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

301-305 N. 9th St., Philadelphia, PA 19107
www.chinatown-pcdc.org

@phillychinatown    @PCDC_events    @chinatown-pcdc

October 2018

PCDC News

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YeShi Chinatown night market
food + music + entertainment & much more
#yeshinightmarket

10.11.18
Thursday
7PM - 11PM

Printed by Health Partners Plans
“Excuse me, are you registered to vote?” The question seems obvious enough, but registering to vote and actually voting is necessary in lifting up an entire community’s needs and concerns to decision makers. In areas such as education, transportation, taxes, healthcare, housing, and much more, voters and the decision makers they elect are the ones who determine what gets done.

How does voting translate to power?
Are you concerned with the current quality of education your child is receiving? Is crime affecting your neighborhood? Are taxes too high? Voting for officials that are focused on issues that matter to you can make changes to these issues. During the time before Election Day, candidates run on platforms which represent their position. This platform is then used during their campaign to rally voters. Registering to vote is also powerful outside of voting itself. When you register yourself to vote, you are telling decision makers that you are present and that you deserve their attention. Many times, our communities are not visited by officials running for office as they do not see the value of appealing to non-voters.

Did you know that federal policy barred immigrants of Asian descent from becoming U.S. citizens until 1952? And it was not until 1965 that the United States federal government officially prohibited the racial discrimination of voting. Millions of people throughout the history of the United States, and other countries as well, have participated in this battle for equal rights to have our voices heard. They believed in having a say in how their neighborhood, city, and country are organized.

What next?
- Participate in the next election: Tuesday, November 6th, 2018

Who is Able to Vote in the United States?

**Yes, you can vote IF:**
- You are a U.S. Citizen **AND**
- You are at least 18 years of age by the next election **AND**
- You are registered to vote at your current address **AND**
- You have lived at your current address for at least 30 days

**Who CANNOT vote:**
- Non-U.S. Citizens (i.e. Green card holders)
- Those under the age of 18
- Those not registered to vote (in Pennsylvania, you must register at least 30 days before election)
Zoning Matters

Below are the current and upcoming zoning matters within the Chinatown district. Zoning matters are presented to the community first, through public RCO meetings, before they are heard by the Zoning Board of Adjustment (ZBA). Please feel free to attend an RCO meeting or ZBA hearing regarding any matter of interest. All ZBA hearings are held at One Parkway Building, 1515 Arch Street, 18th Floor.

PCDC’s Planning Committee meets at 6pm on the second Tuesday of each month as the Registered Community Organization (RCO) for the boundaries of 7th to 13th Street, Filbert to Spring Garden Street.

The next meeting is on October 9th. The next three meetings are:
- November 13th
- December 11th
- January 8th

Previous Cases:
Address: 920 Winter Street
Appeal #: 34468
Permit #: 880063
Scheduled Hearing Time: Wednesday, October 3rd at 4:30PM
Proposal: Permit for the erection of the rear addition to the existing attached structure with tunnel alley at first floor level (size and location as shown on the plan) for use as multi-family (8 dwelling units) household living.
RCO Opinion: Oppose

Address: 215 N. 11th Street
Appeal #: 34605
Permit #: 896247
Scheduled Hearing Time: Wednesday, October 17th at 3:30PM
Proposal: Permit for a comedy theatre for more than fifty (50) people (night clubs and private clubs) no activities as defined in section 14-603 (13) of Philadelphia zoning code on 1st floor with two (2) family dwelling on 2nd floor in an existing structure.
RCO Opinion: Support.

Address: 210-12 N 12th St
Appeal #: 33766
Permit #: 859405
Scheduled Hearing Time: Wednesday, October 24th at 9:30AM
Proposal: Permit for the erection of an attached structure with a roof deck above for residential use only, for use as vacant commercial space on the first/second floors, for twenty six (26) dwelling units on third thru tenth floors, with nine (9) class 1 bicycle spaces on an accessible route, with no parking spaces (size and location as shown on the application).
RCO Opinion: Pending.

Upcoming Cases:
There are currently no upcoming cases scheduled for a public meeting at PCDC. If there are cases added to the meeting agenda, PCDC will post them on the official Facebook page.
PCDC is leading the Chinatown Neighborhood Plan Implementation in the coming years. With 1,300 community members and stakeholders engaged in the planning process, the Plan sets out specific goals and actions in improving the built environment, expanding economic opportunity, and enhancing community life. Broad engagement and involvement throughout the community in the implementation process of the Plan will strengthen Chinatown as a vital residential neighborhood, a destination commercial district, and a home away from home for immigrants across the city and region.

Thank you Interface Studio, Steering Committee, and Community Partners for supporting this plan.

Goal No. 2 — Connectivity

How We Came Up with the Goal
Most of Chinatown residents and workers do not own cars, and walking or biking in the neighborhood is not particularly easy or pleasant. The Vine Street Expressway forms a hard edge to Center City and bisects the community. The pedestrian experience is further challenged by surface parking lots, broken sidewalks, poor underpass conditions, and blank and inactive facades. Connecting the neighborhood is a significant step to achieve the vision of a cohesive and walkable community.

