



2727 COWORKING / RESEARCH & PRACTICAL GUIDANCE

Montreal Occupancy Permits: 2026 Office Checklist

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Executive Summary

As of **October 1, 2026**, the decision to rent an office in Montreal begins with a concrete question: is the specific activity, carried out by the specific operator, permitted at the proposed address and in the proposed premises? The City recommends checking the zoning **before** renting or buying, then applying for an occupancy permit, also called a certificate of occupancy or a certificate of authorization of use. ([montreal.ca](#)) The permit issued is tied to both the establishment and its operator. A change in operator, floor area or activity may therefore require a new application. ([montreal.ca](#)) ([montreal.ca](#)) ([montreal.ca](#)) Provincial registration and the Québec enterprise number (NEQ) identify the business; they do not answer the municipal question of how a location may be used. ([quebec.ca](#)) ([quebec.ca](#))

The recommended sequence is as follows: describe the activities and their intensity in writing, identify the borough and the operator, contact the permit counter with the exact address and the plan, obtain information from the landlord or the operator, then negotiate a commitment conditional on the project's feasibility. Éducaloi recommends checking the required permits before signing a [commercial lease](#), and the Organisme d'autoréglementation du courtage immobilier du Québec (OACIQ) stresses the importance of precisely defining the permitted use in the lease. ([educaloi.qc.ca](#)) ([oaciq.com](#)) A home office is not automatically outside the scope of the municipal process. Conversely, the existence of a certificate in a coworking space's name does not justify assuming that every member must personally submit an application, or that a professional practice receiving clients is covered: the operator, premises and activity must be confirmed with the coworking operator and then with the borough. ([montreal.ca](#)) ([montreal.ca](#))

Published fees illustrate local variation: the **2026** fee by-laws specify **\$281** for reviewing a certificate of occupancy in Ville-Marie and **\$264** for “any other use” in Rosemont-La Petite-Patrie. ([applicatif.ville.montreal.qc.ca](#)) ([applicatif.ville.montreal.qc.ca](#)) For Le Sud-Ouest, by-law RCA25 22018 on 2026 fees came into force on January 1, 2026, except for sections II, III, IV and VI of chapter II, which came into force on May 1, 2026. ([applicatif.ville.montreal.qc.ca](#)) Ask the borough for the amount applicable to the application before budgeting or submitting it. No universal issuance timeframe emerges from the verified sources. The prudent plan is to ask about the submission channel, required documents and timeframe **for this application**, then make contractual obligations contingent on the outcome of the verification.

Introduction and context

Searching for “Montreal office occupancy permit” can easily lead to three different topics: business registration, zoning at an address, and the municipal certificate authorizing the use of an establishment. Confusing them creates a practical risk: a business may have its NEQ and a rental agreement without having confirmed that the proposed activity is permitted in the premises. The NEQ is a **ten-digit** identifier assigned by the Enterprise Registrar upon registration. ([quebec.ca](#)) Municipal regulations, for their part, allow a certificate to be required before a building is occupied. ([quebec.ca](#)) ([quebec.ca](#))

This guide addresses a decision about premises, not the incorporation of a company. It is intended for a self-employed person weighing a home office against a shared workstation, a young team considering an enclosed office, or a professional practice that receives members of the public. The commercial label “office” does not describe the use precisely enough: client visits, care services, storage, food preparation, exterior signage and construction work can change which authorizations are relevant. The City recommends consulting the zoning map or the borough counter before applying for an occupancy permit. ([montreal.ca](#))

The analysis is dated **October 1, 2026**. Documents, fees and submission methods vary by borough. The method below turns this variation into verifiable questions: what activity, which operator, what occupied area, which authorizations have already been issued, and what contractual conditions? A general oral answer about “offices” remains too vague for a specific address and layout. A useful application is one that a landlord, an operator and the counter can each review using the same description.

