

CRM Engine Research Report: Attio vs Zoho CRM vs Build-Our-Own

Prepared for: HBx AI Agent Platform — Schell Brothers

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Researcher: IN3 (Research Lab)

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Executive Summary

Schell Brothers needs a CRM engine to power the HBx AI Agent Platform. This report evaluates three options: integrating **Attio** (modern, API-first CRM), integrating **Zoho CRM** (mature, feature-rich enterprise CRM), or **building a custom CRM** using our Code Factory pipeline. A fourth hybrid option is also considered.

TL;DR Recommendation: Option D — Hybrid: Attio as CRM engine + custom HBx modules for homebuilder-specific functionality. Attio’s modern API, custom objects, webhooks, MCP server, and AI-native architecture make it the ideal backbone for an AI agent platform. Supplement with custom modules for homebuilder-specific workflows (community tracking, Schellter™ specs, construction milestones).

1. Product Overview

Attio

Attribute	Details
Founded	2019 (London, UK)
Funding	~\$85M+ total (\$33M Series A Aug 2024, \$52M Series B Aug 2025)
Market Position	Fast-growing “next-gen CRM” challenger. AI-native positioning.
Target Market	Startups, scale-ups, tech-forward mid-market teams
Users	Thousands of companies; growing rapidly in tech/VC/SaaS sectors
Philosophy	Data-driven, customizable, AI-native CRM for modern GTM teams

Pricing (verified from attio.com/pricing, Feb 2026):

Plan	Monthly	Annual	Key Limits
Free	\$0	\$0	3 seats, 3 objects, 50K records
Plus	\$36/user/mo	\$29/user/mo	5 objects, 250K records, no seat limits
Pro	\$86/user/mo	\$69/user/mo	12 objects, 1M records, sequences, call intel
Enterprise	Custom	Custom	Unlimited objects/records, SSO, advanced security

Key Features: - Real-time contact syncing from email/calendar - Automatic data enrichment (company & people) - Custom objects (build any data model) - AI Attributes, AI Agents, “Ask Attio” (AI querying) - Call Intelligence (conversation capture & analysis) - Sequences (email automation) - Automations/Workflows - Full REST API, Webhooks, App SDK, MCP Server - Reporting with funnels, segments, targets, historical data

Zoho CRM

Attribute	Details
Founded	Zoho Corp founded 1996; Zoho CRM launched ~2005
Funding	Privately held, profitable, no external funding (bootstrapped)
Market Position	Major enterprise CRM. 250,000+ businesses. Gartner Magic Quadrant regular.
Target Market	SMB to large enterprise, all industries
Revenue	Zoho Corp estimated \$1B+ annual revenue
Philosophy	All-in-one business suite, privacy-focused, cost-effective Salesforce alternative

Pricing (USD, billed annually — from zoho.com):

Plan	Annual (per user/mo)	Monthly (per user/mo)	Key Features
Free	\$0	\$0	3 users, basic leads/contacts/deals
Standard	\$14	\$20	Workflows, custom modules, cadences, forecasting
Professional	\$23	\$35	Blueprint, CPQ, SalesSignals, inventory, validation rules
			Zia AI (full),

Enterprise	\$40	\$50	territory mgmt, journey orchestration, sandbox, portals
Ultimate	\$52	\$65	Custom AI/ML (QuickML), augmented analytics, data storytelling

Key Features: - Full sales pipeline management - Zia AI (forecasting, anomaly detection, sentiment analysis, recommendations) - Blueprint (process enforcement) - Journey Orchestration - Territory Management - Canvas (custom UI designer) - Kiosk Studio (no-code screens) - 900+ marketplace integrations - CPQ (Configure-Price-Quote) - Multi-user portals - Comprehensive API (REST v7)

2. API & Integration Capabilities

Attio API

Capability	Details
API Type	REST (JSON over HTTPS)
Documentation	Excellent. Modern docs at docs.attio.com. Has llms.txt for AI consumption.
Authentication	OAuth 2.0 + API Keys (Bearer token). Scoped permissions.
Rate Limits	100 req/sec (reads), 25 req/sec (writes). Per-second rolling. Score-based limits on complex queries.
Webhooks	Full support. Create via API or settings. SHA256 HMAC signing. At-least-once delivery. 10 retries with exponential backoff. Field-level filtering.
Custom Objects	First-class. Create any object type with custom attributes (17 attribute types).
Custom Fields	17 attribute types (text, number, currency, date, select, status, record reference, checkbox, rating, location, email, phone, domain, personal name, timestamp, interaction, actor reference). Multi-select supported.

