



PUSH vs. PULL

THE REAL ESTATE ATTENTION SMACKDOWN

Why 160,000+ Canadian Real Estate Professionals Are Losing the Visibility War And How to Win It Back

A Strategic White Paper for Mortgage Brokers & Real Estate Agents
January 2026





Canada's real estate industry is entering one of its most consequential years. With 60% of all outstanding mortgages (over 1.2 million loans, representing roughly \$600 billion) set to renew in 2026, the opportunity for mortgage brokers and real estate agents has never been greater. Yet most professionals are fighting this battle with the wrong weapons.

The typical approach? Build a website, spend on SEO and Google Ads, and wait for clients to find you. This **pull strategy** sounds logical until you realize you're competing with over 160,000 REALTORS® and 15,000+ mortgage professionals for the same finite pool of attention. The result: conversion rates below 3%, lead costs exceeding \$100, and a visibility that evaporates the moment someone leaves your site.

This white paper presents an alternative: **the push approach**. Rather than hoping clients stumble upon you, push marketing puts your expertise directly into their inboxes, where 93% of Canadians check daily. The data is unambiguous: email marketing delivers an average ROI of \$36 for every \$1 spent, converts at rates 40% higher than social media, and achieves open rates that surpass those of every other digital channel.

The professionals who will thrive through the mortgage renewal wave aren't those with the prettiest websites. They're the ones who consistently show up in their clients' inboxes, with value, every single month.





The Canadian Market Context: Why 2026 Changes Everything

Before examining marketing strategies, we need to understand the market they must serve. The Canadian real estate landscape entering 2026 is unlike anything the industry has seen in decades.