Define the authorizations before choosing the premises

Registration, zoning and the certificate serve different purposes

Registration records the business and may assign it an NEQ. The Registrar's page even specifies that certain sole proprietorships operating under the individual's first and last names may be exempt from the registration requirement; this situation settles no zoning question. ([quebec.ca](#)) At the municipal level, zoning indicates the uses permitted for the building and the zone. The certificate of occupancy then concerns the establishment actually occupied and its operator. The term “certificate of authorization of use” also appears in Montreal's communications. ([montreal.ca](#)) ([quebec.ca](#))

Table 1 distinguishes the evidence to obtain. The rows are not interchangeable: each answers a different question.

Item	Authority and purpose	Does it depend on the address?	Question or evidence to request
Registration and NEQ	Enterprise Registrar: identification of the business. (quebec.ca)	The business provides addresses, but the NEQ does not authorize the use of premises under municipal rules.	Which legal name will appear in the application?
Zoning	Borough: uses permitted in the zone and building. (educaloi.qc.ca)	Yes, check the exact address and the detailed activity.	Map and response from the counter for the proposed premises.
Occupancy permit or certificate	Montreal: establishment, operator and authorized activities.	Yes, and the operator also matters.	Copy of the applicable certificate and confirmation of the activities covered.
Sector-specific or professional permit	Competent authority depending on the activity; BizPaL helps identify the procedures. (ised-isde.canada.ca) (quebec.ca)	Often tied to the activity or premises; check each regulatory framework.	List of additional permits and conditions before opening.

This framework avoids treating a mailing address as proof of authorized operations. The Canada Revenue Agency explicitly distinguishes the **mailing address** from the **physical address**, the latter being the location of daily activities in its own registry. ([canada.ca](#)) ([canada.ca](#)) This administrative distinction does not replace the municipal answer. It only helps frame the questions correctly when a team uses a [business address](#) while working elsewhere.

Identify the actual activity, not just the “office” label

The initial project brief should specify the service provided, clients on site, hours, employees, equipment, proposed construction work and the areas actually used. A confidential consultation, computer work without visitors and food sales do not raise the same questions. For a food business, the Government of Quebec expressly directs applicants to the municipality to confirm that operations are permitted at the location. ([quebec.ca](#)) For a profession governed by a professional order, the right to practise is yet another layer. ([quebec.ca](#)) ([quebec.ca](#))

The enquiry to the counter must describe the operator, activities and area: “Can this operator carry out these activities in this area, at this address, with this level of attendance and this construction work?” This level of precision safeguards the comparison between several premises: a favourable response for one does not automatically follow the business to another, since the permit is tied to the establishment.

The pre-lease sequence for obtaining an actionable answer

From the activity brief to submitting the application

Step 1: describe the operations. Write a page distinguishing the main and ancillary activities. Specify whether clients or patients come on site, whether the space is shared, and whether the area or intended use of the premises will change. This brief serves the landlord, the operator and the counter. The same word, “office”, can conceal several uses, whereas Montreal requires a new application when activities change or are added.

Step 2: verify the address. Identify the borough, civic number, unit and floor. Consult the interactive map, then send the brief to the borough's permit counter. In Le Sud-Ouest, the counter refers users to “Ma carte interactive” for the zoning information sheet. (montreal.ca) If the use appears to be conditional, ask which procedure applies: Le Sud-Ouest's page provides for a preliminary meeting with an advisor for a conditional use. The map is a starting point, not a written answer covering all the project's characteristics. (educaloi.qc.ca) (oaciq.com)

Step 3: identify who operates what. For a direct lease, the prospective operator is generally easy to identify; for a private office in a shared centre, ask the operator which entity holds the certificate, which areas and activities it covers, and how the borough treats the member's activity. The Saint-Laurent panel expressly mentions multiple occupancy by several occupants sharing an office. This information is **specific to that panel** and is not sufficient to universally assign responsibility for the application to every member. (montreal.ca) Have the relevant counter confirm the situation.

