Renovator PC
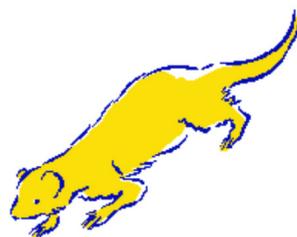
Means Testing for Disabled Facilities Grants

Worked Example – Mr and Mrs Jones
May 2021 (version 2.11.22)

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This worked example is typical of the type of assessment which can be carried out using the Renovator program. The current rates and regulations have been used in its preparation; its use at any other time is liable to produce differences. (To save space some of the screen shots have been cropped or omitted, when omitted there is reference in the text).

Please note that this worked example uses the English version of the Renovator software. If you are using Renovator (Wales) you may encounter some minor differences.

Case information

Mr and Mrs Jones aged 39 (DOB 31/05/82) and 36 (DOB 03/02/85) respectively, have 3 children aged 14, 10, and 9. Mrs Jones is disabled and needs adaptations to the property to meet her condition. They own their property, and this is their first grant application. Mrs Jones receives Personal Independence Payment (PIP) daily living component at the standard rate, no mobility component, and has not been assessed for Employment and Support Allowance (ESA).

Mr Jones works 35 hours per week for a gross salary of £29,000 /year (£2416.67 /month). His tax is £273.68 /month, and NI is £194.32 /month. He pays pension contributions of £95 /month. They receive £48.10 /week Child Benefit, £94.10 /week Child Tax Credit (CTC) and no Working Tax Credit (WTC). They have £5000 savings in a bank account, and own shares which have a current market value of £1500.
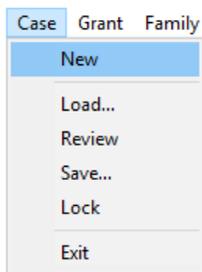
They have applied for a DFG of £30,000. What level of grant will they receive?

Worked example

To begin, open Renovator by clicking on the Renovator icon in your program group or on your desktop.
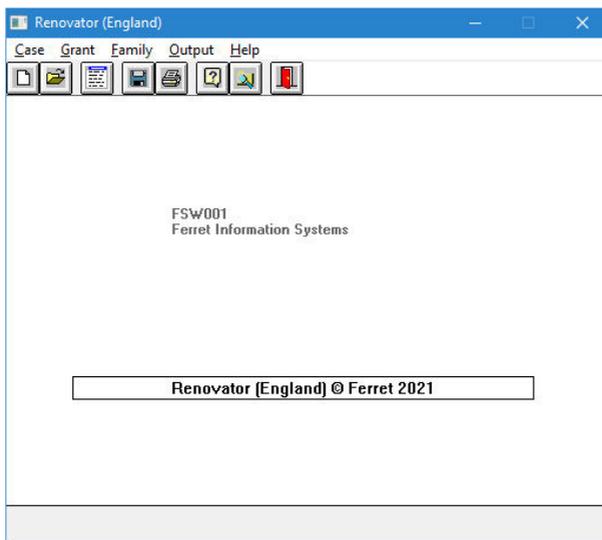
Click on the **New Case** icon from the toolbar, or click on **Case**, and from the drop down menu click on **New**.

You may enter a reference, the actual date of application, plus the applicant's name, if you wish (to a maximum of 32 characters each).

Move from question to question using the mouse or tab key.

The top left hand corner of the screen tells you what **Section** of the program you are in, currently **Basics**. Once a case has been fully entered each section can be individually accessed from the drop down menu to allow rapid adjustments to the entered data.

On this and every other screen, you can click **Done** to move to the next screen, **Back** to return to the start of the section, or **Menu** to return to the opening screen.

The first question on this screen asks about **Type of Grant**, the default answer being **Disabled Facility** which is what we wish to calculate. (If you click on the arrow next to the box it expands, allowing the selection of Renovation/replacement, for which we understand some authorities still use the program).

Move to the next question regarding cost of works and enter **30000**. Do not enter the £ sign or a comma.

The last question, "Previous reduction on application," refers to any contribution made towards previous cost of works. In this instance there has been no previous application so accept the default of **0.00** and click **Done**.

The works are not for the benefit of a disabled child (the full grant would be awarded if they were), but for Mrs Jones. Answer **No**, then click **Done** to move to the next screen.

