Red Tape *Report*

October 2026

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 ninth annual Red Tape Survey, which captures members' experiences with government processes across all levels. Conducted between mid-July and early October 2026, 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 2026 results suggest that red tape remains a material economic issue for the Surrey and White Rock business community. The strongest signal is not opposition to regulation itself, but frustration with the friction surrounding regulation: finding the right information, preparing documentation, navigating separate systems, waiting for approvals and obtaining consistent answers from government.

KEY FINDINGS

Nearly half of respondents indicated that red tape significantly affects operations, with 46% reporting that their business spends 6+ hours per week on regulatory compliance processes.

Top challenges across all levels of government:

- Understanding requirements (60%)
- Completing applications/forms (58%)
- Gathering documentation (56%)

Federal- and provincial-level challenges remain highest in:

- Canada Revenue Agency (31%)
- WorkSafeBC (15%)
- BC Business Registry (11%)

Municipal-level challenges remain highest in:

- Building permits (Surrey – 50%, White Rock – 46%)
- Development and amenity cost charges (Surrey – 48%, White Rock – 40%)
- Development applications (Surrey – 46%, White Rock – 36%)

2026 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. **Establish clear service standards and predictable approval timelines.**
2. **Improve guidance and engage industry before changing requirements.**
3. **Reduce duplication and coordinate requirements across departments and governments.**
4. **Simplify digital services and make processes easier to navigate.**

Results Summary

The Red Tape Survey was live from July 15th to October 2nd, providing 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.

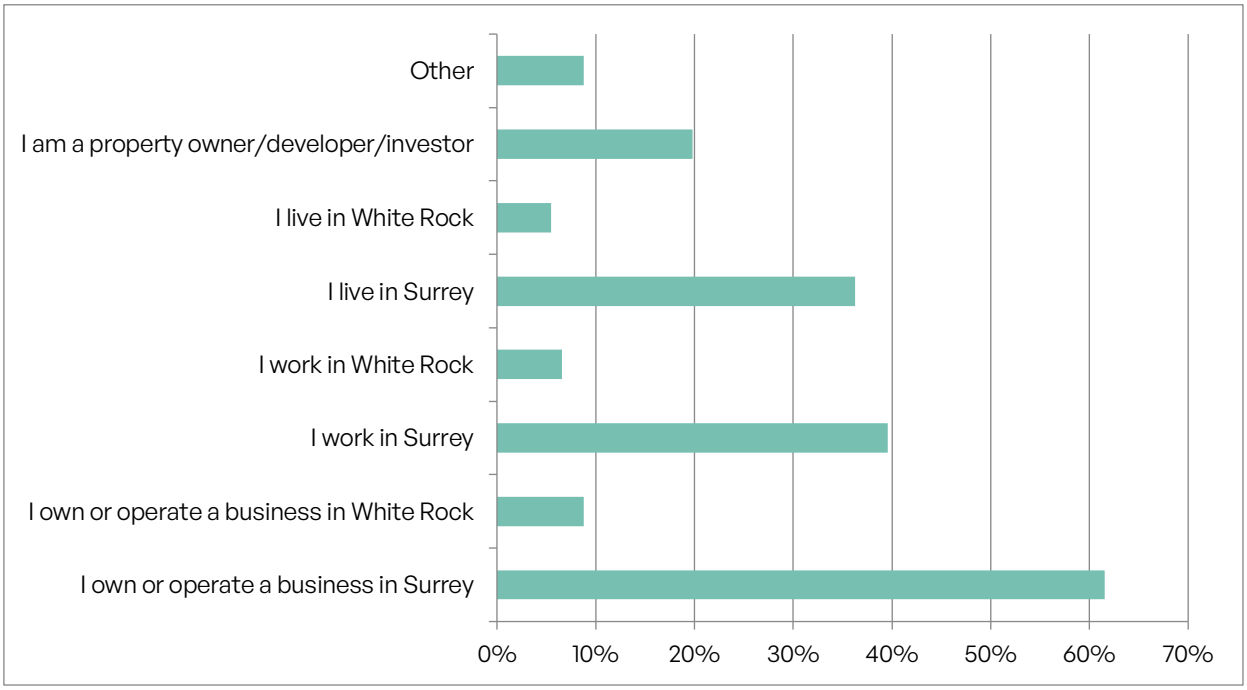
The 2026 survey provides a broader view of regulatory burden than the 2025 survey.

The results reinforce several themes from last year, particularly the need for clearer information, consolidated processes and faster approvals, while adding stronger evidence about the impacts of regulation on economic competitiveness.

CHANGES FROM 2025 RED TAPE SURVEY

The questionnaire separates municipal experience from provincial/federal experience and asks respondents to assess whether the regulatory environment supports business growth and investment. It also distinguishes between the time and cost of individual compliance activities. These additions make the 2026 results more useful for targeted advocacy, but they mean that some 2025 figures cannot be compared directly.

Question 1: What is your relationship to Surrey and/or White Rock?

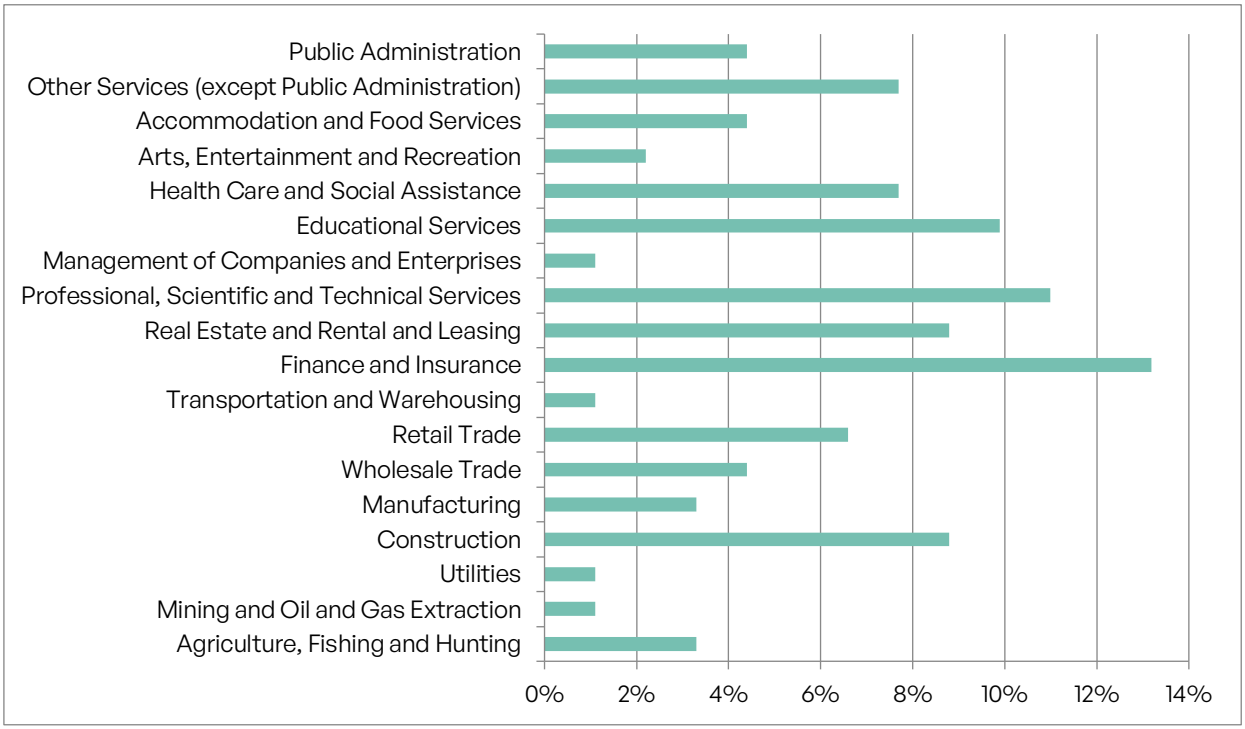


The 2026 survey broadened participation beyond business location. 62% owned or operated a business in Surrey and 9% owned or operated a business in White Rock. A further 40% worked in Surrey and 7% worked in White Rock, while 36% lived in Surrey and 5% lived in White Rock. Nearly 20% identified as a property owner, developer or investor. Because respondents could select multiple categories, the numbers reflect an overlap between groups.

Red tape is seen as being experienced not only by business owners completing applications, but also by employees, residents and property stakeholders interacting with government systems. The 2026 findings can therefore be read as evidence about the local regulatory experience more broadly, while business-specific questions remain most relevant to owners and operators.

The sample supports treating red tape as a regional economic issue while recognizing that municipal processes can create very different experiences in Surrey and White Rock.

