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Self-Employed Real Estate Brokers: OACIQ Establishment Address

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Executive Summary

At a glance: a broker acting on their own account declares to the OACIQ the address of the place where they actually work and keep their records and files, and the OACIQ accepts their home as that location. This address appears on their licence and in the public register. The main caveat: we found no definition of “establishment” that would establish whether a coworking desk, a private office or a simple business address service qualifies; the choice therefore needs to be confirmed in writing with the OACIQ before committing to a lease.

A real estate broker who leaves an agency to act on their own account must enter the address of their establishment in their licence modification application, “même s’il s’agit de votre résidence”, according to the frequently asked questions of the Organisme d’autoréglementation du courtage immobilier du Québec (OACIQ) (www.oaciq.com). The Real Estate Brokerage Act requires every broker’s licence holder to have an establishment in Québec, and a broker acting for an agency has the agency’s establishment as their own (www.legisquebec.gouv.qc.ca). An independent broker must therefore designate a location themselves, whose address and telephone number then appear on their licence (www.legisquebec.gouv.qc.ca).

The unresolved issue is the most important one when choosing a space. Neither the OACIQ pages, the Act nor the regulations we consulted define “establishment” in a way that settles the question of a coworking desk, a rented private office or a simple business address service. Instead, the texts describe concrete implications: records and files must be kept at the establishment (oaciq.com), an inspector may access it at any reasonable hour (www.legisquebec.gouv.qc.ca) and the licence holder must have access to a computer there (www.legisquebec.gouv.qc.ca). Each option must therefore be assessed against the broker’s actual place of work, then confirmed in writing with the OACIQ before any money is spent.

The numbers involved are modest. As of December 31, 2025, 563 of the 16,849 valid broker’s licences belonged to brokers acting on their own account, or about 3.3% (www.oaciq.com). Modifying a licence costs $105 in administrative fees (fee schedule in effect until December 31, 2026) (www.oaciq.com), and the FARCIQ insurance premium is $470 before tax for a full year (www.oaciq.com). For space, prices published by Montréal operators range, for example, from a business address service at $75 per month (www.domiciliation-montreal.com) to a private office for one person starting at CA$560 per month (www.wework.com).

To change the business address of a broker acting on their own account, the OACIQ calls for an email to the Certification Department (www.oaciq.com). The change is considered effective once entered in the register, with processing taking up to 10 business days (www.oaciq.com). No address or workspace arrangement, including the publisher’s, should be presumed to meet OACIQ requirements: this must be verified in writing.

Introduction and Context

This article is for a Montréal broker moving from an agency to acting on their own account and weighing four options: working from home, renting an actual private office, taking a desk in a coworking space or using an address alone (a business address service or virtual office). It does not cover incorporation, real estate investment or a general comparison of virtual office prices. The publisher, 2727 Coworking, operates desks, private offices, meeting rooms, virtual offices and business addresses in Montréal; it appears in the comparison table in that capacity, without any claim of compliance.

The OACIQ states that a broker may act on their own account as soon as they obtain their licence (www.oaciq.com). This freedom comes with specific obligations: managing an establishment that meets regulatory requirements (www.oaciq.com), keeping their own records, opening their own trust account and attending a start-up meeting with the Inspection Department (www.oaciq.com). Choosing a location is therefore more than a budget item: it determines where files are kept, where an inspector may visit and which address the public sees.

The facts are current as of November 2, 2026. This text is a decision-making aid, not legal advice: the OACIQ, the insurer and a legal adviser remain the sources for confirmation.

Regulatory statements come from the OACIQ, LégisQuébec and government departments; prices come from operators' pages, which apply only to their own offerings. When we did not find information (for example, the definition of "establishment"), we say so rather than infer it.

