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FREE GUIDE · 2026/27 · UPDATED OCTOBER 2026

Getting a Mortgage When You're Self-Employed

What lenders look for, the documents you'll need and how to put yourself in the strongest position

Zen Bookkeeping & Advisory
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Being self-employed doesn't stop you getting a mortgage, but lenders will want to see clear evidence of your income. This guide explains what lenders look for, the documents you'll need, and practical steps you can take months in advance to make your application stronger.

> *"I started Zen to make finance feel calm and clear for business owners. I hope this guide answers your questions, and if anything doesn't quite fit your situation, I'm always happy to talk it through with you."*
>
> **Ann Williams**
> Founder, Zen Bookkeeping & Advisory

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01 What lenders look for

- **A track record:** most lenders want two years of accounts or tax returns, though some will consider one year.
- **Stable or rising income:** lenders often use the average of the last two years, or the lower year if income has fallen.
- **Good credit history** and manageable debts.
- **A deposit**: a bigger deposit can widen your choice of lenders and rates.
- **Up-to-date tax affairs**, with returns filed and tax paid.

02 How your income is assessed

Your set-up	What lenders usually use
Sole trader	Your net profit from your tax returns
Partner	Your share of the partnership profit
Limited company director	Salary plus dividends; some lenders will use your share of the company's profits, including money left in the company
Contractor	Some lenders will use your day rate, annualised

✦ Why this matters

Directors who keep their salary and dividends low for tax reasons can look less affordable to lenders. A specialist broker can find lenders who use your share of company profit instead.

03 Documents you'll need

From HMRC

- SA302 tax calculations for the last two years
- Matching tax year overviews
- Both downloadable from your HMRC online account

From you or your accountant

- Two or more years of accounts
- Business and personal bank statements
- An accountant's reference, if the lender asks
- Proof of ID and address, and deposit evidence

04 Getting mortgage-ready

1. **Plan ahead**
   Speak to your accountant 6 to 12 months before you apply.
2. **File early**
   Get your latest tax return filed so the most recent year counts.
3. **Think about your income**
   If you're a director, consider whether your salary and dividends show your true affordability.
4. **Tidy your finances**
   Pay down debts, avoid new credit, and keep business and personal accounts separate.
5. **Use a broker**
   A broker who specialises in self-employed mortgages knows which lenders suit you.

! Honesty matters

Never overstate your income on a mortgage application. Lenders check figures against HMRC records, and misrepresenting income is mortgage fraud.

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How Zen can help

We prepare lender-ready accounts and documents, and provide accountant's references for our clients.

- Mortgage-ready accounts
- Tax calculations and tax year overviews
- Accountant's references
- Self Assessment
- Limited company accounts
- Income planning ahead of an application

Book a free, no-obligation call

Tell us about your business and we'll explain how we can help, with a tailored fixed-fee quote for just the services you need.

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