November 2018
PCDC News

In This Issue:

PCDC News
Crane Chinatown 1
New NAC Office at PCDC 3

Main Street
2018 YeShi Chinatown Night Market 2
Election Day 2

Zoning and Planning
Neighborhood Plan: Goal 3 3
Zoning Matters 10

Programs and Services
November Teen Events 4
Make Your Voice Heard 5
Coffee & Commerce 5
The Importance of Good Credit 6
Winter Tips & Resources 6
Community HealthChoices 7
Weatherization Workshop 8
Homebuyer Workshop 8
VITA Volunteers Needed 8
Marketplace Open Enrollment 9

Community News
Free Eye Care & Eyeglasses 10
Comic 10
Power Up Your Business 10

This spring, the crāne will rise.

Along the northern border of Chinatown, from the ground up, a new icon will soar. Visible from the neighborhoods that surround it, it will be a symbol of the trajectory of this hard-working and proud community. The ascent begins today, but will forever represent a neighborhood built on forward progress and rich heritage.

Philadelphia Chinatown Development Corporation is a grassroots, 501 (c)(3) non-profit organization who aims to preserve, protect, and promote Chinatown as a viable ethnic, residential, and business community. We need your support. DONATE

United Way 00173
CFC 68065
Paid for with contributions from community members.
2018 YèShì Chinatown Night Market

Despite the near-freezing temperatures, Chinatown’s streets were filled on Thursday, October 18th. Smoke and steam billowed from tents, with the smell of buttered and roasted corn, and grilled skewers filling the air. This was the eighth year in a row that the YèShì was held. Hosted by the Philadelphia Chinatown Development Corporation, the goal of the YèShì has been to introduce newcomers to the neighborhood through foods and entertainment. Even amongst Philadelphia natives, many people have rarely visited Chinatown.

Highlighting Chinatown and its businesses is also a reason why the event has been historically held on Thursday nights. Weekdays are often the slowest periods of a business, so in order to create excitement and energy within the commercial corridor, the YèShì works to bring crowds that would otherwise not be in Chinatown during that time.

Although due to Hurricane Michael pushing the YèShì a week later, the crowds still came, and they came hungry. 44 food trucks and stalls, as well as Chinatown businesses, serviced almost 20,000 people throughout the night. Not only was food abundant, but performances were as well.

This year, on the 10th and Arch Street stage, sponsored by AARP, we saw performances by a variety of different bands and dance groups, including KIDZ, L8NITE, Dreaming Thomas, L&M Dance Studio, and Overcoming Gravity. DJ Ronnie D, a long supporter of the YèShì, wrapped up the night with an extensive DJ performance which had people dancing. On Race and 9th Street, local performers sang songs, danced, and recited poetry to crowds at the Open Mic stage. Performers included: Angel Martinez, Andre Pak, InterAct Theatre, Win Dang, NIIC the Singing Dog, CNN Squad, and FIKI.

Special thanks to our sponsors and supporters:


Election Day is on Tuesday, November 6th, 2018 - Polls open from 7AM – 8PM

- Polling location is determined by your address. Find your polling location here: http://bit.ly/PCDCPollingLoc
- If this is your first time voting, make sure you bring ID; Poll workers will be present to help you with the voting machine
- If you are in line by 8PM, you can still vote

What's on the ballot this year?

- Governor
- Lieutenant Governor
- U.S. Senate
- U.S. House of Representatives – Pennsylvania 3rd Congressional District (For 5th Ward)
- Pennsylvania House of Representatives – District 175 (For 5th Ward)

Your Rights on Election Day:

You have the right to assistance if you cannot read or write; cannot read the names on the ballots; have difficulty understanding English; or are blind, disabled, or unable to operate the voting machine.

- You may request help from a relative, friend, neighbor, or another voter.
- You do not need to be designated in the poll book district register as “assistance permitted” to receive this assistance.

In Pennsylvania it is illegal for any person or corporation through intimidation or coercion to induce or compel a person to vote or refrain from voting for a particular candidate or on a particular political issue.

**Please contact PCDC if you experience an intimidation or harassment on Election Day**
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.

**Goal No. 3 — Open Space**

**How We Came Up with the Goal**

Although all residents in Chinatown live within 10 minute walk to an open space, there are only 0.04 acres of open space per 1000 residents, compared to 6.9 acres for the City of Philadelphia. Franklin Square is the closest open space, but fast-moving traffic and dangerous conditions on Vine and Race Streets make it very difficult to access. The newly opened Rail Park would provide much-needed open space to the neighborhood. However, there are also community concerns that the park is spurring real estate speculation and displacement. Therefore, one of the goals of the neighborhood plan is to ensure the community has access to spaces that promote physical and mental health through physical activity and social engagement.

