

# **BUILDING WEALTH: WHY YOU SHOULD BUY REAL ESTATE IN COLUMBUS, OHIO IN 2025**



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ACCOUNTANT**

# INTRODUCTION

Time is the most valuable resource we have—it's the one thing we can never get back. Given its immense value, and with the countless opportunities available to us for making money and shaping our lives, the question becomes: How do we make the best use of our time?

The overwhelming number of choices can feel paralyzing, and the time spent deliberating is, itself, lost time.

Ultimately, we want to be strategic. We should aim to choose the path that maximizes, delivering extraordinary—not average—results.

When there are a million ways to make money in 2025, why should you choose real estate investing?

When there are thousands of cities to invest in, why should you choose Columbus, Ohio?

These are important questions worth asking. In this report, I hope to provide clarity. I'll share why I believe real estate investing is one of the most effective ways to build wealth and why Columbus, Ohio, stands out as one of the best cities to invest in for 2025.



# ABOUT THE AUTHOR



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I am a Realtor® with Styer Real Estate Professionals and a seasoned investor in Columbus, Ohio. With a master's in Accounting and my CPA certification, I've developed a passion for analyzing numbers and strategically evaluating properties.

My real estate journey began in San Diego, California, but I was drawn to Columbus for its incredible opportunities in this dynamic, fast-growing market. Since relocating, I have built a portfolio of duplexes, overseen extensive renovations to maximize property value, and gained valuable experience managing both long-term and mid-term rentals. Along the way, I've cultivated a trusted network of contractors, lenders, and industry professionals.

My mission is to create lasting wealth for my family and future generations. I firmly believe that real estate investing is one of the most effective and transformative avenues for creating financial security and independence, and I'm deeply passionate about empowering others to achieve the same.

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# WHY REAL ESTATE INVESTING?

Throughout history, real estate has consistently been one of the most reliable and proven ways to build wealth. Its roots trace back thousands of years, with evidence of property ownership and land investments dating as far back as the Babylonian Empire. Even then, the acquisition and management of land were seen as markers of power, stability, and prosperity.

Fast forward to today, and the trend remains unchanged. If you examine the portfolios of some of the most successful and wealthy individuals in the world—whether entrepreneurs, investors, or business magnates—you'll find that real estate plays a significant role in their wealth-building strategies. From residential properties to commercial developments and land ownership, real estate has provided a tangible and appreciating asset that offers consistent returns over time.

In fact, real estate investing has created more multimillionaires than almost any other industry or investment vehicle. It provides a unique combination of cash flow, tax benefits, leverage opportunities, and long-term appreciation that few other investments can match. Whether through rental income, property appreciation, or strategic development, real estate has stood the test of time as one of the most effective paths to financial freedom and generational wealth.

## The Power of Real Estate Investing

### 1. Cash Flow

- Real estate investments, especially rental properties, generate monthly income from tenants.
- This passive income helps cover expenses, pay down the mortgage, and provide extra cash for other investments.

### 2. Long-Term Appreciation

- Historically, real estate appreciates in value over time, especially in growing markets with demand-driven price increases.

### 3. Hedge Against Inflation

- Real estate increases in value and rental income during inflationary periods, protecting investors' purchasing power.
- Rental rates rise with inflation, ensuring income keeps pace with the cost of living.



# WHY REAL ESTATE INVESTING?



## 4. Leverage

- Real estate allows for the use of leverage, meaning you can purchase a property using borrowed money (mortgages or loans).
- This enables investors to control a more valuable asset with less upfront capital and amplify returns on equity.

## 5. Control Over Investment

- Unlike stocks, real estate allows investors to directly influence the performance of their investment through renovations, property management, and marketing strategies.
- Owners can adapt their investment strategy to maximize income or appreciation.

## 6. Building Equity

- Over time, as mortgage payments are made, investors build equity in the property, increasing their net worth.
- This equity can be leveraged for future investments or used as a financial cushion.

## 7. Generational Wealth and Legacy Building

- Real estate can be passed down to heirs, creating long-term financial stability for future generations.
- Properties increase in value, making them an asset that grows over time.



