

# ADOPTION *from the* HEART



*A program of*





## ***Welcome to the exciting world of adoption!***

We know that at this point you probably have many questions. Caritas Family Solutions offers a variety of adoption services and it is our hope that this booklet will answer many of your questions. After reviewing this booklet, it will be up to you to contact an Adoption Specialist to schedule an appointment.

Please visit our website to view additional information about the agency and adoption program. Adoption Client Rights and Responsibilities, Program Financial Information, and Adoption Statistics are also available for you to review.

[caritasfamilysolutions.org](http://caritasfamilysolutions.org)

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# Mission Statement

As a visible expression of God's loving community and consistent with the example of Jesus Christ, Caritas Family Solutions provides direct services to persons of all backgrounds with social and emotional needs across the continuum of life.

## Overview of Services

### Domestic Adoption Services

Caritas Family Solutions promotes open adoption and works to match waiting families with birthparents who choose to make an adoption plan for their child. Families who participate in the ***Adoption from the Heart*** program are required to provide the agency with regular updates regarding the child after adoption.

In addition to the ***Adoption from the Heart*** program, we may assist families with additional ***networking*** opportunities.

Caritas Family Solutions can provide home study and post placement services to families who are independently networking to locate a placement, have a prospective match or may have already received a placement of a child on their own.

Some of our families have explored the newest option to grow their family, adopting an embryo (also known as embryo donation). Fertilized embryos from IVF treatments can be donated to families for adoption. This is a great way for families to be pregnant with and give birth to their adopted child. The expense can sometimes be less than a traditional adoption. We can provide you with this information if requested.

### International Adoption Home Studies and Post Placement Services

Caritas Family Solutions is ***COA Accredited*** to provide home study and post-placement/adoptive services to families interested in pursuing an International Adoption. Because we are not an International placing agency, you will need to choose a placing agency that specializes in your country of interest. Caritas Family Solutions has collaborative/linkage agreements with licensed or certified International Placing Adoption Agencies. It is required that you choose an Illinois approved agency.

### Foster to Adopt / Conversion / Special Needs

These options are available to those who are willing to consider adoption of older children, emotionally or physically challenged children or sibling groups. They require your family to be licensed foster parents and have experience with fostering children. It may require you to do searching on your own to locate a possible match. There is no charge to become a foster parent or to adopt a foster child. You may even receive a monthly stipend to care for the child until he or she reaches 18 to 21 years of age.

# DOMESTIC ADOPTION REQUIREMENTS

## Applicants should:

1. Be single, or a legally recognized couple for at least one year.  
*In our experience there is a strong preference for birthparents to place with married couples. Single individuals, same gender couples, couples with more than one child or who are gender specific wishing to adopt through our Domestic Adoption Program **may** experience a lengthier wait.*
2. Be (a) stable, law abiding, responsible, mature individual(s) at least 21 years of age and capable of passing a child abuse/neglect and criminal background check.
3. Provide the names of unrelated individuals to attest to the applicant's character.
4. Be in good physical health and agree to have this verified by a physical examination as part of the home study process.
5. Be committed to the mission and core values of the agency.
6. Provide sufficient resources to provide basic necessities for themselves and the children to be adopted, including health and life insurance.
7. Be committed to and capable of serving as a link between their child and their child's birth family regardless of differences.
8. Possess adequate support from family, friends and the community regarding their decision to adopt.
9. Have an understanding of their own sense of personal history and how that helped form their values and attributes about racial, cultural and religious similarities and differences.
10. Have the capacity and commitment to provide the child with racial and cultural experiences, as well as information and knowledge about their ethnicity.
11. Acknowledge and prepare to deal positively and effectively with the fact that, as a multi-cultural family, they could experience negative stereotypes.
12. Applicants for International Adoption must also meet the requirements of the International Placing Agency and Foreign Government.
13. Applicants for **Foster To Adopt, Conversion, and/or Special Needs Adoption** must complete the DCFS Pride Training and meet state licensing requirements for Illinois. Fostering experience is necessary in order to meet the needs of the child/children.