Step 4: obtain information about the premises. Ask the landlord or the operator for the current plan, the known use history, authorized construction work, the landlord's authorization if required, and a copy of the relevant municipal documents. Le Sud-Ouest requires, among other things, a plan of the floor and occupied premises, as well as the landlord's authorization when the operator is a tenant. (montreal.ca) (montreal.ca) An old certificate is a documentary clue, not a guarantee that the new operator or new use is covered.

Step 5: submit the application and formalize the agreement. Confirm the final list of documents, the fee, the submission method and the estimated timeframe for the application with the counter. In Le Sud-Ouest, applications may be submitted online, by email or in person by appointment. (montreal.ca) Then negotiate an offer or lease whose financial commitments and possession date take the municipal response and necessary construction work into account. Éducaloi recommends checking whether the permits can be obtained before signing. (educaloi.qc.ca) (oaciq.com)

The sequence does not require every prospective tenant to already hold all the permits before the first visit. It requires uncertainty to be visible in the negotiation and prevents anyone from presenting a commercial promise as a municipal authorization. The OACIQ recommends specifying the conditions for accepting a commercial rental proposal in the transaction document. (oaciq.com)

Compare home offices, coworking and direct leases

The choice of space shifts the questions of evidence and responsibility. It does not change the basic principle: the actual activity and the operator must match what the borough authorizes. Montreal's website states that the process may also apply to using [part of a dwelling as a home office](#). ([montreal.ca](#)) A [coworking membership](#) and a business address must be assessed based on the service actually used, with the operator and the borough.

Table 2 sets out the checks to make before agreeing to rent. The **2727 Coworking** row illustrates the model of a direct provider of workstations and offices, without presuming how the municipality treats its members.

Option	Ask the operator or landlord	Ask the borough	Information is still insufficient if...
Home office	What building or lease restrictions apply to visits and construction work?	Is the professional activity in this part of the dwelling permitted, and is a certificate required?	The answer describes only "remote work", without the activity or clientele.
Premises leased directly	What are the plan, the use permitted under the lease, the landlord's authorization and the documentary history? (oaciq.com)	Is the described use permitted for this unit and this new operator?	Only the previous tenant's certificate is presented.
Generic coworking space or private office	Which operator holds the certificate, which units and activities are covered, and who will apply if the member changes the use?	Must a member carrying out this activity submit their own application?	The operator says only "we have a permit", without its scope or the name on it.
2727 Coworking , direct provider	The website lists a shared workstation at \$300/month and enclosed offices; ask about the contractual and documentary scope of the chosen option. (2727coworking.com) (2727coworking.com)	For the member's activity at the selected address, which operator and which certificate are relevant?	The price or virtual tour is treated as an authorization of use.
Business address only	Does the service include only mail reception, or regular physical occupancy? The provider describes its mailing address in Griffintown. (2727coworking.com)	Where will the activity actually be carried out, and what authorization is required there?	A correspondence address serves as proof of operations. (canada.ca) (canada.ca)
Practice receiving clients or patients	Do the rooms provide the layout, access and confidentiality required for the activity? (cmq.org)	Are the specific use, attendance and fit-out authorized?	The answer is limited to the availability of an enclosed office. (cmq.org) (quebec.ca)

The table deliberately separates the **question to ask** from an automatic conclusion. A member who only works at a shared workstation, a team occupying an enclosed suite and a practitioner who receives patients may have very different projects. The Collège des médecins du Québec, for example, requires an office layout that allows professional secrecy to be respected. ([cmq.org](#)) This says nothing about the situation of another profession; it shows why an address or a piece of furniture is not enough to define a professional office. ([cmq.org](#))

From a commercial standpoint, comparing costs also requires specifying the included services, access, fees and measured area. Éducaloi points out that services and fees in a lease can be negotiated; the OACIQ recommends clarifying how spaces are measured. (educaloi.qc.ca) (oaciq.com) These are contractual variables, distinct from the permit's cost and validity. (oaciq.com)

