



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

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April 2019

PCDC News

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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



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Crane Chinatown – Evolution of a Name

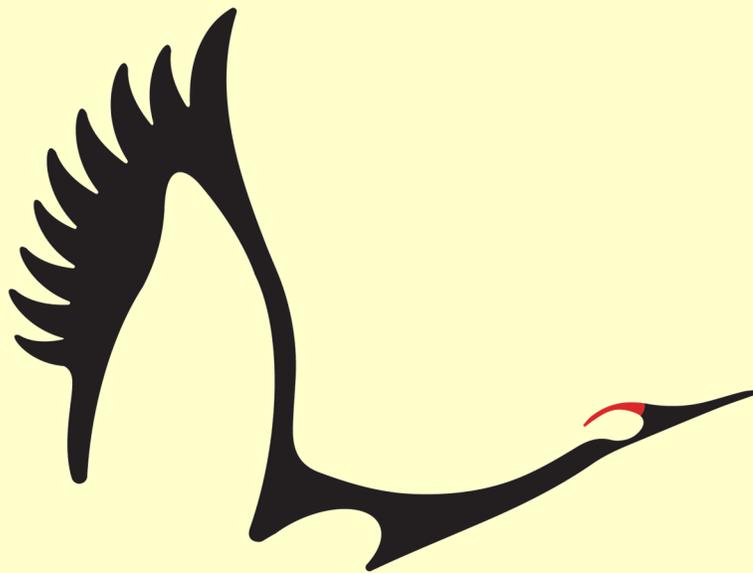
Eastern Tower is now Crane Chinatown 鼎華居. For years, the people of Chinatown dreamed of a place where children could play, where our elders could gather and where the community could thrive. This dream is about to become a reality.

Eastern Tower began as a vision for our community - a place to connect, to grow, to be inspired. The dream grew, to become a destination – to unite in all aspects of our lives. Crane Chinatown will bring three developments - the Chinatown Community Center, the Residences and the Plaza to our community. This building needed an inspiring name to rise toward the future. Crane emerged as the symbol of a Chinatown which is rooted, forward thinking, proud, and inclusive. The new Chinese name 鼎華居 emerged from a collaborative process – discussions involving all aspects of the community with over 30 names considered. 鼎華居 reflects a grand spirit of determination, of renaissance and prosperity, a community poised for a great future centered in this new building.

This spring, the newly renamed Crane Chinatown 鼎華居 will take off, with the opening of the Residences. Are you looking for retail or office space for your business? See what we have to offer with custom fit-out and favorable leases. But the heart of the building is the Chinatown Community Center - a central place for our community and a new venue to host celebrations and events. With the catered banquet seating for 500, a dance floor and views of the Center City skyline Crane Chinatown

鼎華居 offers the largest indoor event space in the neighborhood.

Chinatown Community Center will open in September – expanding our programs with basketball, badminton, volleyball culture and more. Meeting rooms where children, teens and seniors can learn from each other and create new opportunities are just the beginning. We invite you to be a part of our plans to create a center that serves the entire community.



crane
CHINATOWN

Crane Chinatown
鼎華居 – Dream.
Build. Soar.

Introductory Meeting of Business Improvement District (BID) for Chinatown

On March 9th, PCDC held the first community meeting at Good Good Comedy to introduce the “Chinatown/ North of Vine Area (NOVA) District” (working name). BID proposal to the neighborhood. Invitation letters were sent to more than 1,000 property owners in Chinatown, both south and north of Vine Street. On the day of, around 60 residents, property and business owners, stakeholders and interested parties attended the meeting. PCDC staff explained the purposes and functions of a BID, and presented the boundaries of “Chinatown/NOVA District” study area.

The diverse audience was given the chance to ask questions and express their opinions. The audience noticed that part of the “Chinatown/NOVA District” study area overlapped with Callowhill Improvement District (CID), and some of them have properties located in the overlapping boundaries. PCDC staff explained to the audience that both BIDs have not been approved, and the property owners have the right to support or vote against either of the two BIDs.

Maria Kim, a resident in north of Vine Street, pointed out that even though she supported the vision to create a “Chinatown/NOVA District” BID, it would not be possible until the CID is killed. The audience invited a representative from CID to share his/her perspective. Being asked if in the two years they planned the CID, did they provided language access during their community meetings, CID representative could not specify one that was organized by CID. One property owner expressed his dissatisfaction towards CID, because he had never received any notice about the formation of the BID until two years later.

The successful meeting provided valuable information for our community, and created an open platform for diverse stakeholders. It is only the start of PCDC’s engagement process. The creation of a BID affects everyone in the neighborhood, which makes it extremely important for the community to be fully involved. The “Chinatown/NOVA District” BID values an open and transparent process. Please feel free to reach out to PCDC if you want to be involved.

Cleaning Chinatown’s Graffiti: Meet the CLIP Team

On a sunny afternoon in March, PCDC met with members of the Community Life Improvement Program (CLIP) as they were power-washing the wall surrounding the Holy Redeemer Church & School. Jonathan and Ken, have worked with CLIP for several years and shared their experience of working to remove graffiti in Chinatown and Philadelphia.



With so much foot traffic in Chinatown, the neighborhood is often tagged with spray paint on windows, walls, and street poles. Both Jonathan and Ken are familiar with Chinatown’s geography due to the sheer number of graffiti incidents in the neighborhood that are reported by PCDC. Since January of this year alone, PCDC has reported over 30 incidents of graffiti in Chinatown.

Want to request graffiti removal on your building or in your neighborhood?

- 1) Take a photo of the graffiti
- 2) Go online to www.phila.gov/311
- 3) Go to ‘Graffiti Removal’

CLIP can power-wash or repaint most surfaces that have been tagged by graffiti.