## 8. Opportunities for Creativity

- Real estate allows for creative strategies, such as flipping houses, developing land, or operating short-term rentals through platforms like Airbnb.
- Investors can tailor their approach to fit their risk tolerance and financial goals.

## 9. Demand for Housing and Commercial Space

- Housing is a basic human need, ensuring a consistent demand for residential real estate.
- Commercial and industrial properties are essential for businesses, creating opportunities in a variety of economic conditions.

## 10. Tax Benefits

- Real estate investing offers exceptional tax benefits, including deductions for mortgage interest, property depreciation, and operating expenses, which can significantly reduce taxable income.
- Investors can defer capital gains taxes through strategies like 1031 exchanges, allowing them to reinvest profits and grow wealth.

# WHY CHOOSE COLUMBUS, OHIO?

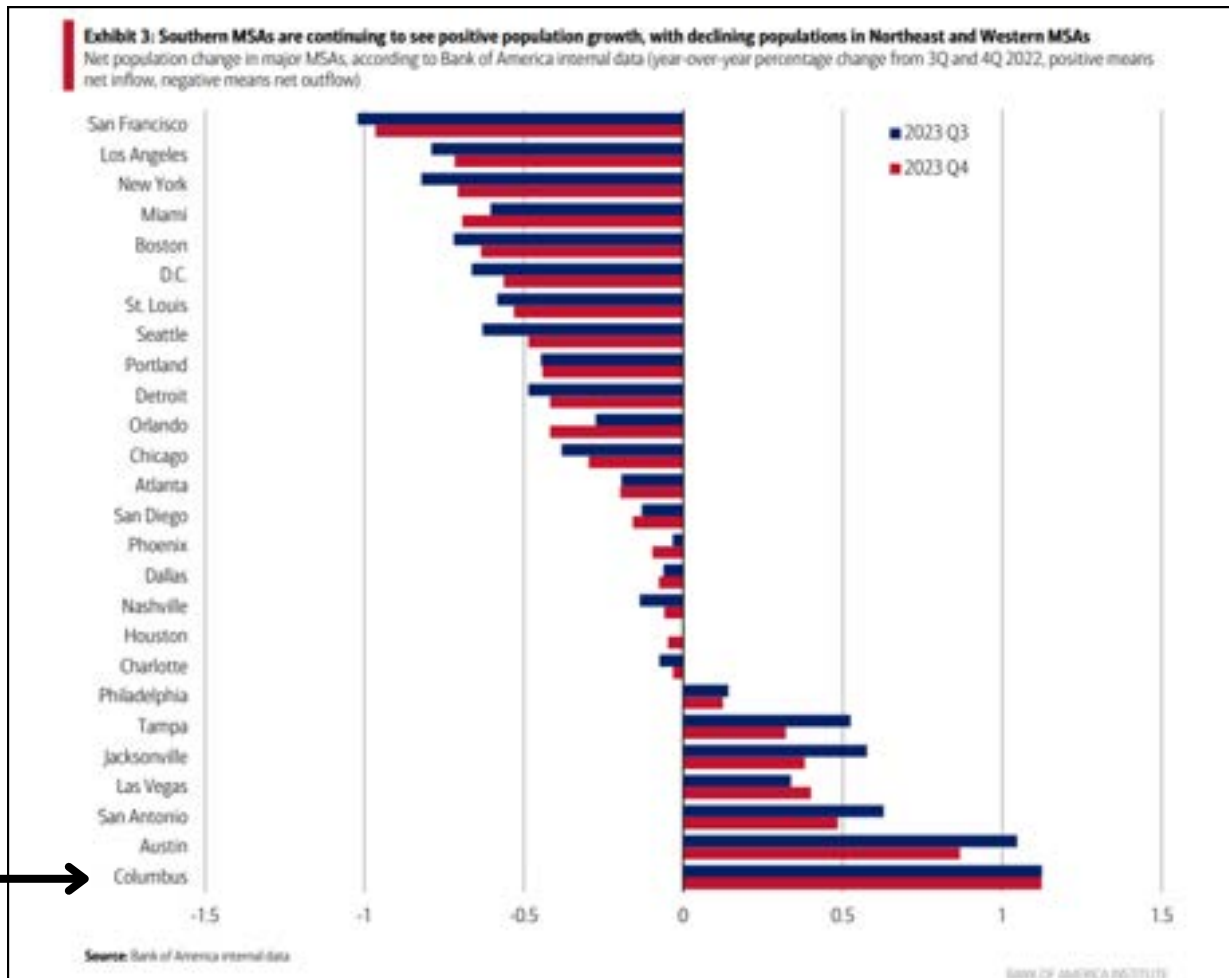
Being strategic and maximizing is a key to great success.

