AUSTRALIANS ARE VOTING WITH THEIR FEET

WHY MORE AUSTRALIANS ARE CHOOSING MORTGAGE BROKERS

Recent industry and consumer studies show:

- A growing share of property investors are using brokers as part of their advice team, alongside accountants and financial planners.
- Across the broader market, brokers now facilitate around 80% of new home loans and a similar share of refinances, according to broking industry and media reports.

Australians are increasingly turning to brokers as their primary pathway to lenders, rather than navigating individual lenders on their own.

Why investors in particular should consider the services of a broker

From a consumer's point of view, there are several practical reasons to involve a mortgage broker, especially when building or reshaping a property portfolio:

- **Access to more options**
  A broker can normally access a wide panel of banks, non banks and specialist lenders, including some that do not deal with the public directly. This is important for investors with multiple properties, complex income or plans such as dual living, granny flats or small developments.
- **Understanding how lenders really think**
  Different lenders assess the same applicant in very different ways- especially around rental income, negative gearing, secondary dwellings and interest only terms. A broker works with these policies every day and can often steer you towards lenders whose criteria align with your strategy, rather than trying to make your situation fit one bank's box.
- **Structuring, not just rate shopping**
  For investors, the *structure* of your loans:
  - o interest only vs principal and interest,
  - o split loans,
  - o offset accounts,
  - o cross collateralisation, etc,

  can be as important as the interest rate.

  A good broker focuses on how the lending set up supports your long term goals and risk tolerance, not just on finding the lowest advertised rate.
- **Time and admin saved**
  Applying to multiple lenders yourself means multiple sets of forms, documents and follow ups. A broker centralises this process and deals with credit teams on your behalf. This can reduce errors, delays and the risk of unnecessary credit enquiries that can hurt your application with a lot of banks.
- **Help navigating a changing rulebook**
  Lending rules, assessment rates and product offerings change regularly. Proposed tax and policy changes add another layer for investors to consider. Working with someone who tracks these shifts can help you avoid decisions based on outdated information.

What this means for you as a consumer

For most borrowers, especially investors, the choice is not 'broker *or* advice'. It is 'broker *plus* your existing professional team'.

Accountants and financial planners focus on tax and strategy. A broker focuses on translating that plan into the most appropriate lending solution for your circumstances, with a suitable lender, on the terms that suit your plan.

If you are:

- exploring your first investment property,
- restructuring existing loans, or
- planning a more complex strategy such as dual living, granny flats or small scale development,

it can be valuable to have a broker sit alongside your accountant and adviser so that the **finance supports the plan**, not the other way around.

If you'd like a clearer, more competitive view of your options, reach out and we can help you navigate the lending maze with confidence.

Contact us to read **'What is cross collateralisation? A web that's hard to unwind later'.**

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