

Red Tape *Report*

October 2025

SWRBOT

SURREY & WHITE ROCK BOARD OF TRADE

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Introduction

WHO WE ARE

The Surrey & White Rock Board of Trade (SWRBOT) is dedicated to driving economic growth, attracting investment, and supporting the long-term success of businesses across all sectors in our region. Representing both our members and the broader business community, we champion policies, partnerships, and programs that make Surrey and White Rock destinations for innovation, opportunity, and prosperity.

Through our work in government advocacy, workforce development, international trade, and business connectivity, we help create the conditions for business to thrive - locally, regionally, and globally. At the heart of our work is a simple principle: a strong business community builds strong and resilient cities.

OUR MEMBERSHIP

The Surrey & White Rock Board of Trade is a powerful connector between business, government, and community. Our membership spans all industries and business sizes, from entrepreneurs and small businesses to major employers and institutional partners, forming a unified voice for regional economic growth.

WHAT WE DO

Since 1918, the Surrey & White Rock Board of Trade has supported the business community by delivering programs and advocacy in four key areas:

1. Economic opportunity – advancing business competitiveness and investment attraction.
2. International trade – supporting export growth and global market access.
3. Government advocacy – representing business interests at all levels of government.
4. Business connections – building networks that foster collaboration and growth.

Through events, policy advocacy, and leadership development, members have opportunities to expand their reach, and influence decisions that shape Surrey and White Rock's economic future.

ADVOCACY

As an independent, non-partisan voice for business, we develop evidence-based positions on key policy issues that impact the success of our members. We engage collaboratively with all levels of government to ensure regulations and programs support business growth.

We believe that no business thrives in isolation. The Surrey & White Rock Board of Trade is here to connect, convene, and champion the business community; amplifying our members' concerns, sharing their solutions, and ensuring their voices are heard.

PURPOSE OF SURVEYS

To effectively advocate for our members, the Surrey & White Rock Board of Trade regularly implements surveys, both targeted and broad, to measure business sentiment, identify barriers, and inform our business recommendations.

All surveys are voluntary and anonymous, providing valuable data that informs our research and advocacy work. We thank the many members that contribute their insights to help shape smarter policies and more responsive government practices.

RED TAPE SURVEY

The Surrey & White Rock Board of Trade advocates for red tape reduction, defined as excessive bureaucracy, outdated rules, or administrative complexity that results in delays, uncertainty, or unreasonable costs for businesses. While regulation is necessary for safety, fairness, and accountability, excessive red tape limits innovation, productivity, and investment.

This year marks the eighth annual Red Tape Survey, which captures members' experiences with government processes across all levels. Conducted between late July and early October 2025, the survey was distributed via multiple member communications and through social media.

The findings are presented annually at the Development Industry Forum and are also shared publicly to inform ongoing dialogue with municipal, provincial, and federal leaders.

The goals of the Red Tape Survey are to:

- Understand the regulatory burdens faced by our members.
- Identify priority areas for process improvement and policy action.
- Support evidence-based advocacy for better regulation, improved service delivery, and lower compliance costs for members.

Executive Summary

The 2025 Red Tape Survey engaged respondents across Surrey (65%), White Rock (12%), and other Metro Vancouver municipalities (23%). Respondents reflect a diverse cross-section of industries, led by real estate and construction, professional services, healthcare and social assistance, and manufacturing.

KEY FINDINGS

Nearly half of respondents indicated that red tape significantly affects operations, with 43% reporting that their business spends 6+ hours per week on regulatory compliance processes.

Top challenges across all levels of government:

- Understanding requirements (67%)
- Preparing documentation (57%)
- Submitting through multiple portals (54%)

Federal- and provincial-level challenges remain highest in:

- BC Housing (42%)
- Canada Revenue Agency (38%)
- WorkSafeBC (32%)

Municipal-level challenges remain highest in:

- Development and amenity cost charges (67%)
- Building permits (57%)
- Public hearing processes (57%)

2025 RECOMMENDATIONS

Based on survey findings and year-over-year comparisons, the Surrey & White Rock Board of Trade recommends that all levels of government take the following actions to reduce red tape:

1. Improve clarity of instructions and provide guidance materials
2. Consolidate reporting across agencies
3. Simplify digital portals; implement a single-login system for business functions: permits, licensing, taxes, and reporting to improve efficiency
4. Reduce reporting frequency

Results Summary

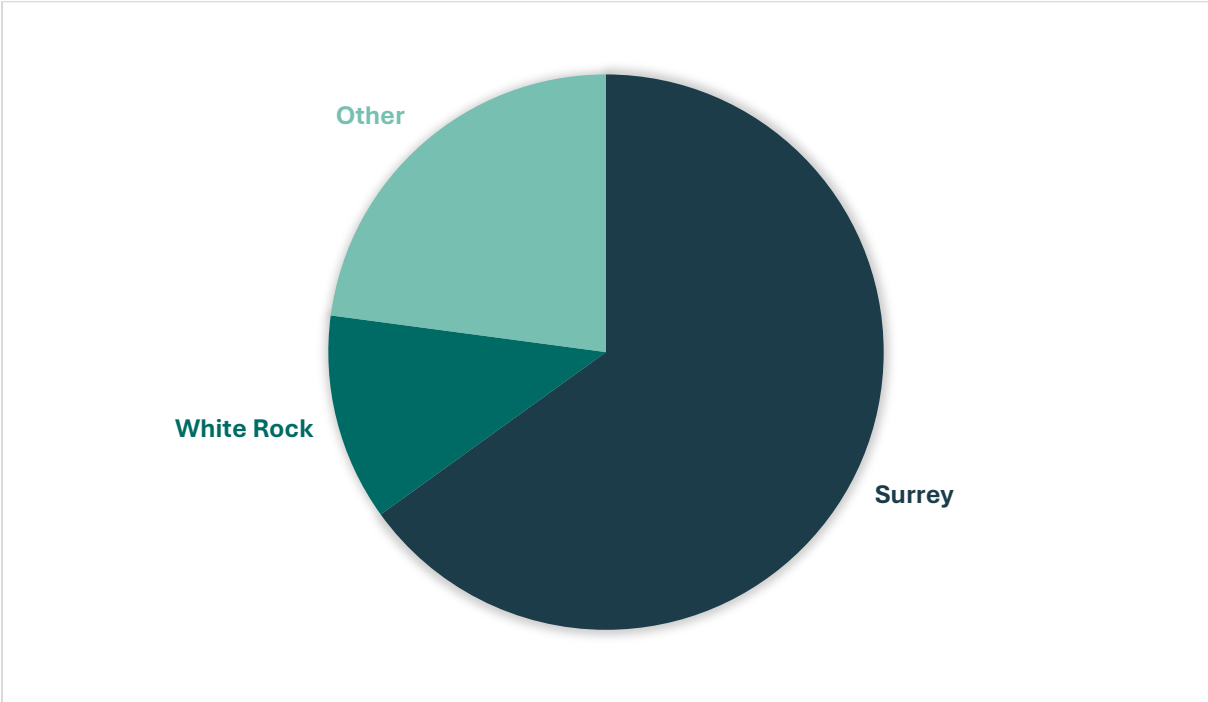
The Red Tape Survey was live from July 31st to October 6th, providing Surrey & White Rock members and the wider business community an opportunity to share their experiences navigating government regulations and administrative processes.

