

Richard Blanco:

Hello, and welcome to Listen Up Landlords with me, Richard Blanco and Ben Beadle. Now, do you let your property furnished or unfurnished? Is it worth investing in high quality furniture, budget flat pack, or will a few castoffs do the job? Presumably it depends on the local lettings market. We'll be getting some top tips from Zoe Bywater director of lettings at Belvoir.

Richard Blanco:

James Harvie is with us again for an update on hot topics at the NRLA advice line. And shortly we will be debating energy efficiency options for older the properties. Now, Ben green homes grants offer up to 5000 pounds for landlords to make energy efficiency improvements to their properties. But the government has adopted this fabric first approach. Can you explain the distinction between primary and secondary measures?

Ben Beadle:

Yeah. Sure. I mean, essentially the primary measures are really around insulation of the property and different types of insulation as well as low carbon heat and secondary measures involve the kind of more interesting stuff if you're a landlord, the more expensive stuff, I guess, windows and doors, heating controls and other types of insulation. So, there's something there for everybody that's for sure.

Richard Blanco:

There's a twist though, isn't there, Ben because you have to undertake one primary measure in order to get funding for a secondary measure. Why is the scheme being structured in that way?

Ben Beadle:

It's very irritating, particularly if landlords have already done elements of insulation that may well preclude them from getting access to the good stuff. I think the government wants to focus on the easy stuff first and insulation certainly falls into that category, but if you've already had some of that stuff installed, then it's going to be problematic to get to the secondary measures.

Richard Blanco:

There's been a bit of a problem with tape up there, hasn't there, Ben because I understand that only 38% of vouchers have actually been approved. Also, something like 6% of this year's budget has been spent. So a lot of the money that was allocated hasn't been spent. Our own NRLA survey tells us that 43% of landlords are interested in applying, but I'm wondering if people get put off by the fact that they have to use a TrustMark tradesman to do it and it can feel quite bureaucratic.

Ben Beadle:

You're absolutely right. It can feel bureaucratic. And I don't think that if we'd had our way, this is how we would want the scheme structured. 6% of the overall budget being used is pretty poor. And that coupled with an indication that the surplus budget is not going to be rolled over anywhere is a matter for concern and something that the NRLA are working really hard on not least because of the likely timelines that properties are going to have to comply with a C rating.

Richard Blanco:

Yes, there's this looming deadline, isn't it, that is in government consultation, which goes in January where the minimum EPC for rental properties will be C by 2025 for new tenancies or 2028 for existing tenancies. I mean, that has scared me quite a lot because it's four years away and all of my properties are D or E, have you applied for any grant spend or how do you feel about it all?

Ben Beadle:

I mean, I don't like to sniff at the government giving free money to landlords because it doesn't happen very often. So, at the risk of being slightly controversial, I'm happy to welcome what's being put our way, but it doesn't feel very easy. And I have to say, I fall into the category of the person that has read up on all of the schemes that are available.

Ben Beadle:

All of my properties are D. I've got one eye on the C rating, but I haven't made an application yet. And, note to self, I need to pull my finger out and make one, as do a lot of other landlords actually, because I think the argument here Richard, is that the government are saying that they're making funding available to landlords and it's not being taken up, not withstanding the very structural problems that exist with the scheme.

Ben Beadle:

So my advice to any landlord listening is have a damn good look at the green homes grant and see what can be done for your properties, because I'm not sure how much money or new money is going to be coming our way.

Richard Blanco:

Yes. And I've just pulled up all of my EPCs and done an analysis of all of my properties and what work could be done. So I think that's the first stage really. And I would recommend that to our listeners. Well, we're joined now by Kate Thomas, who is senior project manager from the Centre For Sustainable Energy in Bristol and North London based landlord James Tanner, who is an energy efficiency campaigner.

Richard Blanco:

Now his home's refurbishment was driven by energy efficiency improvements. And I want to start by bringing you in James. 23% of properties in the private rented sector are pre 1919, like yours. Can you take us through the key improvements that were made to your terrace house?

