cotality™ | BrokerPulse. by agile market intelligence

Special Report

The State of Content Marketing

2026

Contents

Executive Summary

Mortgage brokers facilitate more than three in four new home loans in Australia[1]. In New Zealand, advisers typically arrange more than half of all residential mortgage lending[2]. For many borrowers, mortgage professionals are also the first person they call when they're considering refinancing, investing or buying their next property.

Cotality works with mortgage professionals across Australia and New Zealand, providing the independent property intelligence that supports those conversations. To better understand how brokers communicate with clients, Cotality partnered with Broker Pulse by Agile Market Intelligence to examine how often Australian mortgage brokers stay in touch, what they share, and the business outcomes associated with regular communication. These findings were supplemented by research conducted by Cotality among New Zealand mortgage advisers.

Almost half of Australian brokers aren't using content marketing to communicate with clients and referral partners on a regular basis, despite 85% of brokers who communicate consistently reporting at least one measurable business outcome, including increased client enquiries, stronger client relationships and improved referral business.

The Broker Pulse Residential Lending Omnibus survey (2026) also found brokers reporting the strongest outcomes are sharing practical, local information that helps clients better understand their own property, suburb and borrowing options rather than simply repeating national market headlines.

Indicative findings from New Zealand suggest similar communication patterns and business outcomes, although the smaller sample means the results should not be interpreted as directly comparable with Australia.

This special report examines the survey findings in more detail, including how often brokers communicate with clients, which platforms and content are identified as more effective and why property data is a valuable tool to help educate clients and support property decisions.

1 https://www.mfaa.com.au/news/mortgage-brokers-reach-record-81-market-share-in-australian-home-lending

2 https://www.mpamag.com/nz/best-in-mortgage/new-zealands-top-40-mortgage-brokers/579919

Methodology

This report draws on Australian data collected by Broker Pulse through the Broker Pulse Residential Lending Omnibus survey (2026), in partnership with Cotality, and New Zealand data collected by Cotality. The survey captured responses from 414 Australian and 79 New Zealand mortgage brokers and advisers.

Section 1

State of Play

Mortgage brokers now facilitate a record 81% of new residential home loans in Australia, up from 55.3% in 2018[3]. More Australians are choosing brokers to compare lending options and secure finance through an increasingly competitive lending market.

Greater market share has also brought greater competition. Winning a new client remains important, but so does staying visible after settlement. In a profession built on repeat business and referrals, brokers who remain front of mind are more likely to receive the next enquiry.

Working with mortgage brokers across Australia and New Zealand, Cotality sees businesses with very different approaches to client communication. Some have built a recognisable presence through regular market updates, educational content and local property insights. Others rely almost entirely on repeat business and referrals, sometimes communicating only when a client reaches out or another transaction begins.

To better understand how mortgage brokers use content marketing to communicate with clients, Cotality partnered with Broker Pulse to survey Australian mortgage brokers. The survey examined how often brokers communicate, what they share, where they share it and the business outcomes associated with regular client communication.

Based on survey findings, almost half (45%) of Australian brokers are not sharing regular updates with clients or referral partners. A further 36% communicate only occasionally, typically in response to an interest rate decision, a property market headline or a completed transaction. Only 19% communicate on a regular basis.

Survey responses indicate many brokers already have strong client relationships and valuable market knowledge, but fewer have a consistent approach to communicating with clients between transactions. The following sections examine the communication habits associated with stronger business outcomes and how independent property intelligence can support regular client communication.

3 https://www.mfaa.com.au/news/mortgage-brokers-reach-record-81-market-share-in-australian-home-lending

