

Your Home in Your Plan

The home you already own is part of your wealth

This guide contains 14 pages and will take approximately 12 minutes to read



Your Home in Your Plan

For many households the home they live in is the single largest thing they own, yet it is rarely thought of as wealth. This guide brings your home into the conversation, alongside your pensions, savings and investments, where it belongs.

Contents

Page 3

Your home is part of your wealth

Page 4

The blind spot

Page 5

It really is wealth

Page 6

Your equity over time

Page 7

Why your home belongs in the plan

Page 8

Your home across life

Page 9

Your home and the rest of your wealth

Page 10

Bringing a home into the plan

Page 11

Your home in your plan: a checklist

Page 12

Questions worth asking

Page 13

Your next steps

Your home is part of your wealth

You have spent years building your wealth. A pension. Some savings. Maybe a few investments. But for many households the single biggest piece is none of those. It is the home they live in. We just do not tend to think of it that way.

It is not only where you live. Over time it has quietly become wealth in its own right, often one of the largest things you own. That changes how it deserves to be treated.

The idea behind this guide

Your home is part of your wealth, and it belongs in your plan. Bring it into the conversation, and the whole picture gets sharper.



The blind spot

When people sit down to plan their finances, the home is often left at the door. Pensions, savings and investments all get talked about. But the place you live, often one of the largest things you own, gets treated as just that. Somewhere to live.

A missed opportunity

There is nothing wrong with loving your home for being your home. The opportunity is missed when its value never enters the plan at all. Decisions about your future then get made around a gap, with one of your largest assets sitting just outside the frame.

Bringing it into the room

The fix is simple to describe. Count the home in. Once its value sits alongside everything else you own, you can see your true position, weigh your choices properly, and make decisions with the full picture in front of you.



Left at the door

If your home is missing from your financial plan, the plan has a gap right in the middle. We help you bring it in, so nothing important is left outside.

It really is wealth

And make no mistake, it really is wealth. Across the country, property is the single biggest store of household wealth there is, bigger even than pensions.

~40%

Property's share of all UK household wealth, the largest single component (latest official figures)

~£9tn

Estimated value of the UK's homes collectively (Savills, 2026)

Equity

The name for your share of that wealth


For you, that wealth has a name

The latest official figures put property at around forty per cent of everything households own, ahead of pensions, savings and other investments. For you, that wealth has a name. It is your equity: the share of your home that is truly yours.

Equity grows in two quiet ways. It rises as you pay down the mortgage, month by month, and it can rise again as prices grow over the long term. Growth is never guaranteed and prices can fall as well as rise, but over time equity is how a home turns into real wealth.

Your equity over time

Here is how equity can build in a home over the years. The figures are illustrative, not a forecast.



A £300,000 home
Bought with a £210,000 repayment mortgage

Two engines: Paying down the mortgage
Long-term growth

Home value	£300,000
Mortgage	£210,000
Equity now	£90,000

AT PURCHASE

30% yours | 70% mortgage

Equity is under a third of the value

→

AFTER ABOUT 10 YEARS

58% yours | 42% mortgage

Equity is now well over half

How the equity grows

Estimated value after 10 years (modest growth)	£384,000
Mortgage remaining (after repayments)	- £160,000
Equity that is truly yours	= £224,000

Illustrative only. Assumes modest growth of about 2.5 per cent a year and a repayment mortgage. Not a forecast, and prices can fall as well as rise.

WHAT THIS REALLY SHOWS

In ten years the share that is truly yours moves from under a third to well over half, with no payment beyond the normal mortgage. Two engines did the work: paying down the loan, and long-term growth.

Why your home belongs in the plan

So why bring it in? Because the questions that matter most all lead back to it. Leave the home out of the picture, and the plan has a gap right in the middle. Three questions show why.

How concentrated are you?

For many households a large share of their wealth is tied up in one place that cannot easily be sold. That is worth knowing. A plan that counts the home in can weigh that concentration against everything else you own.

Could it work harder?

The equity in your home is real wealth, even though you cannot spend it while you live there. There may be ways to put property to work for income or growth, a subject we explore in our companion guide, *Property as an Investment*.

How will you pass it on?

One day the home is likely to pass to the people you love, and how you plan for that, including the tax, makes a real difference. Our third guide, *Property and Later Life Planning*, looks at this in full.

The three questions

1

Concentration: how much is tied up in one place?

2

Could it work harder, for income or growth?

3

Passing it on: your family, and the tax

Your home across life

Your home is not a fixed point in your finances. A handful of decisions touch it over the years, and each one is easier with a plan that already counts the home in.



Paying it down

Every mortgage payment grows your equity. Over time the share that is truly yours quietly climbs, often to most of the value.



Moving or downsizing

A move can free up equity for the next stage of life, or right-size the home to suit how you want to live.



Releasing equity

Later on there may be ways to draw on the wealth in your home without selling it. We explore this in Property and Later Life Planning.



Passing it on

In time the home is likely to pass to your family. Planning ahead, including for the tax, helps more of it reach them.

Your home and the rest of your wealth

Your home is not better or worse than the rest of what you own, just different. The point is not to choose between them, but to weigh them together.