What We Are Going to Do to Achieve the Goal

- Bridge the community across Vine Street Expressway
  PCDC will advocate and work towards creating a seamless and safe connection across Vine Street. The project will consist of three phases: pilot traffic calming measures, permanent lane reconfiguration, and a partial cap of the Vine Street Expressway.

- Create multi-modal streets and improve safety for all
  The street improvement project will explore the possibility for storm water improvements, sidewalk repair, and improvements on Callowhill Streets. PCDC will also conduct a street safety project around major streets in Chinatown. Chinatown businesses and property owners who are interested will be supported to conduct sidewalk repair activities.

- Create a beautiful and inviting public realm
  PCDC will improve gateways and underpasses through signage, landscape, public art and street furniture. We will also fund and construct at least one playable project or playground. Community members can be engaged through surveys and meetings to evaluate the proposed project.

- Manage parking in the commercial core to support businesses and activity
  Surveys will be conducted to determine the need for parking and loading/drop off zones. The community parking needs will be shared with the Philadelphia Parking Authority, with whom PCDC will create goals and action plans to meet the needs.

How you can be involved
- Participate in the sidewalk repair activities
- Participate in the playability survey and community meetings
- Participate in the survey for commercial corridor businesses and employees
PCDC is constructing the North 12th Family Homes project, which is a 13-unit, affordable rental apartment project located near 12th and Wallace Streets. It is a 10-minute walk from Chinatown. This project will provide a mix of 1 to 3 bedroom apartments for families. PCDC expects to begin the leasing application process in late 2018, and move-in in March/April 2019.

<table>
<thead>
<tr>
<th>Not included</th>
<th>Included</th>
<th>Transportation</th>
<th>Other Amenities Within Walking Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parking</td>
<td>Backyard Space</td>
<td>10 minutes walk to Chinatown</td>
<td>Recreation Center</td>
</tr>
<tr>
<td>Utilities</td>
<td>Kitchen Appliances</td>
<td>8 minutes walk Fairmount Station, Spring Garden Station of BSL Line</td>
<td>2 Daycares</td>
</tr>
<tr>
<td>Furniture</td>
<td>Dishwasher/Dryer</td>
<td>Trolley Line 15</td>
<td>Federally-qualified Health Center</td>
</tr>
<tr>
<td>Washer/Dryer</td>
<td></td>
<td>5-10 minutes walk to 8 bus stations: 23,61, 4, 16,43</td>
<td>PCDC Office</td>
</tr>
</tbody>
</table>

If you are interested, come to PCDC to pick up a brochure. PCDC will announce a date for an information session in October.

Tel: 215-922-2156  WeChat: chinatown-pcdc

Address: 301 N 9th Street, PA 19107
The Coca-Cola Scholars Program scholarship is an achievement-based scholarship awarded to graduating high school seniors. Students are recognized for their capacity to lead and serve, as well as their commitment to making a significant impact on their schools and communities. 150 Coca-Cola Scholars are selected each year to receive this $20,000 scholarship.

**Deadline: October 31, 2018, 5 PM**

**Award amount: $20,000**

To apply: [https://www.coca-colascholarsfoundation.org/apply/](https://www.coca-colascholarsfoundation.org/apply/)

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**Weekly Teen Club Schedule:**

**All classes and materials are free of charge.**

**Walk-ins welcome! Space is limited.**

**SAT Math**
Monday 4:00 PM – 6:00 PM, 901 Wood Street, Chinatown
Teacher: Clara Zheng

**SAT Reading & Writing**
Tuesday 4:00 PM – 6:00 PM, 901 Wood Street, Chinatown
Teacher: Phoebe Ho

**Sports Night**
Wednesday 4:00 PM – 6:00 PM, Holy Redeemer Gym, 915 Vine Street, Chinatown
Teacher: Lamei Zhang, Rosaline Yang

**Free Practice SAT**
Last Saturday each month, 9:00 AM – 1:10 PM
901 Wood Street, Chinatown
Space is limited. Please email Rosaline Yang at ryang@chinatown-pcdc.org to reserve a spot.

**Teen Support Group**
The Teen Support Group is a safe space for teens to talk about stress in their lives and learn good mental health habits.

Wednesdays from 5:30 PM—7:30 PM
901 Wood Street, Chinatown
Teachers: UPenn Psychiatrist Jenny Yu, MD, Ph.D. and Philadelphia Asian mental health pioneer, Helen Luu, LCSW

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**PCDC Teen Club Scholarship**

For those who attend at least 12 hours of programming per month, for at least 4 months, they will be entered into a scholarship raffle! There will be 4 scholarships in total. Two(2) winners in January and two(2) in June. Must have completed intake forms to qualify!

Scholarships award amount: $150
PCDC Programs and Services

Speak Up and Represent Your Community!

Each month, we will share ways that you can have an impact on your community by sharing concerns about affordable housing and other issues with city officials. Get involved and make our voices heard!