The relevant person (Mrs Jones) is not in receipt of a "passporting benefit." Note that a couple who live together are treated as one relevant person. Accept the default answer and move on.

Mrs Jones is the owner; so the default answer to **Applicant's Interest** on the next screen (not shown) can be accepted. Move on.

The program now informs you "Now considering the disabled person". Therefore, from this point forward answer questions with Mrs Jones as the client. Click **OK**.

The program now asks questions about the family. Change the **Family status** to **Couple**, and enter Mrs Jones' date of birth as **03/02/1985**. No one is a student so accept that default answer. Move on.

On the next screen enter Mr Jones' date of birth as **31/05/1982** and move on.

Next we are asked about the children. Enter the number of children, who are all 15 years of age or less (**3**), and move on.

The next screen (not shown here) asks if there is a baby under one year of age in the household. Accept the default answer **No** and move on.

The following screen (also not shown here) refers to non-dependants aged 18 or more. Accept the default answer **No** and move on.

Health

Use the F1 key for question help

Is any adult sick or disabled in any way

○ No
◉ Yes

Change the answer in the above screen to **Yes** as Mrs Jones is disabled. We now move into the **Health** section.

Health

Use the F1 key for question help

How many adults receive DLA care component at the high or middle rate, or Attendance Allowance, or a PIP daily living component. (See help if any of these adults are in hospital)   1

How many adults receive any other DLA component, or any other PIP component   0

How many adults are registered blind   0

How many adults receive Severe Disablement Allowance, or Incapacity Benefit   0

Change the answer to the first question here to **1**, as Mrs Jones receives a PIP daily living component.

Accept the default answers to the other questions on this screen and move on.

Accept the default answers to the **Health** questions on the following screen (not shown). Move on.

Health

Use the F1 key for question help

Has the Client been assessed for Employment and Support Allowance purposes	No
Has the Partner been assessed for Employment and Support Allowance purposes	No

The next screen asks about a client's assessment for ESA. Neither Mr Jones nor Mrs Jones have been assessed, so answer **No** to both questions and continue.

Health

Use the F1 key for question help

How many adults receive DLA care component at the HIGH rate (not Attendance Allowance) or enhanced rate PIP daily living component? (Include any who have had it stopped because of their stay in hospital)	0

Mrs Jones receives PIP daily living component at the standard rate, not the enhanced rate, so accept the default answer **0** to this question and move on.

Accept the default answers on the following screen (not shown here), concerning Carer's Allowance, and DLA or PIP for children.

Remember that if you require any background information on any of these questions, use the **F1** Help facility. Move on.

Earnings of person

Use the F1 key for question help

Weekly hours of work of the Client	0
Reserve forces, part-time fireman, lifeboat or coast guard pay	0.00 Week

We are now in the **Earnings** section. Mrs Jones does not work so accept the **0** default. Move on.

Enter the hours of work (**35**) of Mr Jones. Move on.

Enter Mr Jones' **gross** earnings either as **29000 per annum** or as **2416.67 per month**, his income tax of **273.68 per month** and NI of **194.32 per month**. Remember, do not include £ signs. Be sure to change the payment periods as necessary. When processing cases, you may choose to enter **net** earnings; if you do so, leave the tax and NI boxes at **0**.

Enter Mr Jones' pension contribution of **95.00 per month** in the appropriate box.

If you click **Back**, this will return you to the start of the **Earnings** section. Click **Done** three times to return to this screen. You will notice that the program has automatically converted all figures to weekly values. Click **Done** to move on.

Income

Use the F1 key for question help

Child Benefit received	49.15 / Week
Is there a Tax Credit award in receipt on the date of application	○ No ● Yes
Statutory Sick Pay and Statutory Maternity Pay (or Paternity/Adoption Pay) received	0.00 / Week
War Widows/Widowers pension or War Disablement pension	0.00 / Week

We are now in the **Income** section. The program calculates Child Benefit, but if the amount received were different to that calculated you could overtype the figure.

Confirm that there is a Tax Credit award currently in receipt, and accept the default for the final two questions.

Income

Use the F1 key for question help

Does the Tax Credit award in receipt include the 30+ hours element	● No ○ Yes
Does the Tax Credit award in receipt include an adult disability element	● No ○ Yes
Maintenance income	0.00 / Week
Charitable or voluntary income	0.00 / Week

` Specifically:

Mr Jones does work over 30 hours, but a check on the help screen (by pressing **F1** on your keyboard) will confirm that this component relates only to Working Tax Credit (WTC), which he does not receive.

