DISCLOSURE STATEMENT

Under Pennsylvania Act 82

CHAPEL POINTE AT CARLISLE

(Since 1944)

770 South Hanover Street
Carlisle, PA 17013
(717) 249-1363

A Continuing Care Retirement Community

providing

Independent Living, Personal Care and Nursing Care

Affiliated with The Christian and Missionary Alliance

THE ISSUANCE OF A CERTIFICATE OF AUTHORITY BY THE INSURANCE DEPARTMENT OF PENNSYLVANIA DOES NOT CONSTITUTE THE DEPARTMENT'S APPROVAL, RECOMMENDATION OR ENDORSEMENT OF CHAPEL POINTE AT CARLISLE, NOR IS IT EVIDENCE OF, NOR DOES IT ATTEST TO, THE ACCURACY OR COMPLETENESS OF THE INFORMATION SET OUT IN THIS DISCLOSURE STATEMENT.

January 1, 2026

CHAPEL POINTE AT CARLISLE

DISCLOSURE STATEMENT

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I. SUMMARY OF INFORMATION

A. IDENTIFICATION OF FACILITY

Chapel Pointe at Carlisle
770 South Hanover Street
Carlisle, PA 17013

B. IDENTIFICATION OF PROVIDER

The Alliance Home of Carlisle, PA
D/B/A Chapel Pointe at Carlisle
770 South Hanover Street
Carlisle, PA 17013

C. ADMISSIONS CONTACT

Marketing/Admissions
Chapel Pointe at Carlisle
770 South Hanover Street
Carlisle, PA 17013
Telephone: (717) 249-1363
Fax: (717) 249-5892
E-Mail: info@ChapelPointe.org
Website: www.ChapelPointe.org

D. DESCRIPTION OF CHAPEL POINTE AT CARLISLE

Chapel Pointe is located in Cumberland County on 7-1/2 acres in the urban setting and Borough of Carlisle, PA, on the corners of South Hanover Street and Noble Boulevard. Through the vision of its founder, Rev. F. W. Henry, the Bedford Estate was purchased, renovated, and dedicated in 1944 as a retirement community. Chapel Pointe provides the highest standards of care in a Christian, family-like environment and is for persons of all faiths. The campus has a 59-bed skilled nursing center known as the Households at Chapel Pointe (Households) that is Medicare/Medicaid certified, a Personal Care residence licensed for 61 and has a chapel, library and computer center, lounges and common areas and administrative offices.

The Community also offers comfortable independent living including:

1. **COLONIAL APARTMENTS**: A two-story building that offers eleven (11) apartments with one or two bedrooms.
2. **HERITAGE SUITES & HARMONY SUITES**: Two separate three-story buildings containing twelve (12) two-bedroom apartments.
3. **BEDFORD TERRACE & CORNERSTONE MANOR:** Two separate three-story buildings containing twenty-three (23) and twenty-one (21) apartments, respectively, of one- and two-bedroom and efficiency units. Bedford is linked to the Main Building and contains a large community room and fitness center.
4. **POINTE PLACE TOWNHOMES:** Chapel Pointe completed development of a second campus, Pointe Place, located two miles from Chapel Pointe along Ritner Highway in the Borough of Carlisle, in August 2019. Pointe Place is located on a 1.5-acre site, consisting of 12 single-story, one- and two-bedroom townhomes with attached garages. A community building with a full kitchen and a patio is also available.

5. **CAMBRIDGE COURT:** Chapel Pointe owns several apartments at Cambridge Court, next door to the Pointe Place townhomes. These units are available as independent living residences.

E. ADMISSION

Chapel Pointe at Carlisle is a fee-for-service, continuing care retirement community. Admission to Independent Living is restricted to persons 62 years of age and older. Current residents are given priority access to Personal Care and the Skilled Households.

F. AFFILIATIONS

The Community is a non-profit corporation affiliated with The Christian and Missionary Alliance (C&MA), with headquarters at One Alliance Place, Reynoldsburg, OH, 43068. The C&MA is not responsible for financial or contract obligations of Chapel Pointe at Carlisle.

