



Top tips from the Paradigm Mortgage Helpdesk



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Our mini newsletter is designed to give you insights into the topics we see frequently on the Mortgage Helpdesk. We aim to provide you with some great hints and tips which will help you with future cases.

If you think we may be able to assist with your next case, please don't hesitate to get in touch!

This month's Criteria Corner focuses on affordability and supporting borrowers into 2026, providing valuable insights into how Lenders are adapting criteria to meet today's challenges.

Affordability remains one of the biggest constraints for buyers as we move through 2026 and continues to be one of the most common topics discussed on the Paradigm Helpdesk. The positive news is that Lenders are continuing to adapt their criteria to better support borrowers across a range of scenarios. Below is a snapshot of some of the key affordability considerations and Lender approaches we are currently seeing in the market.

Employed Applicants – Enhanced Income Multiples

A number of mainstream Lenders are increasing income multiples, particularly for first-time buyers:

- Nationwide: Helping Hand: up to 6x income
- NatWest: up to 6x subject to specific criteria
- Principality BS: up to 5.5x income

It's worth noting that these options will often exclude self-employed applicants. In addition, the following Lenders may consider higher income multiples for employed clients, subject to criteria and underwriting:

- Bath BS: up to 6x for incomes over £50,000
- Aldermore: up to 6x for incomes over £60,000
- Darlington: up to x6
- Kensington: up to 6x for young professionals and high earners
- LendInvest: up to 6.49x for newly qualified professionals
- Metro Bank: up to 6x for professionals
- Newcastle BS: up to 6x subject to criteria
- Precise: up to 6x subject to product and credit file
- Saffron for Intermediaries: up to 6x for professionals
- United Trust Bank: up to 6x subject to criteria
- Vida Homeloans: up to 7x for incomes over £60,000

Again, advisers should be mindful that many of these options may exclude self-employed applicants.



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0330 333 4021

*based on internal modelling and testing



Self-Employed Applicants – Flexible Income Assessment

For self-employed clients with more complex income structures, Lender approaches vary. Below is an overview of Lenders offering more flexibility.

☐☐☐ Lenders Accepting Retained Profits

The following Lenders may consider retained profits:

Dudley BS, H&R for Intermediaries, Hodge, Market Harborough BS and Nottingham BS

☐☐☐ Lenders that can use Projections

Some Lenders will consider income projections as part of their assessment:

Harpenden for Intermediaries, H&R for Intermediaries, Penrith Building Society, Perenna and United Trust Bank. With Together, using 90% of projection.

☐☐☐ Lenders Using Pre-Tax Profits

The following Lenders assess affordability based on pre-tax profits:

Furness BS, Metro Bank, Newcastle BS and The Mortgage Lender.

Rental Income: Finance Costs

To further support affordability, a select number of Lenders will ignore finance costs when assessing rental income:

Coventry for Intermediaries, Chorley BS, Leek BS, Penrith BS, Saffron for Intermediaries, Santander and The Stafford for Intermediaries.

Background Buy-to-Lets: Self-Funding Considerations

Some Lenders will ignore background BTL properties for affordability purposes, provided they are self-funding:

Aldermore, Bank of Ireland, Bluestone, Buckinghamshire BS, Cambridge BS, Chorley BS, Coventry for Intermediaries, Family BS, Foundation, HSBC, Harpenden for Intermediaries, Livemore, Metro Bank, Newbury BS, Penrith BS, Pepper Money, Perenna, Skipton for Intermediaries, The Stafford for Intermediaries, The Mortgage Lender and West One.

As always, we must advise that criteria does regularly change and therefore it is always prudent to double check with a Lender prior to submitting an application. Lenders provided are based on findings at the time of research, and may not include every option available.



Do you have a suggestion for a topic? **Email** us!