



PCDC was formed in 1966 to preserve, protect and promote Chinatown as a viable ethnic, business and residential community.

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www.chinatown-pcdc.org

October 2009 News

Combined Federal Campaign

Community News

Philadelphia Chinatown Development Corporation's (PCDC) work to preserve, promote, and protect Chinatown could not happen without your financial contributions.

Now, there is another option to contribute to PCDC. If you are a federal employee, you can support our work by making a donation through the **Philadelphia Area Combined Federal Campaign #68065**. PCDC is now listed in the **Combined Federal Campaign (CFC)** book of Philadelphia and the Lehigh Valley. CFC is one of the largest federally based charitable programs through which federal employees are able to pledge contributions conveniently on a continuous basis.

Also, you can continue to support PCDC through the United Way of Southeastern Pennsylvania **UWSEPA** campaign **#00173**.

Combined Federal Campaign **#68065**
(for federal employees)

United Way SEPA Campaign **#00173**

For more information visit: www.chinatown-pcdc.org

Chinatown Has New Polling Locations

Please be sure to vote. There are some changes to the voting locations in the Chinatown vicinity. The general election will be held on **Tuesday, November 10, 2009**. Chinatown's 5th Ward 13th Precinct has been separated into 3 divisions. What this means for residents in the Chinatown vicinity is that you may have to go to a different polling place to vote.

If you live in the Chinatown vicinity, you should expect a new Voter Registration Identification Card to be mailed to you before the November 2009 General Election. This new identification card will display the new Precinct designation and the location of your new polling place.

The three Divisions and locations are:

Division 13 – Chinese Christian Church and Center,
225 N. 10th Street

Division 24 – Chinese Christian Church and Center,
225 N. 10th Street

Division 25 – FACTS Charter School, 1023 Callowhill Street

The City Commissioners separated the 5th Ward 13th Precinct into 3 divisions in response to a Court Order issued by the Court of Common Pleas on July 1, 2009. The Asian American Legal Defense and Education Fund initiated this action, because they observed too many registered voters in the Precinct.

- John Chin, Executive Director

If you have questions, call PCDC at (215) 922-2156.

Business News

Philadelphia Sales Tax Increased

The Philadelphia Sales tax rate increased from 7.0% to 8.0% on October 8th, 2009. Business owners should contact your accountants immediately to make sure that you are in compliance.

- Melody Wong, Main Street Manager

Are you low-income and do not qualify for Medicaid health insurance? The Independence Blue Cross & Highmark Blue Shield Caring Foundation's will provide application assistance for health insurance on Monday, November 2nd, from 10am to 1pm at PCDC, 901 Wood Street. Call Jennifer Lam at (215) 779-8954 to schedule an appointment.

Accessing Service

Need Help with Heating Bills?

The 2009-2010 Low-Income Home Energy Assistance Program (LIHEAP) season opens November 2, 2009 and ends March 15, 2010. PCDC will assist people in completing the **LIHEAP** application. This program helps low-income families pay heating bills. Please call Wendy at (215) 922-6156 to schedule an appointment.

You will need to bring the following documents with you to your appointment:

1) **Social Security cards** for all persons living in your home.

2) **Proof of income** for members of your household:

- If you receive regular monthly income such as Social Security, pension funds, disability, salary, unemployment compensation or other income, send a copy of one check or a statement showing how much you get each month.
- Send pay stubs for 3 months if your income does not change much from month to month.
- Send pay stubs for 12 months if your income changes frequently.

3) **Recent heating bill.**

Income Guidelines - your income cannot exceed the limits listed:

Family Size	Annual Income
1	16,245
2	21,855
3	27,465
4	33,075
5	38,685
6	44,295

Financial Literacy

The importance of Good Credit

What is credit?

The credit report records your loans, credit cards, payments and outstanding debts. Lenders give regular reports about your credit accounts to companies called credit reporting bureaus.

How can you establish good credit?

Get a secured credit card. A secured credit card is a
Continued

Financial Literacy

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bank credit card backed by money you deposit in a bank account. If you don't pay off your credit card bill, the money in your account may be used to cover that debt. The bank takes little risk and you build credit slowly.

Find a co-signer. Ask a relative or friend with good credit to co-sign your credit application. A co-signer promises to pay if you don't. If you don't make payments on time, the co-signer will be responsible for the loan.

Why is good credit important?

Good credit is important in obtaining a preferred interest rate on a home mortgage or car loan, renting a place to live, setting car insurance premiums, getting homeowners' insurance. The better your credit, the lower the interest rate will be on your loan.

Good credit is a valuable tool for building wealth for you and your family for the long term.

If you want to receive a **FREE** credit report, please contact Wendy Lee at 215-922-6156.

- Wendy Lee, Housing Counselor

Zoning 101

Zoning 101 Workshop

In Philadelphia, when property owners need to build new houses, expand existing buildings, or put buildings to other uses, permission from Department of License and Inspections (L&I) is required. And the Philadelphia zoning code is the law that regulates land use and property use, population density, parking requirement, and the height and size of structures.

To learn in detail what is the Philadelphia Zoning Code, and to learn what forms are required to fill out during the application, what information is needed for submission, and how much are the fees of zoning application or appeals, PCDC invites you to our workshop on **Zoning 101**.

Date: Wednesday, November 18th

Time: 5:00 PM to 7:00 PM

Where: PCDC Conference Room.

The seats are limited, please RSVP with Mr. Ge. (215) 922 -2156.

-Xin Ge, Special Project Manager