**What We Are Going to Do to Achieve the Goal**

PCDC will create more public space and programming for community use. There will be regular events for community use in 10th Street Plaza to forge a stronger connection between Chinatown and Chinatown North. In order to ensure that the new Rail Park will be welcoming for all, PCDC will advocate for programming that engages local community, and foster social mixing and a stronger sense of belonging and shared ownership. The forthcoming Crane Chinatown Community Center will also provide much needed indoor community space for recreation, community gathering and programs.

**How you can be involved**

- Join the community meetings to discuss Rail Park programming, design, and local impact in the sidewalk repair activities.
- Participate in community events at 10th Street Plaza.
November Teen Events and Opportunities:

Important Announcements:

The November practice SAT will be on November 24th, 2018 from 9:00 AM to 1:30 PM at 901 Wood Street. Please contact Rosaline at ryang@chinatown-pcdc.org to reserve a seat.

Pennsylvania Academy of the Fine Arts (PAFA)’s Family Arts Academy Workshops
FREE monthly programs that aim to strengthen initiatives in family development and art education. Bring the whole family to PAFA on Sunday afternoons to meet local artists, learn new skills, and make a different project every week. No registration required.

Date: Weekly on Sundays, 2:4 PM
Venue: PAFA, 118-128 N. Broad Street Philadelphia, PA 19102

Below is the schedule for the month of November:

- November 4 - Boxed World: Using a variety of objects, create a miniature installation inspired by Rina Banerjee’s Make Me a Summary of the World. Teaching Artist: Rebecca Schultz
- November 11- Storytelling through Painting: Paint creatures and tell stories from the depths of your imagination using watercolors. Teaching Artist: Vessna Scheff
- November 18 - Making Space: Explore a variety of techniques used to depict space and participate in a science experiment that will test your depth perception. Teaching Artists: Kara Rutledge and Adam

Wednesday Nights at the Philadelphia Art Museum
Every Wednesday night from 5:00 PM – 8:45 PM is Pay What You Wish. Enjoy everything the Museum has to offer—at your own pace and price every Wednesday night. Check Philadelphia Museum of Art’s website for specific details, https://www.philamuseum.org/wednesdaynights

Smile Tutor College Scholarship
Scholarship awarded every three months. 750-1,000 word essay about your goals, aspirations, and motivations as a soon-to-be college student. Please also include if you have ever received tutoring or have been a tutor before. This scholarship will be awarded to the best candidate. Your financial needs, academic standing and community participation will also be taken into consideration.

Deadline: December 22, 2018
Award Amount: $2,000
To apply: https://smiletutor.sg/scholarship/

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

College Workshops
2nd and 4th Friday, 4:00 PM – 6:00 PM, 901 Wood Street, Chinatown
Teacher: Yingmiao Rao

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

Badminton 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
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 to get in touch with your local representatives. This month’s will go over how to get language help.

How to Request Language Access at Key (Public) Meetings

https://www.phila.gov/programs/language-access-philly/
http://www.dhs.pa.gov/learnaboutdhs/dhsorganization/officeofadministration/languageservices/index.htm

Have you struggled to understand politics or attending public meetings due to a language barrier? Philadelphia provides free interpretation services for government departments and meetings so even those who cannot communicate in English, can still take be involved. Everyone regardless of citizenship or residency has a right to request access to all City services and information. You may also call (215) 686-2170 or email OIA@phila.gov. For general information about City government services, dial 311 and request an interpreter.
The Importance of Good Credit Series - #2

What Is Credit?

Credit is the ability to borrow tomorrow’s money to pay for something you get today, such as a home, furniture or car. It is a promise to repay a debt, and it reflects on your reputation. Credit may be extended through credit cards, personal loans, car loans and home mortgages. Two types of credit are revolving credit and installment credit.

1. **Revolving credit** allows you to borrow up to a pre-established limit repeatedly, as long as you keep the account in good standing. Revolving credit includes credit cards and home equity lines of credit. For example, if you have a $1,000 limit on your revolving line of credit, you can borrow $800, repay it, then borrow $900, repay it and continue the cycle as long as you wish. With your responsible use and repayment, your bank may increase the limit on your revolving line of credit from time to time.

2. **Installment credit** is a loan provided to a borrower by a lender to be repaid over a specified term. Installment credit includes car loans and personal loans. Loans that are secured by an asset (for example, your car) usually have a lower interest rate than unsecured loans (see “Interest Rates” below). For example, you might borrow $20,000 to buy a car and receive a 5-year loan term for repayment.

Interest Rates

**Interest** is a charge you pay to borrow money from your lender. The interest rate is usually expressed as a percentage of the amount borrowed. The interest you pay is the cost of your loan over the term of your loan.

