

Sell or Hold Planner — portfolio report

Your calculation results — saved for your records

RESERVOIR HOUSE (VIC)

Contract date	2018-03-10 — Grandfathered (contracted before 7:30pm 12 May 2026)
Dwelling type	Established
Purchase price	\$640,000
Current value	\$820,000
Assumed growth	4.0% p.a.
Annual rental loss (if geared)	\$9,000
Marginal tax rate	39.0%

IPSWICH TOWNHOUSE (QLD)

Contract date	2026-06-20 — Post-cutoff (contracted after 12 May 2026)
Dwelling type	Established
Purchase price	\$560,000
Current value	\$575,000
Assumed growth	5.0% p.a.
Annual rental loss (if geared)	\$14,000
Marginal tax rate	39.0%

PORTFOLIO VERDICT

Gain locked at 30 Jun 2027 (keeps the 50% discount)	\$167,721
Reform effect at horizon vs old rules (all properties)	-\$18,342
Rental losses quarantined from 1 Jul 2027	\$14,000 / year across 1 property
Sell-first rank #1	Ipswich townhouse (QLD) — hold cost +\$51,921
Sell-first rank #2	Reservoir house (VIC) — hold cost -\$19,580

RESERVOIR HOUSE (VIC) — DETAIL

Status	Negative gearing kept
Gain locked at 30 Jun 2027	\$154,314
Sell 30 Jun 2027 (old rules) — net proceeds	\$792,857
Hold to horizon — net proceeds	\$1,101,731
Hold break-even	~1 year

IPSWICH TOWNHOUSE (QLD) — DETAIL

Status	Losses quarantined from 1 Jul 2027
Gain locked at 30 Jun 2027	\$13,407
Sell 30 Jun 2027 (old rules) — net proceeds	\$577,545
Hold to horizon — net proceeds	\$843,607
Hold break-even	~1 year

QUESTIONS TO TAKE TO YOUR ACCOUNTANT

- 1 Should we obtain a market valuation of each property as at 30 June 2027, or rely on the apportioning method once it is law?
- 2 How do the quarantined losses on the post-cutoff properties interact with my other property income?
- 3 Does the sell-first ordering change once my income, land tax and loan positions are included?
- 4 If selling before 30 June 2027, what contract date do we need to work back from?

What 1 July 2027 changes for a scenario like this

Negative gearing: net rental losses on established dwellings contracted after 7:30pm AEST on 12 May 2026 are quarantined from 1 July 2027 (offset against rental income or carried forward, not against salary). Earlier acquisitions are grandfathered; eligible new dwellings keep full deductibility.

Capital gains tax: every qualifying asset held on 30 June 2027 is treated as sold and reacquired at market value. Growth to that date keeps the 50% discount; growth after it is CPI-indexed and taxed with a 30% floor. Sales contracted before 1 July 2027 use the old rules in full.

Source: Treasury Laws Amendment (Tax Reform No. 1) Act 2026. ATO valuation guidance and the apportioning-method instrument are still being finalised.

Run the whole portfolio: propertyinvestmentprofessionals.com.au/tools/cgt-sell-vs-hold-calculator

This calculation is an estimate based on the inputs you provided and publicly available data at the time of generation. It is general information only, not financial or tax advice. Rates, thresholds and regulations change — verify current figures with your accountant, solicitor, mortgage broker or the relevant state revenue office before acting. Property Investment Professionals is an independent publisher and does not warrant the accuracy of third-party data sources including CoreLogic, Domain, ABS, APRA, RBA, ATO and state revenue offices.