Have you ever wondered how you can have an impact on issues that affect your community, such as affordable housing and property tax rates? Last month's newsletter explained how you can bring your concerns before city council. This month's covers how to get in touch with your local representatives.

How to Contact Local Representatives
https://callyourrep.co/
https://www.house.gov/representatives/find-your-representative
https://uspirg.org/resources/usp/call-your-representative-and-senators-every-day-heres-how

If you’re unable to attend council sessions, then contacting your local representative is an effective alternative. Congress staff pay attention to what topic is frequently being reported and it is more effective to focus on one to two issues per call. By entering your home address in any of the links above you can locate your state or district representative. Once you have entered your information securely you will have access to the contact information of your representative and can call or fax them at your leisure.

Job Announcements!

Children’s Village is looking for a Family Partnership Coordinator!
Qualifications:
- High School degree or equivalent required. Education in social work, family studies, child development, or related field required. If no college education in related field, willingness to continue education or training is required.
- Some experience in social work, childhood development, or early childhood education, or related field is desired.
- A combination of experience and education may be accepted in lieu of specific amount stated above.
- Verbal fluency and ability to interpret between Mandarin and English REQUIRED. Ability to speak other Chinese dialects is desirable, but is not required. Ability to speak Spanish is highly desirable, but is not required. Ability to speak Indonesian and/or other Asian dialects is a plus.

Job Summary: Non-exempt, hourly position that reports to the family services director. Primarily responsible for coordinating services, activities, and requirements for Head Start eligible children and families, providing interpretation and translating services when necessary. Please email Beth Baker at bethb@childrensvillagephila.org for any questions or to apply.

Greater Philadelphia Health Action, Inc. is hiring!

Adherence Outreach Specialist (Bilingual a plus)
REQUIREMENTS: High School Diploma and a minimum of 1-2 years experience working with HIV/AIDS population.
HOURS OF WORK: Flexible work hours which total a minimum of 37.5 hours per week, Monday through Friday, excluding lunch; however, hours of work and days worked may be adjusted to meet operational needs of the department.
WORKING CONDITIONS: Ambulatory setting, Behavioral Health care, Patient care setting, Travel required.

Medical Case Manager (2 positions)
REQUIREMENTS: Bachelor of Social Work or Bachelor of Social Science. Bachelor’s degree in other disciplines may apply if applicant has at least two years of experience in case management. Minimum of one-year clinical experience in an ambulatory health care setting or case management. Minimum of two years experience in chart review, e.g., quality assurance or utilization of review activities. Fluency in either Mandarin or Cantonese and Spanish desired. Ability to work harmoniously as part of a health care team. Excellent communication skills essential.
HOURS OF WORK: Flexible work hours which total a minimum of 37.5 hours per week, Monday through Friday, excluding lunch; however, hours of work and days worked may be adjusted to meet the operational needs of the department.
WORKING CONDITIONS: Patient care setting. Travel required (possibly out of state)

Please contact Marilyn Martínez, M.D. at mmartinez@gphainc.org
Positive credit is an asset that will fuel your future wealth.

Good Credit: A Gift for the Future

You work hard. You strive to live within your means and to manage your money and financial resources responsibly. Saving for the future is very important to you and your family. Now you are ready to give your family a valuable gift: a home, a place to live and grow together and an important asset for the future. Homeownership means building a path to financial security and stability for your family and the future.

In the United States, most people must borrow money from a lending institution to purchase their home. As you begin the process of buying your own home, you will discover the importance of having good credit, especially when you try to get the best financing option.

Today, lenders consider many factors when deciding whether to give you a home mortgage and what interest rate your mortgage will be. Your credit history is one of the primary sources lenders use to determine your likelihood to pay back a loan.

Your credit history is a report on how you have paid bills or paid back money you have borrowed. It includes your loans, your credit card accounts with banks, stores and other lenders, your record of payments and your timeliness of payments. Your credit history will only show how you paid bills or used credit if the lender reported your payment history to the credit-reporting bureau. If you do not have a credit history—perhaps because you do not use traditional bank services or credit cards or your payments were not reported to a credit bureau—or if you have imperfect credit because of past problems, you may face challenges when buying a home. Fortunately, you can learn how to establish and build your good credit history. Yes, it takes time. But by building a good credit history now, you will be well on your way to homeownership and have the tools for building wealth. Also, a good credit history can save you thousands of dollars in the future.

By building a good credit history now, you will be well on your way to homeownership and have the tools for building wealth.

WHY IS GOOD CREDIT IMPORTANT?

Good credit helps you realize your dreams. Buying a home, buying a car, leasing an apartment, getting a job—all these events may require a credit check. Perhaps you want to make a major purchase with credit, such as a new computer or an appliance for your home? Or perhaps you want a loan so you can go to college or send your child to school? All these important life events are made easier if you have good credit. Once you establish good credit, you receive preferred rates on other transactions, such as lower premiums on auto and homeowner's insurance.