Power Up Your Business Comes to Chinatown: Social Media Marketing Workshop

Based on an article from Forbes, “How Social Media Can Move Your Business Forward”, written in May of 2018, it was stated that there are 4.02 billion internet users in the world. With that many people surfing the internet, it is no surprise that social media is becoming a dominant way of attracting and retaining customers and clients for both small and large businesses.

On February 27th, PCDC and the Community College of Philadelphia’s Power Up Your Business program partnered to provide small business owners with a workshop on social media marketing. Set up in the seating area at Chinatown Square, David Simons of Kingdom Social Media, spoke with small business owners on the value of storytelling through different platforms, such as Facebook, Instagram, and Twitter. Business owners were also introduced to the Commerce Department Business Service Manager, Ting Wang, and Yelp representative, Christen Cosmas.

Power Up Your Business is a FREE, neighborhood-based approach to support small business owners in Philadelphia. Power Up Your Business consists of the Store Owner Series and the Peer-based Learning Experience. The Store Owner Series offers workshops for small businesses to help them run and manage their business more effectively. The workshops are held in various neighborhoods throughout Philadelphia. The Peer-based Learning Experience is a 12-week course in small business management and planning where business owners will gain tools needed to run a successful business and develop a tactical improvement plan.



April Teen Events and Opportunities:

Important Announcements:

The April practice SAT will be on April 27, 2019 from 9:00 AM to 1:30 PM at 901 Wood Street. Please contact Rosaline at ryang@chinatown-pcdc.org to reserve a seat.

2019 NAAAP Philadelphia Future Leaders Scholarship

The National Association of Asian American Professionals - Philadelphia (NAAAP Philadelphia) strives to cultivate and develop the leaders of tomorrow. The 2019 scholarship program benefits graduating high school seniors and current college students who are Asian/Asian American. Several high school and college students will be selected within their respective pools to receive \$1,000 in scholarship money, to be used toward tuition, books, and/or living expenses.

APPLICATIONS SHOULD INCLUDE THE FOLLOWING:

1. Application, essay, resume, and unofficial transcript
2. Two (2) letters of recommendation from professors/counselors/advisers/managers*

Please have recommender fill out form at: <http://bit.ly/NAAAPscholarshipReferral19>

NAAAP Philadelphia reserves the right to contact references for verification. Recommender must not be related to the applicant.

For more information, please visit <http://phl.naaap.org/scholarship-program/>

Deadline: April 7, 2019

To apply: <http://bit.ly/NAAAPscholarship19>

Fountainhead Essay Contest

Students compete for this award by writing an essay on one of three topics related to Ayn Rand's book The Fountainhead. The first-place winner will receive a grand prize of \$10,000. Runners-up also receive awards. Each year a total of \$22,500 is given out in prize money. Open to high school students in grade 11th – 12th.

Deadline: April 25, 2019

To apply: <https://www.aynrand.org/students/essay-contests>

E-Waste Scholarship

Each year there are 20 to 50 million tons of e-waste discarded in the world. E-waste contains toxic materials, including heavy metals, which can easily seep into the ground and ultimately get into groundwater supplies. According to the EPA, recycling e-waste allows more than 100 million pounds of materials to be reused annually. The purpose of this scholarship is to help you understand the impact of e-waste and what can be done to reduce e-waste. Complete the application form including a 140-character message about e-waste. The top 10 applications will be selected as finalists. The finalists will be asked to write a full length 500 to 1,000 word essay about e-waste. Open to high school students, undergrad and graduate students.

Deadline: April 30, 2019

To apply: <http://www.digitalresponsibility.org/ewaste-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

Free Fun Fridays

Fridays, 4:00 PM – 6:00 PM,
901 Wood Street, Chinatown
Teacher: Rosaline Yang

SAT Reading & Writing

Tuesday 4:00 PM – 6:00 PM,
901 Wood Street, Chinatown
Teacher: Phoebe Ho

Badminton Night

Wednesday 3:30 PM – 5:30 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. Biweekly on 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



Service Area Briefing #2

In the morning of March 20th, PCDC's NAC office hosted the second Service Area Briefing. Representatives from Revenue Department, Office of Immigrant Affairs, and Clean Water Fund introduced city services available to community members. Attendees of the meeting were very concerned about rising property tax, and they found that Senior Tax Freeze program introduced by Revenue Department was very helpful. However, they also identified that the Senior Citizen Real Estate Tax Freeze program is unfair to seniors who applied for the program later. The real estate tax is calculated based on the current tax the homeowner is paying. Therefore, someone who applies for Tax Freeze at the age of 70 would pay much more than his/her peers who applies at age 65.

Contract and Program Monitor, Angela Price, presented three programs that the city offer to homeowners: Basic Systems Repair Program, Philadelphia Neighborhood Home Preservation Loan Program, and You First Home Program. The latter two are highlighted in this section.

Philadelphia Neighborhood Home Preservation Loan Program

Restore, Repair, Renew is a new initiative of the City of Philadelphia and Philadelphia Redevelopment Authority (PRA) to help Philadelphia homeowners access low-interest loans to invest in their properties. Lenders participating in the program are offering 10-year, 3% interest loans that range from \$2,500 to \$24,999 to eligible homeowners.

Restore, Repair, Renew loans can fund a range of home repairs that focus on health, safety, weatherization, accessibility, and quality of life. The goal of the program is to help Philadelphians improve their homes and strengthen their communities.

Who Can Apply? *

- Whose primary residence needs repairs
- With credit scores above 580
- With homeowner's insurance
- Who have paid their property taxes or are in a payment agreement with the City

*Additional underwriting criteria: Borrowers must have a loan-to-value ratio at or below 105% of after rehab-value and a back-end debt-to-income ratio at or below 43%.

