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RESOURCE GUIDE

THE COMPLETE GUIDE TO

Investing in Australian property

A practical, plain-English handbook for new and experienced investors — from your first purchase to a portfolio that funds your retirement.

All you need is enough.

Mortgage broking · Financial planning · Commercial finance

EDITION 2026

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WELCOME

Property, done with a plan behind it

Property is one of the most powerful wealth-building tools available to everyday Australians — but the property itself is only half the story. The other half is the **finance strategy** sitting behind it: how you borrow, how you structure ownership, how you use equity, and how each decision flows into the next.

This guide brings the whole picture together. Whether you're weighing up your very first investment or fine-tuning a portfolio you've spent years building, the chapters ahead walk through the concepts, trade-offs and tax considerations that shape real outcomes — with worked examples so the numbers feel concrete, not theoretical.

At Inovayt, we believe the goal isn't simply *more*. It's **enough** — enough to live the life you want, now and in retirement. Use this guide to get the lay of the land, then talk to us about a strategy built around your circumstances.

15+	**40+**	**1**
Years guiding Australian investors	Lenders compared on your behalf	Strategy, built around your goals

This guide contains general information only. It does not take into account your personal circumstances, objectives or needs. See the full disclaimer on the final page before acting on anything you read here.

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A plain-English **glossary** and full **disclaimer** round out the guide at the back.

01 FOUNDATIONS

Building wealth through property

Property doesn't build wealth on its own. It's the combination of a quality asset *and* the right finance strategy that turns a single purchase into a portfolio — and a portfolio into financial independence.

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Every property investment is powered by two engines. **Capital growth** is the increase in the property's value over time — the difference between what you paid and what it's worth. **Rental income** is the cash the property generates along the way. Most strategies lean on one more than the other, and the right balance depends entirely on your goals, your income and your stage of life.

Leverage: the multiplier most people underestimate

Property is one of the few assets a bank will lend against heavily. That borrowing — **leverage** — means your returns are measured against the cash *you* put in, not the full price of the asset. It's the single biggest reason property can accelerate wealth.

WORKED EXAMPLE · The leverage effect

You buy a **$600,000** property with a **$120,000** deposit (20%) and borrow the rest. In a year where the property grows just **5%**:

Property value increase (5% of $600,000)	**+ $30,000**
Return on the cash *you* invested ($30,000 ÷ $120,000)	**25%**
The same 5% with no borrowing (cash buyer)	**5%**

Illustrative only, before purchase costs, interest and tax. Leverage works in both directions — it magnifies losses as well as gains, which is why a buffer and the right loan structure matter.

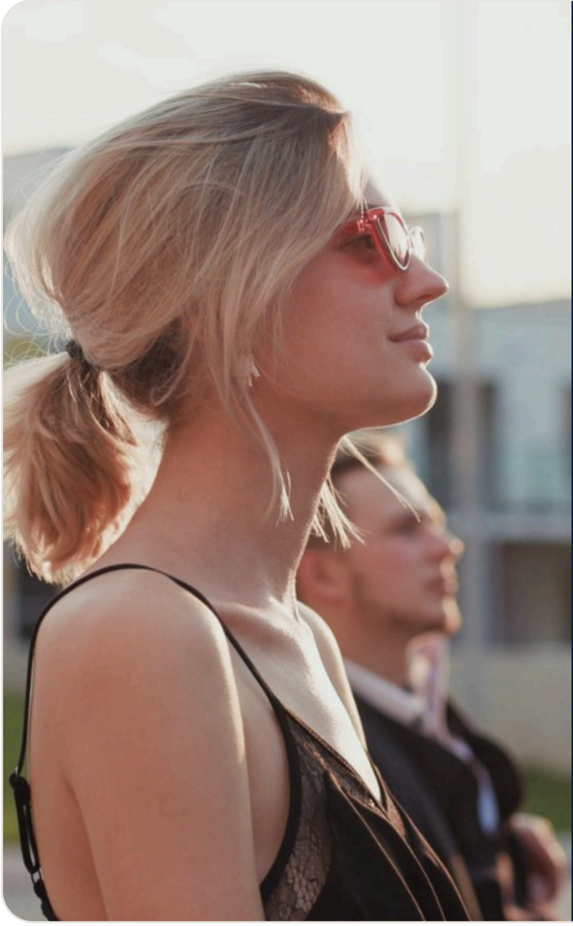
How the right finance strategy accelerates you