Question 2: What sector or industry do you operate in?[1]

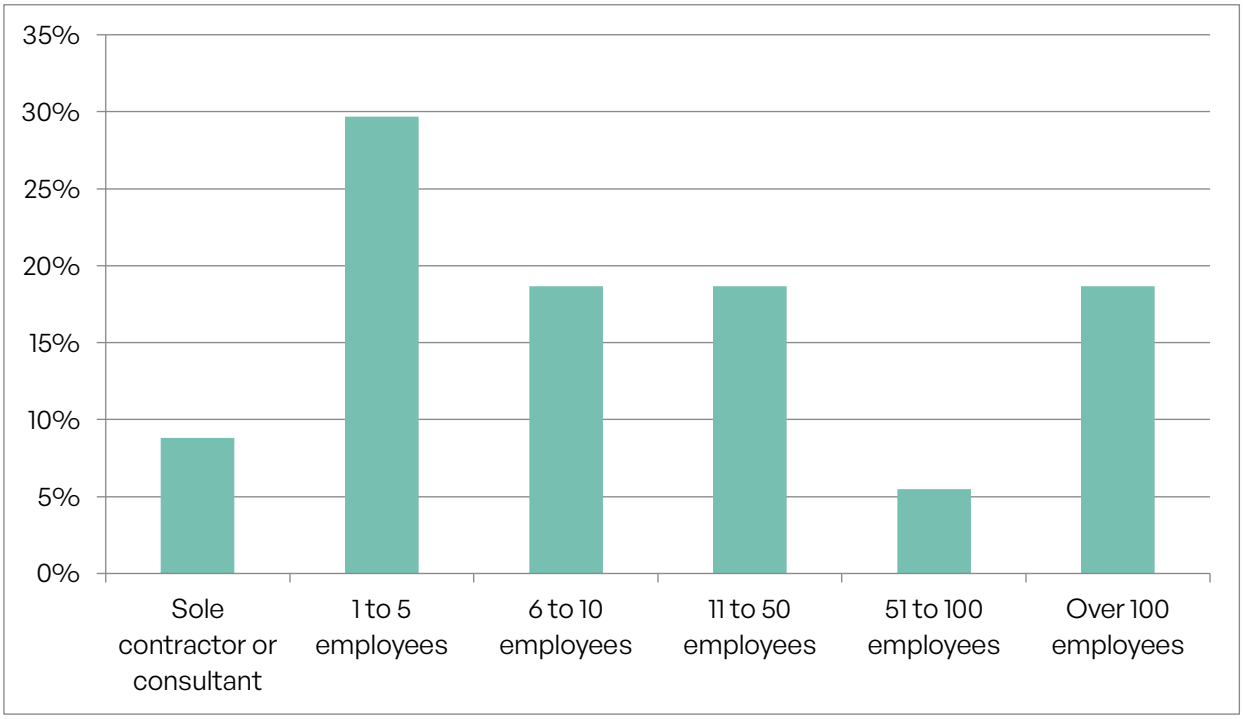


*Categories without adequate responses not shown.

Participation was distributed across a broad range of industries. Finance and insurance represented the largest single sector at 13%, followed by professional, scientific and technical services (11%), educational services (10%), construction and real estate/rental/leasing (9%), and health care/social assistance (8%). This mix demonstrates that administrative burden is not confined to one industry; it affects professional, service, construction, education, health and consumer-facing businesses.

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

Question 3: How many individuals are employed by your company?

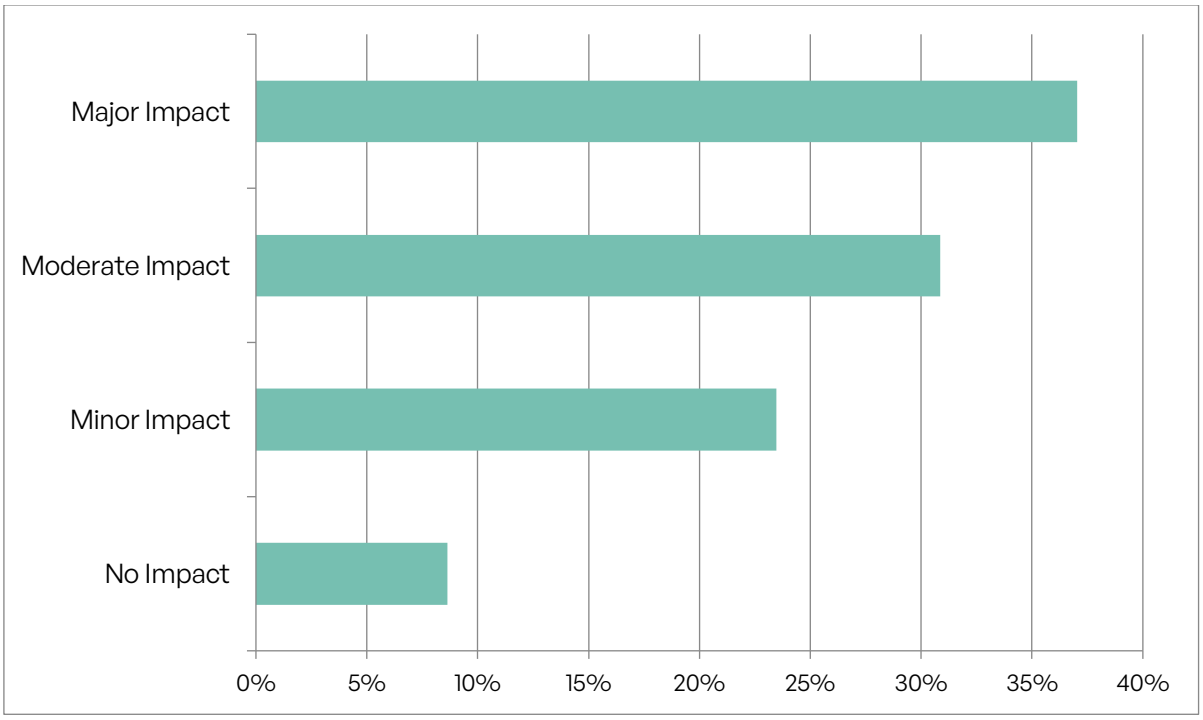


The sample is strongly represented by small businesses. Nearly 30% reported one to five employees, while 19% each reported six to 10 employees and 11 to 50 employees. In total, 67% of respondents were in organizations with 50 or fewer employees.

This matters because the same compliance task can place a different burden on organizations of different sizes. A small business may need an owner or manager to complete forms, interpret rules and follow up with agencies, while a larger organization may assign that work to specialized staff. The time reported in this survey therefore has particular significance for small and medium-sized businesses.

The findings support prioritizing reforms that reduce the need for specialist knowledge, repeated submissions, and external assistance. Plain-language instructions, coordinated requirements, and accessible support can make compliance more manageable for firms without dedicated administrative teams.

Question 4: What overall impact does regulatory compliance have on your business or household?

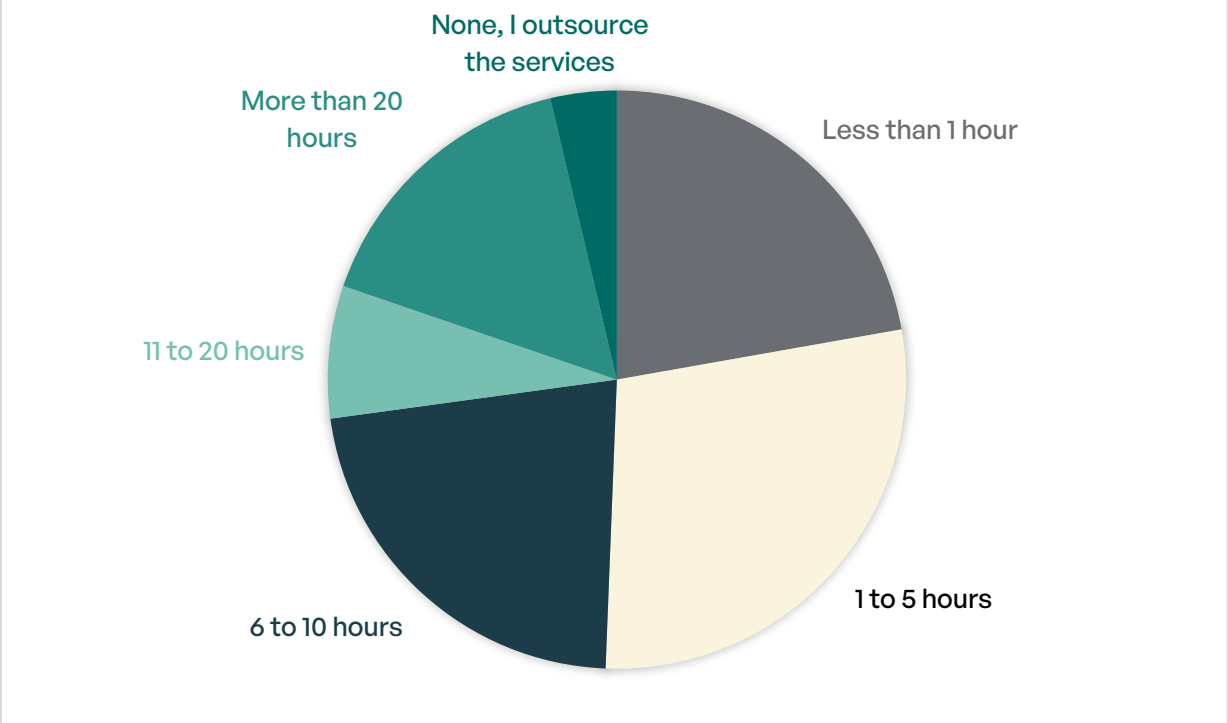


A combined 68% of respondents reported that regulatory compliance had a moderate or major impact on their business or household. Another 23% reported a minor impact, while 9% reported no impact. In other words, only a small minority experienced compliance as having no effect.

The 68% moderate-or-major result is lower than the 75% reported in 2025.[2] It should not be treated as evidence that red tape has declined: the 2026 survey broadened participation and changed the questionnaire, so the two results are not directly comparable. The more defensible conclusion is that a substantial majority of 2026 respondents continue to experience a meaningful impact.

[2] Surrey & White Rock Board of Trade, 2025. "Red Tape Survey." https://swrbot.com/wp-content/uploads/2025/10/2025-Red-Tape-Survey-Report.pdf

Question 5: How much time does your business or household spend weekly on compliance activities?