Section 2

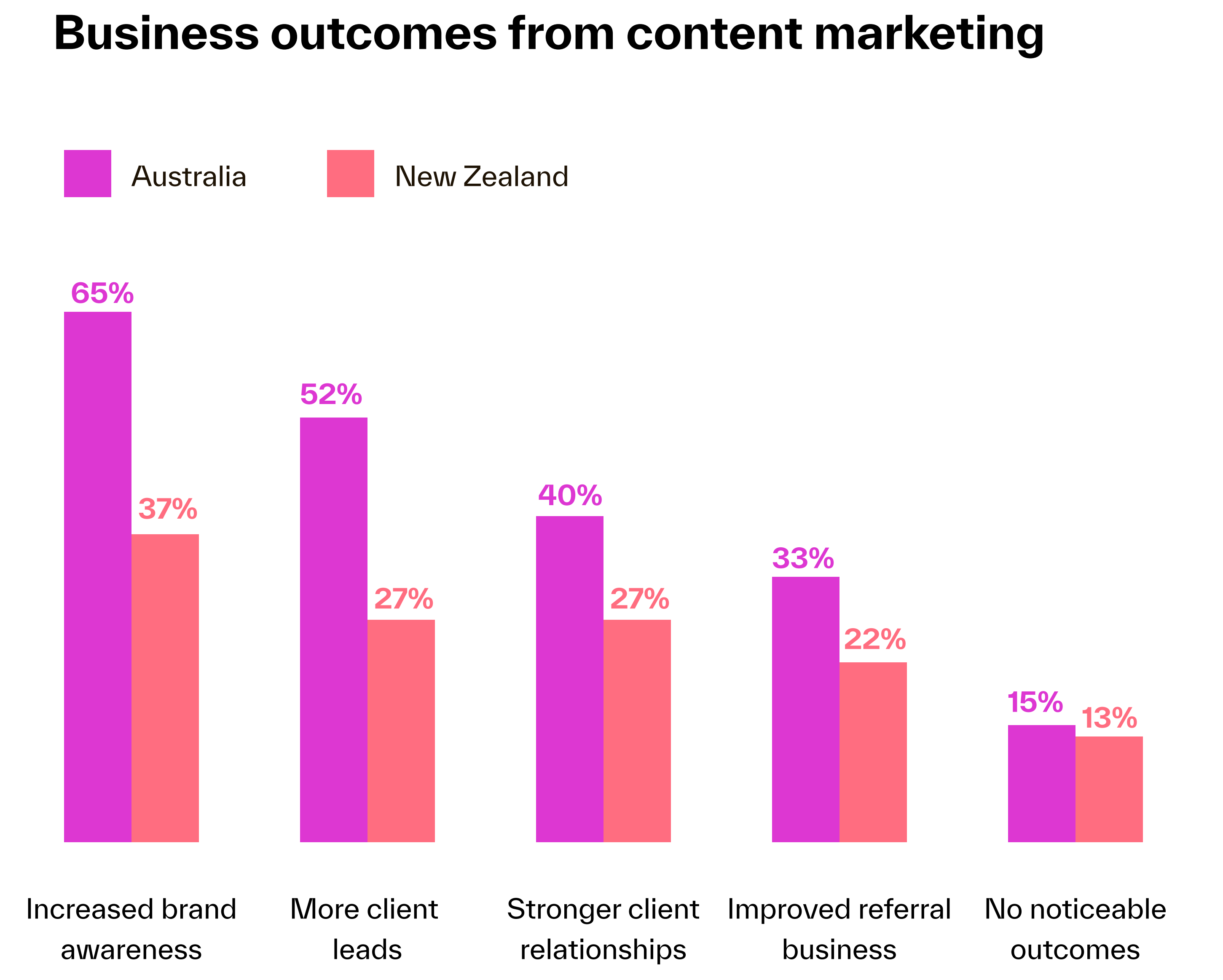
New Zealand Snapshot

Cotality also captured responses from New Zealand mortgage advisers. Although the smaller sample means the findings should be treated as indicative, they suggest client communication is more firmly embedded in everyday business than it is in Australia.

Almost three in ten New Zealand mortgage advisers (29%) reported communicating with clients regularly, compared with fewer than one in five Australian brokers (19%). Just 26% said they weren't communicating with clients on a regular basis, well below the Australian figure of 45%.

The content and platforms used were similar, with Facebook the most popular digital communication tool, while market updates, lending information and educational content were the topics advisers shared most often. Like Australia, advisers who communicated consistently were more likely to report positive business outcomes, particularly stronger brand awareness, increased client enquiries and stronger client relationships.

The New Zealand findings suggest regular client communication has become a more established business practice for many mortgage advisers, with higher levels of communication activity observed than in Australia. This reinforces the commercial value of maintaining visibility between transactions and highlights a growing recognition of content marketing as a driver of client engagement and business growth on both sides of the Tasman.

