Renovator2/2Plus

Means Testing for Disabled Facilities Grants

Worked Example – Mr and Mrs Jones
Spring 2026

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This worked example is typical of the type of assessment which can be carried out using the **Renovator 2 Plus** program. The current rates and regulations (2026-27) 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 rules and regulations as applied in the **Renovator 2 Plus** software.

CASE INFORMATION

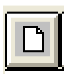
Mr and Mrs Jones, DOB 28/05/83 and DOB 03/10/86 respectively, have 1 child (DOB 2/7/2016).
Mrs Jones is disabled and needs adaptations to the property to meet her condition. They own their property, and this is their first grant application. Mrs Jones receives Personal Independence Payment (PIP) daily 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). He pays income tax of 273.61 /month, National Insurance (NI) of 109.46 /month, and pension contributions of £95 /month. They have £5000 savings in a bank account, and Mrs Jones owns shares which have a current market value of £1500, providing an annual dividend of £50. The couple pay £150 per week for childcare.

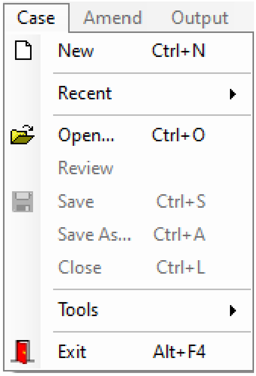
They have applied for a DFG of £10,000. What level of grant will they receive?

WORKED EXAMPLE

To begin, open Renovator by clicking on the **Renovator 2** icon in your program group or on your desktop.

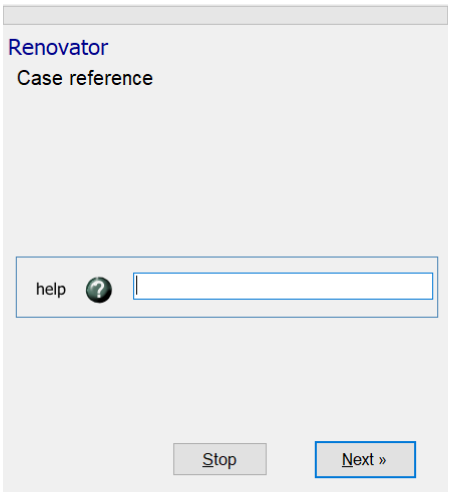


To start a new case, click on the **New Case** icon from the toolbar, or



click on **Case**, and from the drop down menu click on **New**.

Each screen asks for one piece of information.

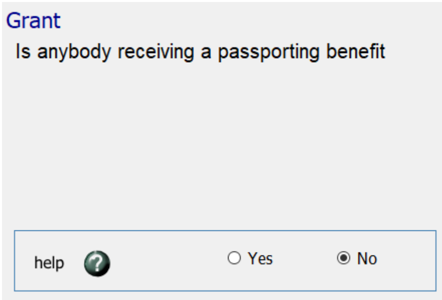


The first screen asks for a Case reference. This field (and all fields that require text input) may be left blank, unless prompted otherwise.

You can move forward through questions by clicking Next with the mouse or using the Enter/Return key (When you Review a case, there is also a Back button).

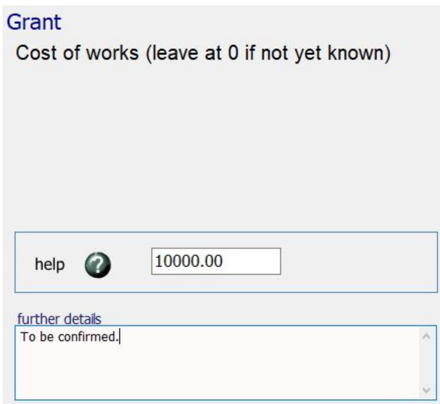
Further screens (not shown) ask for Case Notes, country, the applicant's name, and the date of application (defaulting to the date the case was started). Accept the defaults by clicking Next to continue.

