

...lighting the way for new beginnings

DOMESTIC ADOPTION PROGRAM

Licensed offices dedicated to providing home study, placement and birth parent services in:

Baton Rouge, LA – Main Office 3975 O'Neal Lane, Suite C Baton Rouge, LA 70816 (225) 753-5551 (PH) (225) 753-6866 Fax 1-888-987-6300

Jacksonville, FL – Support Services / By Appt Only 9378 Arlington Expressway, Suite 222 Jacksonville, FL 32225 (904) 470-0336 or 1-888-987-6300

Pensacola, FL – Support Services / By Appt Only 223 West Gregory Pensacola, FL 32502 1-888-987-6300

Gulfport, MS – Support Services / By Appt Only 1520 29th Avenue, Suite 22 Gulfport, MS 39501 (228) 987-7755 or 1-888-987-6300

Administrative Support:
Program / Finance Director:
Executive Director:
www.BeaconHouseAdoption.com

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WHAT IS DOMESTIC ADOPTION?

Domestic Adoption is the adoption of a child born in the same country as the adoptive parents. Domestic Adoption can take place only when the biological parents relinquish their parental rights to that child.

GENERAL INFORMATION ON OUR DOMESTIC ADOPTION PROGRAM

Beacon House has many years of experience with the domestic adoptions of children of all ethnic backgrounds. Requirements and procedures for all the programs are very similar. Placements are made nationwide with the exception of New York State, additionally, Beacon House has placed in a number of other countries.

Requirements for adopting families: Beacon House utilizes the most flexible criteria for approving adoptive families, within the parameters of each state's law. Beacon House is interested in making an adoptive placement that fits your family and fits the birth mother's wants and needs. Our criterion does not exclude single parents or families with existing children. The main criteria for any adoptive family, is that they are able and willing to provide a loving, nurturing environment for a child, and be the subjects of an approved home study.

Open vs. Closed: The issue of open versus closed adoptions requires some understanding of the vast spectrum of possibilities in this area. Beacon House does not promote either totally open or totally closed adoptions. Instead, we provide extensive counseling with the parties to the adoptive process to determine their expectations. Throughout the process, various options are discussed and considered to assure that **no** person involved in a particular adoption feels compelled to enter an arrangement that makes them uncomfortable. It is, however, our policy that confidential information not be exchanged at any time during the process. Those individuals for whom totally open adoption is a choice may enter into any arrangement they wish at the conclusion of the adoption process.

***In all types of adoptions through Beacon House the files are sealed. However, in a closed adoption, the files are typically never made available to the adopted child.

<u>Interstate Placements</u>: Beacon House is very experienced in working with interstate placements. Any time a child is moved across state lines for adoption, approval must be obtained from the Interstate Compact on the Placement of Children, an office in all 50 states, the District of Columbia, and the US Virgin Islands. Beacon House is well acquainted with the requirements of the I.C.P.C. and assures that necessary documents are collected prior to birth of the child. This way, there is a smooth transition of the child from the birth mother to the agency, to the adoptive

parents. Beacon House does not place children in the state of New York.

Execution of Consents/ Surrenders: The consent that allows Beacon House to place a child with approved adoptive parents is called different things in different states. Regardless of the terminology, it is the timing of the consent/surrender and its revocability that are important. States may have differing procedures and time frames, so the timing and revocability depends on several factors including where the child is born and where the biological parents reside. Adoptive parents will be apprised of the appropriate information when considering a match with a birth mother.

Interim Care: In general, a birth mother and infant are discharged from the hospital on the second day after birth. If necessary, Beacon House will provide temporary private care from hospital discharge until consent/surrender if needed, at which time adoptive parents are welcome to take physical custody of the infant. In most cases, if an Adoption Plan is known, and the hospital permits it, the infant will remain under the care of the hospital and will be discharged once the consent is signed, typically between 48 – 72 hours after birth. If the placement requires Interstate Compact approval, there may be a period of time when the new family needs to remain in the state where the child was born until ICPC approval can be obtained, this can take up to 14 business days.

