

Hodge – always working with you

For more than 50 years, Hodge has been making a difference to its customers' lives, helping them achieve their financial goals with our personal savings accounts, tailored mortgage options and bespoke real estate finance (commercial development and investment) solutions.

Over the years Hodge has created specialist mortgage products to support borrowers who don't fit the mould. It has used its experience to grow its product offering to better serve brokers and customers alike.

Hodge is 79% owned by the Hodge Foundation, a charity supporting welfare, medical and academic endeavours. More information can be found on the website www.hodge.co.uk.

Hodge mortgage solutions

Hodge's specialist mortgages have been designed to support the needs of modern-day borrowers from **age 21 to 95**, offering flexible, tailored solutions up to and into retirement.

- **Hodge Resi** - ideal for clients with complex income streams, Hodge's Resi mortgage supports clients from age 21 up to retirement who are looking to maximise affordability and who fall outside 'tick box' underwriting - [find out more.](#)
- **Hodge Resi Retire** - perfect for clients looking to borrow into and during retirement. With no minimum age, Resi Retire caters for aspirations and lifestyle. Whether your client is paying off an existing mortgage, freeing equity for home improvements or looking to lower monthly payments to improve financial comfort, Hodge can help - [find out more.](#)
- **Holiday Buy to Let Mortgages** – providing a flexible way for your clients to invest in the holiday home market - [find out more.](#)

Why Hodge?

Hodge lend with purpose and support a more flexible mortgage market, focusing on individual customer needs and a common-sense approach to underwriting.

- **Don't define by age:** with no maximum age restrictions, Hodge support lending well into retirement, with terms extending up to 41 years and RIO lifetime terms
- **Enhanced affordability:** assess interest-only applications on an interest-only basis and consider multiple income sources, including pensions, rental income, and self-employment
- **Flexible borrowing solutions:** up to 90% for purchase and remortgage and 85% for debt consolidation
- **You'll have bespoke underwriting and a case-by-case approach:** Hodge work to say "yes" more often, offering solutions to meet borrowers where they are today while planning for tomorrow

Useful links and resources

- **Hodge for intermediaries:** [Hodge for Intermediaries \(hodgebank.co.uk\)](https://hodgebank.co.uk)
- **Find your regional Hodge BDM:** [Find BDM - Hodge for Intermediaries \(hodgebank.co.uk\)](https://hodgebank.co.uk)
- **How to place mortgage business with Hodge:** [Doing Business with Us - Hodge for Intermediaries \(hodgebank.co.uk\)](https://hodgebank.co.uk)
- **Residential mortgages affordability calculator:** [Residential Affordability Calculator - Hodge for Intermediaries \(hodgebank.co.uk\)](https://hodgebank.co.uk)
- **Holiday Let affordability calculator:** [HL Calculator - Hodge for Intermediaries \(hodgebank.co.uk\)](https://hodgebank.co.uk)
- **Knowledge hub** – access downloadable resources including webinars, client case studies and industry news and updates relating to the latest mortgage topics:
<https://hodgebank.co.uk/intermediaries/knowledge-hub/>