

Aldermore

Five ways for brokers to thrive in 2025

Client communication, a flexible approach and continuous professional development are all key to building a broker business, says Nicola Goldie, Head of Strategic Partnerships & Growth at Aldermore.

Brokers and lenders have become well-versed in expecting the unexpected over recent years.

We've learned to adapt, whether to new regulations, tax changes, economic forces or even the global pandemic.

Our resilience and flexibility hold us in good stead because we are still operating in a mixed and unpredictable mortgage market. While some economic pointers, such as inflation and wage growth, are more positive, there are still uncertainties around economic growth and the geopolitical backdrop.

Looking forward

There are plenty of positives for us to take from last year and to look forward to in 2025, as we discussed in our [2024 Review: changes for the UK housing market](#), from first-time buyers rushing to beat the stamp duty deadline to very high numbers of mortgages set to renew.

The wider economy is still 'bumpy' though and it's virtually impossible to make interest rate predictions, although we still think the direction of travel will be down.

There are no easy answers to managing red tape for landlords or affordability pressures for first-time buyers, and the mortgage market will cope with whatever comes our way in 2025.

But brokers can take some proactive steps to make life easier for you and your clients and Aldermore is ready to support you in whatever way we can:

1. Be proactive on remortgages and product transfers: There is a lot of business renewing in 2025, so make sure you contact clients six months ahead to book a mortgage review. By being proactive, you can ensure that your clients are aware of their options well in advance, allowing them to make informed decisions about their mortgage. This not only helps in retaining clients but also builds trust and strengthens your relationship with them. Additionally, staying ahead of the curve can help you identify potential issues early and address them before they become significant problems.

2. Talk to your landlord clients: Get in touch with your buy to let clients, whether or not they have mortgages renewing, to make sure they understand the changing regulatory landscape and their responsibilities. With new regulations such as the Renters' Rights Bill and changes to EPC requirements, landlords must stay informed. By keeping your clients updated on these changes, you can help them navigate the complexities of the rental market and ensure they remain compliant. This proactive approach not only benefits your clients but also positions you

as a trusted and knowledgeable adviser that they will want to come back to when they need to renew their mortgages or expand their portfolio.

3. Support first-time buyers with high LTV mortgages: First time buyers face significant challenges when trying to enter the property market, and high LTV mortgages can provide them with the necessary finance to achieve their homeownership dreams. However, not every lender offers mortgages to those with the smallest deposits and those that do often impose strict lending criteria. At Aldermore, we have just reintroduced residential owner-occupied 95% LTV rates across our level one product range to help more of your clients with deposits of just 5% find the mortgage they need. We will consider lending up to 5.5 times income on terms up to 40 years.

4. Look for pragmatic lenders: If your client has non-standard requirements, don't rush straight to the specialist lending sector. Instead, consider lenders that operate in the mainstream market but take a specialist approach to underwriting, combining competitive transparent rates with flexible lending criteria. Aldermore looks for reasons to say yes to your clients and help to support their homeownership goals. We sit in the sweet spot between the big banks, with their often-inflexible lending criteria, and the specialist lending sector, with its price premium. We offer transparent, competitively priced mortgages and service you can trust alongside a pragmatic approach to underwriting that takes the borrower's circumstances into account.

5. Keep learning: Remember to keep up to date with the market, on products, criteria, and also wider market trends. Talking to other brokers, reading lender communications and mortgage press articles, as well as getting out to conferences, roundtable events, and roadshows, all help to build your knowledge and get your all-important CPD points. Continuous learning is essential in the fast-moving mortgage market, and staying informed about the latest developments can give you a competitive edge. Actively seek out opportunities to expand your knowledge, so you can provide better advice to your clients.

Better together

Aldermore is committed to helping brokers find funding solutions for more of your clients, especially those who might struggle with a mainstream lender.

By providing innovative products, keeping our broker partners informed about regulatory changes, and taking a pragmatic approach to underwriting, we want to give you the tools to succeed.

We'll support you to build your business and help your clients, whatever the wider world throws at us.

Find out more about [our product range here](#).

[Aldermore Mortgages](#)