If you want to know more about Credit, please call PCDC at 215-922-2156

Brought to you by Freddie Mac CreditSmart
PCDC's HUD certified Housing Counseling Program offers Homebuyer Education classes monthly to assist and support homeownership now or in the future. PCDC is the only agency to offer Chinese Homebuyer education within Philadelphia. You will get a head start to homeownership, which can lead you to more favorable options when you decide to become homeowner. Classes are scheduled on the third Thursday of each month. The morning class is from 9am to 1pm; the afternoon class is from 3pm to 7pm!

The upcoming class is October 18th.

Registration is required. Please call or email Ping Lee to reserve your seat: 215-922-6156 or plee@chinatown-pcdc.org. ***A Homeownership Certificate will be issued upon completion of a class and a 2 hour one-on-one counseling. This is required for down payment/closing cost assistance.

Home Buyer Down Payment / Closing Cost Assistance Available:

<table>
<thead>
<tr>
<th>Program</th>
<th>Amount</th>
<th>Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>CommunityWorks® program</td>
<td>Up To $7000</td>
<td>HSBC Bank</td>
</tr>
<tr>
<td>Home Grant Program</td>
<td>Up To $2500</td>
<td>Bank of America</td>
</tr>
</tbody>
</table>

Banks might offer different assistance programs. Please consult with your bank loan officers for details. You can also call PCDC Ping Lee 215-922-6156 for more information.

New Homeowner settled his first house with $7000 Down payment/Closing Cost Assistance

In May, HSBC bank referred a client to PCDC’s Housing Counseling Program. Mr. Z was a first-time homebuyer and received a preapproval from HSBC bank. The bank representative told Mr. Z about their Community Works program, which offers a first-time homebuyer up to $7000 down payment/closing cost assistance. This program requires borrowers to complete a HUD certified Homebuyer Education before the settlement so the borrowers understand the steps to homeownership and benefits and responsibilities of a homeowner.

Mr. Z contacted PCDC, Program Manager and Housing Counselor Ping Lee scheduled Mr. Z for the one-on-one counseling session at the end of May. During the session, Mrs Lee assessed Mr. Z’s needs and his home buying readiness. A budget and action plan were created. Mr. Z signed an agreement of sale not long after he came for the counseling session.

In June, Mr. Z attended PCDC’s 4 hours Homebuyer Education and received a Homebuyer Certificate, which fulfilled one of Mr. Z’s requirement to receive the $7000 grant assistance. Mr. Z had his settlement on July 5, 2018 and he became a homeowner. PCDC interviewed Mr. Z about his feelings about being a homeowner. He said he felt like he spent a lot of money on renovation and monthly utilities. But he also understands that it is part of being a responsible homeowner. As a homeowner, he is able to provide residence for his senior parents. He believes this will bring better lives to his parents than living at senior housing on their own. Now his parents will not be lonely and they can plant a garden and do whatever they want to do. Compared to living at senior housing that requires regular inspections, they have a place of their own and don’t need to be worried about regulations now.

When asked about the home buying process, Mr. Z said it is easy if borrowers have good credit. Having credit means more financing options and more lenders willing to lend. He learned that potential homebuyers should be aware of the offered sale price and the appraisal price. His house was appraised for $3000 lower than the value agreed upon. Therefore, he had to increase his down payment, which caused him to put more of his liquid funds into the house.

Mr. Z believed that he had a language barrier with the lender; the lender asked him twice for updated documents. The lender wrote correspondence in English; he could not understand the terminology or acronyms. Mr. Z commented that PCDC’s Housing Counseling program is helpful to the community. Without the counseling and education, he would not know what to ask during the home buying process. Mr. Z returned to PCDC in September for post purchase counseling. PCDC worked with him to develop a new budget and action plan. PCDC helped Mr. Z apply for the Homestead Exemption, which will reduce his 2019 property tax $600 per year.

We are really excited Mr. Z found his first house and finally has a place to call home. We wish him the best of luck in his homeowner’s journey.
Scholarship Available for K-8th Grade for Private and Catholic Schools

Children’s Scholarship Fund Philadelphia (CSFP) is a privately-funded program whose mission is to provide children from low-income Philadelphia families with financial access to quality, safe, K-8th grade, tuition-based schools, thereby increasing their long-term economic and social success. CSFP grants need-based scholarships from 25% to 75% of school tuition to children from low-income Philadelphia families, all of which are awarded by random lottery. CSFP currently serves more than 5,000 children enrolled at over 170 private and parochial schools. For listing of school, visit https://www.csfphiladelphia.org/resources/school-selection/csfp-approved-schools/.

Applications for 2,000 new scholarships starting in the 2019-2020 School Year are open. The application remains open until March 1, 2019. CSFP conducts a priority lottery in mid-November of each year. Winners for this early group will be notified in December. Any applications not selected in this initial lottery will automatically be entered into the final lottery. CSFP conducts a final lottery in early March, and winners are notified later that month. For more details, please visit https://www.csfphiladelphia.org/ or call CSFP office at 215-670-8411.

Community Complaints

PCDC received a couple of complaints that filthy commercial trash containers are blocking the streets and sidewalks of Chinatown. PCDC will ask the businesses to store the trash containers and will file a complaint to the trash hauler.

