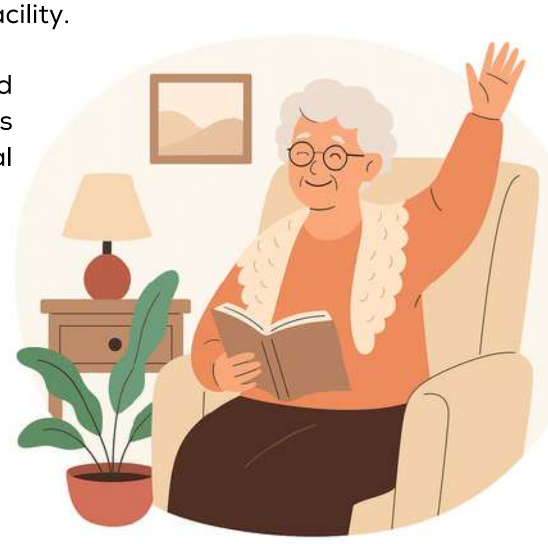
Across Canada, nearly one-third of bedrooms sit empty, representing an enormous untapped housing resource. At the same time, communities are grappling with interlocking challenges of housing affordability, social isolation, and aging. Homesharing offers a compelling solution: tapping underutilized rooms to house people affordably and strengthen social bonds, especially for newcomers, younger adults, and older Canadians who want to age in place.

According to Statistics Canada's Canadian Social Survey on Loneliness (2021), more than 1 in 10 Canadians aged 15 or older feel lonely "always" or "often," while 3 in 10 report loneliness "sometimes." Nearly 1 in 4 youth aged 15–24 say they feel lonely frequently, with young women particularly affected.

When we examine older adults, loneliness remains a significant concern. An estimated 19% of Canadians aged 65+ report feeling lonely, with women more likely than men to experience loneliness (23% vs. 15%). Among those aged 85 and older, nearly one-quarter report frequent loneliness. These figures highlight the serious health and well-being risks tied to social isolation, including poorer mental health, higher risks of cognitive decline, and increased healthcare costs.

At the same time, the vast majority of older Canadians strongly prefer to remain in their homes. Surveys consistently show that over 90% of older adults want to live independently for as long as possible, avoiding institutional care whenever possible. A recent national survey found that 80% of Canadians aged 50+ want to remain in their own homes, while only 3% expressed a preference for moving into a long-term care facility.

Homesharing offers a way to align these realities: unlocking unused bedrooms to create affordable housing while helping older adults remain in their homes, reducing loneliness, and fostering social connections across generations.



Innovative Response

The program utilized a unique, innovative centralized digital platform coupled with community-based delivery. The platform provided standardized agreements, rent collection, insurance integration, background screening, screening and matching tools, clear guides, and conflict-resolution pathways. Participants could self-serve for routine steps, with trained staff available for higher-touch support such as orientation, risk mitigation, and issue escalation. This balance of guided support and user autonomy reduced friction, improved safety and confidence, and ensured consistent delivery at scale.

A central and distributed operating model extended reach to every region of the province. The centralized team maintained standards, data, privacy, training, quality control, marketing, user support, and technical assistance. At the same time, regional nodes led by community ambassadors engaged locally, recruited and educated hosts, and supported the matching process. This multi-nodal network enabled province-wide collaboration, adapting to local contexts, and preserved a standard backbone for reporting and continuous improvement, transforming a complex, people-centric service into a system that is reliable, scalable, and responsive.

Program Outcomes & Impact

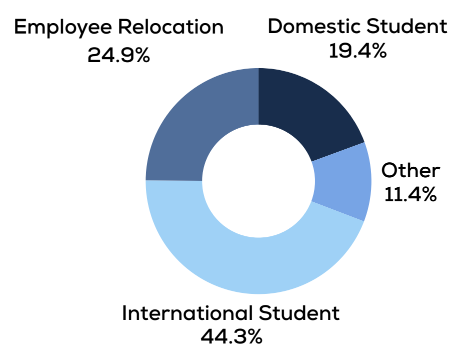
Program Engagement over 22 months:

- 1,022 homeowners registered as hosts
- 1,993 renters participated
- 57,000 service interactions with program participants
- 456 unique properties listed province-wide
- 559 home share rental agreements/matches created
- $4 million in rental income generated for hosts

Rental Pricing (utilities inc.)

