

Hodge now offer up to 6 x loan to income across its residential mortgage propositions to help those with complex income streams further increase their borrowing potential

The specialist lender announced that they've increased the loan-to-income ratio for those on a salary of £75,000+

The new criteria, which launched on the 3rd February was also accompanied by enhancements to foreign national criteria.



Emma Graham, Business Development Director, discusses why [Hodge](#) is making these changes, commenting:

“These changes are aimed at addressing some of the many challenges facing borrowers today.

At Hodge we are seeing increasing numbers of first-time buyers in their forties who need a longer mortgage term to manage affordability. Higher LTI caps are an effective way to lend responsibly to those who can truly afford the repayments, not just in the here and now, but over time.”

Last week, Hodge announced they've made it easier for Foreign Nationals to secure a mortgage, increasing the maximum LTV to 90% and reducing the required UK residency from three months to two. Hodge is continuing to make its products more inclusive yet still being the go-to specialist lender for those with more complex income streams.