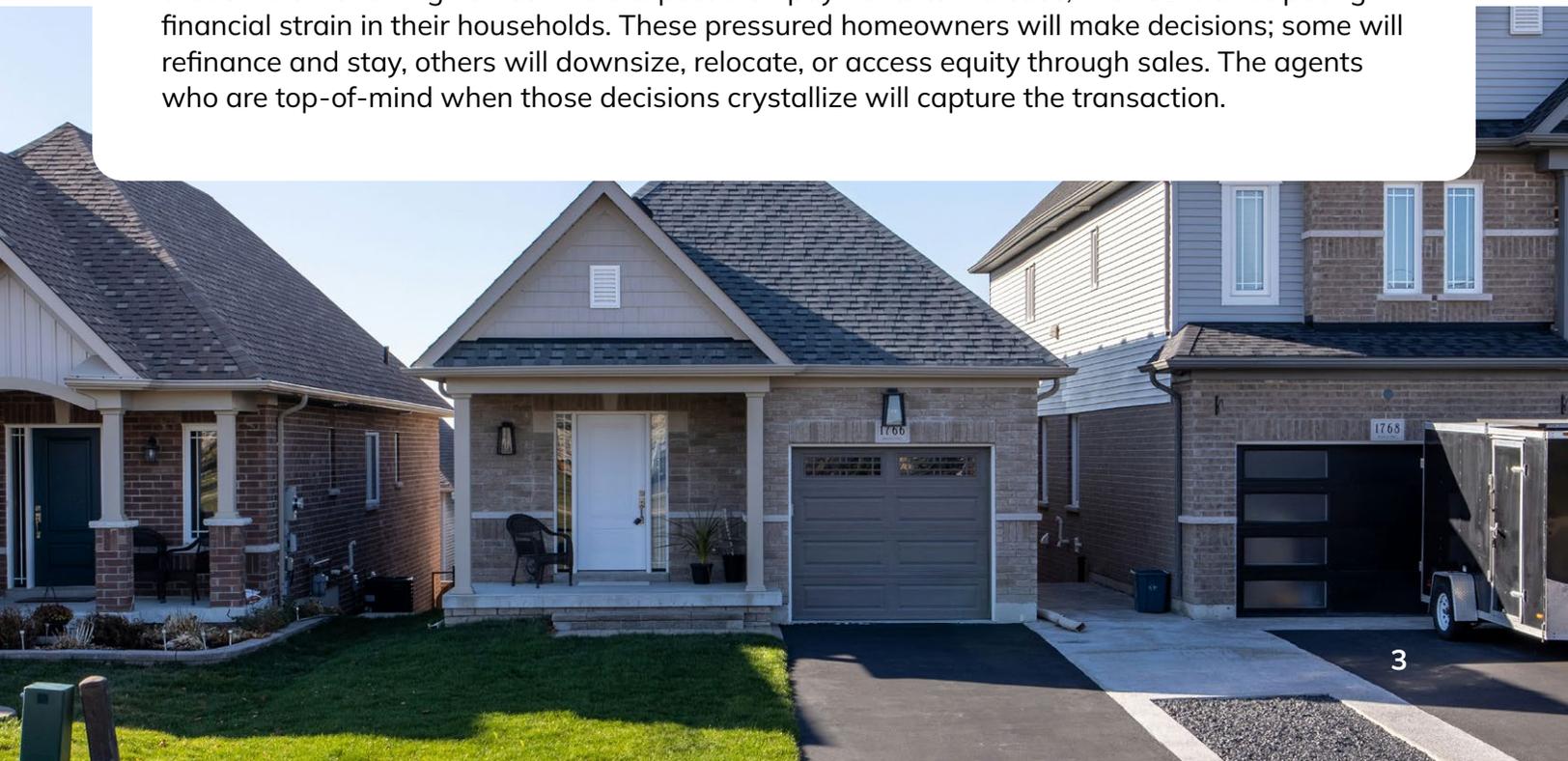
THE RENEWAL WAVE

According to the Bank of Canada, approximately 60% of all outstanding Canadian mortgages are expected to renew by the end of 2026. CMHC data shows that in the second half of 2025 alone, over 750,000 mortgages are scheduled for renewal, followed by another 1.15 million in 2026.

60% of all Canadian mortgages renewing by end of 2026.

For mortgage brokers, this represents the largest concentration of refinancing opportunities in a generation. Borrowers who locked in five-year fixed rates during 2020-2021's historic lows (when rates dipped below 2%) are now facing renewal rates in the 4-5% range. According to the Bank of Canada's July 2025 analysis, borrowers with five-year fixed-rate mortgages could see monthly payment increases of 15-20%.

For real estate agents, this creates a parallel opportunity. Royal LePage research indicates that 57% of renewing homeowners expect their payments to increase, with 81% anticipating financial strain in their households. These pressured homeowners will make decisions; some will refinance and stay, others will downsize, relocate, or access equity through sales. The agents who are top-of-mind when those decisions crystallize will capture the transaction.





THE COMPETITIVE BATTLEFIELD

CREA reports that more than 160,000 REALTORS® are operating across Canada, a figure that has increased by 21% since 2019 in Ontario alone. Mortgage Professionals Canada represents over 15,000 members, with FSRA data showing the combined number of Ontario mortgage brokers and agents has grown to over 18,000 as of 2025.

Meanwhile, CREA forecasts project 473,093 residential transactions in 2025 (actually a 1.1% decline from 2024) rebounding to 509,479 in 2026. Do the math: 160,000+ real estate professionals competing for roughly half a million annual transactions means the average agent participates in approximately three deals per year. The competition for each transaction is fierce.

160,000 professionals. **500,000** transactions. You do the math.
Attention is the new currency.

45% CHOOSE BROKERS FIRST

Here's the opportunity buried in the data: according to Mortgage Professionals Canada, 45% of first-time homebuyers choose mortgage brokers for their financing. The mortgage broker channel continues to grow its market share against traditional bank channels, with alternative lenders increasingly routing their products through broker networks.

The brokers and agents who will capture a disproportionate share of the renewal wave aren't those waiting to be found. They're the ones consistently reaching out with value to the clients who need them.





Pull vs. Push: What the Data Actually Says

Most real estate marketing advice boils down to pull tactics: build your online presence and hope potential clients find their way to you. This includes website optimization, SEO investment, paid search advertising, and social media content.

The premise is sound. After all, 97% of homebuyers use the internet during their search. But there's a critical gap between using the internet and finding you specifically.

THE PULL PROBLEM

Pull marketing relies on prospects actively searching for you—or at least for services like yours. Consider the real estate digital marketing statistics:

- Paid search conversion rates in real estate hover around 1.5%: Meaning for every 100 visitors you pay to bring to your site, fewer than 2 become leads
- Organic search converts at approximately 3.2%: Better, but still means 97 out of 100 visitors leave without engaging
- The average cost per lead in competitive markets frequently exceeds \$100
- 54.2% of agent marketing budgets go to digital channels: A significant investment for uncertain returns

The fundamental weakness of pull marketing: your visibility evaporates the moment someone leaves your site. There's no ongoing relationship, no sustained presence, no compounding awareness. Every month, you start from zero.