Beacon House understands that there are a number of agencies that encourage prospective adoptive parents to be present at the delivery of the child. Here at Beacon House, we believe that we have obligations to all parties of the adoption triad in equal measure, and based on many years of experience, we have found that it is more usual for a birth mother to need some time in the hospital to obtain closure for her adoption plan. However, we do our best to honor everyone's wishes and will proceed based on the desired birth plan of the birth mother. While this information is presented at the time of match, it is subject to change at any time.

Bonding: Bonding is a process that can begin at any time after a child is united with parent(s) and continues throughout the years of the relationship. Early bonding is important and can begin as soon as the child is placed in the physical custody of the adopting parents. In Interstate placements, the waiting period for ICPC approval provides the adopting parents with personal, special time with the newborn to begin this process.

<u>Waiting Time</u>: The time frame from application completion, to match, is generally 6-24 months. Naturally, this time can be extended by the requirements of the adoptive family, or the needs of the birth mother. The more flexible you are and the more reasonable your budget, the more likely you are to be placed earlier.

<u>Birth Mother location</u>: Perhaps the single most difficult thing about adopting domestically today is the location of a birth mother who is considering adoption. With the easy availability of birth control and now the "morning after pill", which can be obtained at local health clinics, the search for a birth mother who is considering adoption is taking longer and is more expensive than ever. It is more important than ever that agencies reach potential birth mothers on a large scale through advertising efforts in many geographic areas.

Beacon House has an aggressive marketing strategy that directly targets birth mothers in a number of areas that have continued to be successful; the agency funds the outreach to birth mothers through classified advertisements, television and radio ads, outdoor advertising (billboards), Yellow Page ads in 14-15 states, and internet presence.

Beacon House works with birth mothers in all states, but many choose to relocate to Louisiana, Mississippi, or Florida and are therefore subject to the laws of the state where they relocate. In these states, birth mothers may receive residential assistance, medical, legal, and travel expenses.



BEACON HOUSE DOMESTIC PROGRAM:

Being informed of what to expect during the adoption process is very important. The following steps will give an overview of the process Beacon House follows.

Step 1: Initial Information

A family acquires information from agencies they are considering and makes a decision on what will work best for them. Different agencies have various means of receiving information – most will want your name, address and email address.

Step 2: Submit an Inquiry Form

On Beacon House Adoption's website, you will receive free information by selecting the "free information" tab - then complete our "Inquiry form". When you click the submit button, two things will happen:

- You will be taken to a page on our site that presents Free Informational Packets for the program that interests you.
- Your contact information will be sent to our Adoption Program Specialist who will reach out to you to answer any questions you might have.

Step 3: Webinar

Our webinars are available online, in the convenience of your own home. They can be found under the "online webinar" tab on our home page.

In addition we ask that you have at least one formal informational call with Linda Partain, our Program Director prior to application.

Step 4: Application

Once you have decided that Beacon House presents the program for you, it is necessary to submit an application for adoption services. This can be done by completing the online application and paying the application fee on our website. We ask that you NOT apply prior to having a detailed phone call with our Program Director, Linda Partain.

Step 5: Contract

Once your application and fee are received by Beacon House –the application is reviewed for any potential issues and approved. Once approved, our agency is accepting you as a client and we will send via email a sample of our contract for Adoption Services, Home study Services, or both. You will have the opportunity to review the sample to ensure all your questions will be answered. Once you are ready to proceed, you may notify Beacon House in Baton Rouge and a personalized

contract will be sent to you. The personalized contract is the same, verbatim as the sample contract it simply does not have a time frame attached to it.

This personalized contract is an offer to provide services to you, and the offer will remain in effect for 10 days from the date sent. After 10 days the offer expires. It is important that you have the contract signed, notarized and returned to Beacon House within that time frame.

Step 6: Adoption Finance Coach

Once you are under contract with Beacon House, our Program Director will register you with an Adoption Finance Coach to help you create a plan.

