MAXA | HOUSINGWIRE

2026 REPORT

The State of Design in Real Estate & Mortgage

A Report by MAXA Designs in Partnership with HousingWire

About This Report

This report was produced by MAXA Designs and published in partnership with HousingWire. All perspectives were drawn from recorded and written interviews conducted from April through June 2026.

Contributing Judges

James Wong	CEO and Founder, MAXA Designs
Clayton Collins	CEO, HousingWire
Don Hobbs	Co-Founder, Hobbs Herder Advertising
Kevin Van Eck	Principal, Maverix Advisory Group
James Duncan	Founder, Caelum Advisers
Jodi Hall	CEO and President, The Mortgage Collaborative
Joe Welu	Founder, Total Expert
Effie Atsaves	VP of Marketing, Leading Real Estate Companies of the World
Tristan Ahumada	Founder, LabCoat Agents

2026 Winner Perspectives

Chelsea Hock	CMO, Vanguard Properties
Josh Balcos	Director of Marketing, Epique Realty
Amberlee Prince	Lead Product Designer, Sage Home Loans
Abby Merritt	Marketing Operations Manager, Sage Home Loans
Paigelee Hodges	VP of Marketing, Nest Realty
John Whitehead	Senior Creative Manager, Revolution Mortgage
Kathleen Wilks	CMO, Long & Foster Real Estate

Data Sources

- Zillow Consumer Housing Trends Survey (June 2022, 2,000+)
- NAR 2024 Profile of Home Buyers and Sellers (November 2024)
- NAR membership data / state license-renewal records
- McKinsey & Company, as cited in Inman (December 2025)

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- HousingWire.com →

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50%

Of Home Buyers Cried At Least Once During The Purchase Process

Zillow, 2022

90%

Described The Home-Buying Process As Stressful In Some Way

Zillow, 2022

61%

Of Buyers Found Their Agent Through Referral Or Prior Relationship

NAR, 2024

80%

Of Newly-Licensed Agents Don't Renew At End Of First Two-Year Cycle

NAR Membership Data

70%+

Of Digital Transformations Fail To Meet Their Objectives

McKinsey / Inman, 2025

10%

How Far Real Estate Lags Behind Consumer Brand Standards

Lauren Henss, First Team

The emotional weight of real estate and mortgage transactions defines what design is for. These numbers establish the context in which every brand decision in this industry operates.

Why Design Wins in Real Estate

Fourteen years ago, a friend who owned a Keller Williams franchise in Southern California handed me my first opportunity to brand real estate agents.

I was twenty years old, working off a borrowed laptop, and I had no idea that the thing I was building would eventually become the company I run today.

James Wong
CEO and Founder, MAXA Designs

Design Was Not Decoration

The Point of View

For a real estate agent trying to stand out in a market full of people selling the same homes, that mattered enormously.

MAXA has now spent fourteen years sitting inside the marketing operations of more than 250 enterprise brands and building tools that serve over 400,000 sales professionals.

That vantage point has given us something hard to come by: a real-time, ground-level view of how companies approach design, where they invest, where they skip corners, and what happens to their growth as a result.

“The difference is almost never budget. It is intention.”

Why Exhibit Awards Exists

I built the Exhibit Awards in 2022 because of a pattern I kept seeing. The companies that invested seriously in their brand grew faster. The more they put into building their brand, the more they got out of it.

I wanted to showcase the marketing departments that were doing that work because they were trying so hard, and the industry was not giving them a stage.

14

Years Inside The Industry

250+

Enterprise Brands

400,000

Sales Professionals Served

"Disneyland Is an Entire World."

When I evaluate a submission, I am looking for the world of the brand.

Disneyland is an entire world. When you walk into a conference for a great real estate brokerage, you walk into a world: their colors, their language, their energy, their story.

Everything has a consistent characteristic. You know immediately that it's that brand, before you have read a single word.