Residents and businesses are complaining about the constant graffiti. PCDC reports graffiti to Philly311. The City will clean up the graffiti within 3 days.
Free Community Resource

CLIP (Community Life Improvement Program) is an amazing resource for City residents and business owners. CLIP cleans up vacant lots, partners with communities, lends cleaning equipment, and removes graffiti. To learn more about how CLIP can help you go download their pamphlet (English and Chinese versions) at https://www.phila.gov/documents/community-life-improvement-program-clip-pamphlet/. Look for the CLIP Pamphlet in this newsletter.
CLIP and its Graffiti Abatement Team have responded to PCDC’s requests to clean graffiti many times. Thank you!

東方遇見西方藝術展

8月31日，費城亞洲藝術節舉辦了吳銳鴻油畫藝術巡迴展，展示了東方美麗的風景和鄉鎮。這個獨家巡展將只在美國四個地點舉行，其中費城擁有最豐富的藝術品場地。藝術家的精美作品，如他的River Beach和Village at Dusk畫作，被自豪地展示在畫廊周圍，供所有與會者欣賞，包括PCDC staff John Chin.

“I am most proud and honored to have artist Wu come here to our Chinatown because I grew up in this community and Mr. Wu and my family came from the same community in Taishan, Guangdong. It is a privilege to have someone come from the same hometown community to display his wonderful and beautiful art.”

The arts have a long history of bringing people together across boundaries - increasing understandings across disparate and historically unequal groups, and supporting the agency of underrepresented communities to create, maintain and share their own stories. Artists and art organizations are an important resource in our path to building stronger connections. Opportunities for conversation among groups lead to insight and a shared sense of community and in turn lay the groundwork for exploration about how to maintain vital cultural and community traditions while inviting much-needed neighborhood investment.
PCDC 项目和服务

九月青少年活动与机会

重要公告：

九月SAT练习会在10月27日上午9:00至下午1:30于901 Wood Street举办。请通过ryang@chinatown-pcdc.org与Rosaline联络预定座位。

青少年俱乐部获得额外项目

可口可乐奖学金

可口可乐奖学金是一项以成就为基础的奖学金，颁发给即将毕业的高中生。它认可学生的领导和服务能力。仅限于50名可口可乐学生被选中获得这20000美元的奖学金。

截止日期：2018年10月31日，下午5点

奖学金：$20,000

申请链接：https://www.coca-colascholarsfoundation.org/apply/

青少年俱乐部每週行程。

所有课程与素材概不收费，您可以直接登入参与！

SAT 数学

星期一 下午四点-六点
901 Wood Street, Philadelphia, PA 19107
老师：Clara Zheng

SAT 阅读与写作

每星期二下午四点至六点
901 Wood Street, Philadelphia, PA 19107
老师：Phoebe Ho

运动之夜

每週三和週四下午 3:30 - 5:30 Holy Redeemer
Gym, 915 Vine Street
老师：Lamei Zhang和Rosaline Yang

免费SAT模拟考试

每月的最后一个週六，早上九点到下午一点三十分901 Wood Street, Philadelphia, PA 19107 名额有限，请电邮Rosaline Yang至ryang@chinatown-pcdc.org 以进行预约。

青少年支持小组

青少年支持小组是青少年谈论生活压力并学习良好心理健康习惯的安全场所。

每星期三下午5:30 - 7:30, 901 Wood Street, Philadelphia, PA 19107
老师：UPenn精神病学系的Jenny Yu，医学博士，博士和费城亚洲心理健康先驱，Helen Luu, LCSW

PCDC青少年俱乐部奖学金机会

对于那些每月至少参加12个小时项目，而且至少4个月的人，他们将参加奖学金抽签活动！总共有4个奖学金。一月份有两（2）名获胜者，六月份有两名（2）名获胜者。必须填写表格才有资格。

奖学金金额：$150
大聲說話，代表你的社區！

我們每個月都會通過與城市官員分享對經濟適用房和其他問題想法，來分享一些你可以對社區產生影響的方法。參與進來，讓你的聲音被聽到！

你有沒有想過怎樣才能對影響你社區的問題產生影響，例如經濟適用房和物業稅？上個月的時事通訊解釋了如何將你的問題帶到市議會。本月將介紹如何與當地代表取得聯繫。

如何與當地代表取得聯繫
https://callyourrep.co/
https://www.house.gov/representatives/find-your-representative
https://uspirg.org/resources/usp/call-your-representative-and-senators-every-day-heres-how

如果你不能參加會議，聯繫你的本地代表是一種有效的選擇。國會工作人員會注意哪些話題經常被報導，並且每次對話專注討論一到兩個問題更為有效。進入以上任何一個鏈接，輸入你的家庭地址，你可以找到你的州或地區代表。一旦你安全輸入了你的信息，你將能夠訪問你的代表的聯繫信息，並且可以在空閒時間給他們打電話或者傳真。
PCDC的HUD認證房屋諮詢計劃每月提供雙語的購房者教育課程，以協助和支持潛在的房主，無論你是在本月或在幾年內才進行購買。PCDC是費城唯一一家使用中文進行購房教育講座的機構。你將會得到一個好的開始，這可以給你帶來更多的選擇並節省更多資金。課程安排在每個月的第三個星期四。上午班是上午9點至下午1點，下午班是下午3點至7點！