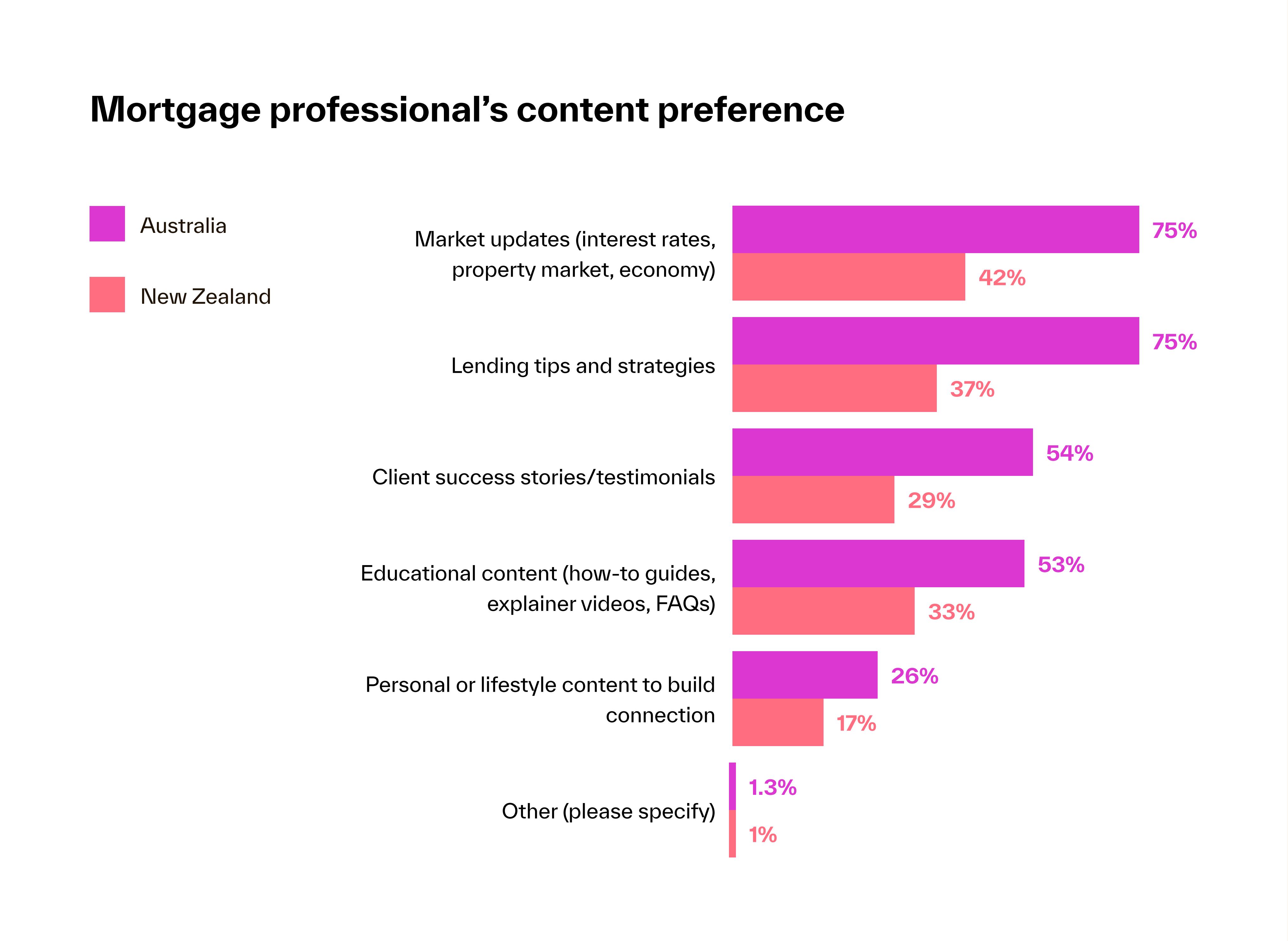


Section 3

More than Market Updates

Australian brokers and New Zealand mortgage advisers share many of the same content preferences, with market updates, lending information, educational content and client success stories among the most commonly shared topics.

Market updates are a natural place to start, but the information is often already available. The difference is helping clients understand what those changes mean for their own circumstances. Explaining how an interest rate decision affects borrowing capacity, mortgage repayments or purchasing power gives clients information they can use and provides a reason to return when they need their next loan.



The difference is helping clients understand what those changes mean for their own circumstances.