The annual percentage rate, or APR, is the total annual cost you pay (including the interest rate, points and fees) as the borrower on your loan. According to federal law, lenders must report the APR to you for a home mortgage loan. The APR is a good tool for comparing rates on different loans.

**SECURED VS. UNSECURED LOANS**

Some loans are called “secured,” meaning they are backed by collateral. Collateral is the value of an item of property, such as a car, a home or a cash account. For example, home and car loans are guaranteed by the item purchased. In the case of a secured credit card, your purchases are guaranteed by a deposit account equal to your line of credit. If you fail to repay a secured loan, your lender may take your collateral to satisfy the debt—by foreclosing on your home, repossessing your car or deducting from your cash account.

Other loans, such as traditional credit cards or student loans for higher education, are unsecured by collateral. Even though you do not have collateral guaranteeing repayment, you still are obligated to satisfy your loan terms. Lenders may take legal action to force repayment if you default on an unsecured loan.

Brought to you by Freddie Mac CreditSmart

Tips and Resources to Stay Warm This Winter!

Home heating costs are a big part of your budget. Staying warm all through this winter could be very expensive. You, as a homeowner or a renter, can be proactive in saving money and energy.

PCDC offered a weatherization workshop on Monday October 23rd to educate our community members on how to weatherize their homes. After the workshop, some of the attendees made appointments with our Housing Counselors to apply for Low Income Home Energy Assistance Program (LIHEAP) so they can get a grant to pay for their heating bill. They are currently accepting application until April 6, 2018.

If you would like to learn more about how you can weatherize your home or how you can apply for LIHEAP, please join us for our next upcoming weatherization workshops on:

- **Sunday 11/4 @ 1 PM** (Northeast Regional Library 2228 Cottman Ave)
- **Thursday 11/8 @ 6 PM** (PCDC Office 301 N 9th St)
- **Tuesday 12/11 @ 2 PM** (PCDC Office 301 N 9th St)

*** Limit to 20 attendees per workshop. Pre-registration is required.
*** Unregistered attendees will not receive materials.
*** Please call PCDC at 215-922-2156 to reserve your spot!
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. The morning class is from 9am to 1pm; the afternoon class is from 3pm to 7pm!

The upcoming class is Tuesday, November 20th. 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>
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<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>
<tr>
<td>Chase Homebuyer Grant</td>
<td>Up To $3000</td>
<td>JPMorgan Chase and Co.</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.

Community HealthChoices (CHC) Medicaid Managed Care Program Enrollment deadline - November 13, 2018

Community HealthChoices (CHC) is Pennsylvania’s new Medicaid managed care program. Starting 2019, Medicaid health coverage and managed care program will be provided by three organizations: UPMC, PA Health & Wellness, and Keystone First. Qualified consumers include adults 21 years and older on both Medicare and Medicaid, and qualified LTSS consumers (Nursing Facility Clinically Eligible, Home Attendant Waiver, etc.). Qualified consumers should have received mail notification regarding their enrollment (see "CHC envelope" image).

As a qualified consumer, you may choose one of the three companies to be your Medicaid provider. As you make your decision, please consider: 1) Who is my PCP contracted with? 2) Because each provider offers different added benefits, which provider’s health plan best suit my needs?

CHC provider selection deadline is November 13, 2018. Between November 13 and December 21, consumers are allowed to change their Medicaid provider as many times as they please, without prolonged turnaround. After January 1, 2019, change of Medicaid provider will take 4 to 6 weeks to take into effect. If you need assistance with enrollment, please call the number below to make an appointment. A PASSi staff will provide you with a Chinese translated health plan comparison chart and assist you select a CHC provider. PASSi’s mission is to promote the well-being of Asian American seniors and other adults who are disadvantaged by their language and cultural barriers. PASSi PACE Center helps Asian American immigrants and other disadvantaged individuals apply for state and federal benefit programs that can help them better afford food, heat, prescription and more. They are offering onsite benefits enrollment services at PCDC every Monday from 10am to 3:30pm.
PCDC is recruiting volunteers to join the Volunteer Income Tax Assistance Program (VITA) in February and March 2019. The VITA program offers free tax help to people who make $54,000 or less, people with disabilities, the elderly, and limited-English speaking taxpayers who need assistance preparing their own tax returns.

VITA volunteers must:
1) Have a desire to serve the community
2) Have a willingness to learn Basic tax matters and follow VITA procedures
3) Attend required training
4) Pass IRS mandated online test (at least Basic level)
5) Respect Taxpayers and their privacy
6) Be able to communicate in English and Cantonese/Mandarin
7) Commit to a minimum of 4 service days

No previous experience is required. If you are interested in being a VITA volunteer, you can sign up online at [http://bit.ly/PCDC2019VITAVolunteers](http://bit.ly/PCDC2019VITAVolunteers), and we will contact you with further instructions. For more information and/or sign up by phone/email, please contact PCDC Ping Ho Lee at 215-922-2156 or plee@chinatown-pcdc.org.