Maximum Income Guidelines

Household Size	Household Income
1	\$70,380
2	\$80,500
3	\$90,505
4	\$100,510
5	\$108,560
6	\$116,610
7	\$124,660
8	\$132,710



#1 Medicaid plan for preventive care in Pennsylvania and one of the top 15 Medicaid plans in the country.*

Our award-winning health plan has served Southeastern Pennsylvanians, like you, for more than 30 years. Now that's a plan you can trust!

To see if you qualify or to enroll in Health Partners, call PA enrollment services at 1-800-440-3989 (TTY 1-800-618-4225) or visit enrollnow.net.



2016 - 2017



Philadelphia Neighborhood Home Preservation Loan Program

Your First Home Program

Home Buyer Assistance

The City of Philadelphia and JPMorgan Chase want you to be a successful homeowner! They are offering a homebuyer assistance grant of \$1,000* to assist with down payment or closing costs, if you complete a City-funded homeownership counseling program.

Homeownership counseling successfully prepares borrowers for this big life decision. If you participate in this FREE homeownership counseling, you will learn about:

- Purchasing a home within your budget
- Avoiding dangerous mortgages
- Rights and responsibilities of homeowners
- Mortgage application/purchase processes
- Improving credit, credit repair and maintenance
- Money management
- Home maintenance
- Avoiding foreclosure

What type of property is eligible?

The property must be a single-family home or duplex located in Philadelphia (no condominiums). For additional housing information, visit www.phila.gov/dhcd or call 215-686-9749.

Who is eligible?

- You must be a first-time buyer
- You must complete homeownership counseling through a City-funded housing counseling agency (<https://ohcdphila.org/neighborhood-resources/housing-counseling-agencies/>) before signing an Agreement of Sale.
- You must be income eligible (see chart below).

Household Size	Max. Annual Household Income
1	\$73,440
2	\$84,000
3	\$94,440
4	\$104,880
5	\$113,280
6	\$121,680
7	\$130,080
8	\$138,480

(Income guidelines subject to change)

This program and grant is restricted to households below 115% of AMI.

How do I apply?

Contact a City-funded housing counseling agency. They will need:

- Total annual household income
- Source of that income (employment, SSI, DPA, etc.)
- Number of people in your household

Zoning and Planning

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 April 9th . The next three meetings are:

May 14th
June 11th
July 9th

Previous Cases:

Address: 121 N 11th Street

Appeal #: 36145

Permit #: 933647

Scheduled Hearing Time: Apr 3, 2019, 03:30 PM

Proposal: permit for a two (2) family dwelling on 2nd and 3rd floor (total two (2) family) with existing massage parlor (personal service) on 1st floor as previously approved in an existing structure.

RCO Opinion: Opposition

Upcoming Cases:

Address: 210 N. 12th Street

Appeal #: 33766

Permit #: 859405

Scheduled Hearing Time: May 22, 2019, 03:30 PM

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 a bicycle spaces on an accessible route, with no parking spaces..(size and location as shown on the application).

Crane Chinatown Update

Make your home at Crane Chinatown - you'll be surrounded by sunlight and warmth, thanks to floor-to-ceiling windows, granite countertops, and tile backsplashes. With amenities created to enhance your life - a state-of-the-art fitness center, a rooftop sundeck with 360 degree views of the city, and an award winning bilingual childcare center - we call it Crane Chinatown, you call it home.

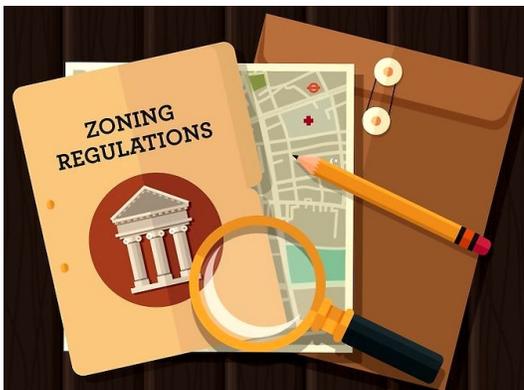
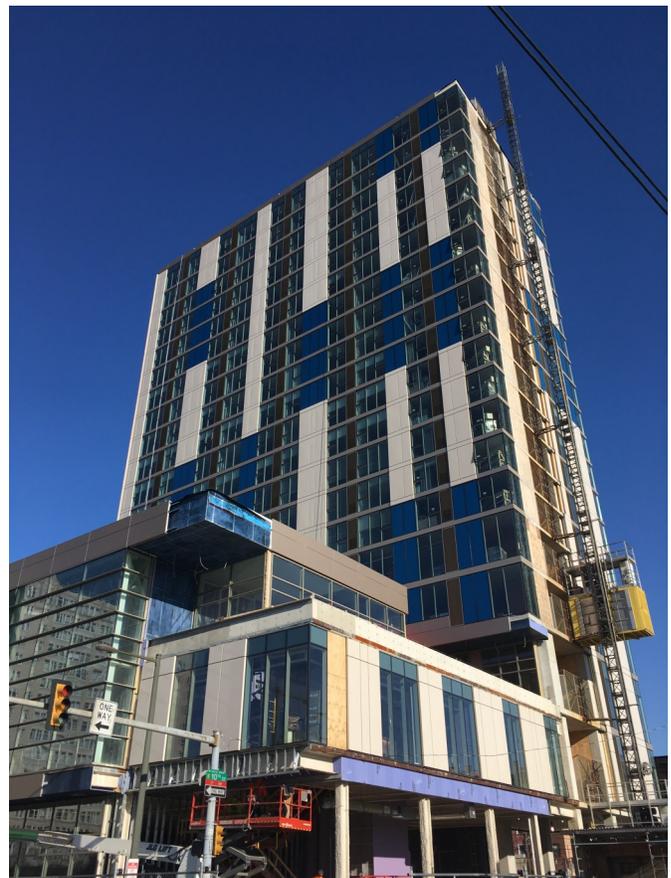
Available for pre-lease starting late April.