The Community is a member of Leading Age and Leading Age PA.

G. CURRENT RESIDENT POPULATION (as of December 31, 2025)

Capacity			Residents
61	Licensed Personal Care Beds		51
59	Licensed Household Beds		59
100	Independent Living		118
		Resident Total	228

H. CURRENT SAMPLE FEES

INDEPENDENT LIVING

	Full Entrance Plan	Modified Entrance Plan
ONE OCCUPANT:		
Efficiency Apartment		
Bedford Terrace	$950	$1,659
Cornerstone Manor	$950	$1,651
One-Bedroom Apartment		
Colonial	$985	$1,927
Bedford Terrace	$985	$1,992
Cornerstone Manor	$985	$1,943
Two-Bedroom Apartment		
Bedford Terrace	$1,015	$2,239
Bedford Terrace Corner	$1,015	$2,255
Colonial	$1,015	$2,223
Colonial w/2 Bath	$1,015	$2,247
Harmony/Heritage Suites	$1,015	$2,344
Cornerstone Manor	$1,015	$2,223
Cornerstone Manor Corner	$1,015	$2,223
Cornerstone Manor w/1.5 Bath	$1,015	$2,344
Cambridge Court w/2 Bath-1st fl.	$1,360	$3,373
Cambridge Court w/2 Bath-2nd fl.	$1,360	$3,092
Townhomes		
1,000 sq ft Townhome	$1,155	$2,887
1,250 sq ft Townhome	$1,360	$3,373

	Full Entrance Plan	Modified Entrance Plan
TWO OCCUPANTS:		
One-Bedroom Apartment		
Bedford Terrace	$1,295	$2,302
Colonial	$1,295	$2,237
Cornerstone Manor	$1,295	$2,253
Two-Bedroom Apartment		
Bedford Terrace	$1,325	$2,549
Bedford Terrace Corner	$1,325	$2,565
Colonial	$1,325	$2,533
Colonial w/2 Bath	$1,325	$2,557
Harmony/Heritage Suites	$1,325	$2,654
Cornerstone Manor	$1,325	$2,533
Cornerstone Manor Corner	$1,325	$2,533
Cornerstone Manor w/1.5 Bath	$1,325	$2,654
Cambridge Court w/2 Bath-1st fl.	$1,670	$3,683
Cambridge Court w/2 Bath-2nd fl.	$1,670	$3,402
Townhomes		
1,000 sq ft Townhome	$1,465	$3,197
1,250 sq ft Townhome	$1,670	$3,683

The Apartment/Townhome Residency Agreement, which is signed by the Resident, includes a provision (4.6(c)) that the monthly fee may be adjusted at any time contingent upon thirty (30) day prior notice to Resident.

CURRENT ENTRANCE FEES

		ENTRANCE FEE	
TYPE	**LOCATION**	**FULL**	**MODIFIED**
Efficiency	Bedford Terrace	$ 88,000	$ 44,000
One-Bedroom	Bedford Terrace	$125,000	$ 62,500
Two-Bedroom	Bedford Terrace	$152,000	$ 76,000
Two-Bedroom Corner	Bedford Terrace	$154,000	$ 77,000
One-Bedroom	Colonial Apartments	$117,000	$ 58,500
Two-Bedroom	Colonial Apartments	$150,000	$ 75,000
Two-Bedroom w/2 Baths	Colonial Apartments	$153,000	$ 76,500
Two-Bedroom w/2 Baths	Cambridge Court-1st Fl	$250,000	$125,000
Two-Bedroom w/2 Baths	Cambridge Court-2nd Fl	$215,000	$107,500
1,000 sq ft Townhome	Pointe Place	$215,000	$107,500
1,250 sq ft Townhome	Pointe Place	$250,000	$125,000
Two-Bedroom	Harmony Suites	$165,000	$ 82,500
Two-Bedroom	Heritage Suites	$165,000	$ 82,500