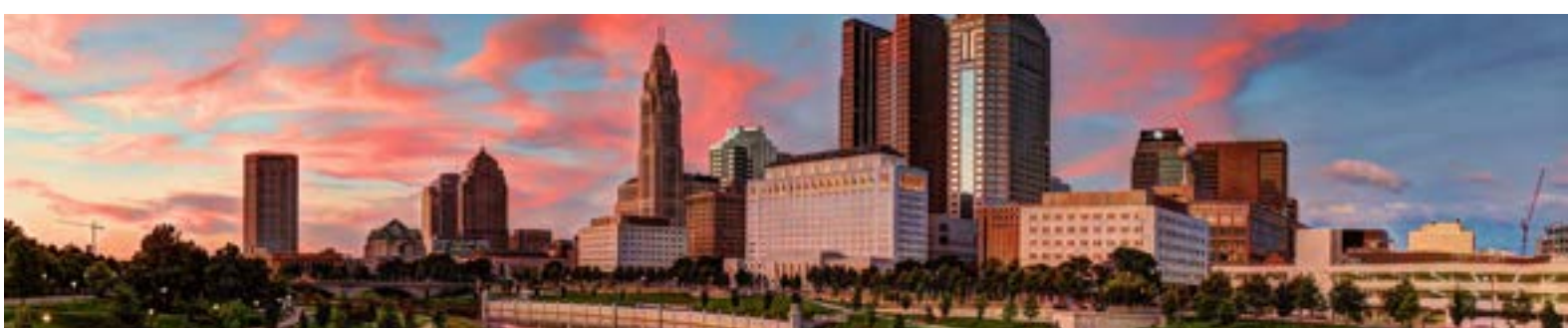
Don't choose just any city to buy real estate in, choose a city that is currently growing at a fast pace, booming, and will continue to do so for the next decade. With a booming city comes increased appreciation, increased cash flow, high demand for rental properties, successful long-term, mid-term and short-term rentals.

All evidence I have studied leads me to believe that Columbus is one of the best cities to buy real estate in 2025.



A study released by the Bank of America Institute revealed that **Columbus** was the **fastest growing city** in the U.S. in Q3 and Q4 of 2023. Its population grew 1.1% in the second half of 2023, which was faster than any other city.