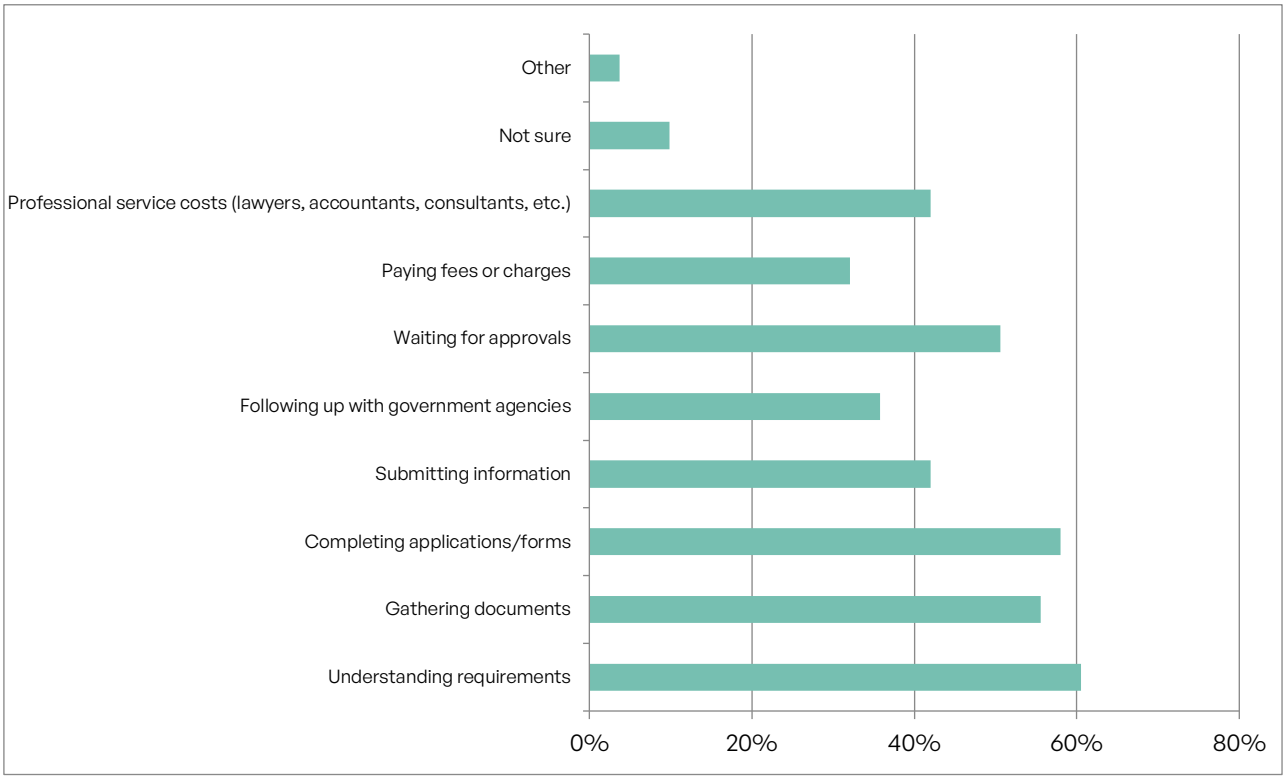
Compliance continues to consume a significant amount of time. 46% of respondents reported spending six or more hours per week on compliance, including 16% spending more than 20 hours. That represents a substantial recurring workload, particularly for smaller firms where owners and managers may be doing the compliance work themselves.

The share reporting six or more hours is slightly above the 43% recorded in 2025. Because the surveys and respondent pools are not identical, this difference should be read as a signal of persistent workload rather than definitive evidence of an increase. The results do show that online services and other process changes have not removed the burden for many respondents.

The results are as follows:

- Less than 1 hour: 22%
- 1 to 5 hours: 29%
- 6 to 10 hours: 22%
- 11 to 20 hours: 7%
- More than 20 hours: 16%
- None, I outsource the services: 4%

Question 6: What is the most costly or time-consuming parts of compliance?



When asked to select the most costly or time-consuming activities, the top results were:

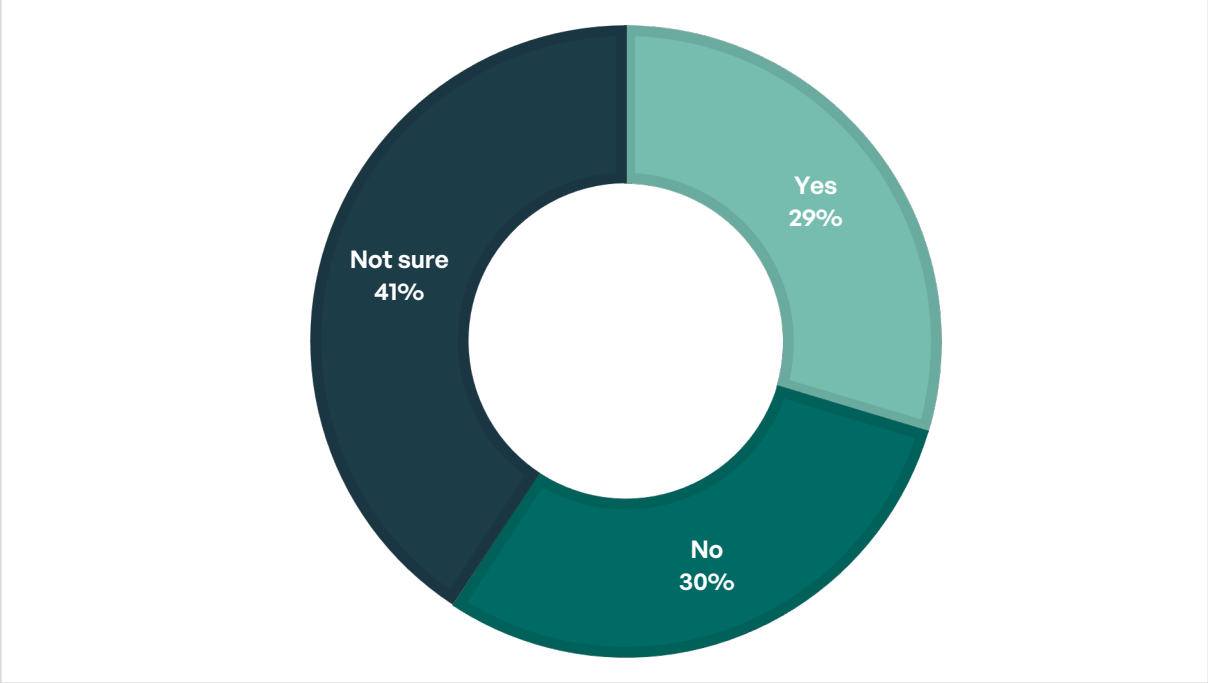
- Understanding requirements: 60%
- Completing applications/forms: 58%
- Gathering documents: 56%
- Waiting for approvals: 51%

The results suggest that compliance burden is spread across the full process, from interpreting rules to preparing an application and waiting for a decision.

The practical implication is that simplifying a form alone may not solve the problem. Businesses need to know what applies to them, what evidence is required, where to submit it and when they can expect a response. When instructions are unclear or requirements are difficult to navigate, firms may spend additional time contacting government or pay accountants, lawyers or consultants for help.

Written comments also raised complexity, limited communication and the frequency of compliance tasks. These comments reinforce the case for clearer guidance and more coordinated processes, alongside faster approvals.

Question 7: Are you required to report the same information to multiple government departments and agencies?

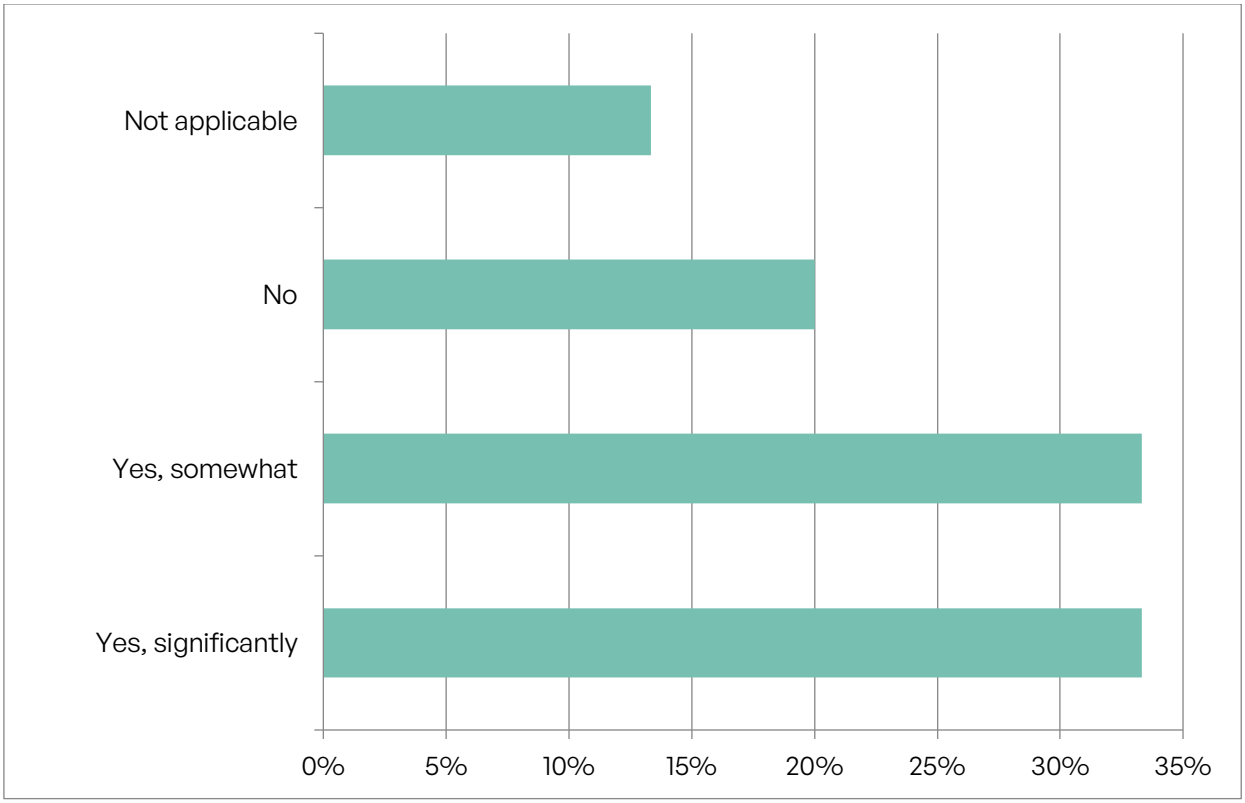


29% of respondents said they are required to provide the same information to multiple government departments or agencies; 30% said they are not, and 41% were unsure. The high level of uncertainty is itself important: businesses may not know whether information is being shared behind the scenes or whether separate submissions are genuinely necessary.