		ENTRANCE FEE	
TYPE	**LOCATION**	**FULL**	**MODIFIED**
Efficiency	Cornerstone Manor	$ 87,000	$ 43,500
One-Bedroom	Cornerstone Manor	$119,000	$ 59,500
Two-Bedroom	Cornerstone Manor	$150,000	$ 75,000
Two-Bedroom Corner	Cornerstone Manor	$150,000	$ 75,000
Two-Bedroom w/1.5 Bath	Cornerstone Manor	$165,000	$ 82,500

CURRENT RENTAL FEES

		OCCUPANCY	
TYPE	**LOCATION**	**SINGLE**	**DOUBLE**
Two-Bedroom	Harmony Suites	$3,672	$3,982
Two-Bedroom	Heritage Suites	$3,672	$3,982
Efficiency	Cornerstone Manor	$2,351	--
One-Bedroom	Cornerstone Manor	$2,901	$3,211
Two-Bedroom	Cornerstone Manor	$3,341	$3,741
Two-Bedroom Corner	Cornerstone Manor	$3,341	$3,741
Two-Bedroom w/1.5 Bath	Cornerstone Manor	$3,672	$3,982
Efficiency	Bedford Terrace	$2,367	--
One-Bedroom	Bedford Terrace	$2,998	$3,308
Two-Bedroom	Bedford Terrace	$3,463	$3,773
Two-Bedroom Corner	Bedford Terrace	$3,495	$3,805
One-Bedroom	Colonial Apartments	$2,869	$3,179
Two-Bedroom	Colonial Apartments	$3,431	$3,741
Two-Bedroom w/2 Bath	Colonial Apartments	$3,479	$3,789
1,000 sq ft Townhome	Pointe Place	$4,618	$4,928
1,250 sq ft Townhome	Pointe Place	$5,386	$5.696
Two Bedroom w/2 Bath-1st fl.	Cambridge Court	$5,386	$5,696
Two Bedroom w/2 Bath-2nd fl.	Cambridge Court	$4,823	$5,133

PERSONAL CARE (DAILY RATE)

ROOM TYPE	**SINGLE**	**DOUBLE**
Genesis Studio	$ 240	--
Studio – Garden View	$ 335	--
Psalms Suite	$ 335	$ 455
Kings Suite	$ 355	$ 475
Romans Studio	$ 285	$ 405
Romans Deluxe Studio	$ 305	$ 425

Note: For Personal Care Level II, add $105 per person per day to above rates.

HOUSEHOLDS AT CHAPEL POINTE	**DAILY RATE**
Private Room with Shared Bath	$ 500
Private Room with Private Bath	$ 515
Bed Hold	* FULL RATE

*(or appropriate reimbursement rate)

The table below shows average dollar amount of each increase in rates for the past 5 years.

AVERAGE DOLLAR & PERCENTAGE INCREASE IN RATES					
Year	**2022**	**2023**	**2024**	**2025**	**2026**
Independent Living Monthly Fee	$30.00	$62.50	$22.50	$25.00	$29.00
	3.7%	6.3%	2.8%	2.9%	2.6%
Personal Care Daily Rate	$20.00	$10.00	$10.00	$10.00	$11.00
	7.8%	4.1%	3.9%	3.6%	3.5%
Households Daily Rate	$20.00	$30.00	$20.00	$35.00	$20.00
	5.2%	7.5%	4.6%	7.8%	4.1%

II. INFORMATION CONCERNING THE COMMUNITY'S ADMINISTRATION

A. BOARD OF DIRECTORS

The Community is governed by a Board of Directors. All Board members serve on a volunteer basis. No Board member is compensated for serving on the Board. No member participated in the decision to hire or use a firm, which they hold a 10% or greater interest in, to provide goods, leases, or services to Chapel Pointe of value of $500.00 or more within any year.

The Board of Directors is responsible for the general supervision of all matters pertaining to the operation of Chapel Pointe. No Board member has criminal, civil or administrative charges, convictions, or suspensions of licenses.

The Board of Directors normally meets three times per year.