The survey was distributed via e-blasts, featured at SWRBOT events, shared on social media, and discussed during advocacy meetings to ensure diverse participation from across sectors.

This year's findings show both progress and persistent challenges. While there has been notable improvement in digital access and municipal service responsiveness, businesses continue to report rising compliance costs, duplicative reporting, and complexity in understanding requirements.

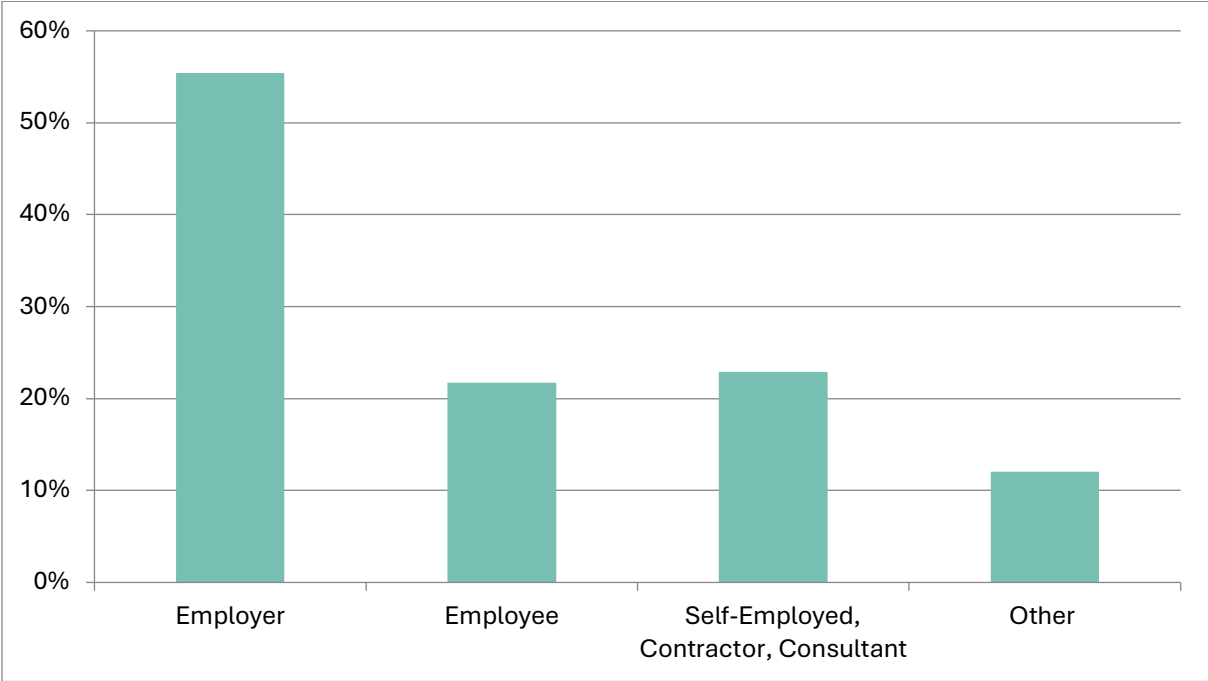
The following section provides an analysis of each survey question and how it may compare to past years' results.

Question 1: Which municipality is your business located in?



Most respondents are from Surrey (65%), reflecting its scale and diversity as one of BC’s largest business centres. White Rock’s 12% participation demonstrates steady engagement from smaller firms and service-oriented industries. The inclusion of respondents from surrounding municipalities such as Langley, Burnaby, and Delta reinforces that red tape is not isolated to one jurisdiction, it is a regional issue that affects business competitiveness across Metro Vancouver.

Question 2: What best describes you?



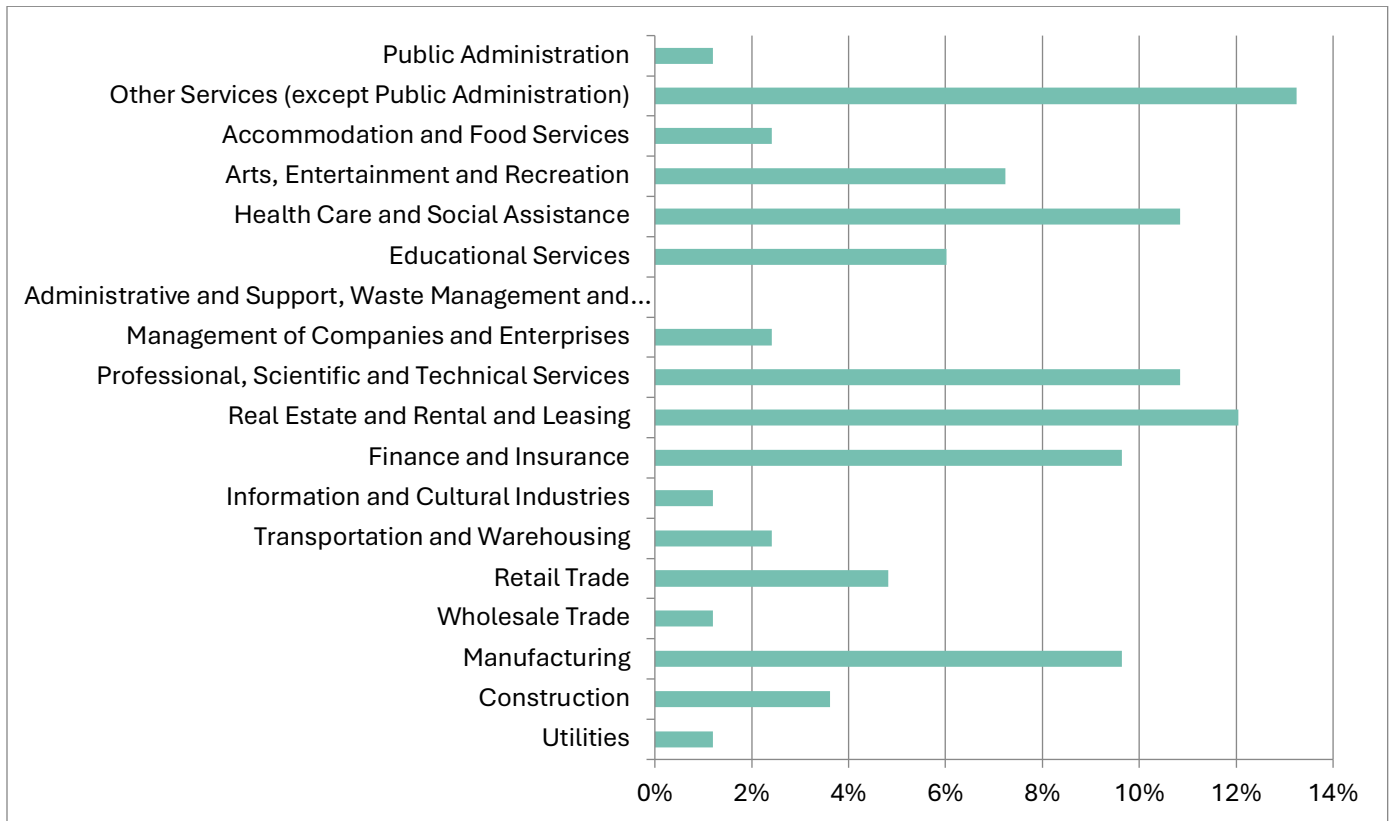
*Categories without adequate responses not shown.