# THE DOMESTIC ADOPTION PROCESS

*This is a brief summary only and may not include all of the steps for your adoption.*

1. All adoptions require a family to participate in the home study assessment process and meet training requirements set forth by the state of Illinois.
2. Applicants must initially and continually pass clearances for the FBI, criminal activity (LEADS), and child abuse/neglect (CANTS).
3. The home study is an assessment process legally required for all non-related adoptions. It will:
  - A. Examine the appropriateness of the home and family for adoption
  - B. Examine individual and family values, expectations, parenting talents and skills necessary for adoption
  - C. Assess whether or not adoption is appropriate for the client(s)
  - D. Assess individual maturity and the stability of marriage/civil union relationship
  - E. Identify areas of strength and weakness in order to prepare for adoption challenge
4. The home study process involves the completion of self-study documents, individual/couple interviews, and the administering of an ENRICH (marital assessment) and/or MMPI (personality inventory) involving a feedback session with a licensed counselor.
5. You will be asked to write a one page "Dear Birthparent" letter about your family and provide an Agency approved family picture. Several copies of these may be required and you may be asked to update them on a regular basis. Your letter and family picture along with others are compiled into a binder and presented to birthparents who are considering a plan of adoption for their child.
6. An adoption attorney will be needed for the adoption process. The cost is not included in your Agency adoption fees. The Agency can provide you with a list of state approved attorneys with adoption experience. We strongly encourage you to choose an experienced adoption attorney as not doing so can significantly delay your adoption process and put your adoption at legal risk. Don't forget to give your attorney's contact information to your Adoption Specialist.
7. Because the Birthparent(s) view and select the family they feel is the best match for them, your wait time cannot be predicted.
8. Once selected by the Birthparent(s) as a potential match, you may participate in an initial match meeting and ongoing meetings to determine compatibility. The Agency will assist you in developing an agreement about the type of ongoing communication and level of openness that you both expect from your growing relationship.
9. If the Agency works with birthparents who decide they do not want the option of selecting the Adoptive Family, the agency makes every effort to match a child according to the expressed wishes of the birth parents, and the best interest of the child. This may include taking into account such things as religion, culture, race, or ethnic identity issues. If birthparents decide that they have no preference involving placement, the agency will contact the adoptive family that has

been waiting the longest period of time. If a match cannot be easily made within the Agency service area, the child will be referred to another licensed or certified agency in order to avoid a delay in placement. This is completed within the parameters of Illinois law.

10. Seventy-two hours after delivery, the birthparents may sign their irrevocable and voluntary surrenders depending on their individual situation. Until these papers are signed, the Birthparent(s) can change their mind. The child may be placed with you anytime after leaving the hospital depending on the agreement and understanding of the legal issues involved. Your Adoption Specialist will explain in detail the many possibilities of placement. Your Specialist will also help you decide which is best for you.
11. After placement you will contact your attorney as soon as possible to have her or him file a Petition to Adopt. You will also contact your pediatrician for the initial visit with the child.
12. After placement, your Adoption Specialist will be visiting with you and your child within the first two weeks of placement and every 30 days after for a minimum of six months. These post-placement visits are your time to express any ongoing or new concerns you have about parenting, adoption, or birthparent issues.
13. Pending **Consent to Adoption** by our Agency, seven to nine months after placement, your attorney will set a court date at which the final legal process will occur.

## WHAT IS AN OPEN ADOPTION?

The concept of adoption has changed greatly over the years. Although our agency will arrange a confidential adoption at the birthparents' request, we believe in "**open adoption**". Open adoption is an attitude, involving a cooperative plan between the biological and adoptive parents for the child in which both parties have a vital interest. Adoptive families are encouraged to be as open as possible without compromising their level of comfort. Birthparents may desire various levels of openness with an adoptive family. This may range from pictures and letters once a year to phone calls and visits. The adoption process is a lifelong commitment as is your relationship with the birthparents.

## WHY IS OPEN ADOPTION IMPORTANT?

1. The early involvement between biological and adoptive parents provides a greater opportunity for preparation and planning which leads to early life stability for a child
2. Having an open adoption allows the ongoing exchange of medical information and family history
3. Open Adoption creates a positive atmosphere for the child allowing the child to grow up with knowledge of his/her birthparents and the circumstances surrounding the adoption
4. Open Adoption provides ongoing reassurance and acceptance to all members of the triad and diffuses the loyalty dilemma that adoptive children sometimes experience
5. Open Adoption provides birthparents with the opportunity to express continuing love and concern for their child

## FEES FOR DOMESTIC ADOPTION

### **\$300.00 Application Fee (Non-Refundable):**

An Application must be completed by all clients receiving services from the Adoption Program.