Next, you are asked if the grant works are for a disabled child/young person. The works are not for the benefit of a disabled child (a full grant would be awarded if they were), as they are for Mrs Jones, so accept the default answer **No** and click Next to continue on.



You are then asked if anyone gets a passporting benefit. No-one in the Relevant Person family (being Mr & Mrs Jones) is in receipt of a "passporting benefit", so accept the default answer **No** and click Next.

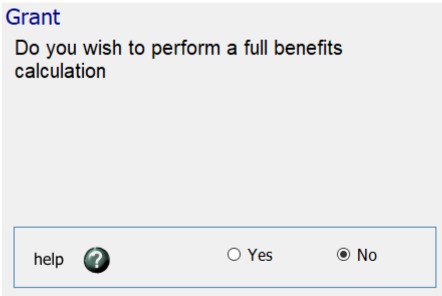
Note that the upper left hand corner of the screen tells you what **Section** of the program you are in, currently **Grant**. Once case-entry has been completed, each section can be individually accessed from the **Amend** drop down menu to allow rapid adjustment by section.



Move to the next question regarding **Cost of Works** and enter **10000**. Do not enter the £ sign or a comma.

Also shown here is a box below the question called ‘further details’, which appears below most questions in **Renovator 2**. This box is for entering short notes up to 256 characters.

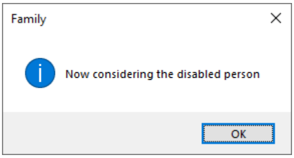
The **Next** question, “**Previous reduction on application**,” refers to any contribution made towards previous cost of works. In this instance there has been no previous application so accept the default of **0.00** and click **Next**.



The next question asks about performing a full benefits check, which is a facility available in **Renovator 2 plus**. Accept the default of No and click **Next**.

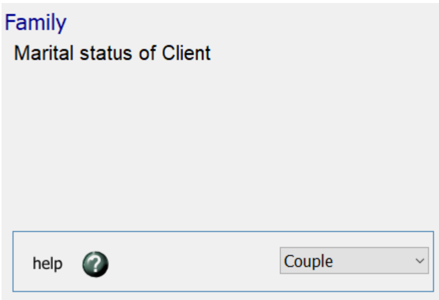
Mr & Mrs Jones are **owners** of the property; so the default answer to **Applicant’s Interest** on the next screen of **Owner** (not shown) can be accepted. Click **Next** to move on to the next section.

FAMILY

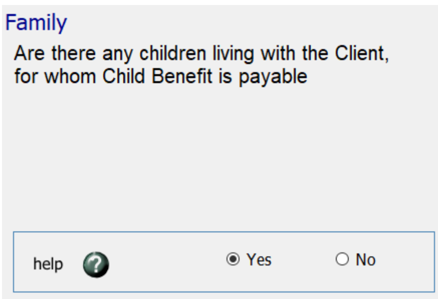


The program now informs you “Now considering the disabled person”.

Note that a couple who live together are treated as one relevant person so, from this point forward answer questions with Mrs Jones as the client, and Mr Jones as the partner. Click **Next** to continue.



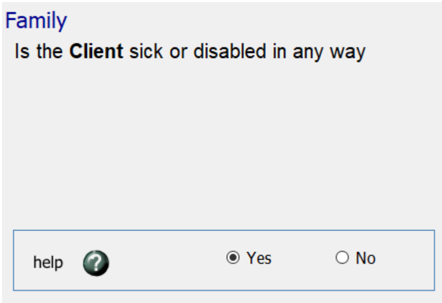
The program now asks questions about the **Family.** Change the **Marital status** to **Couple**, and on the next screen (not shown) enter Mrs Jones’ date of birth as **03/10/1986**.



The next question asks about children in the household for whom Child Benefit is paid. Answer Yes, as there is 1 child.

On the next screen (not shown) enter Mr Jones' date of birth as **28/05/1983** and move on.