Bulk Operations	Batch operations available. List/filter endpoints with pagination.
App SDK	TypeScript/React SDK for embedding apps within Attio UI
MCP Server	Native MCP support — connect Claude, ChatGPT, or any AI tool directly
OpenAPI Spec	Available for code generation

Attio API Verdict: ★★★★★ — Best-in-class for AI agent integration. The MCP server alone is a game-changer for HBx. Modern, well-documented, generous rate limits.

Zoho CRM API

Capability	Details
API Type	REST v7 (JSON)
Documentation	Comprehensive but dense. Traditional API docs at zoho.com/crm/developer/docs .
Authentication	OAuth 2.0 (authorization code grant). Organization-specific tokens. Environment-specific (production/sandbox/dev).
Rate Limits	Credit-based system. Enterprise: 50,000 + (users × 1,000) credits/day, max 5M. Credits vary by operation (1-500 per call).
Webhooks	Notification APIs. Subscribe by module + operation (create/update/delete). Field-level notification conditions (v6+). Channel-based with expiry.
Custom Objects	Custom modules with layouts. Available from Standard plan.
Custom Fields	Extensive field types. API-managed field creation/updates (10 credits per field operation).
Bulk Operations	Bulk Read/Write APIs. Insert/Update up to 100 records per call. COQL query language for complex queries.
Deluge Functions	Server-side scripting language for custom logic within Zoho

	ecosystem
COQL	Zoho's SQL-like query language for CRM data
Marketplace	900+ integrations. Zapier, Make, etc.

Zoho API Verdict: ★★★★★ — Very capable but more complex. Credit-based rate limiting requires careful management. OAuth flow is heavier. No native MCP/AI-agent support.

Head-to-Head: API Comparison

Factor	Attio	Zoho CRM	Winner
Developer Experience	Modern, clean, AI-friendly	Comprehensive but verbose	Attio
Rate Limits	100 read/sec, 25 write/sec	Credit-based (complex)	Attio
Webhook Quality	Excellent (signed, filtered, retry)	Good (channel-based, expiry)	Attio
Custom Object Flexibility	Excellent (17 attr types)	Excellent (modules + layouts)	Tie
Bulk Operations	Good	Excellent (dedicated bulk APIs)	Zoho
Authentication	Simple (OAuth2 + API key)	Complex (org-specific OAuth2)	Attio
AI/MCP Native	MCP Server built-in	× No native AI agent protocol	Attio
Ecosystem Breadth	Growing (App SDK)	Massive (900+ marketplace)	Zoho
Documentation	Excellent + llms.txt	Comprehensive but older style	Attio

3. AI & Automation

Attio AI Capabilities

- **Ask Attio** — Natural language querying of CRM data (announced Feb 2026, “Universal Context”)
- **AI Attributes** — AI-generated fields that auto-populate on records (e.g., summarize company, score leads)
- **AI Agents** — Built-in AI agent framework within the CRM
- **AI Research Agent** — Web research agent that enriches records automatically
- **Call Intelligence** — AI-powered conversation capture, transcription,

- and insights
- **Auto-labeling & Auto-summaries** — Email intelligence
- **MCP Server** — Direct connection for external AI tools (Claude, ChatGPT, custom agents)
- **Automations/Workflows** — Trigger-based workflows with integration blocks

AI-Native Assessment: Attio is building from the ground up as an “AI-native” CRM. Their MCP server means HBx agents can directly read/write/query the CRM through standardized AI protocols without custom API wrappers.

Zoho CRM AI Capabilities (Zia)

- **Zia Voice** — Conversational AI assistant
- **Sales Forecasting** — AI-predicted revenue
- **Lead/Deal Scoring** — Predictive scoring models
- **Anomaly Detection** — Flags unusual patterns in sales data
- **Churn Prediction** — Identifies at-risk accounts
- **Sentiment Analysis** — Email and call sentiment
- **Product Recommendations** — Cross-sell/upsell suggestions
- **Competitor Alerts** — Monitors competitor mentions
- **Email Intelligence** — Summaries, intent analysis, subject line suggestions
- **Generative AI** — Content generation for emails, notes
- **AI Agents for Sales** — Newer agentic AI features
- **QuickML (Ultimate)** — Custom ML model building within CRM
- **Blueprint** — Process enforcement (not AI but critical automation)
- **Journey Orchestration** — End-to-end customer journey automation
- **Cadences** — Multi-channel follow-up sequences

AI Assessment: Zoho has more mature, production-tested AI features (Zia has been evolving for years). However, these are internal to Zoho — integrating with external AI agents (HBx) requires API work, not native agent-to-agent communication.