THE PUSH ADVANTAGE

Push marketing inverts the model. Instead of waiting for clients to find you, you find them; directly in their inbox or on their phone, where they're already spending attention.

The data on email marketing ROI is remarkably consistent across studies:

\$36 average return for every \$1 spent on email marketing.

- Email marketing delivers an average ROI of 3,600%, or \$36 for every \$1 spent
- Real estate email campaigns achieve open rates of 35-40%; significantly higher than social or display equivalents
- Email conversions run 40% higher than social media marketing
- 93% of people check email daily, with 42% checking 3-5 times per day
- 52% of consumers made a purchase directly from an email in the past year; more than from social media posts or ads

Perhaps most tellingly, 94% of real estate professionals prefer communication via text and email. This indicates these channels are central to client relationships, not supplementary to them.

THE COMPARISON FRAMEWORK

Factor	Pull (Website + Ads)	Push (Email Engagement)
Investment	High & variable (\$100+ per lead)	Predictable monthly cost
Visibility	Passive (hope they find you)	Persistent (you find them)
Conversion Rate	1.5% paid / 3.2% organic	40%+ higher than social
Retention	Minimal to none	Built into monthly model
ROI	Variable, hard to measure	\$36 return per \$1 spent
Time to Results	3-6 months for SEO traction	Immediate engagement



Why Real Estate Behavior Favors Push

Real estate transactions are fundamentally different from most consumer purchases. They're infrequent, high-stakes, and deeply emotional. These characteristics create specific behavioral patterns that push marketing is uniquely positioned to address.

THE LONG CONSIDERATION WINDOW

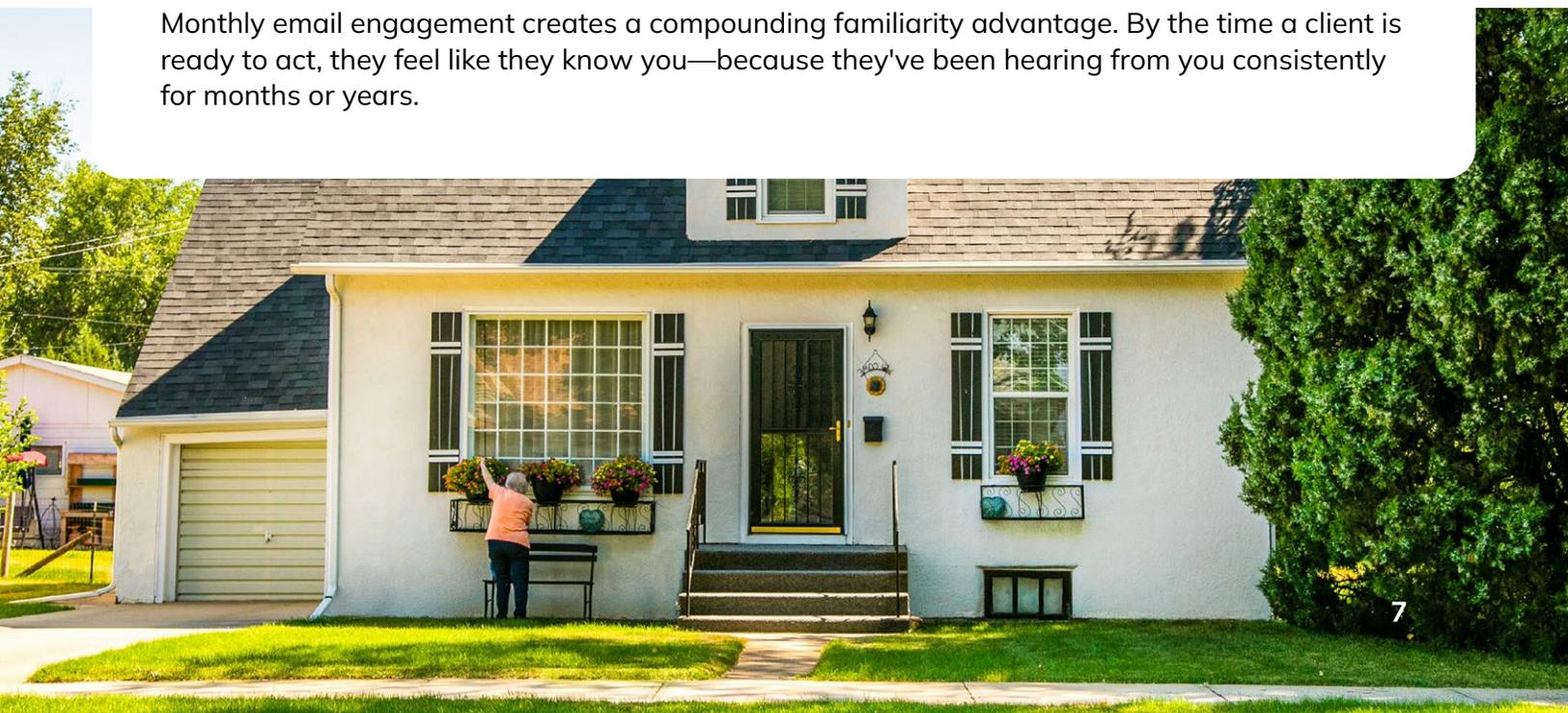
Unlike impulse purchases, real estate decisions unfold over months or even years. A homeowner considering selling might think about it for 18 months before listing their property. A first-time buyer might spend two years saving up for their purchase. A mortgage renewal provides 120 days of advance notice by law, but homeowners often begin considering their options six months out.