Status: Agency Broker, Broker Acting on Their Own Account and Agency Executive Officer

The first question is the status under which the broker will practise, because the establishment address comes from a different source in each case. A broker acting for an agency cannot simultaneously act for another agency or work on their own account (www.legisquebec.gouv.qc.ca). Their establishment is the agency's, and record- and file-keeping obligations are delegated to the agency (www.legisquebec.gouv.qc.ca). On leaving the agency, they therefore lose the location that served as their establishment and must designate one.

A broker acting on their own account holds their licence personally: only a natural person may hold a broker's licence (www.legisquebec.gouv.qc.ca). The OACIQ states that they cannot use an assumed name, hire other brokers or act through a business corporation (www.oaciq.com). The question of incorporation is therefore settled by their status, rather than their choice of workspace. An agency executive officer is a separate case: this is a licence holder with executive officer qualifications who actually performs that role in an agency (www.oaciq.com), and the agency itself must have an establishment in Québec (www.legisquebec.gouv.qc.ca).

Table 1 below summarizes the different statuses and the evidence related to location. It does not replace reading the Act and regulations; it helps identify what changes when a broker leaves an agency.

Status	Establishment	Records and files	Trust account	To confirm with the OACIQ
Agency broker	The agency's establishment	Obligations delegated to the agency	May be delegated to the agency, with the broker remaining jointly responsible with it (www.legisquebec.gouv.qc.ca)	Nothing to declare while the broker remains with the agency; assignment to another establishment of the same agency requires a signed document and a $35 fee (www.oaciq.com)
Broker acting on their own account	An establishment in Québec is required; address entered in the modification application, even if it is the broker's home	Kept by the broker at their establishment (www.legisquebec.gouv.qc.ca)	A trust account must be opened within 10 days of the modification or issuance of a licence to act on one's own account (www.legisquebec.gouv.qc.ca), or an exemption declaration filed if the broker receives no money on behalf of others (www.legisquebec.gouv.qc.ca)	Whether the chosen space (coworking, private office, address alone) is recognized as an "establishment"
Agency executive officer and agency	The agency must have an establishment in Québec	Kept by the agency	The agency's obligation	Outside the scope of this article, except to distinguish the executive officer from an independent broker

The table is straightforward: the row for a broker acting on their own account brings together the location decisions, since nothing is delegated. A useful terminology point: the licence itself bears the address and telephone number of the establishment where the holder practises, and the licence application must identify either the agency or the fact that the broker will act on their own account (www.legisquebec.gouv.qc.ca).

Finally, a clarification about the legislative timeline. The 2026 Act, chapter 12, passed on June 11, 2026 (www.publicationsduquebec.gouv.qc.ca), amended sections 6 and 15 of the Real Estate Brokerage Act, but the added text concerns a broker who does not reside in Québec and does not act for an agency (www.publicationsduquebec.gouv.qc.ca). For a Montréal broker, the text we read does not change the establishment rule; in our reading, the effective date of the sections in question follows the general commencement rule of June 11, 2026 (www.publicationsduquebec.gouv.qc.ca), and warrants confirmation.

The Establishment Address in the Licence Modification Process

What the Broker Declares, and to Whom

To switch to acting on their own account, the broker submits a licence modification application. The form includes a section titled “Modification du mode d’exercice” and, if the place of practice changes, asks for the address of the establishment where the broker will carry out their activities (oaciq.com). The licensing regulation, for its part, requires the application to contain the establishment’s address, including the postal code and telephone numbers (www.legisquebec.gouv.qc.ca).

The administrative fee for the modification is $105. The administrative fee schedule is valid until December 31, 2026 and will be revised after that date, so an application submitted in 2027 requires checking the amount again.

Changing the Address Later

A broker acting on their own account who wants to change their business address writes to the Certification Department; the change is not made through the broker portal, which only allows changes to the residential address and email address. The chosen effective date takes effect when the change appears in the register, with no retroactive processing and a turnaround time of up to 10 business days.