In each survey conducted by the Surrey & White Rock Board of Trade, there are priming questions asked to ensure that the results are indicative of the business community the Board represents. There are many businesses that are members ranging from sole contractors to employing hundreds, if not thousands of people.

Over half of respondents indicated they are employers (55%), while 23% indicated they are either self-employed, contractors, or consultants, and 22% indicated they are employees.

There is a mix of business owners and operators, ensuring perspectives include both strategic (owner-level) and operational (employee-level) challenges, providing a full picture of compliance burdens.

Question 3: What sector or industry do you operate in?¹



*Categories without adequate responses not shown.

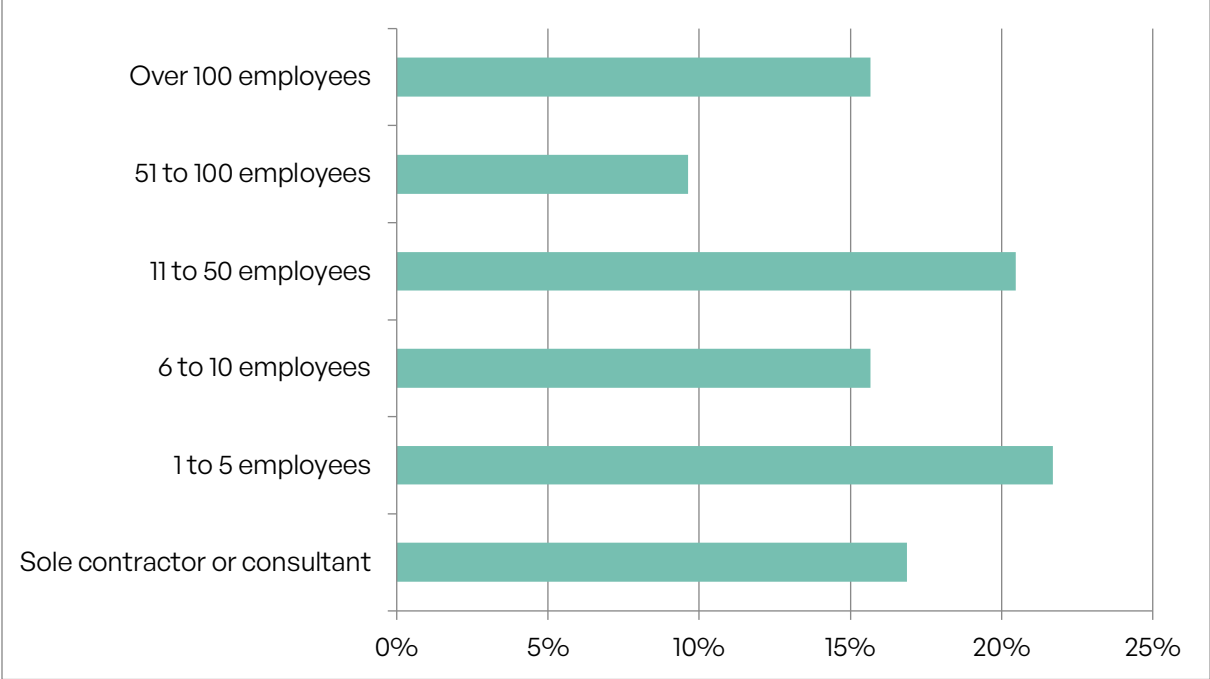
The largest number of respondents at 13.24% indicated they fall under other services beyond those specified.

The next highest number of respondents come from real estate and rental (12.05%), followed by professional, scientific and technical services (10.84%), health care and social assistance (10.84%), construction (9.64%), and finance and insurance (9.64%)

The broad industry mix mirrors Surrey’s diversified economy. High participation from real estate, construction, and professional services underscores the heavy regulatory footprint in these sectors, particularly in permitting, taxation, and compliance reporting. The prevalence of health care and service-based businesses also indicates that administrative complexity cuts across both goods-producing and service-based industries.

¹ North American Industry Classification System (NAICS) based categories.
<https://www23.statcan.gc.ca/imdb/p3VD.pl?Function=getVD&TVD=1369825>

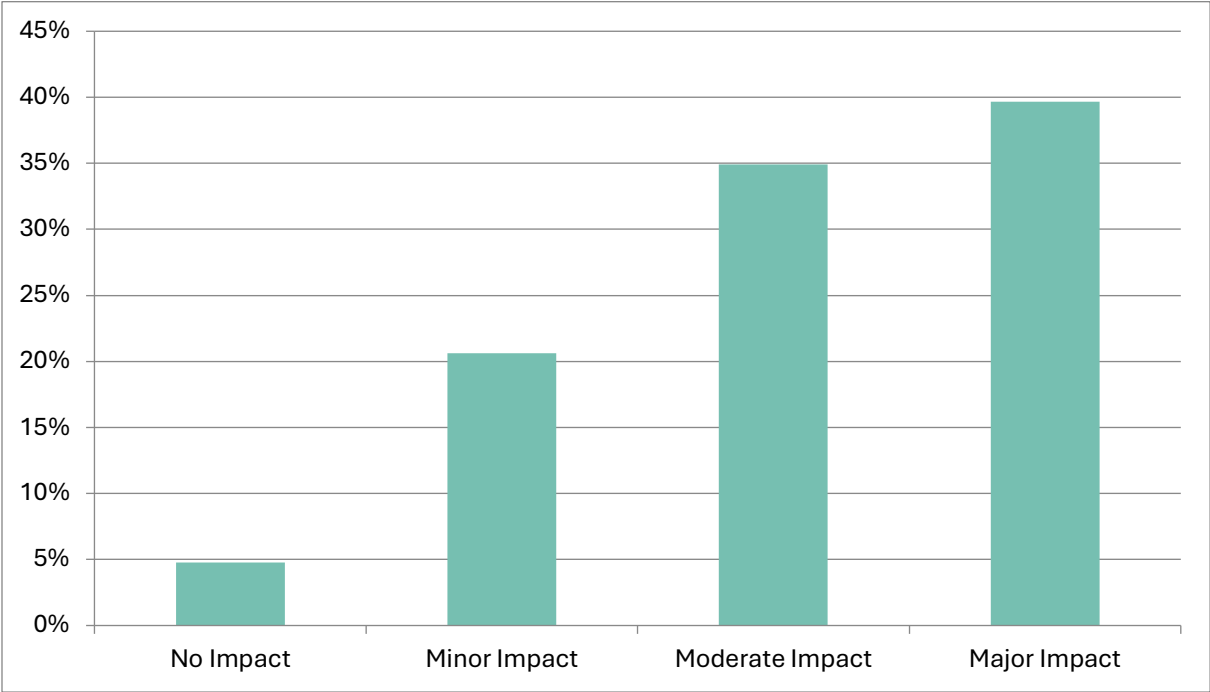
Question 4: How many individuals are employed by your company?



Most respondents belonged to organizations with less than 100 employees, which means they fall within the small to medium sized business category. Nearly 22% indicated they fall within the 1 to 5 employee range, with 20.48% belonging to organizations with 11 to 50 employees.