What the certificate covers and when to repeat the process

The City is explicit: the occupancy permit is tied **to the establishment and the operator**. Its validity depends on the authorized activities continuing under the same conditions in the same premises. (montreal.ca) A change in operator requires a new permit. A change in floor area or a change or addition of an activity also requires one, according to the municipal page. (montreal.ca) (montreal.ca) A business moving to another unit must therefore verify the new location; a new operator cannot rely on the previous occupant's document without reviewing it. (quebec.ca)

To process the application, the file must answer the questions raised by the selected borough's panel. In Le Sud-Ouest, the listed documents include a **plan of the floor and premises**, and the landlord's authorization if the operator is a tenant. An online application must be made in an organization's name using an organization profile. (montreal.ca) These requirements, verified for Le Sud-Ouest, must not be copied as a single list for all of Montreal. Other panels require documents according to their own procedures; the correct borough must be displayed before preparing the submission.

The landlord or operator can provide physical details, but the authority's response determines the process. For premises with no activity history, Le Sud-Ouest's panel notes that an alteration permit may be required before the certificate. For work affecting the interior or façade, the City states more generally that a renovation permit may be required in addition to the occupancy application. The Building Act also contains rules when a building's use or intended purpose changes. (legisquebec.gouv.qc.ca) It is therefore necessary to ask whether the desired fit-out depends on another approval or a professional before undertaking construction work. (rbq.gouv.qc.ca)

Validity is not assessed solely by the date shown on a document. The **operator's name, address and unit, floor area, authorized activity** and **conditions** must be compared with the proposed occupancy. If any of these elements no longer matches, send the differences to the counter. For a shared activity, ask who will be named on the document and what happens when a member or suite changes. Saint-Laurent's information on multiple occupancy confirms that sharing can matter in the analysis, but does not establish a rule for other boroughs.

Related authorizations and contractual clauses

The municipal certificate is one step, not a complete list of all obligations. A **commercial sign** may require its own permit; Montreal then requires, among other things, a valid occupancy permit or proof of a recent application. (montreal.ca) The Office québécois de la langue française points out that public signage and commercial advertising must be in French. (oqlf.gouv.qc.ca) If the project involves selling or serving alcohol for

consumption on the premises, the Régie des alcools, des courses et des jeux describes a separate permit. (racj.gouv.qc.ca) Food-related activities and certain professions also have their own requirements. (quebec.ca) (quebec.ca)

BizPaL, the permit and licence search engine, generates a customized list by level of government. (ised-isde.canada.ca) The service itself warns, however, that its database is not exhaustive. (bizpal.ca) It therefore helps prepare the questions, after which each authority confirms the activity's requirements. A search for "Montreal business licence" may lead to this type of list, but municipal verification of the address remains a separate process. Any construction work adds its own timeline; the Régie du bâtiment du Québec explains that a contractor offering construction work must hold an appropriate licence. (rbq.gouv.qc.ca) (bizpal.ca) (quebec.ca)

To avoid paying for premises that cannot be used for the project, the lease or service proposal should specify the actual use, unit, access date, construction work and documents each party will provide. The Civil Code of Québec sets out the lessor's warranty regarding the use of the leased property; the OACIQ points out that zoning and applicable rules matter in this analysis. (legisquebec.gouv.qc.ca) (oaciq.com) However, Éducaloi notes that the lease may place responsibility for checking zoning on the tenant: reading the clauses matters as much as knowing the general principle. (educaloi.qc.ca) (oaciq.com) (educaloi.qc.ca) (educaloi.qc.ca)

A lease condition may provide, depending on the negotiation, for confirmation of the use and authorizations before certain obligations become final. This wording is a **negotiating measure**, not a clause imposed on all landlords. Have the parties specify who provides the plan, who pays for the construction work, what event triggers rent payments, and what happens if the project is refused or requires changes. Additional fees and services must also be listed. (educaloi.qc.ca) Éducaloi points out that an early exit may involve assignment, subletting or an agreement with the landlord, depending on the lease. (educaloi.qc.ca) It is better to address this possibility before signing than to discover it after submitting the municipal application. (educaloi.qc.ca) (oaciq.com)