Available for move-in starting mid June.

To learn more visit www.CraneChinatown.com or email Ashley Gredzinski Ashley.Gredzinski@bozzuto.com.

Bring your business to Crane Chinatown with premier retail space on the first floor and custom office space on the 4th and 5th floors. Contact Anne at annemm@chinatown-pcdc.org for details.

Hold your Chinese New Year Party, Wedding, or Corporate Event at Crane. Our new 2nd story space can seat 500 for a catered dinner, 550 for standing receptions and auditorium style seating. With state-of-the-art large format screens, non-exclusive catering and the best view in Chinatown, Crane is ideal for your next event. We open in mid-summer and will start taking reservations for special events in April. Contact Anne at annemm@chinatown-pcdc.org to select the best dates.



PCDC Parking Study

Survey Results and Preliminary Recommendations
Report prepared on February 19, 2019



4 of 5 visitors and businesses think parking is a problem.



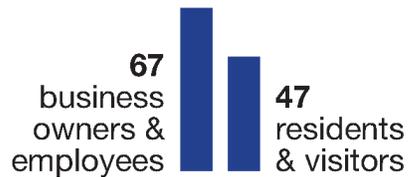
Some visitors report spending **30 minutes** to look for parking.



Since September, PCDC has been surveying businesses and visitors to determine parking needs for locals who live, work, and play in Chinatown.

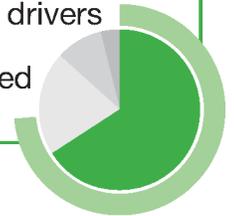
Over 37 visitors, 10 residents, and 67 business owners or employees in Chinatown have responded to our questionnaire, and we continue to receive responses through our online form.

Survey Responses



74% of businesses primarily serve drivers

66% of surveyed visitors drive



Three Cases: Customer, Employee, and Commercial Parking

So far, three primary use cases have been identified for parking in Chinatown.

Customer

- 95% of customers that drive stay in Chinatown for **less than 2 hours**.
- One in three stay for just 20 minutes.
- Most visit **between 11am and 11pm**, and especially Friday through Sunday.
- Increasingly, visitors from nearby are walking, taking public transit, or using Transportation Network Companies (TNCs) like Uber and Lyft.

Employee

- Typical employees in Chinatown **park all day**, and especially between 11am and 11pm.
- On average, they pay **\$200 a month** to park in off-street lots or garages, but would prefer to pay less than half that value.

Commercial Loading

- Most businesses need curb space from **11am to 3pm** to load and unload goods.
- Seven in ten finish their loading **within 30 minutes**.
- Businesses report a lack of loading space near their storefront **74% of the time**.

Top Concerns and Recommendations for Chinatown

#1 Businesses loading and unloading don't have space and are being ticketed.

#2 Car services and short-term visitors are being ticketed or are double-parking.

#3 On-street parking is unavailable for longer-term or dine-in visitors.

#4 Parking is unavailable or too expensive for employees.

Add 30-minute commercial loading spaces in the commercial core.

Add 20-minute passenger loading spaces in the commercial core.

Advertise off-street parking and increase meter prices to \$3/hr.

Explore incentives to encourage active transportation modes.

Programs and Services

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 headstart to homeownership, which can lead you to more favorable options. The morning class is from 9am to 1pm; the afternoon class is from 3pm to 7pm!



The upcoming class is Thursday, April 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:

Program	Amount	First time homebuyer only?	Banks
CommunityWorks® program	Up To \$7000	Yes	HSBC Bank
Home Grant Program	Up To \$7500	No	Bank of America
Chase Homebuyer Grant	Up To \$3000	No but for primary residence only	JPMorgan Chase and Co.
Destination Home Mortgage	Up to \$2500	Yes	Citizen Bank
Keystone Advantage Assistance loan program	Up to \$6000 no-interest 10 year loan	No	PHFA closing-cost assistance
Your First Home Program	Up to \$1000	Yes	DHCD
HomeReady Mortgage	Up to \$2000	No	TD Bank
Closing Cost Assistance Grant	Up to \$2500	No	PNC

* Programs offered may change. Please consult with your bank loan officers for details. You can also call PCDC Ping Lee 215-922-6156 for more information.

The Importance of Good Credit Series - #7

Now that you can see the value of building a strong credit history, you are ready to begin building your own good credit. But where do you begin, especially if you have no credit now? The good news is that you can do it. With patience and a little time, you will have a credit history to build your future upon.

The first step is to open a checking or savings account if you have not done so. Next, apply for a credit card. If you cannot open a bank account or have a credit card now, you must begin keeping track of all your financial obligations. (Why? Some lenders are realizing the value of serving new immigrants and those with cash incomes. You can create a non-traditional credit history by showing careful documentation of your payment history.) Here are some things you can do to start establishing your good credit:

1. Open checking and savings accounts. (If you do not speak English, look for a bank branch or credit union with bilingual tellers where you will feel comfortable doing business.) Keeping all your money in cash in your home or place of business is dangerous, leaving you at risk for losing your money or having it stolen. Your cash is safer in the bank. In banks and credit unions, your deposits are insured against loss. (Limits on insurance vary by institution and type of account. Ask your financial institution for its deposit insurance information.) If your money is in a bank, you can pay bills, make withdrawals and check your balance regularly. Your bank also may offer value-added services, such as free or low-cost money transfers so you can avoid expensive wire transfers when sending money to family overseas. If you pay your bills with checks you can show a mortgage lender your history of good payments even if those payments are not reported to a credit bureau. Also your deposits may earn valuable interest.