Members of the current Board of Directors are:

1. **REV. JOSEPH BURCHILL**, President of the Chapel Pointe Board and Executive Pastor, Lancaster Alliance Church. His home address is 3768 Nolt Road, Landisville, PA, 17538.
2. **MRS. RUTH APA,** Retired Independent Consultant & Trainer. Her home address is 234 Red Haven Rd, New Cumberland, PA, 17070.
3. **REV. JOEL McGARVEY,** Pastor of the Twin Valley Alliance Church in Williamstown, PA. His home address is 9775 State Route 209, Williamstown, PA, 17098.
4. **MR. CRAIG HATCH**, Attorney, Halbruner, Hatch, & Guise LLP. His business address is 2109 Market Street, Camp Hill, PA, 17011.
5. **MR. DAVID HUFFMAN**, Internal Audit Director for Select Medical. His home address is 2915 Arcona Road, Mechanicsburg, PA, 17055.
6. **MR. DAVID MORELAND**, Retired VP of Sales & Marketing, Shell Point Retirement Community. His home address is PO Box 326, Blowing Rock, NC, 28605.

7. **REV. ROBERT IRVING, JR**, Pastor, New Cumberland Alliance Church. His home address is 1710 Kent Road, Camp Hill, PA, 17011.

8. **MR. DOUGLAS MOTTER**, President, Homestead Village. His home address is 3350 Hostetter Road, Washington Boro, PA, 17582.

9. **MRS. KATHY BOGART**, Medical Reimbursement Technician, VA Medical Center. Her home address is 10 Hurst Road, Womelsdorf, PA, 19567.

B. CHIEF EXECUTIVE OFFICER

The Chief Executive Officer (CEO) is responsible for the oversight for all of Chapel Pointe's operations and is directly accountable to the Board of Directors.

Kent Peachey joined Chapel Pointe in July 2018 as the Executive Director, having served in long-term care since 1993. He assumed the role of CEO on July 1, 2023.

III. TAX-EXEMPT STATUS

Both The Alliance Home of Carlisle, D/B/A Chapel Pointe at Carlisle, and The Christian and Missionary Alliance International are exempt from the payment of Federal Income Taxes under the provisions of Section 501(c)(3) of the Internal Revenue Code.

IV. DESCRIPTION OF SERVICES

The following services are either INCLUDED as part of the resident's monthly fee, are AVAILABLE at **NO** additional charge, are AVAILABLE at additional cost to the resident, are UNAVAILABLE, or are NOT APPLICABLE (N/A).

For Apartment/Townhome Living Residents, Personal Care and Health Center admission is on a priority-access basis but is **NOT** guaranteed to be open when desired. Personal Care and Health Center are separate fees for service and are not included in the independent living monthly fee.

GENERAL	**INDEPENDENT LIVING**	**PERSONAL CARE**	**HOUSEHOLDS**
1. Meals			
Dining Service	AVAILABLE	INCLUDED	INCLUDED
Temporary Tray Service	AVAILABLE	INCLUDED	INCLUDED
2. Housekeeping Service	AVAILABLE	INCLUDED	INCLUDED
3. Carpet Cleaning	AVAILABLE	LIMITED	LIMITED
4. Laundry Service	N/A	AVAILABLE	AVAILABLE
5. Furnishings	Stove	AVAILABLE	INCLUDED
	Refrigerator		
	Washer & Dryer		
	Dishwasher		
	Microwave		
6. Building Maintenance	INCLUDED	INCLUDED	INCLUDED
7. Grounds Care	INCLUDED	INCLUDED	INCLUDED