James Tanner:

Yes. Well, the main areas that we undertook, the retrofit we did in our house was around insulation of the floor, the ground floor, the external walls, the roof, the loft, and the cellar, and the other major item was the ... we put in sash double glazed windows that matched with the Edwardian style of our home. Those are the main things.

James Tanner:

Also, it's very important we put in some passive air bricks to get rid of the condensation and humidistats in the bathroom. And then we also put in a highly efficient boiler, as well as kitchen appliances and LED lighting.

Richard Blanco:

And the boiler is the gas combi, is it James, or what kind of boiler did you put it in?

James Tanner:

Yes, we put it in a gas combi boiler. And also we put PV panels on the roof. So one more thing, we draught proofed all the windows and the external doors.

Richard Blanco:

Now, Kate, let me bring you in here. Older terrace houses are typically D or lower. And in fact, the consultation on the 2025 target tells us that 67% of properties in the PRS, the private rented sector are D or lower. Insulating older properties to get to EPCC is going to be a serious challenge, isn't it, Kate? How on earth are we going to go?

Kate Thomas:

It is difficult. And that is because you need to put an external wall insulation on those older properties, especially when you're talking about the small terrace properties. You're not going to want to put in an internal wall insulation and lose a little bit of your probably what's already quite small room sizes.

Kate Thomas:

I mean, technically every home can have wall insulation, but some of them do require a bit more thought than others. It needs to be done by somebody who knows what they're doing, which is why the grants that the government have made available are asking for TrustMark registered installers, because you can get into a lot of problems if they're not done properly.

Kate Thomas:

The biggest challenge, and I'm quite envious of James having done it, but the biggest challenge is the cost of doing it properly. You need to make sure that you don't end up with dump walls, making sure that any cladding is fitted properly with proper roof overhangs and around the windows.

Kate Thomas:

So there are solutions out there. You can do it, but at the moment, it's not something that landlords are required to do because it is quite expensive. You can apply for exemptions. If you're looking to meeting MES regulations, but there are also some grants out there. So for instance, you could do that work with a green homes grant voucher.

Ben Beadle:

Very good. And Kate, tell me, talk to me a little bit about ground source heat pumps, not something I thought I would be asking, but if landlords are anything like me, they've got gas combi boilers that are going to need replacing in a few years, and that's going to be quite difficult for converted flats and properties with existing radiator heating systems. So what's the options here?

Kate Thomas:

Well, probably not a ground source heat pump. Those are really going to only apply to properties with very big gardens or out in very rural areas. What is more like the air source heat pump and these look very much like an air conditioning unit and they're very similar in size.

Kate Thomas:

So they will fit in to quite a few homes, as long as there is room for you to put one somewhere outside and they are a lot quieter than they used to be. So if you've been to Spain and you've heard air con units right outside, most of the new air source heat pumps are not as expensive. I'd like to pick up on your point about boilers, at the moment, there are no dates for you not being able to use your gas boiler anymore or not being able to replace an existing gas boiler. What they're looking at is stopping gas boilers going into newly built properties.

Kate Thomas:

So in the longterm, or in the short term, you can still stick to your gas boiler. What you might want to do though, is think about future-proofing your property. So if you're putting in or updating your heating system with a new boiler, and you're also replacing some radiators, once you've got an air source heat pump, you need bigger radiators. So you might want to put the bigger radiators in now and the cost of putting a triple radiator in rather than a double radiator, minimal extra cost at the moment, but obviously expensive for landlords if they need to go back and take out a new double and put in a new triple.

Ben Beadle:

Indeed. So thinking ahead is really key here. Thank you for that. James, maybe I might turn to you at this juncture and just ask you about how you manage to balance energy efficiency measures with maintaining period features. I'm particularly thinking about brick fronted facades, timber, sash windows, draughty fireplaces, et cetera. Can you give us a bit of insight on that?

James Tanner:

Yes. That was quite a major issue for my wife and I, because we bought an Edwardian house and the objective was to do an eco retrofit but to sort of restore the original features from 100 years ago. So it was a big thing for us. So one of the things we did was, we wanted to keep the ceiling cornice and medallions the original style.

