

THE ADOPTION PROCESS

*Answers to the most frequently asked questions
about adoption with*

Catholic Social Services of Washtenaw County



Catholic Social Services of Washtenaw County

4925 Packard Road
Ann Arbor MI 48108
734.971.9781
www.csswashtenaw.org



CREDIBILITY • INTEGRITY • ACHIEVEMENT

Hello!

Welcome to Catholic Social Services of Washtenaw County (CSSW). We primarily place infants through an open, cooperative system. Only on rare occasions do older infants or toddlers come into our care for adoptive placement; we do not provide international adoption services.

Persons of any age (over 18), family size or marital status who live in one of the following Michigan Counties: Branch, Calhoun, Clinton, Genesee, Gratiot, Hillsdale, Ingham, Ionia, Jackson, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, Saginaw, Shiawassee, St. Clair, Washtenaw, Wayne, may apply for our services.

In addition to this booklet, we offer monthly orientation meetings designed to answer in detail every question you have about adoption. If you are interested in attending a meeting, please fill out the registration form on our website. An email confirming the meeting will be sent to you.

We also provide Preplacement Assessments (sometimes known as home studies) for families adopting in other states or for those who have been directly approached by a birth parent. Please call me if this is your situation.

If you do not meet our geographic requirements, are interested in adopting an older child or a child from another country, please refer to the list of licensed adoption agencies in Michigan on our website that may be able to help you.

If you have further questions, please feel free to call.

Sincerely,

Elly Falit

Elly Falit, MSW, LMSW
Adoption Counselor
734.971.9781 ext. 322
efalit@csswashtenaw.org

COMMON QUESTIONS ABOUT ADOPTION WITH CSSW

WHO CAN ADOPT?

Persons of any age, family size or marital status who live in the counties of Branch, Calhoun, Clinton, Genesee, Gratiot, Hillsdale, Ingham, Ionia, Jackson, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, Saginaw, Shiawassee, St. Clair, Washtenaw, Wayne may apply. It is a **policy of the Agency** that a three-month leave of absence from employment be taken upon placement to facilitate the adjustment of the infant with the new parent(s). The leave may be shared among two parents so that outside care not be provided on a regular basis during the three months.

WHAT AGE CHILDREN ARE AVAILABLE/HOW LONG DOES IT TAKE?

Newborn infants. Many placements happen within 12-18 months and the Agency places 10-12 infants/year.

HOW MUCH DOES IT COST TO ADOPT THROUGH CATHOLIC SOCIAL SERVICES OF WASHTENAW COUNTY?

See page 9 for fee information. Other fees to expect are court filing fees and birth certificate fees. You will incur attorney fees **if** you or your birth parent retains legal counsel. Michigan law also allows you to pay other birth parent expenses within reason. **No fees** associated with an adoption **are recoverable** if the birth parent changes the plan and decides to parent. Fees for services received are not recoverable should the prospective adoptive parents at any time withdraw from the adoption program.

IS AN ATTORNEY NECESSARY?

No. Birth parents and adoptive parents, who use attorneys must, however, be represented by separate counsel. Names of adoption attorneys may be obtained from the State Children's Ombudsman's Office: 517.373.3077.

MUST A BIRTH PARENT RELEASE TO AN AGENCY?

No. Michigan law allows for a birth parent to physically transfer temporary custody directly to the adoptive family **if** they reside in Michigan and have an approved Preplacement Assessment by a licensed agency. The birth parent **must be assisted** by an attorney or Agency, however, to do this.

WHAT ADOPTION SERVICES DOES CSSW OFFER?

Preplacement assessments, counseling for birth parents, placement and post placement services are offered by Catholic Social Services. The Agency recognizes adoption as a lifelong process that significantly changes and impacts one's life. To that end, we offer counseling, education and support to anyone in the community whose life has been touched by adoption at any point in their lives.

WHAT IS A HOME STUDY?

More appropriately named a Preplacement Assessment, it is a mutual process of identifying one's readiness to adopt by exploring strengths, weaknesses, resolution of loss issues, and the capacity to parent through adoption. The law also requires us to have criminal clearances and medical reports on family members.

WOULD I EVER BE TURNED DOWN?

Probably not, unless there is reason to suspect harm to a child. CSSW helps prospective parents stretch, grow and take risks in order to be fully informed about the challenges of adoptive parenting and to be the best adoptive parent(s) they can be to their child.