Analysis of data and sources

The available figures shed light on the **verification budget**, without making it possible to calculate a universal timeframe or total cost. Borough fee by-laws cover the review of an application, while rent, plans, alterations and sector-specific authorizations fall under other budget items. By-law RCA25 22018 on 2026 fees came into force on January 1, 2026, except for sections II, III, IV and VI of chapter II, which came into force on May 1, 2026. (applicatif.ville.montreal.qc.ca) To establish the application budget in Le Sud-Ouest, consult its article 9 or ask the borough for the applicable amount.

Table 3 compares only the sourced amounts and their status as of **October 1, 2026**. The official PDFs are cited without a text fragment because the passage is not an HTML page addressable by a fragment.

Borough and source	Publish ed amount	Verified scope	Budget decision
Ville-Marie, 2026 fee by-law (applicatif.ville.montreal.qc.ca)	\$281	Review of an application for a certificate of occupancy; applicable taxes included unless otherwise indicated.	Confirm the use and specific application fees with the counter.
Rosemont-La Petite-Patrie, 2026 fee by-law (applicatif.ville.montreal.qc.ca)	\$264	"Any other use" in the certificate review; applicable taxes included unless otherwise indicated.	Confirm the category assigned to the proposed office.
L'Île-Bizard-Sainte-Geneviève, 2026 fee by-law (portail-m4s.s3.montreal.ca)	\$316.50	Review of a certificate of commercial occupancy, marked "N/T".	Check whether this category corresponds to the project.
Le Sud-Ouest, notice of coming into force (applicatif.ville.montreal.qc.ca)	—	By-law RCA25 22018 came into force on January 1, 2026, except for sections II, III, IV and VI of chapter II, which came into force on May 1, 2026.	Consult article 9 of the adopted text or ask the borough for the applicable amount.

The three amounts in the retrieved borough by-laws do not constitute a "Montreal" fee: the categories differ. Above all, these are one-time administrative costs, not monthly rents. As a comparison of models, a private provider lists a shared workstation at **\$300 per month**; this space price says nothing about the municipal fees applicable to a particular activity. (2727coworking.com)

The work context is also varied. Statistics Canada reported that **25.8%** of workers in the Montreal census metropolitan area worked from home in the **2021** Census, out of approximately **2.1 million** workers. (www150.statcan.gc.ca) (www150.statcan.gc.ca) This figure describes the main place of work on a census date; it does not measure the number of occupancy permits or the share of workers who could obtain a certificate for a specific activity. It supports including home offices in the comparison, without inferring a regulatory exemption. The City specifically states that a home office may fall under its procedure.

There is no comparable public timeframe indicator for each office application. A sound timeline calculation starts with verifiable milestones: a zoning response, a complete application, any plans or construction work, a review of the use, and then issuance of the certificate. Replacing these milestones with an unsourced number of days would weaken the possession clause. Advertising figures for searches or audiences likewise do not measure municipal processing time.

Practical implications and next steps

The decision point is simple: **do not turn uncertainty about use into a firm financial obligation**. A team can shortlist several addresses, but it should compare complete files, not rents alone. Each file includes the activity brief, the plan, the operator's name, the borough's response and any construction authorizations. This method follows the order Montreal recommends: check zoning before renting, then apply for the certificate of occupancy. (educaloi.qc.ca) (educaloi.qc.ca)

For a shared space, operators can make this verification faster by providing a clear description of their areas, the use already authorized and the available documents. This does not replace analysis of the member's own activity. The provider may offer a mailing address or an enclosed office, but the Canada Revenue Agency distinguishes the mailing address from the place where daily activities take place. ([canada.ca](#)) ([canada.ca](#)) The question to send to the counter therefore remains: "Which premises will be occupied, by whom, and for what activity?" ([canada.ca](#))