We found no specified time limit in the Act for notice of an address change: section 6 requires notice of the establishment’s address and any change to that address (www.legisquebec.gouv.qc.ca). The regulation specifies that changes to the information provided must be submitted “sans délai” (www.legisquebec.gouv.qc.ca). A broker with ongoing brokerage contracts must also notify the other contracting party in writing of any change to their establishment’s address (www.legisquebec.gouv.qc.ca). The modification form also notes that licence changes may require changes to advertising (oaciq.com).

What the Public Register Shows

For a broker acting on their own account, the register of licence holders displays the broker’s own contact details rather than an agency’s (www.oaciq.com). The declared address is therefore more than an internal formality: it becomes information the public can consult, making an informed choice important.

Do Not Confuse It with the REQ Business Address

The Registraire des entreprises du Québec (REQ) uses a separate concept. There, an individual's business address corresponds to their principal place of work or business (www.quebec.ca); a post office box cannot serve as one (www.quebec.ca), and an individual may declare only one in the register (www.quebec.ca). A sole proprietorship must be registered within 60 days of starting operations when it operates under a name other than the individual's own (www.quebec.ca). Since the OACIQ prohibits brokers acting on their own account from using an assumed name, whether registration applies to their situation is a question that arises and must be put to the REQ. If it does apply, changes must be declared within 30 days (www.quebec.ca).

Two registers, two concepts: the OACIQ establishment address and the REQ business address are not, by definition, required to be identical, but a difference between them calls for a consistent explanation if a business address service is used for one and not the other.

The Four Workspace Options: Audit Table

Each option is assessed against five criteria: the actual workplace and file storage, client reception, mail and the displayed address, published costs, and the specific question to ask. *Table 2* presents the audit; the last row is the publisher's offering, described without figures or guarantees.

Option	Actual location and files	Client meetings	Mail and address	Published costs	Question to ask
Home	The OACIQ accepts a home as an address; files stay there, with locking metal filing cabinets recommended (oaciq.com)	An occupancy permit may be required to use part of the dwelling for professional purposes (montreal.ca)	Home address visible in the register for a broker acting on their own account	A deduction may be available if the space is the principal place of business (www.revenuquebec.ca)	Lease, borough zoning and insurer (educaloi.qc.ca) (www.canada.ca)
Private office	Actual workplace; lockable file storage possible, subject to OACIQ confirmation: for example, code locks (www.rezomont.com) and 24-hour badge access, 24 hours a day (www.montrealcowork.com)	Clients received on site; meeting rooms to be confirmed with the operator	Business address and mail reception included by some operators (www.montrealcowork.com)	From CA$560 per month (1 person, 12-month commitment) (www.wework.com); from $595 per desk per month, plus tax (www.montrealcowork.com)	With the lease available for review, does the OACIQ recognize this location as an establishment?
Coworking desk	Personal storage available from some operators (www.montrealcowork.com); files shared with other members of the space require safeguards	Meeting rooms by reservation	Building address, sometimes included depending on the operator	From CA$479 per month (general access) (www.wework.com); dedicated desk from $8 per day at one operator (www.spacesworks.com)	Is a non-exclusive desk sufficient as an establishment?

Option	Actual location and files	Client meetings	Mail and address	Published costs	Question to ask
Address alone	No actual workplace: files are elsewhere (at home or another location)	Rooms by the hour, for example from $35 per hour (www.spaceswork s.com)	Address and mail handling; parcels sometimes refused (www.domicilia tion-montreal.com)	$75 per month (www.domiciliation-montreal.com); from CA$169 per month (www.wework.com); from US$70 per month (www.davincivirtual.com)	Where are the files, and is an address alone accepted as an establishment?
2727 Coworking (publisher)	Desks, private offices and meeting rooms in Montréal	Meeting rooms offered by the operator	Virtual offices and business addresses available	Rates not cited here: obtain a written quote	No OACIQ compliance is presumed: the same questions apply as for any other option

The audit reveals an asymmetry. Only the “home” option is expressly covered by the OACIQ’s response, which accepts a residence as an establishment address (www.oaciq.com). The other three options rest on an inference: they would constitute an establishment if the broker actually worked there and kept their files there, but the pages consulted do not confirm this. The operators themselves say as much in their own ways: one refers members to local laws (www.wework.com), another states that “certaines industries” face restrictions (www.davincivirtual.com), and a third warns that registering a business at a virtual address is not permitted in some regions (www.regus.com).