During this extended consideration period, which professional stays top-of-mind? Not the one with the best website, they visited once. The one who shows up consistently, with valuable information, in their inbox every month.

THE TRUST TIMELINE

Research consistently shows that consumers require multiple touchpoints before engaging with a service provider. In professional services, this can exceed 7-10 points of contact. A single website visit doesn't establish the trust required for someone to entrust their most significant financial decision.

Monthly email engagement creates a compounding familiarity advantage. By the time a client is ready to act, they feel like they know you—because they've been hearing from you consistently for months or years.





“People don’t choose the best professional. They choose the professional they remember.”
— **Scott Larter, CEO of BrokerBot**

THE REFERRAL REALITY

The best leads in real estate don't come from websites; they come from referrals. Past clients recommending you to friends and family. But here's what most professionals miss: referrals require you to remain present in your past clients' minds.

When a colleague asks your former client 'who did your mortgage?' or 'which agent did you use?', will they remember you? Research on referral behavior indicates that consistent, value-added communication significantly increases the likelihood of referrals. You are not just staying in touch; you are staying top-of-mind.

brokerbot
re engage

My Customers

Search Add New

↑↓ EQUITY ↑↓

Lynn McCullough	\$1.7M
Steve Ferris	\$1.7M
John Mackey	\$1.7M

145 Kettlemanns Court
mackeyj@email.com
1-416-277-5555

RENEWAL	HOME VALUE
19 Months	\$1,457,000



CASE STUDY:

From Traffic Trickle to Pipeline Flood

The following case study illustrates the transformation from pull to push. Client details have been anonymized to protect confidentiality, but the performance trends are representative of common outcomes.

THE SITUATION

A GTA-based real estate professional with 12 years of experience had invested significantly in their digital presence, including a professionally designed website, ongoing SEO work, and a modest Google Ads budget averaging \$1,500/month.

The results were... fine. Website traffic averaged 180 visitors monthly. Lead form submissions ran 3-4 per month. Cost per lead hovered around \$400. The professional was surviving but not thriving, and certainly not positioned to capitalize on the coming renewal wave.

THE TRANSFORMATION

Upon implementing a push-first engagement model, the professional shifted focus from attracting new traffic to activating existing relationships. Monthly email campaigns were sent to a database of over 900 past clients and prospects, each containing genuine value: market insights, mortgage rate updates, and home value context.

60% - 80% Average email open rates on BrokerBot.





THE RESULTS

Within six months:

- **Email open rates exceeded 65%:** Nearly double the industry average of 35-40%.
- **Inbound inquiries increased 340%:** With the majority citing the monthly emails as their reason for reaching out.
- **Website traffic actually increased:** As email recipients clicked through to the site to learn more. Notably, over 60% of web traffic now originates from email links rather than search.
- **Referral transactions doubled:** Past clients were reminded of the professional's expertise each month and recommended accordingly.
- **Total marketing cost decreased** as paid advertising was reduced in favor of the higher-ROI email channel.

The key insight: push didn't replace pull, it *amplified* it. By driving traffic from owned channels (email) rather than rented ones (paid search), the professional built a sustainable, compounding visibility advantage.

