House State and Local Government Committee
January 22, 2020
Proponent Testimony on H.B. 405

Chairman Wiggam, Vice-Chair Stephens, Ranking Member Kelly and members of the House State and Local Government Committee, thank you for the opportunity to offer testimony on H.B. 405.

My name is Kate Rossman; I am the Policy Coordinator of the Ohio Children’s Alliance. Founded in 1973 as Ohio’s first statewide child advocacy organization, the Ohio Children’s Alliance provides leadership for Ohio’s at-risk children, families, and community agencies. Our membership is composed of over 80 agencies throughout Ohio that provide foster care and behavioral health services to over 100,000 children and family members each year.

The bill before you today, House Bill 405 or the “Family Forward Act”, would provide much-needed support for adopting families. The bill has the support of our association and we commend Representative Cross and State Treasurer Sprague.

Currently, there are more than 16,000 children in the state’s foster care system with 2,600 on a waiting list to be adopted, according to the Ohio Department of Job and Family Services. The average cost for a public adoption, which is much less costly than a private adoption, is still $10,000 on average.

For the children in custody, permanency does not exist. Permanency means legal membership in a safe, stable, nurturing family with relationships that last a lifetime. It means having a support system that so many of us take for granted. It means that these children have no one to belong to even though there are families waiting for them. H.B. 405 aims at making permanency a reality by easing one of the many barriers adoptive families face.

The legislation is simple: it would allow for an interest rate reductions of 1% to 3% on loans of up to $50,000 to help pay for qualified adoption-related expenses. This loan would be available as a line of credit for a five-year term, with the option to extend for an additional five years. The opportunity is made available through the Linked Deposit program, which is housed in the Treasurer of State’s office, and
available to individuals at qualifying financial institutions including banks and credit unions.

It only takes one stable and committed relationship with a supportive adult for children to develop the skills of resilience and determination, skills that will enable them to succeed and live happy, productive lives. H.B. 405 incentivizes these relationships, providing these children with the lasting support and love only permanency can provide.

Chairman Wiggam, Vice-Chair Stephens, Ranking Member Kelly and members of the House State and Local Government Committee, thank you again for the opportunity to testify on H.B. 405. Please feel free to contact me with any questions.

Thank you,

Kathy Rossman
Policy Coordinator
Ohio Children’s Alliance