investor update

a monthly newsletter for property investors

november 2026

Preparing for the 1 July 2027 CGT Changes: What Property Investors Need to Know

As property managers, part of our role is keeping our clients informed about developments that may affect their investments.

Proposed changes to Capital Gains Tax (CGT) from 1 July 2027 have raised questions about how investment property profits may be taxed. While tax advice is best left to your accountant, here's what property investors should consider.

What's changing?

Under the proposed reforms, the existing 50% CGT discount would generally be replaced by an inflation-based calculation, with a minimum tax rate applying to relevant capital gains.

Importantly, eligible gains accumulated before 1 July 2027 would retain the existing discount, while the new arrangements would apply to gains accumulated after that date.

The details of these changes should be confirmed with your accountant as the relevant legislation and ATO guidance become clear.

Should I get my property valued?

Establishing your property's market value around 1 July 2027 may help distinguish capital growth occurring before and after the proposed changes.

A professional valuation could provide useful supporting evidence, particularly if you intend to retain your investment for many years.

While a valuation may not be compulsory, obtaining one close to the relevant date could be easier and more reliable than arranging a retrospective valuation when you eventually sell.

Online estimates and real estate appraisals can provide an indication of market value, but a formal valuation prepared by a qualified professional may offer stronger supporting evidence for taxation purposes.

What should I do now?

Our recommendation is to speak with your accountant well before 1 July 2027 to understand how any changes may affect your circumstances and whether obtaining a professional valuation would be worthwhile.

Keeping accurate records of your property's purchase price, improvements, renovations and associated expenses is also important when calculating capital gains.

As your managing agent, we're always happy to assist with property information and connect you with qualified valuation professionals if required.

This article provides general information only and does not constitute financial, legal or taxation advice. Please consult your accountant or registered tax adviser regarding your individual circumstances.

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Community and Team Update

Inspiring the Next Generation

Our Director of Property Management, Laura Valenti, was delighted to be invited to North Lakes State College to speak with Year 12 students about careers in real estate and navigating the rental market.

As students prepare to finish school, Laura shared practical tips on securing a rental property and becoming a successful tenant, while highlighting the diverse and rewarding career opportunities within the real estate industry.



Coming Together for a Great Cause

Laura was proud to represent the REIQ at the annual *There's No Place Like Home* Charity Gala, which brought the Redlands community together to raise an incredible **$116,865** for the **Redland Community Centre** and its vital work supporting vulnerable families and those experiencing housing insecurity.



Congratulations to event founder Louise Denisenko, Director of Redlands Coastal Properties, for another successful event showcasing the generosity and community spirit of the real estate industry.



REIQ Awards for Excellence

We are thrilled to announce our success at the REIQ Awards for Excellence!

McGrath North Lakes won the Contribution to the Community Award for the third year in a row.

Rochelle Bauze won the Rising Star Property Manager of the Year Award

We also congratulate Cathy Miller our Operations Manager for being a finalist for Agency Support Person of the Year