

SUMMER/AUTUMN '25 | ISSUE #1

BROKERIQ

EXPERT MORTGAGE MARKET INSIGHTS DRIVEN BY REAL QUESTIONS



Introducing our new
BDM Nurlana **Pg. 4**

Why should age define your
client's mortgage options? **Pg. 6**

Brilliant with the basics,
bold with the criteria **Pg. 14**

WELCOME

to the first edition of our new intermediary mortgages magazine.

Following the success of our seasonal broker bulletin, we're excited to bring you something fresh – a deeper dive into the ideas, insights and innovations shaping our industry.

This issue is all about **bold flexibility**.

We're discussing specialist mortgage hot topics that relate to the changing needs of today's complex customer.

At Hodge, we believe in lending led by real customer needs and aspirations. So, why is age such a sticking point when it comes to mortgage options? Emma Graham shares her views on **page 6**.

Today's first time buyers are changing, are you painting an accurate picture of who they are? Find out on **page 8**. They're also expecting more from their first home. On **page 16**, we explore how higher LTVs can give first time buyers a lift onto the ladder. No two customers are the same in our eyes. That's why it's important to be both brilliant with basics and bold with the criteria. Lee Weston explains how on **page 14**.

We also delve into the holiday let forecast. We're seeing some definite sunny spells despite the unpredictable patterns overhead. Read more on **page 10**.

You'll also meet Nurlana, our newest business development manager for the South East. Get to know her on **page 4**.

And it's not just about products. We're building stronger partnerships through collaboration - working with other lenders and market leaders to support better customer outcomes. See what educational and networking events we have in store on **page 18**. We'd love to welcome you and catch up in person soon...

But for now, enjoy the read!

Emma Graham

Emma Graham
Business development director



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WHAT'S INSIDE?

4

Meet Nurlana
Our brand new business development manager

6

Why should age define your client's mortgage options?
Should age really be the deciding factor?

8

Re-writing the story for first time buyers
Repainting the picture of today's borrowers

10

Bright spells with a chance of change
The holiday let market is proving to be more resilient than expected

14

Brilliant with the basics, bold with criteria
Big one-off moments are great, but they don't define the brand

16

How higher LTVs can give first time buyers a step onto the ladder
It's tougher than ever to get onto the first rung of the property ladder

18

Building something better together
Being collaborators not competitors



Hodge's new business development manager for London and the South East

MEET
NURLANA

As part of our 'Meet the Team' series, we caught up with Nurlana. With an extensive background in mortgages and customer support, Nurlana has joined Hodge with passion, insight and a creative flair. Come and sit with us as we learn more about Nurlana's professional journey and personal passions.

Let's start with what our readers really want to know – who is Nurlana outside of the office?

I love to travel and try to go somewhere new every year. I love exploring new places and cultures and taking in beautiful architecture. I'm a massive foodie – I really enjoy trying new dishes from all over the world. I would love to go to Japan one day and also trek to Machu Picchu.

I enjoy music and like to go to festivals and gigs – festivals are few and far between nowadays, but I do enjoy getting to see bands live.

In my spare time, I like to get creative with various arts and crafts – I taught myself to crochet years ago and enjoy making gifts for loved ones, like cuddly toys for my nieces and nephews.

I joined a book club this year so I could expand my genre past 'Harry Potter' and other great fantasy reads. I'm really enjoying getting to read books that I wouldn't have even thought of or known about.

How did you find your way into financial services?

My passion lies in helping people, which is why I got into mortgages to begin with, as I started off in banking back in 2013, understanding my customers' needs and looking at what solutions I could offer them, consolidating loans where appropriate and changing clients' circumstances for the better. This gave me a taste for lending, at which point I decided to go into mortgages in 2016, to try and offer something more life changing to people.

What's your favourite part of being a BDM?

I enjoy building relationships and getting to know my advisers, just as I would my customers, learning about what they do, and striving to find solutions that can help them help their customers.

What qualifications have helped shape your career?

I completed my CeMAP 1-3 almost 10 years ago when I started advising, and then later completed my CeRER and then Diploma (DipMAP).

Where were you before joining us at Hodge?

Prior to Hodge, I worked at AiR/Answers in Retirement as a senior business development consultant. I worked with brokers and firms to understand them and support them with their sourcing needs, including tools and support in the later life space. This also involved going to events, presenting various content and also taking part in panel

debates to give advisers food for thought on the industry and the ways we can support them.