Northstone
REAL ESTATE GROUP

Here's Your
Home Value Estimate
\$1,650,000
Range \$1,425,000 - \$1,850,000
Schedule a Meeting

Equity Available
\$687,000

Estimated Mortgage Balance
\$873,000

Talk to a Realtor Talk to a Mortgage Broker Talk to an Insurance Broker





Building Your Push Engine: A Practical Framework

Understanding that push outperforms pull is the first step. Implementing it effectively is step two. Here's a practical framework for mortgage brokers and real estate agents looking to build sustainable engagement systems.

FOUNDATION: YOUR DATABASE IS YOUR BUSINESS

Every push strategy begins with an audience to push to. Your database (past clients, current prospects, sphere of influence) is your most valuable business asset. Yet most professionals treat it as an afterthought, scattered across various CRMs, spreadsheets, and phone contacts.

First priority: consolidate. Every email address, every phone number, every past transaction into a single, organized system. This isn't glamorous work, but it's foundational. You cannot engage people you cannot reach.

CONTENT: VALUE FIRST, ALWAYS

The 3,600% ROI from email marketing comes from emails people want to receive. Self-promotional blasts ('I just closed a deal! Hire me!') achieve nothing but unsubscribes.

Effective push content provides genuine value:

- **For mortgage brokers:** rate updates, renewal timelines, market commentary, refinancing opportunities
- **For real estate agents:** local market stats, home value context, neighbourhood developments, seasonal tips

The principle: every email should leave the recipient feeling informed rather than sold to. Trust compounds; spam depletes.

CADENCE: CONSISTENCY OVER INTENSITY

The magic of push marketing isn't any single email; it's the cumulative effect of consistent presence. Monthly contact is the minimum effective dose for staying top-of-mind without becoming intrusive.

The professionals achieving 60-80% open rates aren't sending more emails, they're sending better emails, on a predictable schedule that their audience comes to expect and value.



MEASUREMENT: WHAT GETS TRACKED GETS IMPROVED

Key metrics for push marketing success:

- **Open rate:** Industry average is 35-40%; aim for 50%+
- **Click rate:** 2-3% is typical; 5%+ indicates a highly engaged audience
- **Reply rate:** Personal replies are the highest-value engagement—track them
- **Referral attribution:** Ask every new client how they found you; track email mentions

Calculate Your Push ROI: An Interactive Framework

To help you quantify the potential impact of shifting from a pull-dominant to a push-dominant marketing approach, we've developed an interactive ROI calculator.

Below is the framework; access the complete interactive tool at thebrokerbot.ca

STEP 1 OF 3

Your Current Pull Marketing

Tell us about your current digital marketing spend and results.

Monthly Marketing Spend ⓘ	\$2,000
Monthly Website Visitors ⓘ	500
Monthly Leads Generated ⓘ	10
Annual Clients from Digital ⓘ	12
Average Revenue per Transaction ⓘ	\$5,000

Next: Push Potential >

“The gap isn’t incremental. It’s transformational.”



The Bottom Line: Visibility Without Persistence Is Invisible

The Canadian real estate market is about to experience its most significant concentration of transaction opportunities in years. The mortgage renewal wave, combined with ongoing market activity, creates a once-in-a-decade window.

The professionals who will capture disproportionate value from this opportunity aren't those with the best websites or the most significant ad budgets. They're the ones who consistently show up with value in their clients' inboxes every month.

The data is unambiguous:

- Email marketing ROI outperforms every other digital channel by a factor of 3-10x
- Open rates for well-executed real estate email campaigns exceed 60%
- Push amplifies pull—driving traffic to your website while building the trust that converts visitors to clients
- The professionals who master push marketing position themselves as the apparent choice when clients are ready to act

Your website can pull. That's valuable. But without persistent nurture, prospects fade into the background, and the next professional to show up in their inbox captures the relationship you worked to initiate.

Push marketing ensures you're top of mind, not just a search result.

“Your website pulls. BrokerBot pushes. Together? You dominate.”

READY TO TRANSFORM YOUR MARKETING?

BrokerBot provides done-for-you push marketing for Canadian mortgage brokers and real estate agents. Our clients see open rates of 60-80%, generate consistent referrals, and stay top-of-mind with their entire database—without writing a single email themselves.

[BOOK A 15-MINUTE DEMO](#)

[CALCULATE YOUR ROI](#)

[QUESTIONS?](#)