Home

Home is the option the OACIQ names. The constraints come from elsewhere. Montréal requires an occupancy permit to use part of a dwelling for professional purposes (montreal.ca), tied to both the location and the operator (montreal.ca); in the section for one borough, that part of the dwelling must have a separate exterior entrance (montreal.ca), and a tenant must provide the owner’s authorization (montreal.ca). A residential lease generally prohibits converting a dwelling into commercial premises, unless the owner consents and zoning permits it (educaloi.qc.ca). For insurance, the insurer must be notified of a home-based business (www.canada.ca), or the policy may be cancelled (www.canada.ca), and coverage for business property may be limited to $2,000 (infoassurance.ca).

Private Office and Coworking

A private office gives the broker a lockable space and continuous access, which should make file storage easier, subject to OACIQ confirmation. In coworking, the issue is exclusivity: a shared or flexible desk leaves files in a common area, whereas the OACIQ expects records and files to be at the establishment. Depending on the offering, the operator may include a street address (crewcollectivecafe.com) or dedicated storage (www.montrealcowork.com); these details need to be obtained in writing.

Address Alone

A business address service provides an address and mail handling, not a workplace. Operators also describe their limitations: monthly fees for mail forwarding (www.wework.com), and a minimum six-month commitment at one operator (www.davincivirtual.com). One operator claims its address meets the legal requirements for registration (www.domiciliation-montreal.com), but that statement does not mention real estate brokerage. For a broker, an address alone raises the central question of this article: where are the files actually kept, and is that location itself the establishment?

Documents and Details to Require from the Operator Before Signing

Whichever option is chosen, the following list turns the audit into a written request:

- **Nature of the occupancy right.** Lease, service agreement or licence to use the space, term and termination notice.
- **Exclusive or shared use.** Reserved or flexible desk, and access outside opening hours.
- **File storage.** Lockable filing cabinet or cupboard, with control over keys or codes.
- **Address and mail.** Street address (not a post office box), mail handling, forwarding fees and possible refusal of parcels.
- **Meeting rooms.** Included hours or hourly rate, and reservations for clients.
- **Disclosure of the regulated use.** Written response on using the address for a real estate brokerage licence.
- **Full costs.** Price, taxes, currency, commitment discounts and membership fees.
- **Notice of change.** Time required to leave the space and to notify the OACIQ, the REQ and clients.

Meetings, Documents, Advertising and Mail: Operational Questions

Meeting Clients

None of the OACIQ pages consulted sets a rule on where client meetings take place; this is therefore a question to ask rather than a conclusion to draw. Meeting room options are published: rooms by the hour starting at $35 per hour from one operator (currency to be confirmed with that operator) (www.spacesworks.com), rooms by appointment for clients of businesses using another operator’s address service (www.domiciliation-montreal.com), and spaces available by the hour, half-day or day without a commitment from a third (www.rezomont.com).

Keeping Files and Protecting Personal Information

Records and files are retained for at least six years after their final closure (www.legisquebec.gouv.qc.ca). The FARCIQ also reiterates the six-year retention period in its prevention guide (farciq.com). The OACIQ recommends locking metal filing cabinets for paper files. The Act respecting the protection of personal information in the private sector requires businesses to take reasonable security measures (www.cai.gouv.qc.ca); the Commission d’accès à l’information cites restricting access to premises or filing cabinets as a physical measure (www.cai.gouv.qc.ca). A business that entrusts information to a third party (a

coworking operator or a cloud service) remains responsible for its obligations (www.cai.gouv.qc.ca), and the person responsible for protecting personal information by default is the person with the highest authority, namely the broker themselves (www.cai.gouv.qc.ca).