**2019 VITA service dates (Saturdays and Sundays):**

- 2/9, 2/10
- 2/16, 2/17
- **No service on 2/23, 2/24**
- 3/2, 3/3
- 3/9, 3/10
NOT Eligible for Medicare or Medicaid? — Marketplace Open Enrollment is here
November 1st to December 15th, 2018!

After December 15th, 2018, you can't enrol in or change health insurance plans, unless you qualify for a Special Enrollment Period. Plans joined during Open Enrollment start January 1st, 2019. Before you apply, you can preview 2019 health insurance plans and estimated prices based on your income. Here is the website to check them out: www.healthcare.gov/

5 ways to apply for 2018 health insurance:

<table>
<thead>
<tr>
<th>If you apply this way...</th>
<th>You’ll do this</th>
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<tbody>
<tr>
<td><strong>Online</strong></td>
<td>How you apply depends on whether you're new to the Marketplace</td>
</tr>
<tr>
<td></td>
<td>Already enrolled in a plan? Log in: <a href="https://www.healthcare.gov/login">https://www.healthcare.gov/login</a></td>
</tr>
<tr>
<td><strong>By phone</strong> (interpretation provided)</td>
<td>A customer service representative helps you fill out an application, review your choices, and enroll in coverage.</td>
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<tr>
<td></td>
<td>How: Contact the Marketplace Call Center: 1-800-318-2596</td>
</tr>
<tr>
<td><strong>With in-person help</strong> (interpretation provided)</td>
<td>Assisters in your community with special Marketplace training help you fill out an application and enroll.</td>
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<tr>
<td></td>
<td>How: Enter your ZIP code to see a list of groups and people near you: <a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a></td>
</tr>
<tr>
<td><strong>Through an agent or broker</strong></td>
<td>Agents and brokers help you apply and enroll. (You pay no more with an agent or broker; some may sell only certain companies' plans.)</td>
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<td></td>
<td>How: Enter your ZIP code to see a list that includes both agents/brokers and other assisters: <a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a></td>
</tr>
<tr>
<td><strong>By mail</strong></td>
<td>Fill out and mail in a paper application. You'll get eligibility results in the mail within 2 weeks. Create an online account or use the Marketplace Call Center to enroll.</td>
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This year, PCDC does not offer Marketplace enrollment service to the community. However, you can pick up a resource list at our front desk. See below organization that offer assistance to enroll in Marketplace insurance in our surrounding neighborhood:

1) Nationalities Service Center: 215-893-8400 (Phone interpretation available)
   1216 Arch Street, 4th Floor, Philadelphia PA 19107

2) City Health Centers:
   - Health Center 2 (Chinese speaking staff available): 215-685-1803
     1720 S. Broad Street, Philadelphia, PA 19145
   - Health Center 10 (Chinese speaking staff available): 215-685-0639
     2230 Cottman Avenue, Philadelphia, PA 19149

3) Pennsylvania Health Access Network: 877-570-3642
   112 N Broad Street, 11th Floor, Philadelphia PA 19102

   1901 Vine Street, Philadelphia PA 19103

5) Health Federation of Philadelphia: 215-765-2580
   1228 N Franklin St, Philadelphia PA 19122
Power Up Your Business!
為您的業務增添動力！


Please KEEP OUR CHINATOWN CLEAN!
保持社區清潔!
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 6 PM 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 November 13th. The next three meetings are:
12/11  1/8  2/12

Upcoming Cases:
Address: 333 N. 10th Street
Appeal #: 35160   Permit #: 900495
Proposal: Permit for the erection of an addition above an existing attached building. Size and location as shown in application/plans. For use as existing personal services throughout ground floor and an increase of fourteen (14) dwelling units, the a new total of eighteen (18) dwelling units (multi-family household living) above.

以下是華埠街區目前及即將開辦的區劃事宜。在分區調整委員會（ZBA）聽取之前，區域事務首先通過公共RCO會議向社區提出。如果你對於區劃有寶貴意見，歡迎參加RCO會議或ZBA聽證會。所有ZBA聽證會都在18街拱門街1515號的One Parkway Building舉行。

PCDC的計劃委員會作為註冊社區組織（RCO）在每個月的第二個星期二下午6點就第7至第13街，Filbert至Spring Garden St的區劃舉行會議。下一次會議將於11月13日舉行。接下來的三次會議將於以下日期舉行：12月11日, 1月8日, 2月12日

即將的案件:
地址：十街333號
上訴 #: 35160  許可證號碼：900495
計劃：允許在現有附屬建築物上方豎立添加物,大小和位置正如應用/計劃中顯示的。作為整個底層的現有個人服務和增加的十四（14）個住宅單元，新的共有十八（18）個住宅單元（多戶家庭生活）以上。

North 12th Homes Updates
北12街家庭住房最新資訊

Leasing application can be downloaded on PCDC’s website or picked up at PCDC office after November 1st. We will accept applications from December 10th – 20th.