In 2025, 38% reported duplicate reporting, but that survey did not offer a 'not sure' response. The results therefore cannot establish whether duplication has decreased. SWRBOT's 2026 recommendations to 'reduce duplication' and 'simplify digital services' respond directly to the uncertainty and friction identified here.

Written examples included tax filings, payroll and employee information, business registration, licensing, GST, FINTRAC and occupational or environmental reporting. Because these requirements span agencies and jurisdictions, improvement will often depend on governments coordinating with one another rather than asking businesses to reconcile separate systems themselves.

Question 8: Have municipal processes or requirements created delays, increased costs, or affected your ability to operate, invest, or grow your business?

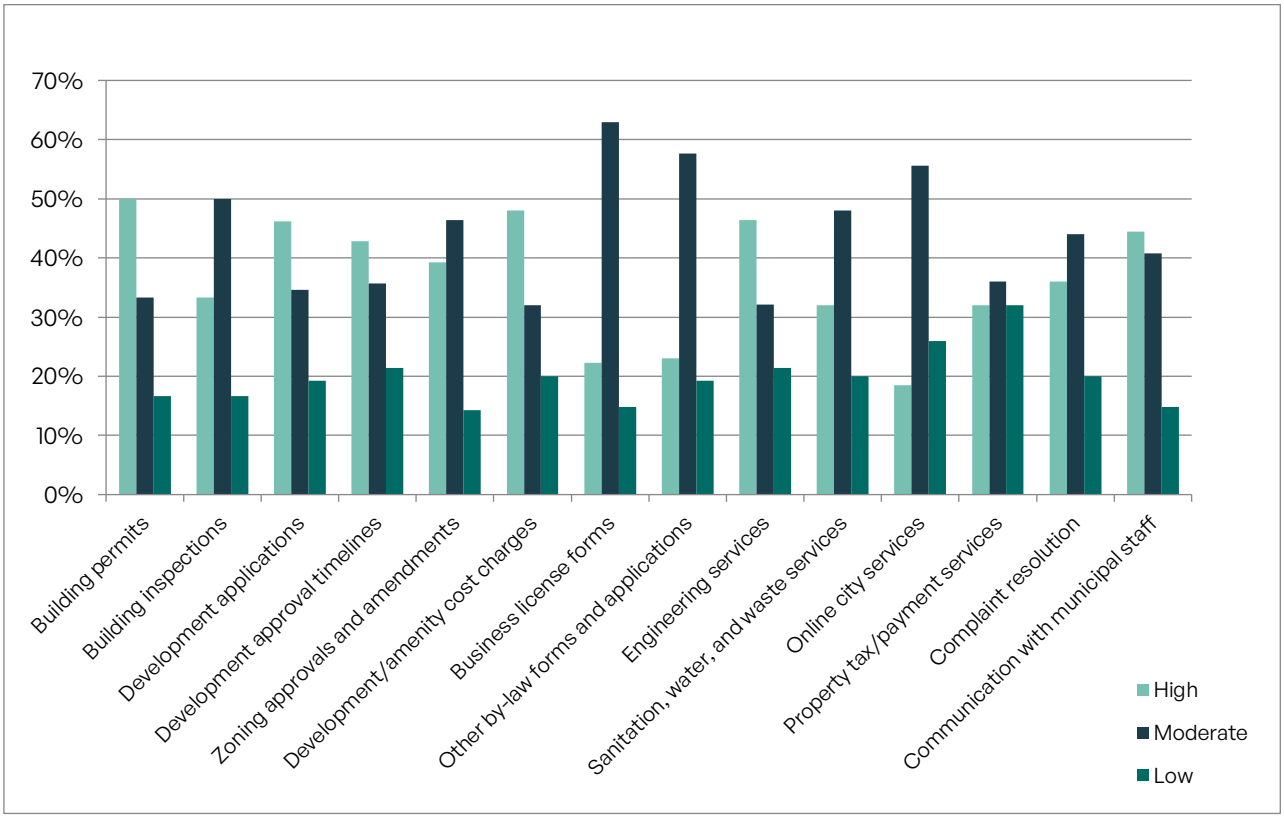


Two-thirds (67%) said municipal processes or requirements had affected their ability to operate, invest or grow, while 20% said they had not. Comments identified permits, business licences, inspections, development approvals, signage, zoning and property taxes as recurring sources of friction.

Respondents also described challenges at the boundaries between municipal and provincial requirements. Even when each government is responsible for a different part of a process, businesses experience the combined sequence as one project. Poor coordination can therefore create repeated work or delays that no single department may see in isolation.

The economic effect is not limited to the amount of a fee. Slow or uncertain decisions can complicate financing, scheduling, hiring and investment planning. The findings support clearer requirements, published timelines and better coordination, while preserving the underlying safety, environmental and planning objectives of regulation.

Question 9: As a business owner and/or resident in Surrey, rate the level of red tape.



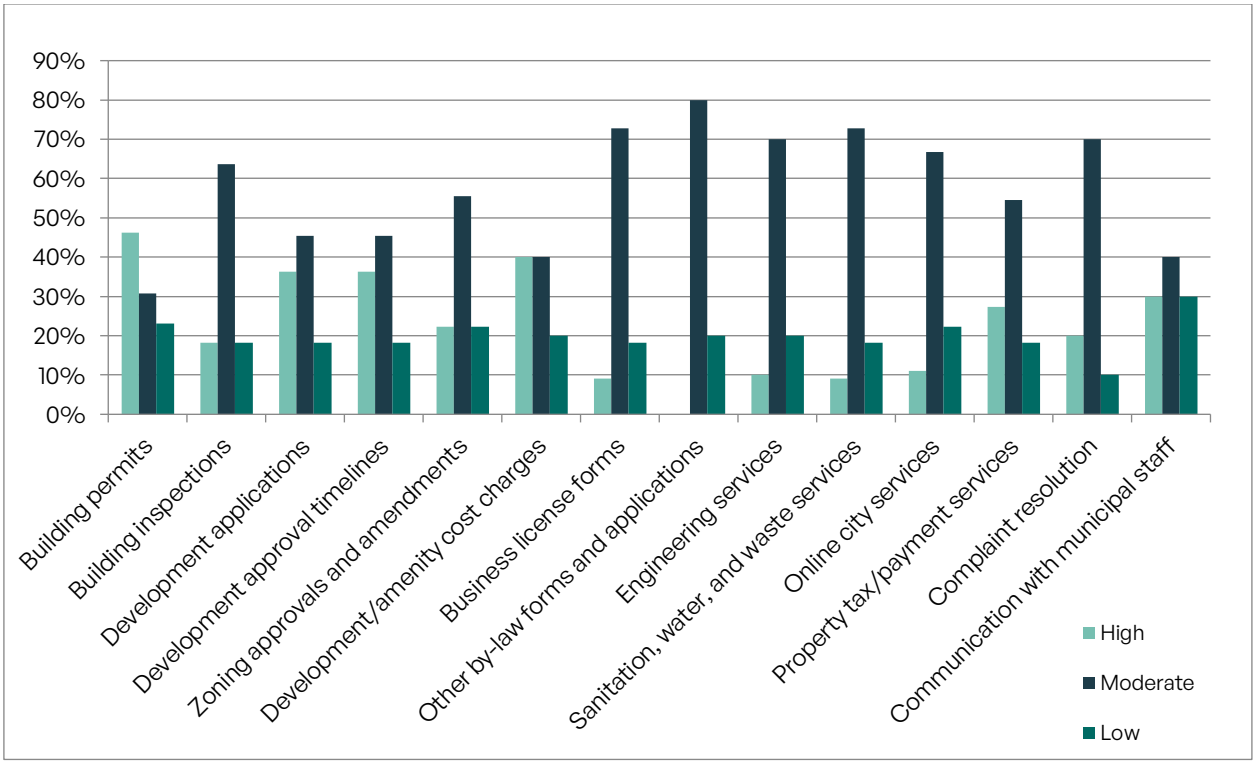
In Surrey, building permits were most frequently rated as a high red tape area (50%). Development and amenity cost charges followed at 48%, while development applications and engineering services were each at 46%; development approval timelines were at 43%. Communication with municipal staff was also rated high by 44%.

The results point to a concentration of concern around development-related processes, from the application and engineering stages through to the final decision. Staff communication is part of that experience: clearer explanations, consistent answers and access to someone who can resolve questions may help prevent incomplete submissions and repeated follow-up.

Other services were less often rated high, including business licence forms (22%), other bylaw forms (23%) and online city services (19%). This suggests that the problem is not perceived as equally severe across all municipal functions; the clearest priorities are permitting, development charges, engineering and approvals.

The 2025 survey also identified development and amenity charges and building permits as leading concerns. Although the questionnaires differ, the recurrence of these themes supports keeping development approvals central to SWRBOT's municipal advocacy.

Question 10: As a business owner and/or resident in White Rock, rate the level of red tape.