GENERAL	INDEPENDENT LIVING	PERSONAL CARE	HOUSEHOLDS
8. Utilities			
Electric	INCLUDED	INCLUDED	INCLUDED
Gas	INCLUDED	INCLUDED	INCLUDED
Water/Sewer	INCLUDED	INCLUDED	INCLUDED
9. Transportation Service	AVAILABLE	AVAILABLE	AVAILABLE
10. Trash Removal Service	INCLUDED	INCLUDED	INCLUDED
11. Social Recreation/Activities	INCLUDED	INCLUDED	INCLUDED
12. Installation and Repair of Personal Items	AVAILABLE	AVAILABLE	AVAILABLE
13. Personal Telephone	AVAILABLE	INCLUDED	INCLUDED
14. Internet	AVAILABLE*	INCLUDED	INCLUDED
15. Chaplain Services	INCLUDED	INCLUDED	INCLUDED
16. TV Cable	AVAILABLE*	INCLUDED	INCLUDED
17. Moving Services *(on-campus only)*	AVAILABLE	AVAILABLE	AVAILABLE
18. Staff Escort Service	AVAILABLE	AVAILABLE	AVAILABLE

*Main Campus/Pointe Place: Basic internet is included. Premium internet is available for an extra charge. Cambridge Court: Internet and TV Cable Services are individually obtained by resident at resident's cost.

FINANCIAL SERVICES	INDEPENDENT LIVING	PERSONAL CARE	HOUSEHOLDS
1. Insurance Filings	AVAILABLE	AVAILABLE	AVAILABLE
2. Payment of Medical and Other Bills	AVAILABLE	AVAILABLE	AVAILABLE

HEALTH/MEDICAL	INDEPENDENT LIVING	PERSONAL CARE	HOUSEHOLDS
1. Inpatient Nursing Care	AVAILABLE	AVAILABLE	INCLUDED
2. Physician and Other Health Professionals	AVAILABLE	AVAILABLE	AVAILABLE
3. Dentists	AVAILABLE	AVAILABLE	AVAILABLE
4. Physical Therapy	AVAILABLE	AVAILABLE	AVAILABLE
5. Hospitalization	AVAILABLE	AVAILABLE	AVAILABLE
6. Administration of Medication	AVAILABLE	INCLUDED	INCLUDED
7. Independent Living Nursing Visit	AVAILABLE	N/A	N/A
8. Independent Living Call System Response	INCLUDED	N/A	N/A
9. Ambulance	AVAILABLE	AVAILABLE	AVAILABLE

V. DESCRIPTION OF CHAPEL POINTE'S CURRENT CHARGES AND FEES

	INDEPENDENT LIVING	PERSONAL CARE	HOUSEHOLDS
1. Meals *(including sales tax)*			
Breakfast	$ 7.10	INCLUDED	INCLUDED
Lunch	$10.50	INCLUDED	INCLUDED
Supper	$ 8.70	INCLUDED	INCLUDED
2. Meal Delivery	$4.00 per meal	INCLUDED	INCLUDED
3. Personal Laundry	N/A	$50.00 per month	$50.00 per month
4. Carpet Spot-Cleaning	$35.00 per staff hour	LIMITED	N/A
5. Clothing Labeling Service	N/A	INCLUDED	INCLUDED
6. Transportation *(Scheduled activities excluded.)*	$6.00 per mile	$6.00 per mile	$6.00 per mile
7. Emergency Ambulance	AVAILABLE	AVAILABLE	AVAILABLE
Membership in the local Ambulance Service for Emergencies *(pays 50% of out-of-pocket expenses)*		*$100.00 for Member coverage*	
8. Installation or Repair of Personal Items	$35.00 per staff hour (1/2 hour minimum)	$35.00 per staff hour (1/2 hour minimum)	$35.00 per staff hour (1/2 hour minimum)
9. Key/Fob Replacement	$15.00	$15.00	N/A
10. Moving Fees *(on-campus only)*	$35.00 per staff hour	$35.00 per staff hour	N/A
11. Phone Service	N/A	INCLUDED	INCLUDED
12. TV Cable	$35.00 per month*	INCLUDED	INCLUDED
13. Premium Internet Service	$25.00 per month*	INCLUDED	INCLUDED
14. Staff Escort Service	$35.00 per staff hour	$35.00 per staff hour	$35.00 per staff hour
15. Independent Living Response – Nursing	$55.00 per hour	N/A	N/A
16. Independent Living Response – Non-Nursing	$35.00 per hour	N/A	N/A
17. Outside Doctors, Therapy, Dentists, Hospitals	*The Community employs a medical director, a nursing staff and a therapy staff. Residents are free to consult **any** health professional. Fees will be discussed between the resident and the respective health care professional.*		
18. Replacement Pendant for Call System	$150.00	N/A	N/A
19. Nurse Administering Medicine *(in Dining Room)*	$5.00 per time	INCLUDED	INCLUDED