Based on years of experience of working with families in adoption, we may see that there are issues needing resolution before successfully entering adoptive parenthood. For example, difficulties with the capacity for a relationship with birth parents; unhealthy communication styles; unresolved issues of infertility; unstable financial conditions; or a psychologically unhealthy environment for a child. Medical conditions are not necessarily a reason to be rejected. Our concern is that one has a plan to be able to parent a child into young adulthood. It is not necessary to own a home nor are there income requirements. We look to see that prospective adoptive parents can live within their means, provide for a child and handle an emergency situation should one arise after placement. In essence, it would be rare for a family to be denied service without being given the opportunity to work on the issue in question.

WHAT DO YOU MEAN BY OPEN ADOPTION?

It is the process by which birth and adoptive families mutually design a plan for a lifelong relationship with each other. It is the process of relationship-building based on honesty, respect and trust. Birth parents choose the adoptive family for their child and all parties meet to explore their capacity to mutually form the foundation for an ongoing relationship. **The Agency has been proudly facilitating open adoptions since 1985.**

CSSW stresses the **mutuality** of relationships. Lifelong advantages of cooperative, open adoption gives **adoptive parents** full information of their child's heritage and medical history in order to respond more fully and effectively to the unique needs of their child; **birth parents** are able to confront the reality of the adoption plan sooner and can have immediate information as to the growth, development and health of their child; and **adoptees** feel more rooted by having complete and accurate information. Access to birth parents ensures the honesty of the adoption story, thereby lessening the mystery, fantasy building and feelings of rejection.

ISN'T IT CONFUSING TO HAVE FOUR PARENTS?

In adoption, a child does not have four parents. There is a tendency to use divorce as an analogy, but in divorce, both parents legally retain their parental rights. In adoption, birth parents **release** their parental rights in Court. Adoptive parents are the legal, nurturing and psychological parents while birth parents represent a portion of the child's heritage and identity. When all adults are clear about their roles, children will not be confused. A portion of the counseling with birth parents is to help them redefine their role with the child and grieve the loss of the parental role.

DO WE HAVE TO GIVE IDENTIFYING INFORMATION TO BIRTHPARENTS?

The Agency values and encourages the exchange of full identifying information as a component of developing a lifelong relationship. However, the final decision rests with the parties involved.

OUR PHILOSOPHY AND GUIDING PRINCIPLES

THE BEST INTEREST OF THE ADOPTEE drives all decisions and practices of the Agency.

BIRTH PARENTS are people to be loved and respected. They are voluntarily choosing what they feel is in their best interest and that of their child. They love their children but can't parent at this time.

BIRTH FATHERS represent half of the child's heritage and are people who deserve to be involved in the process. Children deserve full social and medical information. In reality, there are very few "unknown" birth fathers.

ADOPTIVE PARENTS ARE OUR RESOURCES. Our primary mission is to find families for children needing homes. We look first to the family of origin but know that this isn't always a positive option. Adoptive families willing to keep a connection with the birth family are wonderful resources.

ADOPTION IS A LIFELONG PROCESS. We educate birth and adoptive families about the lifelong challenges of adoption. Adoption is much more than a legal formality and we're committed to offering counseling, support and educational services to anyone touched by adoption at anytime in their lives.

EDUCATION AND COUNSELING ARE THE KEYS to recognizing that adoption is a responsibility to a child - it is not a solution to a problem. We want adoptive parents to become the best adoptive parents they can be. We attempt to build an awareness of the "parenting-plus" of adoption, which includes the joys and sorrows of parenting by birth as well as the additional challenges when parenting a child from another genetic heritage. Pregnancy counseling is offered to birth mothers and birth fathers to help them explore the options available and assist with implementation of their plan. When adoption is the choice, we also educate about the lifelong impact and loss of the parenting role and offer support long after the birth of the child.

ADOPTION IS BUILT ON LOSS so we help all parties look at their losses to better prepare themselves and their children for dealing with present and future losses.

ADOPTIVE PARENTING IS DIFFERENT and, while often second choice, it is not second best. Adoptive parents need to come to feel comfortable that adoption is a way of building a family that isn't inferior to parenting by birth.