Reno2 next asks how many students are in the household (not shown). No one is a student so accept the default answer.

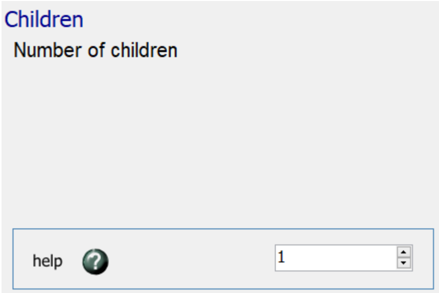


Next we ask if the client is sick or disabled. Mrs Jones is disabled, so change the answer in the above screen to **Yes**.

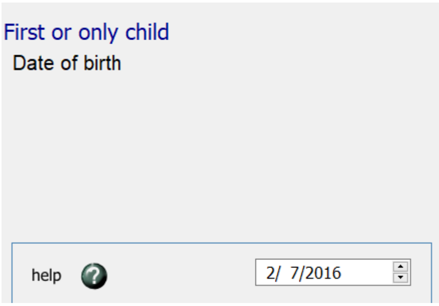
The following screen (not shown) asks if the partner is sick or disabled. Mr Jones is not considered sick or disabled, so accept the default answer **No** and move on.

Next is a screen (not shown) that asks if anyone in the household receives Carers Allowance, or is treated as receiving it. Accept the default answer **No** and move on.

The following screen (also not shown here) refers to non-dependants aged 18 or more. There are none, so accept the default answer **No** and move on.



The next question asks how many children are in the family.
There is one child, so enter 1 here.

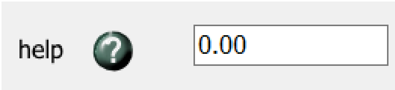


Following this, we will need to enter their details. Their date of birth is 02/07/2016, so enter that as above.

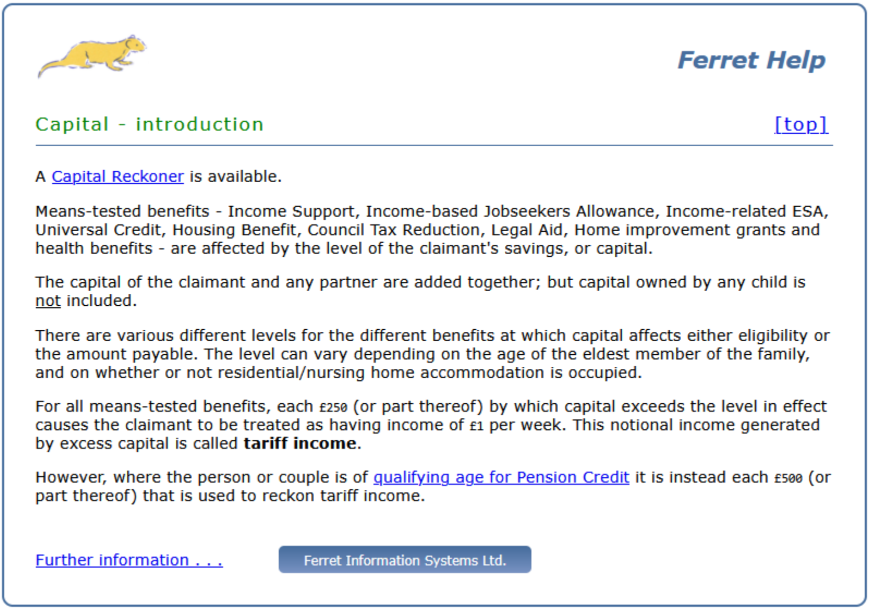
The following screens (not shown) ask if the child is registered blind or receives any PIP or DLA. Accept the default answer **No** for both questions and move on.

CAPITAL & SAVINGS

We are now in the **Capital** section, and the next screen asks for the couple's total 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 2; tap the **Help button** (as above) or **F1** key to access the Help screen relating to capital.



