

# We Are Living in the Age of Mortgage Brokers , But Change Is Coming, Says Archer Wealth

*Mortgage brokers now write over 76% of new home loans in Australia. Archer Wealth says their dominance brings opportunity, but future challenges loom.*

SYDNEY, AUSTRALIA, October 4, 2025 /EINPresswire.com/ -- Mortgage brokers are enjoying a golden era. They simplify borrowing, streamline lending, and now dominate Australia's home loan market like never before. But according to [non-bank lender Archer Wealth](#), this "age of mortgage brokers" may not last forever unless the industry adapts to rising scrutiny, shifting economics and new technology.



Gee Taggar

Latest data from the Mortgage & Finance Association of Australia (MFAA) shows brokers wrote a record 76% of all new home loans in the Dec 2024 quarter — the highest level ever recorded. Loan volumes reached \$115.06 billion, a 22% jump from the previous quarter's \$94.06 billion. Banks are feeling the pressure as consumers turn to brokers for guidance and choice.

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Mortgage brokers have never been more valuable, but staying ahead requires education, innovation and adaptability.”

*Gee Taggar, Founder & Managing Director, Archer Wealth*

“Mortgage brokers have never been more valuable, but success isn't guaranteed,” said Gee Taggar, Founder & Managing Director of Archer Wealth. “To keep leading, brokers must evolve — educating clients, embracing technology, and staying ahead of economic and regulatory

change.”

Why Mortgage Brokers Are Reigning Supreme

Complex Lending Environment

Lending rules have tightened, interest rates fluctuate, and product menus keep expanding. Even the Australian Parliament investigated home ownership hurdles in 2024, with a Senate report noting that banks are lending mostly to high-income earners and that mortgages are increasingly seen as “luxury products.” Brokers cut through this complexity, guiding clients to appropriate options.



### Driving Choice and Competition

MFAA CEO Anja Pannek told the Senate that brokers’ access to dozens of lenders and hundreds of products “drives choice and, importantly, competition in the home loan market.” Brokers are legally bound by the Best Interests Duty (ASIC RG 273), ensuring recommendations put the customer first.

### Saving Time and Reducing Stress

Busy professionals and families turn to brokers to manage paperwork, negotiate with lenders and simplify the loan process. For banks, brokers also package applications to match guidelines, improving approval chances and reducing friction.

### Threats on the Horizon

Despite their dominance, brokers face real challenges that could threaten long-term success.

#### 1. Market Scepticism and Regulatory Scrutiny

While trust is high, misconceptions linger. ASIC has increased penalties for misconduct — up to \$1.565 million for individuals or three times the benefit gained. Brokers must keep educating clients about remuneration, compliance and consumer protections to maintain credibility.

#### 2. Low-Quality Leads

A surge in broker-assisted loans can attract financially stretched borrowers. While brokers work hard to place suitable loans, poor-quality clients drain resources and distract from high-value relationships. Focusing on strong, well-prepared borrowers is key to sustainable growth.

#### 3. Macroeconomic Policy Shifts

Inflation, housing policy and Reserve Bank of Australia (RBA) rate changes can quickly alter borrowing power. As of February 2025, around 17.4% of mortgage holders (973,000 people) were “extremely at risk of mortgage stress,” up from a long-term average of 14.6%. Brokers must stay agile and informed to navigate changing conditions.

#### 4. Artificial Intelligence and Automation

AI-powered platforms like HAILO are streamlining loan applications and could disrupt parts of the market. But technology alone lacks the nuanced advice and emotional support brokers provide. Smart brokers will integrate AI to handle routine tasks while focusing on complex, human-driven guidance.

#### How Brokers Can Stay on Top

Archer Wealth suggests four strategies for brokers to maintain relevance:

Embrace AI & automation — streamline repetitive work to spend more time on high-value client relationships.

Educate the market — use blogs, social media and webinars to showcase expertise and demystify remuneration.

Track regulation & economics — stay informed on RBA moves, lending laws and housing policy.

Prioritise quality clients — focus on borrowers who help grow sustainable, profitable practices.

“This is a historic moment for mortgage brokers,” Taggar added. “But staying at the top means constant adaptation. The brokers who evolve with technology, policy and consumer expectations will keep winning.”

Gee Taggar

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