I spent a year advising on equity release products and helping customers find the right solution for their needs. Before that I was a BDM for an equity release lender, More2life, for two years. It involved lots of problem solving, as well as building relationships and supporting advisers.

I also worked as a mortgage adviser in the residential space and buy-to-let space and managed a couple of small Barclays branches, where I developed my managerial and people skills.

My passion lies in helping people... I decided to go into mortgages in 2016, to try and offer something more life-changing to people.

It was lovely to meet Nurlana and get to know the person behind the role. We're sure many of you will be meeting her soon either online or in person over the coming months. Nurlana is looking forward to working with you and helping to deliver the best outcomes for your clients.



Nurlana Kerimli interviewed by Siobhan O'Brien

At Hodge, we believe your client's mortgage should be assessed on their plans for the future, not just the number on their birthday card.



Why should age define your client's mortgage options?

There are some things in life we need to be a certain age for - learning to drive, buying alcohol or even getting a first tattoo. But when it comes to securing a mortgage, should age really be the deciding factor?

I recently turned 50 (and what a time I had celebrating with family and friends in Dubai!) and, like many people my age, my friends and I are all at different stages in life. Some are gearing up for retirement, while others are planning to work for another 20 or even 30 years. We're all heading in different directions, with different goals - yet many mortgage options still focus heavily on age rather than aspiration.

At Hodge, we believe your client's mortgage should be assessed on their plans for the future, not just the number on their birthday card. Our new Resi and Resi Retire products represent a big change for us here at Hodge. We have fundamentally repositioned our propositions to define customers based on their goals and aspirations rather than their age, which is historically where the later life lending market has been.

We have challenged ourselves and asked why products that cater for customers lending into their retirement stipulate a minimum age of 50.

We are excited to see how our Resi and Resi Retire products will be welcomed by the market and are looking to chat to brokers, IFAs and networks about how they can help customers get the outcomes they need from their mortgages.

Whether your client is still building their career, considering downsizing or simply looking for the flexibility to shape their financial future in their own way, Resi and Resi Retire are designed to support their ambitions - whatever stage of life they're at.

We all know life doesn't follow a set timeline and we don't believe their mortgage should either.

If you're looking for a mortgage that fits your client's lifestyle, not their age, [find out more about Hodge Resi and Resi Retire.](#)



by Emma Graham

REWRITING the story

FOR FIRST TIME BUYERS...

When we think about first time buyers, what's the picture we still paint? A couple in their 20s, walking through a show home, wedding bands not long out of the box, talking excitedly about which room will be the nursery.

It's a nice picture, but is it a little outdated?

For a growing number of Brits, this vision of homeownership won't match up with reality. Today, the average age of first time buyers in the UK is 34 – and even older in cities like London, where purchase prices are higher.

And that's just the average. Many are well into their 40s before buying their first home, waiting for their income to catch up with their plans. So, maybe it's time to stop thinking of first time buyers as young – in fact, maybe it's time to stop thinking of them as one single group at all.

Picture this - a snapshot of today's borrowers

Meet Ruby. She's 42, single and on cloud nine about buying her first home – but she doesn't see securing a mortgage as straightforward. Up until this point, her

career as an architect has taken centre stage, moving around the UK and building her professional network to achieve her ambitions. Her earnings are good, but her income is complex - part salary, part freelance. She's saved some of her deposit and her parents have gifted her the rest.

The more we understand who today's borrowers really are, the better we can serve them.

Or Tony and Priya, 37, with two young children, eagerly waiting for their chance to buy. Between rental costs, childcare and maternity leave, affordability is tight. They're opting for a longer term now, knowing it will take them into retirement, but hope to reduce it once Priya returns to work full-time.

Or Tom and Alex. They've been together since university, travelled the world and lived a hectic lifestyle in London. Now, in their late 40s, they want to move to the countryside for a quieter life – but the market looks different from when their parents bought their home, and they're worried about being considered for a mortgage once they hit 50.

It's not just about age – it's about complexity

Homeownership isn't the first step into adulthood anymore. In fact, it's often the last. Ruby, Tony and Priya, Tom and Alex—they're a snapshot of the new first time buyers. They don't fit the old labels, and they don't need to.

And we're not just talking about them being older. Today's first time buyers bring a completely different set of lifestyle and financial considerations to the table. They have more complex needs – they're self-employed, on varied incomes, or relying on family support to get on the ladder. They need mortgage terms that work for them now, not just in an ideal world.

