



THE SMALL BUSINESS VOTE

PRIORITIES FOR ALBERTA'S
MUNICIPAL ELECTION

2025



CANADIAN FEDERATION
OF INDEPENDENT BUSINESS

In business for your business.

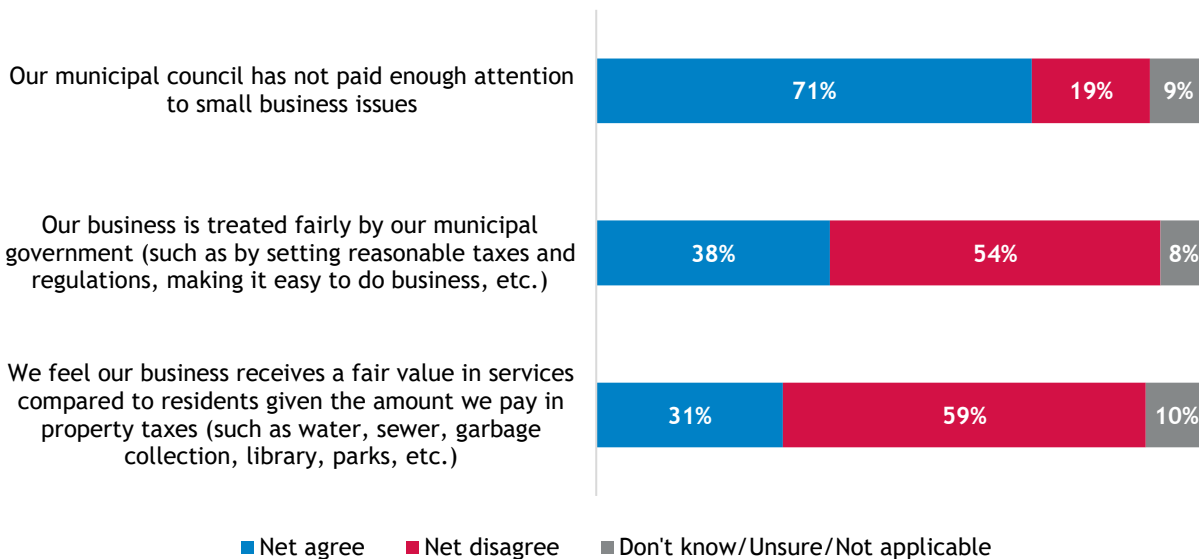


The Canadian Federation of Independent Business (CFIB) represents 100,000 small and medium-sized businesses across Canada, including 10,000 in Alberta, with representation in all sectors of the economy. Small businesses are the backbone of Alberta's communities – creating jobs, driving innovation, and keeping main streets alive. But today, they are being pushed to the brink trying to navigate a particularly challenging and uncertain economic climate. Rising cost of doing business, increasing exposure to crime, endless construction disruptions, and layers of red tape are making it harder than ever to keep their doors open.

Over the last four years, too many small business owners have felt invisible to their local leaders. Instead of being valued as the backbone of Alberta's communities, they often feel singled out – as if municipal councils are more interested in raising costs and adding new barriers than in supporting the very businesses that fuel local economies.

FIGURE 1

Majority of Albertan small businesses say their municipal council has not paid enough attention to their issues, does not treat them fairly, and does not provide them with fair value in services



Source: CFIB, *Your Voice Survey - September 2025, Sept 11 - 25, Final Results*, AB n= 290.

Question: Please indicate the extent to which you agree or disagree with the following statements on municipal issues. (Select one for each line).

CFIB survey results confirm this sense of frustration. Figure 1 shows that nearly three-quarters (71%) of Alberta small business owners say their municipal leaders have not paid enough attention to small business issues, while a majority (54%) feel they are treated unfairly by their municipal government. Additionally, about 3 in 5 Alberta businesses (59%) do not believe they receive a fair value in services compared to residents given the amount of property taxes they pay.

This matters. When local leaders ignore small business, they ignore jobs, investment, and community vibrancy. Every time a small business cuts back or closes its doors, our neighbourhoods lose more than just a storefront – they lose the heartbeat of the community. In fact, for every dollar spent at a small

business, 66 cents on average stays in the local economy, compared to only 11 cents when spent at a large multinational.¹ Supporting small businesses means supporting the very fabric of our communities.

Municipal governments can't control global trade wars or international inflation. But they can choose to respect the time, money, and the hard work of their small business community. This election is the moment for candidates to prove they understand a simple truth: when small businesses thrive, our entire community thrives.