As a business grows, it should reopen its occupancy file when moving, adding a room, beginning to receive client visits or changing operators. These events overlap with Montreal's published triggers for a new application. Signage and ancillary activities must also be checked at the appropriate time: a sign application is tied to the occupancy situation, while BizPaL can help identify other licences. ([bizpal.ca](#)) ([ised-isde.canada.ca](#))

In Griffintown or elsewhere in Le Sud-Ouest, the public verification route is the interactive map followed by the **Le Sud-Ouest permit counter**, at **815, rue Bel-Air**, reachable at **514 872-4176** for an appointment or clarification about documents. ([montreal.ca](#)) The borough itself advises making enquiries before signing a lease or buying. This process can produce a useful answer for a given address and project; it does not prejudge the outcome of another application.

Frequently asked questions

Is a certificate required before renting an office?

The City advises checking that the activity is possible **before** renting or buying. Submission and issuance follow the borough's procedure; the contractual timeline must account for this uncertainty. Éducaloi recommends ensuring that the necessary permits can be obtained before signing the lease. ([educaloi.qc.ca](#)) ([educaloi.qc.ca](#)) ([oaciq.com](#))

Does the NEQ serve as an occupancy permit?

No. The NEQ identifies the business registered with the Registrar; the municipal certificate concerns the operator's use of the establishment. ([quebec.ca](#)) A "business licence" searched for online may refer to either framework; the requested authorization must be named. ([quebec.ca](#))

Must every coworking member submit an application?

No general rule has been established for all members. The Saint-Laurent panel mentions multiple occupancy of an office, but it does not by itself determine who applies in Le Sud-Ouest or elsewhere. Ask the operator which certificate covers the space, then have the borough confirm the member's activity and operator.

What documents, cost and timeframe should be expected?

In Le Sud-Ouest, the list includes, among other things, the plan of the floor and premises and, for an operator who is a tenant, the landlord's authorization. The application may be submitted through the Web, by email or at an appointment. The [2026 Le Sud-Ouest fee by-law](#) came into force on January 1, 2026, except for sections II,

III, IV and VI of chapter II, which came into force on May 1, 2026. Consult article 9 of the adopted text or ask the counter for the applicable amount. No universal issuance timeframe has been verified; ask for an estimate tied to the complete application and any construction work.

Does a business address allow you to receive clients?

A correspondence address and physical occupancy are different facts. The provider may offer the address, but the actual use of the premises must be checked with the borough and, for a regulated profession, the requirements of its professional order must also be checked. The Canada Revenue Agency also distinguishes mailing and physical addresses in its records. ([canada.ca](#)) ([quebec.ca](#)) ([canada.ca](#))

Conclusion

Montreal office occupancy permits are verified **by activity, operator and establishment**. Registration and the NEQ identify the business, but the decision to take premises depends on zoning, the municipal certificate and project-specific authorizations. An old certificate, a business address or a landlord's promise is not enough to conclude that the proposed use is covered.

Before committing, the prospective tenant should gather a precise description of the activity, the address and unit, the plan, the operator's name and information from the landlord or operator. They can then submit the same facts to the borough counter and negotiate the lease or membership conditions with the uncertainty clearly identified. This sequence is particularly important for a shared office, a home office and a practice receiving clients, where commercial labels poorly describe the scope of an authorization.

The fees published in 2026 confirm the variation between boroughs. In Le Sud-Ouest, the [2026 fee by-law](#) came into force on January 1, 2026, except for sections II, III, IV and VI of chapter II, which came into force on May 1, 2026; the current fee must be checked in the adopted text or with the borough. The timeline deserves the same discipline: ask for the timeframe for the specific application instead of using a generic duration. The “yes or no” decision must rest on an answer applicable to the correct address and use, obtained before the cost of the premises becomes irreversible.

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/articles/ouvrir-un-commerce-ou-lancer-une-entreprise-18507>
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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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