Section 3

More than Market Updates

Illustrative examples below:

From headline to helpful

Market headline	Client update
The RBA reduced the cash rate by 25 basis points.	If your household earns $130,000 a year, a 25 basis point rate cut could increase your borrowing capacity by around $20,000.
Australian property prices increased last month.	Property values in Springfield have increased 5.1% over the past 12 months. Here's what that could mean if you're considering refinancing or upgrading.
National vacancy rates have tightened further.	Rental yields in Townsville are averaging 5.8%, while vacancy rates remain below 1%. Here's what that means for local investors.

Brokers reporting stronger business outcomes commonly shared:

- Market updates with local context
- Educational content that explains lending in plain language
- Client success stories that demonstrate real outcomes
- Property insights tailored to local markets

Among brokers who communicated consistently, 85% reported at least one measurable business outcome, including increased client enquiries (52%), stronger client relationships (40%) and improved referral business (33%). The survey findings suggest clients respond to information that is practical, relevant and easy to apply to their own circumstances.

"The real value isn't simply sharing market updates, it's helping clients understand what those changes mean for their own circumstances. When brokers can connect market trends to a client's borrowing position, property goals and next steps, they're able to have more relevant conversations and stay connected beyond the transaction."

Christian Stevens
CEO of Flint Group

Section 4

Platform Best Practice

Word of mouth remains one of the mortgage industry's strongest sources of new business, but recommendations are rarely made in isolation. Long before someone needs a broker, they're absorbing information from the people and businesses they follow. A market update on LinkedIn, a short video explaining borrowing capacity, a monthly email or a podcast episode may not generate an immediate enquiry, but every interaction is another opportunity to be remembered.

When the time comes to refinance, upgrade or purchase another property, clients often recall the broker whose name, face and insights they've encountered before. Regular communication helps brokers stay visible between transactions so they're more likely to be remembered when the next lending decision arises.

Here's how those brokers surveyed reported using each platform. Brokers reporting the strongest business outcomes are matching the message to the audience rather than posting the same content everywhere.

Facebook AU 79% | NZ 51%

Local communities, recommendations and shares allow useful content to reach well beyond a broker's existing audience. Market updates, suburb insights and lending explainers are well suited to Facebook because they're easily shared between neighbours, family and community groups.

Instagram AU 68% | NZ 33%

Prospective clients often decide whether to make contact before they ever send a message. Short videos, suburb snapshots, auction results and behind-the-scenes content help people understand how you communicate and whether you're someone they would feel comfortable working with.

LinkedIn AU 49% | NZ 27%

Referral partners are looking for informed commentary rather than marketing. Lending updates, local market observations and client scenarios help reinforce professional credibility among accountants, financial planners, buyers' agents and business owners.

Email AU 40% | NZ 26%

Every subscriber has already chosen to hear from you. Regular market updates and lending newsletters keep existing relationships active without relying on changing social media algorithms.

TikTok AU 16% | NZ 9%

TikTok was the least-used platform in the survey, yet it has become one of the fastest-growing search tools for younger Australians looking for information and content discovery. Relatively few brokers reported producing content there, which may present an opportunity to stand out and build awareness.

Section 5

Find your Data Advantage

National property information is available to everyone. Interest rate decisions, dwelling value movements and auction clearance rates appear across news websites, social media and television within minutes of being released.

Competitive advantage comes from explaining what those headlines mean for an individual client. That means understanding the local market, the client's property, their equity position and the opportunities available to them. Those conversations require more than publicly available information. They require independent property intelligence.

