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# Home Office Occupancy Certificate in Montréal (2026)

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## In this article

1. Home Office Occupancy Certificate in Montréal (2026)
2. Executive Summary
3. Introduction and Context
4. What Is an Occupancy Certificate, and When Is It Required?
5. Municipal Zoning and Complementary Use: The Rules for Working from Home
6. Maximum Area and Separate Entrance: Rules to Check Locally
7. A Borough Example: Le Sud-Ouest
8. Costs and Procedures by Borough: Fee Benchmarks
9. Commercial Signage for a Home Office: What the Bylaw Allows
10. Establishing a Business Address: The Municipal Occupancy Certificate Is Separate from Provincial Registration
11. Virtual Offices, Business Addresses and Coworking: Alternatives to the Home Office
12. Data and Evidence
13. Telework and Business Structure
14. The Flexible Office and Coworking Market
15. Implications and Outlook
16. Frequently Asked Questions
17. Conclusion

# Home Office Occupancy Certificate in

# Montréal (2026)

## Executive Summary

In Montréal, operating a professional activity from your home, whether a consulting office, an artisan's workshop or a personal care service, requires an **occupancy permit**, also called an **occupancy certificate**, before you even open for business ([montreal.ca](http://montreal.ca)). The system is based on the concept of a **use complementary to residential occupancy**: the portion of the dwelling devoted to the activity must have a separate exterior entrance and cannot exceed the smaller of the following two areas: 50 square metres or one-third of the dwelling's total area ([montreal.ca](http://montreal.ca)). However, the permit is not administered centrally: each borough sets its own fee and applies its own zoning bylaw, so fees vary considerably from one area to another, from **\$100** in Outremont ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)) to **\$275** in Le Sud-Ouest ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)), with fees of \$230 in Verdun ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)), \$220 in Mercier-Hochelaga-Maisonneuve ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)) and \$218 in Rosemont-La Petite-Patrie ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)).

This municipal certificate is separate from **provincial business registration** with the **Registraire des entreprises du Québec (REQ)**. Québec law does not prohibit using a residential address as a head office, nor does any provision prohibit a post office box for that purpose; however, a post office box cannot serve as a professional address or, on its own, as an establishment address ([quebec.ca](http://quebec.ca)), and since the new transparency requirements, entrepreneurs can declare a separate **professional address** to avoid publishing their personal address in the register ([quebec.ca](http://quebec.ca)). Montréal's market for business addresses and virtual offices reflects this demand: advertised prices range from about **\$20 per month** at the ECTO cooperative ([ecto.coop](http://ecto.coop)) to **CAD 129 per month, plus taxes and fees, at WeWork**, subject to the availability of an address in Montréal ([wework.com](http://wework.com)), with **\$69 per month** at iQ Offices ([iqoffices.com](http://iqoffices.com)). Montréal provider **2727 Coworking**, for its part, does not offer a standalone mailbox package but includes an actual physical workstation and a freely accessible conference room starting at **\$300 per month** as part of its membership.

Statistically, about **35%** of Québec's workforce worked remotely in 2022, a rate that rose to nearly **45%** in the Montréal region ([statistique.quebec.ca](http://statistique.quebec.ca)), and Canada had 3.67 million businesses without employees in December 2025 ([statcan.gc.ca](http://statcan.gc.ca)). This context helps explain the sustained growth in flexible office offerings, which now represent about 8% of Canada's office inventory according to Colliers ([collierscanada.com](http://collierscanada.com)). This report details the applicable zoning rules, costs by borough, permitted commercial signage, the distinction from establishing a business address, and the virtual office alternatives available to Montréal's self-employed workers and small businesses.

## Introduction and Context

Working from home is no longer a marginal phenomenon in Montréal. According to the Institut de la statistique du Québec (ISQ), about **35%** of Québec's workforce worked remotely in 2022, mostly on a hybrid basis, with rates reaching about **45%** in the Outaouais and Montréal regions ([statistique.quebec.ca](http://statistique.quebec.ca)). However, these telework data do not measure the number of businesses operated from a dwelling in Montréal.

Yet turning part of your home into a place of business is not a mere administrative formality. The City of Montréal requires an **occupancy permit**, commonly called an **occupancy certificate**, whenever a commercial, industrial or professional activity is carried out, including within a dwelling ([montreal.ca](https://montreal.ca)). This requirement falls under the **zoning bylaw**, a tool the City delegates to each of its 19 boroughs to govern the use of land and buildings within its territory ([montreal.ca](https://montreal.ca)). The result is a regulatory patchwork in which area requirements, fees and processing times differ from one borough to another, a reality that makes it harder for entrepreneurs to find a simple answer to the question, “Do I need a permit, and how much does it cost?”