下一个課程是 10月18日。

需要註冊，請致電或發送電子郵件給李萍好以預留您的座位：215-922-2156或plee@chinatown-pcdc.org。***完成本課程後，再加上兩小時的PCDC一對一輔導，你將獲得一個購房教育證書; 這將有權申請首付和/或成交費用援助計劃。

### 購房者首期過戶費補助計劃正在進行中：

<table>
<thead>
<tr>
<th>項目</th>
<th>金額上限</th>
<th>銀行</th>
</tr>
</thead>
<tbody>
<tr>
<td>CommunityWorks® program</td>
<td>高達 $7000</td>
<td>HSBC Bank 滙豐銀行</td>
</tr>
<tr>
<td>Home Grant Program</td>
<td>高達 $2500</td>
<td>Bank of America 美國銀行</td>
</tr>
</tbody>
</table>

銀行提供不同的的協助項目，請與您銀行的貸款部門人員協商以獲得準確信息，你也可以撥打PCDC熱線電話 Ping Lee 215-922-2156獲取更多詳情。

### 新房主以7000美元的首付/結算援助購買了他的第一所房子。

今年五月，匯豐銀行將Z先生引薦給PCDC的住房諮詢項目。Z先生是第一次購房，他獲得匯豐銀行的預批貸款信。銀行代表告訴Z先生HSBC的購房援助計劃，該計劃為首次購房者提供高達7000美元的首付/結算援助。這個計劃要求借款人在結算前完成HUD認證的購房者教育講座，以便借款人了解房屋所有權的步驟，以及房屋所有者的利益和責任。

Z先生聯繫了PCDC，項目經理和住房顧問李萍好安排Z先生在五月底進行一對一諮詢。在諮詢期間，李小姐評估了Z先生的需求和購房準備，並制定了預算和行動計劃。Z先生在諮詢結束不久後就簽署了一項購房協議。

六月份，Z先生參加了PCDC四小時的購房者教育講座並獲得了購房者認證書，該證書滿足了Z先生接受7000美元贈款援助的要求之一。Z先生與2018年7月5日完成了結算手續，成為了一位房主。

PCDC採訪了Z先生作為一個房主的感受。他說他覺得花了很多錢，比如裝修和能源費用。但是他也明白這是作為房主責任的一部分。作為房主，他能夠和他的父母住在一起，他相信這會給他的父母帶來更好的生活。現在他的父母不用獨自居住在老人公寓，在閒暇時間還可以種植花園，做任何他們想做的事情。他們居住的老人公寓需要定期檢查，相比之下，他們現在有了自己的房子，不需要擔心陌生人打擾。當問及買房過程時，Z先生說如果借款人有信用就會比較容易。有信用意味著更多的貸款選擇，也會有更多的貸款人願意貸款給你。他認為在購房者需要了解房子的賣價和估值。他的房子評估價比約定價格低3000美元。所有他不得已支付不同的首付款，導致他把更多的流動資金投入到房子裡。

Z先生相信他與貸方有語言障礙。貸方用英文寫函件，兩次要求他更新文件資料，可是他不懂術語和縮寫。Z先生評論說PCDC的住房諮詢計劃對社區很有幫助。如果沒有諮詢和教育，他不知道在買房過程中應該去哪裡問什麼問題。Z先生在九月回到PCDC進行買房後諮詢。

PCDC同他一起制定了新的預算和行動計劃。PCDC幫助Z先生申請了地稅減免，這將使他2019年至以後的地稅每年減少約600美元。

我們非常高興Z先生擁有了他的第一所房子，有了一個叫做家的地方。我們祝他在房主旅途中好運。
良好的信用：為將來準備的禮物

您勤奮工作，生活節儉，盡心盡力地規劃和管理您的財務。為自己和家人的未來而儲蓄對您來說十分重要。現在，您已經為家人準備好一份珍貴的禮品：一座住宅，一個家人共同生活與成長的地方，未來的一份重要資產。擁有住宅意味著為您的家庭及未來鋪設了一條走向財務安全和穩定的康莊大道。

在美國，大多數人都必須從貸款機構借錢屋。當您開始購買自己的房子時，會發現良好信用在購物過程中至關重要，尤其是當您希望獲得最佳貸款計劃時更是如此。貸款機構在決定是否批准您的房屋貸款時，會考慮多因素。信用是貸款機構用於評估借款人償還貸款可能性的主要依據。

您的信用是一份關於您在過去如何使用信貸的報告。該報告包括您所有貸款，銀行，商店及其他貸款機構簽發的信用卡賬戶，付款歷史以及付款是否準時等記錄。

如果您沒有信用記錄 – 可能是由於您沒有使用傳統銀行服務或信用卡 – 或者由於過去有過不良記錄而導致信用不佳，您在買房時就可能面臨一些問題。

不過，您可以學習如何建立良好信用。建立信用需要時間，但是及早建立良好的信用會為您將來買房作準備，有了好的信用等於有了生財工具，未來的日子良好的信用可能會為您省下大筆鈔票。