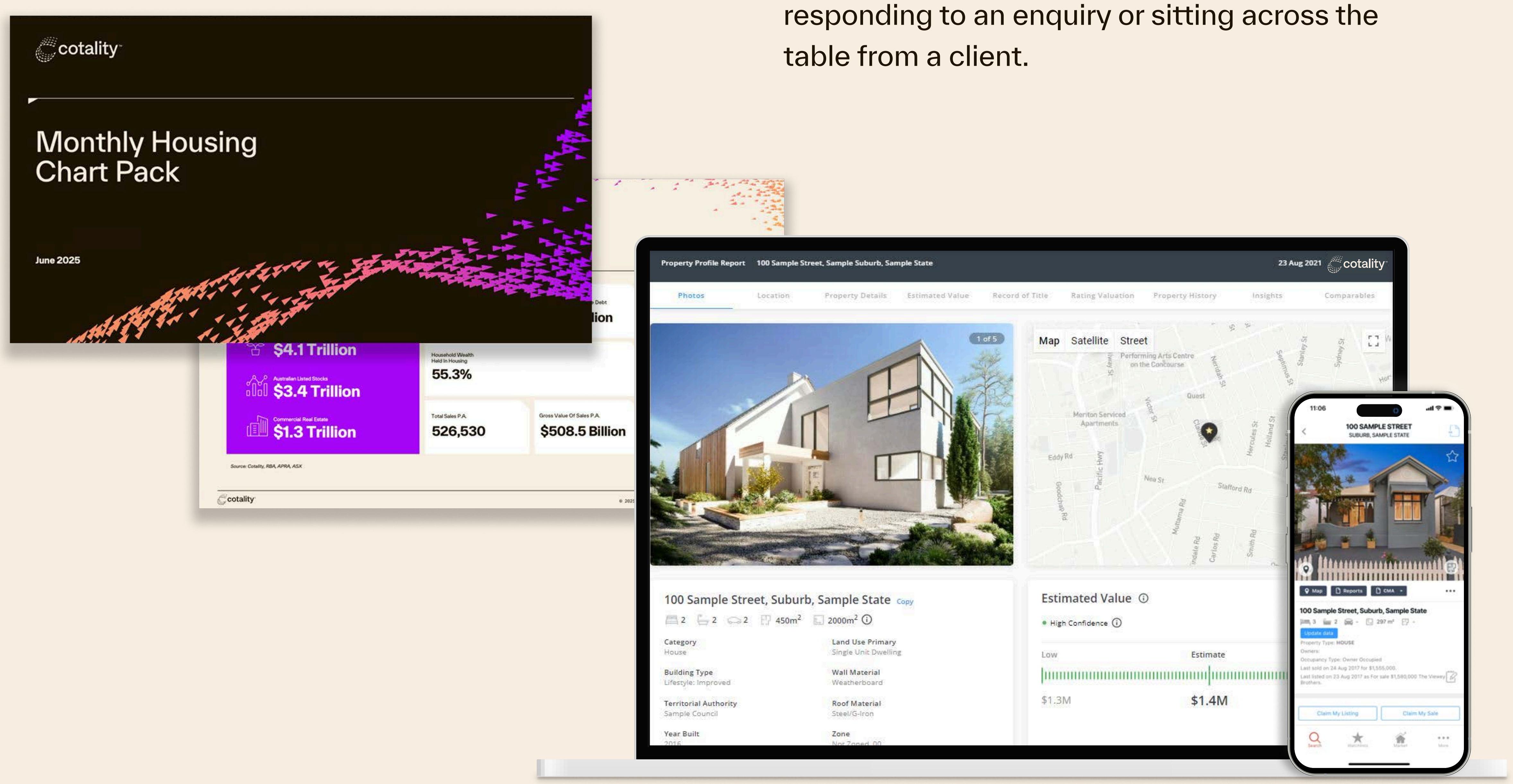
As one of Australia's largest independent property data and analytics businesses, Cotality has spent more than 40 years collecting, analysing and interpreting Australia's property market. Banks, lenders, valuers, governments, developers, investors and mortgage brokers draw on that information to understand market conditions and support better property decisions. The same independent market intelligence is available to mortgage professionals.

Some of Australia's most recognised brokers have built their reputation by consistently turning complex property information into practical conversations clients can understand. That capability isn't reserved for large brokerages. Every broker can discover property market intelligence, insights and technology through Cotality's research, reports and platforms.

Home Value Index

Released on the first business day of every month, Cotality's Home Value Indices provide an independent measure of housing market performance across Australia and New Zealand. Market trends at national, capital city, regional and suburb-level trends help brokers and advisers explain what is happening across the market and provide timely context for client conversations.

Monthly Housing Chart Pack
Ready-to-use charts covering dwelling values, sales activity, auction clearance rates, rental markets and other key housing indicators make it easy to incorporate latest market intelligence into newsletters, presentations, client meetings and social content.



RP Data (AU) and Property Guru (NZ)
RP Data and Property Guru combine national market trends with suburb-level intelligence and detailed property information in a single platform. More than 40 years of curated property data, recent comparable sales, property history, estimated values, detailed property reports and mobile access help mortgage professionals answer client questions wherever they're working, whether preparing for a meeting, responding to an enquiry or sitting across the table from a client.