Winner for HBx Integration: Attio

The MCP server and AI-native architecture mean our HBx agents (Schellie, etc.) can interact with Attio as a first-class AI-accessible data store. With Zoho, we’d need to build custom middleware to bridge Zia and HBx.

4. Homebuilder / Real Estate Fit

Pipeline Management (Long Sales Cycles: 6-18 months)

Requirement	Attio	Zoho CRM
Multi-stage pipelines	Custom objects + status attributes	Deals module + Blueprint stages
Long cycle tracking	Historical attributes, time comparisons	Journey Orchestration, activity timeline

Multiple pipelines	Custom lists per community/product	Multiple deal pipelines natively
Stage duration tracking	Via historical attributes	Built-in stage duration analytics

Lead Scoring & Nurturing

Requirement	Attio	Zoho CRM
Lead scoring	AI Attributes + custom scoring	Native Zia-powered scoring
Nurture sequences	Sequences (email)	Cadences (multi-channel)
Engagement tracking	Communication intelligence	SalesSignals (real-time)

Winner: Zoho — More mature lead scoring with Zia, multi-channel cadences (not just email).

Multi-Touch Attribution

Requirement	Attio	Zoho CRM
Attribution tracking	Limited — would need custom build	Google Ads integration, campaign tracking
Campaign management	Basic	Full campaigns module

Winner: Zoho — Native campaign/attribution tools.

Community/Subdivision Tracking

Requirement	Attio	Zoho CRM
Custom entities	Custom Objects — create “Community”, “Lot”, “Floor Plan” objects	Custom Modules — similar capability
Relationships	Record reference attributes link objects	Lookup fields + related lists
Hierarchy	Flexible (object-to-object references)	Territory management could map to communities

Tie — Both support custom data modeling. Attio’s custom objects are slightly more flexible; Zoho’s territory management could double as community assignment.

Family/Household Relationship Management

Requirement	Attio	Zoho CRM
Contact-to-contact relationships	Record reference attributes	Related contacts/accounts
Household grouping	Custom object needed	Custom module or Account-based
Co-buyer tracking	Custom implementation	Custom implementation

Tie — Both require customization for household/family modeling. Neither has this out of the box.

Integration with Homebuilder Tools

Tool Type	Attio	Zoho CRM
ERP (BuildPro, BuildTopia, etc.)	API-based custom	API-based custom + marketplace potential
Design Center	Custom integration	Custom integration
Construction Management	Custom integration	Custom integration + Zoho Projects
Marketing (Zillow, Realtor.com)	Custom integration	More marketplace options
Docusign/e-signatures	API integration	Native integration available

Winner: Zoho — Broader ecosystem, more pre-built integrations, Zoho’s own suite (Projects, Books, Sign) can supplement.

Overall Homebuilder Fit

Neither platform is purpose-built for homebuilders. Both require significant customization. However: - **Attio** offers more flexible custom object modeling — easier to create bespoke homebuilder data structures - **Zoho** offers more out-of-the-box sales features (territories, campaigns, CPQ) that translate well to homebuilding

5. Integration with HBx AI Agent Platform

How HBx_SL1 (Schellie) Would Connect

Via Attio:

Schellie (HBx_SL1) ↔ MCP Protocol ↔ Attio MCP Server ↔ Attio CRM

↔ REST API ↔ Attio Webhooks → HBx Event Bus

- **MCP Server** enables direct AI agent communication — Schellie can query, update, and manage records through natural language-like MCP calls
- **REST API** for structured CRUD operations
- **Webhooks** push real-time events to HBx (new lead, stage change, etc.)
- **App SDK** could embed HBx insights directly in Attio UI for human sales counselors

Via Zoho:

Schellie (HBx_SL1) ↔ Custom API Middleware ↔ Zoho CRM REST API v7
↔ Zoho Notification API → HBx Event Bus

- Need custom middleware layer to translate between HBx agent actions and Zoho API
- OAuth token management (org-specific, environment-specific)
- Credit monitoring to avoid hitting limits
- Zoho Deluge functions could process some logic server-side