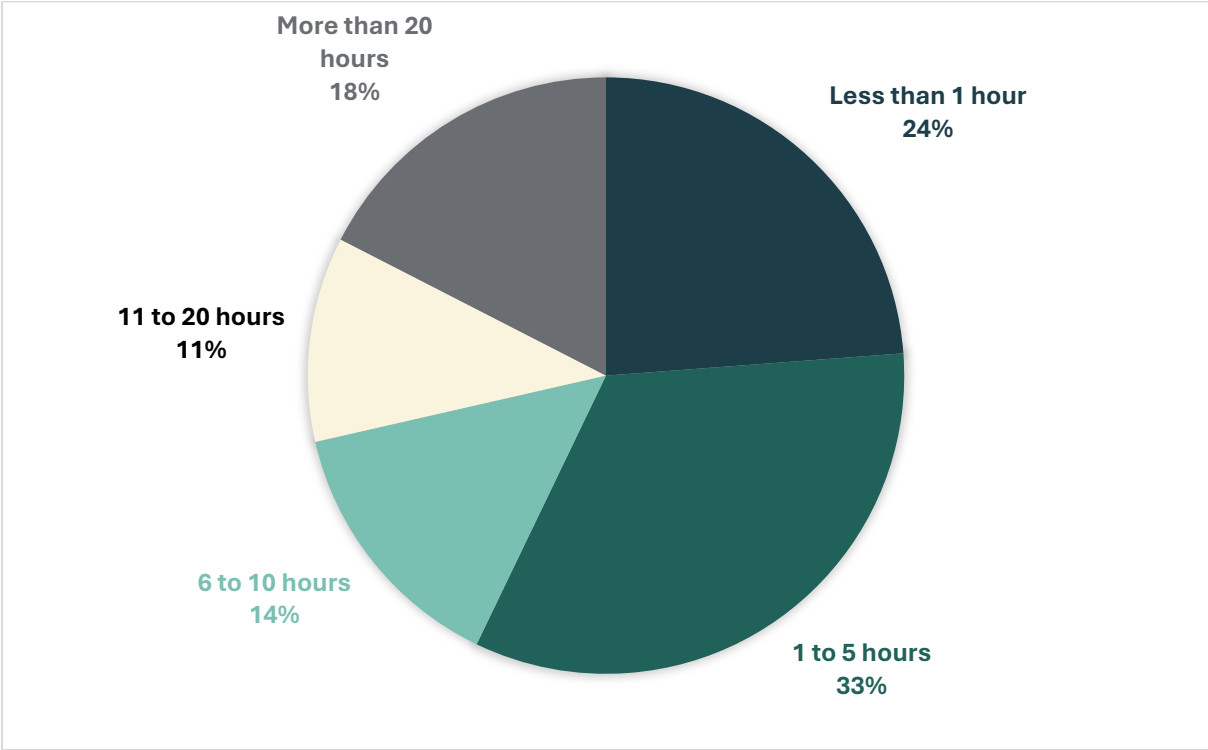
The results confirm that Surrey and White Rock remain dominated by small and medium-sized enterprises, the group most sensitive to red tape. SMEs often lack the administrative staff or legal expertise to manage complex compliance processes, making simplification and support mechanisms critical for sustained growth.

Question 5: What overall impact does regulatory compliance (municipally, regionally, provincially, federally) have on your business?



We asked respondents to provide insights into the overall impact regulatory compliance, across all levels of government, has on their businesses and workplaces. The results indicate that 75% of respondents experience moderate to significant impacts from red tape. This indicates that bureaucratic processes are not just an inconvenience, they're a measurable operational cost. Many respondents report that compliance requirements directly affect productivity, delay projects, and constrain capacity for business expansion.

Question 6: How much time does your business spend weekly on compliance activities?



*Categories without adequate responses not shown.

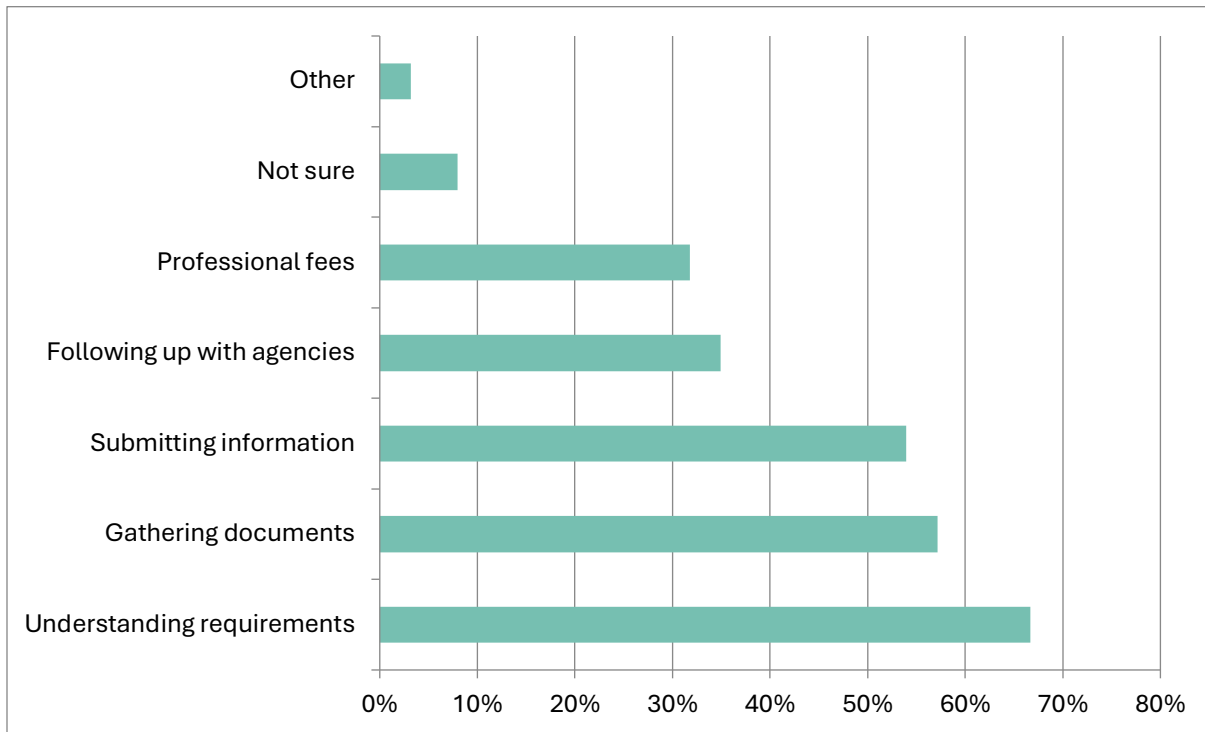
This question aims to gather insights into how much time an individual or business spends on weekly compliance activities. Over one-third of respondents spend six hours or more per week on compliance. Notably, none of the respondents outsource compliance, suggesting that these tasks fall directly on business owners or senior staff.

This represents a significant opportunity that could otherwise be spent on growth, hiring, or innovation. The fact that 18% report spending more than 20 hours weekly highlights inefficiency in regulatory systems, particularly in sectors with overlapping approvals.