This report is the first attempt to document what the best teams in this industry are actually doing, where the gaps are, and what it looks like when design is taken seriously.
What follows is not a comprehensive survey. It is an honest look at what the mirror is showing.

James Wong, April 2026

SECTION 01

The Sea of Sameness

Drive through any major market in America and count the real estate signs.

“The Industry Isn’t Lacking Creativity. It’s Lacking Execution.”

In mortgage and real estate marketing, there is no gap in creativity.
The gap exists in execution, and primarily in consistency.

Clayton Collins

Drive through any major market in America and count the real estate signs, It is the output of an industry that has spent two generations learning from itself.

Collins has observed this from a position few in the industry share: as **CEO of HousingWire** and an **Exhibit Awards** judge, he sees both the journalism covering the industry and the creative work it produces. What he sees is not a shortage of talented people.

It is a shortage of institutional commitment to the work those people are capable of doing.

Why it Happens

01

Years Inside The Industry

The pattern has a logic to it.
A new agent studies the market's established players...

02

Agencies Reinforce It

The brokerage they join has done the same.
The cycle compounds...

03

Repetition Becomes The Brand

It isn't differentiation.
It's repetition at scale.

Don Hobbs

CO-Founder of Hobbs Herder Advertising

Has been watching this pattern for more than forty years. As co-founder of Hobbs Herder Advertising, he built one of the first agencies focused specifically on real estate branding.

The digitization of marketing has made it easier to produce materials, but not more distinctive. If anything, access to the same templates, stock libraries, and design tools has accelerated the homogenization.

Jodi Hall

CEO of The Mortgage Collaborative

Offers a practitioner's view of the cost. When everything looks the same, the consumer's decision becomes purely transactional. They go on rate. They go on speed. They have no reason to choose you over anyone else, because you have given them no reason.

Josh Balcos

Director of Marketing at Epique Realty

Describes a company that made a deliberate decision to refuse the default. Their brand — built around agent empowerment rather than property photography — produced measurable results: 92 to 93 percent agent retention in an industry where 80 percent of newly licensed agents do not renew at the end of their first two-year cycle.

Lauren Henss,

VP of Marketing at First Team Real Estate

Puts the competitive logic plainly: the industry has always been behind consumer brands. The gap is acknowledged. The question is whether closing it is treated as a strategic priority or a nice-to-have. For the companies in this year's Exhibit Awards, it was a priority.

Chelsea Hock,

Chief Marketing Officer at Vanguard Properties

"We looked around and everyone else was doing the same bright, white, fresh palette. And we said, let's do something unexpected."

Describes what that decision looked like from the inside at Vanguard Properties. In 2018, when competitors were moving toward lighter, brighter palettes, Vanguard went dark. The result is a brand that is immediately recognizable in the Bay Area market. The decision to be different is, at bottom, a strategic one — and the evidence is visible in the submissions to this year's Exhibit Awards.

80%

Of New Agents Don't Renew

40 Years

Hobbs has tracked this pattern across real estate branding

92%

Agent Retention at Epique Realty

What Good Looks Like

The strongest submissions shared something that proved difficult to define at first and then, once seen, impossible to miss.

"I Want To See If I Can Feel Who You Are Before I Read A Single Word."

The strongest submissions to the **2026 Exhibit Awards** shared one quality that proved difficult to define at first and then impossible to miss.
The answer was YES.

Don Hobbs

Consistency Is The Brand

"Good design isn't just poppy colors and bold logos. It's authenticity. Great design celebrates authentic leaders, authentic salespeople, and originators."

Clayton Collins

"I looked for a clear story. I looked for that emotional connection. I looked for consistency across all digital, print, and copy."

Kevin Van Eck

Van Eck describes his evaluation criteria in terms of legibility across channels. Consistency is where most brands fail — not because they lack good individual assets, but because those assets do not hold together as a system. The brands that scored highest were the ones where that gap did not exist.

The submissions that passed this test. Then immediately jump into stats.

Why This Matters

These numbers establish the emotional context in which real estate and mortgage brands operate.