Advertising and Displayed Contact Details

A broker's advertising must include the name they use, as it appears on their licence (www.legisquebec.gouv.qc.ca). The agency's name is required only when the broker acts for an agency (www.oaciq.com). The OACIQ's 2022 advertising guide states that the address and telephone number are not mandatory, but that the organization suggests including them (espacecourtiers.oaciq.com); the current version of this guide needs to be checked. In Québec, public signage and commercial advertising must be in French (www.oqlf.gouv.qc.ca), and a business website must be accessible in French (www.oqlf.gouv.qc.ca).

Trust Accounts and Other Practice Obligations

The trust account must be opened in Québec with an institution that has an agreement with the OACIQ (oaciq.com). Cash receipts must bear the establishment's address and the licence number (www.legisquebec.gouv.qc.ca), again linking the declared address to day-to-day operations. There is also an annual requirement to submit documents before March 31 (www.legisquebec.gouv.qc.ca).

Taxes and Deductions

These matters fall outside the OACIQ's remit but affect the comparison. A small supplier does not have to register for GST/HST and QST or collect those taxes (www.revenuquebec.ca). Deducting home office expenses requires the space to be the principal place of business, or to be used exclusively for the business and for meeting clients regularly (www.revenuquebec.ca); the Canada Revenue Agency takes a similar approach (www.canada.ca) and requires a reasonable allocation, for example based on floor area (www.canada.ca).

Analysis of the Data and Evidence

Who Acts on Their Own Account

As of December 31, 2025, the OACIQ counted 16,849 broker's licence holders, including 563 acting on their own account, or about 3.3% (563 / 16,849). Independent practice is therefore a minority: about one broker in thirty. The annual report consulted does not break this figure down for Montréal.

The Context for Working from Home

In the Montréal metropolitan area, about one worker in four worked from home at the time of the 2021 census (25.8% according to Statistics Canada, out of 2.1 million workers) (www150.statcan.gc.ca), a proportion that had almost quadrupled compared with 2016 (www150.statcan.gc.ca). The Institut de la statistique du Québec puts remote work at around 45% in Montréal and Outaouais in 2022 (statistique.quebec.ca), and 75% in finance, insurance and real estate (statistique.quebec.ca). These figures show that the "home" option is commonplace in the sector, without implying that it suits every broker.

Regulatory Costs Stay the Same Across Options

Whatever the workspace option, the regulatory costs of practice are the same: $105 for the licence modification and a $470 FARCIQ premium for a full year in May 2026, before the tax on premiums. The FARCIQ insures all agencies and brokers holding an OACIQ licence (farciq.com). A FARCIQ guide mentions a $2,500 deductible in the context of small claims (farciq.com). The difference between the options therefore lies in the space.

Operators' Published Prices

Table 3 brings together prices published as of November 2, 2026. These are the operators' prices for their own offerings, with no validity date on most pages; they serve as rough benchmarks rather than quotes.

Operator and plan	Published price	Conditions noted	Consideration for a broker
WeWork, private office (1 person)	From CA$560 per month (www.wework.com)	Prices based on a 12-month commitment (www.wework.com)	Lockable actual workplace
WeWork, general access	From CA$479 per month, or CA$408 with a 12-month commitment (www.wework.com)	"Starting at" prices	Non-exclusive desk to be clarified
WeWork, business address	From CA$169 per month (CA$144 with a 24-month commitment) (www.wework.com); the product page advertises $129 (www.wework.com)	Difference between two pages; mail forwarding costs extra	Address alone
Domiciliation Montréal, Essentielle	$75 per month or $675 per year (www.domiciliation-montreal.com)	Terms dated May 1, 2025	Address alone; parcels generally refused (www.domiciliation-montreal.com)
Domiciliation Montréal, Solo	$40 per month or $400 per year (www.domiciliation-montreal.com)	Occasional mail only	Address alone
Davinci Virtual, Mile End	US$70 per month (promotion) (www.davincivirtual.com)	Six-month commitment (www.davincivirtual.com)	Price in US dollars
Montréal CoWork, private office	From $595 per desk per month, plus tax (www.montrealcowork.com)	One to two desks	Business address and mail included (www.montrealcowork.com)
Spaces, dedicated desk	From $8 per person per day (currency to be confirmed with the operator) (www.spacesworks.com)	Daily price	Equivalent monthly rate depends on the number of days
Regus, virtual office	From $3 per day (currency to be confirmed with the operator) (www.regus.com)	Depends on location and service level	Warning about registration (www.regus.com)
2727 Coworking (publisher)	Rates not cited here	Obtain a written quote	No OACIQ compliance presumed

