

Cost Segregation Savings Checklist for Texas Real Estate Investors

This checklist helps Texas real estate investors understand and apply cost segregation strategies to maximize tax savings, increase cash flow, and accelerate portfolio growth. Use it when planning purchases, renovations, or refinancing. Always consult with a qualified CPA or cost segregation specialist.

- ✓ Confirm property type: Multifamily, commercial, mixed-use, or high-value residential rentals benefit most.
- ✓ Order a cost segregation study: Hire a qualified engineering-based firm recognized by the IRS.
- ✓ Identify short-life assets: Reclassify fixtures, flooring, HVAC, landscaping, and equipment into 5, 7, or 15-year categories.
- ✓ Calculate accelerated depreciation: Apply bonus depreciation rules where eligible to maximize year-one deductions.
- ✓ Track depreciation recapture: Understand future tax obligations if the property is sold.
- ✓ Combine with financing: Use DSCR, SBA, or bridge loans from GHC Funding to reinvest tax savings into new deals.
- ✓ Evaluate Opportunity Zones: Explore Texas Opportunity Zones (Houston, Dallas, Austin) for additional tax deferral benefits.
- ✓ Time the study: Conduct within the first year of ownership or after major renovations for maximum benefit.
- ✓ Document thoroughly: Maintain detailed records to comply with IRS standards.
- ✓ Consult professionals: Work with CPAs, tax attorneys, and lenders to align cost segregation with investment strategy.

For financing solutions that complement your cost segregation strategy, contact GHC Funding at 833-572-4327 or visit www.ghcfunding.com.