Two investors can buy the identical property and end up with very different results a decade later. The difference is rarely the property — it's the structure around it:

- **Protecting borrowing capacity.** The way your first loans are set up directly affects whether a lender will approve your second and third. Strategic structuring keeps the door open for the next purchase.
- **Recycling equity.** Growth in one property can fund the deposit on the next — without selling and triggering tax. (More on this in the next chapter.)
- **Keeping interest deductible.** How you split, offset and pay down loans determines how much of your interest is tax-effective and how fast your non-deductible debt disappears.
- **Time in the market.** Because growth compounds, starting sooner with a sustainable structure usually beats waiting to start "perfectly".

THE INOVAYT VIEW

We map your whole journey before you buy the first property — not just this loan, but the next three. Sequencing the purchases, lenders and structures from the start is what makes a portfolio possible rather than stalling at property number two.



02 GETTING IN

Rent-vesting

Rent where you want to live; buy where the numbers work. Rent-vesting lets you get a foot on the property ladder without compromising on lifestyle — and it's increasingly how first-time buyers begin.

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A rent-vestor rents their home — often in a suburb they couldn't yet afford to buy in, or simply where they want to live right now — while owning one or more investment properties elsewhere. Instead of stretching for a home that ties up all their borrowing power, they put their capital into a property chosen purely on its investment merits.

Why it appeals to first-time buyers

Enter sooner

Buy a more affordable investment now rather than waiting years for a deposit on a home in a pricey suburb.

Lifestyle now

Live close to work, family or the beach without paying to *own* in that premium location.

Tax-deductible costs

As an investment, the loan interest and holding costs are generally deductible — unlike the mortgage on your own home.

Chase growth

Invest in higher-growth markets anywhere in Australia, not just where you happen to want to live.

The trade-offs to weigh

- You're still renting, so you don't have the security of tenure (or the freedom to renovate) that owning your home brings.
- First-home-buyer grants and stamp-duty concessions usually require you to *live in* the property, so buying an investment first may mean forgoing them.
- An investment property is subject to capital gains tax when sold — the main-residence exemption doesn't apply.
- It takes discipline: the gap between your rent and your investment's costs needs to be managed deliberately.

WORKED EXAMPLE · Rent-vest vs buy-to-live

Scenario	**Buy to live** $750k home	**Rent-vest** rent + $550k inv.
Live where you want now	Maybe	Yes
Deposit & entry cost needed	Higher	Lower
Loan interest tax-deductible	No	Yes
CGT on sale	Exempt (main home)	Applies

Illustrative comparison only. The better path depends on your income, the markets involved, grants you may be eligible for, and your long-term plan.

THE INOVAYT VIEW

Rent-vesting isn't "renting forever" — for many clients it's a stepping stone. Build equity and income through investments first, then use that position to buy your own home later, on far stronger footing.

03 FINANCE MECHANICS

Using equity effectively

Equity is the wealth already sitting inside the property you own. Used well, it becomes the deposit for your next purchase — letting you grow a portfolio without selling, and without saving a fresh deposit from scratch.

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Equity is simply your property's current value minus what you still owe on it. If your home is worth $800,000 and your loan is $400,000, you have $400,000 of equity. But not all of that is available to borrow against — lenders look at your **usable equity**.

Total equity vs usable equity

Most lenders will let you borrow up to around **80%** of a property's value before charging Lenders Mortgage Insurance (LMI). Usable equity is generally that 80% figure, less your current loan.

WORKED EXAMPLE · Calculating usable equity

Property value	$800,000
80% of value (the usable ceiling)	$640,000
Less current loan	– $400,000
Usable equity	**$240,000**

That $240,000 can typically fund the deposit and costs on a sizeable next purchase — often enough to control another $700k–$900k of property when combined with a new loan.

Accessing it the right way

Equity is usually released by refinancing or adding a separate **split** loan against the existing property. How that split is set up matters enormously for tax: keeping the equity release in its own loan, used solely for investment, helps keep the interest cleanly deductible. Mixing investment and personal borrowing in one account creates a "contaminated" loan that's painful to untangle at tax time.

WATCH OUT

Borrowing against equity is still borrowing — it increases your debt and your repayments. Releasing equity to invest only works when the investment is sound and you keep a cash buffer for rate rises and vacancies.

THE INOVAYT VIEW

We structure equity releases as standalone splits from day one, so your accountant can see exactly what's deductible. Done properly, equity recycling is how clients go from one property to several without ever selling.

04 FINANCE MECHANICS

Refinancing

Refinancing means replacing your existing loan with a new one — with the same lender or a different one. It's one of the simplest levers an investor has to cut costs, unlock equity and reshape a portfolio.

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Loans aren't "set and forget". Rates move, your equity grows, your goals change, and lenders constantly adjust what they'll offer. Reviewing your finance every couple of years — and refinancing when it makes sense — can be worth tens of thousands over the life of a loan.

Why investors refinance

A sharper rate

Even 0.5% off a large loan can save thousands a year and improve your cash flow immediately.

Release equity

Access the growth in your properties to fund the next deposit or a renovation.

Better features

Add an offset account, redraw, or switch repayment type to suit your strategy.

Consolidate & restructure

Reorganise multiple loans, or split lenders to reduce risk across a portfolio.

What to weigh before you switch

- **The switching costs.** Discharge fees, new application or valuation fees, and government registration charges. A good refinance saves far more than it costs — but the maths needs checking.
- **Resetting the loan term.** Refinancing back to a fresh 30 years can lower repayments but increase total interest unless you keep paying at the old rate.
- **Serviceability.** Lenders reassess your income and expenses, so it pays to refinance while your finances present well.
- **Keeping deductibility intact.** If you release equity, what you *use* it for — not the property it's secured against — determines whether the interest is deductible.

THE INOVAYT VIEW

We review our clients' loans every 12 months against 40+ lenders — not just to chase a rate, but to make sure the structure still fits the plan. Sometimes the best refinance is staying put with a repriced rate; sometimes it's a full restructure that frees up the next purchase.

05 FINANCE MECHANICS

Interest only vs principal & interest

One of the most consequential choices on an investment loan is how you repay it. The trade-off is real, and it isn't one-size-fits-all — it comes down to cash flow now versus equity built over time.

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With **Principal & Interest (P&I)**, each repayment chips away at the loan balance as well as the interest, so you steadily own more of the property. With **Interest Only (IO)**, you pay only the interest for a set period (commonly 1–5 years), so repayments are lower — but the balance doesn't reduce.

Interest only

STRENGTHS

+ Lower repayments, freeing up cash flow
+ Maximises tax-deductible interest
+ Lets you direct spare cash to non-deductible (home) debt first

TRADE-OFFS

– No equity built through repayments
– Usually a higher interest rate
– Repayments jump when the IO period ends

Principal & interest

STRENGTHS

+ Builds equity with every repayment
+ Usually a lower interest rate
+ Less total interest over the loan's life

TRADE-OFFS

– Higher repayments tighten cash flow
– Less cash to put toward other goals or debt

WORKED EXAMPLE · $500,000 loan at 6.5%

Interest-only repayment	**~$2,708 / month**
Principal & interest repayment (30-yr term)	**~$3,160 / month**
Monthly cash-flow difference	**~$452**

Indicative figures, same rate assumed for simplicity. IO frees up ~$452/month here — but none of it reduces the debt, and IO rates are usually higher in practice.

THE INOVAYT VIEW

A common strategy: IO on investment loans to preserve cash flow and deductibility, while you channel every spare dollar into paying off (or offsetting) the non-deductible loan on your own home first. Once that's gone, you switch focus to the investment debt. The right mix depends on your whole position — that's the conversation to have before you lock it in.

06 TAX

Negative gearing

"Negative gearing" sounds technical, but the idea is simple: when an investment costs more to hold than it earns, the shortfall can reduce the tax you pay on your other income. It's a feature of the Australian tax system that many investors use deliberately.

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A property is **negatively geared** when the deductible costs of owning it — loan interest, management fees, rates, insurance, repairs and depreciation — add up to more than the rent it brings in. That net loss can be offset against your salary and other income, lowering your overall tax bill.

The opposite is **positive gearing**, where the rent exceeds the costs and the property puts cash in your pocket each year (and you pay tax on that profit). Neither is automatically "better" — it depends on whether your strategy prioritises growth or income, and on your tax position.

WORKED EXAMPLE · A negatively geared year

Annual rental income	**$26,000**
Loan interest	– $30,000
Other costs (rates, management, insurance, repairs)	– $6,000
Net rental loss	**– $10,000**
Tax saved at a 37% marginal rate	**+ $3,700**
Real after-tax cost to hold	**$6,300**

Indicative only; excludes the Medicare levy and non-cash depreciation, both of which change the result. The strategy relies on the property's capital growth eventually outweighing these holding costs.

WATCH OUT

A tax deduction is a discount on a loss, not a profit. Negative gearing only makes sense if you expect capital growth to more than cover the cash you tip in each year — and if your cash flow can comfortably sustain it.

FEDERAL BUDGET UPDATE Announced 12 May 2026 · proposed start 1 July 2027 · not yet law

The 2026–27 Federal Budget proposed the biggest shake-up to property tax in a generation. These are **proposals only and not yet legislated** — but they could change how the numbers on this page work, so it pays to understand them now.

Negative gearing

- From 1 July 2027, negative gearing on residential property is set to be limited to **newly built** homes.
- Properties you already held on Budget night (7:30pm AEST, 12 May 2026) are **grandfathered** — their treatment doesn't change.
- Buy an **established** home after Budget night and you could still deduct rental losses — but only against **residential property income** (with unused losses carried forward), not against your salary.
- Commercial property, shares and other assets are unaffected, and positively geared properties don't change.

Capital gains tax

- From 1 July 2027, the **50% CGT discount** for individuals, trusts and partnerships is proposed to be replaced by **cost-base indexation** plus a **30% minimum tax rate** on the gain.
- You'd be taxed only on the **real** (above-inflation) gain — but the 30% floor means selling in a low-income year, such as after you stop working, would be far less effective than it is today.
- Gains accrued up to 1 July 2027 keep the current rules; only gains after that date use the new method. Your **main residence stays exempt**.

THE INOVAYT VIEW

Gearing should follow your strategy, not drive it. We work alongside your accountant so the loan structure, ownership and cash-flow plan all line up — and so a deduction never becomes the only reason you're holding a property.

07 TAX

Land tax, state by state

Land tax is the annual cost investors most often overlook — and it's set by each state and territory, not the Commonwealth. Where you buy can change your holding costs significantly, especially as a portfolio grows.

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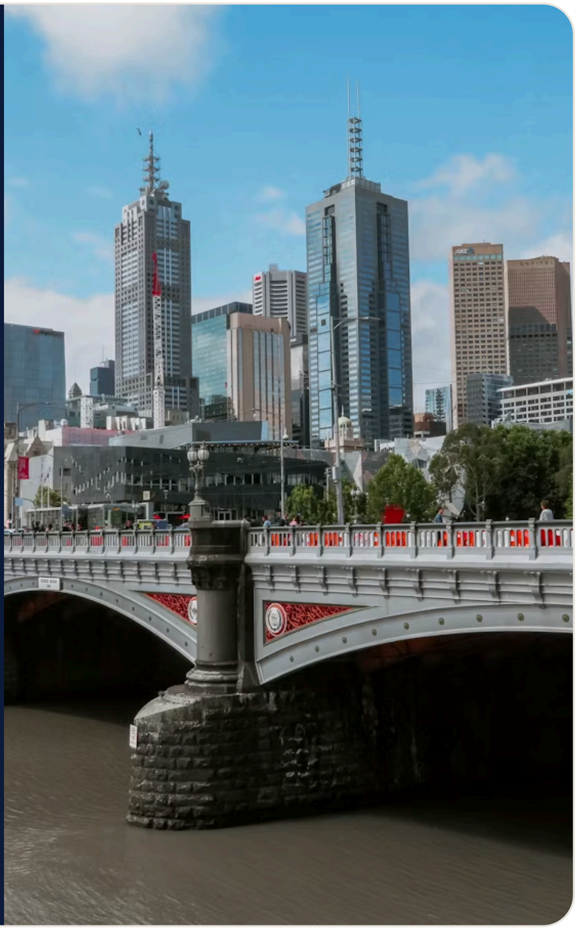

Land tax is charged on the total **unimproved land value** of the taxable property you own in a given state, above a tax-free threshold. Your own home (principal place of residence) is generally exempt, but investment properties usually are not. Because liability is assessed per state, spreading a portfolio across states can keep each holding under its threshold — one reason interstate investing is so common.

LAND-TAX TAX-FREE THRESHOLDS · individual owners, 2025–26

State / Territory	Tax-free threshold	Notes
NSW	$1,075,000	Frozen from 2025; premium rate above $6,571,000.
VIC	$50,000	$25,000 for trusts; COVID-debt levy to 2033.
QLD	$600,000	$350,000 for companies & trustees.
SA	$833,000	Indexed yearly; $25,000 for trusts.
WA	$300,000	Metropolitan Region Improvement Tax may also apply.
TAS	$125,000	Two-tier rate scale above the threshold.
ACT	No threshold	No threshold — fixed charge + valuation-based rates.
NT	No land tax	The Northern Territory does not levy land tax.

Tax-free thresholds for individual owners, current for the 2025–26 year and sourced from each state and territory revenue office (figures verified June 2026). Thresholds, rates and surcharges change every year and vary by ownership type, residency and use; trusts, companies and foreign or absentee owners are assessed differently and additional surcharges apply in several states. Always confirm the current figures with the relevant State Revenue Office or your accountant before relying on them.

THE INOVAYT VIEW

Land tax can quietly turn a positively geared property negative as values rise. We factor it into the holding-cost picture before you buy — and where it fits your goals, we'll talk through how spreading across states and using the right ownership structure can manage the bill.

08 OWNERSHIP

Ownership structures

Whose name a property is bought in is one of the most important — and most overlooked — decisions an investor makes. It shapes your tax, your asset protection, your borrowing capacity and how easily you can pass wealth on. And it's far easier to get right at purchase than to change later.

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There's no universally "best" structure — only the one that fits your income, your goals, your family situation and your appetite for complexity. Here are the most common options Australian investors use.

Personal name — sole or joint

The simplest and most common. Cheap to set up, straightforward to finance, and eligible for the 50% CGT discount after 12 months. Negative-gearing losses flow to your personal income. The trade-offs: limited asset protection, and income/gains taxed at your marginal rate. Joint owners can hold as **joint tenants** (equal shares, automatic survivorship) or **tenants in common** (set shares, e.g. 70/30, useful for income splitting).

Company

A company pays a flat tax rate and offers a layer of asset protection. But companies generally *don't* receive the 50% CGT discount, which makes them a poor fit for growth-focused property held long term. More common in commercial or development contexts than for standard buy-and-hold.

Family (discretionary) trust

Strong asset protection and flexible income distribution — profits can be directed to beneficiaries on lower tax rates, and the 50% CGT discount can still flow through. The catch: trusts generally can't distribute a loss, so negative-gearing benefits are trapped until the trust makes income, and land-tax treatment is often less favourable. Setup and ongoing costs are higher.

Self-managed super fund (SMSF)

Buying property inside super can be highly tax-effective — concessional tax on rent and potentially zero CGT in pension phase. But the rules are strict: borrowing must use a limited-recourse arrangement, you can't live in or personally use the property, and compliance is tightly regulated. Specialist advice is essential.

AT A GLANCE

Structure	Asset protection	50% CGT discount	Negative gearing	Cost / complexity
Personal name	Low	Yes	Yes	Low
Company	Good	No	Limited	Medium
Family trust	Strong	Yes	Trapped	Higher
SMSF	Strong	Concessional	No	Highest

General comparison only. The right structure depends on your personal and tax circumstances — always get tailored legal and accounting advice before buying. Note: the proposed 2026–27 Budget changes would replace the 50% CGT discount with cost-base indexation plus a 30% minimum tax for individuals, trusts and partnerships from 1 July 2027 — see the Federal Budget update on the negative gearing pages.

THE INOVAYT VIEW

Structure choice sits at the intersection of finance, tax and law — so we coordinate with your accountant and solicitor before you sign. Different structures also borrow differently, so getting this right early protects both your tax position and your future borrowing capacity.

09 LIFECYCLE

Turning your home into an investment

Upgrading and keeping your old home as a rental is one of the most natural ways Australians become investors. Done thoughtfully, it can be a brilliant move — but a few decisions made *before* you move out will shape your tax position for years.

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When your principal place of residence (PPR) becomes an investment property, the way you've handled the loan suddenly matters a great deal, because interest on it can now become tax-deductible.

What you need to know

- **Don't pay down the loan — offset it.** If you'll buy a new home, every extra dollar paid off your old loan is deductible debt you can't get back. Holding savings in an *offset account* instead keeps the loan balance (and future deductions) intact while still reducing interest.
- **Get a valuation at changeover.** A market valuation on the day it becomes a rental sets the cost base for future capital gains tax — protecting you from being taxed on growth that happened while you lived there.
- **The six-year rule.** You can often continue treating a former home as your main residence for CGT for up to six years while it's rented — provided you don't claim another property as your main residence at the same time.

- **New deductions open up.** From when it's genuinely available for rent, interest, rates, insurance, management fees and depreciation become deductible. A quantity surveyor's depreciation schedule is usually worth ordering.
- **New costs appear too.** Land tax may now apply, your lender may move you to an investment rate, and your insurance needs change to landlord cover.

> **THE INOVAYT VIEW**
>
> The single most expensive mistake we see is paying down the old home loan and then re-borrowing for the new one — turning deductible debt into non-deductible debt. Talk to us *before* you move out, and we'll set the loans up so the deductions land where they should.

10 LIFECYCLE

Moving into your investment

Sometimes an investment property becomes the place you want to live — a sea change, a downsize, or simply the right home at the right time. Converting an investment back to your principal place of residence is straightforward, but it changes your tax in the other direction.

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What you need to know

- **Deductions stop.** From the day you move in, the property no longer produces income, so loan interest and holding costs are no longer deductible. If you've been negatively gearing, your cash-flow picture changes.
- **CGT is apportioned.** The main-residence exemption only covers the period it's genuinely your home. Any eventual capital gain is generally split across the time it was an investment versus your residence — so good records and a changeover valuation matter.
- **Land tax usually falls away.** Once it's your principal residence, the property is generally exempt from land tax — a meaningful saving in higher-threshold states.
- **Tell your lender.** You may be able to move to an owner-occupier interest rate, which is often lower than the investment rate.
- **Keep your depreciation records.** Depreciation you've claimed can affect the cost base when you eventually sell, so hang on to every schedule and receipt.

WATCH OUT

You can only have one main residence at a time (with limited overlap rules when moving between homes). If you own multiple properties, which one you nominate as your PPR has real CGT consequences — worth modelling with your accountant before you decide.

THE INOVAYT VIEW

Moving into an investment is a good moment to review the whole portfolio — your rate, your remaining deductible debt, and whether this is the property you should keep long term. We'll help you re-sequence the finance so the move strengthens your overall position rather than just changing your address.

11 THE ENDGAME

Transitioning to retirement

A property portfolio is built to do one job in the end: fund the life you want when you stop working. The transition from *building* wealth to *living* on it is where many investors need the most guidance — and where good planning, started early, pays off most.

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Through your working years the goal is growth and leverage. Approaching retirement, the priorities flip: reducing debt, securing reliable income, and minimising tax on the way through. The earlier you start reshaping the portfolio for that — ideally a decade out — the smoother and more tax-effective it can be.

Tips for a stress-free transition

01 Start the runway early
Map your debt-reduction plan 7–10 years out, while you still have the income to act on it.

02 Decide: income, sell down, or both
Some investors keep properties for rental income; others sell one or two to clear debt on the rest, leaving an unencumbered income stream. Often it's a blend.

03 Time any sales for tax
Selling in a lower-income year — for example after you've stopped working — can significantly reduce the capital gains tax on a sale. Note: the 2026–27 Budget proposed a 30% minimum tax on gains from 1 July 2027, which would reduce this timing benefit, so plan with the latest rules in mind.

04 Coordinate with super
Property and superannuation should work together. Proceeds, contributions and pension-phase strategies can dramatically change your after-tax retirement income.

05 Keep a cash buffer
Without a salary, vacancies and repairs hit harder. A liquidity buffer keeps you from being forced to sell at the wrong time.

06 Put the estate plan in place
Wills, ownership structures and beneficiary arrangements should reflect how you want the portfolio passed on — and minimise tax for those who inherit it.

Super: your most powerful retirement lever

Superannuation is the most tax-friendly place most Australians will ever hold money. Inside super, investment earnings are taxed at a maximum of 15% — and once you move into the pension phase, earnings and the income you draw (from age 60) are generally **tax-free**. The years approaching retirement are your best window to move wealth — including proceeds from selling a property — into that environment. Below are the main levers, in plain English.

LEVER 01

Downsizing contributions

If you're 55 or older and sell a home you've owned for at least 10 years, you can tip up to **$300,000 each** — so **$600,000 for a couple** — straight into super from the sale proceeds. This sits *outside* the usual contribution caps and there's no work test, making it a rare chance to move a large lump sum into the low-tax super world in one go. It's a one-off per person and the timing rules are strict, so it pays to plan the sale and the contribution together.

LEVER 02

Maximising non-concessional contributions

Non-concessional contributions (NCCs) are after-tax dollars you add to super — money you've already paid income tax on. The cap is currently **$120,000 a year**, but the **bring-forward rule** lets eligible people under 75 use up to three years' worth at once — as much as **$360,000** in a single year. It's a powerful way to channel the proceeds of selling an investment property into super, where future earnings are taxed at no more than 15%. Eligibility depends on your total super balance, so the room available is checked case by case.

LEVER 03

Structuring super & pension as a couple

Each person can move only a limited amount — currently **$2 million** — into the tax-free pension phase. For couples, the trick is to **even up the two balances** rather than letting one partner hold most of the super. Spouse contributions and contribution splitting let you shift money between you so both make full use of that tax-free limit. Two balanced accounts can shelter far more income at **0% tax** than one large account and one small one.

LEVER 04

Maximise the money, minimise the tax

These levers are most powerful when they work as one plan. Sell a property in a low-income year to soften capital gains tax, feed the proceeds into super using the bring-forward and downsizer rules, even up balances across a couple, then switch to pension phase — and you turn what would have been heavily taxed income into a **tax-free retirement income stream**. The aim isn't simply a bigger number; it's keeping more of what you've built, so it lasts longer and works harder.

WORK WITH A FINANCIAL PLANNER

Every lever above comes with its own caps, deadlines, age tests and eligibility rules — and they interact. Use the bring-forward rule the wrong way and you can lock yourself out for years; mistime a downsizer contribution or a property sale and the tax saving disappears. The figures here are a guide only and change with each Federal Budget.

A licensed financial planner models your actual numbers — your super balances, your properties, your timeline — and sequences the moves in the right order. This is exactly where our finance and wealth teams work side by side: mapping the wind-down, meshing property with super, and getting you to retirement with **enough**, and the freedom to stop thinking about money.

REFERENCE

Plain-English glossary

Capital growth — the increase in a property's value over time.

Capital gains tax (CGT) — tax on the profit when you sell an asset; individuals holding 12+ months generally get a 50% discount. From 1 July 2027 this 50% discount is proposed to be replaced by cost-base indexation plus a 30% minimum tax rate (see the Federal Budget update on the negative gearing pages).

Equity — your property's value minus what you still owe. *Usable equity* is the portion a lender will release (typically up to 80% of value, less your loan).

LVR (loan-to-value ratio) — your loan as a percentage of the property's value. Borrowing above 80% usually triggers LMI.

Lenders Mortgage Insurance (LMI) — a one-off insurance cost protecting the lender (not you) when your deposit is under 20%.

Offset account — a transaction account linked to your loan; its balance reduces the interest charged without reducing the loan itself.

Negative / positive gearing — negative: holding costs exceed rent (the loss reduces taxable income). Positive: rent exceeds costs (you profit and pay tax on it).

Interest only (IO) / Principal & interest (P&I) — IO repays only interest for a set period; P&I repays interest plus loan balance.

Refinancing — replacing an existing loan with a new one to improve the rate, features or structure, or to release equity.

Principal place of residence (PPR) — the home you live in; generally exempt from CGT and land tax.

Depreciation — a non-cash deduction for the declining value of a building and its fixtures, claimed via a quantity surveyor's schedule.

Serviceability — a lender's assessment of whether you can afford a loan's repayments based on income and expenses.

Land tax — an annual state/territory tax on the value of land you own above a threshold; your home is generally exempt.

SMSF — a self-managed super fund; can hold property under strict rules, often with tax advantages in retirement.

YOUR NEXT STEP

Let's build a strategy around your enough.

This guide gives you the lay of the land. The next step is a plan built around your income, your goals and your circumstances. Our finance and wealth teams do exactly that — and we'd love to help. Talk to us however suits you: call, email, or get in touch online.

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Worked examples and figures are illustrative only, use rounded assumptions for simplicity, and do not represent an offer, a quote, or a prediction of outcomes. Tax rates, thresholds, government charges, grants and lending policies change frequently and vary by state, lender and individual circumstance. Land-tax thresholds shown are current for the 2025–26 year and must be confirmed with the relevant State Revenue Office. The negative gearing and capital gains tax measures described in this guide were announced in the 2026–27 Federal Budget (12 May 2026), are proposed to apply from 1 July 2027, and were not yet legislated at the time of publication — they may change or not proceed. Lending is subject to approval, eligibility and lender terms and conditions.

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