OPENNESS IS HEALTHY AND ENRICHING An open system recognizes the rights of all parties to speak for themselves and reduces the level of fantasy and anxiety about the other party.

ADOPTION IS A FAMILY AFFAIR. Losses felt by immediate members of the adoption circle may be felt by other family members as well. Infertility and untimely pregnancies can impact an entire extended family system. We encourage family members to be part of the counseling, education and relationship-building process.

THE ADOPTION PROCESS AND SERVICES

CSSW provides services to any member of the community whether or not they are completing the entire adoption process with us. Services required of those in the CSSW pool of waiting families are marked with an asterisk.

INQUIRY, ORIENTATION AND APPLICATION *

A monthly Orientation meeting is held on the 2nd Wednesday of every month (<http://csswashtenaw.org/index.php?page=adoption-information-meeting>). The two hour meeting offers detailed answers to Everything You Always Wanted to Know about Adoption and highlights the philosophy and services provided by CSSW. Applications are available at this meeting as well as on line at www.csswashtenaw.org. An intake meeting with the Adoption Counselor is usually scheduled within two weeks of the receipt of the application.

INTAKE MEETING *

A meeting to assist in assessing the critical issues in parenting through adoption so that one may make an informed decision about the how, why, and when of adopting. All paperwork is given at this time.

PREPLACEMENT (FAMILY) ASSESSMENT * (aka Home Study)

A two-part process to prepare for adoptive parenting through mutually assessing strengths and weaknesses related to parenting a child through adoption. The first part consists of completing an autobiography and gathering documents such as birth certificates, references, criminal clearances, financial records, counseling and medical reports. At least one home visit comprises the second part. Family history and relationships, home and environment, parenting styles, preparation for relating to birth parents and adoptive parenting are explored.

PREPARATION FOR ADOPTIVE PARENTING CLASSES *

We value the importance of exposing adoptive parents to the unique challenges and additional parenting tasks they will face when parenting by adoption. Issues encountered by all members of the adoption circle, risk taking, birth parent dynamics and preparing to be selected by birth parents are some of the topics covered. A series of four classes are offered three or four times per year.

BIRTH PARENT ADOPTION PREPARATION COUNSELING

We value helping birth parents make fully informed decisions when faced with untimely pregnancies. Understanding lifelong implications of adoption, grief and loss, involvement of birth fathers, preparing social and medical histories, planning for a lifelong connection with the adoptive family, and preparing for legal placement are some of what is covered in counseling with birth parents. Michigan law mandates that adoptive parents pay for birth parent counseling; and allows them to pay other birth parent expenses within reason.

POOL ENTRY, SUPPORT AND EDUCATION CLASSES

Timing of pool entry rests primarily with the prospective adoptive parent(s) and the speed with which they complete their paperwork. This can occur within four to six months if a family wishes to proceed that quickly. Pool entry occurs with the completion of the pre-placement assessment, the adoptive parent preparation classes, The child we can parent checklist, a "Dear Birth Parent" letter and a photo album. Supportive counseling is offered to help families manage the challenges of balancing psychological preparation for parenthood with the uncertainty of waiting.

SELECTION BY A BIRTH PARENT

When birth parents reach the point of choosing the adoptive family, they look at the book of “Dear Birth Parent” letters and identify families whose photo albums they wish to review. The family they have chosen is called by the Adoption Counselor and a mutually convenient time and place to meet is arranged. The meeting is designed to help both parties explore the comfort of entering a lifelong relationship with one another. If each party agrees to proceed with the relationship, meetings continue in order to prepare for and make decisions about the birth and discharge process. A session with the birth parent(s), adoptive parent(s), adoption counselor and birth parent counselor is held after the initial meeting to clarify expectations and procedures.

PLACEMENT COUNSELING AND EDUCATION (DEBRIEFING)*

Families are given assistance in preparing to receive “the call”, meeting birth parents, designing a plan for mutual contact, handling hospital birth and discharge details and planning a placement ritual.

PLACEMENT OF A CHILD

Placement of the child with the prospective adoptive family usually occurs at the hospital and may be made directly from the birth parent with the assistance of an agency or attorney. In Michigan, birth parent rights are released and terminated in a Court with a Judge or referee. Birth parents have twenty-one (21) days after this hearing to petition the Court for a rehearing to reinstate their parental rights. A formal adoption placement is made with the adoptive parents after the birth parent rights have been terminated.