James Tanner:

So they have to come down and then the work of all the redecoration needed to be done. And then they had to be put back. Sometimes they broke some of those things. So we found some local artisan shops that sold replicas. So as we sort of mix and matched that really. We also wanted to try and retain the original stained glass, leaded stained glass, which they had in some of the doors, back door and front door.

James Tanner:

So we kept that and we just secondary glazed those doors. In Muswell Hill, most of the sash windows, they all have a very similar sort of style. So it was very important when we replaced them that the style looked exactly the same as all the other windows on the street, because it's a conservation area, which

we did. And draught proofing was crucial. So draught proofing the front and back doors, as well as all the windows to stop the draught coming in.

James Tanner:

And we also blocked most of the chimneys except there was one that we were using because they're very draughty, bring the cold air in. And we also put 20 centimetres of under floor insulation in, on the ground floor. So what our builder had to do was very delicately remove this 100 year old, original wood floor, lay the insulation, and then put it back again, which was quite a delicate exercise. And again, with the fireplaces, they had to be either removed or delicately decorated all around and then put back.

Richard Blanco:

Gosh, it fascinates me to hear all of this, James and I mean, a point I want to you put to you Kate is, are we really going to see exterior solid wall insulation in conservation areas? I know we all love our brick fronted streetscapes, don't we, of Victorian and Edwardian houses. Surely the battle lines are going to be drawn between conservationists, local authorities and environmentalists.

Kate Thomas:

I think you need to remember that all conservation areas are not the same, and that is something that I come across. So a lot of conservation areas, it's about the amount of green space there is. In other conservation areas, you will find a mixture of facades as well. So if there's already a couple of properties on the street that have been rendered 1960 style, there's nothing, the new renders that you use for insulation will fit in fine.

Kate Thomas:

You are right, but local to myself is Bath, and you're not going to get rendering stuck onto rows and rows of Bath stone buildings in conservation areas there, but in that sort of in-betweeny stage as well, there are a lot of different finishes you can put on renders. So there are renders that will look like red brick when they've been finished, there are renders that can look like stone when they've been finished.

Kate Thomas:

So there are options available. And of course, as properties get older, the outside start looking tatty, you've got to do something to them. So, you might as well put a nice insulated render on rather than something else.

Richard Blanco:

Well, that's retro fitting. And I'm thinking there must be some exciting architectural opportunities that includes energy efficiency. What ideas are architects dreaming up that really put a kind of architects mark on the property?

Kate Thomas:

So a lot of new builds, they need to be very eco-friendly, very energy efficient. I think one of the things that surprises me most is when you see so much glass in some of the new properties, but of course that's not glass as you and I know it from our 1960s patio doors, this is super duper, takes in the sunlight and heat and doesn't let any out type glass. So that I always think, and of course people love them because they're light.

Kate Thomas:

And the other things that I quite like are the sort of Hobbit holes, so where you've actually got properties that are being built into the sides of hills. So you're actually using the hill itself to keep the property warm.

Ben Beadle:

Interesting. And James, maybe I might just turn to you at this juncture. Tell me how motivated you think tenants are by energy efficiency.

James Tanner:

Well, according to some research from Oxford University, 70% of the population try to limit personal energy use. And the biggest strongest group is the 18 to 34s and the graduates, they're the most keen on doing as much as they can. And of course there are lots of very simple measures that tenants can do. Like the temperature control, turn the radiators off in rooms they're not using, turn the lights off, turn electrical appliances off when they go to bed or when they go out at night. Loads of things they can do, bleed the radiators every couple of months.

Richard Blanco:

Last couple of questions. Kate, why are the government targeting housing so veraciously? Because won't loads of older houses just end up being exempt?

Kate Thomas:

I think the big thing to remember is that 20% of our domestic properties are older properties. That means they can't be ignored if we want to reduce our carbon emissions, but also people live in those properties and they need to be able to keep warm at an affordable price. So we can't just say you can ignore them, there are exemptions in place so that if it's totally impractical for the property to be improved, or it's too expensive for it to be expected that a landlord or indeed a private householder should spend that money now there are exemptions.