Mortgage terms that stretch now and can shrink later.

FCA data shows a 156% increase in older borrowers taking out longer mortgage terms up to 40 years, with a growing number of first time buyers over 36 opting for terms of 35 years or more.

At Hodge, we see buyers in their 30s and 40s, accepting their mortgage may extend into retirement. But that doesn't mean they see it as a lifetime commitment. Instead, they're making decisions that work for them right now, knowing that their financial situation could be very different in ten or twenty years. In their 50s they could be earning more, receive an inheritance or be overpaying to reduce their term.

A mortgage is a huge financial commitment, but it isn't a ball and chain – it's there to give clients the home they love along with the life they want.






For brokers, choosing a term and securing a mortgage isn't just about helping clients find the right fit today – it's about knowing they'll have flexibility to adapt for tomorrow.

For brokers, this isn't just a shift in demographics. It's a shift in perspective. The more we understand who today's borrowers really are, the better we can serve them.

- **Understanding your client's story:** helping borrowers find a mortgage that reflects their situation today but can flex with them over time.
- **Options for complex income:** working with lenders, like Hodge, who can consider freelance work, multiple income streams or varying earnings.
- **Longer terms:** recognising a 35- or 40-year term can be a strategic move, not just a necessity and starting with a longer term doesn't always mean they'll still be paying a mortgage into their 70s or 80s.
- **The bank of mum and dad:** financial family support is growing in the UK, with stats showing between 35% and 57% of first time buyers rely on gifted deposits or intergenerational mortgage options.

Real life mortgages for real life people

There's so much innovation across the market to help first time buyers get onto the first rung of the property ladder. At Hodge, we're committed to providing flexible mortgage solutions that work for today's borrowers, whatever the stage of life they're in.

-  Increased borrowing power: we've raised our loan to income (LTI) ratio and extended the maximum age at the end of the mortgage term
-  Income considered up to age 80: we understand careers and earnings change, so we take earned income into account for longer
-  Complex incomes: From self-employed, mix of salary and freelance to multiple income terms, we've seen it all, we understand it and we look at the full picture.
-  Longer mortgage terms: terms offered from five – 40 years
-  Gifted deposits accepted: if family support is part of the plan, we can support that too.

*The lovely Ruby, Tony and Priya, Tom and Alex are examples of Hodge borrowers, not real life case studies.



by James Enos

The holiday let forecast

Bright with a chance of change

Much like the great British weather – often unpredictable, but not without the occasional sunny surprise - the holiday let market is proving to be more resilient than expected.

As we head into the warmer months, demand for UK breaks is holding strong and despite a few grey regulatory clouds gathering on the horizon, landlords are still seeing short term lets as a bright, flexible way to boost their income.

Off the back of our recent holiday let webinar, we've rounded up the key market trends, regulatory shifts and what to consider – whether you're advising clients to hold steady, make a move or simply prepare for the changing conditions ahead.

Who owns holiday lets these days?

Spoiler: not who you may expect.

Today's holiday let owner is young, local and planning to grow. The market is not awash with retirees with cottages by the coast as you may expect. The average owner is 39, 93% have full or part-time jobs alongside their let. Half live within 10 miles of their property, often using it for personal getaways as well as an investment. Plus, 63%

plan to expand their portfolio in the next five years.

Interestingly, Hodge research finds almost a quarter have switched from long-term to short-term lets, seeking stronger returns and more flexibility.

Bookings on the rise and growth on the forecast

Despite some of the headlines around holiday lets, demand for UK stays remains high. According to a recent forecast the UK holiday let supply is expected to grow by 3% annually through to 2030.

While it's not the rapid boom we've seen in previous years, it does show stability and consistency, exactly what landlords are looking for – and according to TravelChapter bookings in 2025 are already up 2% compared to the same period in 2024.

It's no wonder more landlords are making the switch, especially given the higher returns short term-lets can achieve compared to traditional buy-to-lets.

Grey skies on the horizon?

Of course it's not all plain sailing. Holiday let owners are facing new pressures as legislation tightens.

- New licencing and registration schemes in certain areas

- Higher council tax on second homes
- A potential tourism levy being introduced in popular destinations.

The holiday let market is proving to be more resilient than expected.

Scotland, Wales and London are seeing the most change. Around three-quarters of holiday let owners believe these measures could have a knock-on-effect on local economies - and they may have a point. If holiday traffic slows, so too can trade for local cafes, shops and attractions in these communities.