The table suggests three takeaways. First, address-only plans have a much lower starting price than a private office, but they do not provide a workplace. Second, prices are not always comparable: different currencies (Canadian or US dollars), different commitments, and taxes included or extra. Finally, the same operator may display two prices depending on the page, as with WeWork's business address, making a written quote essential.

(Hypothetical example) A broker compares annual space costs alone, excluding taxes. At $75 per month, the business address service costs $900 per year, or $675 at the annual rate (www.domiciliation-montreal.com). WeWork's business address at CA$169 per month comes to CA$2,028 per year, general access at CA$479 comes to CA$5,748, and a private office at CA$560 comes to CA$6,720. A desk at $8 per day, used 21 days per month, would come to $2,016 per year (www.spacesworks.com). These calculations are arithmetic illustrations based on "starting at" prices: they represent a floor rather than a typical cost, and they are not quotes. The prices are those consulted on November 2, 2026, before tax, and are subject to change.

Moving Sequence and Evidence of Change Notification

The order of steps matters, because some effects begin only when the change is entered in the register. Here is a working sequence based on the OACIQ pages, the Act and the regulations consulted.

- **Validate the location before paying.** Write to the OACIQ through the Info OACIQ information centre (www.oaciq.com), describing the proposed space and requesting a written response.
- **Avoid making changes during a transaction.** The OACIQ advises avoiding changes of status during a transaction because of their effects on ongoing brokerage contracts (www.oaciq.com)
- **Agree on departure terms with the agency.** An agreement with the current agency's executive officer can settle the terms of departure (www.oaciq.com).
- **Submit the modification application.** Enter the establishment's address, include the $105 fee and keep the acknowledgement of submission.
- **Wait for entry in the register.** When an effective date is specified in the application, the change takes effect when it is displayed in the Register of licence holders (www.oaciq.com).
- **Notify clients in writing.** Clients under a brokerage contract must be notified immediately and in writing (www.oaciq.com); the notice specifies their right to deal with the broker acting on their own account (www.legisquebec.gouv.qc.ca).
- **Transfer copies of files.** When a client follows the broker, a copy of the file is sent to the broker acting on their own account (www.oaciq.com).
- **Open the trust account.** Within 10 days of the modification or issuance of the licence to act on one's own account (www.oaciq.com).
- **Update advertising and the website.** Licence modifications may require advertising changes.
- **Update the REQ, if applicable.** Changes must be declared within 30 days (www.quebec.ca).
- **Notify the home or tenant insurer.** Business use unknown to the insurer may invalidate the policy (www.canada.ca).

As evidence of notification, keep: the submitted modification application, the OACIQ confirmation, a screenshot of the register entry after the update, written notices to clients, written confirmation from the workspace operator and the insurer’s response.

Questions to Ask Before Committing

For the OACIQ (Info OACIQ or Certification Department)

- Is the proposed location (home, private office, coworking desk, address alone) recognized as the establishment of a broker acting on their own account? Ask for a written response.
- Which address will be displayed in the public register, and when? The register shows the broker’s own contact details when they act on their own account.
- What documents and time limits apply to a later address change?
- Where must records and files be kept when a shared space is involved?