PREPARATION FOR FORMAL PLACEMENT

CSSW provides the preparation of legal documents for the court. As of 1-1-1995, families may retain the services of an attorney for this part of the adoption process though it is not necessary to do so. Most agencies have been providing this service since their beginnings.

SUPERVISION AND FINALIZATION*

Michigan law requires Agency supervision of an adoptive family to assist with the adjustment to adoptive parenthood. This period is usually three months but may be extended to 18 months if necessary. There is generally one visit with the adoption counselor over this time period. A written report at three months is filed with the court. At the end of three months, the adoption can be finalized by mail or in court with a finalization hearing with the Judge. This is usually a significant day for the family, and they are encouraged to videotape, take pictures and bring close family or friends to this celebration.

ANNUAL PREPLACEMENT ASSESSMENT UPDATE *

Families waiting longer than one year for placement will need an update of their Preplacement assessment. This includes a home visit and medical, environmental, references and law enforcement updates. Documents must be current within one year at the time of placement.

UPDATED PREPLACEMENT ASSESSMENT

Families with completed pre-placement assessments from CSSW or other licensed child-placing agencies who wish to adopt another child will need an updated assessment. This can be at a reduced rate if circumstances have not changed significantly. One does not need to repeat the Adoptive Parent Preparation Classes but will find it necessary to update medical, law enforcement, financial and reference documents.

INTERSTATE COMPACT

Michigan law requires the involvement of the Interstate Compact office when an adoption occurs across state lines. CSSW can assist families with this procedure. Depending on the laws of the other State, we may ask the family to obtain the services of an Agency in the other state and an attorney in Michigan. CSSW will not agree to be involved in any adoption whereby the family knowingly avoids Interstate regulations.

HALLMARKS OF ETHICAL ADOPTION PRACTICE

We believe the following are important considerations when choosing a facilitator to assist with an adoption:

The **GENERAL PHILOSOPHY** espoused by the facilitator and prospective adoptive parents is that children, in general, should be raised within their birth families. Adoption is an option only when the birth parent feels that his/her family is not a resource.

ETHICAL PREGNANCY COUNSELING explores all options available to birth parents - not just adoption. Even birth parents who strongly present adoption as the only option to consider must be challenged to look at parenting and/or raising the child within the family. Only then can adoption become a free choice.

Diligent attempts are made by the birth mother and facilitator to **IDENTIFY, LOCATE AND INVOLVE ALL POSSIBLE BIRTH FATHERS** in the counseling, decision making, planning, and legal process. Birth fathers and/or their families are a resource for the child whether the decision is parenting or adoption since they can provide social and medical information, which represents 50% of the child's heritage and identity.

COMPREHENSIVE EDUCATION is made available to adoptive and birth families. Topics such as the dynamics of denial, grief, shame, trust, and loss as related to all members of the adoption circle are the core curriculum as well as education regarding the lifelong process, unique challenges of adoptive parenting, relatedness of birth and adoptive families and the legal process.

Totally informed decisions about adoption cannot be made until birth parents have gone through the actual birth process. **A DECISION FOR ADOPTION IS ALWAYS MADE AT LEAST TWICE** - once during counseling and once when the child is born. Legal steps should not be taken until the birth parent has seen, held and named the child; recovered from the birth process; experienced a separation from the child; and has made an informed post-birth decision. Legal papers should be signed in front of a Judge to ensure that the birth parents' rights are protected and that they have full understanding of the finality of their decision. Birth parents and adoptive parents should have independent counsel to avoid conflict of interest if attorneys are involved.

BIRTH PARENT EXPENSES should be reasonable, itemized and accompanied by receipts. The element of coercion should not be even remotely possible. In most instances, fees should be kept to a minimum to remove the feeling of obligation by either party. An adoption decision must be made voluntarily with no strings attached.

POST ADOPTION SERVICES beyond finalization of the adoption should be provided by the facilitator for any members of the adoption circle throughout their lifetime. Experiencing the joys and sorrows of an adoption plan are lifelong emotions for birth families, adoptive families and adoptees. If support services are not provided by the facilitator, referrals will be made to another service provider.

ADOPTION FEES

Fees charged for adoption services cover a portion of the expense to the Agency. We are grateful to the Diocese of Lansing, Washtenaw United Way and private contributors whose donations help subsidize the program. As required by law, our adoption fees are approved by the court having jurisdiction.