This report provides a structured answer to that question and the related questions that arise most often: how much of a dwelling can be devoted to the activity, what signs are permitted, how an occupancy certificate differs from registering a business with the Registraire des entreprises du Québec (REQ), and what alternatives, including virtual offices, business addresses and coworking spaces, exist for workers who prefer not to disclose their residential address. The analysis draws on official sources from the City of Montréal, the Québec government, Statistics Canada and the ISQ, as well as industry, secondary legal and commercial sources. Provider claims and market projections do not constitute regulatory findings. Municipal fees and commercial pricing change; confirming the applicable amount and category with the borough's permit counter before submitting an application is recommended.

## What Is an Occupancy Certificate, and When Is It Required?

The **occupancy permit**, which the City of Montréal also calls an **occupancy certificate**, is the document that authorizes a commercial, industrial or professional activity on specific premises ([montreal.ca](https://montreal.ca)). It is a separate requirement from a construction or renovation permit: even without any construction work, anyone wishing to open a business, workshop or professional office in a given space must first obtain this certificate.

Two features underpin the entire system:

- **Dual attachment:** the permit issued is tied both to the establishment occupied (the specific street address) and to its operator (the person or business carrying out the activity there) ([montreal.ca](https://montreal.ca)).
- **No automatic transfer:** a new permit is required whenever the operator changes, the floor area of the premises changes, or activities change or are added ([montreal.ca](https://montreal.ca)).

This framework explicitly covers the **home office**: the City states that the permit is required to « utiliser une partie de votre logement à des fins professionnelles (bureau à domicile, etc.) », as noted in the previous section. The same applies to an artist's studio, an artisan's workshop or the provision of personal care services at home. For these uses, you must check with the borough whether the proposed activity is permitted at that address and whether a permit or certificate is required; some local rules may impose conditions or exclude certain home-based uses.

The system also includes a little-known expiry provision: an occupancy certificate becomes void if the authorized occupancy has not begun within three months of its issuance ([montreal.ca](https://montreal.ca)). An entrepreneur who obtains a permit but delays launching the activity for more than three months therefore risks having to repeat the process.

The occupancy certificate is also a prerequisite for other permits. For example, anyone wishing to operate a bar or restaurant must obtain the occupancy permit before even applying for a liquor permit ([montreal.ca](https://montreal.ca)). Although this particular case does not concern a home office, it illustrates the occupancy certificate's role as the cornerstone of municipal compliance, preceding any other industry-specific permit.

Processing times vary by borough, but as an example, one borough states that the person responsible for reviewing the file contacts the applicant within a maximum of **14 days** after the application is submitted, with the final issuance timeline then depending on the nature and complexity of the application and the time of year ([montreal.ca](https://montreal.ca)). However, this figure is not guaranteed citywide since, as the next section explains, each borough is responsible for issuing permits.

## Municipal Zoning and Complementary Use: The Rules for Working from Home

### Where the Zoning Bylaw Comes In

An occupancy certificate can be issued only if the proposed activity complies with the **zoning bylaw** applicable to the property. This bylaw allows each borough to regulate the use of land and buildings within its territory ([montreal.ca](https://montreal.ca)), and a permit or certificate is required for any project covered by these bylaws ([montreal.ca](https://montreal.ca)). In practice, you must confirm with the borough that the proposed activity is permitted at that address and determine the applicable permit, zoning and conditions. The City consistently recommends checking with your borough's permit counter before undertaking any project, precisely because the rules are not uniform across different areas ([montreal.ca](https://montreal.ca)).

The concept of **complementary use** itself is defined by the Québec government in its urban planning decision-making guide as a use generally related to a property's principal use that helps improve its utility, convenience and enjoyment ([quebec.ca](https://quebec.ca)). A home office is therefore treated as complementary to the dwelling's principal residential use, rather than as an independent commercial use, which explains why its authorization is subject to restrictive conditions rather than conventional commercial zoning.

### Maximum Area and Separate Entrance: Rules to Check Locally

The City's general page describes the following conditions, but the applicable local bylaw may specify their scope:

- **Separate exterior entrance:** the portion of the dwelling devoted to the office, artist's studio, artisan's workshop or personal care services must have an exterior entrance separate from the dwelling's entrance ([montreal.ca](https://montreal.ca)).
- **Maximum area:** this portion must not exceed the smaller of the following two areas: 50 square metres or one-third of the dwelling's total area ([montreal.ca](https://montreal.ca)).