2. Apply for a credit card. A good place to start is with a department store where you shop regularly. Start with a low balance, and pay your bill on time every month. Another option is opening a secured credit card, which is guaranteed by a savings account equal to the amount of your credit limit. Be careful to avoid upfront fees on credit cards aimed at users with imperfect credit or no credit. Other than an annual fee, there should be no charge to help open a credit card account. Ask your lender to waive or reduce fees, and shop around to find the lowest rates possible. Keep the number of your credit cards to a minimum of two or three. Having too many credit cards can penalize you when you apply for a loan. Pay your rent and utilities on time. Even though these obligations are not typically reported to a credit bureau (i.e., Equifax, Experian, TransUnion), if you can show that you paid these bills, then you can show a lender that you have a pattern of making payments on time and in full. If you do not have established credit history, careful documentation of these payments is important.

You can create a non-traditional credit history by showing careful documentation of your payment history.



Programs and Services

Predatory Lending Series - #2

Subprime Mortgage Lending

The subprime mortgage market has grown rapidly in recent years. Subprime lenders provide an important service by providing loans to borrowers who do not meet the credit standards for the prime market, thereby enabling those borrowers to buy new homes or improve their homes. A majority of mortgages in the subprime market are used for consumer debt rather than housing purposes.

While a home refinance might pay off a consumer's debt, it won't address the reason that debt was incurred in the first place. There's nothing stopping a consumer fresh from refinancing, from going back out and running up new consumer debts that will further weaken their financial position. While subprime lenders do provide a valuable service to segments of our society who won't otherwise receive those services, they also provide fertile ground for predatory lending activities. Predatory lending practices can occur at any stage of the loan process and can be undertaken by any of the participants in a particular transaction.

Subprime borrowers often have had difficulty obtaining credit in the past. This makes them more vulnerable to being misled and manipulated. Subprime borrowers will often underestimate their ability to obtain new sources of credit and therefore accept the first offer of credit they receive rather than shop for a loan with the best terms.

Source from: Credit.org

Congratulation to Mr. A!

Mr. A just bought his new house in November of 2018. He attended PCDC's Homebuyer education workshop on October 2018. After he completed his 1-on-1 counseling session, PCDC issued him his homebuyer education certificate. With this certificate, he was able to apply for a grant from the lenders. This certificate is important because most lenders require this certificate to apply for down payment/closing grants.

Our housing counselor, Ms. Peng followed up with Mr. A to congratulate him on his new house and to follow up in regards to if he knew what his next steps are and to review his budget after his purchase. He said he wasn't sure about the City of Philadelphia's Homestead Exemption program. We scheduled him to come back in to help him apply for the homestead exemption, which is able to reduce his property tax. We also did a short interview with him about being a homeowner.

Q. What is the difference between a homeowner and a renter?

A. I feel like I have more responsibilities. When I was renting, I did not pay attention to the area in front of my door. I did not really care if it was clean or not. Everyone is like this. But for my own house, I keep my house and surroundings clean and beautiful, and the neighbors are doing the same thing.

Q. When you attended our home buyer education workshop, which part do you think is the most helpful for you?

A. I think all the topics you discussed in the workshop were helpful. For me, I remember you said that you have to look at the environment around the house you want to buy at different time slots. When I was looking for a house, I tried to go there on weekdays, weekends and evenings. The environment was very different, especially if you have children, be sure you know the surroundings before you buy. Secondly, if I did not attend the workshop, I would not know that I can apply for a DP/Closing grant.

Q You mentioned before that you changed your real estate agent. Can you share your experience working with real estate agents?

A. Yes, I used to have a real estate agent. He helped me find a house I really liked. I told him my price cap, but I think there may be a communication problem, and I did not get the house I liked. I wasn't sure what happened. So I think effective communication with real estate agents is very important. Then I changed to another real estate agent and he finally helped me find the house that I bought now. I like it very much and I think it is better than the previous house I was looking at.

Q. How long did it take you to buy this house? Start from when you had the idea to buy your own house.

A. I spent at least a year to prepare. Because I did not know the US housing market, the housing structure and the area of the house, etc., I spent a lot of time investigating. I did not know PCDC until very late, and you offered a homebuyer education workshop. If I knew it earlier, I would have been more prepared, at least when I was looking for a real estate agent.



Job Announcements

Penn Asian Senior Services (PASSi) is hiring!

The Development Officer will have both internal and external facing responsibilities, including identifying, developing, writing, and submitting grant proposals and reports. In addition, the Development Officer will cultivate and maintain relationships with foundation contacts and program officers. This position will require excellent oral and written communication skills. The successful candidate will be a self-starter committed to PASSi's mission.

Interested candidates are invited to submit a cover letter, resume, and salary expectations to jennybedin@passi.us.



Asian Americans/Pacific Islanders in Philanthropy (AAPiP) is hiring a President and Chief Executive Officer (CEO).

AAPiP is a national membership and philanthropic advocacy organization focused on increasing philanthropic attention and community resources for underserved AAPI communities and issues. For more information on the organization, please visit their website at: <http://www.aapip.org/>. To see the job description, visit: <https://bit.ly/2uqoWWU>

FREE DENTAL CARE FOR CHILDREN & TEENS!

During Spring Break April 15th - 22nd 2019



Give Kids a Smile!

Participating dental offices providing free care in Philadelphia, Montgomery, Delaware, Bucks and Chester counties.

Call for appointments starting April 1st
215-563-5848 x21

Give Kids a Smile is for children who don't have insurance or have not seen a dentist in the last 6 months. For more information visit PCCY.org/smileyday



PCCY public citizens for children + youth

Chinese American Women's Sisterhood Society of Philadelphia (CAWSSP) Presents



EASTER EGG HUNT

Saturday, April 13, 2019
12:30 PM - 3 PM

Holy Redeemer Chinese Catholic Church & School
Gymnasium (915 Vine Street, Philadelphia, PA 19107)

Attendance is free! Snacks and drinks provided. All Chinese children from 3 - 10 years old are welcome to attend with adult supervision.