11月1日后，租房申請表可以從費城華埠發展會的網站上下載，或從發展會前臺領取。我們將在12月10日至20日期間接受申請。
健康市場開放註冊開始 – 2018年11月1日至12月15日！

2018年12月15日之後，你不能註冊或更改計劃，除非你符合特殊註冊期限。在開放註冊期間參加的計劃會從2019年1月1日開始。在申請之前，你可以根據你的收入預覽2019年健康保險計劃和估計價格。以下是網站查詢：http://www.healthcare.gov/

申請2018年健康保險的5種方式：

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<tr>
<th>如果你這樣申請......</th>
<th>你會這樣做的</th>
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<tr>
<td>線上</td>
<td>您如何申請取決於您是否擁有Marketplace在線帳戶</td>
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<tr>
<td></td>
<td>已經參加了計劃？登錄：<a href="https://www.healthcare.gov/login">https://www.healthcare.gov/login</a></td>
</tr>
<tr>
<td>電話 (提供口譯)</td>
<td>客戶服務代表可幫助您填寫申請表，審核您的選擇並註冊承保範圍。 方法：聯繫：Marketplace市場呼叫中心: 1-800-318-2596</td>
</tr>
<tr>
<td>導航員(Navigator)或申請輔助員(CAC/Assister)援助(提供口譯)</td>
<td>您社區中有特殊的Marketplace市場培訓的助理幫助您填寫申請表並註冊。 方法：輸入您的郵政編碼，查看您附近的群組和人員列表：<a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a></td>
</tr>
<tr>
<td>通過代理或經紀人</td>
<td>代理商和經紀人可以幫助您申請和註冊。(您不再向代理商或經紀人支付費用;有些人可能只銷售某些公司的計劃。) 方法：輸入您的郵政編碼以查看包含代理/經紀人和其他助理的列表 <a href="https://localhelp.healthcare.gov/">https://localhelp.healthcare.gov/</a></td>
</tr>
</tbody>
</table>

今年，PCDC不向社區提供Marketplace註冊服務。但是，您可以在我們的前台領取資源列表。 請參閱以下組織，他們為周邊社區提供註冊服務:

1) Nationalities Service Center民族服務中心: 215-893-8400 (Phone interpretation available)
   1216 Arch Street, 4th Floor, Philadelphia PA 19107

2) City Health Centers城市健康中心:
   • Health Center 2健康中心 #2 (有講中文的員工): 215-685-1803
     1720 S. Broad Street, Philadelphia, PA 19145
   • Health Center 10健康中心 #10 (有講中文的員工): 215-685-0639
     2230 Cottman Avenue, Philadelphia, PA 19149

3) Pennsylvania Health Access Network賓州健康網絡: 877-570-3642
   112 N Broad Street, 11th Floor, Philadelphia PA 19102

   1901 Vine Street, Philadelphia PA 19103

5) Health Federation of Philadelphia費城健康聯邦: 215-765-2580
   1228 N Franklin St, Philadelphia PA 19122
徵求國稅局免費報稅服務中心(VITA)志願者

費城華埠發展會正在招募志願者參加2019年2月和3月的國稅局報稅服務中心計劃(VITA)。VITA計劃為一般收入少於54000美元的家
庭, 殘疾人仕, 長者以及英語口語能力有限的納稅人士提供免費報稅的幫助。

成為VITA志願者的要求：

1) 願意服務的熱心
2) 願意學習基本的稅務事項, 並按照VITA程序
3) 參加要求培訓
4) 通過美國國稅局規定的在線測試 (至少是基本級)
5) 尊重納稅人的隱私
6) 能夠用英語和廣東話/普通話溝通
7) 承諾最少4個服務日


2019 VITA服務日期 (星期六和星期天)：

2/9，2/10
2/16，2/17

沒有服務 2/23，2/24
3/2，3/3
3/9，3/10
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房。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頭，可以帶給你更多的選擇並節省更多資金。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 11 月 20 日，星期二。

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>
<tr>
<td>Chase Homebuyer Grant</td>
<td>高達 $3000</td>
<td>JPMorgan Chase and Co. 摩根大通公司</td>
</tr>
</tbody>
</table>

銀行提供不同的助學項目，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 215-922-2156
獲取更多詳情。