The City illustrates this rule with a concrete example: for a dwelling of 90 square metres, the portion devoted to the activity cannot exceed 30 square metres (one-third of 90), rather than 50 square metres ([montreal.ca](https://montreal.ca)). Only when the dwelling reaches 150 square metres does the fixed cap of 50 square metres become the

limiting constraint rather than the one-third rule. These limits described on the City's general page must be checked against the borough's bylaw and the specific details of the activity before an application is submitted.

## A Borough Example: Le Sud-Ouest

Local zoning bylaws translate this general framework into more specific provisions. In the borough of **Le Sud-Ouest**, zoning bylaw RRVM 01-280 explicitly lists « bureau à domicile » among the uses requiring a certificate of authorization of use, alongside examples as varied as a performance venue and a car wash ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)). The borough also imposes an additional condition rarely mentioned elsewhere: the person operating the home-based activity must live on the premises ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)). In other words, owning or renting the dwelling is not enough: the home office is recognized only if it is actually the principal residence of the person operating the activity, which rules out subletting part of the dwelling to a third party operating a separate business.

This variation between boroughs illustrates an essential point for anyone planning a home office in Montréal: the City's generic rules provide a common baseline, but each borough may add conditions, exclusions or clarifications specific to its local zoning bylaw. There is therefore no single, universal answer to “How much space am I allowed?” or “What activities are permitted?” without checking the bylaw of the specific borough where the dwelling is located.

## Costs and Procedures by Borough: Fee Benchmarks

Fees are administered by borough and also depend on the use category. The current municipal page must be consulted with the relevant borough selected: as of October 2026, it lists, among other amounts, a \$317 review fee in Côte-des-Neiges–Notre-Dame-de-Grâce, \$348 for « tout autre usage (bureau, soins du corps, entraînement physique, etc.) » in Le Sud-Ouest, and \$376 for « tout autre usage » on the Plateau-Mont-Royal. These amounts do not constitute a uniform fee schedule for all home offices.

| Borough                       | Historical fees found in archived information sheets (do not use as 2026 fees)                                             | Documented feature                                                                                                                                                                   |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Outremont                     | \$100 ( <a href="http://ville.montreal.qc.ca">ville.montreal.qc.ca</a> )                                                   | Identification sign capped at 0.10 m <sup>2</sup> (10 cm projection) according to the borough's information sheet ( <a href="http://ville.montreal.qc.ca">ville.montreal.qc.ca</a> ) |
| Rosemont-La Petite-Patrie     | \$218.00 (review fee, taxes included) ( <a href="http://ville.montreal.qc.ca">ville.montreal.qc.ca</a> )                   | Fees in the borough's Règlement sur les tarifs 2018 take precedence over the general information sheet ( <a href="http://ville.montreal.qc.ca">ville.montreal.qc.ca</a> )            |
| Mercier-Hochelaga-Maisonneuve | \$220 ( <a href="http://ville.montreal.qc.ca">ville.montreal.qc.ca</a> )                                                   | Required for any establishment used for a purpose other than residential occupancy                                                                                                   |
| Verdun                        | \$230 for an additional use in a residential zone ( <a href="http://ville.montreal.qc.ca">ville.montreal.qc.ca</a> )       | Separate from the general \$225 fee applicable to a new commercial establishment ( <a href="http://ville.montreal.qc.ca">ville.montreal.qc.ca</a> )                                  |
| Le Sud-Ouest                  | \$275 (payment by cheque enclosed with the application) ( <a href="http://ville.montreal.qc.ca">ville.montreal.qc.ca</a> ) | Home offices are specifically listed in zoning bylaw RRVM 01-280                                                                                                                     |

| Borough     | Historical fees found in archived information sheets (do not use as 2026 fees) | Documented feature                                                                                                                                               |
|-------------|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ville-Marie | Not published in an online fee schedule consulted                              | Borough governed by its own bylaw, the Règlement sur les certificats d'autorisation et d'occupation (CA-24-224) ( <a href="http://montreal.ca">montreal.ca</a> ) |

These historical fees cannot establish the current fee difference between boroughs. This difference is explained in part by the fact that each borough funds and structures its own urban planning department and adopts its own fee bylaw, which can be revised independently of the rest of the city, as confirmed by Rosemont-La Petite-Patrie's clarification that its 2018 fee bylaw takes precedence over any general information sheet ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)). For several boroughs, the amounts above come from documents published between 2014 and 2018; because municipal fee schedules are revised periodically, it remains essential to confirm the exact fee currently in force directly with the relevant borough's permit counter before submitting an application.

