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CASE STUDY · MARLUC SYNOPSIS

Habi AI agents for buying and financing homes

IMPLEMENTED 2024 ONWARDS · CONSTRUCTION AND PROPERTY · COLOMBIA · BAND C · CLAIMED ONLY

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A Colombian and Mexican property company says it rebuilt its processes around AI agents: a voice agent speaks to home sellers and agents read and prepare mortgage and sale documents. Evidence is the founders' own account in business press.

ABOUT THIS SYNOPSIS

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Facts and figures are as reported by the sources listed below, which may be incomplete, self-reported or out of date. Check the original source before relying on any figure.

The impact band, proof marker and SEAM view are MarLuc's opinion. The organisation is not a MarLuc client and has not reviewed or endorsed this synopsis. Names and trademarks belong to their owners.

NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI used: AI agents: a conversational voice agent for sellers and document-reading agents for sale and mortgage paperwork.

Implemented: 2024 onwards. Grade: band C, Process change, Claimed only.

Headline result, as reported: Voice agent now first contact for sellers, and AI agents prepare mortgage documents, aiming at under 10 days to disbursement, by the company's account

1 · The case

The facts, as reported by the 4 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

Habi. Property technology company founded in Bogotá in 2019 that buys and sells used homes and arranges mortgages in Colombia and Mexico. About 900 employees, by the co-founder's account as summarised by El Ecosistema Startup from a Semana interview. Canvas block: 4. Operations and process. Also 5. People and skills, 3. Customers and proposition.

Business challenge

The challenge. By the Forbes Colombia account, property transactions in Latin America have historically taken weeks of document work, including reading documents, checking owners and creating mortgages.

How it was addressed. Habi decided in 2024 to become an AI-first company by restructuring its processes, per Forbes Colombia. Gabi is an AI agent that answers people who want to sell a home to Habi, works 24/7 and, per the co-founder, gives a better experience than human sales staff. Other agents read, transcribe and prepare the key documents for a mortgage or sale. El Ecosistema Startup, summarising a Semana interview, reports that the co-founder said pricing, sales, CRM and paperwork systems were rebuilt over two years on an internal platform, and that more than 200 staff have had deep AI training. [1] [2] [3] [4]

Who implemented it

In-house (In-house): Built its platform and agents.
No vendor or model provider is named in the sources.

Technology (SEAM pillar E)

SEAM types: T7 AI agents. Deployment: Not reported. Vendors and products: Gabi.

Where it was built in: Gabi sits at the first point of contact for sellers on Habi's platform and by voice; document agents read and transcribe papers for mortgages and sales.

What changed

Before: sellers spoke to sales staff and document work took weeks. After, by Habi's account: a voice agent is the first contact and document agents prepare paperwork, with a target of under 10 days from purchase decision to mortgage disbursement. El Ecosistema Startup, summarising Semana, reports that pricing analysts now coordinate pricing agents and sales staff supervise agents; the sources do not give headcount changes. [1] [2] [3] [4]

What it cost

Not reported. Habi's April 2026 debt line of US$40 million is for assets and technology generally, not AI specifically.

What it saved

Not reported in figures. Forbes Colombia says acquisition cost falls and coverage rises, per the company; no numbers are given. [1] [2] [3] [4]

Governance and control

Not reported. Forbes Colombia notes that local property knowledge still sits with people; El Ecosistema Startup reports that sales staff now supervise agents and step in when a client needs a person, and that physical handover of homes is still manual.

S2 · Accountable owner · Not reported
Not reported.

A1 · Safe use · Not reported
Not reported.

A2 · Human in the loop · Claimed
Sales staff supervise the agents and handle the moments when a client needs a person, by the co-founder's account as summarised by El Ecosistema Startup. [4]

A3 · Monitoring and assurance · Not reported
Not reported.

A4 · Vendor AI · Not reported
Not reported.