Community HealthChoices (CHC) 醫療補助(黃卡) 護理管理計劃參與最後期限 - 2018 年11月13日

Community HealthChoices (CHC) 是賓州新醫療補助(黃卡)與護理管理計劃。從2019年開始，醫療補助將由3家保險公司提供：UPMC, PA Health & Wellness 和 Keystone First。這新計劃對像21歲以上同時投保Medicare(紅藍卡)和醫療補助(黃卡)的參與者，或收長期醫療服務(LTSS)的參與者(護理機構合格，家庭護理服務合格，等等)。合格的參與者應該已收到通知郵件(請開"CHC郵件"畫圖)。

參與者可以選擇您所要的CHC保險公司。選擇時，請考慮：1) 您的醫生跟哪個公司有合同？ 2) 每公司有不同的增加福利和服務，哪個公司的增加服務最最適合您？

CHC 最後申請期限是2018年11月13日。顧客們可以從11月13日到12月21日隨時改變您所選的保險公司。2019年1月1日後，改變CHC保險公司可需要4到6個星期生效。

如果您需要申請幫忙，請撥打以下的電話號碼預約。PASSi的工作員會提供中文翻印的保險增加服務比較圖表，幫您選擇您的CHC保險補助公司。PASSi的使命是促進美國亞裔和其他因語言及文化障礙與處於不利地位的老年人福祉。我們的PACE中心協助美國亞裔移民與劣勢人民申請州與聯邦福利，可幫助個人得到食物，暖氣，藥物等等補助。PACE中心的專業者週一從早上10點到下午3:30會來到PCDC(費城華埠發展會)提供福利申請服務。
良好信用系列的重要性- #2

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：一棟住宅，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房過程中至關重要，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，會考慮您多方面因素。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，您在買房時就可能會面臨一些問題。

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，有了好得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PCDC：215-922-2156

*信息來源於Freddie Mac CreditSmart

這個冬天保持溫暖的提示和資源！

家庭供暖費用是您預算的很大一部分。 在這個冬天保持溫暖可能是非常昂貴的。 PCDC在星期一10月15日提供了一個防寒保暖講座，向社區成員介紹如何在冬天密封自己的家。講座結束後，每位與會者都收到了一個入門材料，以幫助他們防寒保暖的他們的家。 一些與會者跟我們的住房顧問預約，申請低收入家庭能源援助計劃（LIHEAP），以便可以在冬季時獲得暖氣費用的補助金。計劃目前正在接受申請，直到2019年4月12日。

如果您想了解更多關於如何防寒保暖您的家或如何申請LIHEAP的資料，請參加我們剩下的防寒保暖講座：

- 星期日11/4 @ 下午 1時 (東北區圖書館 2228 Cottman Ave)
- 星期四11/8 @ 下午 6時 (PCDC辦公室 301 N 9th St)
- 星期二12/11 @ 下午 2時 (PCDC辦公室301 N 9th St)

***講座最多只能有20人參加。 預先登記是必需的。

***未註冊的與會者將不會收到材料。

***請致電PCDC 215-922-2156預留您的座位！

***每次講座結束後，與會者將獲得與PCDC住房顧問會面的預約，以申請LIHEAP和/或其他能源援助計劃。
PCDC 项目和服务

代表您的社区说出来！
每个月，通过向城市官方分享你对经济适用房和其他问题的意见这种方式，我们来讨论您可以对您的社区产生影响的方式。参与进来，让我们听到你的声音！

如何在主要（公共）会议上请求发言
https://www.phila.gov/programs/language-access-philly/
http://www.dhs.pa.gov/learnaboutdhs/dhsorganization/officeofadministration/languageservices/index.htm

您是否由于语言障碍，理解政治或参加公开会议出现困难？费城为政府部门和会议提供免费的口译服务，即使是那些不懂得如何用英语的人也可以参与其中。无论公民身份或永久居民身份，每个人都有权申请访问所有城市服务和信息。您也可以致电（215）686-2170或发送电子邮件至OIA@phila.gov。有关市政政府服务的一般信息，请拨打311并要求口译员。

COFFEE & COMMERCE
来喝咖啡和了解商务部关于小商业福利
Chat with us about resources to grow your small business!
与我们聊聊有关发展您小型企业的资源！
Starting a Business - Funding - Licenses - City Programs - Technical Assistance
创业・商业融资・营业执照・政府补助项目・商业咨询

Thursday, November 15
星期四, 11月15号
10 a.m. - 12 p.m.
Mayflower Bakery & Cafe
唐人街 礼士街 饅饼店
1008 Race Street,
Philadelphia, PA 19107
Office of Business Services
(215) 683-2100