The results are as follows:

- Less than 1 hour: 24%
- 1 to 5 hours: 33%
- 6 to 10 hours: 14%
- 11 to 20 hours: 11%
- None, I outsource the services: 0%

Question 7: What is the most costly part of compliance?



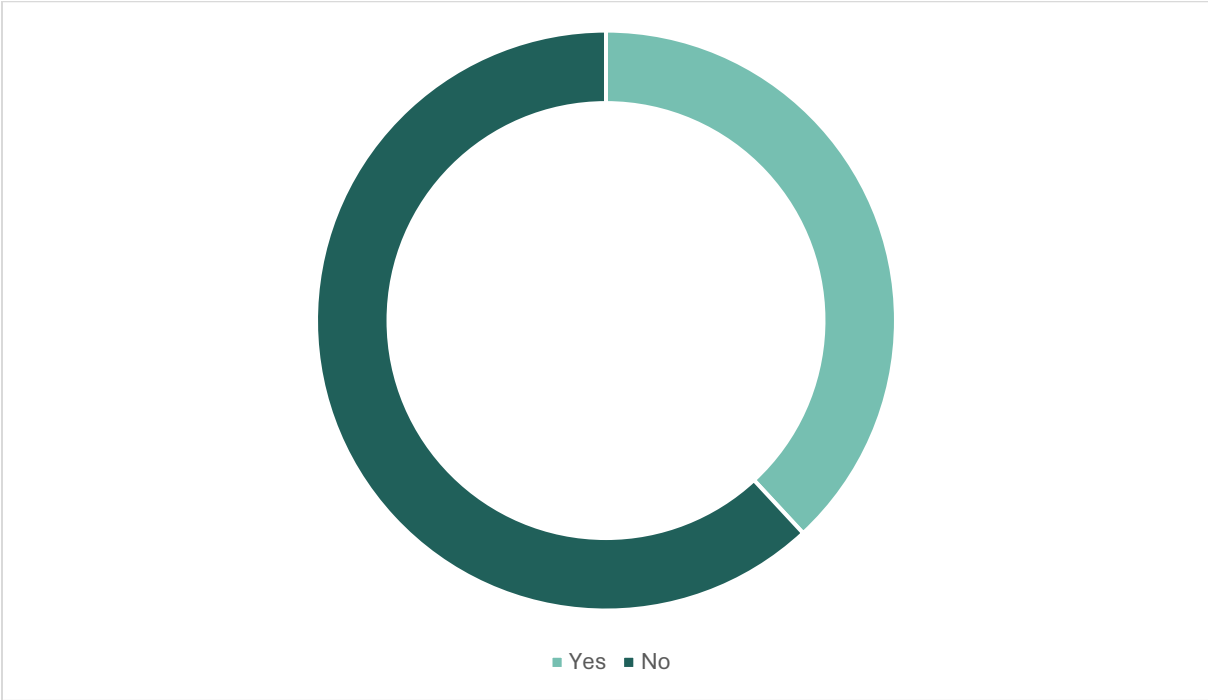
When asked to select the most costly activities, the top results were:

- Understanding requirements: 67%
- Gathering documents: 57%
- Submitting information: 54%
- Professional fees: 32%

The greatest cost lies in navigating unclear or inconsistent instructions, reinforcing the need for plain language communication and accessible guidance. Respondents repeatedly cited confusion in determining which forms apply, how to interpret regulatory standards, and which agencies to contact.

This emphasizes that regulatory reform must focus as much on clarity and education as on process reduction.

Question 8: Are you required to report the same information to multiple government departments and agencies?



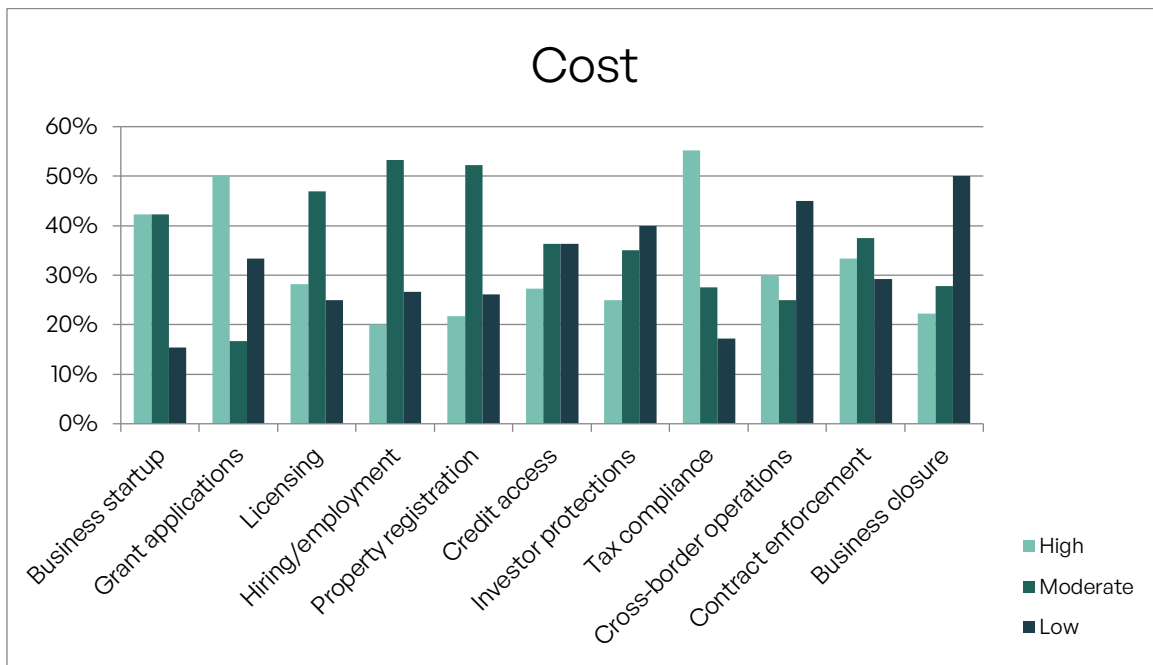
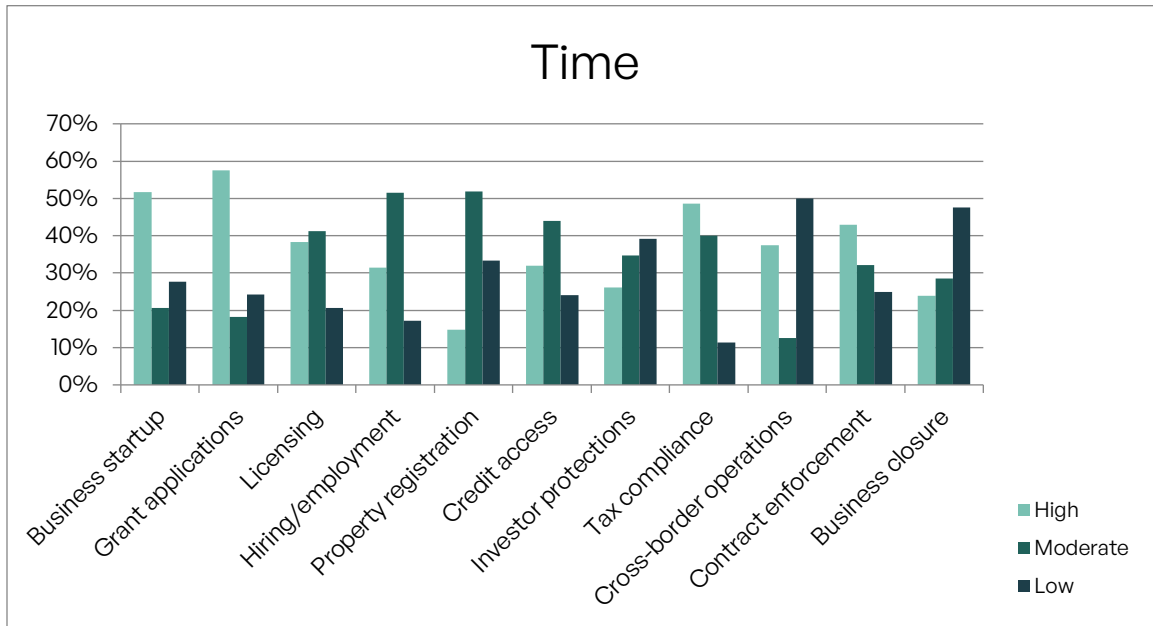
As part of the 2024 Red Tape Survey Report, the Surrey & White Rock Board of Trade recommended that government departments and agencies share information to ensure there are no duplicate information requirements, as well as ensuring there is regulatory and policy harmonization. As seen in this year’s results, there has been positive movement in this direction, as 62% of respondents indicated they are not required to report the same information to multiple departments.