With Alberta municipal elections on October 20, 2025, local leaders have a choice: stand with small businesses or risk seeing more of them close their doors. Small business owners have been clear about what they need from their municipalities— and they are watching closely to see who will deliver.

The following priorities and recommendations are built directly from the voices of Alberta's entrepreneurs. Together, they outline a practical roadmap for any candidate serious about strengthening their local economies and communities.

Priority 1: Keep Costs Fair & Predictable

The rising cost of doing business is consistently cited as the top concern of Alberta small business owners.² Businesses across Canada have seen nearly every input cost increase over the past 12 months, and nearly half of Alberta small businesses have seen a decline in profits since the start of the ongoing trade war.³ While municipal governments can't control economic and political uncertainty, they can control taxation and local fees.

Property taxes are often cited by small business owners as some of the most painful taxes they pay. This is because these taxes are profit insensitive, meaning small business owners must pay them regardless of how much money they're making. Additionally, business properties across every major Alberta municipality are paying a disproportionate tax burden given their share of the city's property value assessment.

Local entrepreneurs want municipalities to think like small business owners: focus on keeping costs fair and predictable, deliver strong value for every tax dollar, and make prudent financial decisions — especially during tough times — rather than adding to the strain.

Recommendations:

- ✓ Reduce the property tax gap through restraint in spending to make the system fairer and less distortionary.
- ✓ Limit year-over-year operating spending growth to no more than inflation and population growth
- ✓ Restrain spending to pay off debt and lower servicing costs, increasing the value businesses receive for their taxes.

¹ CFIB, *Retail Community Contributions Survey, May 17-June 14, 2024. Final Results, n=588.*

² CFIB, *Your Voice Survey - April 2025, Apr 10 - Apr 24, Final Results, AB n= 304.*

³ CFIB, *Your Voice Survey - May 2025, May 6 - June 2, Final Results, AB n= 319.*

- ✓ Look for cost savings: limit spending in several areas, such as the scope of government core services, aligning public sector wages, salaries and benefits to private sector equivalents, and contracting out services
- ✓ Ensure spending and levies are increased in a predictable way and deviate through transparent democratic processes.

Priority 2: Minimize Construction Disruptions

Municipal construction projects are essential for maintaining and improving infrastructure, but too often come at a steep cost to local businesses. According to CFIB's September 2025 *Your Voice* survey, nearly one-third of Alberta small business owners said municipal construction projects harmed their business, while nearly one-quarter pointed to traffic management projects such as bike and transit lanes.⁴ CFIB's 2024 report, [Hard Hats and Hard Times](#), found the average construction project disrupts small businesses for 508 days, with Canadian firms reporting an average 40% decline in sales during that time.

For small businesses, the impacts are clear: traffic congestion, dust, debris, noise, delivery disruptions, and lost customers. More than half of Alberta entrepreneurs reported customers or staff had trouble accessing their business during construction, while others cited logistics challenges and significant revenue losses. These impacts are especially difficult because property tax bills continue to arrive, even when revenues plummet.

Other jurisdictions, such as Montreal and Quebec City, have permanent construction mitigation programs that provide timely financial support to impacted small businesses. These programs also include clear policies to minimize disruptions and promote the timely completion of projects. Alberta municipalities should adopt similar measure to help small businesses survive construction and continue to contribute to their local economies.

Recommendations:

- ✓ Establish a fair compensation program for businesses significantly harmed by major or extended construction, including tax relief or direct support tied to revenue losses.
- ✓ Implement a “no surprises” rule by publishing infrastructure condition reports, 5-year capital investment plans, and consulting with impacted businesses well in advance of projects.
- ✓ Use comprehensive planning tools like the “dig once” principle and phased/timed projects to minimize disruption.
- ✓ Improve contracting processes by including mitigation measures and using bonus/penalty systems tied to early or late completion.
- ✓ Designate a Business Liaison Officer with decision-making authority for each major project.

⁴ CFIB, *Your Voice Survey - September 2025, Sept 11 - 25, Final Results*, AB n= 290

Priority 3: Support Safe and Thriving Communities

Public safety is a top concern for Alberta's small business owners. Break-ins, theft, vandalism, social disorder, and open drug use are eroding confidence, driving up costs, and making it harder for entrepreneurs to keep their doors open. More than half (53%) of Alberta small business owners identified crime and safety as a municipal issue harmful to their business.⁵

This concern has grown dramatically in just a few years. CFIB's 2024 report [Broken Windows & Broken Trust](#) found nearly half (45%) of small businesses reported being directly impacted by crime and community safety issues — up from just 24% in 2023. In fact, two-thirds of Alberta entrepreneurs said their municipal government should prioritize emergency and security services above any other municipal service.⁶

The message from local entrepreneurs is clear: they want to see their municipalities take crime and safety seriously by focusing on prevention, timely response, and cleaner, safer communities. When small businesses feel secure, they can focus on growth and reinvestment, thereby strengthening the local economy and community vibrancy.

