Technical Bulletin #30

Issued: July 2026

Equity Release Council

HEROS - Digitisation of the equity release conveyancing process

Reviewed: July 2026

Insights from the Council webinar held on 15 July 2026 hosted by Kelly Melville-Kelly (Council) with Charlotte Local and Dave Burns (Enact Conveyancing), Charlotte O'Leary and Adam Carnall (Forever Legal). To watch the webinar, visit: www.equityreleasecouncil.com/member-lounge/knowledge/webinars/

HEROS overview and purpose

Q1: What does HEROS stand for?

Holistic Equity Release Overview Solution.

Q2: What is the single biggest pain point that HEROS is solving today?

Transparency. The equity release process has many stakeholders. HEROS removes the doubt of knowing where a case is and what must happen next to achieve completion.

Q3: Will there be a time when it is compulsory to use HEROS as a borrower's solicitor?

Not at present. Some borrower's solicitors only undertake equity release transactions occasionally and may therefore choose not to integrate with HEROS. However, we expect firms handling higher volumes of equity release work to recognise the operational benefits and adopt the technology.

Process, workflow and system demonstration

Q4: Can you provide a walkthrough or example of the system?

As the HEROS platform is a system integration, rather than a portal, there is no "demo" as such. HEROS is designed to make key case data and documents available in real time, allowing participants to access and integrate information directly within their own case management systems and workflows. We are inviting interested parties to get in touch at heros@enact.co.uk so we can assess how best to onboard, and the technical specification would then be shared at the appropriate time.

Q5: More information on the process would be useful, including how the workflow operates in practice?

The workflow within HEROS carries a transaction from initial instruction right through to completion and registration. The process flows through a series of "Actions" triggered chronologically in accordance with the requirements of the case and the current stage achieved. These Actions cover title issues, documentation, special conditions and completion figures as well as the ability to manage shortfalls, closures or place transactions on hold. They provide confirmation of the specific steps that need to be completed and who is responsible for moving it forward.

Overall milestones provide an instant, high-level view of progress and what remains outstanding before completion.

Q6: Will original signed documents still need to be posted to Enact?

Not necessarily. Law firms that sign Enact's network access agreement and meet the required conditions, for example, providing a certified copy of the dated mortgage deed on completion, will not need to send original signed documents to Enact.

Q7: Will Enact communicate with solicitors through the portal, or still via email and phone?

Communication of key events, milestones and documentation will be via the HEROS API. An integrated messaging function is being considered as a future enhancement.

Implementation, access and sign-up

Q8: When will HEROS go live for everyone, and how do firms sign up?

As mentioned above, we are inviting interested parties to get in touch at heros@enact.co.uk so we can assess how best to onboard. The technical specification would then be shared at the appropriate stage.

Q9: What does implementation look like for advisers, lenders and solicitors? Is it a significant piece of work?

The work is very similar for all parties – Forever Legal completed the completed the integration in approximately four weeks. We have put the support documents in place for as seamless integration as possible. We have also allocated resource to support stakeholders during the integration process.

Q10: How will smaller firms access HEROS if they do not have extensive IT resources?

The integration doesn't need extensive IT resources – it is likely to require one developer for a few weeks. We appreciate that comes at a cost, but we believe the ROI stacks up in terms of reduced chasing, quicker completions and clearer updates.

Adoption, participation and feedback

Q11: Which equity release lenders have already signed up?

We are live with Pure and are at an advanced stage of agreeing the access arrangements with several others.

Q12: What feedback has been received from the first live cases?

Feedback thus far has been very positive. We have been pleased that developers at early adopter firms have found the technical requirements sensibly set out and easy to work with. The early live cases and completions have successfully demonstrated the concept and consistently saved days of processing time in each case.

Q13: Where in the process are firms seeing the biggest time savings?

As HEROS has only recently launched, it is still too early to quantify the full benefits. However, we expect significant reductions in time spent on calls, emails and administrative chasing. During one quarter alone, Enact received more than 76,000 emails and sent almost 93,000. Much of this correspondence related to understanding the current status of a case, highlighting the opportunity for greater transparency through HEROS.

Future development and success measures

Q14: How do you see HEROS evolving over the next 12–24 months?

Our focus for the remainder of this year is to bring in key players. We will then establish an Executive User Forum for ongoing development, so the industry can continue to shape the platform's future development.

Q15: What does success look like for the industry in a year's time, and how will we know it has been achieved?

Our core ambition – but it will take more than a year – is to have a critical mass of transactions going through HEROS. In the shorter term, we hope to demonstrate the value in turnaround times, with a majority of cases completing up to 30% faster.