A5 · Agent controls · Not reported
Not reported.

A6 · Standards and regulation · Not reported
Not reported.

What worked, what did not, what is unproven

WORKED

– Voice agent as first contact for sellers, by the co-founder's account.

– Document agents prepare the key papers for a mortgage or sale, by Forbes Colombia's account.

DID NOT

– Forbes Colombia notes a limit that technology does not solve alone: property pricing is hyperlocal and local knowledge belongs to people.

– No independent test of the voice agent or document agents is reported.

UNPROVEN

– The under-10-day target for mortgage disbursement, which is stated as an aim.

– Lower acquisition costs and better seller experience, which are company claims.

– Accuracy and error rates of the document agents.

Timeline

2024 Habi decides to become an AI-first company by restructuring processes, per Forbes Colombia [1]

Mar 2025 Co-founder says Habi has processed over US$2 billion in transactions and uses AI models in property pricing (pricing is outside this case) [2]

Apr 2026 Habi closes a US$40 million debt line with BBVA Spark in Colombia, with US$60 million in Mexico; Forbes describes the AI voice agent and document agents [1]

May 2026 Country manager says Habi will invest in AI skills across the organisation and expects 1,500 to 1,700 transactions in 2026 [3]

Sept 2026 Co-founder describes a two-year rebuild of pricing, sales, CRM and paperwork systems around AI agents, and changing roles, per El Ecosistema Startup summarising Semana [4]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: B. Grade: C, Process change. Proof: Claimed only. Level of change: Process change.

Process change (Level 2, band C). The co-founder describes changed roles, with pricing analysts coordinating agents and sales staff supervising them (claimed band B), but this comes from a

The SEAM view and lessons learnt

The sources show a company that says it has rebuilt operations around agents, in a business also shaped by rising funding, acquisitions and market changes, so the AI effect cannot be separated. All results are founder statements. Before copying the approach, a leadership team should ask how document agents' output is checked when a mortgage is created, and what measured results back the cost and speed claims.

1. Start with the document-heavy steps.
2. Publish measured results for speed and error rates.
3. Keep people responsible for local knowledge and sign-off.

Evidence

Score 1 of 4. Founders' and country manager's statements in Colombian business press, partly through a secondary summary; no independent check.

Evaluation method. Self-reported: founder and executive interviews in Forbes Colombia, La República and Valora Analitik, and a secondary summary in El Ecosistema Startup.

Sources disagree. On profitability, Forbes Colombia (April 2026) reports that the Colombian operation became profitable in the fourth quarter of 2024 and the global operation in November 2024; El Ecosistema Startup (September 2026) says Habi reached break-even in Colombia at the end of the previous year and expects consolidated break-even this year. El Ecosistema Startup is a secondary source summarising a Semana interview, which was not checked.

Status. Ongoing: Habi's country manager said in May 2026 that it will invest in AI skills across the company. No later results were found.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/habi-ai-agents-home-buying

[1] Forbes Colombia: Habi consigue US$40 millones en deuda para inyectar en el mercado inmobiliario colombiano (April 2026)
https://forbes.co/editors-picks/habi-consigue-us40-millones-en-deuda

[2] La República: Estamos utilizando la inteligencia artificial para definir los precios de los inmuebles (March 2025)
https://www.larepublica.co/empresas/entrevista-a-brynne-mcnulty-rojas-ceo-de-habi-4091981

[3] Valora Analitik: Habi invertirá en tecnología e inteligencia artificial (May 2026)
https://www.valoraanalitik.com/habi-invertira-en-tecnologia-e-inteligencia-artificial-tras-levantar-nuevo-capital-busca-lograr-20-del-mercado-a-2030/

[4] El Ecosistema Startup (summarising a Semana interview with the co-founder): Habi, la mayor proptech de Colombia, escala con IA (September 2026)
https://ecosistemastartup.com/?p=109308

Habi website: https://habi.co

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