FIRSTHOME IQ IMPACT MASTERMIND, MAY 2026

The Gen Z Playbook

A practical guide for showing up on social in 2026, built from new YouGov research on the Gen Z homebuyer and the field-tested playbook Ally Carty teaches inside Guild Mortgage's Creator Community of 600+ loan officers.

Guest: Ally Carty, mortgage industry researcher and social media strategist

Research: Guild Mortgage / YouGov, 1,182 Gen Z adults, Dec 2025 to Jan 2026

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Start with the trust gap

Most loan officers are not losing to a competitor. They are losing to skepticism, overwhelm, and the time it takes a young buyer to feel safe asking for help. The data tells the story.

21%
of Gen Z trust the mortgage industry

75%
trust friends and family for financial advice

31%
do not know where to start with homebuying

68%
would consider co-buying a home

Pair that with FirstHome IQ's six-year NextGen Homebuyer Report: only 12% are confident a housing pro will not take advantage of them, and confidence nearly doubles after a real working relationship begins. The distrust is mostly about the system, not the individual. Your job is to bridge that gap before they ever raise a hand.

The job of social is not to close. It is to make raising their hand feel safe.

47% of Gen Z prefer in-person communication after the first touch, and 37% prefer email. They live online, but they want a human as soon as the conversation gets real. Treat social as a trust on-ramp, not a closer. Consistent, useful, recognizable content over 3 to 4 months is what earns the DM.

> "Be consistent before you're needed. People who reach out have usually been watching you for months. They already feel like they know you."
>
> ALLY CARTY, PARAPHRASED

The 30/60/10 content formula

Ally's working ratio for loan officers inside Guild's Creator Community. Memorize it. Every week of content should hit roughly this mix.

THE MIX

30 / 60 / 10

30%
Who you are as a human

The coffee, the dog, the Orange Theory class, the t-ball practice, the city you love. Relatability builds trust faster than expertise.

60%
Mortgage and finance education

Storytelling over slide-style explainers. A conversation you had with a buyer, a product nobody knows exists, a misconception you keep hearing.

10%
A casual call to action

The open house, the webinar, the DM invitation. Not a sales pitch. The energy of texting ten close friends.

Pick two platforms in 2026 and do them well

Gen Z men live on YouTube. Gen Z women live on TikTok and Instagram. Pick the pair that maps to who you are trying to reach, build a real presence there, and stop trying to be everywhere.

PLATFORM	PRIORITY	WHAT IT IS FOR
TikTok	LEAD-GEN ENGINE	The platform most buyers find loan officers on. Skews female for Gen Z. About 10% of Guild's Creator Community loan officers report direct wins from TikTok in the first year, often after months of consistent content.
Instagram	TRUST CHECK & DM	Where Gen Z verifies you after finding you on TikTok. Where the DM actually happens. Keep your handles, bio keywords, and aesthetic consistent across both.
YouTube	REACH GEN Z MEN	Time spent skews male. Long-form content gets transcribed and indexed by AI, so it pays back over time. Strong for reaching the parents and referrers of first-time buyers.
Facebook	MAINTAIN	Minimal across Gen Z. Use for older referral networks and local community groups, not Gen Z reach.
Threads	ONCE A WEEK	Keep an account active so your name is searchable. Post once a week, thought-provoking, mirror your X energy. Skip controversy. No real traction yet.
Reddit	WATCH	Indirect value. AI models train on Reddit, so showing up in relevant subreddits influences the answers ChatGPT gives. Loan officers are reporting closed loans from Reddit referrals.
LinkedIn	B2B	Strong for industry positioning and referral partnerships. Light role for direct Gen Z buyer outreach.

Optimize your profile for humans and AI

Gen Z buyers are not just searching socials. They are asking ChatGPT, "who should I talk to about a mortgage in [my city]?" AI models scan your bio, captions, and content. The keywords you use decide whether you get recommended.

- [ ] Use the words "mortgage," "home financing," and "real estate" inside your bio, even if it feels obvious.

- [ ] Put your city in your bio and your captions. If you serve more than one market, rotate between them.
- [ ] Match your handle across TikTok, Instagram, YouTube, and Threads so buyers can verify you.
- [ ] If you have a niche (first responders, military, teachers, first-time buyers, doctors), name it. Riches in niches.
- [ ] Geo-tag your posts. For markets you visit but do not live in, use the "moving to [city]" hashtag.
- [ ] Ask ChatGPT to help: "Optimize my [platform] profile for a [city] mortgage loan officer who works with first-time buyers. Give me a bio, a username, and three keyword sets."

Lurk first, post second

The biggest mistake loan officers make on a new platform is posting before they understand the rhythm. Spend two weeks watching. Save the videos you would want to make. Learn the formats.

One algorithm fact worth knowing

On TikTok, your first three videos typically get the most reach. Your fourth post often plateaus. That is the algorithm trying to promote new accounts and then easing off. It is not a sign your content is bad. Plan to post through the dip, not around it.

The "Comment HOME" trick

The single highest-converting move from the Creator Community right now. End your caption with a one-word ask. When someone comments that word, you have permission to DM them with the value you promised. Now the conversation is warm and they raised their hand.

> REAL ESTATE VERSION
>
> "Comment **HOME** and I'll send you the listing link." Walks the buyer from a public comment into a private DM with a property they're actively interested in.

LOAN OFFICER VERSION, PRODUCT

"Comment **BUYDOWN** and I'll send you the one-pager on how this works." 67% of Gen Z have never heard of buydowns. Be the person who explains it.