However, 38% is still a substantial number. Over a third of respondents indicated that they are required to duplicate information reporting. This takes away additional time and resources for a process that can be simplified.

This marks modest progress from 2024, when duplication was a more prominent complaint. However, more than one-third of businesses still face redundant reporting, often due to non-integrated portals between federal and provincial systems.

For example, environmental reporting, tax remittances, and construction documentation frequently overlap. This duplication not only wastes time but creates opportunities for error, particularly for small firms.

Question 9: Rate the time and cost required for compliance in the following areas.



Results indicate that compliance activities involving multiple agencies or evolving regulations remain the most time- and cost-intensive. Grant applications, business startup, and tax compliance appear to be the most burdensome. While digital tools have improved access, members continue to face complexity in understanding requirements and coordinating between departments.

Question 10: Over the past two years, how have the cost and time required to comply with government regulations changed?

We asked respondents to mark if cost and time either increased, stayed the same, decreased, or if they were unsure. The findings show:

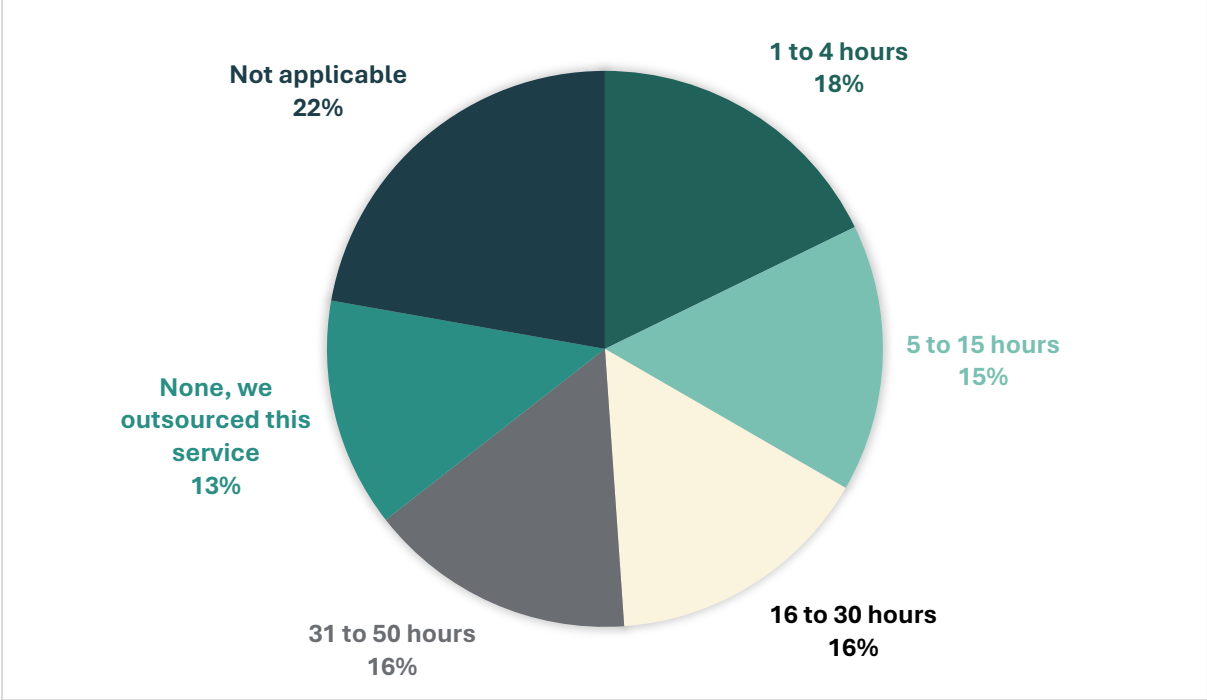
	Increased	Stayed the Same	Decreased	Not Sure
Cost	59.57%	29.79%	2.13%	8.51%
Time	59.57%	27.66%	4.26%	8.51%

Based on the results, both time and cost have increased for nearly 60% of businesses, consistent with 2024 findings.² Time and costs continue to increase year over year, reflecting inflationary pressures, new reporting requirements, and regulatory changes across governments.

Despite efforts to digitize services, respondents indicate that automation alone hasn't simplified processes; in some cases, it has shifted complexity online rather than eliminating it.

² Surrey & White Rock Board of Trade, 2024. "Red Tape Survey." <https://swrbot.com/wp-content/uploads/2025/10/FULL-REPORT-SURREY-BOARD-OF-TRADE-SURVEY-REPORT.pdf>

Question 11: Approximately how much time did your business spend on your last income tax return, factoring in requirements, such as the Underused Housing Tax (UHT)?



Results indicate that respondents are nearly evenly split between the time categories provided, although 22% selected not applicable.

Tax compliance remains a significant administrative burden, particularly with new reporting frameworks such as the Underused Housing Tax (UHT).

Question 12: How effective is communication from the following governments?