及早建立良好的信用會為您將來買房作準備，有了好的信用等於有了生財工具。

為什麼良好的信用十分重要？

良好的信用可以幫助您實現夢想。買房，買車，租公寓，找工作 – 所有這一切都可能需要調查信用。

您希望以信用購買一件重要的物品，比如一台新電腦或一件家用電器？或許您希望貸款上大學或供子女上大學？如果您有良好的信用，所有這些您生活中很重要的事情都會變得簡單得多。您一旦建立了良好的信用，在其他方面也能享受到一定的優惠，例如汽車及房屋保險的保費會比較低。

如果你想了解更多關於信用的信息，請致電華埠發展會：215-922-2156

信息來源於Freddie Mac CreditSmart
北12街家庭住房

PCDC正在興建北12街用住宅項目，它包括13戶為低收入家庭提供的可負擔的出租公寓。這個項目位于北12街624和632號，12街和Wallace街的交界處，距離華埠僅有10分鐘的步行距離。這個住房項目將為家庭住戶提供包括一至三間臥室的公寓。費城華埠發展會計劃在2018年末開始房屋出租的申請程序，預計在2019年3-4月租戶可以正式入住。

如果您有興趣申請租住，請到PCDC領取宣傳冊。PCDC會在十月宣佈介紹會的具體日期。

電話：215-922-2156 微信：Chinatown-pcdc
地址：北9街301號，費城，PA 19107

<table>
<thead>
<tr>
<th>不包括</th>
<th>包括</th>
<th>交通</th>
<th>其他步行範圍內的福利</th>
</tr>
</thead>
<tbody>
<tr>
<td>車位</td>
<td>後院</td>
<td>步行10分鐘到中國城</td>
<td>娛樂中心</td>
</tr>
<tr>
<td>水電</td>
<td>廚房電器</td>
<td>步行8分鐘到地鐵橙線的Spring Garden站和Fairmount站</td>
<td>兩個日托</td>
</tr>
<tr>
<td>傢具</td>
<td>洗碗機</td>
<td>有軌電車15號線</td>
<td>獲聯邦資質的健康中心</td>
</tr>
<tr>
<td>洗衣機/烘乾機</td>
<td>步行5-10分鐘到8個公交車站: 23,61, 4, 16,43</td>
<td>畢業發展會辦公室</td>
<td></td>
</tr>
</tbody>
</table>
PCDC將在未來幾年帶頭實施唐人街社區計劃。有1300名社區成員和利益相關者參與規劃過程。該計劃的設定了改善建成環境，發展經濟機會和改善社區生活的具體目標和行動。在計劃實施過程中，整個社區的廣泛參與將加強華阜作為一個重要的居民區，目的地商業區，以及整個費城和大費城區域移民的鄉外之家。

感謝Interface Studio, 指導委員會, 與社區合作夥伴們對此計劃的支持。

第2個目標 — 連結

我們為何提出這個目標
大多數中國城的居民和工作者都沒有汽車，然而他們在附近散步或騎車並不輕鬆或愉快。萬安街高速公路形成了中心城區的硬邊界，並將中國城社區一分為二。地面停車場，破舊的人行道，糟糕的地下通道以及空白無聊的外牆進一步挑戰著行人的體驗。連結社區是實現中國城成為一個有凝聚力的步行社區願景的重要一步。

我們將如何實現目標
- 架起連結萬安街高速公路的社區橋樑
PCDC將倡導並致力於在萬安街建立無縫且安全的連接該項目將包括三個階段：試點交通減緩措施，永久的車道重設，以及在部分萬安街高速公路上建蓋通道平台。

- 創建多種模式的街道並增進街道安全性
街道改善項目將探索改善雨水管理，人行道修復和改善Callowhill街道的可能性。PCDC還將在唐人街的主要街道周邊進行街道安全項目。有興趣的唐人街企業和業主將獲得支持以進行人行道維修活動。

- 創造一個美麗和吸引人的公共區域
PCDC將通過標牌，景觀，公共藝術和街道設施改善社區入口和地下通道。我們還將資助和建造至少一個玩樂項目或遊樂場。社區成員可以通過調查和會議參與評估擬議的項目。

- 管理商業中心的停車地點以支持企業和活動
PCDC將進行調查以確定對停車和裝卸區域的需求。社區的停車需求將與費城停車管理分享，PCDC將與他們共同制定目標和行動計劃以滿足需求。

你如何參與
- 參加人行道維修活動
- 參加遊樂設施調查和社區會議
- 參與商業走廊企業和員工的調查
以下是对华阜街区目前和即将开展的区划事宜。在分区分调整委员会(ZBA)听证会之前，区域事务首先通过公共RCO会议向社区提出。如有任何有意义的事，请随时参加RCO会议或ZBA听证会。所有ZBA听证会都在1Arch街1515号One Parkway Building的第18层楼内举行。