Andrew Soye, CEO of Holiday Cottage Mortgages, offers a grounded view: "What many people don't realise is that

these homes are often the most expensive in their villages. Locals can't afford them and even when they come up for sale, they're often restricted to holiday use. So, what happens? Investors who can make the business case are the ones stepping in, converting them into proper holiday lets that bring in income and support local tourism."

The winds of change for more energy efficient rentals

One of the biggest changes on the cards is around energy efficiency. The government is considering that all new holiday lets meet a minimum EPC rating of C by 2028, with all existing lets to comply by 2030.

There is also talk of:

- A £15,000 cap on improvement costs (or £10,000 for lower-value properties)
- Exemptions for heritage buildings, structural limitations or where necessary improvements still won't achieve the required rating
- Smart meters may also become mandatory.

While nothing is confirmed yet, the direction of travel is clear. Landlords who prepare early will be in a better position when the rules firm up. (Source: Eco Approach)

(Continued on page 12)

Helping landlords prepare with Eco Approach
As energy performance is moving up the priority list for holiday let owners, Hodge has partnered with Eco Approach to offer GreenVal – an AI powered platform which delivers personalised guidance on improving energy efficiency.

GreenVal provides personalised guidance on how to boost a property's energy efficiency using key details like property type, location and budget to deliver tailored recommendations. It breaks down estimated improvement costs, forecasts potential energy savings and connects users with accredited suppliers - giving landlords a clear plan for making smart, cost-effective changes to increase their EPC rating.

GreenVal access is free for Hodge mortgage customers, a great tool for those looking to futureproof their investments without the guesswork. From minor tweaks to a full retrofits, GreenVal helps your clients make greener decisions with minimal fuss.

Sunnyside up! Why holiday lets still stack up

Even with rising costs and tighter rules holiday lets remain an attractive investment.

-  Holiday lets are still benefiting from a strong, year-round demand from domestic and overseas travellers
-  The rental yields can outpace traditional, long-term buy-to-lets
-  Owners can enjoy up to 90 days of personal use per year
-  Flexible mortgage options and day-one remortgages available
-  Rental calculations based on realistic occupancy (e.g. 30 weeks)

Our lending criteria is designed to support everyone from first-time landlords to seasoned pros. We lend on properties from £120k to £1.5 million, including apartments above six storeys. We also offer up to 75% LTV, accept Airbnb and have flexible lending options across England, Scotland and Wales - it's definitely a space your clients should be exploring.

Wales at the front of the storm

In Wales, where new legislation now requires holiday lets to be booked for at least 182 days a year - up from 70 - to avoid higher council tax, many owners are starting to feel the chill. Falling short of the threshold means being reclassified as a second home, some facing hefty council tax premiums as a result.

The financial pressure and the mental strain are mounting for these holidays let owners, and that's only one part of the picture. The structure changes may ultimately discourage new investments and reduce the availability of holiday accommodation in areas that rely heavily on tourism.

Recent findings from the professional association of self-caterers (PASC) suggest thousands of tourism jobs could be at risk if footfall drops. Fewer bookings don't just impact landlords - they ripple through the entire economy from cafes and shops to attractions and services that rely on visitor spend. (Source: BBC)

Joe Stallard, director of House and Holiday Home Mortgages, suggests: "The council tax hikes might be well-intentioned, but they're outpacing investment in affordable housing or local job creation. That's the real root of the problem. Tourism props up so many of these communities, and overregulating can drive holiday makers abroad - taking their spending money with them".

Is new legislation upsetting the balance?

In short – very possibly.

If tourism slows so does the income of the very people who live and work in these communities. So, while some homes may technically become more available, they may not be more affordable because without stable jobs or income locals are no better placed to buy or rent them. It's a delicate ecosystem and right now the balance feels off.

When it comes to holiday lets, it's about finding the right product and lender to support landlords.

Andrew Soye, CEO of Holiday Cottage Mortgages said: "The idea that these homes are now more available to locals doesn't hold up. They are often priced out of reach and restricted by planning use they're not viable as full-time homes and as a result many are just sitting empty."

Joe Stallard agrees: "It may grab a good headline to have a pop at holiday let owners, but we're now seeing the harm caused by legislation made without a full understanding of the ecosystem. If tourism drops, local economies suffer and fewer people will want or be able to stay in those areas at all."