LOAN OFFICER VERSION, CONVERSATION

"Comment **READY** and I'll send you the questions to ask before you talk to any lender." Reframes the conversation around their agency, not your business.

LOAN OFFICER VERSION, CO-BUYING

"Comment **WITHME** if you've thought about buying with a sibling, friend, or partner. I'll send you a quick guide on what that actually looks like." 68% have considered co-buying. Almost nobody is making content about it.

How to record a call to action that doesn't feel like a sales pitch

Stop scripting. The loan officers who get DMs sound like they are leaving a voice note for ten close friends, not reading off a teleprompter.

Do

- Hit record, talk like a friend, send it.
- Open with what is happening this week.
- Invite, then move on. Do not push.
- Keep the energy approachable, not polished.
- Mention your DMs are open and you do free conversations.

Don't

- Read a written script on camera. It always shows.
- Wear a suit and tie if that is not your day-to-day.
- Re-record 35 times trying to get perfect.
- Stack product features on top of each other.
- End with "call or text me" and nothing else.

SAMPLE CALL-TO-ACTION VOICE

"Hey y'all, I'm hosting a first-time buyer Q&A on Zoom next Tuesday at 7. No deck, no slides, just answering whatever questions you have. Pop in if you want, here's the link in my bio. And if it's not your timing, my DMs are open. I do free 15-minute calls all the time."

Content angles Gen Z actually wants

The research is telling us where the conversation is missing. These are the angles to mine.

Co-buying with people you already live with

68% of Gen Z would consider co-buying. 52% of 22 to 25-year-olds still live at home, mostly to save. Most have never heard anyone walk through what co-buying actually looks like. Lead with story: "I just worked with two siblings who bought together. Here's how we did it."

Buydowns and DPA

67% have never heard of rate buydowns. 51% said they would consider buying sooner if they knew buydowns existed. 39% have never heard of down payment assistance. Pick one product per video. Tell the buyer story, not the product features.

"Living with your parents to save"

Name it without judgment. Most of your audience is doing it on purpose. The financial-literacy framing earns trust faster than a hot-take on the generation.

The full process, in plain language

59% need help understanding the entire process. 60% want help understanding property taxes and insurance. 54% want help knowing how much they can afford. 18% do not understand what a lender does. Each of those is a series of short videos.

> "Help me understand the steps in a non-judgmental way. It feels embarrassing to say I don't understand the process, and that anxiety pushes me away from getting help."
>
> Gen Z respondent, Guild Mortgage / YouGov, 2026

Storytelling beats stat dumps every time

Lead with a person, not a product. Compare these two openers for the same video.

Less effective

"Today I want to explain what a 2-1 buydown is. A 2-1 buydown lowers your rate by 2% in year one and 1% in year two, then returns to..."

What earns the watch

"I sat with a first-time buyer this week who almost walked away. She didn't know this option existed. Let me show you what changed her math."

Webinars are hard. TikTok Live is the underrated swap.

Webinars are hit-or-miss. People register, people forget, and the show-up rate is what it is. If you are running them, run them well. If they are not working, swap in TikTok Live.

When you do host a webinar

- Once a month, not weekly. Save your energy.
- Start promoting three weeks out.
- Give attendees a small incentive (coffee card, downloadable cheat sheet, free 15-minute call).
- Send a same-day text reminder, not just email.

Try TikTok Live instead

- 15 minutes, same time each morning.
- The algorithm pushes lives to people Googling related topics. You will get 15 to 20 viewers who are actively researching.
- One topic per session. Answer questions in the comments live.
- Lower lift than a full webinar and reaches a different buyer at a different moment.

The local lender mindset

The goal is not to go viral. The goal is to be the loan officer your neighbors recognize. Most of the wins inside the Creator Community start with a comment that says "my son has been watching your videos" or a DM that says "I've been following you for a few months." That is the playbook working.

If you serve multiple markets, engage with content from both. Hashtag both. Hype people up in both. The algorithm reads engagement as community membership. Then rotate which city you tag from post to post.

What not to do

- ✖ Don't sell on every post. The 10% call to action is a maximum, not a target.
- ✖ Don't read a script on camera. Voice-note energy beats polished every time.
- ✖ Don't disappear after post four. The plateau is part of the algorithm, not a verdict on your content.
- ✖ Don't lecture. Lead with a buyer's story, then explain the concept inside it.
- ✖ Don't fixate on going viral. Local recognition is the win.
- ✖ Don't end with "DM me or call me." Always give a reason worth the click.
- ✖ Don't hide behind professionalism. Suit-and-tie energy reads as out of reach.

YOUR WEEK ONE CHECKLIST

Do these five things in the next seven days

1. Pick your two platforms and commit. (Most loan officers: TikTok and Instagram.)
2. Rewrite your bio with mortgage, home financing, your city, and your niche. Run it through ChatGPT for a second pass.
3. Post one video this week using the 30/60/10 ratio. End with one "Comment [WORD]" call to action.
4. DM one person back this week and offer a free 15-minute conversation. No pitch.
5. Block 15 minutes on your calendar three mornings a week for TikTok Live or a short video. Treat it like a green-time activity, not a side project.

About this playbook. Built from the FirstHome IQ Impact Mastermind on May 13, 2026, featuring Ally Carty, mortgage industry researcher and social media strategist. The research cited is from Guild Mortgage's first national Gen Z homebuyer study with YouGov (1,182 respondents, ages 18 to 29, December 2025 to January 2026). Additional data from the FirstHome IQ 2026 NextGen Homebuyer Report. Created by Claude with a human in the loop, based on the interview transcript.

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