Broker's Guide to Complex Residential Cases in 2025

Complex income' was once an outlier but brokers regularly see cases involving it land on their desks.

Borrowers with multiple jobs, irregular earnings, foreign income or later-life plans are now common in intermediary work. And the numbers reflect that. According to the Office for National Statistics, there are now 4.4 million self-employed workers in the UK. In Q1 2025, the number of people with second jobs rose to 1.317 million, almost 4% of those in employment.

This income diversity poses a challenge: how do we continue to assess mortgage cases fairly when fewer borrowers meet the standard criteria?

Complex doesn't always mean risky

Complexity and risk are often lumped together, but that's not always a fair link to make. In many cases, so-called 'complex' borrowers are simply structured differently.

For example, someone with two jobs and variable income may have stronger affordability than a full-time salaried worker, once the full picture is understood. Or, you might have a pensioner with a clear repayment strategy and minimal debt. On the surface, the case presents little risk, even if age raises concerns.

Most of the time, it's not a matter of quality, but about whether anyone takes the time to look past the first impression. That's where brokers play a central role.

Brokers shape the conversation

Most borrowers don't come wrapped in a neat bow anymore. You're often the first to spot when criteria create a barrier, not due to affordability, but because the client's situation needs explanation.

This makes your role far more than just administrative. You're now shaping how lenders understand the case, explaining not just what the income is, but how consistent or reliable it may be. How the client's plan fits with the structure of the loan. Whether there's a long-term exit or repayment strategy. These details really matter, especially in cases that don't pass through automated checks.

The more we move away from one-size-fits-all affordability, the more your input becomes vital in giving each case the scrutiny it deserves.

Credit history isn't black and white

Another layer of complexity is credit profile. Small credit blips are now routine and don't always reflect true financial behaviour. Viewed in isolation, these markers can skew perceptions of risk. But brokers can bring context.

An old CCJ on an otherwise clean file may be irrelevant to a borrower's ability to repay. The same goes for historic missed payments or temporary income disruption.

Being able to explain these cases clearly and constructively makes all the difference.

Re-thinking what "standard" looks like

The mortgage market is built around the idea of a "typical" borrower, but that's shifting. More clients fall outside legacy definitions due to income, age, employment, or future plans. That doesn't make them high risk. It just means lenders and advisers need to look a little deeper.

Flexibility isn't about bending rules. It's about recognising the reality of modern income and building processes that account for it.

Where do we go from here?

As lending becomes more nuanced, broker-lender communication becomes more important. Manual decision-making is still part of the process, and for good reason. It creates space to understand the real story behind the numbers. That doesn't mean lowering standards. It means having a system that treats good borrowers fairly, even with more complex finances.

At Dudley Building Society, we know no two clients are the same. Complex residential cases are part of our everyday.

Through human underwriting, we assess each case based on its merits. Whether it's self-employment, later life lending, no credit score, or a Joint Borrower Sole Proprietor (JBSP) structure, we work closely with brokers to support clients outside the standard model.

Robert Oliver
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Got a residential case? Discuss it with our friendly intermediary support team on **01384 489195** or find your **local BDM** on our website.