



2727 COWORKING / RESEARCH & PRACTICAL GUIDANCE

Using a Home Address for Business in Quebec

Find a practical home for your work at 2727 Coworking in Montreal. Explore private offices, day workspaces and meeting rooms, plus business-address and virtual-mailbox services for your company.

Published by 2727 Coworking · 2025-10-24 · quebec business address · home based business · REQ · business privacy · montreal zoning · home office deduction · virtual business address · sole proprietorship

Original article: <https://2727coworking.com/articles/using-home-address-for-business>



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Using a Home Address for Business in Quebec

Using your home address for a business can be practical, but it affects privacy, registration, municipal compliance, taxes, mail handling, and sometimes your lease or co ownership rules. In Quebec, the right answer depends on your legal structure and on what actually happens at the address.

This guide explains the Quebec and Canadian context. It is general information, not legal or tax advice.

Can you register a Quebec business at home?

Often, yes. A sole proprietor may operate from home, and a corporation may have its registered office at a residence if the address satisfies the rules that apply to that entity. Registration does not by itself authorize every business activity at the property. Municipal zoning, an occupancy permit, a lease, and building rules remain separate questions.

The Registraire des entreprises du Québec, or REQ, assigns a Quebec enterprise number when an enterprise is registered. The information filed with the REQ can be public, so the privacy consequence should be considered before using a residence.

For a corporation, the registered office is the official place associated with the legal entity. The REQ guide for a notice of registered office asks for the complete address of a place in Quebec where the registered office is situated ([REQ registered office guide](#)).

For a sole proprietorship, the registration rules and required declarations differ from those of a corporation. Review the official page for an individual operating a sole proprietorship before filing ([Government of Quebec](#)).

Home address, domicile address, and professional address

These terms are not interchangeable.

Since March 31, 2023, a natural person connected to an enterprise must declare a domicile address to the REQ. A person may also declare a professional address so that the domicile address is not published in the register. The professional address must be the person's principal place of work or business. A post office box cannot be used, and a person can declare only one professional address ([Government of Quebec professional address rules](#)).

This distinction matters. A mailing service is not automatically a valid professional address for every natural person. If you want to keep a home address out of public view, confirm that the proposed address meets the REQ definition for your role and business structure before filing.

What becomes public?

Business registry information is intended to identify enterprises and the people connected to them. Publishing a home address can make it easier for clients, vendors, marketers, or members of the public to connect your residence with your business.

Before filing, decide whether you are comfortable with that exposure. If you are not, consider a qualifying professional address, a registered office solution appropriate to your entity, or a real workspace that serves as your principal place of work. Do not assume that a post office box solves the problem. The REQ expressly excludes a post office box from the professional address option for a natural person.

Montreal zoning and occupancy permits

Registration with the REQ and permission to conduct an activity from a dwelling are different matters.

The City of Montréal says that a permit or occupancy certificate may be required when part of a dwelling is used for a commercial, industrial, or professional activity. The process and permitted uses depend on the borough ([City of Montréal occupancy permit](#)). The city also recommends checking zoning and obtaining the required occupancy authorization before opening a business, including a home based activity ([City of Montréal business startup guide](#)).

Contact the borough before receiving clients, installing signs, storing substantial inventory, employing staff at the property, or creating frequent delivery traffic. Give the borough a precise description of the activity. A quiet desk based consultancy is not the same use as food preparation, personal services, manufacturing, or parcel distribution.

Lease and co ownership restrictions

Tenants should read the lease and building rules before operating from the unit. The Tribunal administratif du logement notes that commercial use may, depending on the facts, constitute a change in the destination of the dwelling under article 1856 of the Civil Code of Québec ([TAL decisions on commercial use](#)). The examples are fact specific, so they should not be treated as a universal permission or prohibition.

Condo owners should review the declaration of co ownership and the syndicate's rules. These documents may restrict commercial activity, signage, client visits, deliveries, noise, or use of common areas. Obtain written confirmation when the rule is unclear.

In either case, describe the real activity. Working alone on a laptop, receiving customers, storing stock, and employing a team create different impacts.

Insurance

Tell your home or tenant insurer about the business activity and ask for written confirmation of coverage. A residential policy may treat business equipment, inventory, customer property, liability, and business interruptions differently from ordinary household risks. The correct coverage depends on the activity, not just the address listed in the registry.