College Admissions Scandal Shocks the Nation

Preparing your children for college? Ready to take their SAT's?

PCDC offers Free SAT Prep Classes to students starting in 9th grade. No need to pay \$200,000 like some parents, accused of cheating their way into colleges across the nation.

The next SAT Test day is scheduled for May 4, 2019. You must register by April 5th. If you miss the registration deadline, you can still register, however you will be charged a \$29 late fee. The late registration deadline is April 24, 2019.

If you need some practice, sign up for our Practice SAT Exam, the last Saturday of every month! Email ryang@chinatown-pcdc.org to reserve your spot! Space is limited, so first come, first served. Youth must filled out an intake packet.

Need help in math? Our SAT Math classes are every Monday, from 4 - 6 PM. Reading and writing, not your strong suit? SAT Reading/Writing classes are every Tuesday, from 4 - 6 PM.

Volunteer for the 2019 Chinatown Spring Cleanup

Saturday, April 6th 9 AM - 2 PM

The Chinatown Spring Cleanup is the largest community clean up event in Chinatown each year, with an average of 150 volunteers participating annually in recent years.

Interested in volunteering? Please contact Lzhang@chinatown-pcdc.org or call 215-922-2156.

Parkway Central Library REIMAGED—Grand Opening Celebration

Grand Opening Weekend: April 12th -14th

Location: 1901 Vine Street, Philadelphia, PA 19103

Celebrate Parkway Central Library's new spaces with special programming all weekend long! For more information and events, visit

freelibrary.org/reimagined.

Penn Asian Senior Services (PASSi) 正在招聘!

開發官員將承擔內部和外部責任，包括識別，開發，編寫和提交撥款建議和報告。此外，發展官員將培養和維持與基金會聯絡人和計劃官員的關係。這個職位需要出色的口頭表達能力和書面溝通技巧。成功的候選人將成為PASSi的使能的自我啟動者。請有興趣的候選人向 jennybedin@passi.us 提交求職信，簡歷和工資期望。



慈善事業中的亞裔美國人/太平洋島民 (AAPIP) 正在招聘總裁兼首席執行官 (CEO)。

AAPIP是一個全國會員和慈善宣傳組織，致力於為服務不足的AAPI社區和問題增加慈善關注和社區資源。有關該組織的更多信息，請訪問他們的網站：<http://www.aapip.org/> 要查看職位描述：<https://bit.ly/2uqoWWU>

兒童和青少年的 免費牙科護理!

2019年4月15日至22日春假期間



Give Kids a Smile!

在Philadelphia、Montgomery、Montgomery、Delaware、Bucks和Chester縣提供免費護理的參與牙科診所。

于4月1日起致電預約
電話: 215-563-5848 x21

Give Kids a Smile 面向無保險或在過去6個月未就診牙醫的兒童。有關更多信息，請訪問 PCCY.org/smileday



public
citizens for
children + youth

費城中華婦女聯誼會



尋蛋活動

十三日 (星期六)
下午12:30至3:00

在費城華埠天主教教堂

915 Vine Street, Philadelphia, PA 19107

免費入場! 提供飲料和零食。歡迎3-10歲的兒童參加，需由家長陪同。

大學招生醜聞震撼了國家

為孩子上大學做準備? 準備好參加他們的SAT考試?

PCDC為9年級開始的學生提供免費SAT預備課程。沒有必要像一些富有的父母一樣支付20萬美元，欺騙他們進入全國各地的大學。

下一個SAT考試日定於2019年5月4日。您必須在4月5日之前註冊。如果您錯過了註冊截止日期，您仍然可以註冊，但是您需要支付29美元的滯納金。延遲報名截止日期為2019年4月24日。

如果您需要練習，請註冊我們的練習SAT考試，每個月的最後一個星期六! 電郵 ryang@chinatown-pcdc.org 預訂您的位置! 空間有限，所以先到先得。青少年必須填寫一個入口包。需要數學方面的幫助? 我們的SAT數學課程每週一下午4點到6點。閱讀和寫作，而不是你的強項? SAT閱讀/寫作課程每週二下午4點至6點。

2019年唐人街春季大掃除的志願者

4月6日星期六上午9點至下午2點

唐人街春季清潔活動是唐人街每年最大規模的社區清潔活動，近年來平均每年有150名志願者參加。

對志願服務感興趣? 請聯繫 Lzhang@chinatown-pcdc.org 或致電215-922-2156。

Parkway Central Library REIMAGED—Grand Opening Celebration

盛大開幕週末: 4月12日至14日地點: 1901 Vine Street, Philadelphia, PA 19103慶祝Parkway中央圖書館的新空間，週末特別節目! 有關更多信息和活動，請訪問 freelibrary.org/reimagined。

項目和服務

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，無論您是在本月或在幾年內才進行購買。你將會得到一個好的開始，當你決定成為房主的時候，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 或 下午班是下午 3 點至下午 7 點!