Ferret Help

Capital - introduction [top]

A Capital Reckoner is available.

Means-tested benefits - Income Support, Income-based Jobseekers Allowance, Income-related ESA, Universal Credit, Housing Benefit, Council Tax Reduction, Legal Aid, Home improvement grants and health benefits - are affected by the level of the claimant's savings, or capital.

The capital of the claimant and any partner are added together; but capital owned by any child is not included.

There are various different levels for the different benefits at which capital affects either eligibility or the amount payable. The level can vary depending on the age of the eldest member of the family, and on whether or not residential/nursing home accommodation is occupied.

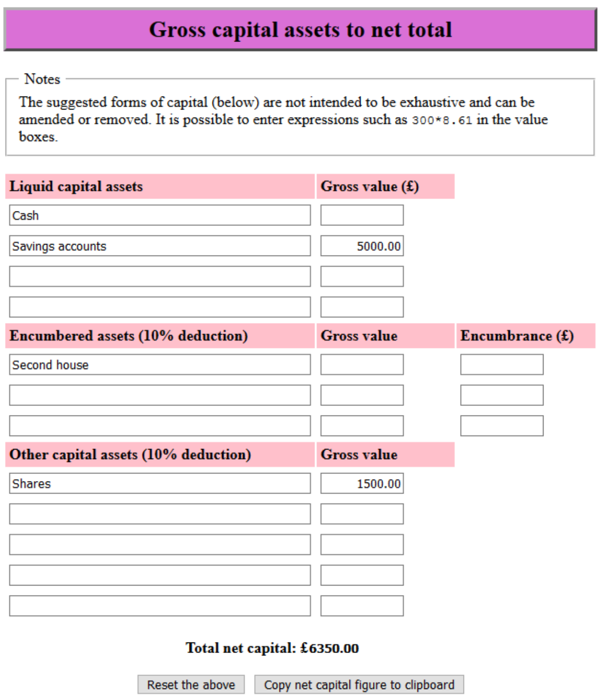
For all means-tested benefits, each £250 (or part thereof) by which capital exceeds the level in effect causes the claimant to be treated as having income of £1 per week. This notional income generated by excess capital is called **tariff income**.

However, where the person or couple is of qualifying age for Pension Credit it is instead each £500 (or part thereof) that is used to reckon tariff income.

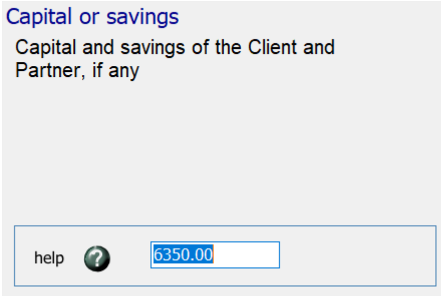
Further information . . .   Ferret Information Systems Ltd.

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 life 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.



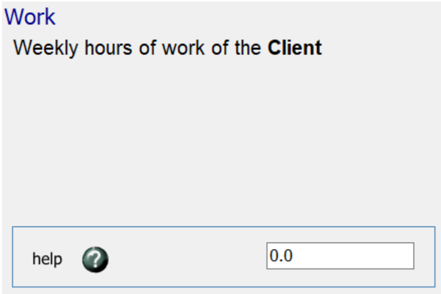
Enter the figures of savings (**5000**) and shares (**1500**). As you will see, 10% of the value of the shares has been deducted (to allow for cost of sale), giving us a total capital value of £6350. Click the button '*copy net capital figure to clipboard*' to store the net capital figure on the 'clipboard'.



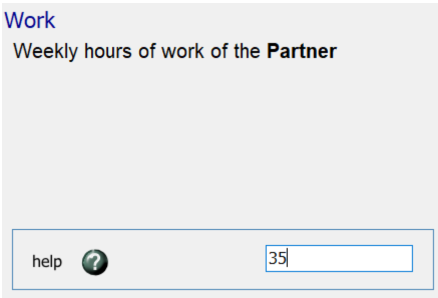
Return to the **Renovator2** data entry window and enter (by typing, or paste by using Control-V) the calculated capital value of **6350**. Click Next to move on.