- ♥ The Application Fee is due upon receipt of the application.

### **\$3,000.00 Home Study Fee:**

The completion of a home study may take approximately three to six months and is a legal requirement for all non-related adoptions. The process includes a series of interviews, home visits, home standards according to the state of Illinois, training hours, an ENRICH marital assessment or MMPI, and CANTS/LEADS background checks.

### **\$7,000.00 Adoption Program Fee:**

This fee includes but is not limited to adoption support services, facilitation and mediation between birth families and collateral agencies, in-person and phone contacts, travel expenses, updates to CANTS/LEADS and FBI fingerprinting, addendums to the home study, home study updates, and extraordinary costs, etc.

- ♥ \$10,000.00 (home study and program fee combined) will be billed to you once you have completed the ENRICH marital assessment or MMPI inventory. Your "Dear Birthparent" letter will be added to the profile book and on the website once this fee is paid in full.

### **\$10,000.00 Placement Fee:**

This fee includes counseling and support services for Birthparents before, during, and after placement of the child for adoption. It pays for the cost of opening and maintaining a birth parent file, phone and in-person contacts, legal paperwork, registry searches, and any extraordinary costs associated with the facilitation of an adoption plan. It covers the cost of post placement visits and reports which are done within the first 2 weeks of placement and every 30 days after for a minimum of 6 months. Reports from these visits serve as documentation for the court during adoption finalization. It also covers the preparation of adoption finalization paperwork.

- ♥ \$10,000.00 will be billed to you once you receive a placement and will need to be paid in full before finalizing your adoption.

## FEES FOR INTERNATIONAL ADOPTION

### **\$300.00 Application Fee (Non-Refundable):**

An Application must be completed by all clients receiving services from the Adoption Program.

- ♥ The Application Fee is due upon receipt of the application.

**\$2,500.00 Home Study Fee:**

The completion of a home study may take approximately three to six months. The process includes a series of interviews, home visits, home licensing according to the state of Illinois, training hours, an ENRICH marital assessment or MMPI, and CANTS/LEADS background checks. It is reviewed and approved by your placing agency and the state of Illinois.

- ♥ This fee will be billed to you once you have completed the ENRICH marital assessment or MMPI inventory. Once it is paid in full, you and your placing agency will receive a signed and notarized copy of your home study narrative.

**\$300.00 Post Placement/Adoption Visit Reports:**

The state of Illinois requires one post placement visit report. Additional visits and reports will follow the schedule established by your placing agency and country of adoption. *You should be aware that refusing to follow the visiting schedule set forth by the country puts future adoptions from that country at risk.*

- ♥ This fee is due at the time of your home visit. Notarized reports will not be sent to your placing agency until the fee is paid.

**ADDITIONAL AND DISCOUNTED FEES**

**\$1,500.00 Home Study Fee for Additional Adoptions or Agency Transfers:**

This fee covers the cost of reviewing and updating home study reports for families that are adopting additional children from Caritas Family Solutions or coming from another agency. *Additional Agency adoptions will be allowed one year after each adoption placement.*

**\$500.00 Interstate Compact Fee:**

This fee covers the cost of facilitating a placement into or out of the state of Illinois.

- ♥ This fee is due at the time of the placement.

**\$170.00 Yearly Fingerprint Updates for International Adoptions:**

This is the cost per couple to update background clearances on a yearly basis.

**\$300.00 Home Study Updates for International Adoptions:**

This fee covers the cost of yearly updates which are required for all International Home Studies.

**\$40.00 Temporary Baby Care Fee:**

This is a daily fee for temporary baby care services should the baby need to stay in a home other than yours until legal risk issues are resolved.

**Medical Expenses:**

Occasionally, a situation will arise when a birth parent does not have medical coverage. If attempts are not successful or if the birthparent is denied Medicaid coverage, the adoptive family may be asked to assist with paying the medical bills for the birth mother and/or the baby.