Provincial Median Posted Price	$975
Halifax Median Posted Price	$1,000
Median Contract Rent Price	$890

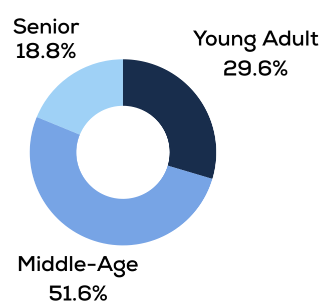
Renter Category



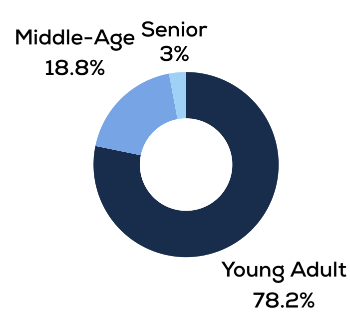
Geographic Distribution:
Participation extended far beyond urban centers. While Halifax accounted for 576 host registrations, meaningful uptake occurred in rural communities, including Annapolis County (62), Lunenburg District (51), Cape Breton (37), and smaller municipalities like Kentville (23), Yarmouth (22), and Shelburne (19).

Demographic Diversity:
The program successfully engaged participants across all age groups, including both hosts and renters. Hosts included middle-aged adults (51.6%), young adults (29.6%), and seniors (18.8%). Renters included young adults (79%), middle-aged adults (19%), and seniors (3%).

Host Age



Renter Age



Learning from International Success Stories

Home-sharing programs worldwide demonstrate significant social and economic benefits. The Homeshare Victoria Economic Evaluation (Australia, 2003) estimated a net current day benefit of approximately $39,000 CAD per match per year, including health, housing, and quality-of-life impacts. These savings primarily resulted from reduced healthcare costs, enhanced aging-in-place outcomes, and saving in housing costs.

Similar evaluations in the UK and other jurisdictions consistently demonstrate that structured home-sharing programs deliver measurable benefits across multiple domains, including housing affordability, social connection, health outcomes, and community resilience.

The UK's Rent a Room Scheme offers a compelling policy framework that presents a potential solution to taxation barriers. This public program allows individuals to earn up to £7,500 (approximately $14,000 CAD) annually tax-free by renting furnished accommodation in their primary residence.

Nova Scotia Pilot Program: Learning and Application of Lessons.
During the pilot program, taxation concerns constrained participation, with many hosts either declining to proceed through the program or taking matches offline to avoid tracked payments and potential CRA reporting. Adopting targeted tax relief or simplified reporting for primary-residence room rentals, paired with clear guidance, would reduce this friction. As in Australia, track metrics beyond match counts, such as housing stability, rent savings, health and wellbeing, and delayed long-term-care admissions. Together, these steps would encourage on-platform transactions, improve safety and data quality, and unlock more bedrooms for affordable matches.

Addressing Systemic Challenges

The Nova Scotia Pilot Program identified several barriers requiring policy-level solutions:

Municipal Regulation Alignment
Halifax's Landlord Registry requirements impose onerous compliance burdens on prospective home-share hosts, which differ fundamentally from those of traditional rental properties. These requirements were especially difficult for older adults and significantly reduced participation among those interested in trying home-sharing. The program recommends clear policy distinctions between formal tenancy and live-in, roommate-style arrangements.

Addressing Systemic Challenges Cont.

Support System Requirements

More support and education were needed than initially anticipated, highlighting both the demand for and the value of personalized assistance. Older adults, in particular, relied heavily on staff to guide them through the process, requiring more time and attention than other groups. Meeting this need proved essential to building trust and ensuring successful matches. To keep pace with demand, the support team was expanded from 2 to 8 agents, ultimately handling up to 300 daily inquiries. While support services cost $475,000 compared with the $290,000 budget, this investment demonstrated the importance of strong, human-centered supports in helping seniors and rural participants embrace home-sharing.

Adoption Patterns and Cultural Considerations

Longer timelines are necessary to measure the impact of home-sharing among seniors. Many required 6–12 months of engagement before deciding to participate. Because the first year of a program is primarily spent on awareness building, the compressed two-year pilot left only about 10 months in the second year for seniors to meaningfully engage. As a result, many older adults never had the opportunity to experience the program's benefits fully. Seniors also faced more barriers and required greater levels of support, especially those who were more isolated and lacked strong social networks.