Kate Thomas:

But I think we do need to encourage people to do what they can. And I think particularly in the private rented sector, it's one of the few commercial sectors where reducing the energy efficiency and the energy costs doesn't benefit the business. It benefits your tenant. If you're in manufacturing, if you reduce your energy costs, your profits go up. That's not the same for landlords. So I think that's why they haven't been totally exempted because otherwise nothing would get done.

Ben Beadle:

Indeed. And James one last question from me, if I may thinking about solar power for your average terrace house. I mean, how practical is that because the subsidies have been reduced over the past decade. Is it an attractive option for homeowners now, do you think?

James Tanner:

I think it's a very attractive option. Solar PV panels, the technology's been changing a lot recently and every year they've become more efficient than the year before. And this will continue because it's becoming more and more popular worldwide. So subsidies are not really necessary.

James Tanner:

The return on investment is within 10 years and any extra electricity that's produced that's not used firstly can go into creating hot water and secondly, it can be stored in battery backup so that you can use it at night. But also it means that the electricity cost is inflation proof. So yes, there's very much a place for solar PV.

Richard Blanco:

James Tanner and Kate Thomas, thanks very much for joining us. We're over to the NRLA advice line now, and our resident advisor, James Harvie. What topics have you been dealing with this month, James?

James Harvie:

Hi Richard. We've been very busy this month. I think the primary thing that we've been talking to people about is the extensions to the hiatus on bailiff evictions through the courts now to the 31st of March. We've also got the incoming extension of the electrical safety standards to existing tenancies and that's coming in, in April. So people are getting ready and getting prepared for that.

James Harvie:

And a very timely topic this time of year considering its students tenancies at the end of that. Overall, how we facilitated and how we're closing those off, ready for the hopefully a move in, in summer.

Ben Beadle:

And James, I understand that we're getting quite a few calls in relation to student tenancies from student landlords. Tell us about some of the issues that are being raised.

James Harvie:

So as we all know, this is the time of year that student tenancies are typically negotiated. The winter window is very important for landlords who deal primarily in the student market. The difficulties I think a lot of people are facing with this one is with the ongoing pandemic. There's a lot of uncertainty surrounding what will happen with university education next year, will students be expected to return to university for face-to-face classes or will they be continuing to do online learning as they have done before?

James Harvie:

Or will there be a split? So landlords, obviously they value this window, particularly in order to get student tenancies sorted out, because it's a very seasonal sort of market. And therefore, obviously landlords know they need to get in at this point while it's hot or face, potentially trying to drug through groups in the summer as a last resort.

James Harvie:

So for a lot of members who have been having difficulties and actually getting tenants to make a timely decision, I think a lot of the uncertainty as we spoke about, really is affecting the students' ability to make a decision. So a lot of landlords have spoken to us this month about how they can encourage the tenants to bring that timely decision forward. So one useful tool is the use of the holding deposits and

the way the legislation brought in under the tenant fees act actually allows people to use that to move tenants along more swiftly.

James Harvie:

And the reason why that is, is because when the tenant fees act introduced the new rules surrounding the holding deposits, it did limit them to one week. What it actually also did was it enacted a 15 day rule. So that 15 day rule, that means from the time that holding deposit is paid, the tenant has to make all reasonable attempts to get the processing, so the tenant checks, has to get all their paperwork in.

James Harvie:

And obviously in the case of students, guarantor agreements in. And what that 15 day limit will allow is a landlord to say, after that has expired, say, I'm going to put that property back on the market and retain the holding deposit. So it gives the landlord an element of control. And it means that obviously they're not sat around waiting for a student to make a decision. They've actually got some impetus to go and make sure that that deal gets done.

James Harvie:

I've spoken to landlords this month who've struggled to get guarantor agreements back because the guarantors are nervous about the uncertainty. And I've spoken to landlords who are dealing with students who, they keep chopping and changing the group that they intend to go through. And I think that's definitely, it's a frustrating thing on top of all the other things that landlords are currently having to deal with.

James Harvie:

And I think they want that security going forward, knowing actually in the summer, I've got my property let and that I could be confident that my business interests are going to be secured.

Ben Beadle:

Indeed. I think it's very relevant to me as well as the decision I've taken is not to bother looking for any student tenants at the moment until the situations a bit more certain. James, thank you for that. I think we will see you again next month. Thanks for joining us.