A consumer who is frightened or uncertain is not primarily looking for a brand that communicates expertise.

They are looking for one that communicates calm and trust. The brands that understand this design for the emotional state of the buyer, not the transactional state of the sale.

50%

Home buyers Cried During the Purchase Process

90%

Describe Buying a Home as Stressful

"Authenticity is where the words and the visuals and the experience match."

Jodi Hall

Hall's framing — authenticity as alignment — points toward the most common failure mode in brand development: the gap between what a company claims and what it delivers. When the website says "personalized service" and the onboarding experience feels generic, the dissonance is not just a marketing problem. It is a trust problem.

“When everything has consistent characteristics, it becomes really, really impressive."

James Wong

Wong's observation reflects what he has seen across 250 enterprise clients: the brands that achieve consistency at scale do so not through creative talent alone, but through systems. They build the templates, the guardrails, the governance structures that allow a team of ten to produce work that looks like it came from a team of a hundred.

SECTION 03

The Hierarchy Problem

One of the most persistent structural failures in real estate brand strategy is a misunderstanding of who the primary audience actually is.

Most real estate brands think their customer is the buyer. The best brands know it's the agent.

The real client is the agent. What really attracts agents is that we don't grow ourselves — we grow through agents."

Don Hobbs

When you don't have a strong brand that agents want to use or feel connected to, that's when you see AI-generated content being distributed and effectively diluting the brand."

Kevin Van Eck

"Is it good for the agent? That's the question for everything we do."

Josh Balcos

Why It Matters

This distinction determines everything downstream: the tone of the brand, the imagery it uses, the stories it tells, the promises it makes. A brand built to attract consumers will look different from one built to attract and retain agents. In a business where agent headcount and productivity are the primary revenue drivers, conflating the two is not just a brand error. **It is a business error.**

A Different Question

Balcos describes Epique's brand strategy as a direct expression of this question. Every marketing decision is evaluated against a single criterion: does this serve the agent? The result is a brand that agents feel ownership over rather than obligation to comply with.

61%

Buyers found their agent through referrals

80%

New agents don't renew

Marketing vs Collateral

Henss draws a sharp line between collateral and strategic marketing — a distinction most real estate companies have not fully internalized. A brokerage can produce volumes of print materials and listing presentations for agents while still failing to do brand strategy. The difference is intentionality: does each piece connect to a coherent point of view, or is it a transactional deliverable designed to be used once and forgotten?

"A flyer is not marketing. It's collateral. Is it a portion of the brand? Absolutely. Do I call it strategic marketing? Absolutely not."

Lauren Henss

The companies that answered this question clearly in their Exhibit Awards submissions were the ones that had moved past collateral and into system-building. They had not just produced materials. They had built the infrastructure that allowed those materials to be produced consistently, at scale, without eroding the brand.

System Building

Observation

First Team Real Estate worked with an outside agency to develop their brand architecture and found that when the work was delivered, there was no plan for putting it into practice.

Problem

There was no omnichannel system behind it.

Result

No website.
No activation.
No rollout.

"Design without activation is the most common—and expensive—brand failure in this industry."

SECTION 04

The AI Inflection Point

Artificial intelligence arrived in real estate marketing at a moment when the industry was already struggling with the sameness problem.

Artificial intelligence arrived in real estate and mortgage marketing at a moment when the industry was already struggling with the sameness problem. What it has largely done — in the hands of teams without a clear brand foundation — is make that problem faster and cheaper to produce. The question is not whether the content is good. The question is whether it is distinctive. And the honest answer, in most cases, is no.

The right order of operations — building the brand foundation before introducing AI — is the one that the winning companies followed, often years before AI became a practical tool. They had defined their visual identity, their voice, their values. When AI arrived, they had something to feed it.

AI doesn't create great brands. It amplifies the brand that's already there.