即將到來的課程是 4 月 21 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:

項目	金額上限	僅限首次購房者?	銀行
CommunityWorks® program	Up To \$7000	Yes	HSBC Bank
Home Grant Program	Up To \$7500	No	Bank of America
Chase Homebuyer Grant	Up To \$3000	No but for primary residence only	JPMorgan Chase and Co.
Destination Home Mortgage	Up to \$2500	Yes	Citizen Bank
Keystone Advantage Assistance Loan Program	Up to \$6000 no-interest 10 year loan	No	PHFA closing-cost assistance
Your First Home Program	Up to \$1000	Yes	DHCD
HomeReady Mortgage	Up to \$2000	No	TD Bank
Closing Cost Assistance Grant	Up to \$2500	No	PNC

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。

信用卡積分的重要性系列- #7

建立良好的信用

您已經認識到良好信用的價值，並準備開始建立自己的良好信用。但是，該如何開始呢？特別在目前您尚無信用的情況下，應從何著手呢？但您一定能做得到只要。您持之以恆，經過一段時間的努力，您的信用就會建立起來，而您的未來會因此受益無窮。

第一步就是去開設一個支票或儲蓄賬戶如果您以前沒有任何賬戶，現在該行動了。下一步就是申請信用卡。如果您暫時無法開設銀行賬戶或者已經有信用卡，您就必須開始追蹤記錄您所有債務的支付情況。（為什麼要這樣做呢？因為部分貸款機構開始認識到為新移民或者收入以現金為主的人士提供服務的價值。您可以用提供過去付款詳細記錄的方式為自己建立一份非傳統性信用）以下是您建立信用可以採取的一些措施：

1. 開設支票及儲蓄賬戶。（如果您不會講英語，您可以找一家有雙語出納員的銀行或信用合作社辦理，這樣會讓您感覺更自在。）將所有的現金放在家裡或營業場所很不安全，因為這樣很容易丟失或被盜。錢放在銀行則安全的多。您在銀行及信用合作社的存款都備有損失保險。（保險限額因存款機構及賬戶類型而異。您可以向您的金融機構查詢有關存款保險的資料。）如果您將錢存入銀行，您可以定時付賬、條款及查看餘額。您的銀行可能還會提供一些額外服務，例如免費或低收費轉賬服務，這樣您在匯款給海外的親友時就無需支付昂貴的電匯費。開設銀行賬戶有助於您建立良好的信用，而且您的存款還可以賺取利息。

2. 申請信用卡。您可以用您經常購物的百貨公司開始。申請到信用卡後，先不要花太多，每月按時還款。另一種方法是申請有抵押的信用卡，您的信用額度相當於您賬戶裡的存款額。千萬要提防哪些專以信用不佳或無信用人士為目標，先行收取費用的信用卡。一般來說，除年費外，開設信用卡賬戶是不應當收取其他費用的。您可以請信貸機構免除或減少一些收費。貨比三家，尋找盡可能低的利率。最好是將您的信用卡數目限制在兩至三張以內。過多的信用卡對您申請貸款

您可以用提供過去付款
詳細記錄的方式為自己
建立一份非傳統信用。



項目和服務

掠奪性貸款系列 - #2

次級抵押貸款

次貸市場近年來發展迅速。次級貸款機構向不符合主要市場信貸標準的借款人提供貸款，從而使這些借款人能夠購買新住房或改善其住房。

次貸市場上的大多數抵押貸款都是用於消費債務，而不是用於住房用途。

儘管房屋再融資可能會幫助消費者償還債務，但他不會解決債務發生的原因。沒有什麼可以阻止一個剛從再融資走出來的消費者，從退出到再次背上債務，這會進一步削弱他們的財務狀況。

雖然次級貸款機構確實為社會中不能得到服務的人群提供了有價值的服務，但它們也為掠奪性貸款提供了肥沃的土壤。掠奪性貸款可以發生在貸款流程的任何階段，並且任何參與交易的人員都可以導致掠奪性貸款的發生。

過去，次級借款人往往難以獲得信貸。這使得他們更容易被誤導和操縱。次級借款人通常會低估他們獲得新貸款資源的能力，從而接受第一個願意貸款給他們的人或機構，而不是購買條件最優惠的貸款。

信息來源於: Credit.org

恭喜A先生買到房子！

A先生在2018年11月買到了他的新房子。2018年10月，A先生前往PCDC參加了購房者教育講座，然後完成了一對一的諮詢。我們向他頒發購房者教育講座的證書，憑證著這份證書，他能夠向銀行申請購房補助金，因為是申請購房補助的要求之一。

在A先生過戶完成之後，我們的房屋顧問跟進A先生的情況，了解他的新房子並詢問我們還能做些什麼。他說他不確地稅減免是否已經申請。我們安排他回來幫助他申請宅基地免稅，這可以減少他的財產稅，並對他進行了簡短的採訪。

問：成為房主和作為租房者有什麼區別？

答：比起租房子，我覺得我有了更多的責任。當我租房時，我沒注意前門區域的衛生，我真的不在乎它是否乾淨，大家都是這樣。但對於我自己的房子，我保持我的房子和周圍環境乾淨，漂亮，周圍的鄰居都做著同樣的事情。

問：當你參加我們的購房者教育講座時，你認為哪一部分對你最有幫助？

答：我認為你們在講座上討論的所有主題都很有幫助。對我來說，我記得你會說過要在不同的時間段去看你想買的房子周圍的環境。當我尋找房子時，我試圖在工作日，週末和晚上去那裡，環境有很大差異，特別是如果你有小孩，一定要在買之前弄清楚周圍的環境。其次，如果我沒有參加研討會，我不會知道還能申請購房補助金。

問：你之前提到過你更改過地產經紀人，你能分享一下和地產經紀人合作的經驗嗎？

答：是的，我曾經有一個地產經紀。他幫我找到了一個我非常喜歡的房子。我告訴他我的價格上限，但是我覺得我們的溝通可能有問題，最終我沒有拿到我喜歡的那個房子。我不確定到底發生了什麼。所以我認為與房地產經紀人的有效溝通是非常重要的。之後我換了一個地產經紀，最終幫我找到了我現在買的這個房子，我非常喜歡，甚至覺得比之前那個房子更好。