Beyond the amount, the documents required are generally similar from one borough to another: proof of lawful occupancy of the dwelling (a lease or proof of ownership), the owner's authorization if the applicant is not the owner, and proof of the business's legal existence. Nevertheless, the process remains a local administrative procedure rather than a simple, uniform online formality, which warrants allowing several weeks between submitting the application and obtaining the certificate.

## Commercial Signage for a Home Office: What the Bylaw Allows

A home office authorized by an occupancy certificate does not automatically confer the right to install just any outdoor sign. Commercial signage in residential zones is particularly strictly regulated, with two recurring approaches observed in several boroughs: a very low size limit and a ban on illuminated signs.

In the borough of **Ville-Marie**, municipal documentation explicitly prohibits illuminated signs for a home office that constitutes a complementary use in a residential zone ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)), and limits the sign's area to less than 0.2 square metres (2.15 square feet) ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)). In **Outremont**, the limit is even more restrictive: a sign announcing the use must be limited to 0.10 square metres ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)). In **Rivière-des-Prairies-Pointe-aux-Trembles**, a non-illuminated sign with an area of 0.2 square metres or less per public street, such as a professional plaque, is permitted without a separate signage authorization certificate ([ville.montreal.qc.ca](http://ville.montreal.qc.ca)).

Beyond these small identification plaques that are allowed, any larger sign triggers a process separate from the occupancy certificate itself. On [montreal.ca](http://montreal.ca), an application for a commercial sign permit is eligible only if the applicant already holds, or has just submitted, a valid occupancy permit for a commercial or professional activity ([montreal.ca](http://montreal.ca)). The sign permit is therefore a second administrative step with its own fee, which is added to the occupancy certificate fee. In Ahuntsic-Cartierville, for example, the fee is a minimum of **\$237** per sign, calculated at **\$15** per square metre of sign area, taxes included ([montreal.ca](http://montreal.ca)).

Rules governing size, illumination and sign permits are not uniform across boroughs. The limits cited for Ville-Marie, Outremont and Rivière-des-Prairies–Pointe-aux-Trembles therefore apply only to the documented cases; before installing anything, check with the relevant borough whether a separate sign permit is required.

## Establishing a Business Address: The Municipal Occupancy Certificate Is Separate from Provincial Registration

A common misunderstanding is to equate a municipal occupancy certificate with business registration. These are two legally distinct procedures, administered by two different levels of government and serving different purposes.



The occupancy certificate, as discussed in the previous section, is a City of Montréal requirement intended to ensure compliance with municipal zoning, a physical and territorial condition. **Registration** of a business with the **Registraire des entreprises du Québec (REQ)** is a separate provincial requirement, described by the legal information resource Éducaloi as a formality that most entrepreneurs must normally complete with the Registraire des entreprises to operate their business legally ([educaloi.qc.ca](http://educaloi.qc.ca)), and whose purpose is to officially identify the business and its representatives in a public register.

The REQ requires a business to declare an address in the register, and this requirement applies even when the business declares an **elected domicile address** rather than an actual physical establishment ([quebec.ca](http://quebec.ca)). In fact, the threshold for a business to be considered to be carrying on activities in Québec may be met simply by having an establishment or a post office box in the province ([quebec.ca](http://quebec.ca)), without necessarily involving physical premises that comply with zoning. A business with no professional, residential or establishment address in Québec must instead declare in the register an **attorney** representing it in the province ([quebec.ca](http://quebec.ca)).

One point deserves particular attention: unlike the occupancy certificate, a **post office box can never serve as a professional address** for the purposes of the enterprise register ([quebec.ca](http://quebec.ca)). The register also requires businesses to declare the names and personal addresses of their shareholders and directors ([quebec.ca](http://quebec.ca)), but in return allows an alternative **professional address** to be declared if the person concerned has one, to avoid publication of their residential address ([quebec.ca](http://quebec.ca)). A professional address is not a post office box: for an individual, it corresponds to their principal place of work or business. Before declaring an address supplied by a virtual office, you must therefore check that the package, the business's legal form and the actual circumstances allow that declaration to be made to the REQ.

Case law also confirms the specific nature of the address declared in the register: in a July 2024 decision, the Court of Appeal of Québec considered whether the elected domicile appearing in the Registre des entreprises du Québec could, on its own, establish the Superior Court's territorial jurisdiction, a clarification that underscores that the address declared to the REQ is a formal legal registration concept, distinct from evidence of an actual place of business ([avocat.qc.ca](http://avocat.qc.ca)). In practice, an entrepreneur can therefore, in the same situation, be fully compliant with REQ requirements while violating the municipal zoning bylaw by carrying out a commercial activity at home without an occupancy certificate, and vice versa. The two procedures must be carried out separately.