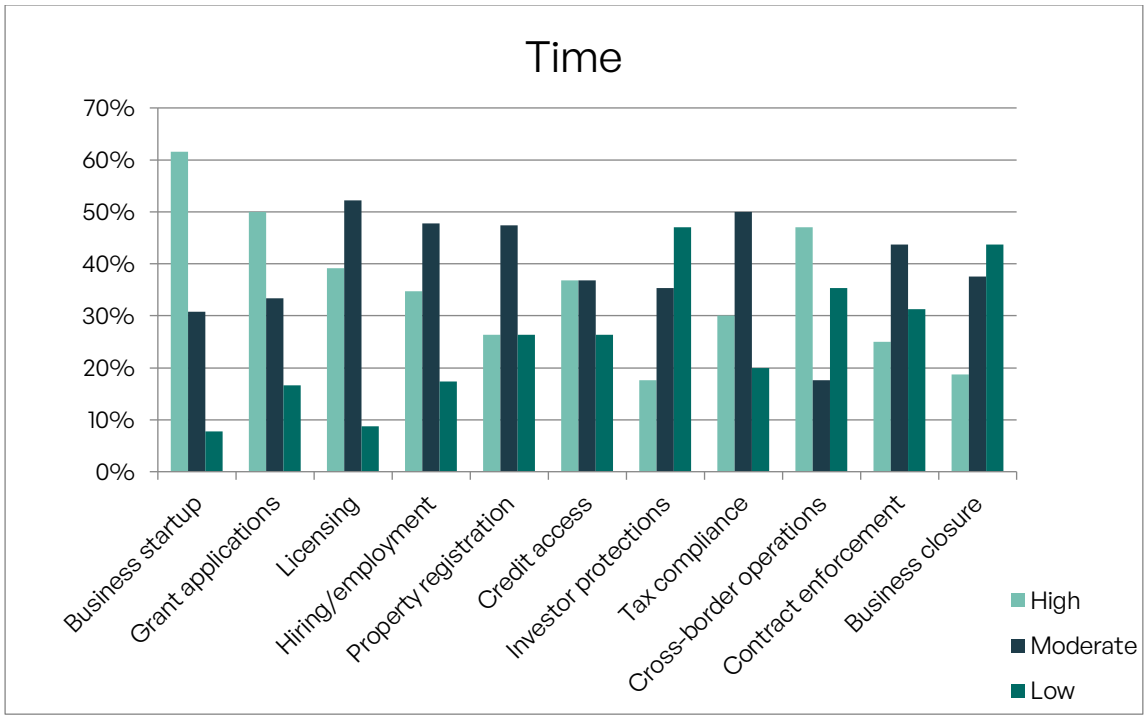


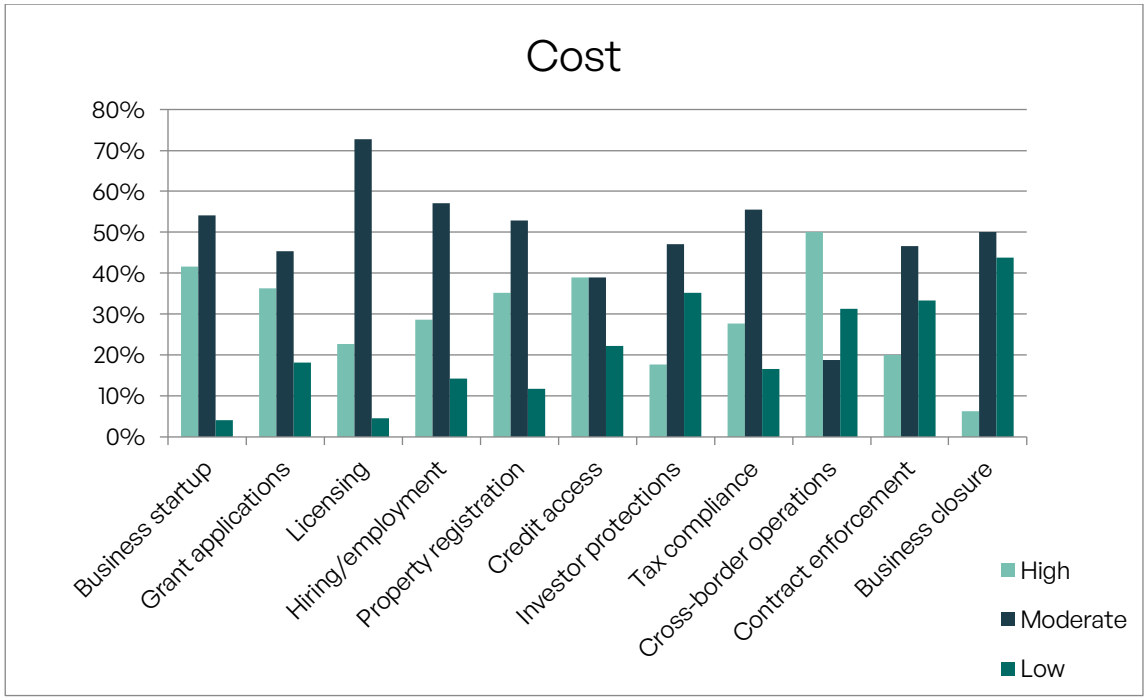
In White Rock, building permits were most frequently rated as a high red tape area (46%). Development and amenity cost charges were rated high by 40%, while development applications and approval timelines were each rated high by 36%. Communication with municipal staff was rated high by 30%.

As in Surrey, the highest concerns cluster around processes that require applications, review and decisions. These results point toward the value of clear submission requirements and realistic, visible timelines, rather than suggesting that every municipal service presents the same level of difficulty.

Open-ended comments were particularly focused on permitting delays, signage rules and the need for clearer timelines. One recurring theme was that businesses want a more predictable and business-friendly process without compromising appropriate planning and safety standards.

Question 11: Rate the time and cost required for compliance.





Business start-up was most often rated a high time burden (62%), followed by grant applications (50%) and cross-border operations (47%). For cost, cross-border operations ranked highest (50%), followed by business start-up (42%) and grant applications (36%). These results distinguish activities that consume staff time from those that generate particularly high direct expenses.

The contrast suggests that the source of burden varies by activity. Starting a business can require navigating multiple initial steps, while cross-border operations may involve customs, tax, documentation and changing trade requirements that affect both time and cost. These are respondent assessments, so they indicate perceived pressure rather than a measured dollar cost.

Start-up processes matter because they affect how quickly entrepreneurs can begin operating and generating economic activity. Unclear requirements or uncertain timelines can delay a launch and increase the time or professional assistance needed before a business is fully operational.

Grant applications are another important area for review. Programs intended to support investment may be less accessible if the application process requires extensive documentation or specialist support. Simplifying applications and making eligibility and requirements clearer could help ensure that administrative demands do not undermine the purpose of the funding.

Question 12: How would you rate Surrey and/or White Rock's current regulatory environment for supporting business growth and investment?

	Excellent (supports growth and investment)	**Good** (generally supportive but improvements needed)	**Fair** (creates some barriers)	**Poor** (creates significant barriers)	**Not Sure**
Surrey	12%	23%	30%	21%	14%
White Rock	10%	26%	13%	29%	22%

In Surrey, 21% rated the regulatory environment poor and 30% fair; 35% rated it excellent or good. In White Rock, 29% rated it poor and 13% fair, while 36% rated it excellent or good. A further 22% of White Rock respondents selected 'not sure.'

Neither municipality received an excellent-or-good rating from a majority of respondents. This points to a perceived gap between current processes, and the predictability businesses need to make operating and investment decisions. It does not mean respondents oppose regulation; it suggests they want the system to support growth more effectively.

White Rock's higher poor rating should be interpreted cautiously because its sample is smaller. Surrey's responses were more distributed across fair, poor and positive ratings. In both communities, the result reinforces the importance of examining specific processes – particularly permits, development applications, charges and timelines – rather than treating the regulatory environment as one uniform experience.

For competitiveness, the key distinction is between the purpose of a rule and the experience of complying with it. Clear requirements and timely, consistent decisions can improve the business environment without weakening legitimate standards.

Question 13: How effective is communication from Surrey and/or White Rock?

	Excellent (proactive updates)	Adequate (can find information)	Poor (rarely informed/ hard to find)	Not sure
Surrey	15.5%	49%	20%	15.5%
White Rock	13%	34%	22%	31%

In Surrey, 64.5% rated municipal communication excellent or adequate, compared with 47% in White Rock. Poor ratings were 20% in Surrey and 22% in White Rock. White Rock also had a high 'not sure' share of 31%, which may reflect limited interaction with, or difficulty identifying, relevant municipal information.

Surrey's results suggest that information is reasonably accessible to many respondents, but only 15.5% rated communication excellent. Making information available is not the same as proactively explaining requirements, notifying businesses of changes or helping applicants understand what is needed before they submit materials.

In White Rock, the high 'not sure' response makes it difficult to draw a firm conclusion about overall communication quality. It does, however, indicate an opportunity to make business-facing information and contact points easier to find.

Communication affects the amount of work required to comply. Clear, timely explanations can reduce avoidable inquiries, incomplete applications and repeat submissions. This links directly to the survey's wider recommendations for plain-language guidance and predictable service standards.