Real-Time Data Push/Pull

Capability	Attio	Zoho CRM
Real-time push (webhooks)	Instant, signed, field-filtered	Notification APIs with channel expiry
Real-time pull	100 req/sec reads	Credit-limited
Agent-initiated updates	25 req/sec writes	Credit-limited
Autonomous record updates	API key with scoped permissions	OAuth with scoped access

Custom Field Support for Schell-Specific Data

Both platforms support extensive custom fields. Here’s what we’d need:

Custom Field	Attio Type	Zoho Type
Schellter™ Score	Number attribute	Number field
Energy Efficiency Rating	Select/Rating attribute	Picklist/Number field
Community	Record Reference (to Community object)	Lookup (to Community module)
Floor Plan	Record Reference (to Floor Plan object)	Lookup (to Floor Plan module)
Lot Number	Text attribute	Text field
Construction Stage	Status attribute	Stage-probability mapping
Estimated Completion	Date attribute	Date field

Buyer Preferences	Custom object with multiple attributes	Subform or related module
Design Selections	Custom object	Subform
Mortgage Status	Select attribute	Picklist field

Verdict: Both can model this. Attio's custom objects are more elegant for nested/complex data (buyer preferences, design selections). Zoho uses subforms and related modules which are functional but clunkier.

HBx Integration Complexity Estimate

Factor	Attio	Zoho CRM
Initial integration effort	2-3 weeks	4-6 weeks
MCP agent connection	Days (native)	N/A (build custom)
Webhook setup	Hours	Hours
Custom data model	1-2 weeks	2-3 weeks
Ongoing maintenance	Low	Medium (token refresh, credit monitoring)

6. Build-Our-Own Analysis

What a Custom CRM Would Look Like

Using our Code Factory pipeline, we could build a CRM specifically designed for luxury homebuilder sales with deep AI integration.

Tech Stack: - **Database:** PostgreSQL with JSONB for flexible schemas - **API:** Node.js/TypeScript REST API (or GraphQL) - **Frontend:** React/Next.js (or embedded in HBx dashboard) - **Real-time:** WebSockets for live updates - **AI Layer:** Direct integration with HBx agent framework - **Auth:** JWT/OAuth2 with role-based access

Core Modules to Build: 1. Contact/Lead Management (people, households, relationships) 2. Community/Subdivision Management (communities, lots, floor plans, inventory) 3. Pipeline/Deal Management (multi-stage, long-cycle aware) 4. Activity Tracking (calls, emails, visits, events) 5. Task Management (follow-ups, to-dos) 6. Communication Hub (email integration, SMS, chat logs) 7. Reporting & Analytics (dashboards, funnel analysis) 8. Document Management (contracts, selections, specs) 9. AI Agent Interface (native HBx agent bus integration) 10. Admin & Permissions

Effort Estimate

Module	Effort	Complexity
Data model & API foundation	4-6 weeks	High
Contact/Lead management	3-4 weeks	Medium
Pipeline/Deal management	3-4 weeks	Medium

Community/Inventory tracking	2-3 weeks	Medium
Activity tracking	2-3 weeks	Medium
Email/Calendar integration	4-6 weeks	High
Reporting & dashboards	4-6 weeks	High
Search & filtering	2-3 weeks	Medium
Permissions & admin	2-3 weeks	Medium
AI agent interface	1-2 weeks	Low (it's our platform)
Document management	2-3 weeks	Medium
Import/Export/Migration	2-3 weeks	Medium
Testing, QA, polish	4-6 weeks	—
Total MVP	~6-9 months	—
Feature parity with Attio/Zoho	18-24+ months	—

Advantages of Building Our Own

1. **Perfectly tailored** to luxury homebuilder sales workflow
2. **Deep AI integration** — agents are first-class citizens, not API afterthoughts
3. **No per-seat licensing** — massive savings as team grows (Attio Pro × 20 users = \$16,560/yr)
4. **Full data ownership** — no vendor lock-in, data stays in our infrastructure
5. **Custom UX** — designed exactly for Schell Brothers' workflow
6. **Schellter™ native** — energy specs, sustainability scores, design selections as core entities
7. **No rate limits** — our agents can query as much as needed
8. **Competitive moat** — proprietary CRM becomes part of the product