	INDEPENDENT LIVING	PERSONAL CARE	HOUSEHOLDS
20. Home Care Services *(Billed in 1/4-hour increments with minimum charge of 1/2-hour of service)*	*Includes bathing assistance, changing bed linens, laundry, running errands and shopping, transporting and escorting to appointments. Service requests requiring more than one (1) hour per week are referred to an outside agency.*		
	$35.00 per staff hour	$35.00 per staff hour	N/A
21. Housekeeping	$35.00 per staff hour	INCLUDED	INCLUDED
22. Incontinence Support	N/A	Charges per month Level 1: $45 Level 2: $90	N/A

Note: Hourly services, unless otherwise indicated, will be billed in 1/4-hour increments with a minimum charge for 1/4-hour of service. In addition to the above, items or services billable under Medicare Part B will be billed to the appropriate payor.

*Main Campus/Pointe Place: Basic internet is included. Premium internet is available for an extra charge. Cambridge Court: Internet and TV Cable Services are individually obtained by resident at resident's cost.

ALL LEVELS OF CARE

22. Beautician Fees: *Applicable for all levels of care*

Service	Price	Service	Price
Bang Trim	$ 7.25	Style	$12.75
Color (with Set)	$47.25	Wash	$ 9.25
Color/Cut/Set	$53.00	Wash/Blow-Dry	$16.00
Cut/Set/Comb-Out	$23.25	Wash/Blow-Dry/Iron	$16.50
Hair Net/Wave-O-Net/Rain Hat	$ 6.25	Wash/Blow-Dry/Cut	$26.25
Men's Haircut	$17.00	Wash/Cut/Set	$26.25
Men's Mustache or Beard Trim	$ 6.25	Wash/Dry	$12.75
Neck Trim	$ 7.75	Wash/Set/Comb-Out	$17.00
Permanent	$63.25	Wigs, Clean/Set	$16.00
Rinse	$ 6.25	Women's Haircut	$19.00
Set/Comb-Out	$12.75		

VI. DESCRIPTION OF RESERVE FUNDING AND SECURITY

Chapel Pointe at Carlisle has established a liquid reserve as required by Section 3209 of the Continuing Care Provider Registration Act equal to or exceeding ten percent of the projected annual operating expenses of the facility exclusive of depreciation.

VII. CERTIFIED FINANCIAL STATEMENTS

Certified Financial Statements, consisting of a balance sheet as of the end of the two most recent fiscal years and income statements for the two most recent fiscal years are available upon request. Please contact Marketing/Admissions for a copy.

Chapel Pointe at Carlisle
Statement of Activities
2026 Budget

Revenues, Gains and Other Support:	
Net resident service revenues	16,766,944
Other resident revenues	421,676
Investment income	255,000
Total Revenue, Gains and Other Support	17,443,620
Operating Expenses:	
Nursing care	6,180,329
Home care	1,825
Personal care	1,610,565
Independent living	84,884
Resident services	89,533
Patient activities	247,295
Social services	67,347
Dietary	2,377,151
Laundry, housekeeping and plant operations and maintenance	2,745,675
Administration	1,491,132
Marketing and development	449,681
Depreciation and interest	2,264,963
Total Operating Expenses	17,610,381
Other Non-operating Revenues (Expenses) and Gains (Losses):	
Contributions	225,000
Net chapel revenues (expenses)	(164,965)
Net rental property revenues (expenses)	(143,561)
Other	45,050
Total Other Non-operating Revenues and Gains	(38,476)
Increase (Decrease) in Unrestricted Net Assets	(205,237)