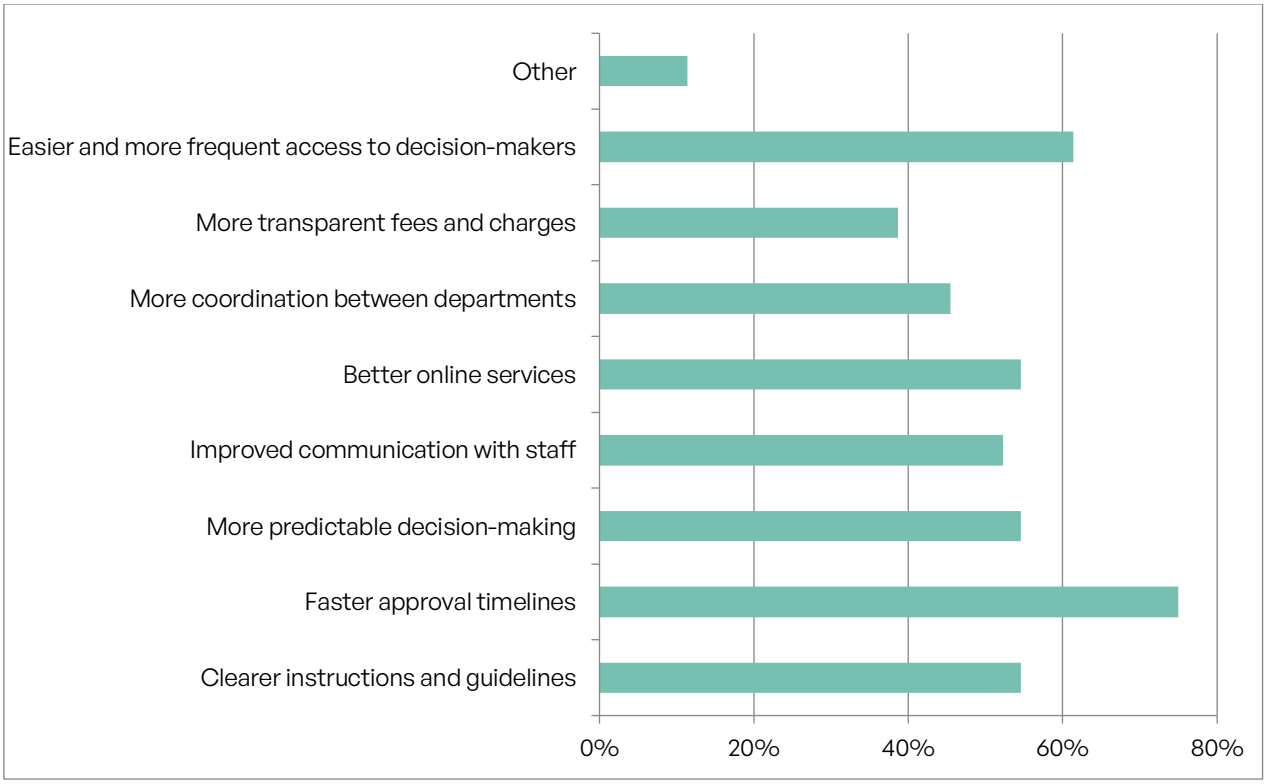
Question 14: What municipal changes would make Surrey and/or White Rock more competitive for businesses, investment, and economic growth?

Open-ended responses called for faster development approvals, more business-friendly policies, lower or more predictable fees and taxes, stronger business-support programs, clearer permitting guidance in both cities.

Respondents also raised support for technology start-ups, foreign businesses entering Surrey, workforce development and business modernization. These comments broaden the issue beyond paperwork: respondents see efficient government processes as one part of a region's ability to attract investment and support productivity.

In White Rock, additional comments included requests for consultation before major changes, particularly changes to taxes and fees, and calls for the City to take a more proactive approach to economic development.

Question 15: What improvements would make your experience working with municipal departments in Surrey and/or White Rock better?



Faster approval timelines were the leading requested improvement, selected by 75% of respondents. Access to decisionmakers followed at 61%. Clearer instructions, more predictable decisions and better online services were each selected by 55%, while 45% wanted more coordination between departments.

The priorities combine speed with clarity and accountability. A faster process is difficult to achieve if requirements are unclear or applicants cannot get answers; online services are most useful when they reduce work rather than simply move existing forms onto a screen. These results support publishing service standards and making application status easier to track.

Question 16: Over the past two years, how have the cost and time required to comply with provincial regulations changed?

	Increased	Stayed the Same	Decreased	Not Sure
Cost	70%	10%	2.5%	17.5%
Time	63%	18%	2.5%	17.5%

Provincial compliance costs increased for 70% of respondents, and 63% said the time required had increased. Only 10% reported unchanged costs and 18% unchanged time; approximately 3% reported decreases in either measure.

The cost increase was reported more often than the time increase. The survey does not identify the cause, so it cannot establish whether the difference reflects professional fees, software, charges or other factors. It does show that respondents commonly perceive provincial compliance as becoming more expensive as well as more time-consuming.

Question 17: Over the past two years, how have the cost and time required to comply with federal regulations changed?

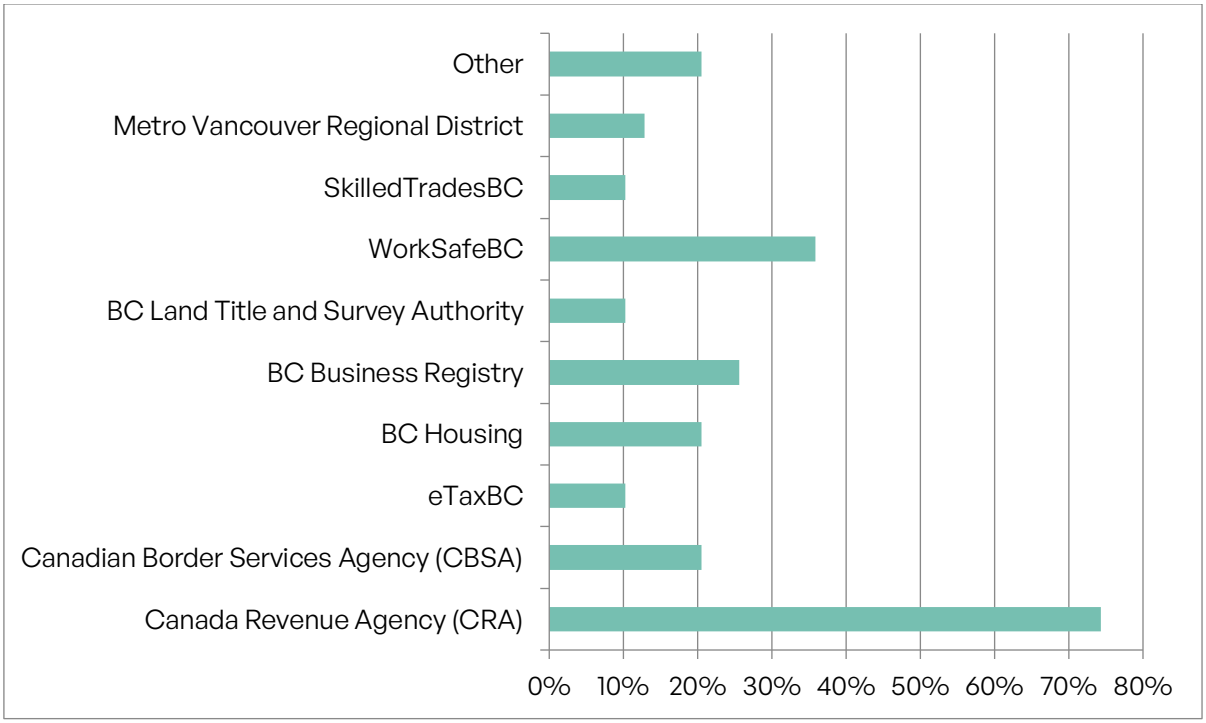
	Increased	Stayed the Same	Decreased	Not Sure
Cost	55%	25%	3%	17%
Time	53%	25%	5%	17%

Federal compliance costs increased for 55% of respondents, while 53% said the time required increased. A quarter reported no change in each measure. Only a small share reported decreases: approximately 3% for cost and 5% for time.

The federal results are negative, although less so than the provincial results in this survey. The 15-percentage-point difference in reported cost increases (70% provincial versus 55% federal) suggests respondents more frequently perceive rising costs in the provincial system. This is a comparison of reported experience, not proof of the underlying cause.

The 2025 survey combined government levels in its question, whereas the 2026 survey separates provincial and federal experiences. The newer results provide a clearer basis for targeted advocacy: federal recommendations can focus on federal processes, while provincial cost and time concerns can be pursued separately.

Question 18: Which provincial and/or federal agencies create the greatest administrative burden?



The Canada Revenue Agency was selected by 74% of respondents, making it the most frequently identified agency by a wide margin. WorkSafeBC followed at 36%, BC Business Registry at 26%, and the Canada Border Services Agency and BC Housing at 21% each.

CRA's position suggests that tax administration is a prominent source of burden across sectors. WorkSafeBC points to ongoing workplace and employment compliance, while comments about the BC Business Registry identified account creation and linking personal identification to business accounts as specific friction points. The results identify where respondents feel the burden most strongly; they do not independently measure each agency's administrative performance.

The 'Other' category was selected by 21%, with comments naming FINTRAC, IRCC, liquor licensing and project approvals. This range reinforces that administrative burdens arise across different policy areas and that reforms should address both agency-specific requirements and the way information and processes connect between agencies.