Adoption financial planning is becoming more critical for families as revenue sources become more limited and costs are rising. Families need to prepare for the costs associated with adopting, and Beacon House would like to help you do that. Beacon House is the ONLY Full Service agency offering its clients FREE ACCESS to an experienced financial planner and her system. The Adoption Finance Coaching System can help you to create a comprehensive financial plan customized just for you. Twelve on-demand webinars, personalized coaching, templates and more will guide you to help you decide your best path for raising the money you need. You will have access to this system as soon as you are contracted with Beacon House.

Step 7: Home Study

Family will begin their home study either with Beacon House in Louisiana, Mississippi or Florida. If family resides in another state, Beacon House can assist the family in identifying a home study agency near them. Beacon House can only accept homes studies be completed by a licensed agency. We cannot accept home studies from the Department of Children and Family Services or from independent social workers.

Step 8: Pre-Adoption Education

Adoption requires certain educational, cultural, developmental and medical awareness in order to best prepare for the arrival of your child. Proper preparation is essential to the success of the placement, and we believe it is vital for adoptive parents to develop an understanding of the complex issues of adoption.

Prior to the adoption, Domestic Adoptive Families are required to complete a minimum of 15 hours of adoptive parent education. Families may take courses in Infant and Child CPR, baby care, parenting an adopted child, Transracial adoption, CPR for Infants and Adults, and more. Additionally, Mandated Reporter Training and SIDS Training through DCFS is required by the state of Louisiana (BHAS' home state).

Step 9: Profile

The domestic staff will assist the family in making a profile to be presented to potential birth mothers for consideration. Beacon House asks that the family receive approval prior to print and submission and requires at least two hard copies of the profile book to the Baton Rouge office to retain.

Step 10: Birth Mother Match

Generally, within 6-24 months from the time that you become eligible for match, Beacon House will locate a Birth Mother that matches your criteria. In accordance with our NO WAITING LIST

policy (once active and under contract in our program), all families eligible for this placement will be contacted. Available social and medical history will be provided verbally, along with a good faith estimate of the costs involved in the placement.

It is an important decision whether or not to be presented to any particular birth mother for selection. Once you have made this decision, and are chosen by a Birth Mother, you are expected to proceed with placement. In most cases, this decision will have to be made quickly; once provided with the background information on the situation and estimated costs, there will be limited time for reflection.

** Please Note: Based on the information you provide and our No Waiting List Policy, you will be contacted about every birth mother that meets your criteria.

Step 11: Post Match

Once matched with a birth mother, regular updates on the birth mother will be provided by the domestic staff.

Adoptive parents will be provided with a written estimate of costs and expenses for the placement, along with a payment schedule. They will need to work with our domestic staff to complete documentation required to make the placement during the next few months.

Step 12: Process at and after Delivery

Adoptive parents will be updated on the status of the birth mother and the baby after delivery. Depending on the state where the birth took place, the birth mother will execute her adoption consent at the appropriate legal time; the agency will make all the arrangements. Generally, after the consent is complete, adoptive parents will be able to accept the placement and take physical custody of the child. ** This may vary based on the birth mothers birth plan.

In the event that the adoptive family lives in a different state than where the child was born, Interstate Compact must be addressed, and the family will need to remain in the state of residence of the child/ birthmother until approved to return home. We ask that you be prepared for a 10-14 day wait.

In most cases, unless discussed with the adoptive family first, finalization arrangements will be made by Beacon House via the attorneys available to the agency.

Step 13: Post Adoption

Once you have taken placement, a Social Worker, usually the same one who completed your adoption home study, will come out to your home to check on your new family. This post-placement visit is within 21 days after you accept placement if outside of your state of residence, or within 7 days of returning home with your baby. The Social Worker will check to see how you and the baby are doing together; how the new baby is adjusting to their new family; your schedules, and to offer support to you and your family during this adjustment period.

After your initial post placement visit, there will be others until the finalization of the adoption as required by the agency and/or state. Beacon House will provide you with a post placement schedule and will let you know when the court date for finalization has been received. After the finalization is complete, Beacon House will have the Birth Certificate sent to the Adoptive Families home directly from Vital Records.

ADDITIONAL SERVICES

Beacon House provides additional adoption related services outside of placement programs. Home studies, post placement services and educational training are available separately from placement programs.

SUMMARY: SO WHY ADOPT FROM BEACON HOUSE?

Beacon House has an excellent record of placements of newborns. Since 1989, we have served several thousand families and birth mothers and maintain a high success rate. Birth mothers are provided with extensive in-house counseling by our staff, as well as independent counseling with licensed social workers. This communication with the agency is part of the reason for our success.

Beacon House aggressively markets our services to birth mothers; in addition, many of our past birth mothers refer others to us – they would not think of working with anyone else! Our experienced staff knows just how to respond to the needs, emotional as well as physical of a birth mother.

Beacon House Adoption Services, Inc. is committed to providing the highest quality professional adoption services to our clients. We respect the rights of all parties to the adoption process and attempt to provide an adoption experience that will leave all parties satisfied and with a positive view of adoption. Adoption is more than just taking on a child. It is taking on a series of issues that involve other people and their feelings and this agency is well aware of the emotional environment of adoption. We believe our agency provides compassionate, straightforward service to all members of the adoption process.

BEACON HOUSE ADOPTION SERVICES, INC. COSTS AND FEES: DOMESTIC PROGRAMS

The following is a list of the fees charged by Beacon House Adoption Services, Inc. for professional services. These are flat rates costs that are included in the estimate below with exception to the HS / HS Update cost as some BHAS families will have a HS agency in their state of residence (as required by law).

APPLICATION FEES:

All Programs

I. Preliminary Application Fee

\$ 300.00

PLACEMENT FEES:

Domestic Agency Fee

\$20,000.00

HOMESTUDY AND POST PLACEMENT FEES

I. Home Study \$ 2,000.00

II. Home Study Update \$1,000.00

III. Post Placement \$ 350.00

PLEASE NOTE: THE TOTAL COST OF ANY DOMESTIC ADOPTION DEPENDS IN LARGE PART ON THE INDIVIDUAL SITUATION OF THE BIRTH MOTHER AND THE ADOPTIVE PARENTS.
PLACEMENT FEES ARE ONLY THOSE FEES PAID TO THE AGENCY FOR PROFESSIONAL SERVICES PROVIDED FROM FIRST CONTACT WITH ADOPTIVE PARENTS THROUGH FINALIZATION OF THE ADOPTION.

^{**}Includes \$3,000.00 contract fee paid with contract signing**

^{**} Remaining \$17,000 is broken into two payments for timing purposes only at time of match and time of placement.

^{*} All placement fees are as per contract and exclusive of birth mother related costs and expenses including medical care, residential expense, legal fees, independent counseling, foster care, travel, or supervision expense. Good faith estimate provided prior to commitment.

GOOD FAITH ESTIMATE

BIRTH MOTHER: SAMPLE ESTIMSTE

[representative of a 6-month period and ALL INCLUSIVE]

RESIDENTIAL

TOTAL RESIDENTIAL \$ 7,500.00 (FL \$5,000.00)

Includes any rent, grocery or other

Living expense necessary

PROFESSIONAL FEES

Agency Fee \$	20	0,000.00
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Attorney Fees AP \$ 700.00 (Legal fee for finalization in LA)

Attorney Fees BM/BF \$ 2,500.00 **Court Cost** \$ 2,500.00 3,000.00 Case Management \$ \$ Counseling 500.00 Account Management \$ 500.00 Mileage / Trans. / Remote Services \$ 2,000.00 Post Placement Visits 2,100.00 (LA, FL, MS – home study clients only)

MISC

\$ 2,500.00

(Misc covers any additional costs not included above, and is in consideration of the current cost of living)

TOTAL	\$ 43,800.00
Contract fee paid separately	(\$ 3,000.00)
TOTAL	\$ 40 800 00

PAYMENT SCHEDULE:

DUE	WITHIN 48 HOURS OF MATCH	\$17,500.00
Paym	nent due 1st of the following month	\$ 1,500.00
"	"	\$ 1,500.00
"	66	\$ 1,500.00
"	66	\$ 1,500.00
"	"	\$17,300.00

The current total estimated cost to adopt through BHAS is \$40 - \$45k. If you are prepared for this amount, it will encompass almost any situation that walks in our door.

BEACON HOUSE RAISES THE BAR WHEN IT COMES TO PERSONALIZED SERVICE

Adoption financial planning is becoming more critical for families as revenue sources become more limited and costs are rising. Families need to prepare for the costs associated with adopting.

Beacon House is the *first*, full-service agency offering the **Adoption Finance Coaching System**

A proven, ground-breaking system helping our families with alternative ways to finance their dreams!

Benefits Include:

• 12 On-Demand Webinars

Topics Include: How to Plan Your Special Event; How to Write a Grant for Your Adoption; Your Adoption Budget and Beyond; How to Tell Your Inspiring Story and much, much more...

• Invaluable Resources

There is no one-size-fits-all adoption. That's why we help you to create a comprehensive financial plan <u>customized</u> just for you. Templates to assist with creating an adoption budget, your adoption action plan, event planning and much, much more...

GoFundMe

Your Adoption Finance Coach has teamed up with **GoFundMe** to help our families raise money for their adoptions! **GoFundMe.com** is the world's #1 personal fundraising website and now you can link your **GoFundMe** page to your adoption agency! Personalized coaching to help you create a comprehensive plan that will guide you to help you decide your best path for raising the money you need!

"We were lucky to be connected to the Adoption Finance and Coaching System. We started the adoption process thinking that our only options were personal loans and a meager savings. Our Coach helped us to tell our adoption story to our community. The response was amazing! Not only did we raise a significant amount of money towards our adoption, we were also able to feel support from our community as well as get our friends and family excited about our adoption plans."

-- Amie and Ryan Francois

Want to Know More?

A short video and more testimonials are available at www.beaconhouseadoption.com under the "financial Solutions" tab.

A pre-consult is also available with the Adoption Finance Coach, for more information please contact linda@beaconhouseadoption.com

LET US HELP YOU MAKE YOUR DREAMS A REALITY!



THE COST OF ADOPTION

There is no doubt about it – adoption can be an expensive endeavor, and families often wonder how they can afford it. The good news is that there is help out there – in places you may have considered and those you may not! What follows is a suggested list of financial sources for you to consider and try. It is by no means exclusive – use your creativity!

BHAS Fee Structure:

BHAS has structured its fees/costs/expenses for both domestic and international adoption so that families are paying a portion of the fees and expenses throughout their adoption process. This enables families to save or perhaps fundraise along the way. Domestic fees and expenses are paid monthly after a match with a birth mother.

GoFundMe (Adoption Finance Coaching System)

The Adoption Finance Coaching System can help you to create a comprehensive financial plan <u>customized</u> just for you. Twelve on-demand webinars, personalized coaching, templates and more will guide you to help you decide your best path for raising the money you need. Please visit our website <u>www.beaconhouseadoption.com</u> or <u>www.youradoptionfinancecoach.com</u> for more information.

Adoption Tax Credit

For adoptions finalized* in 2023, the adoption tax credit is up to \$15,950 per child. The amazing thing about this tax credit is that it is not a deduction that reduces your income for purposes of determining your tax liability. Rather, it is a tax refund that is based on a dollar-for-dollar reduction of your total tax liability. Simply put, the adoption tax credit is \$15,950 in your pocket to offset your adoption costs. Going forward, the amount of the credit will slightly increase each year because it is based upon a "cost of living" calculation. The numbers that define the lower and upper limits of income eligibility also will fluctuate since they are based upon the current cost of living.

You can find further information at the IRS website (which has not yet been updated for 2023) https://www.irs.gov/newsroom/the-adoption-tax-credit-helps-families-with-adoption-related-expenses

Currently, fourteen states offer some type of tax credit or deduction for adoption. They are AZ, CA, ID, IA, KS, MD, MA, MI, NM, ND, OK, UT, WV, and WI. Please consult your

tax advisor for more details and for updated information about credits which might be available in your state.