Canadian and Quebec tax treatment

Using a home address for registration does not automatically create a tax deduction. The deduction depends on how the workspace is used.

For federal income tax, the Canada Revenue Agency says that a self employed person may deduct business use of home expenses when the workspace is the principal place of business, or when it is used exclusively to earn business income and used regularly and continuously to meet clients, customers, or patients. The allocation must be reasonable. Area and, where relevant, time of use can be considered ([CRA business use of home expenses](#)).

Eligible expenses can include a reasonable business share of heat, electricity, insurance, maintenance, and rent. Owners may also be able to allocate mortgage interest and property taxes. The deduction cannot create or increase a business loss. Unused eligible expenses may be carried forward under the CRA rules. Self employed business income and expenses are reported using Form T2125 ([CRA Form T2125](#)).

Revenu Québec applies a similar test. The workspace must be the principal place of business, or it must be used exclusively for business and regularly to meet clients, customers, or patients. Revenu Québec also requires a reasonable allocation of shared expenses and identifies TP 80 as the form used to calculate business or professional income and expenses ([Revenu Québec home expenses, Form TP 80](#)).

Keep invoices, calculations, floor area measurements, and a note explaining any time based allocation. If the space has mixed personal and business use, document that distinction.

GST and QST registration

The business address does not determine whether you must register for consumption taxes. Revenue and the nature of the supplies matter.

In general, a small supplier is not required to register if worldwide taxable supplies do not exceed \$30,000 in a single calendar quarter or over the previous four consecutive calendar quarters. Exceptions and special rules exist. Revenu Québec administers GST and QST registration in Quebec and explains the small supplier rules

(Revenu Québec small supplier rules). The CRA also publishes the federal registration rules (CRA GST and HST registration).

Operational drawbacks of a home address

A home address can create practical problems even when it is legally permitted:

1. Personal privacy is reduced when the address appears in public records or business directories.
2. Business mail becomes mixed with household mail.
3. Customers or delivery drivers may arrive at the residence.
4. A move requires updates to the REQ, tax accounts, banks, insurers, contracts, invoices, and directories.
5. The address may not suit a business that needs regular client meetings, parcel storage, or staff access.

These are operating issues, not just branding concerns.

Alternatives to publishing your residence

A post office box can be useful for ordinary mail, but it does not satisfy every legal address requirement. Confirm the exact rule for each filing.

A coworking space or office can provide a real place of work, meeting space, and mail reception. A virtual mailbox or virtual office can separate business mail from household mail, but eligibility for REQ use depends on the legal purpose and the facts. A natural person's professional address must still be the principal place of work or business.

2727 Coworking publishes four fixed monthly plans:

Plan	Monthly price
Mailbox	\$35
Mailbox + Scanning	\$85
Virtual Address	\$135
Virtual Office	\$165

Review the current inclusions on the [2727 Coworking virtual mailbox page](#). Before using any plan in a government filing, confirm that the service and your actual use satisfy the rule that applies to your entity and role.

Decision checklist

Before using a home address, answer these questions:

1. Which address does the REQ require for the entity and each natural person connected to it?
2. Which parts of that information will be public?

3. Does a proposed professional address qualify as the principal place of work or business?
4. Does the borough permit the activity, and is an occupancy permit required?
5. Does the lease or declaration of co ownership allow the activity?
6. Has the insurer confirmed coverage in writing?
7. Does the workspace meet the CRA and Revenu Québec tests for home office expenses?
8. Who receives legal notices, tax mail, parcels, and customer returns?
9. What must be updated if the business moves?

Using a residence can be the simplest answer for a quiet, early stage business. It is not automatically the best answer. Treat registration, municipal permission, privacy, tax deductions, and mail operations as separate decisions, then choose one address setup that satisfies all of them.

Source links

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

1. https://cdn-contenu.quebec.ca/cdn-contenu/adm/min/emploi-solidarite-sociale/registraire_entreprises/RE-301-G_REQ_Guide_avis_adresse_siege.pdf
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12. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/when-register-charge.html>
13. <https://2727coworking.com/virtual-mailboxes>

THE PUBLISHER

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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