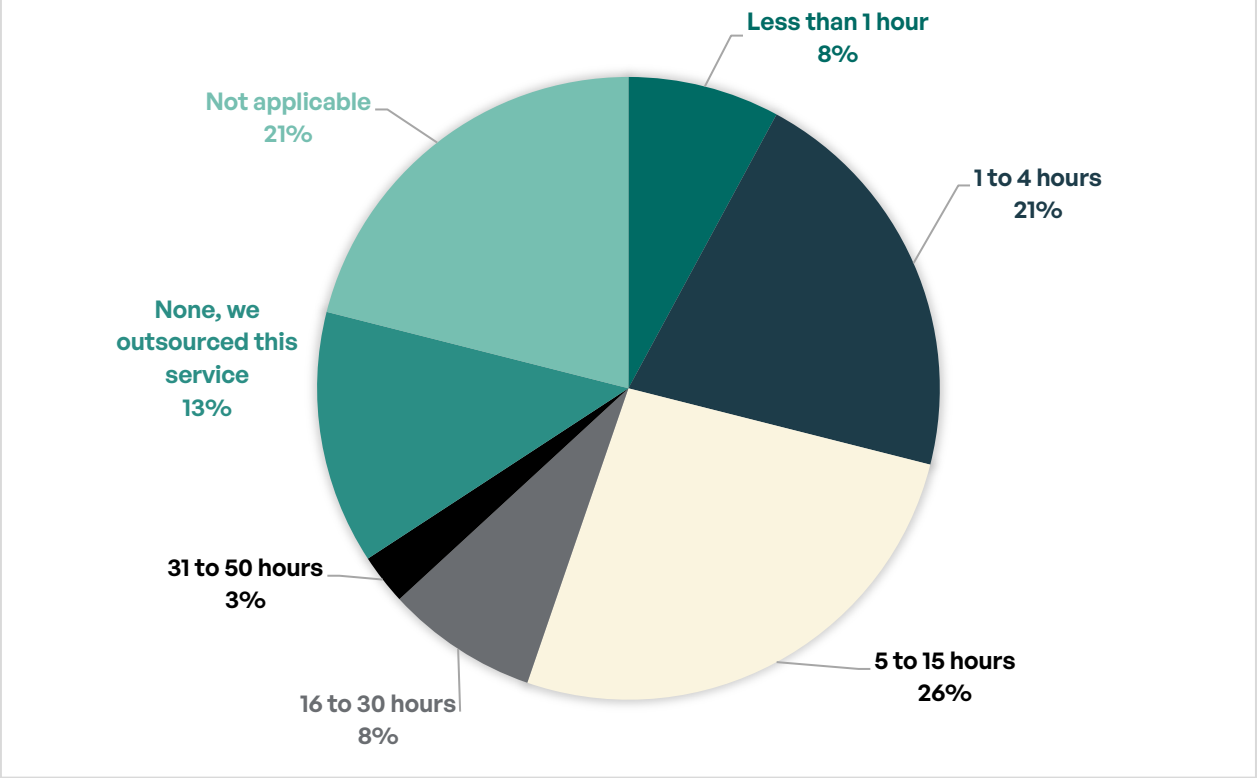
Question 19: Please describe the provincial and/or federal requirement(s) that create the greatest challenge for your business.

Written responses identified CRA and tax-related administration, CBSA/CARM, PST, environmental and WorkSafe requirements, business licensing, paperwork and difficulty finding required information. Several comments emphasized that the challenge is not only the rule itself, but finding the right information and understanding what must be submitted.

A particularly useful theme is the difference between 'regulation' and 'navigation.' One respondent described the challenge of understanding environmental requirements; another criticized a business registry process that requires a new account and links a personal ID to the business account. These examples show that the burden can arise even when the policy objective is not controversial.

Several respondents also raised the need for more practical guidance and fewer unnecessary accounts. This connects directly to Question 24, where consolidated forms and interdepartmental communication were the strongest requested improvements.

Question 20: How much time did your business spend on your last income tax return, factoring in requirements, such as the Underused Housing Tax (UHT)?



Among respondents:

- 26% spent five to 15 hours on their last income tax return
- 21% spent one to four hours
- 8% spent less than one hour
- 8% spent 16 to 30 hours
- 3% spent 31 to 50 hours
- 13% outsourced the work, and 21% said it was not applicable.

The result should not be read as the total economic cost of tax compliance because outsourced work still carries a financial cost, and the survey does not capture the time spent by accountants or other professionals.

The findings are consistent with the prominence of CRA in Question 18 and indicate that tax administration remains a practical concern. They do not isolate the effect of any one tax requirement, including the Underused Housing Tax, but support examining whether instructions, filing obligations and reporting processes can be made clearer and less duplicative.

Question 21: How would you rate the current regulatory environment both provincially in British Columbia and federally in Canada for supporting business growth and investment?

	Excellent (supports growth and investment)	Good (generally supportive but improvements needed)	Fair (creates some barriers)	Poor (creates significant barriers)	Not sure
Province	10%	16%	24%	42%	8%
Federal	8%	22.5%	22.5%	36%	11%

Provincially, 42% rated the regulatory environment poor and 24% fair; 26% rated it excellent or good. Federally, 36% rated it poor and 22.5% fair, while approximately 31% rated it excellent or good. The federal results are somewhat more positive, but negative or mixed assessments remain common at both levels.

The provincial results reinforce the earlier finding that compliance costs and time have increased for many respondents. Considered together, these responses suggest that businesses perceive both a growing burden and a regulatory environment that does not consistently support investment and growth.

Federal ratings are less negative than provincial ratings, but more than one-third still described the federal environment as poor. The agency and open-ended responses point to areas for attention, particularly tax administration, trade-related processes and the clarity of federal requirements.

Reducing unnecessary regulatory burdens can improve competitiveness and increase investor confidence for those looking at British Columbia or Canada, more broadly, as a destination for growth and expansion.

Question 22: What provincial and/or federal changes would make each jurisdiction more competitive for businesses, investment, and economic growth?

Open-ended responses focused on streamlining project approvals and environmental assessments, improving infrastructure certainty, supporting skilled trades and labour mobility, providing tax credits and incentives for productivity and innovation, simplifying licensing, and reducing unnecessary paperwork.

The comments also show that competitiveness is increasingly viewed through a productivity lens. Respondents mentioned AI, management systems, worker retraining, water infrastructure, climate adaptation and innovation incentives. In other words, businesses are not only asking government to remove burdens, but they are also asking government to make it easier to invest in productivity.

Trade and labour mobility also appear as competitiveness issues. Suggestions included broader skilled-worker pathways and smoother cross-provincial mobility. This indicates that regulatory efficiency intersects with workforce policy: delays or restrictions in one system can limit the effectiveness of investment elsewhere.

Question 23: How effective is communication from federal, provincial, and regional governments?

	Excellent (proactive updates)	Adequate (can find information)	Poor (rarely informed/ hard to find)	Not sure
Federal	10%	25%	50%	15%
Provincial	10%	40%	37.5%	12.5%
Regional	0%	100%	0%	0%

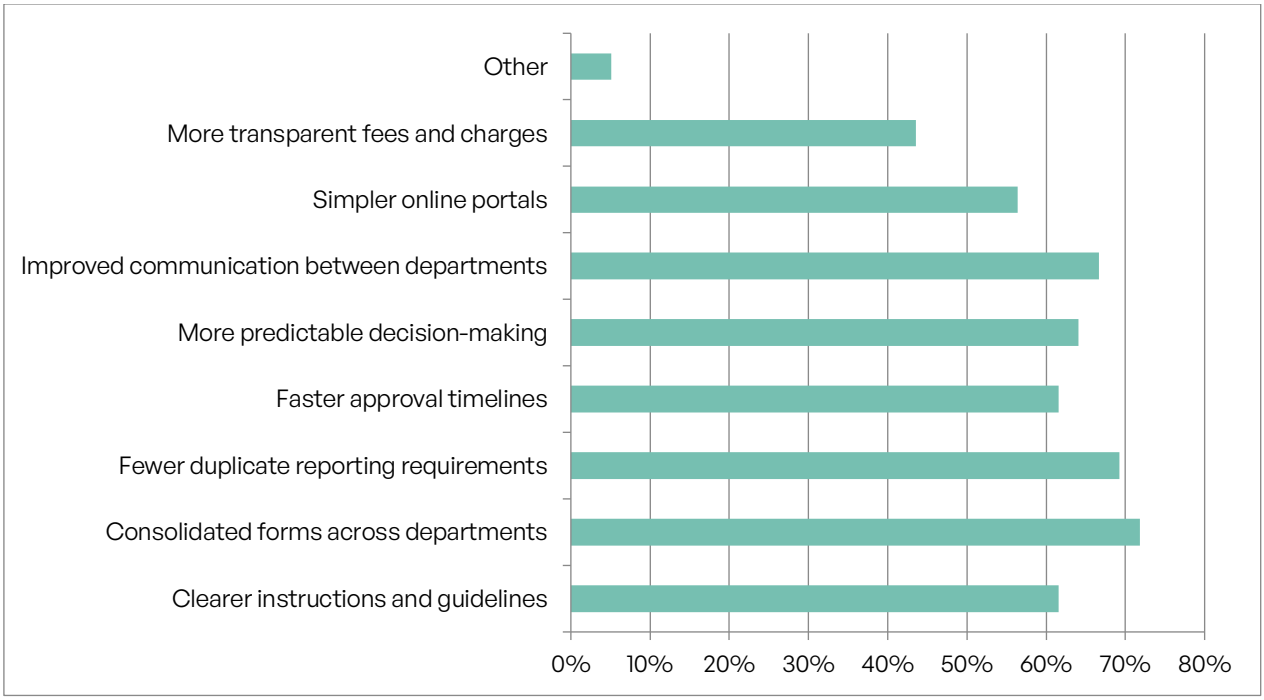
Half of respondents rated federal government communication poor, compared with 37.5% for provincial communication. Only 35% rated federal communication excellent or adequate. The regional government result was based on just three responses, so it is too small to support a broader conclusion.

The federal poor rating is similar to the 53% reported in 2025, suggesting that communication remains a persistent concern. As with other year-over-year comparisons, changes in the survey should be kept in mind, but the consistency of the result supports continued attention to the issue.

Provincial communication was rated more positively than federal communication, but the 37.5% poor rating still represents a substantial concern. Both levels would benefit from plain-language guidance, proactive updates and clear points of contact.

When guidance is difficult to find or understand, businesses may spend extra time confirming requirements, resubmitting incomplete applications or learning about changes too late to include them in their plans. Communication therefore affects compliance cost and predictability, not just satisfaction with government service.

Question 24: What changes would improve your experience working with provincial and/or federal departments?



The leading requested changes were consolidated forms across departments (72%), fewer duplicate reporting requirements (69%) and improved communication between departments (67%). More predictable decisions followed at 64%, while clearer instructions and faster approval timelines were each selected by 62%; 56% selected simpler online portals.

These priorities reinforce the uncertainty in Question 7: even where respondents cannot confirm that information is duplicated, they still want fewer duplicate reporting requirements. That suggests governments should review whether the same data are being requested more than once and explain clearly when separate submissions are necessary.