Find your Data Advantage

How independent property intelligence helps brokers

Answer client questions with confidence

Support conversations with independent market intelligence, property reports, comparable sales and estimated values.

Stand out from the crowd

Move beyond national headlines by explaining what current market conditions mean for an individual property, suburb or borrower.

Strengthen client relationships

Provide useful, personalised information clients are unlikely to find through a general news search.

Work wherever your clients are

Access reports, comparable sales and property information in the office, at an open home or sitting across the table from a client.

Section 6

Your Communication Playbook

Every mortgage professional's client base is different, but the principle is the same. Start with your client's FAQs; choose a preferred platform and start a conversation with independent property intelligence. Use this guide as a helpful starting point and adapt it to suit your business.

Client type	FAQ	What to share	Best channels	Cotality tools
First-home buyers	How much can I borrow? Where can I afford to buy? What grants are available?	Borrowing capacity explained, deposit myths, government incentives, what a rate cut means for borrowing power, affordable suburbs to watch	Instagram TikTok Facebook Email	Use RP Data or PropertyGuru to help identify affordable suburbs, compare recent sales and explain estimated values. Add the Home Value Index and Monthly Housing Chart Pack to provide broader market context.
Investors	Where should I buy next? Which markets are outperforming? What are rental returns doing?	Rental yields, vacancy rates, suburb performance, using equity to buy the next property, portfolio growth	LinkedIn Email	Use RP Data or PropertyGuru to help compare suburb performance, rental yields, transaction volumes, comparable sales and property reports. Support broader market commentary with the Home Value Index and Monthly Housing Chart Pack.
Homeowners considering refinancing	Could I negotiate a better rate? How much equity have I built? Has my property's value changed? Can I renovate or buy another property?	Rate changes explained, repayment comparisons, equity updates, refinancing scenarios, lender policy changes	Email Facebook LinkedIn	Use RP Data property reports, estimated values, comparable sales and property history to help quantify equity and support refinancing and future borrowing conversations. Add market context using the Home Value Index.
Retirees, downsizers and past clients	What is happening in my local market? How are property values changing? What does it mean for me?	Local market updates, suburb snapshots, recent comparable sales, lending news, property market trends	Facebook LinkedIn Monthly email	Combine the Home Value Index and Monthly Housing Chart Pack with RP Data suburb trends, comparable sales and property reports to translate national headlines into local market insights.