Cultural dynamics also shaped program delivery. International students represented a large share of the renter demographic, and high levels of discrimination were observed during outreach and marketing campaigns. Addressing these challenges required significant additional resources, including safeguards, education, and direct intervention to reduce bias, promote fairness, and ensure inclusive participation across all groups.

The Community-Centred Delivery Model

The program's most significant insight was that technology alone cannot deliver successful home-sharing. Trust, communication, and human connection proved essential, particularly for seniors and vulnerable populations. Effective programs must therefore balance centralized program management and a unified technology platform with human support delivered through a distributed network of community partners.

The recommended hybrid model combines:

- A centralized technology platform that connects all stakeholders, including organizations, outreach workers, and participants, into a shared network;
- Local community partners who deliver direct support and engagement;
- Policy alignment that reduces barriers and ensures consistency.

This distributed yet connected approach enables sustainable scaling while preserving program quality, safety, and the human relationships at the heart of home-sharing.

Economic & Social Return on Investment

The Nova Scotia Pilot Program generated $4 million in rental income for participating hosts, supporting seniors aging in place, helping families cover household costs, and enabling students to continue their education. Importantly, this income remained within local communities, rather than flowing to institutional real estate investors or out-of-province landlords, thereby reinforcing community wealth retention while easing financial pressures on households.

Beyond direct economic benefits, home-sharing addresses multiple public policy priorities at once: housing affordability, aging in place, healthcare system relief, newcomer settlement, student success, and workforce stability.

This pilot project did not evaluate long-term social outcomes such as wellbeing improvements, nor did it include post-match home visits or formal assessments of health and social impacts for seniors and other participants. The evaluation framework was directed primarily at tracking matches and program uptake. However, anecdotal findings from support calls and participant testimonials revealed that many hosts experienced renewed joy, companionship, and a sense of purpose, while younger participants reported stability and belonging. These are early indicators of positive health and social outcomes that, if measured systematically in future programs, could demonstrate even greater value for both individuals and communities.

Scaling Community-Powered Housing Solutions

The Nova Scotia Pilot Program established that home-sharing represents a viable, people-centred housing strategy with significant potential for scaling. The foundational infrastructure is complete, public trust is growing, and awareness is expanding. What remains is the stability to scale effectively.

The program's success in engaging 1,022 hosts and 1,993 renters across all regions of Nova Scotia, generating 559 contracts and facilitating hundreds of additional matches, demonstrates both market demand and operational feasibility. The intensive support system, involving nearly 30,000 outbound calls and 20,000 follow-up communications, proved that intensive human-centred support is both necessary and valued by participants.

The combination of housing supply activation, social isolation reduction, and community economic development makes home-sharing a uniquely effective policy tool. With appropriate policy support, including taxation incentives and regulatory alignment, home-sharing programs can deliver meaningful impact across multiple government priorities while requiring significantly less investment than traditional housing construction approaches.

Scaling Community-Powered Housing Solutions Cont.

The Nova Scotia Pilot Program demonstrates that structured, supported home-sharing can serve as a primary housing strategy, particularly when combined with targeted support for seniors, students, and newcomers. For communities facing similar challenges with housing affordability and social isolation, partnering with experienced operators like Happipad offers a pathway to implementing proven, community-centred solutions.

A critical factor for sustainability is program funding. While modest user fees for services such as insurance or background checks are reasonable, relying solely on cost recovery from hosts would create barriers and limit the adoption of these services. These programs must be understood as social impact initiatives with measurable social return on investment (SROI). As demonstrated during the Nova Scotia Pilot Program, operating costs are expected to decrease over time as systems improve, awareness grows, and efficiency gains become more widespread. Scaling and funding can also be distributed across program stakeholders, including community nonprofits and local partners that support their regions, ensuring that resources flow through a true network rather than a single centralized pot. Continued investment structured in this way ensures benefits can be realized at scale, enabling structured home-sharing to serve as a core housing strategy that supports seniors, students, newcomers, and communities across the province.

Want to learn more?

For more information about implementing home-sharing programs in your community, contact Happipad to discuss how this proven model can be adapted to your jurisdiction's specific needs and priorities.

Questions?

You can reach Happipad at:
www.happipad.com
customercare@happipad.com
1-888-882-5530

happipad