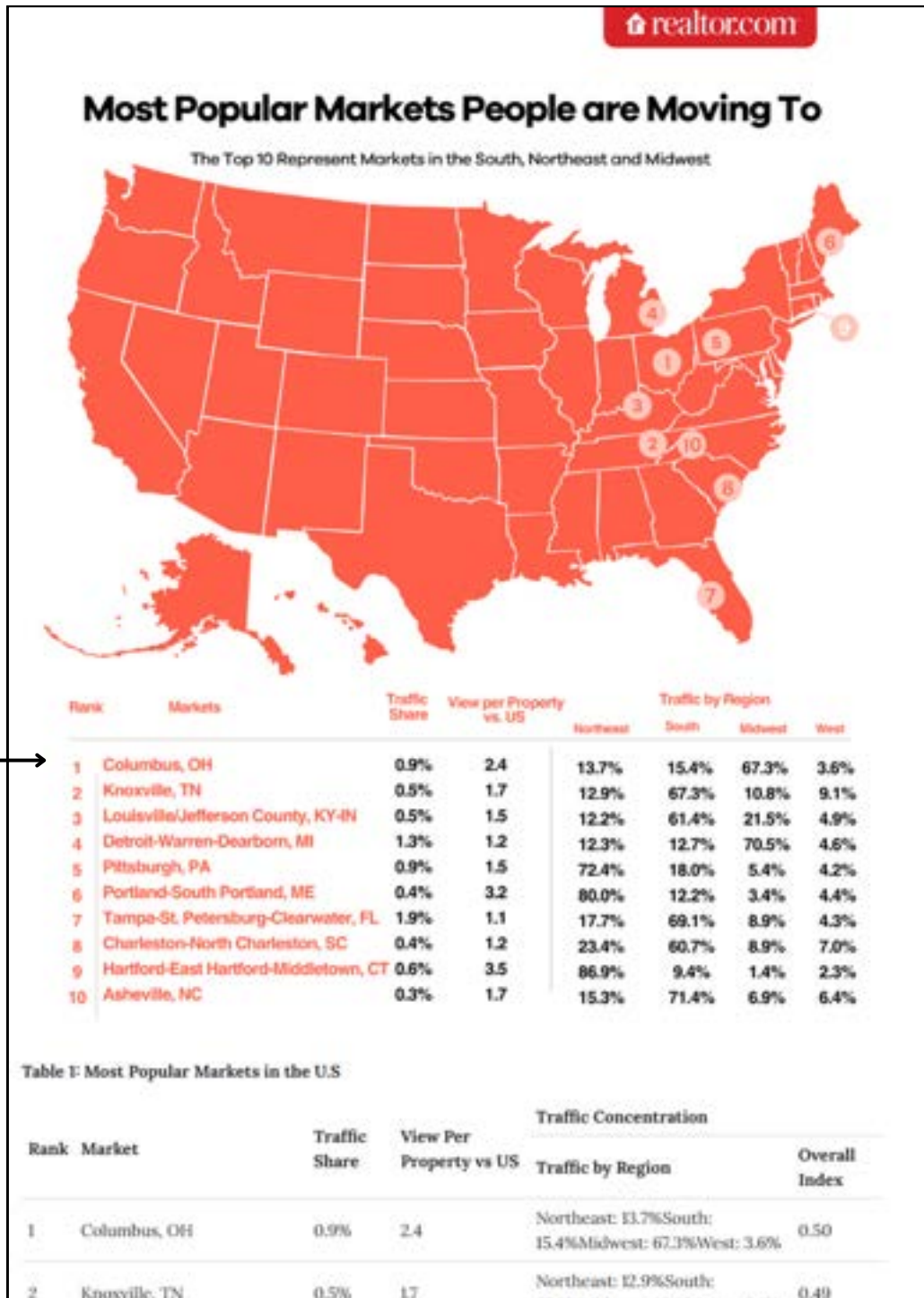
# WHY CHOOSE COLUMBUS, OHIO?

**COLUMBUS  
RANKED #1**

According to Realtor.com, Columbus stands out as the most popular market in the U.S. It consistently ranks high among the Realtor.com hottest housing markets and top emerging housing markets, driven by its affordability, job opportunities, and growth.

Over the past 12 months, homes in Columbus attracted views per property 2.4 times the national level. Properties in Columbus have garnered nationwide interest. This interest spans across the Northeast (13.7%), South (15.4%), Midwest (67.3%), and West (3.6%).

When a city is this popular and in demand, the real estate will appreciate tremendously.





# APPRECIATION: CITIES WITH THE LARGEST INCREASE IN HOME PRICES OVER THE LAST DECADE

Over the past decade, which has included recoveries from both the Great Recession and the COVID-19 recession, U.S. home values grew by more than 95%. In comparison, average hourly earnings saw a modest 44% increase, while the Consumer Price Index rose by just 33%.

## Cities With the Biggest 10-Year Increase in Home Price

**COLUMBUS  
RANKED #5**

Columbus real estate appreciated +141.5% in the last decade, and it will continue to do so.

Appreciation builds wealth!