## Virtual Offices, Business Addresses and Coworking: Alternatives to the Home Office

For self-employed workers and small businesses wishing to avoid the area, separate entrance or signage restrictions that apply to home offices, or simply keep their residential address private, Montréal's market offers a range of **business address** and **virtual office** solutions. Such a service does not automatically make an address eligible to be declared as a professional address to the REQ: you must confirm that the address meets the information requirements for the individual and legal form concerned. Nor does it replace the necessary municipal authorizations if the activity is actually carried out from a dwelling.

Several providers operating in Montréal publicly advertise their prices:

- **ECTO**, a Montréal worker cooperative, offers a basic package at **\$20 per month** for members and **\$25 per month** for non-members ([ecto.coop](http://ecto.coop)), and a higher-tier package with document scanning at **\$40** (members) or **\$45** (non-members) per month ([ecto.coop](http://ecto.coop)).
- **iQ Offices**, operating from a downtown building, advertises a basic virtual office package starting at **\$69 per month**, including a professional address and mail handling ([iqoffices.com](http://iqoffices.com)), with additional options such as a digital receptionist at **\$59 per month** ([iqoffices.com](http://iqoffices.com)).
- **Davinci Virtual** offers an address in the same building starting at about **\$60 USD per month**, with a one-time setup fee ([davincivirtual.com](http://davincivirtual.com)), and explicitly states that the address can be used for a business licence, business cards and a website ([davincivirtual.com](http://davincivirtual.com)).
- **Propulsio360** offers a package starting at **\$69.99 per month** (billed annually) or **\$79.99 per month** on a month-to-month basis ([propulsio360.com](http://propulsio360.com)), and highlights use of the address to receive official documents and as a head office in Québec ([propulsio360.com](http://propulsio360.com)).
- **Regus**, a subsidiary of the international IWG group, advertises virtual office prices in Montréal starting at about **\$3 per day** ([regus.com](http://regus.com)), including mail handling and telephone answering ([regus.com](http://regus.com)), while noting that use of the address for business registration remains subject to certain rules and regulations depending on the jurisdiction ([regus.com](http://regus.com)).
- **WeWork** advertises a professional address at **CAD 129 per month**, plus taxes and fees, on its Canada page. The service is advertised in the United States and Canada, but the availability of an address in Montréal must be confirmed with the provider. WeWork states that the address can be used for business registration, subject to applicable laws, regulations and conditions ([wework.com](http://wework.com)).

Montréal's **2727 Coworking** stands apart from this group through its business model: rather than selling a standalone mailing address, it includes a commercial address as a feature of a physical workspace membership. Its entry-level package, a shared workstation ("hotdesk"), is advertised at **\$300 per month**, while a private office for one person is advertised at **\$600 per month** and a private office accommodating up to ten people reaches **\$3000 per month**. The membership includes free access to a conference room, which distinguishes this offering from the address-only packages described above, where access to a physical meeting room is generally charged separately or limited to a few hours per month.

Table 2 below summarizes these options.

| Provider           | Advertised price                   | What is included                                           | Declaration to the REQ                        |
|--------------------|------------------------------------|------------------------------------------------------------|-----------------------------------------------|
| ECTO (cooperative) | \$20 to \$25/month (basic package) | Commercial address, mail handling                          | To be confirmed with the REQ and the provider |
| iQ Offices         | from \$69/month                    | Professional address, mail handling, high-resolution image | To be confirmed with the REQ and the provider |
| Davinci Virtual    | ~\$60 USD/month + setup fee        | Business licence, business cards, website                  | To be confirmed with the REQ and the provider |

| Provider              | Advertised price                                                                       | What is included                                                                            | Declaration to the REQ                        |
|-----------------------|----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------|
| Propulsio360          | \$69.99 to \$79.99/month                                                               | Receipt of official documents, head office                                                  | To be confirmed with the REQ and the provider |
| Regus                 | advertised from ~\$3/day                                                               | Mail handling, telephone answering                                                          | To be confirmed with the REQ and the provider |
| WeWork                | CAD 129/month, plus taxes and fees; Montréal availability to be confirmed              | Professional address, mail and parcel handling                                              | To be confirmed with the REQ and the provider |
| <b>2727 Coworking</b> | <b>Included in the membership, from \$300/month (not sold as a standalone mailbox)</b> | <b>Physical workstation, freely accessible conference room, gigabit internet connection</b> | To be confirmed with the REQ and the provider |

The table distinguishes packages centred on an address and mail handling from memberships that include a workspace. The included services, conditions for using the address and eligibility to declare it to the REQ must be confirmed with the provider and the REQ before subscribing.