Disadvantages of Building Our Own

1. **6-9 month MVP timeline** — delayed time to market
2. **Massive ongoing maintenance** — every feature, bug fix, security patch is on us
3. **No enrichment data** — Attio/Zoho auto-enrich contacts; we'd need to integrate Clearbit/Apollo separately
4. **No ecosystem** — no marketplace, no pre-built integrations
5. **Email/Calendar sync is brutally hard** — Google/Microsoft API complexity, deliverability management
6. **Mobile app** — additional platform to build and maintain
7. **Opportunity cost** — engineering time not spent on core HBx agent capabilities
8. **Data enrichment** — company/contact data providers cost \$10K-50K+/yr
9. **Compliance/Security** — SOC2, data handling, all on us

Features to “Steal” If Building Our Own

From **Attio**: - Custom objects with flexible attribute types - Record reference relationships (linking any object to any other) - Communication intelligence (first/last interaction, connection strength) - Historical attribute

tracking (see values over time) - AI Attributes concept (AI-generated fields that auto-update) - MCP-style agent interface

From **Zoho**: - Blueprint (guided sales process with enforced steps) - Territory management (map to communities/subdivisions) - Journey Orchestration (visual customer journey builder) - Cadences (multi-channel sequences — email, SMS, calls) - SalesSignals (real-time engagement notifications) - CPQ concepts (floor plan pricing, option packages) - Canvas (drag-and-drop UI customization for non-devs)

7. Recommendation

Pros/Cons Matrix

Factor	Attio	Zoho CRM	Build Our Own	Hybrid (Attio + Custom)
Time to Market	★★★★★ (2-3 weeks)	★★★★ (4-6 weeks)	★ (6-9 months)	★★★★ (4-6 weeks)
AI Agent Integration	★★★★★ (MCP native)	★★★ (API middleware)	★★★★★ (native)	★★★★★ (MCP + custom)
Homebuilder Fit	★★★ (customize)	★★★★★ (more features)	★★★★★ (purpose-built)	★★★★★ (best of both)
Cost (Year 1, ~10 users)	★★★ (\$8,280-\$10,320)	★★★★★ (\$1,680-\$4,800)	★★ (dev cost ~\$150K+)	★★★ (\$8,280 + dev time)
Cost (Year 3+)	★★★ (per-seat adds up)	★★★★★ (cheapest)	★★★★★ (no licensing)	★★★★★ (balanced)
Scalability	★★★★	★★★★★	★★★★★ (if well-built)	★★★★★
Data Enrichment	★★★★★ (built-in)	★★★★★ (via Zia)	★ (must integrate separately)	★★★★★
Maintenance Burden	★★★★★ (vendor manages)	★★★★★ (vendor manages)	★ (all on us)	★★★★★ (split)
Vendor Risk	★★★ (startup, Series B)	★★★★★ (profitable, 25+ yrs)	★★★★★ (we own it)	★★★ (Attio dependent)
API Quality for AI Agents	★★★★★	★★★	★★★★★	★★★★★
Reporting/Analytics	★★★★	★★★★★	★★ (must build)	★★★★★

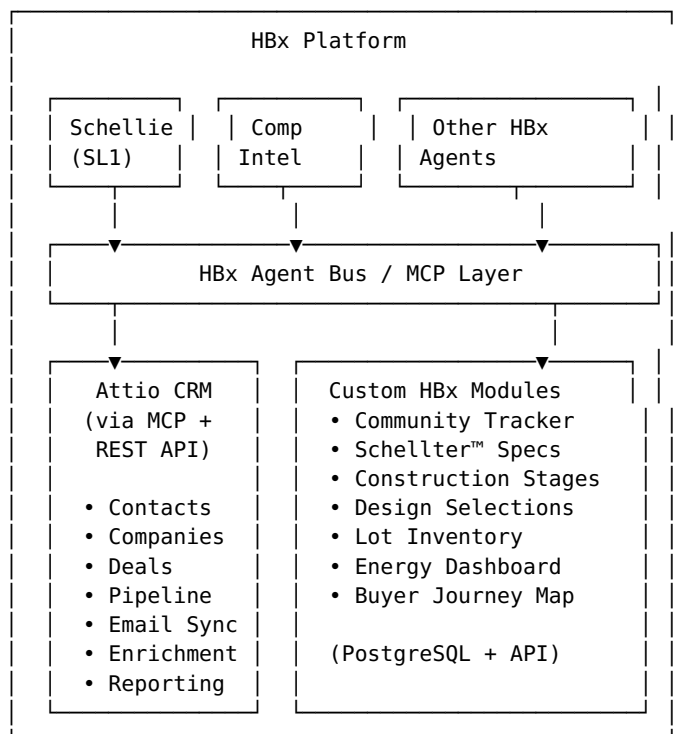
🔧 Recommended: Option D — Hybrid (Attio + Custom HBx Modules)