Release year: 2024 2023 2020

| Large Cities |                        | Midsize Cities                                     | Small Cities                                  | All Cities             | States                 |                         |
|--------------|------------------------|--|---|------------------------|------------------------|-------------------------|
| Search       |                        |  |   |                        |                        |                         |
| Rank         | City                   | Percentage change in median home price (2014-2024) | Total change in median home price (2014-2024) | 2024 median home price | 2014 median home price | Median household income |
| 1            | Detroit, MI            | +203.3%  | +\$50,339                                     | \$75,104               | \$24,765               | \$38,080                |
| 2            | Tampa, FL              | +175.4%  | +\$238,820                                    | \$375,010              | \$136,190              | \$72,851                |
| 3            | Dallas, TX             | +145.8%  | +\$182,954                                    | \$308,434              | \$125,480              | \$70,121                |
| 4            | Phoenix, AZ            | +141.6%  | +\$243,092                                    | \$414,797              | \$171,705              | \$79,664                |
| 5            | Columbus, OH           | +141.5%  | +\$141,730                                    | \$241,872              | \$100,142              | \$62,350                |
| 6            | Charlotte, NC          | +140.8%  | +\$230,097                                    | \$393,552              | \$163,455              | \$80,581                |
| 7            | Milwaukee, WI          | +140.1%  | +\$118,550                                    | \$203,164              | \$84,614               | \$52,992                |
| 8            | Cleveland, OH          | +139.5%  | +\$63,689                                     | \$109,341              | \$45,652               | \$39,041                |
| 9            | Nashville-Davidson, TN | +136.5%  | +\$247,975                                    | \$429,694              | \$181,719              | \$80,217                |
| 10           | Arlington, TX          | +133.8%  | +\$178,535                                    | \$311,939              | \$133,404              | \$69,208                |
| 11           | Mesa, AZ               | +130.9%  | +\$247,807                                    | \$437,088              | \$189,281              | \$79,145                |
| 12           | Fort Worth, TX         | +130.9%  | +\$168,889                                    | \$297,883              | \$128,994              | \$77,082                |
| 13           | Jacksonville, FL       | +130.3%  | +\$166,472                                    | \$294,224              | \$127,752              | \$68,069                |
| 14           | Las Vegas, NV          | +129.8%  | +\$240,467                                    | \$425,796              | \$185,329              | \$73,784                |
| 15           | Indianapolis, IN       | +129.8%  | +\$127,438                                    | \$225,605              | \$98,167               | \$66,629                |
| 16           | Kansas City, MO        | +129.2%  | +\$132,798                                    | \$235,610              | \$102,812              | \$65,225                |
| 17           | San Jose, CA           | +125.8%  | +\$793,432                                    | \$1,423,994            | \$630,562              | \$136,229               |
| 18           | Aurora, CO             | +123.2%  | +\$263,485                                    | \$477,295              | \$213,810              | \$89,300                |
| 19           | Miami, FL              | +120.6%  | +\$318,780                                    | \$583,030              | \$264,250              | \$68,635                |
| 20           | Memphis, TN            | +113.5%  | +\$79,618                                     | \$149,755              | \$70,137               | \$51,399                |
| 21           | Atlanta, GA            | +112.8%  | +\$207,189                                    | \$390,834              | \$183,645              | \$85,880                |
| 22           | Sacramento, CA         | +112.0%  | +\$253,047                                    | \$479,072              | \$226,025              | \$85,928                |
| 23           | Fresno, CA             | +111.4%  | +\$200,209                                    | \$379,920              | \$179,711              | \$67,603                |
| 24           | San Diego, CA          | +110.8%  | +\$527,750                                    | \$1,003,863            | \$476,113              | \$105,780               |
| 25           | Colorado Springs, CO   | +107.4%  | +\$232,081                                    | \$448,091              | \$216,010              | \$83,215                |
| 26           | Tucson, AZ             | +107.4%  | +\$169,891                                    | \$328,032              | \$158,141              | \$55,708                |
| 27           | Raleigh, NC            | +106.1%  | +\$225,070                                    | \$437,102              | \$212,032              | \$86,309                |
| 28           | Omaha, NE              | +99.9%   | +\$138,100                                    | \$276,386              | \$138,286              | \$71,238                |
| 29           | Long Beach, CA         | +99.1%   | +\$412,149                                    | \$828,178              | \$416,029              | \$81,606                |
| 30           | Denver, CO             | +97.0%   | +\$168,496                                    | \$646,547              | \$478,051              | \$84,187                |