Fees are assessed for the services one receives - not for the "buying of a baby". Presently, fees are not tax-deductible since they are payment for a service and not a donation to the Agency. In most instances, fees are not reimbursable by an insurance provider as they are primarily educational rather than therapeutic in nature. Some employers do have plans available to reimburse employees for adoption-related expenses. When counseling for infertility, grief and loss, marital communication or other unresolved issues is recommended, fees for these services may be tax-deductible or reimbursable as they are therapeutic.

In accordance with our philosophy that fees are for a service received, they are **paid in full at the time the service** is rendered rather than in lump sum payments at application and placement. Fees may be paid by cash, check,

MasterCard, VISA, or American Express. Fees for services received are not recoverable should the prospective adoptive parents at any time withdraw from the adoption program.

The Agency reserves the right to charge families for extraordinary time or expense outside the norm. Whenever possible, families will be notified of these expenses in advance. Travel expenses will be assessed as a one time flat fee.

Fees for service are subject to change. If this happens, families will be notified.

See fee schedule for specific fees.

Catholic Social Services of Washtenaw County

Adoption Services Fee Schedule

Effective January 1, 2013

Adoption Services:		Fee: If income is <\$70,000	Fee: If income is >\$70,000	When Due	2 nd Adoption	
					<\$70,000	>\$70,000
Orientation Meeting		Free	Free	N/A	Free	Free
Tier 1	<u>Application and Intake Consultation</u> First meeting with Adoption Counselor to discuss adoption process and collect information from the applicants.	\$300	\$300	At intake	\$270	\$270
	<u>Preparation for Adoptive Parenting</u> 12 hours of classes on fertility/open adoption/adoptee/ birthparents/adoptive families	\$600	\$700	Prior to classes	N/A	N/A
	<u>Pregnancy Counseling and Services</u> Pre-natal and post-placement counseling and services to pregnant women; facilitation of legal processes pertaining to birth parents' rights and voluntary release	\$3000	\$3500	Within 1 month after classes	\$2700	\$3150
Total Amount Due for Tier 1		\$3,900.00	\$4,500.00		\$2970.00	\$3420.00
Tier 2	<u>Pre-Placement Assessment</u> Individual, couple and family interviews in the home; collateral contacts and documentation as needed to complete a written assessment meeting legal requirements; safety assessment of the home	\$2160	\$2500	Prior to pool entry	\$1944	\$2250
	<u>Travel Expenses</u> Flat fee to cover all time and mileage of agency personnel while traveling to home visits, hospital, court, etc.	\$300	\$300	Prior to pool entry	\$300	\$300
	<u>Program Fee</u> Assistance with letter and album; group and educational meetings; matching services with birthparents; ongoing counseling with Adoption Counselor	\$1440	\$1700	Prior to pool entry	\$1296	\$1530
Total Amount Due for Tier 2		\$3,900.00	\$4,500.00		\$3540.00	\$4080.00
Tier 3	<u>Placement Fee/Legal Preparation</u> Coordination of placement services; preparation of legal documents; court appearances	\$2400	\$2800	Within 1 month of placement	\$2160	\$2520
	<u>Post-Placement Supervision</u> To cover the six-month period following placement up to finalization; covers worker's visits with the adoptive family and any and all file updates and reports required during this time	\$1800	\$2200	At first supervision visit	\$1620	\$1980
Total Amount Due for Tier 3		\$4,200.00	\$5,000.00		\$3780.00	\$4500.00
Total Amount Due:		\$12,000.00	\$14,000.00		\$10,290.00	\$12,000.00
<i>*Adoptive parents are responsible for all court fees, which vary from county to county.</i>						
	Additional Fees (as needed)					
	Annual PPA Update	\$400	\$400	Time of Service	\$400	\$400.
	Fee for Expedited Family Placement	\$350	\$350	Time of Service	\$350	\$350
	Interstate Compact Placement	\$1,000	\$1,000	Time of Service	\$1,000	\$1,000
	Integration and update of information from an external home assessment	\$1,080	\$1,250	Start of PPA	\$1,080	\$1,250

WAITING CHILD ADOPTION PROCESS

CSSW provides services to any member of the community over the age of 18 who wishes to be considered as a prospective adoptive parent for children who are legally available for adoption.