## Data and Evidence

The available data place Montréal home offices in the broader context of changes in work and office real estate.

## Telework and Business Structure

According to the Institut de la statistique du Québec, about **35%** of Québec's workforce worked remotely in 2022, mainly on a hybrid basis ([statistique.quebec.ca](https://statistique.quebec.ca)), with rates reaching about **45%** in the Outaouais and Montréal regions ([statistique.quebec.ca](https://statistique.quebec.ca)). Statistics Canada, for its part, reports that **20.6%** of Canada's working-age population worked exclusively from home in 2022 ([statcan.gc.ca](https://statcan.gc.ca)), a proportion that rose to **32.9%** in the Québec City metropolitan area when people working partly from home are included ([statcan.gc.ca](https://statcan.gc.ca)). The professional, scientific and technical services sector, from which consultants and self-employed workers likely to operate a home office are most often drawn, has an exclusively remote work rate of **39.6%**, the highest of all sectors measured by Statistics Canada in 2024 ([statcan.gc.ca](https://statcan.gc.ca)).

The structure of Canadian businesses provides a separate indicator. In December 2025, Canada had **1.37 million** businesses with employees and **3.67 million** active location accounts without employees ([statcan.gc.ca](https://statcan.gc.ca)). This category includes, among others, incorporated entities and businesses with annual revenues exceeding \$30,000; it therefore measures neither the number of self-employed workers nor the number of home-based businesses. The rate of own-account workers in Canada reached **11.1%** of all employed people in 2020, at the height of the pandemic ([statcan.gc.ca](https://statcan.gc.ca)).

## The Flexible Office and Coworking Market

The flexible office market has developed alongside this rise in telework and self-employment. According to Colliers, flexible office spaces now account for about **8%** of Canada's total office inventory ([collierscanada.com](https://collierscanada.com)), and the global coworking market accounted for nearly **10%** of office space leasing in major cities in 2022 ([collierscanada.com](https://collierscanada.com)). Québec coworking operator Hedhofis illustrates this growth: launched in 2017 from a single location on Montréal's South Shore, it now has **10 locations** across Greater Montréal and Québec City ([collierscanada.com](https://collierscanada.com)).

In Montréal specifically, CBRE notes that IWG, which owns the Spaces brand, operates more than **65,000 square feet** of coworking space at its rue du Square-Victoria location ([cbre.com](https://cbre.com)), while WeWork's financial restructuring returned **60,000 square feet** to the market at its rue Sainte-Catherine Ouest location ([cbre.com](https://cbre.com)), a sign that Montréal's coworking sector remains in a period of adjustment rather than straightforward linear growth. An estimate by market analysis firm Next Move Strategy Consulting values Canada's coworking space market at **USD 285.1 million** in 2023, with a projection of **USD 893.0 million** by 2030, representing a compound annual growth rate of **17.6%** ([nextmsc.com](https://nextmsc.com)); however, this is a projection by a commercial research firm, to be interpreted with the usual caution applied to market forecasts rather than as official data.

Table 3 summarizes these key indicators.

| Indicator                                                                  | Value             | Source                               |
|----------------------------------------------------------------------------|-------------------|--------------------------------------|
| Share of Québec's workforce working remotely (2022)                        | ~35%              | Institut de la statistique du Québec |
| Telework rate in the Montréal region (2022)                                | ~45%              | Institut de la statistique du Québec |
| Canadian population employed exclusively from home (2022)                  | 20.6%             | Statistics Canada                    |
| Workers in Québec City (CMA) working exclusively or partly from home       | 32.9%             | Statistics Canada                    |
| Exclusively remote work, professional/scientific/technical services sector | 39.6%             | Statistics Canada (2024)             |
| Canadian businesses without employees (Dec. 2025)                          | 3.67 million      | Statistics Canada                    |
| Share of flexible offices in Canadian office inventory                     | ~8%               | Colliers                             |
| Canadian coworking space market (2023, estimate)                           | USD 285.1 million | Next Move Strategy Consulting        |

These indicators describe different realities—telework, business structure and flexible office supply—at different dates and using different methods. They provide context for the subject, but demonstrate neither growth in the population concerned in Québec nor a direct causal link with the supply of flexible spaces or business addresses.

## Implications and Outlook

Several structural trends suggest continuing pressure on the current residential occupancy certificate system. First, the high proportion of businesses without employees, 3.67 million in Canada in December 2025 ([statcan.gc.ca](https://statcan.gc.ca)), combined with a Montréal telework rate of around 45% ([statistique.quebec.ca](https://statistique.quebec.ca)), means that a

growing number of Montréal homes host an economic activity, with or without a valid occupancy certificate. The boroughs, each of which manages its own permit counter, will have to contend with a structurally higher volume of applications than when telework remained marginal.

