GoTaxGurus Real Estate Update

How the "One Big Beautiful Bill" Changes the Game

Estate & Gift Tax Exemption Raised

Lifetime exemption increased from $10M to $15M per individual—permanently. Great opportunity to transfer real estate to heirs or trusts now without triggering federal gift or estate tax.

100% Bonus Depreciation Returns

100% first-year bonus depreciation restored for qualifying property placed in service between Jan 20, 2025 and Dec 31, 2029. New "Qualified Production Property" may get full bonus depreciation through 2032.

Opportunity Zone & Rural Incentives Extended

The bill expands Opportunity Zones, including rural areas and underserved markets. New incentives may be stacked with renewable energy or workforce housing benefits.

SALT and Mortgage Interest Deduction Boosted

SALT cap raised to $40,000 ($20,000 for separate filers), phasing down by 1% annually from 2026 to 2029. Mortgage interest deduction remains capped at $750,000.

1031 Like-Kind Exchanges Stay Intact

Deferred tax benefits for like-kind exchanges remain unchanged, preserving a key real estate tax advantage.

Clean Energy Credits Begin Phasing Out

Energy-efficiency credits for home improvements expire Dec 31, 2025, which may affect ROI on planned upgrades.

QBI Deduction Made Permanent

20% Qualified Business Income deduction for pass-through entities (LLCs, S-corps, partnerships) is now permanent.

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Why This Matters for GoTaxGurus Clients

Area	Client Benefit
Estate Planning	Use increased exemption now to shift real estate into trusts or heirs tax-free.
Depreciation Strategy	Accelerate property value deductions with bonus depreciation and QBI to reduce current-year tax.
Opportunity Zone Investing	New zones + stacked incentives open fresh real estate investment channels.
Borrowing Benefits	Higher SALT limits ease tax burdens on property financing.
Maintain Core Tax Tools	Keep using 1031 exchanges and QBI deductions in long-term strategies.
Execute Renovations	Consider timing energy upgrades before year-end for max credit use.

Next Steps for Real-Estate Clients

- Assess your estate plan to leverage the new $15M exemption.
- Identify projects (new builds, rehabs, renovations) that qualify for bonus depreciation.
- Explore Opportunity Zone opportunities, including rural and clean-energy aligned projects.
- Lock in energy-efficiency upgrades before their credits expire Dec 31, 2025.
- Review entity structure to ensure QBI maximization and 1031 readiness.

Need help implementing any of the strategies above?
From setting up irrevocable trusts and leveraging bonus depreciation to restructuring entities for QBI optimization or navigating Opportunity Zones—**GoTaxGurus is here to help**. —we've got you covered. Schedule a consultation today!

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