INQUIRY, ORIENTATION, AND APPLICATION

The second Wednesday of every month a public information meeting is held at the agency. The two hour meeting offers detailed answers to Everything You Always Wanted to Know about Adoption and highlights the philosophy and services provided by CSSW. Applications are available at this meeting as well as online.

A registration form for this information meeting can be found at our website. An intake meeting with the Adoption Specialist is scheduled within two weeks of the receipt of the application.

FAMILY ASSESSMENT PROCESS

A meeting to assist in assessing the critical issues in parenting through adoption so that individuals may make an informed decision about the how, why, and when of adopting. All paperwork is given at this time.

This is a two-part process. The first part consists of gathering information from the individuals such as birth certificates, marriage license, references, criminal clearance and fingerprinting request, medical clearances and reports, financial records, and any other pertinent information that will assist the adoption worker in completing the assessment.

The second part of the process is scheduling an in-home visit to assess the physical structure in order to maintain compliance with the agency's licensing policies and procedures. Two additional home visits or office visits are conducted to interview the family and other household members. The adoption worker obtains information relating to the family history and relationships, home and environment, parenting styles, assessment of strengths and weaknesses, community, and preparing families for adoption.

PREPARATION FOR ADOPTIVE PARENTING CLASSES

We value the importance of exposing adoptive parents to the unique challenges and additional parenting tasks they will face when parenting by adoption. Adoptive parents must complete 12 hours of PRIDE training. This training covers the importance of working together towards permanency, meeting the developmental needs of children, loss, attachment, discipline, and transitioning children. These classes are offered in many of the surrounding counties including Washtenaw. Classes are generally offered four times a year.

PLACEMENT OF A CHILD OR CHILDREN

Once a family is matched with a child(ren), the family is notified. Sometimes families are searching for children on the MARE website or ADOPT US website. Other times the family has a license as a foster home which already has the child placed in their home. Information is updated if needed and additional information is completed by the adoption worker.

Placement of a child cannot occur until Support Subsidy and a consent from the State of Michigan are completed. Once this is in place, legal paperwork including the petition for adoption is submitted to court. The court will review the paperwork and notify the adoption worker when the order is signed for placement. A child must be in the home 6 months before an adoption can be finalized.

SUPERVISION AND FINALIZATION

Michigan law requires Agency supervision of an adoptive family to assist with the adjustment to adoptive parenthood. This is a 6 month period but can be extended to 18 months if necessary. There are usually 3 visits with the adoption specialist over this time period. Written reports are submitted at 3 months and 6 months to the court. At the end of the 6 months, the adoption can be finalized with a hearing in front of a Judge or Referee. This is usually a significant day for the family, and they are encouraged to take pictures or videotape, and invite family and friends to this celebratory event.

SUPPORT SUBSIDIES

Most children will qualify for a support subsidy. Support subsidy paperwork is completed by the adoption worker and the family. There are eligibility criteria that enable children to be approved for support subsidy. If support subsidy is approved, the child automatically becomes eligible for Medicaid.

Medical Support Subsidy is an additional support that helps family care for children with significant medical issues, mental health concerns, developmental and learning difficulties, or specific conditions such as asthma or ADHD. Documentation will have to be obtained in order to apply for this subsidy.

Non-recurring expense subsidy may also be granted to help cover adoption expenses up to \$2,000.00. This would include the fees paid for the court filing and copies of the child's birth certificate.

Catholic Social Services of Washtenaw County

SPECIAL NEEDS Adoption Services Fee Schedule

Adoption Services:	Fee: If income is <\$70,000	Fee: If income is >\$70,000	When Due
<u>Orientation Meeting</u>	Free	Free	N/A
<u>Application and Intake Consultation</u> First meeting with Adoption Counselor to discuss adoption process and collect information from the applicants.	Free	Free	N/A
<u>PRIDE</u> Education to become licensed.	Free	Free	N/A
<u>Pre-Placement Assessment (PPA)</u> Individual, couple and family interviews in the home and office; collateral contacts and documentation as needed to complete a written assessment meeting legal requirements; safety assessment of the home.	Free	Free	N/A
Additional Fees (as needed)			
Annual PPA Update	Free	Free	N/A
Total:	Free	Free	

NOTES: