AGENCY PHONE HOURS OF OPERATION

Monday - Thursday: 9:00 AM through 4:00 PM
Friday: 9:00 AM through 12 noon

- Client appointments are available in the evenings and on weekends.
- Clients are provided with emergency contact numbers as appropriate.

In general, clients have the home and cell numbers of certain agency staff. Please exhibit respect and discretion when utilizing these numbers. Agency staff have family and need time away from work. If a question can wait until the next business day, please wait until this time and call the office.

*This document only addresses the rights of clients with regard to domestic agency staff and does not extend to Domestic or foreign government staff or staff of other agencies. ABI operates on an equal opportunity basis.

Staff

Lucy Armistead, MA, LPCC (lucy@allblessings.org)— Executive Director
Emily Mathews, LCSW (emily@allblessings.org)— MO Office Director, Domestic Coordinator
Olivia Kluiter, MSW (olivia@allblessings.org) – TN Office Director, Adoption Case Specialist
Stephanie Williams, MA, LSW (stephanie@allblessings.org)— Director of Education & Outreach, Home Study Coordinator
Amy Baird Larkin, BSW (amy@allblessings.org)— Post Adoption/Placement Coordinator
Jennifer Baldwin, BA (jennifer@allblessings.org)— Office Manager
Anji Edge (anji@allblessings.org)— Dossier and Post Placement Assistant
Lynne Payne (lynne@allblessings.org)— Office Assistant
Dale Armistead (billing@allblessings.org)— Bookkeeper

Adoption Caseworkers

Karalee Alvey, MAT; Laura Durbin, MSW; Beth Bessinger, MSW;
Sandy Wrobel, MAE; Meredith Young, BSW
Dear Prospective Adoptive Parent,

Thank you for your recent inquiry into our adoption program and services. All Blessings International, Inc., located in Owensboro, Kentucky, Franklin, Tennessee, Jeffersonville, Indiana and Ozark, Missouri is a state-licensed, Hague Accredited non-profit child-placing organization. In addition, we are proud members of the National Council for Adoption. We are committed to serving children and families!

About ABI, Inc. - The purpose of this agency is to help children find homes by offering child-placing services/consultation for parents pursuing domestic adoption and to conduct professional home study evaluations for families pursuing domestic or international adoption. We limit our services to states where we are licensed – Kentucky, Indiana, Missouri and Tennessee. When we work with expectant parents we provide non-directive counseling explore adoption. We educate prospective parents on options available regarding adoption, present professional training to prepare families for the many issues involved with adopting and parenting a child, and complete post placement/post adoption supervision after placement has occurred.

Our Mission - All Blessings International, Inc. strongly believes in the innate worth of every individual child and seeks to assist God’s children throughout the world by thoroughly preparing potential adoptive parents and recruiting families for adoption. It is this agency’s firm belief that every child has a right to grow up in a family where he or she is loved, nurtured, protected, and appreciated for his or her unique individuality, and we work diligently to lovingly prepare their forever family.

Our Many Services - All Blessings International, Inc. offers HOME STUDIES for Kentucky, Indiana, Missouri and Tennessee families in their pursuit of DOMESTIC placement or INTERNATIONAL adoption from many countries. ABI offers families pre and post-adoptive guidance, education, and support while providing clients assistance with adoption and cultural awareness. We will collaborate with state social services, court officials, and adoption agencies in the United States. Many of our local families applying for international adoption are very pleased to know that we can manage dossier legalization with both domestic and international mailings should a family need this extra assistance. We also serve families seeking DOMESTIC ADOPTIVE PLACEMENTS, provide ADOPTION COACHING and COUNSELING for EXPECTANT FAMILIES, and offer INDEPENDENT HOME INVESTIGATIONS, POST-PLACEMENT/POST ADOPTION SUPERVISION, and ASSISTANCE WITH ADOPTION FINALIZATION. All Blessings International, Inc. will do our best to work around your schedule, as daytime, evening or weekend appointments are available! We pride ourselves on our knowledge of adoption as well as our expedient service.

Attached is an agency application, and an explanation of the fees and services through our agency. This information will enable us to decide if your family meets the minimum requirements necessary to work with our agency.

If you would like to contact families that have utilized our services, do not hesitate to contact our offices and request reference information. ABI, Inc. understands the very confusing and often overwhelming nature of adoption, especially for families new to the process. We've attempted to write this guide to services and process in an understandable format, but please know we're here to assist you in any way possible as you encounter this exciting journey!

There are quite literally millions of children who wait for the love of a family. Could a child be waiting for you?

Many blessings and very sincerely,

A. Lucy Armistead, MA, LPCC

Founder and Executive Director
ABI Guide to Services
Table of Contents

ABI Mission, Purpose and Background ................................................................. 5
Client and ABI Bill of Rights .............................................................................. 6
Client Grievance & US Department of State Complaint Policies ....................... 7
ABI Domestic Program ....................................................................................... 8
Adoption Coach .................................................................................................. 9
Networking Adoption Program ............................................................................ 10
Home Study Process .......................................................................................... 11
Independent Investigation ................................................................................. 12
Post Adoption / Post Placement Supervision ..................................................... 12
Domestic Adoption Training .............................................................................. 13
International Adoption Training Program - Parent Education ......................... 14
Financing Options .............................................................................................. 15
Adoption Finance Coaching System .................................................................. 16
Adoption Fees and Explanations ....................................................................... 17-18
Frequently Asked Questions ............................................................................. 18
The Adoption Process ......................................................................................... 19
Criteria for Agency Acceptance ........................................................................ 20-21
Current Poverty Guidelines .............................................................................. 22-24
Hague Disclosures and Licenses ......................................................................... 25-26
Humanitarian Aid ............................................................................................... 27
Notes .................................................................................................................... 28
Office Locations and Mailing Addresses ............................................................ 29
Mission Statement

All Blessings International (ABI), is a Christian, not for profit organization passionately dedicated to building, strengthening and enriching families by serving at risk children, as well as individuals, groups and families experiencing crisis or otherwise seeking to make positive changes in their lives. We believe that all children have a right to grow up in a family where they are protected, loved, nurtured and appreciated as unique individuals.

In keeping with this belief, the agency is committed to working with birthmothers here in the United States who are considering an adoption plan for their child(ren) by providing non-directive and educational counseling, as well as services to complete their adoption plans.

All Blessings International is dedicated to assisting children overseas in finding permanent families. We may provide services to families by offering preparation, training and home studies for families in Kentucky, Indiana, Tennessee and Missouri.

Purpose

The purpose of this agency is to assist children by preparing adoptive families, recruiting adoptive families and assisting with the completion of adoptions. This agency helps prospective adoptive parents and expectant parents research their many options regarding adoption and presents professional training to prepare adoptive families for the myriad of issues involved.

Background History

All Blessings International (initially Kentucky Adoption Services) was founded by Lucy Armistead in 2002. Lucy had operated an adoption program at another Kentucky agency for three years, but felt a call to offer more services to families. She decided, at 26 years of age, to trust God and begin this agency. Over the last (almost!) 19 years, through many challenges, changes, and growth, ABI remains a Christ-centered agency and our practices first serve Him. ABI has been blessed tremendously - more than we could have ever imagined. Having started from Lucy’s basement, ABI has now grown to licensure in four states, a staff of highly qualified professionals, excellent child placement programs, the International Adoption Training Program, and our Hague accreditation status. Lucy is a published author, award recipient and trusted expert that is called upon by news organizations, other professionals, legislators, as well as the court to advise on adoption matters. ABI staff have presented at local, regional, national and international conferences. The agency has been awarded the Congressional Angel in Adoption Award. ABI has served over 1000 children and there are more projects and opportunities for service.
Client and ABI Bill of Rights

ABI CLIENTS HAVE THE FOLLOWING RIGHTS:
1. To receive services in a timely manner within the realm of international and domestic adoption.
2. To have your phone calls returned and questions answered to the best of ABI ability.
3. To be treated with dignity and respect.
4. To assess the child referred for adoptive placement within the guidelines of the agency, USCIS and the foreign country. (Please note, this is not intended to imply that several children will be shown as possible referrals at one time. ABI is not participating in international referrals currently, but will advocate for you when necessary.)
5. To be provided with information and instructions enabling you to complete the paperwork processes necessary to meet your specific client needs.
6. To be provided with information regarding the services to be provided for the fees paid.
7. To have the right to access the grievance process.
8. To equitable treatment that is free of favoritism or discrimination.
9. To be guaranteed confidentiality.
10. To review case documents, with the exception of case notes or other documentation limited by law, as applicable to the specific family.

ABI HAS THE FOLLOWING RIGHTS:
1. To have agency phone calls returned in a timely fashion.
2. To be treated with dignity and respect.
3. To have cooperation from the clients throughout the adoption process and following the adoption process for a minimum of three years or throughout the required time for post-adoption services, whichever is longer.
4. To require a personal in office meeting with the Executive Director or management staff at any time, but particularly in reference to a referral.
5. To be provided with truthful and complete information from clients.
6. In accordance with Kentucky, Indiana, Missouri, and Tennessee state licensing statutes, ABI retains the right to refuse applicants who do not meet its criteria or to terminate relationships.
7. To close adoption programs for any reason, terminate any adoption agreement and/or services to the family solely at ABI discretion with no fees refunded.
8. To have our professional role and qualifications honored, as well as the limitations respected. We are not travel agents, doctors, etc.
9. To require further counseling, medical evaluation or other assessments with a licensed mental health or medical professional to determine the suitability of the family to pursue or continue to pursue adoption with ABI.
10. To require and receive cooperation on requests made by ABI in reference to any adoption pursuit.
11. To operate in the best interests of children at all times.
12. Clients who go incommunicado for 90 days shall be considered to have ended their adoption pursuit.

**ABI does not consider it acceptable to turn down possible referrals that meet the criteria outlined by the prospective parents without documented and justified reasons.**
ABI COMPLAINT POLICY AND RESOLUTION PROCESS SUMMARY

Client satisfaction is of the utmost importance to ABI. The following is a SUMMARY of ABI’s Complaint Policy & Procedures: ABI maintains a written complaint policy & procedure that is available in full via email or hard copy for review by any interested party upon request. The complete policy & procedures are also available on ABI’s website, distributed with all Business Agreements and must be signed and returned to ABI. Contact information for the Hague Complaint Registry is below. All decisions by ABI shall be made with the best interests of the child as being of the utmost importance. To the best of its ability, the agency will provide honest, responsible, and efficient inter-country adoptions according to regulations put forth by the Hague Convention, INA, IAA, UAA and the Federal government. In the event that a person feels that there has been non-compliance with the Hague Convention, INA, IAA, UAA, agency, or governmental procedures, they may file a written complaint or grievance and expect a written response from the agency within 30-days of receipt of the complaint. The agency does not take any action to discourage a client or prospective client from, or retaliate against a client or prospective client for: making a complaint; expressing a grievance; providing information in writing or interviews to an accrediting entity on the agency’s performance; or questioning the conduct of or expressing an opinion about the performance of the agency.

Informal Grievances are those instances in which a client is requesting clarification or concerns, not seeking to initiate the formal complaint process. The Agency encourages open and honest discussion among its personnel and clients. As services are provided, it is expected that clients may experience confusion or personality differences with staff. Clients are encouraged to directly contact the Executive Director in any such situation & ABI staff are directed to refer circumstances of concern to the Executive Director as soon as aware. The Executive Director shall immediately seek to resolve any lack of satisfaction. Unless the client seeks to formally lodge a complaint with the agency through the complaint procedures, situations that are resolved through intervention, attention, hand holding, discussion, etc. shall not be recorded as formal complaints for the purposes of ABI’s complaint policy & procedures. Formal complaints are defined as specific correspondence submitted in writing to ABI, following the prescribed procedures (fully detailed in the complete policy & procedure statement), with the goal or intent of lodging a complaint. Formal complaints must be signed, dated, sent via certified delivery & include the following: Complainant’s Name, address, contact information, relationship with the agency & description of the activity or service upon which the complaint is based. The Executive Director shall review complaints or grievances expeditiously and shall respond in writing within 30-days of receipt of the original complaint. Expedited review and response within 10 days of receipt will occur for complaints of a time sensitive nature or those involving allegations of fraud. Should the complainant be dissatisfied with the response from the Executive Director, he/she should follow the ABI described procedures for directing the complaint to the Board of Directors to appeal the determination of the Executive Director. Any complaint involving the Board of Directors shall be responded to by the Board in writing within 10 days of the meeting of the Board, but no later than within 30 days from the receipt of the appeal.

The agency maintains a written record of each complaint received regarding allegations of non-compliance with the Convention, the IAA, and the regulations implementing the IAA and the steps taken to investigate and respond to the complaint and makes this record available to the accrediting entity or the Secretary upon request. The agency provides to the accrediting entity and the Secretary, on a semi-annual basis, a summary of all complaints received concerning compliance with the Convention, the IAA, the UAA and/or the regulations implementing the IAA and UAA during the past six months, which includes the number of complaints received and how each complaint was resolved and an assessment of any discernible patterns in complaints received against the agency, along with information on what systemic changes if any the agency has made or plans to make in response to such patterns.

Any dispute that has not been resolved as specified above shall be settled by arbitration with the then current commercial arbitration rules of the American Arbitration Association (AAA) by a sole arbitrator. The place of the arbitration shall be the ABI offices in Owensboro, Kentucky. The decision rendered by the arbitrator shall be final and judgment may be entered upon the award of any court having jurisdiction.

EXECUTIVE DIRECTOR CONTACT INFORMATION:
A. Lucy Armistead, MA, CCTP, LPCC
All Blessings International, Inc.
3808 South Griffith Ave. Owensboro, KY 42301
(270) 684-2598 (Office) / Email: lucy@allblessings.org

Please note that the accrediting entity responsible for reviewing Hague complaint registry submissions is tasked with verifying that the complainant has already attempted to seek resolution through the agency’s internal complaint procedures prior to consideration.

U.S. DEPARTMENT OF STATE COMPLAINT REGISTRY

The U.S. Department of State is committed to upholding the ethical standards, professional practices, and principles set forth in the Hague Convention on Intercountry Adoption, the Intercountry Adoption Act of 2000 (IAA), and the Federal implementing regulations. The Hague Convention on Intercountry Adoptions Complaint Registry will forward your complaint to the appropriate Accrediting Entity for action, and the Department will monitor complaints about accredited agencies or approved persons after receiving information from you.

To submit a complaint, simply go to http://adoptionusca.state.gov/HCRWeb/WelcomeForm.aspx and click the Confirm button when finished. If you wish, you may also print out a form and fax it to the U.S. Central Authority at 202-736-9080 or mail it and any supporting documents to:

Attn: U.S. Central Authority
U.S. Department of State
Bureau of Consular Affairs
Office of Children’s Issues, Adoption Unit
SA 17, Floor 09, Washington, DC 20522-1709

You can also request that these forms be sent to you by calling the Department of State at (888) 407-4747.
All Blessings International, Inc. offers adoption child-placing services for infants born within the United States and voluntarily relinquished for adoption by their birthparents. Because birthparents are given the unique opportunity to select a loving family for their child, it is necessary that adoptive parents prepare a family profile. It is wise to spend some time creating a family profile. We educate families about the benefits of open adoption for all members of the adoption triad and strongly encourage families to consider open adoption. We also network with several reputable agencies that place American infants.

**General Adoptive Parent Requirements** – To be eligible to adopt an infant born within the United States, parents should be at least 21 years, and no more than 45 years of age (although age can be more flexible depending on the placing agency chosen). Both married couples and single applicants are able to adopt in this program, and there is no limit for number of children residing in the home (however, it seems less likely for birthparents to select older adoptive parents, or adoptive families that already have a child or children, particularly biological children). General adoptive parent requirements are very broad, so please contact ABI for further information.

**The Home Study Required Documents**– At this time, we only accept Kentucky, Indiana, Missouri and Tennessee families utilizing the Home Study services of ABI. For more information on the Home Study process please refer to the section of this guide entitled “The Home Study Process”. Until a child is made available for adoption and offered to your family for placement, the family Home Study is kept on file in our office. The Home Study must be updated every twelve months, per state regulations. You will be provided a list of the required documents prior to the start of your Home Study. Renewal for supporting documents is also required every twelve months, and a greatly reduced fee for an updated Home Study is charged.

**The Waiting Period** – Adoptive parents are chosen by birth families, thus there is no guarantee of when or if an adoptive family will be selected. Some families might be selected two weeks after file activation, and others might wait several years and never be chosen – thus, a “timeline guarantee” does not exist. We advise that adoptive applicants submit their profile to at least one other placing agency to increase their exposure to birth parents; however, this requirement can cause difficulty for families seeking a Caucasian child, as many agencies accepting out-of-state families for Caucasian placement require non-refundable fees which are charged whether or not that agency actually places a child with that family. There are additional options families can consider, including consulting groups.

**Referral** – When a child is born and the biological parent(s) maintain their adoption plan, the child is placed with the prospective adoptive parents in a foster care placement or in temporary cradle care. Court is scheduled to terminate the parental rights of the biological parent(s), at which time the child is formally referred for adoption. Once a child is referred to a family, they have physical custody of the child, while this agency holds the actual legal guardianship until the adoption is completed. (Please note, different legal procedures exist for biological families in Missouri, Indiana, Tennessee and Kentucky desiring to relinquish their children.) Kentucky families are mandated to receive 24 hours of foster care training which is designed and implemented by ABI. Families from other states often find this to be a blessing and choose to participate as it opens them up for a placement from Kentucky.

**Post Placement Visits** – ABI will conduct post placement evaluations at 1, 3, 6 months following your child’s arrival, following the regulations of your child’s state of birth and placing agency, as applicable. A report describing the child’s health and adjustment is then written and submitted to the necessary professionals. Eight (8) photos included with each report.

**Additional Reports** – ABI requires monthly written reports, along with pictures, be filed with this office until finalization is completed. Families will make an agreement for continuing updates mutually agreeable with the biological family. All families must understand that these reports and pictures will be shared with birth families as they are submitted – we will take no responsibility for identifying information that is submitted on these documents and will make no attempt to omit such information. For families attempting a semi-open adoption arrangement, it is the adoptive family’s responsibility to ensure that they do not disclose identifying information in these reports and pictures.
Adoption Coach

All relationships can be hard! Adoption carries an extra layer of difficulties with the grief and loss felt by all members of the triad at one point or another. Many times, those in the adoption triad have concerns adoption professionals are uniquely trained to address but due to the time constraints of providing adoption case management, they are unable to provide the much-needed services when families are struggling.

However, ABI has been blessed with the opportunity to expand our services to address the issues of adoptive parents, adoptees and birth parents through coaching and consulting.

All Blessings is unique in that most of our clinical staff are also adoptive parents. We understand that the adoption journey truly begins once your child arrives home. While our coaching program is designed for adoptive families at any point in their adoption journey- it is our desire to expand our services to be a support to your family beyond your final post adoption report. We know the need for assistance and guidance does not stop once your file is closed with an adoption agency. Families can feel isolated by the needs that arise and it can be overwhelming trying to locate a professional who truly understands adoption. It is our desire for your family to have a safe place to discuss your concerns and to find a healthy balance through ABI’s coaching program.

We can also serve non-adoptive families with our coaching or assessment services. Life, family and relationship coaching is available for anyone who desires to maximize these areas of their lives.

Coaching is a partnership between the coach and the client in a thought-provoking and creative process which facilitates the development of personal goals and to develop and carry out a strategy or plan for achieving those goals. The process is achieved through discussions and activities such as brainstorming, clarifying values, interviews and creating action plans. Active participation and collaboration are integral to the process.

We offer a free 30 minute consultation prior to application for a coaching package. Package rates for coaching sessions are as follows:

- 2 sessions - $200
- 4 sessions - $360
- 6 sessions - $510
- 8 sessions - $640
- 10 sessions - $750

Our coach, Stephanie Williams, MA, LSW, has been in the adoption field since 2005 and has extensive experience working with adoptive families and birth mothers. She is an adoptive mother of two teenage children through international adoption and understands the struggles and issues encountered by adoptive families throughout the various life cycles. Stephanie’s goal is to provide greater resources to the adoption community and help the adoption triad thrive.
Networking Adoption Program and General Notes

All Blessings International networks with many reputable and long-established child-placing agencies to help place children throughout the world into loving Kentucky, Indiana, Tennessee and Missouri homes; for this program, applicants would employ the Home Study services of All Blessings International, Inc. while utilizing the child-placing services of another agency. As we have much experience working within the policies and professional relations with other entities, you may contact this agency if you would like our guidance in choosing a child-placing agency.

Some sending countries and placement agencies will only accept the home study if completed by a Hague-accredited agency (such as for adoption from China), ABI’s accreditation will expire January 2022. Based on the cost of re-accreditation ABI is unlikely to undergo this effort. It is important that you chose a home study agency that will also be acceptable to your primary provider agency.

You are welcome to contact this office and fully explore all available options for expanding your family through adoption.

Please note...The placing agency chosen is responsible for locating a child available for adoption, using the guidelines set forth by your adoptive Home Study. For international adoption, the placement agency is in contact with the country’s representative(s) and is directly responsible for facilitation of the placement. For domestic adoptions outside the state of Kentucky, Indiana, Missouri, and Tennessee the responsibility for location of the child and facilitation of the placement lies with the out-of-state agency.

Nothing is certain about the adoption process. Families need to be flexible when dealing with placing agencies, especially with international adoptions. Countries are subject to political upheaval, policy changes, etc. Expect delays, requests for additional paperwork, or a birthmother’s change of heart.

Prospective adoptive parents are responsible for a number of requirements in the adoption process. It is essential that all paperwork be completed in an accurate and timely fashion. This is especially true for USCIS paperwork. If in doubt, please ask for assistance, as an error in paperwork can delay placement. It is also imperative that applicants be honest with their caseworker during the Home Study process. Dishonesty that is discovered later will only create doubt in your caseworker’s mind regarding personal character and/or motivation to adopt, which could directly affect the worker’s ability to make a positive recommendation for placement.

Finally, it is the adoptive family’s responsibility to prepare for life with the adopted child. Issues such as separation and loss, cultural differences, adjustment issues, and questions about identity are all unique to the adopted child. Parents should prepare for such issues to make the adoption a successful and happy occasion for all involved. Preparation is essential when adopting older children. There are numerous resources available in our office. The adoption worker will work closely with families during the Home Study process to increase their education and understanding regarding adoption issues.

For international adoption home studies, ABI requires completion of the International Adoption Training Series, with optional addition specific to older children. Families adopting domestically will receive training as part of their home study process and may be required to complete foster care training and certification, as well.
The ABI Home Study Process

Anytime a family pursues an adoption, with the exception of certain family adoptions, a Home Study is required by law. The Home Study agency must be licensed in the state in which the prospective adoptive parents reside. All Blessings International, Inc. is a licensed, non-profit child-placing agency, providing Home Study services to Kentucky, Indiana, Missouri, and Tennessee families. A Home Study consists of a series of appointments with an adoption professional. Your case worker will come to know your family well and will be able to provide assistance throughout the adoption process by offering education on your various options for adoption and help you to decide which program will work best for your family. In addition, your adoption caseworker will assess your family’s appropriateness for adoption and counsel you on various issues unique to adoption. This agency will help each family explore their strengths, resources, and limitations to ensure that an adoptive placement is in both the child’s and the family’s best interest. Although the Home Study process can seem intimidating, it is a valuable experience and enables families to work closely with a trained professional who will provide encouragement, preparation, assistance and support throughout the exciting months to follow. We approach the home study process with a positive attitude, and encourage our adoptive families to do so, as well! The adoption agency is your partner and not merely an obstacle to surmount. We love our families and seek to assist with a positive and blessed adoption experience.

The application included in this packet of information, will enable us to decide if your family meets the minimum requirements necessary for working with our agency to adopt a child. This is the very first step to working with All Blessings International, Inc. for any adoption service. A non-refundable $50 processing fee is due with this application.

After the application is approved you will receive another packet of documents that will aide in the writing of a Home Study and preparing your adoption worker for issues specific to your family. Your family will be assigned to an Adoption Case Specialist. We have Case Specialists throughout the state, and attempt to match families with staff located near their home in order to limit travel and offer families a local professional contact.

Approximately four Home Study interviews will be conducted with your Case Specialist, although more interviews may be requested. These may occur in two points of contact, but more visits may be necessary. Two visits must occur in the family's home although during the pandemic visits to the home are minimized. For a two-parent family, both need to be present for an initial interview, as it will provide each member with an opportunity to ask questions and to be educated on adoption issues in general, as well as issues specific to various countries; this meeting usually lasts about two+ hours. The next two interviews are with each partner individually, and can occur during the home visit. We do our best to be accessible and convenient; therefore we can usually offer appointments during the day, in the evening, or on weekends; however, this is not always possible. The individual interviews are typically one and a half hours each. The last visit is called a "home visit", and obviously must occur in your home. This visit usually takes about one hour and all persons residing in your home must be present. Other children in the home need to be interviewed in person on this day. It is often possible to schedule more than one interview in a day, as families are usually very anxious to have the Home Study visits behind them - just ask the office for details!

If your worker recommends your family for an adoptive placement, a written Home Study is completed. The study is sent to you for the Bureau of Citizenship and Immigration Services - National Benefits Center, for families pursuing an international adoption, you (if it is necessary), and to your chosen agency (for families not utilizing the child-placing services of All Blessings International or who are listed with more than one agency). Please note that we, as an agency, can only recommend your family for an adoptive placement. It will be up to USCIS, the country and the placing agency to approve your family for adoption. With many countries, it is necessary for adoptive families to compile various documents to be sent to the country, and this agency can assist with this process if requested.

*Acceptance of your application and participation in the Home Study process does not guarantee that you will be recommended by our agency for placement of a child. If, during the course of the Home Study, we feel we cannot positively recommend your family for placement, we will inform you as soon as possible. If this were to occur, we would explore with you, other available options. It is possible that an extended period of time could be required and a positive recommendation could be made at a later date. Fees for services provided to the point of such notification are non-refundable.

*It is possible, although rare, that a family’s home study approval may be revoked after the issuance of a positive home study.
This could occur based on changes to the family composition, criminal charges, mental health concerns or other similar significant issues that would impact a child placed in the home.

**The Waiting Period** - Depending on a variety of factors, a family may wait for a referral on a child as little as a few months or several years. Waiting is hard for adoptive parents, but our agency will remain in contact with you. In Kentucky, the Home Study must be updated every twelve months for domestic adoption and eighteen months for an international adoption, according to both state and federal requirements. In Missouri, home studies for both domestic and international must be updated every 12 months. Other states have varying requirements for home study updates. Renewal of supporting documents (physicals, references, criminal checks, etc.) is also necessary at the time of update, if necessary. A greatly reduced fee is charged for completing an updated Home Study. Please note, USCIS requires a reapplication after either fifteen or eighteen months depending on whether adopting from a Hague or non-Hague country is pursued.

**Referral of a Child** - Your placing agency will either contact our agency or you directly with information on a specific child. The amount of available medical and social information on the child varies from agency to agency and country to country. Your acceptance of the child will begin the process of legally placing the child with your family. For international adoption, Visa clearance and other paperwork must be obtained and USCIS clearance secured before the child is placed with your family. Time frame from referral to placement can be as little as two months or up to several years.

**Post-Adoption** - Once a child has been placed in your home, a minimum of three (although some agencies and countries require MANY more) Post Adoption / Post-Placement Visits are required. At least one visit should occur in your home, and both parents should be present for the in-home visit. A report of each visit is written and forwarded to the placing agency and/or placing country. Time frame for post placement visits varies between countries and agencies. Families may need to meet at ABI offices or parks or other locations for additional post adoption visits.

**Finalization and Court Report** - Depending on how an adoption was processed in a foreign country, re-adoption may be required here in the United States. This office will thoroughly explain this process during the initial interview, as it varies between countries and can be confusing. Once a petition for adoption is received, our agency prepares the required court report. It is the family’s responsibility to obtain proper legal assistance in petitioning for the legal adoption of the child, although we can usually refer a good attorney in your area. After we have received a copy of the Final Judgment of Adoption and all post placement obligations have been met, our file is then closed.

**Independent Home Investigation**

An independent placement occurs when the birth parents and non-related adoptive parents choose to pursue an adoptive placement without the introduction and services of an adoption agency. For such an independent placement to occur, Kentucky law requires an Independent Home Investigation be conducted and submitted to the Kentucky Cabinet for Families and Children or the Kentucky Interstate Compact Placement Commission (ICPC) office. The Independent Home Investigation report includes in-depth information about the adoptive parents, birthparents, and adoptive child’s autobiographical information and motivation towards adoption. All Blessings International, Inc. is qualified to complete this requirement quickly while offering accommodating scheduling. ABI will also be able to provide assistance with the post adoption report and filing the necessary court report after the state’s approval. Please contact ABI for further information. If you are not a resident of Kentucky but reside in Indiana, Missouri, or Tennessee, please let our office know and you can speak to the home study coordinator in your state to discuss the process, as Kentucky requires a very specific outline for reports considered independent.

**Post Adoption / Post Placement Supervision**

ABI requires mandatory post-adoption/post-placement supervision. When ABI acts as the Primary Provider or as a Network Agency Provider, adoptive parents sign contracts outlining a minimum of three postplacements and often more. For cases in which ABI serves as the Home Study only provider, adoptive parents are requested to comply with the ABI requirement of a post-placement within six weeks of child’s placement, as well as with the additional requirements imposed by the Foreign Country and/or the Primary Provider. Please see ABI guidelines for the general timing requirements of the post-placement supervision. The timing and number of post-adoption/post-placement requirements vary depending upon the country of adoption.
Domestic Education

ABI is excited that we are now offering the National Training and Development Curriculum (NTDC) domestic adoption curriculum, which was created nationally under a grant from the US Children’s Bureau! We feel that this curriculum will enhance our prospective adoptive parents’ ability to confidently, lovingly and competently parent their adopted children. NTDC is based on research, input from experts, feedback from families who have experience adopting children, and the lived experience of adoptive/foster care youth. It will provide tools needed to successfully parent a child who has experienced trauma, separation, or loss. It is a state-of-the-art online program and also affords parents access to information and resources needed to continue building skills once they have a child in their home.

Classroom based material is delivered by the agency via video conference with plenty of breaks for discussion among participants and with the presenters. We believe this will enhance the ABI community of adoptive families and our staff to better get to know and support one another throughout the adoption journey. The classroom based themes include the following:

- Introduction and Welcome
- Child-Development
- Attachment
- Separation Grief and Loss
- Trauma Related Behaviors
- Trauma Informed Parenting
- Effective Communication
- Preparing for and Managing Intrusive Questions
- Cultural Humility
- Parenting in Racially and Culturally Diverse Families
- Mental Health Considerations
- Impact of Substance Abuse
- Creating a Stable, Nurturing, Safe Home Environment
- Connections with Birth Families After Adoption

The courses will be taught by ABI’s founder and Executive Director, Lucy Armistead, MA, LPCC, and Stephanie Williams, MA, LSW, ABI’s Director of Education and Outreach. Together they have over 36 years’ experience in the adoption field, both professionally and personally.

All Blessings International will offer the trainings quarterly for all interested families. Training is open to any adoptive family who wants to expand their adoptive parenting toolbox, develop a deeper understanding of their child’s experience as an adopted person and provide a nurturing home environment.

$300 per couple
$200 single

To register, contact stephanie@allblessings.org
The Hague Treaty on Intercountry Adoption requires that families pursuing Hague adoptions complete a minimum of 10 hours of pre-adoption education on specific topics. To meet this requirement, families pursuing international adoption through our agency will need to obtain education through International Adoption Training Program.

The Adoptive Family Edition includes: Four disk, 10 segment series (plus two supplements), Workbook, Online quiz access, and 12 Hour Certificate of completion. Of particular value are the interviews with adoption professionals, more than 100 Adoptive Family Perspectives and over 25 Adoptee Perspectives, where their feelings and experiences with adoption have been graciously shared and incorporated throughout the program.

The viewer is prompted to pause the video and discuss questions posed with a spouse or support person. After the videos, discussion, and article reading have been completed they will take an online quiz and earn the Certificate of Completion.

The International Adoption Training Program DVD series includes the following topics:

- Segment 1: Beginning Your Adoption
- Segment 2: Appropriate Expectations for a Smooth Transition
- Segment 3: TBRI and Additional Attachment Information
- Segment 4: Health, Medical Issues, and Nutrition
- Segment 5: Sensory Needs, Occupational Therapy, and Therapeutic Massage
- Segment 6: Transracial and Transcultural Adoption
- Segment 7: Additional Adoption Information
- Segment 8: Older Child Adoption
- Segment 9: The Hague Treaty on Intercountry Adoption and the Universal Accreditation Act
- Segment 10: Special Needs Adoption
- Supplement A: Family Adoption
- Supplement B: Single Parent Adoption

professionals and/or adoption advocates have participated in interviews whereby they share their knowledge and personal experience relevant to the adoption field. A special "thank you" to the following (in order of segment appearance):

- Debra Jones, Director of Parenting Adoptees Can Trust (PACT)
- Dr. Melissa Goldstein, Carnegie Hill Pediatrics
- Mishelle Rudzinski, SLP, SPOON Foundation
- Christos and Emily Himonidis, adoptive parents
- Sarah Melanson, OTR, Occupational Therapist
- Summer Wilson, Massage Therapist and Adoptive Parent
- Thomas Foerster, BSW, Adult Adoptee and Adoption Specialist for the state of Missouri
- Nancy Fox, Executive Director of Americans for International Aid and Adoption
- Annie Desmond, Informed Adoption Advocate
- Diana Bramble, MSW, MBA, Associate Director of Madison Adoption Associates
- Martha Osborne, founder of rainbowkids.com
- Emily Mathews, MSW, LCSW, MO Office Director and Domestic Coordinator for All Blessings International, Inc.
- Stephanie Rice, Adoptive Mother
- Irene Steffas, Immigration Attorney and Director of St. Nicks Kids.

Visit [www.adoptiontrainingprogram.com](http://www.adoptiontrainingprogram.com) for more information.
Financing Options

Many prospective adoptive parents express anxiety (and sometimes anger) regarding the fees involved in adopting a child. We often hear "Why does adoption have to be so expensive?" or "Giving a child a loving home shouldn't cost anything!" Families are surprised to hear that most adoption agencies agree! However, adoption agencies see firsthand the expenses involved in international humanitarian visits, phone calls, legal fees, mailing, agency accreditation, insurance, program marketing, employee education and expenses, (plus a million other costs involved with running a business!) AND on the international end, country travel expenses and running an orphanage by providing food, clothing, shelter, medicine and care to the countless children left behind! Please think for a moment how much it would cost to provide a child with daily, round-the-clock babysitting services... especially in the case of international adoption when a baby is placed after several months or years of care, many fees incurred when compared to months of 24-hour babysitting are quite low. ABI, Inc. faces daily, the reality that adoption is very expensive. We have worked very hard and quite successfully to provide families with high-quality services while keeping our fees as low as possible. While adoption can most certainly be costly, there are many resources and creative fundraising ideas available to help families with adoption fees. Adoptive families need not be wealthy, as there are many options available to help defray adoption expenses. Families motivated and committed to financing their adoptions are usually very successful with their fundraising endeavors.

Federal Tax Credit: Adoptive Parent(s) may claim a significant tax credit per child for qualifying adoption expenses. This is not a tax deduction, but a DOLLAR FOR DOLLAR tax credit. Please visit the IRS website or call 1-800-829-3676 to request the appropriate. IRS publication ABI, Inc. recommends that adoptive families seek professional advice from a legal or tax professional. The tax credit has been over $13,000 in the past.

State Tax Credit or Benefits: many states have funds available for non-recurring costs incurred when adopting a child. Some states also offer a tax credit that is applied in addition to the federal tax credit - ask your tax advisor.

Employer Benefits: Roughly a quarter of the nation's employers offer some form of adoption benefits to their employees. Federal and state employees are generally allowed up to $3,000 per adoption. Ask your employer about this benefit.

Adoption Loans and Grants: Some families apply for a home equity loan or refinance their mortgage. In addition, many banks and other lending programs offer adoption loans at very low interest rates. One ABI, Inc. family found that her credit card offered a loan rate that was lower than at her local bank. It might also be possible to borrow from a 401 K or Life Insurance Policy - however, we are aware that financial stress can be harmful to family functioning and encourage you to only borrow responsibly. There are also many foundations offering grants toward adoption expenses.

Travel Idea: Some airlines offer reduced fees for adoption and it may be possible to obtain frequent flyer miles from family members and friends to make travel to your child's country of origin much less expensive.

Family Gifts: It might be possible to borrow or accept a financial gift from a family member - parents, grandparents, and aunts or uncles are often very eager to help their loved ones attain their dream of expanding their family through adoption!

Other Creative Fundraising Ideas: One creative client hosted a Pampered Chef-sponsored Bunco party for friends and family, by charging a fee per player this individual took in over $2,000 for one night of fun and fellowship! Another client took her grandmother's famous recipe for homemade bread, explained the adoption fundraising effort, and raised nearly $1,000 in Christmastime orders! Additional fundraising ideas:

* Have a benefit  * Host an Arts & Craft Show  * Take an extra job
* Sell Avon/Mary Kay/Tupperware etc.  * Organize a car wash, bake sale, or yard sale
* Ask for financial assistance from family, friends, school or church.

Your possibilities are only limited by your imagination - there are many fundraising avenues open to families who truly desire to adopt. If there is a child waiting for you, please don't let finances stop you from pursuing your adoption dream!

ABI has also invested in Adoption Finance Coach to help guide you!
Adoption Finance Coaching System

You've got “money questions,” and we have the answers!

The #1 barrier to a child having a loving and permanent family, is money. The adoption experience can be expensive - at All Blessings International, we are committed to helping answer all of your money questions through the innovative service, The Adoption Finance Coaching System.

Our team of adoption finance coaches will help you create a comprehensive financial action plan!

We know financial hardship can deter the best of families...but don't give up! Our team at ABI, along with our experienced adoption finance coaches are here to help you. We believe this unique service is vital in keeping families financially stable throughout the adoption process.

We don’t want our families to be concerned about how to create a financial plan—with the Adoption Finance Coaching Services, you don’t have to go through this alone!

All Blessings clients receive these benefits:

• Unlimited access to all on-demand instructional videos as many times as you would like. Includes access to the templates for downloading and printing to use with the system.
• Access to special webinar opportunities with the Coach.
• Monthly webinars reviewing the materials and answering your questions.
• "Ask the Coach" service - email the Coach a question to assist you in your fundraising issues.
• GotchaGiftRegistry.com wish list, profile, journal and guest book. An exciting tool that allows your friends and family to give you cash gifts for your adoption for you to use for your adoption expenses.

Lower your anxiety by creating a comprehensive plan for your adoption!

The Adoption Finance and Coaching System will help you reach your financial goals and bring your family together forever!

Meet the Coach:

Kelly Ellison, CEO/ Founder and adoptive parent, brings over 25 years of fund development experience to the adoption community. She has a passion for helping families raise money for their adoptions. From this passion she created the Adoption Finance Coaching System and GotchaGiftRegistry.com. Families that use the program consisting of Tools to Finance Your Adoption, Grant Writing, Special Events and more, typically raise between $5,000 and $15,000 for their adoptions. Kelly is the host of Your Adoption Coach radio show a weekly show educating and inspiring others about adoption featured on Adoption.net. Kelly is the host of Your Adoption Coach radio show, a weekly show educating and inspiring others about adoption featured on adoption.net. She travels the country speaking and training families and agencies on best practices for fundraising for your adoption.
Fees and Explanations

**Application Fees:** A non-refundable application fee must accompany the application when returning to ABI. The application must be updated at the time of each new service and will expire within 90 days if the client chooses to not pursue adoption services. The application fee is waived when families use subsequent ABI services. Please note, families using ABI strictly for home study services do not need to pay for the program services when sending in the application. [https://allblessings.org/abiprogramcomparison/](https://allblessings.org/abiprogramcomparison/)

**Home Study Fee:** ABI provides Kentucky, Indiana, Missouri, and Tennessee families with comprehensive studies and written Home Study reports necessary for adoption. The Home Study must be completed by an ABI Adoption Case Specialist. The Home Study fee is due at or before your first Home Study visit when ABI completes the Home Study. A Home Study addendum is necessary due to significant changes in the family or family’s adoption preferences. This fee is between $50-$500; depending upon if a new visit to the family’s home is necessary and the depth of the changes required. PLEASE NOTE: Home Studies for Kentucky and Tennessee residents expire after 18 months for international and 12 months for domestic. At this time an Update is needed. This is different than a second or more Home Study as the family does not require the same extensive training and interviews. This fee is reduced. Families utilizing ABI to complete additional Home Studies after having previously been an ABI client will note significant reduction in the Home Study fees when a new study is completed within 24 months.

**Dossier Related Fees:** The Dossier is a compilation of various documents required by overseas governments to represent your family when seeking that country’s approval to adopt. The fees include those involved with document collection, notarization, state authentication/ apostilling, foreign country authentication and translation, postage, courier fees and overnight fees. Many families are pleased to know that ABI offers non-ABI placement clients an optional Document Legalization Service to save families from the stress and time involved in sending documents to various legal entities to be certified, authenticated, etc. In addition, families are required to pay for any Courier Expenses, charges from the governmental entities and additional UPS costs should they be incurred. Families struggling with these services may ask ABI what fee we would charge on a case by case basis.

**Post-Adoption / Post-Placement Fee:** This fee is for services after child placement and return home. Post-placement requirements vary by country; however, it is ABI policy that one post occur within six weeks of arriving home and a minimum of two reports be completed. ABI will distribute post placement/adoption reports and pictures as necessary. Fees are charged at the current rate at the time of services. Compliance with post placements requirements is essential for continued goodwill among countries offering international adoption as an option for American families. Court reports may be required for adoptions and are billed at the time of service. A court report will not be submitted to the judge without a prior post adoption report being completed.

**Fee Refunds:** Application fees are non-refundable. Agency Fees are non-refundable. The Home Study Fee is paid at the Initial Interview. Following the Initial Interview, 75% of a family’s fee will be refunded should the family decide to withdraw from the Home Study Process after 1 visit. After the Individual Interviews, 25% of the fee may be refunded and following the home visits no portion of the Home Study fees will be refunded. Post-adoption/post-placements fees are non-refundable. There are extenuating circumstances where ABI may consider partial refund of unused fees, if applicable.

*All fees are subject to change and any fees not paid to ABI are not under the control or discretion of ABI. All fees paid to ABI are considered fees for services rendered and are not refundable.*

Indiana, Missouri and Tennessee Home Studies may be subject to a different Home Study Fee Schedule. Please speak to the applicable office director for more information.

Note – Mileage is charged at .52 per mile with additional travel time charged at $25 per hour. Mileage expenses only are paid separately and directly to the case worker by adoptive family. This payment may be done via check, PayPal or Venmo based on family and worker mutual decision. Travel time will be added to the cost of the home study and paid through the agency for appropriate distribution.

1. All accounts that are 30 days past due will be subject to 1½ % interest.
2. If for any reason your account has to go to a collection agency and/or attorney for collections you will be
responsible for any and all fees accrued by the collections agency and/or attorney.

3. ABI does not accept donations toward a family’s adoption process, other than grant monies. ABI offers families access to the Adoption Finance Coach for their advice and assistance in fundraising. Please contact ABI for any needed clarification on the intent or meaning behind this policy.

4. Credit card payments will have a 4% fee added to process.

5. There will be a $50 return check fee for all checks returned.

6. ABI reserves the right to revoke a positive home study if fees are not remitted in a timely way. Domestic and International shipping and other direct charges will be billed to the client family.

Frequently Asked Questions

1. **Where do I start?** Call us first! We can help you decide which program best meets your preferences. We will also help you with the paperwork for Citizenship and Immigration Services, if you choose an international adoption.

2. **What is “The Hague” and what does it mean?** The United States is part of an important treaty on intercountry adoption called the Hague Convention on Protection of Children and Co-operation in Respect of Intercountry Adoption (Hague Adoption Convention). The treaty governs adoptions between the United States and approximately 80+ other nations. The Hague Adoption Convention entered into force for the United States on April 1, 2008. The Department of State is the U.S. Central Authority for the Convention and oversees compliance with the Convention and the Intercountry Adoption Act of 2000 (IAA). In this role, the Department of State also serves as U.S. liaison with other adoption Central Authorities around the world. The Hague Adoption Convention protects children and their families against the risks of unregulated adoptions abroad, and ensures that intercountry adoptions are in the best interests of children. The Convention also serves to prevent the abduction, sale of, or traffic in children.

3. **What children are available for adoption?** It is possible to adopt children as newborns, as well as older children and everything in between. Sibling groups and children with special needs are also available for international and domestic adoption.

4. **Do I have to be married?** No, many single people adopt each year. There are, however, varying, requirements and restrictions from country to country.

5. **Do I have to own my own home?** Adoptive families do not have to own their own homes - renting is fine.

6. **What if my spouse is not a US citizen?** USCIS regulations permit international adoptions if only one spouse is a citizen.

7. **How long does a total adoption take from beginning to end?** This depends upon the country chosen. International adoptions can vary from program to program. Some of the speed of an adoption rests in how quickly a family completes their paperwork. Please refer to the country information sections for more information on a country’s specific time frame, but please remember estimates may change as current processing changes.

8. **How long will it take me to receive USCIS approval?** USCIS approval can be obtained within 4 weeks to 6 months from the time a family is fingerprinted and has received the family’s Home Study, whichever is last. Processing times vary.

9. **Where can obtain the Immigration Form, I-600A or I-800A?** This form may be downloaded free of charge from www.uscis.gov. They may also be obtained by calling 1-800-870-FORM.

10. **What is the purpose of "Immigration Clearance"?** Immigration clearance or approval is necessary for a family to bring an internationally adopted child into the United States. Immigration Clearance ensures that a child adopted abroad is legally eligible for adoption and offers an assurance to foreign governments that the adoptive family will provide a stable home.

11. **Is travel required for an international adoption?** This varies from country to country. Some countries will allow an "escort" to bring the child into the United States. However, most countries do currently require travel by at least one parent.
The Adoption Process

The described process is to serve as a general guide for adopting through ABI. The details will vary according to your specific adoption program. However, this guide will help familiarize you with the adoption process and the general requirements.

1. Complete the ABI Application and return it to ABI.
2. When your ABI Application is received, you will be notified if ABI has any questions or needs additional supporting documents prior to your Adoption Case Specialist being assigned to your family.
3. When your application has been approved you will receive an email from our Home Study Coordinator and another paperwork packet. Kentucky, Indiana, Tennessee, and Missouri residents utilizing ABI for Home Study services will receive a Home Study Packet; families in any state pursuing child placement services will receive an Agency Agreement and extra information specific to your program. Most of the time, the home study process our families experience takes about 4-6 weeks, but is directly related to the return of many criminal checks, supporting documents, and family’s scheduling flexibility; other agencies may have a different time frame.
4. All families adopting internationally must complete the required Adopting Parent Education training. Please refer to the corresponding Adopting Parent Education section.
5. **KY/IN/MO/TN Home Study International Adoption Families**: Once your Home Study is completed, you will submit your Immigration application (I-600A or I-800A depending on your country of choice) and supporting documents; ABI will assist with this process as needed. Your home study will be submitted to your child placement agency for your Dossier.
   - **KY/IN/MO/TN Domestic Adoption Families**: Once your Home Study is completed, you will be ready to prepare and finalize the Family Profile to be shared with expectant parents considering adoption.
   - **International Adoption Child Placement Families**: When your Agency Agreement is received with payment, and an interagency agreement is established with your home study agency, ABI child-placing clients will receive a country specific Dossier Guide, which will have step-by-step instructions for completing your dossier (including specific Home Study instructions). We realize the dossier can be overwhelming! Please know that we will help you with each step and we are available to answer questions and offer professional guidance!

6. All families adopting internationally must be fingerprinted by USCIS.

7. **International Adoption Families**: When your Home Study and dossier are complete and you have received immigration approval you will be offered a child referral, or we will submit your dossier to the country of your choice and begin the wait for the referral of your child(ren) or the invitation to travel. The time for referral or travel varies depending on country, gender, and age of child requested. Acceptance papers are then prepared and submitted. Once the legal steps are finished, you will be given specific travel instructions about travel to your child’s country to complete the adoption. ABI representatives or facilitators will assist our child placement clients while in the foreign country. You will then proceed with the steps required in your state to complete the re-adoption procedures (necessary in most states for your child to obtain a U.S. Birth Certificate or Record of Foreign Birth). The adopted child will need to be declared a citizen by following USCIS instructions. If your child enters the U.S. on an IR-3 Visa they are automatically considered a U.S. citizen.
   - **KY/IN/MO/TN Domestic Adoption Families**: After home study and profile completion, you will wait to be chosen by and matched with an expectant parent. The relationship between birth and adoptive families during the pregnancy is always unique and depends on many factors (most importantly, the preferences for all involved). After birth, the baby may be placed directly with adoptive parents in a foster placement or in temporary care. The rights of biological parents will be terminated and after a supervisory period, the adoptive parents may finalize in court.

8. Although this may all appear confusing, ABI staff will guide you through each step!
ABI, Inc. Criteria for Agency Acceptance and Application Guidelines

Basic Guidelines for Eligibility:
The following criteria are based on child welfare policy, Kentucky Revised Statutes, agency policy and foreign government requirements:

- Applicants must have an earned income that is at least 125% of the poverty level for the number of family members as mandated by federal guidelines (see following page).
- Applicants must be free of severe emotional or mental health problems and be free of life ending illnesses.
- Applicants must not have any child/spouse abuse convictions and cannot have a currently open case with any Division of Social Services pertaining to accusations of abuse. Applicants should not have had any sexual related convictions. All criminal history will be evaluated on a case by case basis, taking into consideration the time since the incident, the nature of the incident and rehabilitation.
- Applicants should have no more than three divorces between both partners. Additional divorces may be evaluated on a case by case basis and acceptance is possible with a favorable psychological evaluation.
- Applicants should be married a minimum of one year. If single and divorced, Applicants should be divorced for at least one year prior to making application with ABI. Limited exceptions may be made on a case by case basis.
- Single applicants are welcome.
- Applicants desiring to adopt internationally should be at least 25 years of age. Applicants desiring domestic adoption should be at least 21 years of age and no more than 45.
- ABI does not accept unmarried cohabitating couples.
- Applicants cannot be currently using illicit drugs or have used illicit drugs in the recent past. Applicants should not have a recent history of recovery from alcoholism or other addictions.
- Applicants cannot have been convicted of any alcohol or drug related offices within the last seven years.
- Applicants cannot have been convicted of a felony. (Applicants with felony convictions over 20 years past may be considered on a case by case basis.)
- Applicants may not have any pending criminal charges.
- Applicants must truthfully disclose all requested information on all ABI forms and to their home study worker.
- Clients desiring to adopt from a country that requires travel must be physically capable of travel.
- Infertility diagnosis is not required.
- Applicants must use age appropriate disciplinary measures that do not include any cruelty.

Applicants for international adoption must also satisfy the eligibility requirements of the sending country.

The agency reserves the right, at ABI’s sole discretion to deny the applications of persons:

- who have any misdemeanor convictions
- who have been accused of abuse or neglect
- who have a significant medical condition
- who are single and age fifty or older, or if both members of a couple are age fifty or older
- who use unhealthy disciplinary plans or actions. Families must use age appropriate disciplinary measures, which do not include striking a child with any object, withholding of food or drink, excessive isolation or other cruel punishments.
- Any other concerns that ABI identifies

Medical Care:
ABI will place children only into homes with parents who agree to seek medical attention when necessary for the child. In addition, parents must agree not to withhold medical treatment for the child against the advice of medical personnel. This policy extends to vaccinations in that adoptive families must agree to have all children in the home vaccinated in accordance with the current recommendations of the U.S. Centers for Disease Control and Prevention, unless a
licensed physician has contraindicated vaccinations for medical reasons.

**If no referral has been made:**
Prospective adoptive families that become pregnant prior to the referral of a child will be required by the agency to place their adoption process on hold for a minimum period of six months. Families must report pregnancies to the agency within 90 days.

If a new child is born, the family will be required by the agency to place their adoption process on hold for a minimum period of six months. Following the six month hold, a complete home study update and assessment of the family with the new child must be submitted to the agency before the adoption case can be reactivated.

If the prospective adoptive family adopts or accepts the referral of another child before the referral of a child from an ABI program, the family will be required by the agency to place their ABI adoption process on hold until the first adopted child has been in the home for a minimum period of six months. Following the six month hold, a complete home study update and assessment of the family with the newly adopted child must be submitted to the agency before the dossier can be reactivated.

**If a referral has been made:**
The case may either continue or be placed on hold until six months after the arrival of the new child, as stated above, dependent upon:

- ABI staffing decisions
- Needs and characteristics of the newly arrived child in the family and of the referred child
- Wishes of the adoptive family

Under no circumstances will ABI allow a child to be placed on hold for a family due to the arrival of a new child or pregnancy.

Please note, exceptions to the pregnancy policy may be made on a case by case basis.

**Applicant Approval:**
After receiving the completed application, it will be reviewed to determine if your family meets the basic requirements for adoption services from All Blessings International, Inc. If these requirements are met, the family will be permitted to proceed. Approval for the continuation of the Home Study and/or adoption process can only be given after all pertinent information has been received and approved. The above standards only apply to this agency, as various placement agencies and countries may have different requirements. Please contact our offices if this causes confusion.

All Blessings International reserves the right to require additional documentation, references, psychological evaluations, meetings, education, or other certifications prior to approving any family for adoption to ensure that children are placed with safe and loving families.

All clients have the right to refuse any recommended or suggested service. Failure to accept recommended or suggested services could result in the inability to complete an adoption utilizing the services of this agency.

All Blessings International does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, in any of its activities or operations. These activities include, but are not limited to, hiring and firing of staff, selection of volunteers and vendors, and provision of services. We are committed to providing an inclusive and welcoming environment for all members of our staff, clients, volunteers, subcontractors, vendors, and clients.
I-864P, 2020 HHS Poverty Guidelines for Affidavit of Support

Use the HHS Poverty Guidelines to complete Form I-864, Affidavit of Support Under Section 213A of the INA.

These poverty guidelines are effective beginning Mar. 1, 2020.

For the 48 Contiguous States, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, and the Commonwealth of the Northern Mariana Islands:

<table>
<thead>
<tr>
<th>Sponsor's Household Size</th>
<th>100% of HHS Poverty Guidelines*</th>
<th>125% of HHS Poverty Guidelines*</th>
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<td>For all other sponsors</td>
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<td>Add $4,480 for each additional person</td>
<td>Add $5,600 for each additional person</td>
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For Alaska:

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<td>$37,662</td>
</tr>
<tr>
<td>5</td>
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<tr>
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<td>$56,975</td>
</tr>
<tr>
<td>8</td>
<td>$50,730</td>
<td>$63,412</td>
</tr>
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</table>
Hague Disclosures

As an agency that is Hague Accredited through the Council on Accreditation, we are required to provide certain specific information to clients upon initial contact. In order to maintain compliance with the Intercountry Adoption Act and Hague Regulations we are providing all prospective clients the following information:

**Client Grievance Process** – Found within this Guidebook, on page 7. This will again be provided to clients with the Home Study Packets and is available on our website. You can also find the link for the U.S. Department of States Hague Complaint Registry listed on page 7.

**Domestic Supervised Providers** – According to the Hague Regulations, we are obligated to disclose to you any domestic (within the US) supervised providers that we use and you will in turn be working with directly or indirectly when adopting from a country that is a part of the Hague Treaty on Intercountry Adoptions. Currently we accept home studies from a number of agencies within the United States. These agencies may be considered by our agency to be either Exempt Providers or Supervised Providers based on the services they are providing and at our discretion. It is impossible to list every agency in the US from whom we would accept a Home Study. We will NOT accept a Home Study from all agencies though, so before committing to a Home Study agency it is important that you discuss this with ABI. Some (but not all) of the things we will be looking at when deciding on whether or not to accept a Home Study are as follows: Is the agency Hague Accredited or pursuing Hague Accreditation? Is the agency licensed and non-profit? What is the agency’s general reputation? Is the agency willing to sign an agreement with us attesting to their compliance with Hague standards? Is the agency a member of NCFA and/or other professional organizations? How many years has the agency been in business? We will also be requiring that any agency we utilize as a Supervised Provider or an Exempt Provider be licensed, non-profit and carry professional liability insurance.

**Foreign Supervised Providers** – According to the Hague regulations we are obligated to disclose to you any foreign supervised providers that we use and that will in turn work with directly or indirectly when adopting from a country that is a part of the Hague Treaty on Intercountry Adoption.

**Sample Contracts** – Families are required to sign a Waiver of Liability and a Business Agreement when starting to work with ABI. At the time of referral acceptance families must sign a Statement of Acceptance and Responsibility. Samples of all of these documents are available online at: [www.allblessings.org](http://www.allblessings.org) under International Programs, under Hague Disclosures. The samples are substantially like the documents you will be required to sign. Hard copies of each of these samples and/or actual copies are available upon request.

**Number of Adoptions** – The following information is available upon request: the number of adoptions completed per year for the past three years, and the number of these placements and percentage that are disrupted or have been dissolved.

**Number of Applicants** – The following information is available upon request: the number of applicants who apply to adopt yearly.

**Number of Children Eligible for Adoption** – It is impossible for ABI to predict the number of children eligible for adoption in either the US or foreign countries. There are various estimates on the number of orphans in the world, many of whom are not necessarily eligible for adoption. There are an unfathomable number of children for whom adoption would present an opportunity for a loving and nurturing family. It is possible to look on the State Department website at: [http://travel.state.gov/family/adoption/stats/stats_451.html](http://travel.state.gov/family/adoption/stats/stats_451.html) to explore the number of children issued adoption related immigrant visas to enter the US on a year by year basis. Upon request ABI will disclose the current number of waiting children we are aware of as being eligible for adoption through our agency for each country where we work.
ABI Licenses and Accreditations

Certificate of Accreditation

Intercountry Adoption Accreditation and Maintenance Entity (IAAME) as authorized by the United States Department of State

ALL BLESSINGS INTERNATIONAL, INC.

In substantial compliance with the provisions of Title 22 of the Code of Federal Regulations, Part 96 and is

ACCRREDITED FOR INTERCOUNTRY ADOPTION

to provide adoption services in connection with adoptions made under The Hague Convention on Protection of Children and Co-operation in Respect to Intercountry Adoption.

August 4, 2020
Date Issued

Stephan Penny packer, Chief Executive Officer

January 31, 2022
Date Expires

Kim Loughn, Executive Director

State of Tennessee
Annual License

This is to certify that this license is hereby granted by the State Department of Children's Services to

ALL BLESSINGS INTERNATIONAL, INC.

to conduct and maintain a CHILD-PLACING AGENCY

located at 1959 MURFREESBORO RD., SUITE 203

FRANKLIN, TN 37067

county of WILLIAMSON

This license shall expire MARCH 31, 2022 and is subject to the provisions of Title 37, Chapter 6 of the Tennessee Code Annotated. This license shall not be assignable or transferable and shall be subject to cancellation at any time by the Tennessee Department of Children's Services for failure to comply with the

RESIDENTIAL CHILD CARE LICENSE

This is to certify that this license is hereby granted to

ALL BLESSINGS INTERNATIONAL, INC. 5370
560 Miami Avenue Suite 300 Office 0 Jeffersonton, In 47130

to conduct and maintain a RESIDENTIAL CHILD CARE FACILITY

located at 560 Miami Avenue Suite 300 Office 0 Jeffersonton, In 47130

Effective Date: March 18, 2023, through March 14, 2023

This Certificate must be posted in conspicuous places on the premises
Humanitarian Aid projects are an integral aspect of the services and mission of ABI. Considering the fact that the agency was founded in 2002, the amount of humanitarian aid that has been provided through ABI is phenomenal. ABI has supported humanitarian aid in China, Guatemala, El Salvador, Peru, Haiti, Kenya, and The Gambia. We look forward to projects in additional countries.

Following the devastating 2010 Haiti earthquake, ABI staff were on the ground in less than one week assisting with relief efforts, processing paperwork, helping traumatized orphanage staff and children and arranging escorts for children in the adoption process. ABI has significantly contributed to the rebuilding of a destroyed orphanage.

ABI has delivered thousands of pounds of supplies such as medicines, shoes, under garments, formula, diapers and other necessary items. ABI was able to purchase Christmas gifts for 150 children residing at an orphanage in Guatemala in 2006 and was able to take an Orphanage Administrator on a shopping trip in 2007 to purchase much needed items, including 60 towels, medicines, 300 eating utensils, plates, bowls, bibs, coolers for water, etc.

At the beginning of 2006 ABI began a program in El Salvador aimed at assisting and encouraging permanency planning for institutionalized children. This program successfully sought to reunify children with their biological families if at all possible and in fact, raised money to purchase land to build a home for a child’s mother, as lack of housing was the sole reason for the separation. It also sought to establish a re-connection between institutionalized children and their extended families, as research has demonstrated that in Latin America children return to their extended family community when they age out of institutional care. We feel that it is imperative to try to impact the family of origin so that healthier family functioning is possible with the end goal of stopping the cycle of poverty and/or abuse leading to institutionalization of children. This program also seeks to provide vocational training for institutionalized children thereby increasing the likelihood that they will have the means of supporting themselves as they get older, another tool in breaking the cycle of poverty leading to institutionalization. ABI has spent over $60,000 in El Salvador since the inception of this project, which has become a model for working successfully with institutionalized youth.

ABI has supported numerous aid projects in Haiti. The Haitian people place great value on education. There is no free public school system in the country, and the rate of illiteracy is 45%. ABI supported Foundation Bon Berger with donations for three free schools - one in Port-au-Prince, a second in Jeremie, and a third still in the planning stages. Students were provided with tuition, books, uniforms, shoes, and two meals a day. The schools not only offer the children an education, but they allow impoverished families to stay together.

We purchased land toward the end of 2006 to build a Children’s Home in a rural area of the Island nation of Haiti, classified as one of the poorest countries in the world. Although originally envisioned as a children’s home, the needs of the community were better served by being utilized as a school. ABI also began a project entitled, “Grandma’s House” in early 2007. The first recipient of this project was an elderly widow, known as “Grandma”, raising her 9 grandchildren as all her children had also passed away. ABI funded the building of a concrete block home for this family as their home was in shambles and “Grandma” needed a home to keep her from having to institutionalize her grandchildren.

ABI has contributed to several other smaller humanitarian aid efforts and spends a considerable amount of our resources to assist children for whom adoption is not the best alternative and to advocate for older institutionalized children so that their children in the future will not be institutionalized.
Licensed in Kentucky, Indiana, Missouri, and Tennessee

Main Office
3808 S. Griffith Ave. Owensboro, KY 42301
P: 270-684-2598 • F: 800-481-2113

Missouri Office
5505 N Farmer Branch Rd, Ozark, MO 65721
P: 417-485-4488 • F: 417-485-4486

Indiana Office
3808 S. Griffith Ave. Owensboro, KY 42301
P: 217-898-1158

Tennessee Office
1650 Murfreesboro Rd Suite 203, Franklin TN 37067
P: 615-905-6586