James Harvie:

Certainly Ben, my pleasure.

Richard Blanco:

Do you have anywhere to store furniture? Does your heart sink when a tenant requests the removal of a sofa or an addition of a wardrobe? Or have you simply opted to let all your properties unfurnished? We're joined now from Bedford by director of lettings at Belvoir, Zoe Bywater. Hi, Zoe.

Zoe Bywater:

Hi Richard.

Ben Beadle:

Hi there, Zoe.

Zoe Bywater:

Hi Ben.

Richard Blanco:

Thanks for joining us.

Zoe Bywater:

You're welcome.

Ben Beadle:

Well, I'm going to jump in and ask the first question on this one. Not least because I've just received a phone call asking if one of my flats can be furnished before somebody moves back in. So tell me, is furnished best because properties view better that way? Tell me a little bit about the thought process there.

Zoe Bywater:

I think for me, realistically, as a landlord, you need to be looking at what your business model is and what your intentions are right from the outset. So you really have to go back to basics. In my experience, the sorts of properties that I would suggest would be furnished, your HMOs, so your houses with multiple occupants, so your serviced accommodation and your Airbnb types.

Zoe Bywater:

The other sorts of places that you might consider are safe properties near a hospital where you've got high turnover of doctors coming and going. I think if you're a sort of mid term through a tenancy, it's always going to be a difficult decision. If you have got a flexibility, some of my portfolio landlords do have a storage facility where they keep furniture and then they can sort of take it out and put it back in, if they need to.

Zoe Bywater:

I think it becomes extremely difficult if you're trying to do that on an ad hoc basis. So I think initially you need to be considering your market you're trying to attract and what your business model is and try and stick to that as best you can and keep transparent when you're obviously advertising new properties.

Ben Beadle:

Well, that's sound advice. I have to say, I fall into the category of having a little storage unit, which is otherwise known as my garage, where I can mix and match any chairs or pieces of furniture that I might need, but I don't have enough at the moment. Tell me, do furnished properties attract a premium or does it really depend on the market that you're going?

Zoe Bywater:

It's interesting because from an ad hoc level, I always thought in my 18 years of experience, it didn't. But prior to this podcast today, I did do a little bit of research and we work with a company called Data Loft

and they actually have provided some statistics. If you don't mind me, it's not too boring. It's quite interesting actually, is that on average furnished apartments will rent for 83 pounds more a month.

Zoe Bywater:

So that's just short of about a thousand pounds a year, which is an 11% premium over unfurnished lets. Now that excludes the London market. But I was quite surprised when I saw that, that you can actually, if you've got quality furniture, because obviously the issue you're going to have is if it's a hodgepodge of your granny's sideboard and some old sofa that you don't really want, you're not necessarily going to attract the price, the premium and the right sort of tenants.

Ben Beadle:

You've been looking at my garage again, I think.

Richard Blanco:

Zoe, what are your tips on quality and style of furniture then? Because it can be hard to know how much to budget, particularly with appliances. I've seen that research you talk about, and it suggests two to two and a half thousand to furnish a two bed property, but the sky can be the limits, can't it?

Zoe Bywater:

I think, again, it goes back to the market that you're trying to attract. Now, there are some very good companies out there where you can just literally pick the phone up and say, I want to furnish my property, how much it's going to be. And they will give you different levels of premium for the different types of property.

Zoe Bywater:

I think you can fall foul if you do go down the road of just trying to sort of, I'll have a bit of this and a bit of that and a bit of the other, because then going back to what you were saying earlier about presenting the property in the right light, you want your property to look stunning. And if you've got a mix and match scenario of furniture, that isn't going to work,

Richard Blanco:

And now I tend to go for appliances that cost sort of 250 pounds, that sort of thing. But some people will go to John Lewis and spend 600, 700, 800 a piece. What do you think, what's sensible?

Zoe Bywater:

I think if you buy cheap, it's generally going to be a false economy because what I've learned over the years in my experience is that if you buy a lower end marquee washing machine, they don't tend to last very long. I generally advise landlords to shop around, but try and get something that's mid range, possibly even consider taking out an extended warranty or some sort of policy that will cover you if something happens to that appliance.

