

83 House District

Hancock, Hardin,
And Logan Counties

Columbus Office

Vern Riffe Center
77 S. High Street
13th Floor
Columbus, Ohio 43215-6111
(614) 466-3819
(800) 282-0253
(614) 719-0000 (Fax)
Rep83@ohiohouse.gov
www.ohiohouse.gov



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Jon Cross State Representative

Dear Chairman Burke, Vice-Chair Huffman, Ranking Member Antonio, and members of the Ohio Senate Health, Human Services and Medicaid Committee. I am honored to provide sponsor testimony for House Bill 405, the Family Forward Act. I want to thank Treasurer Robert Sprague for bringing this program to me and collaborating with Chair Burke and myself to pass this important legislation.

Today in Ohio, there is a pressing and constant need for families to adopt children and even during these trying times, a pandemic should not stop the formation of families.

While many families may want to adopt a child, the adoption process can be long and difficult. Not only is it a time-consuming journey, but also an expensive one. According to the Ohio Department of Job and Family Services, adoptions in Ohio can cost anywhere from \$10,000 to \$50,000 dollars, depending on the circumstances. Many Ohio families who wish to adopt may be delayed or deterred by these burdensome costs. And due to the complex and unpredictable nature of the adoption process, it can be difficult for families to adequately plan for expenses through every step of the process.

Some of these expenses include adoption agency expenses, court expense and legal fees, expenses incurred on behalf of the birth mother, health and psychological examination fees, home studies and travel expenses, just to name a few.

This bill will assist Ohio families looking to adopt, by offering reduced interest rate loans for adoption-related costs. The loan would be up to \$50,000 and available as a line of credit for a five-year term, with the option to extend for an additional five years. The loan opportunity would be made available through the Linked Deposit program, which is housed in the Ohio Treasurers office, and available to individuals at qualifying financial institutions like your local credit union or bank.

Existing linked deposit loan programs include Ag-Link, ECO-Link, GrowNOW, and ReEnergize Ohio. The Family Forward program would function similarly: families would apply for the loan at their local lending institution, and once the loan is approved, the Treasurer's office deposits funds with the lending institution at a below market rate. The lending institution then passes the interest savings on to the borrowers via a reduced interest rate.

The adoption process should be a celebration of life, love, and family, and this bill can help Ohioans secure funding needed to start or complete the adoption process.

I'm very thankful to the many Ohioans and organizations who provided proponent testimony in support of this program. In Ohio House State and Local Government Committee, the Wilson Family provided heartfelt testimony on how the Family Forward program could have helped reduce the significant financial barriers and stress to the adoption of their loving daughter. And Angela Boblitt, Director of Choosing Hope Adoptions, shared her personal family adoption journey, but expressed the heartfelt struggles that prevented adoptions from ever starting nor completed.

Thank you Chair Burke for introducing HB 405's companion bill, Senate Bill 361 and allowing your committee to hear these importance testimonies. You heard testimony from Chair Burke, Treasurer Sprague, Ohio Right to Life, Ohio Credit Union League, and the Ohio Banker's League. Thank you to everyone that has testified and have contributed to this initiative.

I'd be happy to answer any questions.