**Reasonable Living Expenses:**

Adoptive families may pay all “reasonable living expenses” for the birth mother no more than 120 days prior to the expected date of delivery and for no more than 60 days after the birth of the child. Reasonable living expenses means those expenses related to activities of daily living and meeting basic needs which may include but are not limited to lodging, food, and maternity clothes. Lost wages, gifts, educational expenses, or those similar are not allowed. Payments for all expenses are made through the agency and not directly to involved parties.

**Birthfather Expenses:**

Extraordinary costs incurred as the result of locating an uncooperative or unknown birth father.

**Attorney Fees:**

Attorney fees are an extra expense for adoptive families. All families will need to locate an Attorney who specializes in Adoption Law. Upon request, the Agency may provide the family with a list of Adoption Attorneys.

## INTERESTED IN INTERNATIONAL ADOPTION?

1. DO YOUR RESEARCH! Locate a Placing Agency that specializes in adoptions from the country of your interest.
2. A list of potential placing agencies is enclosed or you can choose from other resources. Your Placing Agency will need to be an Illinois approved agency.
3. Ask about fees, time frames, age of child, health issues, birth family services, travel expectations and other points of concern as each country is different.
4. Once you have decided on a placing agency that best suits your needs as an adoptive family, request an application packet. **COMPLETE PACKET AS REQUIRED.**
5. Once the placing agency has received your packet and accepted you as a client they will begin the adoption process in the foreign country. Generally, it is up to you to remain in contact with the placing agency during the process of identifying your child. Please notify us immediately regarding the name of your placing agency worker.

**PLACING AGENCY FEES**

6. Placing agencies may charge you a flat fee or per adoption service provided to you. The cost of a placing agency may range from \$9,000.00 to \$30,000.00 depending upon the country you choose to adopt from. The average placing agency cost seems to be around \$15,000.00.
7. The costs listed in placing agency fee schedules include placing agency fees in the U.S. and your country of adoption, international program fees, humanitarian aid, translations, and legal expenses with a separate listing of travel and hotel expenses. In short, all known costs excluding

the cost of the home study, post-adoption visits/reports, Citizenship and Immigrations service fees (USCIS), and documentation fees for your dossier.

### **APPLICATION TO USCIS**

8. It is necessary to apply to the United States Citizenship and Immigration Services department (USCIS) in order to bring an adopted child into the U.S. They are still citizens of their country until their arrival in the U.S. The fee for the USCIS application (I-600A Application for Advance Processing of Orphan Petition) is approximately \$545 plus \$70 per person over the age of 18 living in the home for fingerprinting.

### **DOCUMENTATION FEES FOR DOSSIER (PAPERWORK)**

9. Each document required for your dossier must be notarized, certified or apostilled, and often authenticated by that country's embassy or consulate in order to be a legally recognized document. This will cost approximately \$300 - \$1,000 for documenting all the required papers.

### **GETTING A REFERRAL**

10. When a child has been identified for you, the placing agency will send a "referral packet." The referral packet could contain pictures, medical information and birthparent history.
11. Do not hesitate to call the placing agency for additional information or clarification.
12. We strongly recommend for you to take the medical information to your pediatrician for consultation.
13. If this child does not feel right for you, NOW is the time to turn down the referral NOT later. This generally never affects the agency's decision to offer the next appropriate child to you.
14. If you accept the referral, follow the instructions quickly and carefully. Make contact with the placing agency regarding expectations for travel. Contact your Adoption Specialist at Caritas Family Solutions and share the referral information.
15. If you do not accept this referral, notify the placing agency and your Caritas Family Solutions Adoption Specialist immediately. Return the referral packet to the placing agency. Your Adoption Specialist from Caritas Family Solutions will be in contact with the placing agency worker to support and explain your decision.

### **TRAVEL**

16. When your placing agency worker has arranged travel time notify your Caritas Family Solutions Adoption Specialist.
17. If your child is arriving in the states, make preparations for traveling to the arrival state. Be prepared with an age appropriate bag for your child including diapers, extra outfits, blankets, toys, books, snacks, and a car seat.