<https://constructioncoverage.com/research/cities-with-the-largest-home-price-growth-last-decade>

# AVOIDING FUTURE CLIMATE DISASTERS

Realtor.com ranked the safest cities to live in around the country based on the share of homes that face minimal or minor hurricane, flood, or fire damage risk.



When you buy an investment property, the last thing you want to experience is a climate disaster that wrecks your property.

Realtor.com created property-specific environmental risk scores for listings that allow users to assess the risk of hazards such as hurricanes, floods, and wildfires.

“Prospective homeowners can leverage these scores to evaluate climate-related risks across various locations, helping them identify ‘safer’ areas before making their final decision,” says Realtor.com economist Jiayi Yu. “Living in areas with a low risk of natural disasters offers numerous benefits to homeowners, including reduced risk of property damage, lower insurance costs, and a more stable local economy. This can contribute to a more secure, stable, and fulfilling lifestyle. Choosing to reside in areas with low natural disaster risk can help mitigate these concerns.”

Columbus was ranked #4 for cities with the lowest risk of climate disaster. This is reassurance that our investment properties will be safe in the future, when climate disasters seem to be worsening as time progresses.

<https://www.realtor.com/news/trends/10-cities-lowest-risk-climate-disasters/>

# WHY COLUMBUS IS BOOMING



**01.**

## **Strong and Growing Economy**

- Diverse Job Market
- Corporate Presence
- Tech Growth

**02.**

## **Affordable Living and Quality of Life**

- Low Cost of Living Compared to other Major Cities
- Education and Healthcare

**03.**

## **Strategic Location**

- Logistics Hub
- Proximity to Major Cities

**04.**

## **Population Growth and Diversity**

- Fast-Growing Metro Area
- Diverse Demographics

**05.**

## **Innovation and Entrepreneurship**

- Business-Friendly Environment

# WHY COLUMBUS IS BOOMING



01.

## Strong and Growing Economy

- Diverse Job Market
  - Corporate Presence
  - Tech Growth
- **Tech Industry Growth:** Columbus has emerged as a tech hub, attracting companies like Amazon, Google, and Facebook, as well as fostering a strong startup ecosystem.
  - **Healthcare and Research:** Institutions like OhioHealth, Nationwide Children's Hospital, and The Ohio State University contribute to a robust healthcare and research sector.
  - **Finance and Insurance:** Companies like Nationwide, JPMorgan Chase, and Huntington Bancshares have a major presence, creating jobs and stability.

02.

## Affordable Living and Quality of Life

- Low Cost of Living Compared to other Major Cities
  - Education and Healthcare
- **Affordable:** Columbus offers a relatively low cost of living compared to other metropolitan areas, making it attractive to young professionals, families, and retirees.
  - **Education and Healthcare:** Top-tier institutions like The Ohio State University and Nationwide Children's Hospital make the city desirable for families and professionals.
  - **The Ohio State University:** One of the largest universities in the country, OSU supplies a steady stream of educated talent and drives innovation.



# WHY COLUMBUS IS BOOMING



03.

## Strategic Location

- Logistics Hub
  - Proximity to Major Cities
- **Logistics Hub:** Columbus' central location within the United States and access to major highways and railways attract businesses and residents, supporting a thriving economy. Columbus provides businesses with efficient distribution networks, especially for e-commerce.
  - **Proximity to Major Cities:** Its location within a day's drive of key markets (e.g., Chicago, New York, Atlanta) enhances its attractiveness for businesses and workers.

04.

## Population Growth and Diversity

- Fast-Growing Metro Area
  - Diverse Demographics
- **Fast-Growing Metro Area:** Columbus is one of the fastest-growing cities, with a steady influx of residents seeking job opportunities, affordable living, welcoming policies, and inclusivity.
  - Columbus is becoming increasingly diverse, which enhances its cultural and economic vibrancy.