The insights reflect what's at stake for the balance between regulating housing access and sustaining local economies. At Hodge, we support brokers and landlords with flexible lending options and expert insights grounded in today's realities, not yesterday's assumptions.

Because, as they say, there's no such thing as the wrong weather, just the wrong outfit - and when it comes to holiday lets, it's not about the wrong investment, it's about finding the right product and lender to support landlords' weather both the sunny spells and colder seasons.

A settled outlook to end on

Andrew Soye added: "Despite the change, the business case for holiday lettings remain strong - especially for those who structure it right. It's not just about understanding, it's just about understanding the full picture."

So, putting our weathermen hats on, there may be a few blustery patches ahead but there's no need to panic! With the right planning, holiday let landlords can still enjoy mostly clear skies. Demand looks to stay strong, forecasts are holding steady and with a bit of understanding around EPCs and compliance, there's still plenty of opportunity from investors and advisers alike.

In short, much like a British staycation - pack the suncream, but don't forget a brolly!



by Stuart Ottery



BRILLIANT

with the basics.

BOLD

with the criteria.



“We are what we repeatedly do.
Excellence, then, is not an act, but a habit.”
– Aristotle

It's a saying you've probably heard before - and like many timeless truths, it applies to so many things in life. How we grow and evolve, both personally and professionally, often comes down to what we do regularly, consistently, day in and day out. The habits we build, the standards we hold ourselves to.

It's the same in business. Big one-off moments are great, but they don't define the brand. At Hodge, we believe in getting the basics right – and not just doing them well, but doing them brilliantly, again and again.

That's why we're always enhancing and evolving the criteria we already offer, not a one-off splash, but as part of our ongoing commitment to refining what we already do well. These latest criteria updates are designed to make your job easier, give your clients more choice and reinforce the trust you've already placed in us.

Here's what's changed:



Increased LTVs

We've raised our maximum loan to value to 95%, giving our customers the ability to take the next step on the property ladder with fewer barriers.



Up to 6x loan to income

To support those with higher incomes and more complex financial profiles, we now offer up to 6x LTI on our residential range, helping clients unlock greater borrowing potential, responsibly.



Foreign nationals

We've made it easier for foreign nationals to access mortgage products, lowering the UK residency requirement, removing the minimum income criteria on certain visas and opening up higher LTV options. These changes are helping more key workers and contributors to the UK economy into home ownership.



Interest only repayment flexibility

We've removed the 12-month requirement on investment-based repayment vehicles for interest only and RIO products, giving clients greater freedom in how they structure their mortgages.



AVMs for greater speed

Automated value models (AVM) are now available on selected cases, supporting faster offer times and streamlining the process for both brokers and customers.

At Hodge,
we believe in
getting the
basics right –
and not just
doing them
well, but doing
them brilliantly,
again and again.

Increased procurement fees

We've increased our proc. fees from 0.45% to 0.55% across our Resi ranges, with retention fees of 0.30% - recognising the value of your advice and rewarding your ongoing support.

These criteria changes reflect our long-term commitment to you. We're not just here for the headline moment, we're here to consistently deliver, support your growth and do the right thing time after time.

Find out more about our mortgage products on our intermediaries website: hodgebank.co.uk/intermediaries.



by Lee Weston

If you're a first-time buyer (FTB), the statistics suggest you're likely in your mid-30s. It's taking longer to save for a deposit because house prices are on the rise. In fact, the average price paid by a first-time buyer is just shy of £250,000, according to the Land Registry and prices are expected to rise another 3% in 2025.

As a result, you're probably renting for longer – and with rent costs hitting record highs in recent years, the challenge to buy can feel like an uphill struggle. The bottom line - it's tougher than ever to get onto the first rung of the property ladder.

How higher LTVs can open the door to a first home
The affordability gap mortgage seekers face has made it more difficult for many to purchase their first home. However, the mortgage market is an innovative sector, and flexible solutions exist for those curious to explore the benefits offered by a higher loan-to-value (LTV) mortgage.

At Hodge, our Resi mortgage offering includes up to 95% LTV on a repayment basis for purchases and remortgages, making a significant difference for FTBs making the leap from renting to buying. We're helping customers across the UK secure their first homes with smaller deposits—turning their homeownership dreams into a reality. We also offer terms up to 40 years and look at each mortgage on a case-by-case basis – this personalised, common-sense approach to underwriting ensures we're maximising your client's affordability to give them the key to the home they can comfortably afford.