注意
小商家

Pennsylvania预防性护理排名第一的Medicaid计划，全美前15名Medicaid计划之一。

多年以来，我们屡获殊荣的健康计划一直在为您在内的Pennsylvania东南部居民服务。这确实是一个您可以信赖的计划！

要了解您是否符合资格或要投保Health Partners，请拨打1-800-440-3989（TTY 1-800-618-4225）联系PA注册服务部或访问enrollnow.net。

*根据NCQA的“Medicaid Health Insurance Plan Ratings 2016-2017”
PCDC Projects and Services

September Youth Activities and Opportunities

Important Notice:

SAT practice tests will be held on Saturday morning, 9:00 to 1:30, at 901 Wood Street. Please contact ryang@chinatown-pcdc.org to book your seat with Rosaline Y.:

Youth Club Extra Projects

Philadelphia Academy of the Arts (PAFA) Family Arts Symposium

Monthly free classes are offered to enhance family development and arts education. Weekends bring the whole family to PAFA, to meet local artists, learn new skills, and make different projects. No registration is required.

Date: Saturday afternoons

Place: PAFA, 118-128 N. Broad Street, Philadelphia, PA 19102

Here is the 11th month schedule:

- **November 4** - Boxed World - create a miniature装置 inspired by Rina Banerjee's "Make Me a Summary of the World." Teaching Artist: Rebecca Schultz
- **November 11** - Through Oil Paint - tell a story using watercolor painting. Teaching Artist: Vessna Scheff
- **November 18** - Defining Space - explore various techniques for depicting space, and participate in a scientific experiment to test your spatial ability. Teaching Artist: Kara Rutledge and Adam

Philadelphia Art Museum (Philadelphia Art Museum) Wednesday Night

Every Wednesday evening, 5:00 PM - 8:45 PM, pay what you want. Enjoy all the museum has to offer at your own pace and price. See the Philadelphia Art Museum website for more details, https://www.philamuseum.org/wednesdaynights

Smile Tutor College Scholarship

The scholarship is awarded three times a year. Write a 750-1000 word essay about your student goal, desires, and motivation. The scholarship will be awarded to the best candidate. Your financial needs, academic standards, and community involvement will also be considered.

Deadline: December 22, 2018

Award amount: $2,000

Youth Club Weekly Schedule.

All courses and materials are free, you can directly join and participate!

SAT-Math: Every Monday from 4:00 PM to 6:00 PM, 901 Wood Street, Philadelphia, PA 19107. Teacher: Clara Zheng

SAT-Reading/Writing: Every Tuesday from 4:00 PM to 6:00 PM, 901 Wood Street, Philadelphia, PA 19107. Teacher: Yingmiao Rao

SAT-Math: Every Wednesday, 3:30 PM to 5:30 PM, Holy Redeemer Gym, 915 Vine Street, Philadelphia, PA 19107. Teacher: Phoebe Ho

SAT-Fun Mock Exam: Every last Saturday of the month, 9:00 AM to 1:30 PM, 901 Wood Street, Philadelphia, PA 19107. Limit seats available, please contact Rosaline Yang at ryang@chinatown-pcdc.org to book your place.

University Lecture Series: Every 2nd and 4th Friday from 4:00 PM to 6:00 PM, 901 Wood Street, Philadelphia, PA 19107. Teacher: Yingmiao Rao

Youth Support Group

The youth support group is a safe space for youth to talk about life stresses and learn about healthy habits.

Every Wednesday from 5:30 PM to 7:30 PM, 901 Wood Street, Philadelphia, PA 19107. Teacher: UPenn psychology professors Jenny Yu, PhD, and Helen Lau, LCSW
費城華埠發展會設立新社區諮詢委員會辦公室

自2018年10月起，費城華埠發展會很榮幸成爲社區諮詢委員會項目的新成員。這個項目由費城住房和社區發展司發起。我們設立了一個新的社區諮詢委員會辦公室，以期通過各類項目實現社區的可持續發展。這些項目將涉及無家可歸者預防，節能教育，住房保護，鄰里安全以及健康和保健。我們將提供的具體服務有：服務轉薦，處置空地作積極用途，與市政項目協調和連接，費城住房抵押止賭計劃，等等。

PCDC將在未來幾年帶頭領施唐人街社區計劃。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援。

第3個目標 — 開放空間

我們為何提出這個目標

儘管華埠的所有居民步行10分鐘即可到達公共空間，但每1000名居民只有0.04英畝的開放空間，而費城總體則為6.9英畝。富蘭克林廣場是最近的開放空間，但萬安街和裏士街上的快速交通和危險條件使得居民很難使用它。新開放的鐵路公園將為社區提供急需的開放空間。然而，也有社區擔心該公園正在刺激房地產投機和導致原居民流離失所。因此，社區計劃的目標之一是確保社區可以輕鬆到達和使用這些促進身心健康的公共空間。