For the Agency Being Left

- What are the terms for departure, file transfers and client notification?
- Who notifies sellers under an ongoing brokerage contract?

For the Insurer (FARCIQ and Home or Tenant Insurance)

- Does FARCIQ coverage depend on the place of practice? Detailed coverage is not public on the pages consulted; it could not be verified.
- Does the home insurer cover client visits and business equipment (www.canada.ca) (infoassurance.ca)?

For the Workspace Operator

- Can the address be used for a real estate brokerage licence? Obtain the response in writing, because public statements concern general business registration (www.domiciliation-montreal.com) (www.montrealcowork.com).
- Lockable file storage, after-hours access, minimum commitment, mail fees, and meeting rooms included or extra.

For a Legal Adviser or the Borough

- Occupancy permit, zoning, lease and separate entrance, depending on the borough (montreal.ca).

Frequently Asked Questions

Can a real estate broker acting on their own account use their home as their establishment address? Yes, according to the OACIQ, which asks for the establishment’s address to be entered “même s’il s’agit de votre résidence”. Municipal, lease and insurance restrictions still need to be checked.

Does the OACIQ establishment address have to be a home or an office? The pages consulted require neither one nor the other; they require an establishment in Québec where records and files are kept.

Can a broker work from home? The question has four parts: the OACIQ accepts a home as an address; the City may require an occupancy permit (montreal.ca); the lease may prohibit it without consent (educaloi.qc.ca); the insurer must be informed (www.canada.ca).

How does a broker acting on their own account change their establishment address? By email to the Certification Department, with processing times of up to 10 business days (www.oaciq.com).

Is a virtual office or business address service sufficient? No source consulted confirms this. The answer depends on the OACIQ, because an address alone provides neither a workplace nor a place to keep files.

Are the REQ address and the OACIQ address the same thing? No: the REQ refers to the principal place of work or business (www.quebec.ca), excluding post office boxes (www.quebec.ca).

Can a broker acting on their own account operate through a business corporation? No, according to the OACIQ. This is therefore a separate issue from choosing a workspace.

Are business address service and coworking prices fixed? No; they vary by commitment, currency and the page consulted, as table 3 shows.

Implications and Outlook

Three implications emerge. The first concerns timing: the administrative fee schedule ends on December 31, 2026, so a move planned for 2027 requires checking the amounts again. The second concerns evidence: the OACIQ states that a change is valid only once entered in the register, making a screenshot of the public entry a useful document.

The third is regulatory. The 2026 text that amended sections 6 and 15 concerns only non-resident brokers (www.publicationsduquebec.gouv.qc.ca), but it illustrates that the section on establishments may evolve; consulting the current version on LégisQuébec before committing to a lease is prudent. In addition, the popularity of working from home in the sector (75% remote work in finance, insurance and real estate in 2022) (statistique.quebec.ca) remains general context that says nothing about how the OACIQ interprets the concept of an establishment.

For a workspace operator, the lesson is to describe precisely what the address does and does not offer, without promising regulatory acceptance. The publisher applies this principle to its own offering. The Québec Professional Association of Real Estate Brokers (QPAREB), which represents more than 92% of active brokers (apciq.ca), is another channel for practical questions, but none of its pages consulted addressed acting on one’s own account.

Conclusion

A Montréal broker preparing to act on their own account should keep one simple rule in mind: the establishment is the place where they actually work and where their files are kept, and its address is declared to the OACIQ and then made public in the register. A home is expressly accepted by the OACIQ; the other three options require written confirmation. Regulatory costs are the same across options; the space makes the difference.

The recommended sequence is therefore: validate the location, agree on departure terms, submit the application, wait for the register, notify clients, open the trust account, update advertising, and keep the supporting evidence. No address or workspace arrangement, including the publisher’s, is presumed to satisfy the OACIQ: the organization’s written response takes precedence over any commercial statement.

Source links

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

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