18. If you are traveling to the foreign country be sure to consult with your placing agency worker about the extras to bring along. Do not forget your car seat when you arrive back in the states and are ready to drive home.
19. Notify your Adoption Specialist from Caritas Family Solutions immediately upon your return home.

## **PLACEMENT**

20. Your Adoption Specialist with Caritas Family Solutions will set up an appointment within the week to visit your family in the home. He or she will also schedule your first official post-placement visit and discuss the requirements of the placing agency for additional post-placement visits. The first visit is required by the state of Illinois. Visits after the first month will follow a schedule set by the country and placing agency. *You should be aware that refusing to follow the visiting schedule set forth by the country puts future adoptions from that country at risk.*
21. Soon after your return home, contact an attorney.
22. If your adoption was legally finalized in the country of origin, then you may want to “re-finalize” for the sake of obtaining an American Birth Certificate. It is advisable to obtain an attorney who is familiar with this process.
23. If your adoption was not finalized in your chosen country, your attorney will provide two copies of the “Judgment for Adoption” to your Caritas Family Solutions Adoption Specialist. Your Adoption Specialist will send one to the placing agency and will retain one for our files.

## **INTERNATIONAL PLACING AGENCY LIST**

*You may also choose a placing agency not on this list as long as they are Illinois approved.*

### **EUROPEAN ADOPTION CONSULTANTS**

9800 BOSTON ROAD  
NORTH ROYALTON, OH 44133  
1 (800) 533-0098  
Specializes in: Guatemala, China, Russia, Ukraine,  
Kazakhstan, and Vietnam

### **GREAT WALL OF CHINA**

248 ADDIE ROY ROAD, A102  
AUSTIN, TX 78746  
(512) 323-9595  
Specializing in: China

**HOLT INTERNATIONAL CHILDRENS SERVICE**

1195 CITY VIEW

EUGENE, OR 97402

(541) 687-2203

Specializing in: China, India, Thailand, Russia,

Philippines, Bulgaria, Korea,

Ecuador, Guatemala, and Mongolia

**WACAP (WORLD ASSOC. FOR CHILDREN AND PARENTS)**

P.O. BOX 88948

SEATTLE, WA 98138

(206) 575-4550

Specializing in: India, China, Russia, Korea, and Thailand

# Ways to Finance an Adoption

## **Some of the costs of an adoption may be returned to you through federal tax credits.**

Yes it is true. A tax credit, per child, may be received for adoption expenses. Please refer to Tax Benefits for Adoption, which may be downloaded online at [www.irs.ustreas.gov](http://www.irs.ustreas.gov).

## **Many states offer extensive tax credits – up to \$10,000.**

To find out about your state tax credits, contact your state's Division of Family Services and tax office or try the Web at [www.state.il.us](http://www.state.il.us). Be sure to ask about your state specific tax credits for adoption and if you qualify for any special subsidy programs.

## **Corporate Matching Gift**

There are many corporations that have adoption assistance programs (AAPs). Please check with your employer's human resource department to see if they have an AAP or other adoption assistance benefits. On the Web, check out <http://adopting.org/employer.html> for very important details.

## **Military, Nonrecurring Program**

There is a one-time subsidy program available for full-time military personnel. Currently adoption couples or singles can receive up to \$2,000 per child or \$5,000 maximum for siblings. Many military personnel do not know this is available to them. Visit [www.militaryadoption.com](http://www.militaryadoption.com) for more info.

## **Loans and Second Mortgages**

Many banks will readily give you a second mortgage on the equity you have in your house, which you may use for adoption. Rates are usually low and interest may be tax deductible. If you borrow money to help pay for the adoption, the interest expense will qualify for the adoption tax credit, consult your advisor.

## **Low Interest Credit Cards**

Credit cards may have low interest introductory rates.

## **Family and Church Friends**

Often family and church friends offer enthusiastic assistance when they know about adoption plans.

## **Adoption Travel**

Many airlines offer special adoption fares. When booking flights, make sure and ask about discount rates for adoptive parents or the adopted child. Visit [www.affordingadoption.com/travel.php](http://www.affordingadoption.com/travel.php) for more information.

## **Grants**

Research the internet for adoption grants. There are many websites and *TOO* many grant opportunities to list.