But it's not just younger buyers benefiting from high LTV options. Increasingly, we're seeing the 40+ demographic enter the market as first-time buyers. According to FCA research, FTBs aged 40 to 45 grew by 8% last year, while those aged 46 to 50 grew 6.9% and those aged 51 to 55 years saw a 6.6% increase. This is why our Resi Retire mortgage option, designed for clients whose mortgages extend into retirement, still offers an LTV of up to 85% on a repayment basis. This option is helping borrowers of all ages achieve homeownership, regardless of life stage or circumstance.

Why high LTV products should be on your radar
Mortgage Solutions revealed nearly two-thirds of FTBs are unaware of the higher LTV mortgage options. The 20% deposit requirement misconception remains a significant barrier for many potential buyers.

Together, brokers and lenders can play a crucial role in educating customers about the options available to them. This is especially important for those who might otherwise give up on homeownership due to misunderstanding the deposit they'll need.

Emma Graham, business development director at Hodge says: "Industry statistics and our own research are showing a clear trend towards higher LTV options. As we head into 2025, we're keen to work closely with brokers to help educate and support more customers – especially those in underserved demographics who might have thought homeownership was out of their reach due to a lack of awareness about specialist mortgage options."

Industry statistics and our own research are showing a clear trend towards higher LTV options.

How Hodge's high LTV solutions are making a difference
Since the launch of our Resi and Resi Retire mortgage products, we've supported more customers than ever in purchasing and remortgaging properties, regardless of age or circumstance.

Hodge Resi: For clients looking to borrow up to retirement, we offer up to 95% LTV enabling FTBs to enter the market with smaller deposits.	Hodge Resi Retire: For clients looking for a mortgage to take them into and during full retirement, we offer 95% LTV on repayment mortgages and 75% interest only.	
Max Loan Amounts by LTV:		
95% Up to £600k	85% Up to £1m	75% Up to £2m

HOW HIGHER LTVs CAN GIVE FIRST TIME BUYERS A LIFT ON TO THE LADDER



by James Enos

BUILD SOMETHING BETTER TOGETHER

If there's one thing I've come to really value working in this industry, it's the power of working together - not just with brokers or within Hodge, but with other lenders too.

I know it might sound unusual to hear a lender talk so openly about collaboration in what's often seen as a competitive market, but honestly that's exactly what makes this industry so special.

For the past few years, we've been holding collaborative events across the UK - organised by groups of lenders, including us at Hodge. These events bring lenders and brokers together in one place to talk through real life cases, industry changes and the kind of challenges your clients might be facing everyday.

Creating centres of excellence

These events are changing the way our industry works. To see lenders coming together, not to compete, but to share knowledge, experience and most importantly a joint commitment to get the best customer outcomes, is indicative of a real sea change in the market.

What I love about this approach is that it's about more than just pitching products, they're about helping you, the broker, get the right insight and support you need, even if that means another lender is better placed to help on a specific case. And I'm more than okay with that. There's more than enough business out there for everyone and doing the right thing for the customer will always come first.

We've had brokers come to us with complex cases - later life lending, divorce after 50, intergenerational gifting - and we've worked through them together. Sometimes, that's led to placing the case with Hodge and other times it has meant another lender stepping in. Either way, the broker finds a solution and that's a win in my book.

Sharing what matters

These sessions are all about sharing knowledge and experience. We've created open, honest environments where the customer is always at the heart of every conversation, and I believe I've become a more knowledgeable and useful BDM as a result of being part of it. With more than 50 of these events under our belt in 2024, we're still going strong in 2025.

I've lost count of how many brokers have told me how refreshing it is to be in a space where lenders sit side-by-side, sharing insight and building trust. Being collaborators not competitors.

Come and be part of it

Firstly, if you've been to one of these events, I want to say a big thank you. They aren't one-way conversations, and every single event gives me a deeper understanding of what's really happening on the ground. I get to hear what your clients are facing and how lenders can better support both you and them. That feedback genuinely shapes what we do at Hodge.

If you haven't been to one of our events, I'd really encourage you to come along. It's not salesy, just useful and informative.

The openness is what makes these sessions work. I for one am so proud to be a trusted partner in this space and even prouder to be part of an industry that's coming together to build something better.



by Hema Patel



Hodge gang out and about!



**Making complex feel simple,
age just a number and
mortgage aspirations
a reality.**

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