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Can you still get a mortgage after changing jobs?

How lenders evaluate new employment and how to enhance your application

Job changes occur for many reasons, whether it's a promotion, switching to a better employer, or a complete career switch. But what if that move aligns with your plans to buy a house? You might be just a few weeks into a new role when your dream property hits the market.

It's natural to wonder whether a recent job change will affect your chances of getting a mortgage. The answer is: not necessarily. While some lenders prefer a longer employment history, many will consider applications from people starting a new role, as long as their finances are in good shape.

In this article, we explain how employment changes are regarded, what documents are usually required, and how to present your case in the best possible manner.

How do lenders respond to new employment?

Most mortgage lenders look for indications of income stability. Being in the same job for six months or more is generally considered ideal, but it is not always necessary. If you have recently started a new role, especially within the same industry, there is still a good chance that your mortgage application will succeed.

Lenders want to understand why you changed jobs. A move for a better salary, long-term prospects, or a permanent contract can be viewed positively. What matters most is your ongoing ability to manage repayments comfortably.

In most cases, you will need to provide an employment contract and at least one payslip. If your job has not yet started, a signed offer letter with a confirmed start date may be acceptable, depending on the lender's criteria.

Is there a minimum amount of time required to stay in the job?

There's no strict rule, but many lenders prefer to see at least three months of employment history with matching payslips. This allows them to confirm that your salary has started and that you are likely no longer in any initial probation period.

However, some lenders will consider applications sooner, especially if you've moved within the same sector or have maintained consistent employment. The strength of your broader financial profile is important here, including your credit score, deposit amount, and current debt levels.

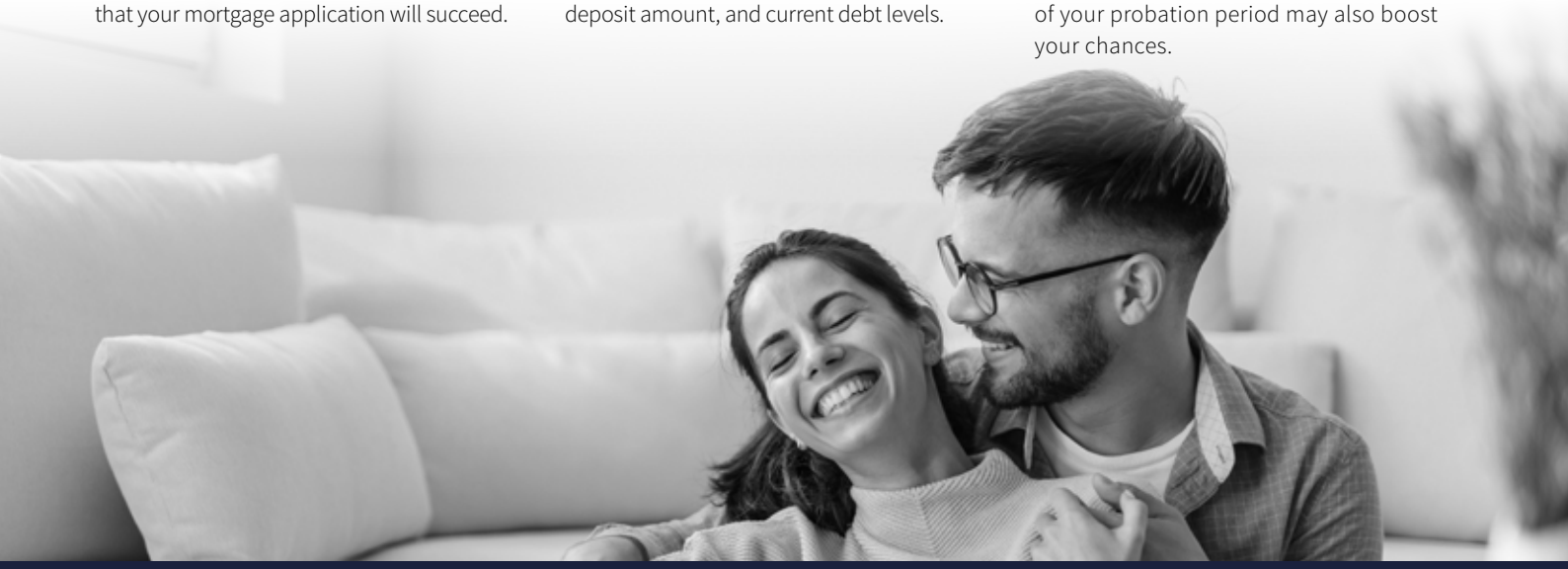
Waiting until you've been in the role for six months or more might expand your lender options and lead to better rates. However, if you're ready to move now, don't be discouraged, there are suitable lenders available.

What if you're still in probation or on a short-term contract?

Probation periods are quite common, and many lenders are willing to lend during them, especially if other parts of your application are strong. A permanent role, a healthy deposit, a good credit history, and low debt can all offset the risk.

If you're on a fixed-term or zero-hour contract, lenders might request additional information. Have you previously worked in similar roles? Have your contracts been renewed regularly? These details assist lenders in forming a more complete picture of your employment.

A letter from your employer confirming your role, salary, and the likelihood of continued employment after probation can strengthen your application. Timing your mortgage application to align with the end of your probation period may also boost your chances.



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What about first jobs or significant career changes?

