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Client Bulletin



Volume XXXV, No. 2

February 28, 2018

DELAWARE-#5 IN THEPENNYHOARDER.COM'S LIST OF BEST-CITIES-FOR-FAMILIES

On-line site "ThePennyhoarder.com" has published a list of the 25 affordable cities that are also awesome places to raise families, based on the factors of:

- median rent and mortgage costs
- healthcare costs
- household income
- regional price parities
- pollution and water issues
- violent crime rate
- school grades
- access to healthy food
- civic associations per capita
- museums and libraries per capita

The study excluded cities in counties with less than 10,000+/- population, but kept cities and towns in larger counties regardless of the city's or town's population. The site reported that what was learned about family-friendly towns in the U.S. were:

- almost always historically relevant
- there are plenty of museums
- parkland and trails were valued
- farmer's markets abound
- the city or other groups sponsor events almost every weekend
- most have small but bustling downtowns
- high school football rules
- if you want cheap, you have to deal with snow

Among the 25 top cities, Delaware was #14 for Good Schools, #9 for Health Matters, #6 for Fun for the Family, and #8 for Cheap-o-Meter. The four cities ranked immediately above Delaware were Franklin, Tennessee, Noblesville, Indiana, Rochester, Minnesota (home of the Mayo Clinic) and Iowa City, Iowa (home of the University of Iowa). Immediately below Delaware was Madison, Wisconsin (home of the University of Wisconsin). Ann Arbor, Michigan (home of TTUN) was #21. Delaware was the only Ohio town in the top 25.

Title Insurance-Olentangy Title Agency

Decades ago, the Ohio State Bar Association (“OSBA”) formed a title insurance company, Ohio Bar Title Insurance Company (“Ohio Bar Title”) to issue title insurance policies in the State of Ohio only through title agents who were licensed Ohio practicing attorneys. A number of years ago, OSBA sold Ohio Bar Title to First American Title Insurance Company, one of the United States’ largest and financially strongest title insurers.

For the past five plus years, Steve Martin and Andy Wecker, operating as Olentangy Title Agency, have written title insurance through Ohio Bar Title. As First American Title is merging Ohio Bar Title into First American and having Ohio Bar Title agents become First American agents, prospectively all title insurance policies initiated through Steve and Andy as Olentangy Title Agency will be First American title insurance policies. Where a title insurance commitment was issued on an Ohio Bar Title form, if the closing occurs and the final owner’s and/or lender’s policy is issued before May 30, 2018, such final policy or policies will be issued on Ohio Bar Title forms, but thereafter will be on First American Title forms.

First American Title is a very large and financially strong company, with \$5.8 billion in revenue for the past year and is highly rated (A by A.M. Best Company, A3 by Moody’s Investors Service, A by Fitch and A– by Standard & Poor’s).

As a practical matter, since Ohio Bar Title has been part of First American Title, there is no real change except for the name on the title insurance policy, and Steve and Andy, operating as Olentangy Title Agency, will continue to provide that same professional title insurance services.

Interest Growing in Central Ohio Cities and Villages

Business First recently published two “fastest growing” lists, one for central Ohio cities and one for central Ohio villages, the rankings in which were based on the increase, percentage-wise, from the population per the 2000 census to the 2016 population estimate. The two lists also included estimates of 2015 foreign-born population and 2015 total housing units and the percentage changes of each between 2000 and 2015. In the cities list, Powell was ranked #2 (behind New Albany at #1), with a percentage change in population of 105.1%, and Delaware was ranked #8, with a percentage change of 53.1%. Powell’s 2016 population estimate was 12,810, while Delaware’s was 38,643. On the village’s list, Sunbury was #3 (behind Lithopolis and Commercial Point), at 98.3%. Sunbury’s 2016 estimated population was 5,216 (which is above the 5,000 population threshold for becoming a city, so following the 2020 census, Sunbury will be a city). Ashley was #10 at 23.4%. Powell had the highest percentage change in foreign-born population, at 506.3%, while Delaware’s change was 170.9%, Sunbury’s was 145.7%, and Ashley’s was 0% (based on no foreign-born population in 2000 or in 2016). Percentage changes in housing units, 2000 to 2015 estimated, were Powell 109.4%, Delaware 44.8%, Sunbury 66% and Ashley –0.2% (thus, Ashley had 23.4% more people in 2016 than in 2000 in essentially the same number of housing units).

Notice

This bulletin provides general information and is not legal advice. Please contact us if you need legal advice.

If you have friends or associates who you think would enjoy receiving a copy of this Client Bulletin, please feel free to forward it on. Thank you.

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