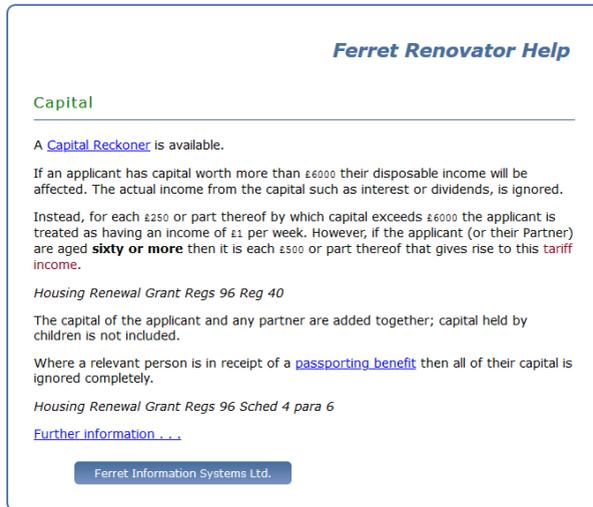**Extra hours element in Working Tax Credit**

Where a Tax Credit is in payment, the award may include an additional element for working thirty-or-more hours per week.

The adult disability element mentioned in the following question only applies where the disabled person is working; we can therefore leave both answers at **No**. No maintenance or charitable/voluntary income is in receipt, so leave the last elements as default **0.00**, and move on.

The program does not ask for the actual Tax Credit award, as Tax Credits are ignored as income, and are not treated as notional income available on application.

Accept the default answers for the next 5 screens (not shown): 3 in the **Income** section and 2 in **Deductions**.

We are now in the **Capital** section, and the next screen asks for capital and savings. Mr and Mrs Jones have £5000 in savings and another £1500 in shares. There is context Help behind almost all questions in Renovator; tap the **F1** key to access the Help screen relating to capital.

The initial screen provides the basic information concerning capital and the DFG. The **Further information** link at the bottom of the page leads to more detailed information on how to deal with unusual areas, including such items as insurance policies, and monies in trust.

Click on the **Capital Reckoner** link at the top of the page, as we will use this to confirm how much capital must be taken into account for the purposes of the DFG means test.

Gross capital assets to net total

Notes

The suggested forms of capital (below) are not intended to be exhaustive and can be amended or removed. It is possible to enter expressions such as 300*8.61 in the value boxes.

Liquid capital assets	Gross value (£)	
Cash		
Savings accounts	5000.00	

Encumbered assets (10% deduction)	Gross value	Encumbrance (£)
Second house		

Other capital assets (10% deduction)	Gross value	
Shares	1500.00	

Total net capital: £6350.00

Reset the above   Copy net capital figure to clipboard

Enter the figures of savings (**5000**) and shares (**1500**). As you will see, 10% of the value of the shares has been deducted for cost of sale, giving us a total capital value of £6350.

Return to the Renovator data entry window and enter the calculated capital value of **6350**. Click **Done**.

Capital

Use the F1 key for question help

Capital or savings	6350.00

` Specifically:

Capital or savings (2)	0.00

` Specifically:

Capital or savings (3)	0.00

` Specifically:

Capital or savings (4)	0.00

` Specifically:

You should now be informed that Case Entry is complete and outputs are available. Click **OK** to continue.
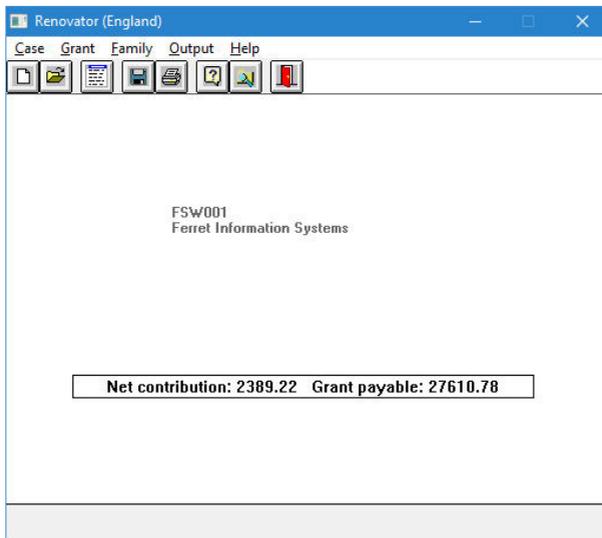
The program has now returned to the Main Menu screen. You will notice that the Net Contribution and the Grant Payable are shown in the status bar. If you have not entered a Cost of Works, only the Net Contribution will be shown.