"AI will tell you who you are. That's not the right order of operations"

Kevin Van Eck

The Right Sequence

1. Define	2. Build	3. Systemize	4. Scale
who you are and who you serve	brand foundation — voice, values, visual identity	Establish the brand system — templates, guardrails, governance	Then use AI to execute faster within that foundation

All four judges agreed:

AI used before the foundational work is done produces output that looks like everything else in the market — because it was trained on everything else in the market.

"AI models are specifically built to be very risk-averse. They don't take chances, and they don't have intuition in the same way that humans do."

Lauren Henss at First Team Real Estate describes testing 90+ asset variations per paid campaign — a volume no traditional design workflow can sustain. This is only possible when the brand system does the heavy lifting: when guardrails are clear enough that execution is fast without being inconsistent.

90+ Asset Variation Per Paid Campaign

14,000 Compliant Ads Processed

What Experts Agree On

“You have to have a real knowledge and understanding of what your brand strategy and framework are going to be before you throw it into an AI engine to produce a visualization."

Jodi Hall

"How fast can a small brand elevate itself by leaning into AI? That's really an interesting question."

Don Hobbs

Infrastructure Wins

Hall's observation captures the challenge in a single sentence. The technology is available. The infrastructure to use it well is not, in most companies. The brands that will benefit most from AI in the next five years are the ones building that infrastructure now — not because they are betting on a particular tool, but because they understand the tool is only as good as the foundation beneath it.

The Better Question

Hobbs's question — how fast can a small brand elevate itself by leaning into AI? — is the right question for companies that have done the foundational work. For those that have not, the more urgent question is: what are we feeding it, and what will it reflect back?

SECTION 05

The Recognition Gap

Creative work built this industry. The industry simply forgot to recognize it.

"Everything begins and ends with marketing. Where have we been all this time? We should have been doing this all along."

Don Hobbs

The Exhibit Awards were built on a premise that is obvious in retrospect: the people doing creative work that makes real estate and mortgage companies visible, recognizable, and worth choosing have had almost no professional recognition. That absence is not a minor oversight. It is a structural disincentive that has kept design standards lower than they need to be by removing the competitive pressure that recognition creates.

In other industries, creative awards serve a function that extends beyond ceremony. They create benchmarks. They signal to the market what excellence looks like. They give talented designers a reason to stay in the industry and a standard to measure themselves against. Real estate and mortgage marketing had essentially none of this infrastructure before 2022.

Hobbs's reaction to the Exhibit Awards program — surprise, followed by something like relief — reflects how long this gap had gone unaddressed. The industry had a rich tradition of recognizing sales performance, transaction volume, and market share. It had almost no tradition of recognizing the creative work that makes those sales possible.

What the 2026 Winners Did Differently

They Did the Upstream Work First

Every winning submission reflected a company that had done the foundational work before producing the materials. They had defined their brand strategy — their audience, their promise, their visual and verbal identity — before hiring a designer or launching a campaign. The materials were the output of a foundation, not the foundation itself.

They Built Systems, Not Just Materials

John Whitehead of Revolution Mortgage processed 14,000 compliant ads in 2025 at an average review time of 85 minutes. That volume is only possible when the brand system does the heavy lifting — when guardrails are clear enough that execution can be fast without being inconsistent.

They Are Small Teams Doing Large Work

Three of the twelve winners operate marketing teams of ten people or fewer. Epique Realty has three people, operating across three countries. Small teams cannot afford to produce work without a system, so they build the system first. Every decision is intentional because there is no budget for accidents.

Ads Processed	People Running Marketing	Review Time
14,000	3	85min

SECTION 06

What The Industry Wins

When design works... everyone wins.

When a real estate or mortgage company gets design right, the returns are not primarily aesthetic. They are operational. They show up in agent retention numbers, in referral rates, in the speed at which new agents become productive. They show up in the consumer's decision to choose one lender over another at a moment when rates are identical. They show up in the recruiter's ability to attract talent that could have gone anywhere.