WORK

Next is the **WORK** section.

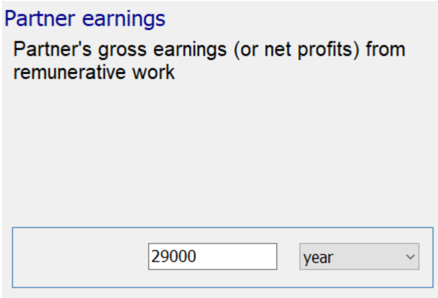


Mrs Jones does not work so accept the **0** default. Move on.



Enter the hours of work (**35**) of Mr Jones. Moving on takes us to the **PARTNER'S EARNINGS** section.

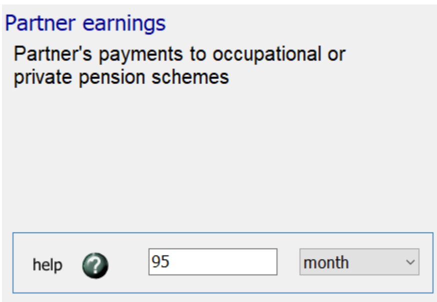
The next question is about earnings from Reserve Forces etc. Accept the default 0 and move on to the next question, about the partner's gross earnings (or net profits)



Mr Jones' **gross** earnings is £**29,000 per annum**. Enter this as 29000 (with no £ or ,) and change the time-period to Year.

The next screen (not shown) asks for his self-employed income, which is 0, so click next.

The next two screens (not shown) ask for the partner's deductions from earnings for income tax and National Insurance. Enter his income tax of **273.61 per month** and NI of **109.46 per month**. Be sure to amend the payment periods as necessary.

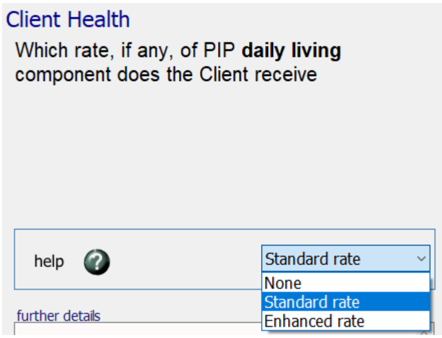


Mr Jones also contributes £95 per month towards a pension scheme. Enter Mr Jones' pension contribution of **95.00 per month** in the box in the screen above, and click Next.

CLIENT HEALTH

We know that 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).

The first two questions (not shown) ask about DLA/Attendance Allowance: accept the default answer **None** for these and move on to the PIP questions.



As Mrs Jones receives PIP daily living component at the standard rate, click None and change the rate to **Standard Rate.**

On the next screen about PIP Mobility (not shown) accept the default answer **None** and move on.

Following are several screens (not shown) that ask various questions about the client's health, care and benefits entitlements to check for elements that might affect the Means-test: Employment and Support Allowance/Universal Credit; Severe Disablement Allowance/Incapacity Benefit; registered Blind; payment of carer's allowance to the client's carer (if any); and inability to work. None of these apply in Mrs Jones's case, so accept the default answers and click Next for the rest of this section.

Remember that if you require any background information on any of these questions, use the **Help button or press F1** for help relevant to the question on screen.

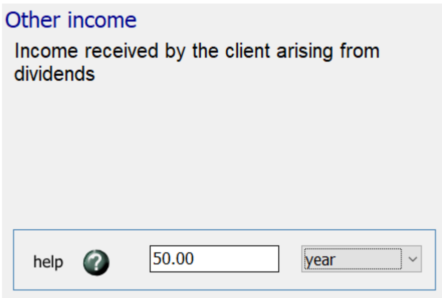
BENEFIT INCOME

As no-one in the household receives any income from Benefits, you can accept the default answers to the questions in this section and move on.