If you do not have the same result as shown in the screenshot above, select **Case** and **Review** and check each item of your input information. Remember that the program will have converted all figures into a weekly amount.

For a detailed report click on the **Report** icon, or select **Output** and the **Standard** report from the drop down menu.
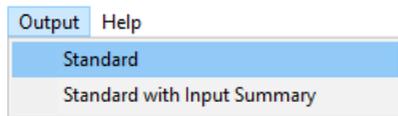
The "Standard with Input Summary" option provides an extended output which lists all information entered into the program for this case.

The report is opened in a separate window using your default browser. To view the full report scroll down through it using the mouse or cursor keys.

Ferret Renovator

Disabled Facility Grant Calculation

Case reference: RenoWEg0521

Application date: 14th May 2021

Assessment date: 14 MAY 2021

D R Jones

| Relevant person #1			
Personal allowances and premiums			
Adult allowances			94.95
Child allowances			157.77
Premiums			
	Family	16.75	
	Disability	36.85	
Total premiums			53.60
Personal allowances and premiums			**306.32**
Earned income			
	Net earnings	438.73	
	Earnings disregard	-34.90	
Assessable earnings			403.83
Unearned income			
	Tariff income	2.00	
	Child Benefit	49.15	
Total unearned income			51.15
Assessable income			
Assessable income			**454.98**

Total Applicable Amount	
Personal allowances and premiums	306.32
Housing allowance	61.30
Total applicable amount	**367.62**

Grant summary		
Total applicable amount		367.62
Total assessable incomes		454.98
Total disposable income		87.36
Band 1 amount (47.95 × 18.85)	903.86	
Band 2 amount (39.41 × 37.69)	1485.36	
Gross contribution		2389.22
Net contribution		**2389.22**
Cost of works		30000.00
Grant limit		30000.00
Grant payable		27610.78

Correcting input information

At the beginning of this example we mentioned that the individual sections of the program could be followed in the top left hand corner of the window. As mentioned, each of these sections may be accessed individually in order to change a single item and carry out a recalculation quickly, rather than go through every question in the program again.

The sections are accessed from the Main menu screen via **Grant** and **Family** drop down menus as follows:
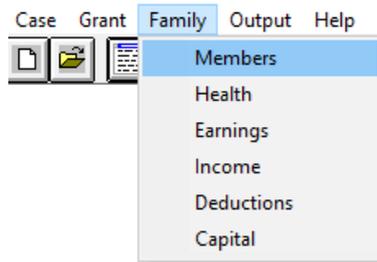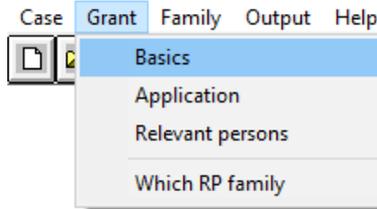
Let's imagine that after completing the calculation you find that Mr Jones actually pays £125 pension contribution per month.

Click on **Family** then **Earnings**.

This will return you to the first screen in that section (not shown here), which asks for the hours of work and certain earnings of the Relevant Person (in our case Mrs Jones). Move on.

The next two screens (not shown here) confirm the hours of work and income of Mr Jones. Move on.

Change the entry for pension contribution on the next screen to **125 per month** and click **Done**.

You will be returned to the Main Menu screen where the result of the modified calculation can be seen in the status bar - the Jones' contribution has decreased.

Net contribution: 2258.44   Grant payable: 27741.56

You can view the detailed calculation by clicking for the Output Report as before.

Help

Every question posed during a calculation has an associated Help screen accessed by pressing **F1**. The Help files can also be accessed separately and the built-in Help function contains its own search facility, found via Help->Searchable.

If you require any further assistance regarding the installation or use of the program, or if you have a query concerning a particular case, please contact our telephone **Helpline** on **029 2064 4444**, or email to **support@ferret.co.uk**

Reno PC WE May 2021