Recommendations:

- ✓ Address underlying issues contributing to crime and safety issues, including affordable housing, mental health, and addictions.
- ✓ Strengthen collaboration between all levels of government, non-profits, community organizations, and small businesses to develop data-driven and evidence-based policies and programs aimed at addressing crime and safety.
- ✓ Improve resources for small businesses including proactive funding for increased security, funding for crime-related repairs, and guidance, prevention, and response strategies for small business owners and their staff.
- ✓ Improve safety in commercial areas and public spaces, including improved outdoor lighting, regular cleaning and maintenance, and improving service & response times.

Priority 4: Cut Red Tape and Improve Service Delivery

Red tape remains one of the most persistent frustrations for Alberta's small business owners. Navigating municipal processes such as taxation, building permits, renovations, and business licensing is often slow, complex, and costly.⁷

The burden of red tape is particularly heavy on the smallest firms. In 2024, Canadian businesses with fewer than five employees paid \$10,208 per employee in regulatory costs — more than five times the cost faced by businesses with 100 or more employees. Instead of focusing on serving customers and growing their businesses, entrepreneurs are forced to spend valuable time and money dealing with paperwork, delays, and confusing rules.

Red tape is not just about excessive regulation — it is also about the lack of ease business owners experience when interacting with government. Less than half of Alberta small businesses agree their municipality is interested in solving problems related to red tape, while nearly two-thirds say it is a

⁵ CFIB, *Your Voice Survey - September 2025, Sept 11 - 25, Final Results*, AB n= 290

⁶ CFIB, *Your Voice Survey - December 2024, Dec 5 - 29, Final Results*, AB n= 233.

⁷ CFIB, *Regulation and Paperburden Survey, July 4 - Sept 8, 2024, Final Results*, AB n= 332.

direct problem for their operations.⁸ As one business owner put it: *“We are grateful for the work of our current Council. However, a reduction in red tape and an improvement in service delivery would be appreciated.”*

Municipalities can ease this burden by focusing on efficiency, transparency, and service-first approaches to regulation. Small business owners are not asking for special treatment – only for fair, predictable, and timely processes that allow them to spend more time running their businesses and less time dealing with bureaucracy.

Recommendations:


- ✓ Create dedicated small business webpages and designate staff trained to understand and respond to the unique needs of entrepreneurs, ensuring faster service, clearer guidance, and a single point of contact within the municipality.
- ✓ Introduce municipal service standards with clear processing timelines, including guarantees that fees will be reduced or refunded if permits, licenses, or approvals are not completed within the specified timeframe.
- ✓ Establish robust feedback mechanisms, such as a dedicated red tape submission portal, to allow businesses to report regulatory obstacles, suggest improvements, and hold the municipality accountable for resolving issues.
- ✓ Expand and streamline online permitting and payment systems, ensuring applications, approvals, and payments can be completed quickly, efficiently, and with clear guidance at every step.
- ✓ Make regulatory accountability a political priority and appoint a dedicated task force or committee to identify red tape irritants and resolve in a timely manner.
- ✓ Keep compliance flexible and provide basic examples and guidelines for what constitutes compliance and non-compliance

Closing: A Call to Action for Alberta’s Municipal Leaders

Alberta’s small business owners are clear about what they need from their municipalities: fair costs, predictable processes, safer streets, minimal construction disruption, and less red tape. These priorities are not abstract ideas. They are the real, day-to-day challenges that determine whether a small business survives, grows, or closes its doors.

By addressing the priorities outlined in this platform, municipal leaders can strengthen local economies, create vibrant communities, and support the backbone of Alberta’s towns and cities. When small businesses thrive, they create jobs, drive innovation, and bring life to neighbourhoods – benefitting everyone.

⁸ CFIB, *Your Voice Survey - September 2025, Sept 11 - 25, Final Results*, AB n= 290.



The Canadian Federation of Independent Business (CFIB) is Canada's largest association of small and medium-sized businesses with 100,000 members across every industry and region, including 10,000 in Alberta. CFIB is dedicated to increasing business owners' chances of success by driving policy change at all levels of government, providing expert advice and tools, and negotiating exclusive savings. Learn more at cfib.ca.

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