

TRANSPARENCY, PRIVACY, AND PERSONAL SECURITY IN 2026 AND BEYOND

In 2026, it's easier and cheaper than ever for the public to start and run businesses from home. However, antiquated corporate practices that lead to home business owners ("HBOs") and online companies using personal, residential addresses as their point of contact are working against digital business growth.

The general public does not want their business address to be their home address. As discussed in more detail below, listing a personal residence on public filings can:

- Put personal data at risk from tech data aggregators and data brokers.
- Put targeted groups or individuals in personal danger.
- Confuse the separation of home and business entities and assets.

Essentially, the problem facing these companies is the need for a **confidential, private, and secure point of contact**.

SOLUTION: REGISTERED AGENT AS POINT OF COMMUNICATION

The solution is to use **existing corporate regulations** to allow businesses to **designate their registered agent and registered office as their point of communication** for their corporate registrations.

Not only does this require no additional regulation or burdens on government agencies, but it also creates greater transparency and speed of communication; personal security for business owners, officer and directors of very public companies; and security for anyone not wanting to involve their families or home addresses with places of work.

Registered agents are an underutilized tool in compliance. The following would allow these agents to better provide corporate transparency while maintaining privacy and personal security:

- formalizing the ability for a corporate entity to designate the registered agent as their communications contact with the general public.
- requiring registered agents to instantly work with government agencies to produce records and validate good communications contacts and corporate records.

THE IMPORTANCE OF A PRIVATE, SECURE POINT OF COMMUNICATION

HBOs, by their nature, do not typically have a separate office address. Renting from traditional landlords requires extensive corporate history and financials. As such, officers, directors, members and managers may have little choice but to use their personal address on their public filings, opening them up to a variety of risks, ranging from data abuse to endangered corporate liability.

Using a registered agent address as a point of communication, however, would help minimize these risks.

Privacy risks from data aggregators and data brokers

The business of data sale is enormous. Thousands of data brokers across the US buy, aggregate, and sell billions of data elements, including addresses and other Personal Identifying Information (PII) with “virtually no oversight.”¹

Starting a business should not mean putting personal information up for sale. The more PII that an individual makes public, the easier it is for a bad actor to engage in fraud or identity theft. Safeguarding PII is a key element of individual privacy and cyber-security.²

Privacy and personal safety

Discovering an individual’s residential address can also undermine personal safety. In Minnesota, the horrific murders of Melissa and Mark Hortman, as well as the shootings of John and Yvette Hoffman, were perpetrated, in part, because the assailant was able to find their home addresses online.³

Minnesota is not the only state that has experienced senseless violence due to bad actors accessing the PII of governmental employees and other individuals. Numerous states have enacted Address Confidentiality Programs (“ACPs”) due to threats of or actual physical violence against legislators, judges, and even healthcare workers.⁴ Unfortunately, there are currently very few options available to safeguard the PII of HBOs unless they separately qualify for a state’s ACP program.

Separation of home and business

A key element of asset protection—a significant benefit to forming an LLC or corporation—is separation of business assets from personal assets. Failure to maintain a distinction between personal and business assets can lead to loss of limited liability.

As referenced in Wolters Kluwer’s “How to Avoid Piercing the Corporate Veil:”

“Don’t comingle business and personal assets. Keep business assets separate from the assets of the owner(s). Have a business checking account and business credit card and only use these for business expenses. Also keep assets such as equipment and property separate.”⁵

When an entrepreneur takes the monumental step of risking their savings and starting a business, it is important to create separation of their home and their new business entity.

1 *Data brokers.* (n.d.). Electronic Privacy Information Center. Retrieved January 14, 2026, <https://epic.org/issues/consumer-privacy/data-brokers/>

2 *Rules and Policies - Protecting PII - Privacy Act*, U.S. Gen. Serv. Admin. (Aug. 11, 2023), <https://www.gsa.gov/reference/gsa-privacy-program/rules-and-policies-protecting-pii-privacy-act>.

3 Alfred Ng, *Alleged shooter found Minnesota lawmakers’ addresses online, court docs say*, Politico, <https://www.politico.com/news/2025/06/16/alleged-shooter-found-minnesota-lawmakers-addresses-online-court-docs-say-00409260> (June 16, 2025 at 7:18 PM).

4 See ID Code § 19-5803 (2023). RCW 9A.46.020 and 9A.90.120. *Address Confidentiality*, Texas Secretary of State (Nov. 2023), <https://www.sos.state.tx.us/elections/laws/address-confidentiality.shtml>. Address Confidentiality Program (ACP), New York State Department of State, <https://dos.ny.gov/ACP>.

5 Nelson, N. (2022, March 12). *How to avoid piercing the corporate veil*. <https://www.wolterskluwer.com/en/expert-insights/how-to-avoid-piercing-the-corporate-veil>

Mingling a home address with a work address can support the perception that there is no distinction between the individual and the business.

Every business owner should have the right to decide where they deem their principal office to be. Home businesses, virtual businesses, and similar companies can better create a separation of personal assets and business assets with the designation of the registered agent address as their principal office.

With the registered agent as the designated front door and point of communication for the entity, HBOs and similar businesses can better protect their data, maintain personal security, and better delineate personal and business assets.

REDUCING STATE BURDEN AND SUPPORTING STATE AND FEDERAL NEEDS

The registered agent serves as a critical communications piece in the overall corporate structure. State governments do not want to be governors over the validity of contact information for corporate entities. State governments are already under budget constraints, and creating governance and technology to fight fraud is burdensome and extremely expensive.

By allowing the registered agent as the point of contact for a corporate entity, the states can utilize the registered agent to maintain valid communications contacts such as contact names, addresses, phone numbers, emails, and shareholder information, corporate bylaws, and LLC operating agreements.

Using the current frameworks to require better due diligence for the registered agent providers removes the burden from states, and also creates a fast and easy access to PII for any government agency and law enforcement agency.

CONCLUSION

If states want to become or remain digitally relevant for modern entrepreneurship in 2026 and beyond, then the promulgation of digital-friendly entrepreneurship laws are the best path forward in order to support and sustain new business growth.