If you've just begun your first graduate role or switched industries entirely, your application might be reviewed more cautiously. That's because there's less employment history to assess, and lenders are eager to see that your income is stable.

You may be asked for a larger deposit or offered a smaller loan amount, especially when applying for a high loan-to-value mortgage (such as 95%). The key is to demonstrate financial stability and long-term income prospects.

Some sectors, like education, healthcare, or engineering, are often seen as lower risk. So if you're newly qualified in one of these areas, lenders might be more flexible. We can help you emphasise key strengths in your profile, whether it's your qualifications, recent salary, or overall financial situation.

Should you wait or proceed now?

If you can wait, even three to six months, you might benefit from having more options and potentially lower interest rates. Once you've completed your probation period and received a few payslips, more lenders may be willing to consider your application.

That said, homebuying doesn't always follow a perfect timeline. If the right home has appeared, or you need to move quickly, you still have options. Some lenders are willing to consider applicants just days into a role, provided everything else appears solid.

The key lies in understanding what's currently available and whether waiting could improve your position. That's where personalised advice can make a significant difference.

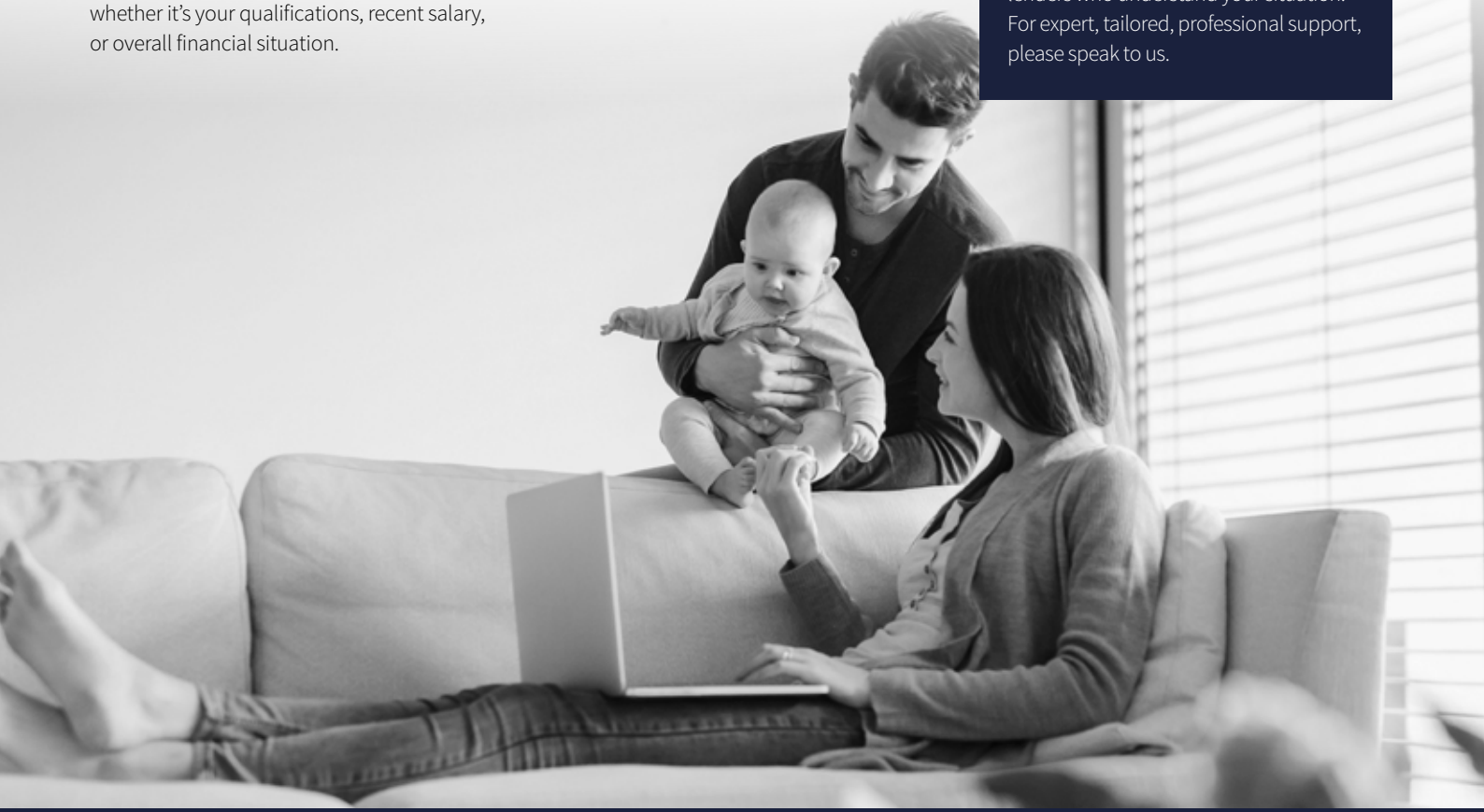
Confidence comes from preparation

Starting a new job doesn't have to mean putting your homebuying plans on hold. With the correct documents, lender choice and support, it's entirely possible to secure a mortgage, even during a period of career transition.

Whether you're a few weeks into your new role or several months in, we'll help you progress with clarity and confidence. ■

Ready to explore your mortgage options with confidence?

Changing jobs doesn't need to delay your homebuying plans. Our team will review your employment details, explain your options clearly, and connect you with lenders who understand your situation. For expert, tailored, professional support, please speak to us.



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