Conclusion

The Content Opportunity

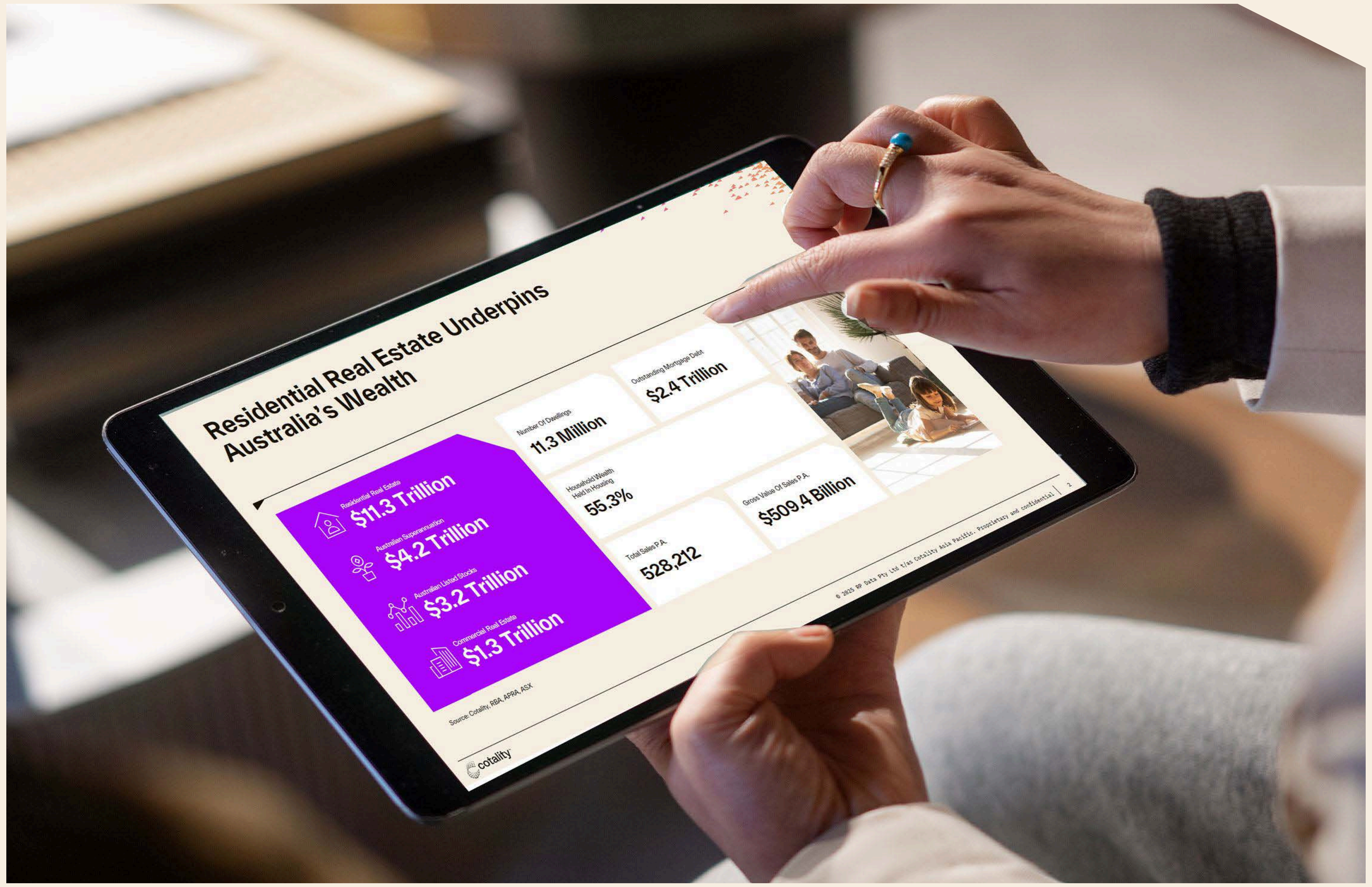
Only one in five Australian mortgage brokers communicates with clients on a regular basis, yet 85% of those who do report at least one measurable business outcome, including increased client enquiries, stronger client relationships and improved referral business. Although based on a smaller sample, the New Zealand survey also found mortgage advisers who communicate regularly were more likely to report positive business outcomes.

Regular client communication through content marketing helps brokers stay visible between transactions. The survey found brokers reporting stronger business outcomes regularly shared practical information that helped clients understand local market conditions, lending changes, borrowing capacity and the performance of their own property.

National market information provides context, but clients are often looking for information that relates directly to their own circumstances. Suburb-level market intelligence, comparable sales, property reports and estimated values help brokers explain what current market conditions mean for an individual property, borrowing position or future lending decision.

The Home Value Index, Monthly Housing Chart Pack, RP Data in Australia and Property Guru in New Zealand provide brokers with independent property intelligence that supports those conversations.

Regular communication supported by independent property intelligence helps brokers turn every client conversation into an opportunity to educate, inform and strengthen relationships.



About Cotality

Cotality is a leading provider of independent property data, insights and analytics, trusted by governments, financial institutions and mortgage brokers across Australia and New Zealand.

Working closely with the mortgage broking industry, Cotality supports brokers across the full home-lending journey, from staying informed on local market conditions property values to engaging clients with credible, data-backed insights that support better property decisions.

Through its research, reporting and digital engagement solutions, Cotality helps brokers cut through headline noise, communicate with confidence, and build long-term relevance with clients and referral partners in an increasingly competitive market.

For mortgage brokers in Australia, contact us here

For mortgage advisers in New Zealand, contact us here

About Broker Pulse by Agile Marketing Intelligence

Broker Pulse is a detailed analysis of lender performance in the third-party channel, derived from a monthly survey of mortgage and finance brokers across Australia. Each month, participating brokers share their first-hand experiences with the lenders they have used.

Broker Pulse exists to make that collective experience visible. By pooling broker insights each month and sharing them back with the industry, the program supports greater transparency across the third-party channel and helps brokers, lenders and aggregators make more informed decisions with the goal of improving outcomes for consumers.

For more information, please visit https://www.brokerpulse.com.au/

BrokerPulse.
by agile market intelligence


cotality™