Why Attio over Zoho as the base: 1. **MCP Server** — Our HBx agents can natively communicate with Attio. This is a massive advantage for an AI-agent-first platform. No middleware needed. 2. **Custom Objects** — Attio's data model is more flexible and modern. Creating “Community”, “Floor Plan”, “Lot”, “Design Selection” objects is first-class. 3. **Developer Experience** — Cleaner API, simpler auth, better docs (including llms.txt for AI consumption). 4. **App SDK** — We can embed HBx agent insights directly into the CRM UI for sales counselors. 5. **AI-Native DNA** — Attio is building for the AI era. Their roadmap aligns with ours. 6. **Speed** — We can be integrated in 2-3 weeks vs 4-6 for Zoho.

Why not Zoho: - Despite being cheaper and more feature-rich, Zoho's API is designed for traditional integrations, not AI agent orchestration - Credit-based rate limiting is a constraint for autonomous agents that may need burst access - OAuth complexity (org-specific, environment-specific tokens) adds maintenance overhead - The ecosystem advantages (900+ integrations) matter less when we're building our own agent platform

Why not Build-Our-Own (yet): - 6-9 month MVP delays our entire HBx platform launch - Email/calendar sync alone is a multi-month project - Data enrichment would cost \$30K+/yr on top of dev costs - Engineering resources should focus on HBx agent capabilities, not CRM infrastructure

The Hybrid Approach:



Phase 1 (Weeks 1-3): Core Attio Integration - Set up Attio workspace with custom objects (Community, Floor Plan, Lot) - Connect HBx agents via MCP server - Configure webhooks for real-time event streaming - Set up custom fields for Schellter™ data

Phase 2 (Weeks 4-8): Custom HBx Modules - Build homebuilder-specific modules in our Code Factory - Construction stage tracker - Design selection management - Lot inventory with real-time availability - Link these to Attio records via API

Phase 3 (Weeks 9-12): AI Agent Optimization - Train Schellie to leverage full CRM context via MCP - Build automated workflows (lead → pipeline → construction → close) - Implement Schellter™ scoring as AI Attributes in Attio - Set up reporting dashboards

Phase 4 (Ongoing): Evaluate & Expand - Monitor if Attio's per-seat costs become prohibitive at scale - Evaluate migrating more logic to custom modules if needed - Consider full custom CRM only if Attio becomes a bottleneck (unlikely given their trajectory)

Cost Projection (Hybrid Approach)

Item	Year 1	Year 2	Year 3
Attio Pro (10 users, annual)	\$8,280	\$8,280	\$8,280
Attio additional credits	~\$1,000	~\$1,500	~\$2,000
Custom module development	~\$20,000*	~\$5,000	~\$5,000
Total	~\$29,280	~\$14,780	~\$15,280

*Custom module dev cost assumes internal engineering time valued at market rate.

Compare to Zoho Enterprise (10 users): \$4,800/yr but with significantly more integration development needed (\$30-40K middleware + maintenance).

Compare to Build-Our-Own: \$150K+ Year 1, \$50K+/yr ongoing maintenance.

Appendix A: Risk Assessment

Risk	Probability	Impact	Mitigation
Attio shuts down / acquired	Low (well-funded, \$85M+)	High	Data export capabilities; custom modules are independent
Attio pricing increases	Medium	Medium	Lock annual contract; custom modules reduce dependency
Attio rate limits insufficient	Low	Medium	Custom modules handle high-frequency operations
Attio lacks homebuilder features	Expected	Low	Custom modules fill gaps by design
Integration			

complexity higher than estimated	Medium	Medium	Attio's MCP + clean API reduce this risk
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Appendix B: Data Sources

- Attio pricing: <https://attio.com/pricing> (fetched 2026-02-22)
- Attio API docs: <https://docs.attio.com> (fetched 2026-02-22)
- Attio blog/announcements: <https://attio.com/blog> (fetched 2026-02-22)
- Zoho CRM pricing: <https://www.zoho.com/crm/zohocrm-pricing.html> (fetched 2026-02-22)
- Zoho CRM API docs: <https://www.zoho.com/crm/developer/docs/api/v7/> (fetched 2026-02-22)
- Zoho CRM features: <https://www.zoho.com/crm/features.html> (fetched 2026-02-22)

Report prepared by IN3 (Research Lab) for the HBx AI Agent Platform strategic planning process.