Second, because fees and procedures may differ by borough, people considering a home office must check the current information for the borough concerned. Archived fee sheets alone cannot establish a current disparity or a lack of harmonization across the City.

Transparency rules allow a separate professional address to be declared when the person has one, which can prevent publication of their residential address ([quebec.ca](http://quebec.ca)). However, these rules alone cannot measure demand for virtual offices or predict how Montréal's flexible office market will evolve.

These trends align with similar observations by providers and real estate market observers. Virtual office providers themselves anticipate sustained demand for the business address function beyond simply receiving mail: Propulsio360 highlights use of its address to receive official documents and as a head office in Québec ([propulsio360.com](http://propulsio360.com)), while Davinci Virtual emphasizes that its Montréal address can be used for a business licence, business cards and a website ([davincivirtual.com](http://davincivirtual.com)). In real estate, CBRE observes that Montréal's coworking market remains in a period of adjustment, with spaces returned to the market following operator restructurings ([cbre.com](http://cbre.com)), while a Next Move Strategy Consulting projection anticipates sustained growth in Canada's coworking market through 2030 ([nextmsc.com](http://nextmsc.com)). Finally, on the legal front, case law reiterates that the elected domicile appearing in the Registre des entreprises du Québec remains a registration concept distinct from an actual business presence ([avocat.qc.ca](http://avocat.qc.ca)), a nuance that will remain relevant as more entrepreneurs combine a virtual address with a home office.

## Frequently Asked Questions

**Is an occupancy permit required for an activity carried out at home in Montréal?** Often, but this must be checked for the specific activity and address. The City states that a permit may be required to use part of a dwelling for professional purposes; however, permitted uses and conditions may differ by borough ([montreal.ca](http://montreal.ca)).

**What is the maximum permitted area for a home office in Montréal?** The City's generic rule caps the portion devoted to the activity at the smaller of the following two areas: 50 square metres or one-third of the dwelling's total area. However, some boroughs impose additional conditions, such as the requirement in Le Sud-Ouest that the operator live on the premises.

**Does an occupancy permit cost the same everywhere in Montréal?** No. The fee depends on the borough and the use category. Consult the municipal information sheet for the relevant borough and confirm the applicable amount before submitting the application.

**Can I put up a sign for my home office?** Rules vary by borough. Some local information sheets place strict limits on the size or illumination of home office signs, but you must check the signage rules and whether a separate sign permit is required with the relevant borough.

**Does the occupancy certificate replace registration of my business with the Registraire des entreprises du Québec?** No. These are two separate procedures: the occupancy certificate confirms compliance with municipal zoning, while registration with the REQ enters the business and its representatives in the provincial register ([educaloi.qc.ca](http://educaloi.qc.ca)).

**Can I use a virtual business address rather than my residential address to register my business?** Québec law allows a professional address separate from one's home address to be declared to avoid publishing a personal address in the register ([quebec.ca](http://quebec.ca)), but a simple post office box can never be declared as a professional address ([quebec.ca](http://quebec.ca)). For an individual, the professional address must be their principal place of work or business; you must therefore confirm, case by case, that a virtual office address meets this requirement and is acceptable for the intended declaration.

**How much does a virtual business address cost in Montréal?** Advertised prices range from about \$20 per month at ECTO ([ecto.coop](http://ecto.coop)) to CAD 129 per month, plus taxes and fees, at WeWork; for the latter, availability of an address in Montréal must be confirmed ([wework.com](http://wework.com)).

## Conclusion

Operating a home office in Montréal involves dealing with two distinct systems. On the one hand, the municipal permit or certificate required depends on the activity, address and borough rules; in particular, permitted uses, physical conditions and the current fee must be checked. On the other hand, registration with the Registraire des entreprises du Québec concerns the information to be declared in the register. An individual can declare a professional address only if it corresponds to their principal place of work or business; a post office box is not enough ([quebec.ca](http://quebec.ca)).

For Montréal entrepreneurs, the safest approach is to treat these two procedures as complementary rather than interchangeable: check with the borough's permit counter for the specific rules governing area, separate entrances and signage that apply to the project, while separately confirming with the Registraire des entreprises the validity of the address they intend to declare. For those whose activity does not readily fit the constraints of a residential home office, whether because of the space available, a desire to keep their address private or the need for a physical location to receive clients, Montréal's market for virtual offices, business addresses and coworking spaces offers a range of solutions at different price points, each with its own trade-offs between cost, included services and physical presence.

## Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

1. <https://montreal.ca/demarches/obtenir-un-permis-doccupation-pour-activite-commerciale-industrielle-ou-professionnelle>
2. <http://ville.montreal.qc.ca/pls/portal/url/ITEM/0A8007E870069084E0430A9301329084>
3. <http://ville.montreal.qc.ca/pls/portal/url/ITEM/2211D77827D95084E0530A9301325084>
4. <http://ville.montreal.qc.ca/pls/portal/url/ITEM/FBA4CE4EACE4F0B6E0430A930132F0B6>
5. [http://ville.montreal.qc.ca/pls/portal/docs/PAGE/ARROND\\_MHM\\_FR/MEDIA/DOCUMENTS/19\\_TARIFSICHE\\_WEB.PDF](http://ville.montreal.qc.ca/pls/portal/docs/PAGE/ARROND_MHM_FR/MEDIA/DOCUMENTS/19_TARIFSICHE_WEB.PDF)
6. <http://ville.montreal.qc.ca/pls/portal/url/ITEM/65BA9E8C93D5D0E4E0530A930132D0E4>

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8. <https://ecto.coop/bureau-virtuel>
9. <https://www.wework.com/fr-CA/solutions/wework-business-address>
10. <https://www.iqoffices.com/virtual-offices>
11. <https://statistique.quebec.ca/fr/document/portrait-du-teletravail-au-quebec>
12. <https://www150.statcan.gc.ca/n1/daily-quotidien/260213/dq260213c-fra.htm>
13. <https://www.collierscanada.com/en-ca/news/the-rise-and-resilience-of-coworking>
14. <https://montreal.ca/sujets/zonage>
15. <https://www.quebec.ca/habitation-territoire/amenagement-developpement-territoires/amenagement-territoire/guide-prise-decision-urbanisme/reglementation/reglement-zonage/usages>
16. <https://montreal.ca/articles/reglements-les-plus-recherches-dans-ville-marie-19287>
17. <http://ville.montreal.qc.ca/pls/portal/url/ITEM/11F21EB9A5CD50D0E0430A93013250D0>
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19. <https://montreal.ca/demarches/obtenir-un-permis-denseigne-commerciale>
20. <https://educaloi.qc.ca/capsules/exploiter-une-entreprise-les-formalites-obligatoires>
21. <https://www.quebec.ca/entreprises-et-travailleurs-autonomes/demarrer-entreprise/immatriculer-constituer-entreprise/immatriculer-constituer-entreprise-formes-juridiques/personne-physique-entreprise-individuelle>
22. <https://www.quebec.ca/entreprises-et-travailleurs-autonomes/demarrer-entreprise/immatriculer-constituer-entreprise/immatriculation-entreprise/a-propos>
23. <https://www.quebec.ca/entreprises-et-travailleurs-autonomes/obtenir-renseignements-entreprise/recherche-registre-entreprises/a-propos>
24. [https://www.avocat.qc.ca/a\\_documents/actualites/pages-html/le-domicile-elu-apparaissant-au-registre-des-entreprises-du-quebec-ne-fonde-pas-la-competence-territoriale-de-la-cour-superieure-au-sens-de-l-article-41\(3\)-c.p.c..htm](https://www.avocat.qc.ca/a_documents/actualites/pages-html/le-domicile-elu-apparaissant-au-registre-des-entreprises-du-quebec-ne-fonde-pas-la-competence-territoriale-de-la-cour-superieure-au-sens-de-l-article-41(3)-c.p.c..htm)
25. <https://www.davincivirtual.com/loc/ca/quebec/montreal-virtual-offices/facility-3494>
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27. <https://www.regus.com/en/ca/quebec/montreal/virtual-offices>
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33. <https://www.nextmsc.com/news/canada-co-working-space-market>

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### About 2727 Coworking

2727 Coworking is a Montreal workspace and business-address provider. We serve people who need a place to focus, meet, run a small business or establish a professional mailing presence. Our website offers English and French information about workspace options and services, alongside educational resources for operating a business in Canada.

#### A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

#### Business addresses and mail

2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

#### Resources for Canadian small businesses

We publish guides, research and planning tools about workspace decisions, business addresses and starting a business in Canada. Our incorporation research includes information for people inside Canada and abroad, with jurisdiction-specific material to help readers identify the next questions to investigate. These educational resources complement our workspace and address services; they are not individualized legal, tax or immigration advice.

#### Visit or contact 2727 Coworking

Explore [private offices](#), [day passes and desks](#), [the conference room](#), [business addresses](#) and [virtual mailboxes](#). [Book a visit or contact the team](#) to discuss your needs.

A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

**Website:** <https://2727coworking.com>

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