James Duncan

The more that companies can build trust quickly and keep that trust, we're not only benefiting the consumer. We're funding the success of the industry for decades."

James Wong

You'll be surprised why people choose to be with a company. The number one reason is the relationship they have with the leadership. But the second reason is the brand."

Jodi Hall

It raises the bar. We should all be striving to hit the top tier. Hopefully our branding and marketing tell that story about who is superior.

“People want to feel like they're part of something special.”

Van Eck's observation points toward the fundamental human dynamic that design serves: the desire for belonging and meaning. A brand that makes agents feel like they are part of something exceptional is not just a marketing asset. It is a retention mechanism, a recruitment tool, and a cultural artifact. The investment in design is an investment in how people feel about the company.

Van Eck

“A brand is the most important thing you can invest in. Because the brand is the house for everything else. You don't have a house, you don't have the foundation, you don't have anything. And then you're just one of many.”

Lauren Henss,

VP of Marketing and Strategic Initiatives,
First Team Real Estate

Design isn't a marketing expense. It's culture made visible.

A brand is the house for everything else.

The brands that will lead this industry in the next decade are not the ones with the largest marketing budgets. They are the ones that have made a genuine organizational decision — to treat design as a strategic function rather than a production task. That decision is visible in their submissions. It is visible in the work of the twelve companies recognized in this year's Exhibit Awards.

The recognition gap that this program was built to close is real. It has kept standards lower than they need to be and made it harder for talented people to build careers in this industry. But the gap is closing. Every year that a marketing director points to an Exhibit Award and says "we earned this" is a year that design becomes a little more central to how this industry understands its own excellence.

"Helping your consumers see the end goal and see the objective of home is incredibly important as we think about brand and messaging and going to market in 2026 and beyond."

The companies that will define the next decade won't simply market differently. They'll build differently.

Judges Perspectives

Clayton Collins
CEO of Housingwire

"The gap exists in execution, and primarily in consistency."

Don Hobbs
Co-Founder of Hobbs & Herder

"I want to see if I can feel who you are before I read a single word."

Kevin Van Eck
Strategic Advisor at Mavericks

"AI will tell you who you are. That's not the right order of operations."

James Duncan
Founder of Caelum Advisers

"AI models don't take chances and don't have intuition in the same way that humans do."

Jodi Hall
CEO of the Mortgage Collaborative

"Give me the comfort in knowing you'll guide me through this very messy process."

Joe Welu
Founder of Total Expert

"Recognition changes what the industry pays attention to. That's how standards move."

Additional panel: Effie Atsaves, VP of Marketing, Leading Real Estate Companies of the World; Tristan Ahumada, Founder, LabCoat Agents.

Meet the

Exhibit Awards Winners

VANGUARD PROPERTIES

First Team

LEADINGEDGE

nest REALTY

BERKSHIRE HATHAWAY HOMESERVICES | GEORGIA PROPERTIES

MADISON & CO. PROPERTIES

ANNIE MAC HOME MORTGAGE

Flat Branch HOME LOANS

Sage HOME LOANS CORPORATION NMLS ID# 3304

LONG & FOSTER REAL ESTATE

EPIQUE

Revolution MORTGAGE

Twelve companies recognized across real estate brokerage and mortgage lending categories.

DATA SOURCES & EDITORIAL NOTE

Sources & Methodology

Zillow Consumer Housing Trends Survey
June 2, 2022 · n=2,000+
zillow.com/research

NAR 2024 Profile of Home Buyers and Sellers
November 2024
nar.realtor/research-and-statistics

NAR Membership Data / State License-Renewal Records
Ongoing
nar.realtor/membership

McKinsey & Company, as cited in Inman
December 15, 2025
inman.com

Editorial Note

All data in this report was drawn from publicly available research or direct interviews conducted by MAXA Designs between April and June 2026. Quotes have been lightly edited for clarity and length with contributor approval. No financial compensation was exchanged with judges or winners in connection with this report or the Exhibit Awards evaluation process.

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