# Hello Neighbour partners with Habito to offer landlords streamlined digital mortgage access



A London-focused, tech-driven lettings platform, Hello Neighbour, has announced a partnership with the digital mortgage broker Habito, promising landlords enhanced access to a wide array of tailored mortgage products. Hello Neighbour operates as a self-service lettings agency, enabling landlords to upload their property details and photographs, which are then automatically listed on major rental portals. This streamlined process is part of their broader goal to simplify and speed up the property lettings lifecycle, offering all stages from marketing to tenant management and referencing through their online platform.

The collaboration with Habito grants landlords access to mortgage products from more than 90 lenders, including specialised offerings such as buy-to-let, HMO, and limited company mortgages. Importantly, this service touts a fully digital journey without broker fees, aligning with both companies' missions to leverage technology to reduce the complexity traditionally associated with property investment and mortgage applications. Richard Jenkins, chief executive of Hello Neighbour, emphasised that landlords require not just advice but swift, intelligent tools that simplify decision-making and enhance investment value. This partnership is positioned to deliver those "smart, tech-enabled mortgage solutions" tailored to landlords’ investment goals.

Habito, well-established as a UK-based digital mortgage broker, utilises a robust technological platform to scour the market’s more than 20,000 mortgage deals. Their partnerships span over 90 lenders, encompassing most major banks and building societies, allowing them to present a comprehensive selection of mortgage options. The company aims to remove friction, confusion, and outdated costs from the mortgage process through a seamless, fully digital service. Ying Tan, Habito’s chief executive, highlighted how this alliance with Hello Neighbour extends their mission to bring hassle-free, speedy mortgage solutions to landlords with varying portfolio sizes—from individual landlords to those managing multiple rental properties.

Habito’s experience with buy-to-let mortgages includes launching its own range to cut down mortgage offer times substantially, employing automated affordability checks, property valuations, and identity verification to streamline the process. This expertise complements Hello Neighbour’s self-service model, which already empowers landlords with tools to control every aspect of lettings online while offering optional full-service lettings for those seeking additional support.

The convergence of technologies from both companies reflects an increasingly common trend in the property sector, where digital innovation is transforming traditional lending and lettings practices. Similar partnerships, such as Norton Home Loans’ recent alliance with Habito to distribute specialist lending solutions through digital platforms, underscore the growing push towards technology-driven efficiency in property finance.

By integrating digital lettings services with a wide-reaching mortgage brokerage network, Hello Neighbour and Habito collectively aim to simplify the property investment landscape. For landlords, this could mean more efficient access to suitable mortgage products without the usual procedural delays or fees, enabling faster, more informed decisions in managing their rental portfolios.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.lettingagenttoday.co.uk/breaking-news/2025/06/self-service-lettings-agency-strikes-deal-with-mortgage-broker/), [[2]](https://www.hello-neighbour.com/)
* Paragraph 2 – [[1]](https://www.lettingagenttoday.co.uk/breaking-news/2025/06/self-service-lettings-agency-strikes-deal-with-mortgage-broker/), [[3]](https://www.habito.com/), [[4]](https://www.habito.com/home/statements/lenders)
* Paragraph 3 – [[3]](https://www.habito.com/), [[4]](https://www.habito.com/home/statements/lenders), [[7]](https://www.habito.com/home/mortgage-broker)
* Paragraph 4 – [[5]](https://www.buyassociationgroup.com/en-us/news/habito-offers-buy-to-let-landlords-a-mortgage-within-ten-days/), [[1]](https://www.lettingagenttoday.co.uk/breaking-news/2025/06/self-service-lettings-agency-strikes-deal-with-mortgage-broker/), [[2]](https://www.hello-neighbour.com/)
* Paragraph 5 – [[6]](https://www.introducertoday.co.uk/breaking-news/2025/06/home-loans-firm-partners-with-digital-mortgage-broker/), [[3]](https://www.habito.com/)
* Paragraph 6 – [[1]](https://www.lettingagenttoday.co.uk/breaking-news/2025/06/self-service-lettings-agency-strikes-deal-with-mortgage-broker/), [[3]](https://www.habito.com/)

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## Bibliography

1. <https://www.lettingagenttoday.co.uk/breaking-news/2025/06/self-service-lettings-agency-strikes-deal-with-mortgage-broker/> - Please view link - unable to able to access data
2. <https://www.hello-neighbour.com/> - Hello Neighbour is a London-based lettings and property management agency that leverages technology to simplify the renting process. They offer services such as property advertising on major portals, tenant enquiry management, and online-offer negotiations. Their self-service platform allows landlords to manage the entire letting lifecycle, from marketing properties to handling viewings and referencing. The company also provides full-service letting options for landlords seeking additional support. Their approach aims to make property letting simpler, faster, and more affordable for both landlords and tenants.
3. <https://www.habito.com/> - Habito is a UK-based digital mortgage broker that uses technology to search for products from over 90 different lenders. They offer free mortgage advice and provide legal and survey services to support the home-buying process. Habito's platform allows customers to access a wide range of mortgage options, including exclusive deals from various banks and lenders. Their goal is to simplify the mortgage process by providing a comprehensive, tech-enabled service that caters to the needs of modern homebuyers and landlords.
4. <https://www.habito.com/home/statements/lenders> - Habito collaborates with over 90 lenders, including major banks and building societies, to offer a comprehensive range of mortgage products. Their technology searches the entire market to find the best deals from more than 20,000 mortgages available in the UK. This extensive network ensures that customers have access to a wide variety of mortgage options, catering to different needs and preferences. Habito's partnerships with these lenders enable them to provide tailored mortgage solutions to a diverse clientele.
5. <https://www.buyassociationgroup.com/en-us/news/habito-offers-buy-to-let-landlords-a-mortgage-within-ten-days/> - In July 2019, Habito launched its own buy-to-let mortgages, aiming to halve the time it takes to get a mortgage offer. The online broker introduced a range of buy-to-let mortgages with fixed terms from two to ten years, at various loan-to-value ratios. Habito's decision-making process includes comprehensive affordability and credit checks, automated property valuations, and identity checks, providing a faster and more efficient mortgage process for landlords. This move marked Habito's expansion into the mortgage lending industry alongside its existing brokerage services.
6. <https://www.introducertoday.co.uk/breaking-news/2025/06/home-loans-firm-partners-with-digital-mortgage-broker/> - In June 2025, Norton Home Loans partnered with the digital mortgage broker Habito to offer its first charge mortgage products via the Habito platform. This partnership aims to broaden broker access to Norton’s specialist lending solutions and marks a strategic move to grow its distribution network. The collaboration allows Norton’s first charge range to be made available to a select group of brokers through Habito’s pilot programme, which has already successfully completed its first cases. This partnership highlights the ongoing focus on expanding reach across both digital and traditional channels.
7. <https://www.habito.com/home/mortgage-broker> - Habito is a fee-free online mortgage broker and advisor that helps customers find the perfect mortgage from over 20,000 options from more than 90 banks and lenders. They offer a comprehensive service that includes free mortgage advice, handling the application paperwork, and providing legal and survey services to support the home-buying process. Habito's platform aims to simplify the mortgage journey by providing a tech-enabled, customer-centric service that caters to the diverse needs of homebuyers and landlords.