05.

## Innovation and Entrepreneurship

- Business-Friendly Environment
- Ohio offers competitive tax incentives and a favorable regulatory environment, which attracts both startups and established companies.
  - Ohio's relatively low property taxes and business-friendly policies make Columbus an appealing location for investors.

# MAXIMIZING:

## Key Factors that make Columbus a Standout City for Real Estate Investment:



### High Rental Demand

- **Large Renter Population:** With a sizable number of college students (e.g., from The Ohio State University) and young professionals, there's a strong demand for rental properties.
- **Favorable Price-to-Rent Ratio:** The relatively low cost of homes combined with solid rental rates ensures good cash flow for investors.
- Low vacancy rates and consistent demand make Columbus a reliable market for rental property owners.
- Mid-term rentals are currently very successful in this city because of the high influx of out-of-state contractors working here temporarily on major projects (Amazon, Intel, etc) and traveling professionals (nurses, consultants).

### Increasing Property Values

- Columbus has experienced consistent year-over-year home value appreciation due to high demand and limited supply.
- The city is less vulnerable to real estate bubbles, offering stability and reliable long-term growth for investors.

### Affordable Market with Room for Growth

- **Low Entry Costs:** Compared to larger cities like New York, Los Angeles, or Chicago, Columbus offers relatively low property prices and low property taxes, making it easier for investors to enter the market and attain strong returns.

### Future Growth Potential

- Intel's semiconductor facility and other major investments are expected to create tens of thousands of jobs and attract more residents, driving up property demand.
- Continued development in transportation, housing, and commercial real estate points to sustained growth.

### Rapid Population Growth & Thriving Job Market

- Columbus is one of the fastest-growing cities.
- Columbus has a diverse economy with strengths in healthcare, finance, education, technology, and logistics.
- A growing job market attracts residents, bolstering both the rental and home-buying markets.



The Internal Revenue Code (IRC) benefits real estate investors by offering tax advantages and incentives.

# TAX BENEFITS

## Deductions for Depreciation & Expenses

- Real estate investors can depreciate the value of their investment property over a specified period. Allows investors to deduct a portion of the property's cost each year, reducing taxable income.
- Investors can deduct various expenses associated with managing and maintaining their properties.

## 1031 Like-Kind Exchanges

- Investors can defer capital gains taxes when they sell one investment property and reinvest the proceeds into a "like-kind" property.
- This strategy allows for portfolio growth without immediate tax liabilities.

## Capital Gains Tax Rates

- Long-term capital gains (on properties held for more than one year) are taxed at lower rates (0%, 15%, or 20%) compared to ordinary income tax rates.
- Real estate investors benefit from this preferential treatment when selling appreciated properties.

## Passive Loss Rules

- Real estate professionals may qualify to deduct losses from rental activities against their active income if they materially participate in the business.
- For non-professional investors, up to \$25,000 in rental losses may be deductible against ordinary income, subject to income limitations.

# CONCLUSION



Columbus, Ohio, is experiencing an economic and population boom that positions it as one of the most promising real estate markets for the next decade. As a thriving hub for technology, healthcare, education, and logistics, the city continues to attract businesses, professionals, and students, fueling job creation and population growth. Its affordable cost of living further enhances its appeal.

With ongoing developments, a strong demand for housing, and limited inventory, property values in Columbus are poised to appreciate significantly in the coming years. Investing now offers a unique opportunity to capitalize on this growth while the market remains accessible, making Columbus a smart choice for anyone looking to build wealth through real estate.

## *Taking* **ACTION**

Now is the ideal time to invest in real estate, as delaying often results in missed opportunities. The earlier you begin, the more time you have to benefit from compounding returns and market appreciation. Real estate is more than just an investment—it serves as a cornerstone for financial stability and a vehicle for building generational wealth.

**"The best time to start was yesterday; the second-best time is today.."**

Jane Doe

START

Investing

NOW!