We asked respondents to individually mark how effective their communication is with the federal, provincial, and municipal governments. The findings show:

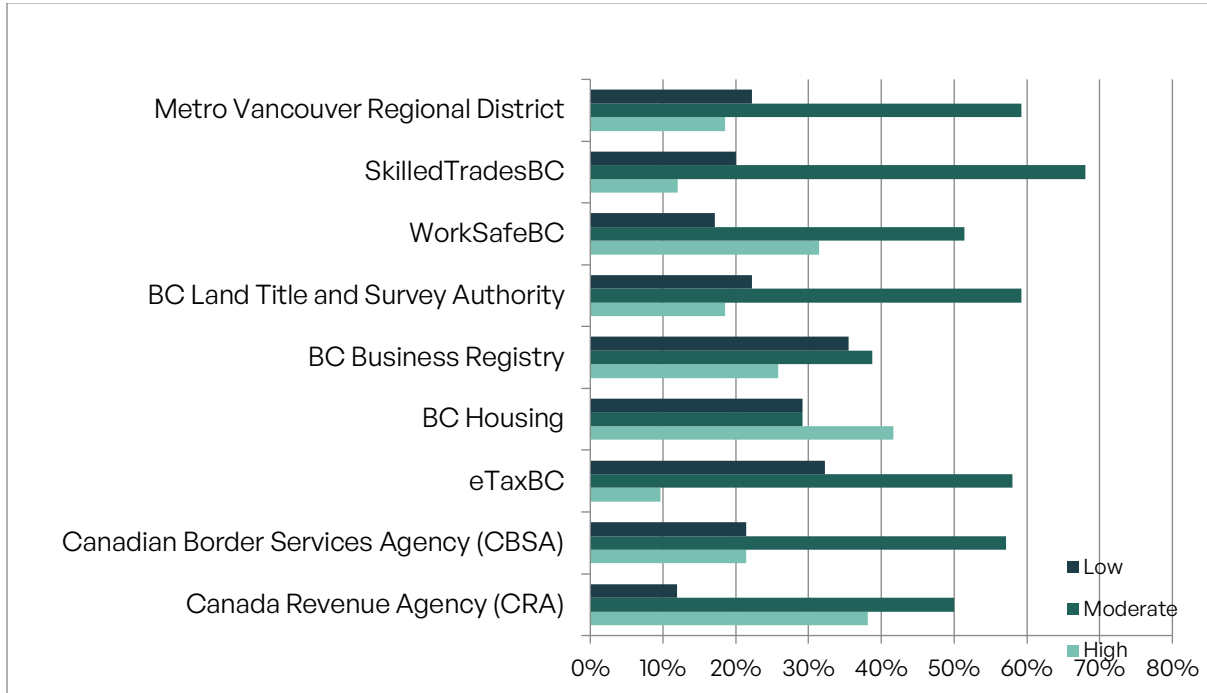
	Excellent (proactive updates)	Adequate (can find information)	Poor (rarely informed/ hard to find)	Not sure
Federal	4.44%	33.33%	53.33%	8.89%
Provincial	4.44%	46.67%	40.00%	8.89%
Regional	0.00%	55.56%	31.11%	13.33%
Municipal (Surrey/White Rock)	4.44%	55.56%	31.11%	8.89%

The data illustrates that over 50% of respondents find regional and municipal communication to be adequate, while 53% of respondents indicated that they find communication from the federal government to be poor, with information being hard to find.

On a local and regional level, it appears that respondents are more informed. However, on a provincial and federal level, respondents begin to lose the accessibility to information or communication.

At the Surrey & White Rock Board of Trade, we urge all levels of government to improve their communications with their residents and business owners to ensure easier information sharing and timely updates, while ensuring it is accessible to a range of audiences.

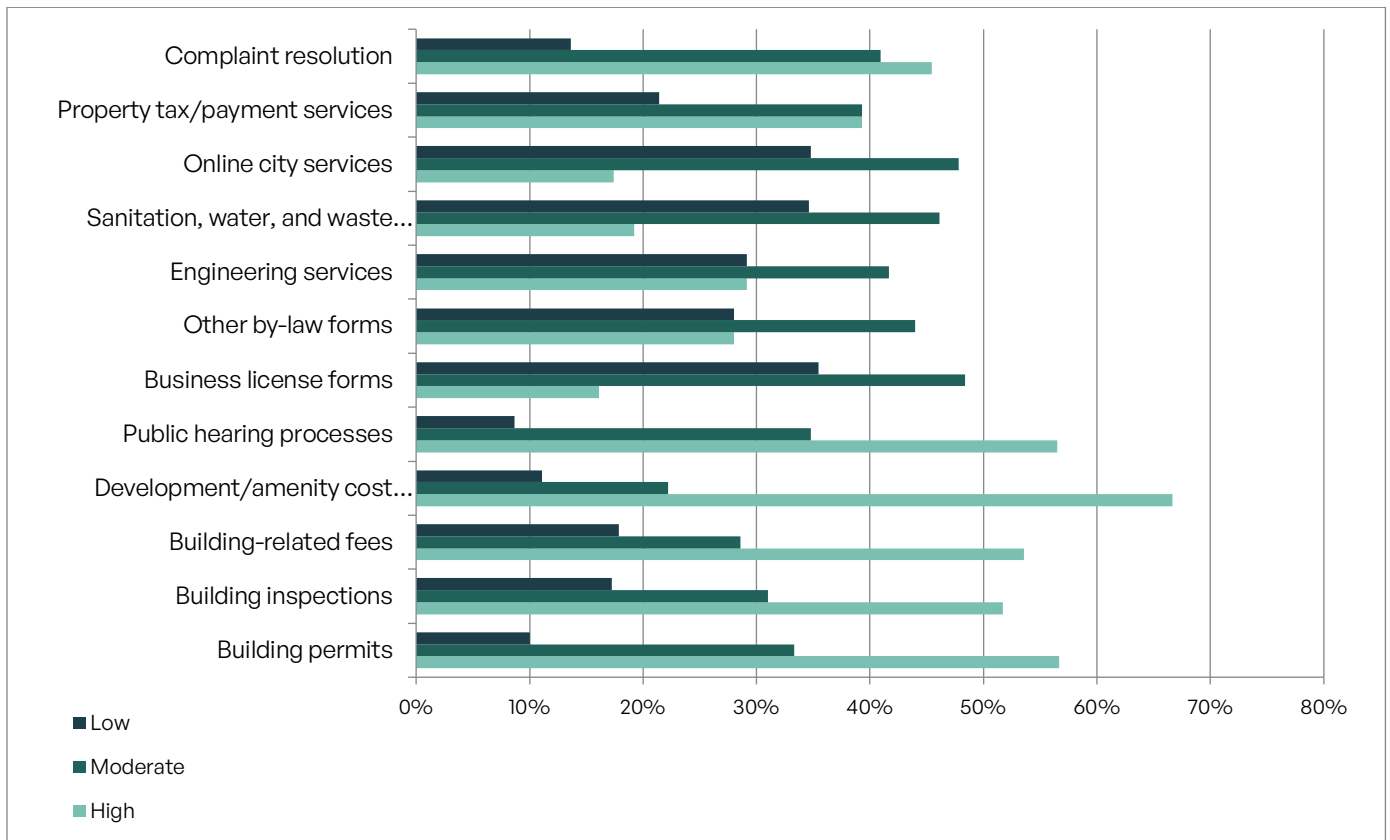
Question 13: Rate the level of red tape with the following agencies.



Results indicate that the level of red tape on a federal and provincial level remain largely moderate to high between departments and agencies.

At the federal level, just over one third of respondents indicated the Canada Revenue Agency as having a high level of red tape (38.10%), while 50% marked it as moderate. At the provincial level, BC Housing was marked as high by 41.67% of respondents.

Question 14: Rate the level of red tape in these Surrey/White Rock municipal areas.