Zoe Bywater:

I think if you go cheap, you're going to pay twice at least. But if you go in expensive again, if your tenants unfortunately are mismanaging the use of that appliance, you could be spending an extortionate amount of money to replace or repair it.

Richard Blanco:

Well, talking of granny's old sideboard, what do you think of landlords who put their old tat into rental? It does happen rather a lot more than we wish, doesn't it?

Zoe Bywater:

Unfortunately, you're going to struggle as a letting agent. If that happens to me, I would probably try and give the appropriate advice at the outset and advise either remove the items or replace them because you're not to present that property in a good light. And the sort of type of clientele that it's going to attract is probably not the sort of clientele you want in your property, because you want somebody to respect that property as if it were their own home.

Zoe Bywater:

And that if you're off on the wrong footing by sort of putting the wrong sort of items in there. Another thing obviously to be aware of with older furniture is that it's up to the regulations and it's got the appropriate fire retardant tickets on, et cetera.

Ben Beadle:

That is very sound advice, Zoe. And I'm reminded of when I was a very young man and I was in lettings. I went to do evaluation on a property and pointed out to a very elderly gentleman about his chair, which was actually pre 1988. Didn't have a fire label and it was exempt because it was made of horse hair. There you go. That absolutely stays with me for all of these years. But tell me, you must have been into some real interesting properties. How do you feel about showing properties with poor quality furniture?

Zoe Bywater:

I'll be honest, I probably wouldn't. It's a difficult one. It's all about, I don't want to sort of go on too much, it's all about building that relationship and being honest and transparent from the outset. And I think if you build that respect and that trust your landlord will listen to your advice and take heed. And so we try and avoid that situation. And I think that's from years of experience that, that we've come down that road and got to that point.

Ben Beadle:

No, indeed. And how do you deal with those landlords who are maybe letting their property that they used to live in? They might be going overseas, maybe not at the moment, but if they kind of wants to leave all of their precious family heirlooms for their tenants, any thoughts?

Zoe Bywater:

I mean, it's a difficult one because we do have a character property in our locality where the landlord has moved abroad and has left an inordinate amount of stuff. But, if they're insistent on doing that, we ensure that they've got the appropriate insurance and we make sure that they carry out a full and frank statement of condition inventory that sort of details every item that's there. So obviously that will then protect them if anything did happen to any of those items. And just say, you're leaving that stuff there at your risk.

Richard Blanco:

One of my tips, Zoe for avoiding the void is that you need to be flexible as landlords, but I'm often presented with requests from tenants often via an agent to quickly get rid of or spontaneously supply furniture. Unfortunately, I don't have Ben's garage to store anything, and I'm usually a bit irked because I think, they're asking for furniture, but the next tenant probably won't want any. Often I'm flummoxed and I don't know what to do. Do you think that kind of flexibility is essential?

Zoe Bywater:

I don't necessarily think it's essential. It's sort of going back to what I was saying earlier about being transparent. I mean, I think another statistic is there's only a quarter of properties let across England and Wales are furnished. I don't think there's that demand for furnished property. And I think it could cost you as a landlord considerably more to start putting in furniture and buying new furniture than actually just sort of, if I hang on a week or so, it's weighing up the cost of your property been empty for a week against the cost it's going to be to buy furniture or to pay a removal company to take furniture out.

Richard Blanco:

And it can be quite a task to try and get rid of furniture sometimes, can't it? I mean, you can get rid of it through charity organisations sometimes as well. When I need to source furniture quickly, do you have any tips on where I can get furniture quickly? And also, do you think that flat pack is just the way it goes or is this a false economy?

Zoe Bywater:

Again, I think it could be, it depends, some landlords have the time, some don't, if you're operating this as a business and you're the property manager, you may have time to spend hours assembling furniture, or this may not. There are companies out there and if you know that wonderful thing called Google, I mean, we don't necessarily use a lot of companies that furnish properties, but you can literally get bespoke packages that will cost X and they will bring it in and deliver it and dress your property appropriately. So if you really wanted to go down that road and time is of the essence, that's probably the best way of doing it.