Predictability ranked close to consolidation and duplication. Businesses need to know what is required, how long a decision is likely to take and what happens next. Published service standards and status tracking would respond directly to this concern.

Taken together, the results point to a system-level solution suggesting departments should coordinate information and decisions so that businesses do not have to act as intermediaries between agencies. Digital portals can support that goal, but only if they are integrated and genuinely reduce time and effort.

Question 25: Across all orders of government, what process changes have made it easier to operate your business or support your household?

Respondents cited online government services, online permitting and licensing, electronic document submission, virtual meetings, Service Canada/EI processing, CRA online tax filing and online municipal transactions as examples of processes that had become easier.

However, several respondents said they could not identify improvements, while one wrote that they had simply 'grown accustomed' to the processes. This is an important counterpoint to the positive digital examples: adoption or familiarity should not be confused with actual burden reduction.

One respondent specifically described online services as reducing administrative burden, while another emphasized the need for continued inter-agency coordination and consistent digital processes. A separate response called for free navigation support because online systems can still leave users cycling between departments.

The policy test should be whether a digital service reduces the total work needed to complete a task. Integrated accounts, pre-filled information, consistent guidance and visible application status are more meaningful improvements than digitization by itself.

Question 26: What measures has your business taken to reduce internal red tape?

Similarly to 2025, common approaches included outsourcing bookkeeping or compliance, hiring consultants, digitizing internal systems, standardizing processes, reducing duplication across locations, and setting aside extra time and money for government requirements.

These responses show that businesses are already adapting to government complexity by moving administrative work elsewhere. Outsourcing can improve speed and accuracy, but it also converts an administrative burden into a direct business expense. For small firms, that may be a significant cost.

Other respondents reported using management systems, better planning and monitoring, and direct engagement with elected officials or government agencies. This indicates that businesses are not passive, they are investing in their own process improvements while also trying to navigate government more effectively.

The negative side is that one respondent explicitly said the extra time and funds spent on compliance take time away from running the business. This captures the wider opportunity cost, as resources spent navigating administrative processes cannot be used for customers, employees, or growth.

Final Comments

Respondents provided substantive final comments, with several reinforcing themes already identified. White Rock's building and signage rules were criticized for applying broadly to businesses that may not face the same streetscape or tourism conditions as beachfront businesses. This raises a proportionality question of whether rules designed for one context are being applied to businesses with different operating environments.

Respondents also emphasized that regulation should become more efficient without compromising environmental stewardship or public safety. SWRBOT's position is to reduce unnecessary administrative friction and improve how rules are delivered, not to weaken legitimate protections.

The final comments support continued engagement with businesses, streamlined permitting and modernized digital services.

Housing Roundtable: Industry Feedback and Recommendations

To complement the survey findings, SWRBOT convened a housing roundtable with private developers, nonprofit housing providers and municipal staff to discuss the practical barriers affecting housing delivery. Participants raised issues spanning project economics, infrastructure financing, building-code and program requirements, permitting, development charges and coordination between governments.

A central message was that housing delivery depends on the combined actions of all orders of government and the private and nonprofit sectors. Participants said that projects can remain stalled even where there is demand or land available because fees, off-site infrastructure, changing requirements, financing gaps, and approval uncertainty can undermine feasibility. The suggestions below reflect participant feedback.

Federal Government: Financing, Infrastructure, and National Consistency

Participants suggested that federal financing tools could help advance affordable and nonprofit housing projects stalled by upfront equity or infrastructure costs. Ideas included improving existing loan programs through longer terms or lower borrowing costs, and using repayable financing so public capital can support multiple projects over time.

Participants also raised national building-code stability and broader trade, material-cost and demand pressures as factors affecting housing feasibility. These issues require separate assessment and, in several cases, coordination with other governments.

Provincial Government: Building Requirements, Nonprofit Funding, and Industry Input

Participants asked the Province to provide greater stability in building-code and technical requirements, align requirements across provincial programs, BC Housing, CMHC and municipalities, and consult housing providers before changes are finalized. They also raised the need for renewed funding to

advance nonprofit projects on land already held and suggested reviewing financing tools and market measures that they believe affect project feasibility.

Municipal Government: Permitting, Fees, Infrastructure, and Flexibility

Participants recognized reported improvements in Surrey's permitting process, including a roughly 75% reduction in residential building-permit timelines over several years and faster security-deposit returns. However, City of Surrey representatives reported that about 85% of applications require follow-up and average roughly two and a half resubmissions, ultimately delaying the timeline and process. This points to an opportunity for clearer requirements and earlier support, alongside transparent measures of City-controlled review time.

Participants supported an approach that separately tracks municipal review periods and time spent by applicants correcting submissions. They also recommended more industry–City information sessions and stronger use of existing forums to clarify requirements early and improve application completeness. Locally, these changes could reduce avoidable resubmissions, free staff capacity for active projects and make timelines more predictable for businesses investing in housing.

Industry professionals shared that changes to development charges, fees, bylaws, or design requirements during multi-year approval processes can undermine project budgets and financing assumptions. They called for clearer "in-stream" protections specifying which fees and requirements apply after land acquisition or application submission. Participants also said anticipated fee increases can trigger a rush of incomplete applications, ultimately increasing workloads and slowing complete projects.

Cross-Government and Sector-Wide Recommendations

Some barriers require joint action. Participants called for more consistent requirements across municipalities, provincial agencies, BC Housing and CMHC, and for sharing effective permitting practices across Metro Vancouver. Greater consistency could reduce duplication and rework while helping builders repeat proven designs and delivery models across jurisdictions.

Implications for SWRBOT's Red Tape Recommendations

The roundtable shows how SWRBOT's 2026 red tape recommendations could be applied locally by publishing and tracking permitting service standards; providing plain-language requirements and pre-application support to reduce incomplete submissions; improving coordination across departments and agencies; and making digital tools useful for document handling and status tracking.

For Surrey and White Rock, predictable approvals and costs can improve economic competitiveness by reducing project risk, help housing and employment growth by making more projects viable, and support innovation and productivity by allowing staff and builders to spend less time on rework and more time improving designs, construction methods, and service delivery.

Conclusion & Advocacy Recommendations

The 2026 Red Tape Survey presents a consistent message reinforcing that respondents are not simply asking government to remove regulation; they want requirements that are easier to understand, processes that are simpler to complete, decisions that arrive within predictable timeframes and departments that coordinate rather than shifting the burden of coordination onto businesses. The impact is economic as well as administrative. Time and money spent interpreting rules, assembling documents, repeating submissions, and following up with agencies are resources unavailable for serving customers, hiring, investment and productivity.

Municipal development and permitting are the clearest local pressure points. In Surrey, building permits, development and amenity cost charges, development applications, engineering services and approval timelines were among the most frequently rated high red tape areas. White Rock respondents similarly highlighted building permits, development-related charges, applications and timelines. Across municipalities, 75% selected faster approval timelines as a priority, followed by easier access to decisionmakers (61%) and clearer instructions, more predictable decisions and better online services (55% each).

At the provincial and federal levels, the survey identifies a wider set of burdens. Seventy percent of respondents said provincial compliance costs had increased over the past two years, compared with 55% for federal compliance costs. CRA was the most frequently identified source of administrative burden (74%) and 50% rated federal government communication poor. Across jurisdictions, respondents prioritized consolidated forms (72%), fewer duplicate reporting requirements (69%), improved communication between departments (67%) and more predictable decisions (64%). The findings support targeted reform of tax administration, reporting requirements, account and portal design, and the clarity and timeliness of government guidance.

The housing roundtable added important context to these findings. Developers and nonprofit housing providers described how changing fees and requirements during lengthy approval processes can undermine project feasibility, financing and construction timelines. While Surrey participants recognized improvements in permitting timelines and staff responsiveness, they emphasized opportunities to improve application quality, establish clearer review timelines and provide greater certainty for projects already in the approval process. These challenges affect more than housing supply: they influence the region’s ability to attract investment, accommodate a growing workforce and support the businesses and communities that depend on new housing.

SWRBOT’s four 2026 recommendations provide a practical framework for addressing these barriers. Their implementation should prioritize local improvements while recognizing that some issues require provincial and federal action.

1. **Establish clear service standards and predictable approval timelines.** All orders of government should publish service standards for permits, development applications and other key services, with transparent milestones, application-status tracking and regular reporting on performance.

Municipalities should also consider stronger protections for projects already in the approval process when fees, bylaws, or requirements change. Greater certainty would help businesses make more reliable investment decisions, manage financing, and bring projects to market sooner.

2. **Improve guidance and engage relevant industries before changing requirements.** All orders of government should provide plain-language instructions explaining application requirements, fees, decision criteria, timelines, and common errors. Governments should also engage in regular consultations with industry professionals relevant to specific and certain policies being considered for change, to ensure a broad range of perspectives and feedback.
3. **Reduce duplication and coordinate requirements across departments and governments.** All orders of government should review where businesses are required to submit the same information multiple times, align reporting requirements and share data securely where authorized. More consistent processes across jurisdictions would help businesses be successful, while supporting innovation and competitiveness.
4. **Simplify digital services and make processes easier to navigate.** All orders of government should review and improve online portals, reuse information already provided, offer clear submission confirmations and provide accessible application-status updates. Digital services should reduce administrative work rather than simply move existing paperwork online.

The goal is a regulatory environment that protects public safety, environmental stewardship and accountability while making compliance proportionate and workable. By improving service standards, plain-language guidance, reporting coordination and digital access, governments can reduce avoidable friction, strengthen confidence in public processes and help Surrey and White Rock businesses direct more of their time and resources toward investment, employment and long-term economic 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 thrive without being burdened by unnecessary bureaucracy.

Your voice for a *thriving business community*

Contact:

Aman Parmar, Policy and Media Advisor
aman@swrbot.com

Surrey & White Rock Board of Trade

101 – 14439 104 Avenue
Surrey BC V3R 1M1

604.581.7130

info@swrbot.com

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