

# Capital Gains Tax Minimization Checklist for Colorado Real Estate Investors

Use this checklist to strategically minimize or defer capital gains taxes when selling an investment property in Colorado. Consult a tax professional and consider financing strategies through GHC Funding for maximum results.

- ✓ Confirm property holding period: Ensure at least 1 year to qualify for long-term capital gains rates.
- ✓ Calculate adjusted basis: Purchase price + improvements – depreciation claimed.
- ✓ Track depreciation recapture: Plan for taxes on depreciation taken (up to 25%).
- ✓ Consider a 1031 exchange: Reinvest gains in a like-kind property to defer taxes.
- ✓ Explore Opportunity Zones: Invest in designated Colorado Opportunity Zones for tax advantages.
- ✓ Evaluate primary residence exclusion: If lived in the property 2 of last 5 years, exclude up to \$250K/\$500K.
- ✓ Time the sale strategically: Consider income level changes that may affect tax brackets.
- ✓ Use refinancing instead of selling: Access equity tax-free with DSCR, SBA, or bridge loans via GHC Funding.
- ✓ Deduct selling expenses: Include realtor commissions, legal fees, and closing costs.
- ✓ Consult a CPA or tax advisor: Tailor strategies to your unique portfolio and tax situation.

For financing solutions that align with your tax strategy, contact GHC Funding at 833-572-4327 or visit [www.ghcfunding.com](http://www.ghcfunding.com).