Ben Beadle:

I'm just breaking out in a cold sweat here, thinking about assembling IKEA furniture to losing the Allen key. That is absolutely diabolical. My absolute worst nightmare come true, that is. Enough about IKEA, curtains or blinds? How do you pitch these things Zoe, to give sort of a, I guess it depends on your property, with the type of look that you're going for, but any particular recommendation?

Zoe Bywater:

I don't think you need to be specific about that. I mean, I define when people say what's furnished and what's unfurnished and what's part furnished, furnished is move in with a suitcase. Doesn't necessarily mean what sort of window dressing you want. Unfurnished, I say carpets, curtains, and white goods and part furnished is somewhere in between. I don't think you necessarily have to stipulate.

Zoe Bywater:

One of the things to have a consideration about is say if you've got a property near a hospital and you've got shift work and you might put blackout blinds in there just to be considerate when they're working

the night shift and needing to sleep during the day. But apart from that, I think I'd want to have something up or at least have the curtain pole, because what you don't want again, is your tenant climbing up a ladder and trying to put up a curtain pole.

Ben Beadle:

Absolutely. And do you think the market goes in cycles as it regards furniture? So do you think there's a difference between what a millennial or a generation X have in terms of different furniture requirements?

Zoe Bywater:

I've not necessarily seen anything specifically about furniture, but what I have noticed is the appliance needs have changed dramatically. Whereas now it seems to be that a dishwasher is something that is expected and is not a luxury item anymore. It's something that a tenant assumes is going to be in the kitchen, in a property.

Richard Blanco:

I struggle a bit Zoe, with the whole carpets versus wooden floors sort of thing. As a Spaniard, we don't have wall to wall carpets in Spain. And so it feels really, it really goes against the grain for me. So I tend to have stripped floorboards, but then some of my tenants have referred to that as kind of rustic. Whereas others would see that as kind of contemporary and fashionable. What do you think is best?

Zoe Bywater:

Again, I think it depends on the property. For example, if you're in an apartment or a flat, there may be conditions within the lease that say you're not allowed to have hard floor in on the first floor, for example. So as a landlord, you should be looking at your lease just to make sure you're not going to drop yourself in it. Me, carpets, I think bedrooms, yes, I like carpets in bedrooms, but again, it's personal preference, but as a landlord, if you're looking at longevity, it might be that wooden flooring is going to last longer than carpets.

Zoe Bywater:

Again, there's a cost implication. How much is it going to cost to replace all the carpets against re-sanding the real wooden flooring. One of my pet hates though, is carpets in bathrooms and on sweets. If a landlord asks for advice, I say, get some vinyl down.

Richard Blanco:

Yes. I would never put a carpet in a bathroom. That's an absolute no, no. We're seeing snappy built to rent flats, aren't we, Zoe, with attached amenities, things like shareable dining rooms and so on, and also market HMOs with en suite bathrooms and so on. What do you think the future holds in terms of properties [inaudible 00:33:50] and those sorts of furniture and amenities type spend?

Zoe Bywater:

I think the standards over the years that I've been doing this have increased. And I think the expectations, they're a lot higher. I've dealt with student properties for several years and obviously I have been a student as well, it's a long time ago, but I was a student once and the sort of quality of property now that is expected has risen dramatically.

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Zoe Bywater:

And I think it's going to go that same way. One of the things I'm not quite sure about is what's going to happen with the HMO market. With obviously COVID, we've noticed a decline and a move to people moving out of the shared accommodation because of the uncertainty of how that's all going to be and people are trying to sort of find their own space with possibly a little bit of green as well.

Richard Blanco:

Yes. I've definitely spotted that trend as well. Zoe Bywater, director of lettings at Belvoir. Thanks very much for joining us.

Zoe Bywater:

Thank you. You're welcome.

Richard Blanco:

Well, that's it for this podcast. Listen Up Landlords comes to you from the National Residential Landlords Association and you can find plenty of information on the topics we've covered today and more at nrla.org.uk. And don't forget to follow the NRLA on social media for the very latest on all things PRS.

Zoe Bywater:

A big thank you to our guests and to our producer, Sally, please do join us next month. And thanks for listening.