我們將如何實現目標

費城華埠發展會將為社區創造更多的公共空間和企劃。在第十街廣場將定期舉辦社區活動，以便在華埠和華埠北之間建立更緊密的聯繫。為了確保新的鐵路公園歡迎所有人，費城華埠發展會將倡導當地社區參與的企劃，並促進社會融合和更強烈的歸屬感和共享所有權。即將到來的Crane社區中心還將為娛樂，社區聚會和社區活動提供急需的室內社區空間。

你如何參與

- 參加社區會議以參與討論鐵路公園的活動計劃，設計，和對當地的影響。
- 參加第十街廣場的社區活動。
2018年華埠夜市

10月18日星期四的晚上，儘管氣溫接近冰點，但是10街和Race街早已經人山人海。 煙霧和蒸汽從帳篷裡滾滾而來，空氣中充滿了黃油烤玉米和醃製的肉類的味道。這是由費城華埠發展會的主辦下連續第八年的夜市。目標是通過食品和娛樂促進費城華埠。人們很少拜訪費城華埠，即使是費城本地人。

為了能夠突出費城華埠以及其商戶, 夜市從第一屆以來都是在周四晚上舉行。對於商戶來說，工作日往往是最漫長的時期。因此為了給商業走廊帶來活力和正能量，夜市努力帶來那些在那段時間不會在唐人街的人群。

雖然颶風Michael在十月的第二個星期訪問了費城, 令夜市活動推遲了整整一周，但是人們對於夜市的熱情依然沒有退減。 44輛食品卡車和攤位以及唐人街商戶當晚服務近2萬人。夜市不僅食物十分豐富，表演也是相當精彩。今年，在由AARP贊助的第10和Arch街的舞台上, 我們看到了各種不同樂隊和舞蹈團體的表演。其中包括：KIDZ, L8NITE, Dreaming Thomas, L&M Dance Studio和Overcoming Gravity。 DJ Ronnie D 作為夜市的長期支持者，在最後帶領一支DJ舞結束了當天的活動。在Race街和九街，當地表演者在Open Mic的舞台上為人群唱歌，跳舞和朗誦詩歌 表演者包括：Angel Martinez, Andre Pak, InterAct Theatre, Win Dang, Niic the Singing Dog, CNN Squad, and FIKI.


選舉日是2018年11月6日星期四：投票從早上7點到晚上8點開放

- 如果您是第一次投票，請確保攜帶身份證；投票工作人員將在現場協助您使用投票機
- 如果您在晚上8點前排隊，您仍然可以投票

今年的選票是什麼？
- 州長
- 副州長
- 美國參議院
- 美國眾議院
- 賓夕法尼亞州眾議院 - 175區（第5區）
- 賓夕法尼亞州眾議院 - 175區（第5區）

您在選舉日的權利：
如果您不能閱讀或寫作，無法閱讀選票上的名字，難以理解英語，或者是盲人，無能或無法操作投票機，您有權獲得幫助。
- 您可以向親戚，朋友，鄰居或其他選民索取幫助。
- 您無需在民意調查簿區域登記冊中指定為“允許協助”以獲得此協助。

如果您需要幫助，您必須簽署協助聲明，除非民意調查書已經表明“允許協助”。您也有權拒絕協助。

在賓夕法尼亞州，任何人或公司通過恐嚇或脅迫來誘使或強迫某人投票或不對特定候選人或特定政治問題投票是違法的。
十一月 2018

PCDC 新聞

這期主要内容:

PCDC 新聞
Crane社区中心 1
PCDC设立社区咨询委员会办公室 3

華埠大道
2018年華埠夜市 2
投票事项 2

區劃和規劃
分區事項 10

項目和服务
十一月青少年活动 4
让你的声音被听到 5
咖啡与商业福利 5
良好信用的重要性 6
冬天保持温暖的提示和资源 6
医疗补助护理管理计划 7
防寒保暖讲座 8
购房者讲座 8
征求VITA志愿者 8
健康市场开放注册开始 9

社區新聞
免费眼科护理 10
漫画 10

費城華埠發展會是一個 501(c)(3) 非營利，為社區服務的組織。我們的使命是維護華埠風貌，保護居民與商家利益，促進華埠發展。你需要你的支持，捐款以下。

這個春天，the Crãne將要升起
在華埠的北邊界，一個新的地標拔地而起，即將騰飛。
這個搶眼的建築將成為代表這個勤勞和自豪的社區的標誌。

上升由今天開始，也永遠代表著一個建于奮發向前的精神和豐富文化遺產基礎上的街區。

cranechinatown.com