The home you own

- ✓ A tangible asset you live in every day
- ✓ Equity that grows as you pay it down
- ✓ Often a large share of your total wealth
- ✗ Quick to sell if you need the cash
- ✗ Easy to spread across many assets
- ✗ Tax advantages on the way in

ITS STRENGTH

Tangible, lived-in wealth that builds quietly over the long term

Pensions and ISAs

- ✓ Generous tax advantages built in
- ✓ Easy to spread risk across many assets
- ✓ Flexible, with quicker access to ISAs
- ✓ Largely hands-off once set up
- ✓ You can start with small amounts
- ✗ No physical asset to live in or hold

THEIR STRENGTH

Flexibility, tax efficiency and the ease of spreading risk

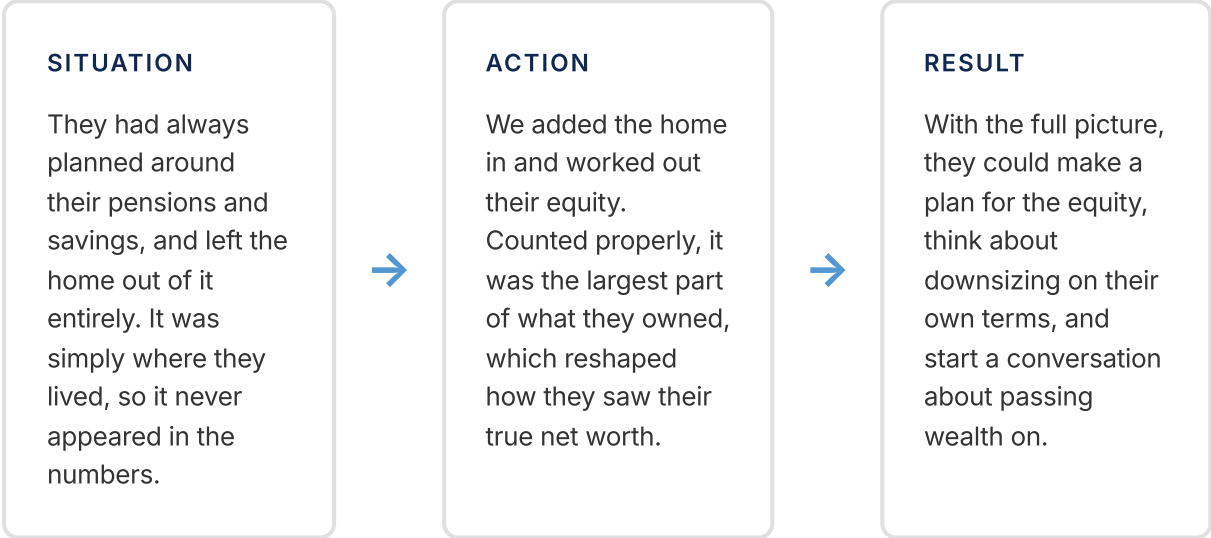
Bringing a home into the plan

Here is how counting the home in can change the picture. This example is for illustration only.

Sue & Paul, 56 ● Pre-retirement

SP A mostly paid-off home, two workplace pensions and some ISA savings, hoping to ease into retirement over the next decade.

A clear picture A plan for the equity Help the family one day



WHAT THIS MEANT FOR THEM

For the first time Sue and Paul could see everything they owned in one place, and their decisions got sharper for it. What if they had carried on leaving the home out? They would have kept planning around a gap, underestimating their wealth and the choices it gave them. Bringing it in changed nothing about the house, and everything about the plan.

Your home in your plan: a checklist

Bringing your home into your financial plan does not take long. These steps are a good place to start, and we are happy to work through them with you.

1 Know your equity Work out your home value less the mortgage. That figure is the wealth that is truly yours.	2 Count it in your net worth Add the home alongside pensions, ISAs and savings, so you can see your full position.
3 Review the mortgage Check the rate, the term and how fast the balance is falling. We can search the whole market for you.	4 Weigh your concentration Notice how much of your wealth sits in one place that cannot easily be sold.
5 Decide the plan for the equity Income, growth, downsizing or legacy: your goal shapes what to do with it.	6 Think ahead to passing it on Consider the family and the tax early, while there is time to plan well.
7 Keep it under review Values, rates and plans all change. Revisit the picture as life moves on.	8 Get advice We help you bring the home into the plan and weigh it against everything else.

Questions worth asking

A few questions to sit with. There are no wrong answers, only a clearer sense of where your home fits in your wider wealth.

Q Do you know how much equity you hold in your home today?

A It is the value less the mortgage. Many people have never put a figure on it, yet for many households it is the largest single thing they own.

Q When you picture your wealth, does the home appear in it?

A If the home is missing from the picture, the picture is incomplete. Counting it in is the first step to planning with the full view.

Q Is too much of your wealth tied up in one place?

A There is no single right answer. Knowing the balance between your home and the rest of what you own helps you make decisions with open eyes.

Q Have you thought about how the home passes on one day?

A Planning early, including for the tax, often means more of your home reaches the people you love. We cover this in Property and Later Life Planning.

Your next steps

Wherever your home sits in your story, paying it down, thinking of moving, or simply wanting the full picture, it is a conversation worth having. Here is how we can help.

1

Bring the home into view

30 MINS

We will help you work out your equity and add it alongside your pensions, savings and investments, so you can see your true position.

2

Make a plan for the equity

1 HOUR

Together we decide what the wealth in your home is for, and how it fits with everything else you are planning.

3

Look at the wider series

Our companion guides, Property as an Investment and Property and Later Life Planning, carry the picture forward into investing and legacy.

Your home is part of your wealth, and it belongs in your plan

Call us on **0121 554 4444** or email enquiries@interface-ifa.co.uk to start the conversation.

Bring your home into the picture

For many households the home is the single largest thing they own. It deserves a place in your financial plan, not a footnote at the end of it. We help you see how it all fits together.

Where does property fit in your plans?

0121 554 4444 | enquiries@interface-ifa.co.uk |
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The value of your home and other investments can fall as well as rise, and you may get back less than you put in. This guide is general guidance, not financial advice. Tax treatment depends on your individual circumstances and can change.

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