



**NORWICH**  
City Council

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**Supporting Small Business (SSB)  
Rate Relief Policy**

**Version 1.0 April 2026**

## 1. Introduction and Background

This policy sets out how Norwich City Council will identify, award, and administer Supporting Small Business (SSB) Rate Relief for the 2026/27 financial year. The scheme protects eligible small businesses from steep increases in their business rates liability following the 2026 revaluation and the loss of certain reliefs. The council implements this scheme in line with national guidance issued by the Department for Levelling Up, Housing and Communities (DLUHC).

## 2. Legal and Policy Framework

This policy is informed by:

- *Business rates relief: Supporting Small Business Relief (2026/27 scheme rules, eligibility and examples)* published on GOV.UK.
- Business Rates Information Letter 6/2025, confirming publication of local authority guidance and relevant regulations.
- National changes to Retail, Hospitality and Leisure (RHL) multipliers and qualifying definitions.
- Relevant regulations made under the Local Government Finance Act 1988.

Norwich City Council adopts the national SSB scheme as published.

## 3. Scope

This policy applies to **occupied hereditaments in England within the administrative area of Norwich City Council** where:

- the ratepayer's bill increases on 1 April 2026 because of the 2026 revaluation, **and**
- the ratepayer has lost some or all of one or more of the following reliefs in 2025/26: Small Business Rate Relief (SBRR), Rural Rate Relief, Retail, Hospitality and Leisure (RHL) relief, or the 2023 Supporting Small Business relief.

The relief applies to the ratepayer who experienced the increase on 1 April 2026. It does not automatically transfer to a new ratepayer unless permitted by national guidance.

#### 4. Eligibility Criteria

A ratepayer is eligible for SSB relief in 2026/27 if **both** of the following conditions are met:

1. **Bill increases at revaluation:** The net bill for 2026/27 (after applying all other reliefs and multipliers) is higher than the final 2025/26 bill.
2. **Loss of qualifying relief(s):** The ratepayer has lost some or all of SBRR, Rural Rate Relief, RHL relief, or 2023 SSB relief as a result of the 2026 revaluation.

Loss of relief due to a change in circumstances (e.g., expansion of the business) does not qualify unless the national scheme explicitly allows it.

#### 5. How the Cap Is Calculated

For eligible hereditaments, Norwich City Council will cap the increase in the 2026/27 bill compared with the final 2025/26 bill (after all reliefs) as follows:

| Rateable Value      | Max % Increase |
|---------------------|----------------|
| Up to £20,000       | 5%             |
| £20,001 to £100,000 | 15%            |
| Over £100,000       | 30%            |

Additional rules:

- The maximum increase is the **greater of £800 or the percentage cap** above.
- The cap applies to the **net bill** after all other reliefs and multipliers.
- The £800 minimum increase applies **per hereditament**.

#### Calculation steps:

1. Calculate the capped percentage increase based on the 2025/26 final bill.
2. Compare this figure to £800.
3. Apply whichever is higher.

## 6. Interaction with Other Reliefs and Multipliers

- SSB relief is applied **after** all other statutory reliefs and multipliers for 2026/27.
- Where a property qualifies for RHL multipliers, these are applied first.
- SSB relief then caps the resulting increase compared with the 2025/26 final bill.
- Transitional relief does not apply where SSB relief is awarded unless national guidance states otherwise.

## 7. Application and Award Process

Norwich City Council will:

- assess eligibility automatically using available data,
- apply SSB relief without requiring an application where eligibility is clear,
- request further information from the ratepayer where necessary.

Ratepayers must notify the council of any changes that may affect entitlement.

## 8. Start, End, and Changes in Circumstances

**Start:** Relief begins on **1 April 2026** where the ratepayer meets the eligibility criteria on that date.

**End:** Relief ends when:

- the hereditament becomes unoccupied,
- the ratepayer changes (unless national rules allow continuation),
- the property no longer meets the scheme criteria, or
- the national SSB scheme ends.
- **Changes in circumstances:** Ratepayers must inform the council of any changes that may affect entitlement. Relief may be adjusted or withdrawn if circumstances change.

## 9. Appeals and Complaints

Appeals against the council's decision may be made under **Section 16 of the Local Government Finance Act 1992**.

The ratepayer must first write to the council explaining the grounds for appeal. The council will review the decision and notify the ratepayer of the outcome.

If the ratepayer remains dissatisfied, they may appeal to the **Valuation Tribunal for England** within two months of the council's decision. Details are available on the council's website and the Valuation Tribunal Service website.

Complaints about the administration of this policy will be handled under the council's standard complaints procedure.

## **10. Fraud and Error**

The council uses data matching and verification processes to detect and prevent fraud. Relief may be withdrawn and backdated where false information is provided or eligibility is not maintained.

## **11. Data Protection**

All personal data is processed in accordance with the UK GDPR and the Data Protection Act 2018. Further information is available in the council's privacy notice.

## **12. Communications**

Information relating to SBB will be published on the council's website.

## **13. Governance and Review**

This policy is overseen by the Head of Revenues and Benefits and the Director of Finance (Section 151 Officer). It will be reviewed by **31 March 2027**, or earlier if government guidance changes.

Delegated authority for awarding relief rests with authorised officers within the Revenues service.