Employee Benefits

An <u>adoption benefits plan</u> is a company-sponsored program that financially helps or reimburses employees for expenses related to the adoption of a child and/or provides for paid or unpaid leave for the adoptive parent employee. Many employers are providing adoption assistance in the form of grants, reimbursement or other benefits. Other benefits may include paid and unpaid leave and counseling and support before and after adoption. If your employer does not offer a plan, ask! You may be able to show your employer the many benefits of offering assistance to families and children: minimal cost since few workers actually utilize the benefits; giving back to the community; social benefit since children and families are the beneficiaries of the company's support of adoption; keeping pace with other company trends; potential tax advantage if the benefits are directly deducted from payroll; and finally, the encouragement of loyalty from employees who have received the benefit. For ideas on how to approach your employer, see http://www.adoptivefamilies.com/printable/employment_benefits.html

Military Program

This program allows reimbursement, up to \$2,000.00 per child, for active-duty personnel. There are some restrictions on these funds, such as certain expenses that are not covered, and the requirement that a non-profit agency be used for the adoption. For information, see www.nmfa.org.

Loans/Grants

Below you will find a list of some of the financial resources dedicated to adoption and forever families. This list is ever-changing, as new and different resources become available to families, so check back from time to time or just Google Adoption Financing!

Credit unions do not typically have some of the issues that banks do, and may be a source for a loan more easily than a bank in the current economy.

Some families have borrowed from their own <u>401K account</u> and repaid the principle and interest to themselves. Call your parents, brothers and sisters. They may have a little extra cash lying around to help you. BH has families that have lobbied their families for support, and were surprised at the help they were able to receive! You can pay them back as you are more able later on.

Resources4Adoption.com

<u>Resources4Adoption.com</u> has the most up to date information on financial resources for adoptive families, including: grants loans, fundraisers, employment benefits, and more.

HelpUSAdopt.org

is a national non-profit financial assistance grant program that will provide qualified couples and individuals (regardless of race, religion, marital status or sexual preference) with grants of up to \$15,000 towards their adoption expenses... Their application is available online at https://www.helpusadopt.org/

Abba Fund

Provides interest-free covenant loans to Christian couples who are called by God to expand their families through adoption and who need help with the "cash flow crunch" http://www.abbafund.org/

America's Christian Credit Union

Because many financial institutions do not understand the unique situation surrounding the adoption process, ACCU offers adoption loans as part of a continuing effort to "reach, serve and teach." http://www.americaschristiancu.com/home/loa/adopt

<u>Caroline's Promise-</u> North and South Carolina Resident Grants
 Provides \$3,000 grants to Christian couples living in North or South Carolina who are adopting domestically or internationally. http://carolinespromise.net/adoptive-family-assistance/

Gift of Adoption Fund

is a national charitable organization that inspires adoption by providing grants to qualified parents. Applicants must have an approved home study, demonstrate financial need, and preference will be given to applicants who are experiencing extraordinary hardship. Grants are awarded regardless of marital status, race, creed, or national origin. Grant amounts vary between \$2,000-\$5,000 and applicants may apply for a grant up to 3times. http://www.giftofadoption.org

Lifesong for Orphans

Combines adoption matching grants, loans, and fundraising to provide assistance for Christian families adopting domestically and internationally. http://www.lifesongfororphans.org/adGrantLoans.html

• National Adoption Foundation

(http://www.nafadopt.org is the country's only national nonprofit organization dedicated to providing financial support, information, and services for adoptive and prospective adoptive families. NAF has a number of programs that can help to fund your adoption. Click on their How We Can Help link for more information.

Pathways to Little Feet

Pathways to Little Feet's mission is to encourage adoption through financial assistance, education and advocacy. Pathways for Little Feet has created a designated account called the Perpetual Family Fund that receives donations and provides interest-free loans to eligible families. As loans are repaid, the money is put to work in new loans. http://www.pathwaysforlittlefeet.org/

When you are ready to proceed with Beacon House we kindly ask that you complete our online application at the link below. Thank you and we look forward to working with you. http://www.beaconhouseadoption.com/application/

Applications not accompanied by the required fee will not be returned, nor will they be processed.