PCDC的计划委员会在每个月的第二个星期二下午6点举行会议，作为注册社区组织(RCO)的第7至第13街，Filbert至Spring Garden街的边缘。

下一步会议将与10月9日举行。接下来的三次会议是：
- 11月13日
- 12月11日
- 1月8日

之前的提案：
地址：920 Winter Street
上诉编号：34468  许可证号：880063
预定听证时间：2018年10月3日星期三下午4:30
提案：允许在现有的建筑物后面增加一幢楼，第一层楼附带隧道小巷（规划所示的大小和位置），用作多户（8户住宅）家庭生活之便。
RCO的意见：反对

地址：215 N. 11th Street
上诉编号：34605
许可证号：896247
预定听证时间：2018年10月17日星期三下午3:30
提案：在一楼及二楼两户住宅内按现有结构建立超过五十（50）人（夜总会和私人俱乐部）的喜剧剧院的（没有在费城1区的第14-603（13）节中定义的活动。
RCO的意见：支持

地址：210-12 N 12th St
上诉编号：33766
许可证号：859405
预定听证时间：10月24日星期三上午9:30
提案：建造一个附有屋顶甲板的附属结构，仅用于住宅用途，神火使用第一层/第二层的空置商业空间，用于第三层至第十层的二十六个（26）个住宅单元。 （9）第1类自行车道位于无障碍通道上，没有停车位（申请号所示的大小和位置）。
RCO的意见：未决定

下次会议的提案
目前没有新的案例将在PCDC的公开会议上被讨论。若有新的案例被加进日程，PCDC会将信息公布在网站主页上。
Power Up Your Business 增加商業實力：企業主系列

本系列免費講座為位於費城的小型企業提供有價值的培訓，培訓內容對處於任何階段的企業主來說都是相關並實用的。工作坊還為企業提供與當地社區其他小型企業建立聯繫的機會。

增加商業實力Power Up Your Business在費城社區大學 Community College of Philadelphia的東北部，西北部和西部費城的三個區域，以及主校區和南費城提供研讨会。他們還與PCDC合作，將選定的主題帶入社區，為社區帶來更多的便利。你可以選擇最方便的地點進行培訓。

西部地區中心 - 1300 West Godfrey Avenue | Philadelphia, PA 19141
講座於星期二下午5:30 - 8:00舉行
日期待定

- 制定社交媒體戰略
- Facebook的Instagram的和營銷
- 會計軟件
- 了解城市稅

主校區 - 工商業中心 | 1751 Callowhill Street | Philadelphia, PA 19130
講座於星期三下午5:30 - 8:00舉行
日期待定

- 制定社交媒體戰略
- Facebook的Instagram的和營銷
- 會計軟件
- 了解城市稅

誰能在美國投票？

是的，你可以投票，如果：

- 你是美國公民，並且
- 你在下次選舉之前滿18歲，並且
- 你用你的現居住址登記了選舉，並且
- 你在你的現居住址生活過至少30天

誰不能投票：

- 非美國公民 (比如綠卡持有者)
- 18歲以下人士
- 沒有登記投票的人(在賓州，你必須在選舉前至少30天登記)

你的聲音，你的關注：我為什麼要投票

“你好，你登記投票了嗎？”這個問題的意思似乎很明顯了，但是登記投票和實際投票的影響對於提高整個社區的需要和決策者的關注是必要的。在教育，交通，稅收，醫療保健，住房領域等等，選民和他們選出的決策者決定了將來的方向。

投票如何轉化為權力？

你關心你孩子接受的教育質量嗎？犯罪會影響你的周圍嗎？稅收過高了嗎？投票給哪些關注你的問題的候選人能讓這些問題得到改變。在選舉日之前，候選人在平台上表達他們的立場。在競選集會時會使用這個平台。在投票本身之外，登記選民也是很有用的。當你登記自己投票時，你告訴決策者你的存在，你應該得到他們的關注。很多時候，我們的社區不被競選公職的官員訪問，因為他們沒有看重非選民的價值。

你是否知道1952年聯邦政策禁止亞裔移民成為美國公民？直到1965年，美國聯邦政府才正式禁止種族歧視投票。美國和其他國家歷史上數億人參加了這場爭取平等權利的鬥爭，讓我們的聲音得到傾聽和在我們的社區和組織中有發言權。

下一步做什麼？

2) 參加下一次選舉：2018年11月6日星期二
PCDC was formed in 1966 to preserve, protect and promote Chinatown as a viable ethnic, business and residential community.
www.chinatown-pcdc.org  @phillychinatown  @PCDC_events  @chinatown-pcdc

九月 2018

PCDC 新聞

這期主要内容：

東方藝術展 10

華埠大道
增加商業實力: 企業主系列 2
投票事項 2

區劃和規劃

分區事項 3
東方大廈更新 3
社區計劃：第二個目標 4
投票事項 5

項目和服務

十月青少年活動 6
讓你的聲音被聽到 7
工作公告 7
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社區新聞

行人安全 10
社區投訴 10
免費社區資源 10
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