Following on is the **OTHER INCOME** section.

You can accept the default answer to most questions in this section.

The couple get no maintenance payments or income from capital, so accept the default inputs of 0.00 and move on to the Income from Dividends questions.



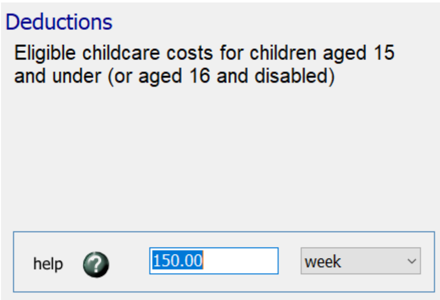
Mrs Jones holds some shares which produce a small annual income of £50, so this figure should be entered as above. Note that this figure isn't used for DFGs, but may be relevant where **Renovator2 plus** does an income tax calculation for means-tested benefits purposes.

Moving on, the household get no charitable/voluntary income, and there are no boarders and subtenants , so leave the inputs as default and move on to the end of the section.

DEDUCTIONS

The final section in the DFG means-test is **DEDUCTIONS,** which takes account of a few items of outgoings that may affect the calculation.

These tend to apply in very specific circumstances, so if in doubt, read the help screens behind each question for clarification. In this case, the default answers can be accepted up to the question on Childcare Costs.

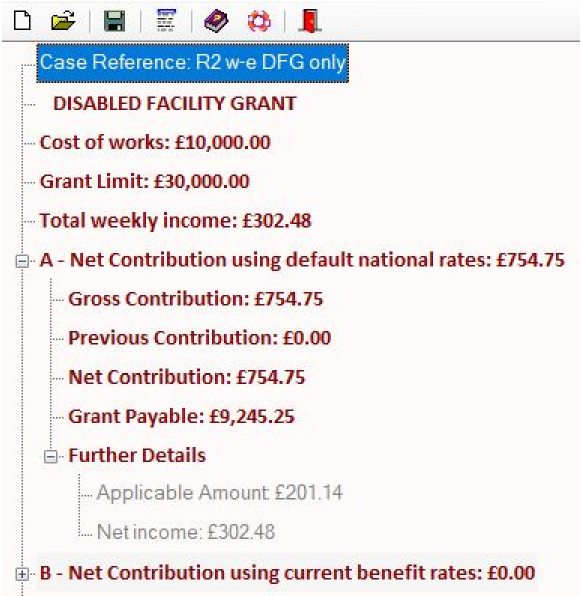


Because Mrs Jones is disabled and Mr Jones works full-time, the only applicable deduction for the household is for **Childcare**, which the couple pay £150 per week. Enter 150.00 here.

This is the final question, so click Next to move to the Summary screen.

OUTPUT

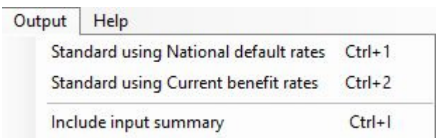
After data entry is complete, **Renovator 2** displays a summary screen.



You will notice that the Net Contribution is shown in the summary screen.

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.

For a detailed report click on the  **Report** icon, or select **Output** and then **Standard using National default rates** report from the drop down menu.



You can choose the “**Include Input Summary**” option for an extended output which lists all information entered into the program for the case. For this example, choose only the first option.

Ferret Renovator2Plus

Case reference: R2 w-e DFG only
Assessment date:20 May 2026

All periodical monetary amounts below are per week, on the basis of a 52-week year.

Disabled Facility Grant Calculation

Personal allowances and premiums			
Adult allowances			94.95
Child allowances			52.59
Premiums			
	Family	16.75	
	Disability	36.85	
Total premiums			53.60
Personal allowances and premiums			**201.14**
Housing allowance			61.30
Applicable amount			**262.44**
Earned income/SSP/SMP			
	Net earnings	458.33	
	Earnings disregard	-184.90	
Assessable earnings			273.43
Unearned income			
	Tariff income	2.00	
	Child Benefit	27.05	
Total unearned income			29.05
Assessable income			**302.48**

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.

The first part shows how the **Applicable Amount** of the family is calculated.

Below that is the calculation of **Assessable Income**, showing how much of the family’s income is to be taken into account.

Grant summary (Net Contribution £754.75)

Applicable amount		262.44
Assessable income		302.48
Disposable income		40.04
Band 1 amount (40.04 × 18.85)	754.75	
Gross contribution		754.75
Net contribution		**754.75**
Cost of works		10000.00
Grant limit		30000.00
Grant payable		9245.25

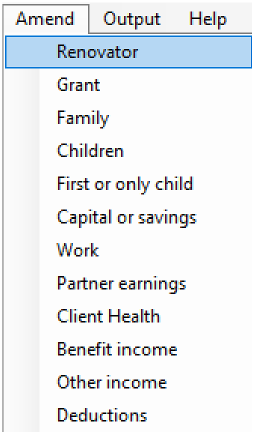
The Grant Summary takes the above figures and calculates the client's **Net Contribution** based on the **Disposable Income** figure, and the **Grant Payable** figure (see above).

Reports can usually be printed from the browser on to paper, or as an electronic Portable Document Format (PDF) document.

AMENDING INPUT INFORMATION

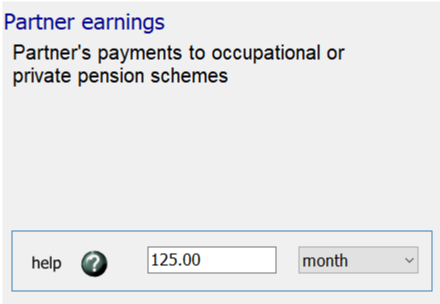
At the beginning of this example we mentioned that the individual sections of the program could be followed in the top left hand corner of the window. As mentioned, each of these sections may be accessed individually in order to change a single item and carry out a recalculation quickly, rather than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

The sections are accessed from the **Amend** drop down menu as follows:



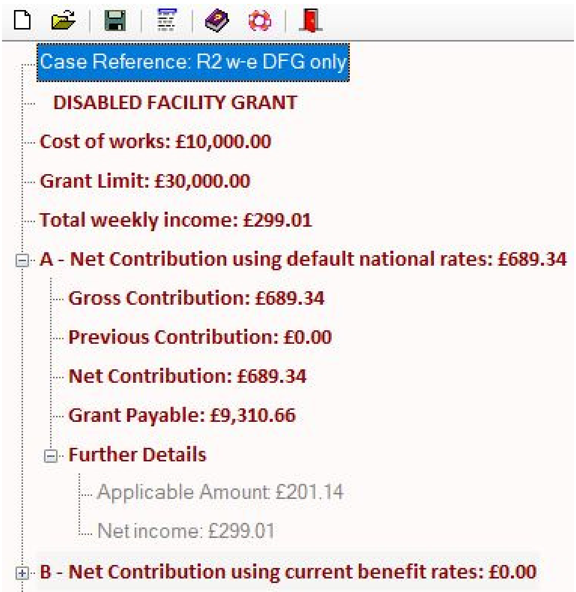
Let's imagine that after completing the calculation you find that Mr Jones actually pays £125 pension contribution per month.

Click on **Partner Earnings**. This will return you to the first screen in that section (not shown here), which asks for the Reserve forces earnings of the partner (in our case Mr Jones).
The next four screens (not shown here) confirm the Gross earnings, Net profits, Tax and NI figures for Mr Jones. Move on to the question about payments to pension schemes.



Change the entry for pension contribution 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 summary screen - the Jones' Net contribution has decreased.

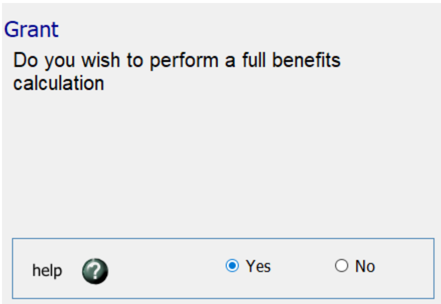


You can view the detailed calculation by clicking for the Output Report as before.

BENEFITS CHECK

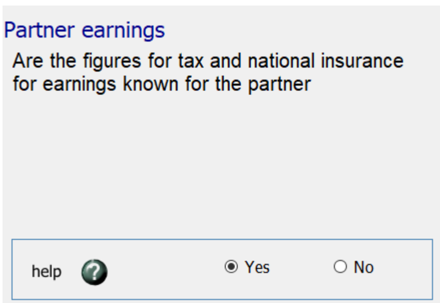
It might look as if this family aren't getting all the help they are entitled to. If you have **Renovator 2 plus**, this includes the additional facility to check if your client is entitled to claim any other means-tested benefits or Council Tax Reduction.

Using the situation for Mr & Mrs Jones, we will need a little more information. In particular, we need to know how much Council Tax they pay, and which Council they pay it to.

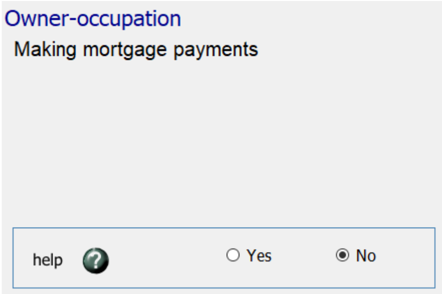


Click Amend, choose Grant, and click through the questions until you see the screen above – answer Yes and click next to continue.

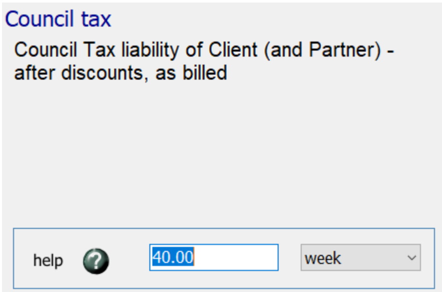
Several new questions will follow. Click Next for all the following questions to accept the default answers, except:



Partner Earnings Tax and NI figures are known and have already been entered, so this should be changed to Yes.



‘Making Mortgage Payments’, which is changed to No, and

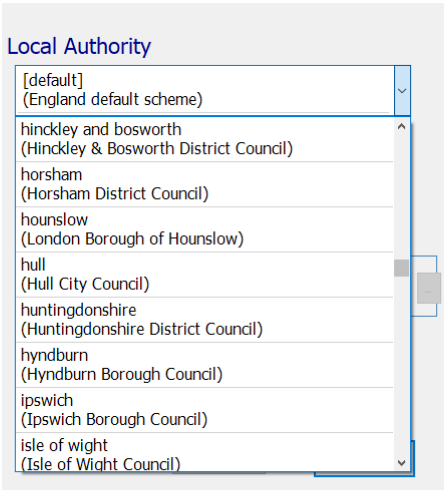


Council Tax Liability, where a weekly figure of £40 is entered.

When you reach the end of the additional questions, you should see the summary screen, as above, which shows that the household should be entitled to Universal Credit, which is a passporting benefit for a DFG, reducing the family's calculated contribution to 0.

As before, the Output Summary will show full details of the calculations.

In this case, this screen also shows an entitlement to Council Tax Reduction, when using the default scheme for England. Note that many authorities in England use their own local scheme, and this may give a different result when choosing the correct council in **Renovator 2 plus**.



To **Amend** for the relevant authority's scheme, choose that authority from the list as found in the list under Local Authority.

(For applicants in Wales, all authorities use the same scheme, so this screen will not appear, and as CTR is a passport in Wales, any entitlement to CTR will passport to a full grant.)

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**

Reno2+ WE May 2026