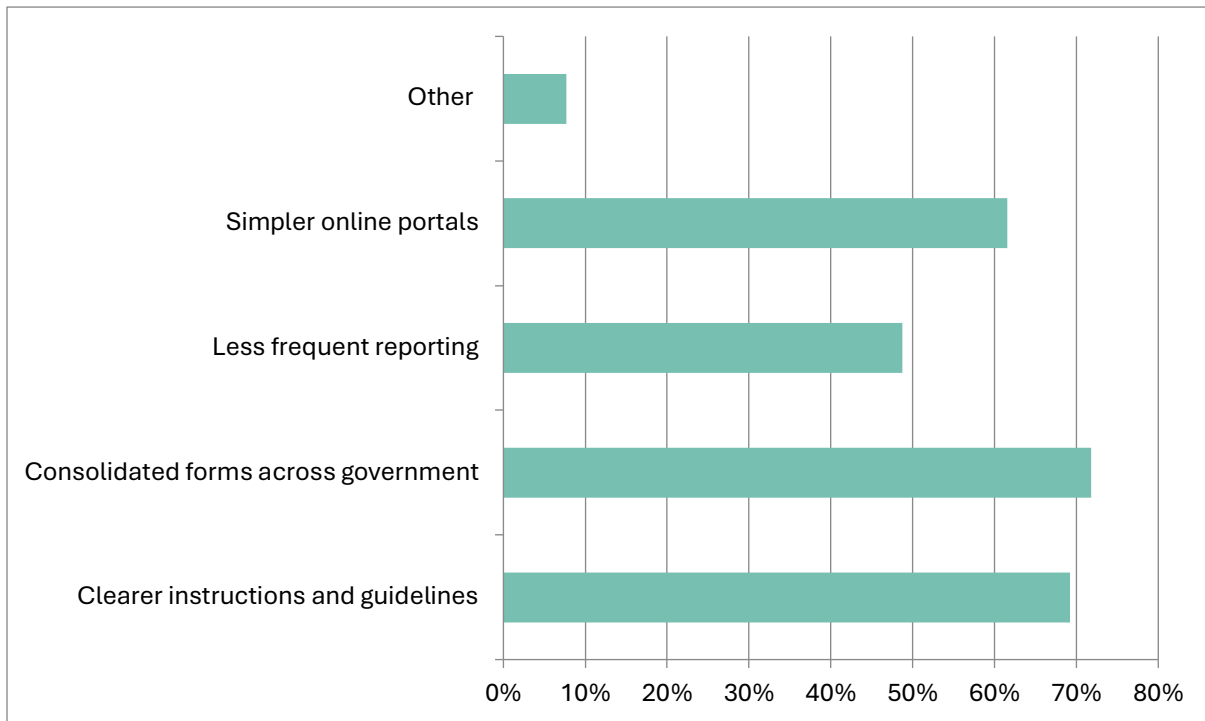


In comparison to federal and provincial departments and agencies, municipal services ranked higher in terms of level of red tape.

As the broader goal has been to increase housing affordability and accessibility across the country, it is interesting to note that two thirds of respondents ranked development/amenity cost charges as high. The highest-ranking items are all related to building and construction items, marking development-related processes as a significant pain point for local businesses and residents.

The results highlight that there is a discrepancy between policy and regulation creation and the speed in which results are delivered at a municipal level. While there has been progress through digital permitting tools, businesses still experience uncertainty and inconsistency between departments.

Question 15: What changes would help reduce red tape?



Respondents had the opportunity to directly advise what would help in the reduction of red tape across all levels of government. The results indicate findings that would address their top challenges with understanding requirements, preparing documentation, and submitting through multiple portals.

As illustrated in the graph above, respondents want to see the following changes:

- Consolidated forms across government (71.79%)
- Clearer instructions and guidelines (69.23%)
- Simpler online portals (61.54%)
- Less frequent reporting (48.72%)

For those that provided feedback, they recommended increased communication and a streamlined approach to accessing and submitting information.

Question 16: What are government process changes that have made it easier to operate your business?

Respondents had the opportunity to fill in their comments here. The most common responses received were:

- Digital applications and permitting
- Streamlining of certain processes to simplify
- Sample forms
- City of Surrey decreasing their red tape on planning approvals

Question 17: What measures has your business taken to reduce internal red tape?

We allowed respondents to share positive stories about what they have done to reduce their own internal tape. Respondents shared that they:

- Continuously evaluate internal procedures to ensure efficiency
- Outsource services to alternative platforms
- Maintain consistent communicate between internal departments
- Stay up to date on all government announcements

Question 18: Final Comments.

As we have in previous iterations of the survey, we asked if respondents had any further suggestions or comments that were not discussed in previous questions. Key themes emerged in the responses offered. They include:

- Conflicting information at the municipal level relating to building and construction regulations, leading to delays in the process.
- Ineffective intermunicipal business license portal; does not improve the process of conducting business in the region.
- Unnecessary regulations and reporting for businesses on federal policies that are not applicable.

Conclusion

The 2025 Red Tape Survey reveals that, despite incremental progress in select areas, the overall regulatory burden on businesses in Surrey and White Rock remains significant. While digital systems and online portals have improved access and reduced some paperwork, many members continue to face a complex and fragmented regulatory environment that uses valuable time, resources, and productivity.

60% of respondents reported that compliance costs and administrative time have increased over the past two years, a finding consistent with broader provincial and national trends. The growing reliance on online systems has not yet translated into efficiency gains for most businesses; instead, multiple portals, inconsistent login systems, and unclear guidance have added layers of frustration.

At the municipal level, the City of Surrey's efforts to modernize permitting, development approvals, and grant applications were acknowledged by some respondents as positive steps. However, development cost charges, building permits, and public hearing processes remain among the most cited areas of concern. These findings align with the high participation rate from real estate and construction-related businesses, for whom municipal processes have a direct impact on timelines and costs.

At the federal and provincial levels, duplication of reporting requirements and inconsistent communication continue to rank as top pain points. Respondents cited a need for clearer, more concise guidance and the consolidation of overlapping forms and submissions. The arduous issue of multiple agencies requesting similar information emphasizes the need for better coordination between levels of government.

This year's data clearly shows that businesses are not resistant to regulation, they are asking for clarity, consistency, and efficiency. Businesses recognize the importance of oversight but want governments to modernize processes so that compliance supports, rather than hinders, growth.

The Surrey & White Rock Board of Trade's 2024 recommendations focused on streamlining and simplifying regulatory processes across all levels of government. We will continue to advocate for the remaining work needed, including the development of user-friendly digital systems to improve efficiency, greater coordination and harmonization across government departments to reduce duplication, clearer and more transparent communication of regulatory requirements, and regular consultation with the business community to identify and address ongoing barriers to growth.

Based on the 2025 survey findings, the Surrey & White Rock Board of Trade is advancing a new set of recommendations focused on practical, systems-based solutions that directly address

the most common frustrations identified by respondents. These recommendations emphasize improving clarity of instructions, consolidating reporting across agencies, simplifying digital systems through a single-login portal for business functions, and reducing reporting frequency to minimize administrative burden and free up time for business growth.

As Surrey and White Rock continue to evolve as two of Canada's fastest-growing regions, reducing red tape is not just about administrative efficiency, it is an economic imperative. Simplifying how businesses interact with government will enable greater innovation, faster investment, and a more competitive business environment for all.

The Board of Trade will share these findings with municipal, provincial, and federal partners to support ongoing dialogue and tangible action. Our goal remains clear: to ensure that Surrey and White Rock remain cities where businesses can start, grow, and excel without being burdened by unnecessary bureaucracy.

Your voice for a *thriving*
business community

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