問：從你開始想買房子，一直到你買到房子，總共花了多長時間？

答：。從開始到最後，我用了至少一年的時間去準備因為我不清楚美國的房屋市場，也不房屋構造和房子的區域等等，我自己花了不少時間去調查一直到很晚我才知道PCDC這個機構，知道你們提供購房講座，如果早些知道的，我會準備的更充分，至少在找地產經紀的時候會更有經驗。



費城華埠發展會停車調查

調查結果及初步建議

此報告完成于2019年2月19日

自去年9月以來，費城華埠發展會一直在調查商戶和訪客，來確定在華埠居住、工作和娛樂的當地人的停車需求。

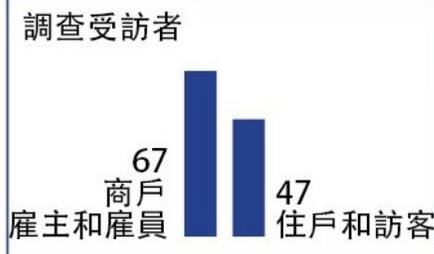
目前，37名訪客，10名住戶和67家華埠商業中心的商家已經回覆了我們的問卷。不僅如此，我們還在繼續收集我們網上表格的回覆。



5個人中有4個認為停車是個問題



一些訪客反映，要在華埠找到車位超過30分鐘



74% 的商戶的主要客戶是開車來華埠的

66% 受訪的訪客開車



三個案例：顧客，員工，商業停車

到目前為止，已經確定了在華埠停車的三個主要用例

顧客

- 百分之九十五開車的顧客在華埠停留不到2小時
- 三分之一的人只停20分鐘
- 大多數訪客都是在上午11點到晚上11點之間到華埠，尤其是週五到週日
- 越來越多的附近的訪客步行、乘坐公共交通工具或使用優步(uber)和lyft等交通網絡公司到華埠

員工

- 通常在華埠工作的員工會把車停在華埠一整天，特別是上午11點到晚上11點之間
- 在華埠工作的員工平均每月要付\$200美元把車停在路邊的停車場或車庫，但他們希望花這個價格的一半

商業裝卸貨

- 從上午11點到下午3點，大多數商戶需要路邊的空間來裝卸貨物
- 十分之七的商戶能在30分鐘內完成他們的裝卸工作
- 74%的商家報告說店面門口沒有裝卸場地

華埠的難題與解決方法

#1 裝卸貨物的商家沒有停車空間，因此被開罰單

#2 叫車服務行業和短期訪客被開罰單或雙排停車

#3 長期或在堂吃的訪客找不到路邊停車位

#4 員工沒有停車位，或者停車位太貴

在商業中心添加30分鐘的商業裝卸貨區

在商業中心增加20分鐘的乘客商上落區

為路邊的停車場或車庫做廣告，並增加中心區停車費至\$3/小時

投資鼓勵交通運輸方式

鼎華居最新消息

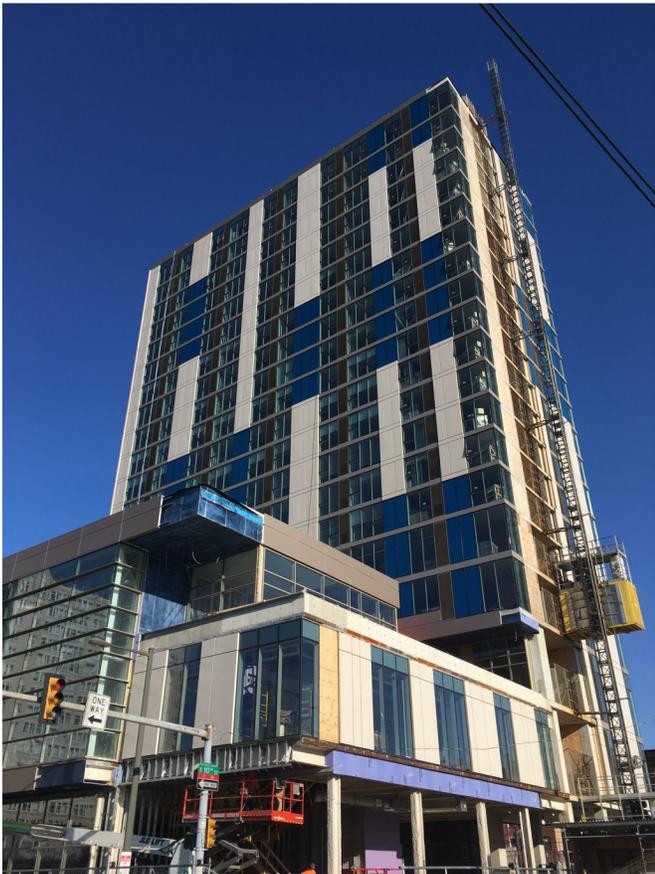
如果您把家居安在鼎華居- 您將會被陽光和溫暖包圍。鼎華居提供超大落地窗、花崗岩檯面和瓷磚廚房背牆。為提升您的生活水平，我們還安裝了以下設施：一個最先進的健身中心，一個可以360度欣賞城市全景的屋頂陽光平台，以及一個獲獎的雙語托兒中心——我們稱之為鼎華居，而您也可稱之為家。

鼎華居可於四月底開始預租，並在六月中旬開始入住。想了解更多資訊，請訪問 www.CraneChinatown.com 或發郵件至 Ashley Gredzinski, Ashley.Gredzinski@bozzuto.com

我們期待您把您的物業或商業投資帶到鼎華居。第一層是優質零售空地，第四層和第五層則是辦公空地。請聯繫PCDC的Anne了解詳情 annemm@chinatown-pcdc.org.

在鼎華居舉辦中國新年派對，婚禮或公司活動。我們新樓的第二層可容納500人享用晚餐，可容納550人若用於招待會和禮堂式座席。鼎華居擁有最先進的大幅面屏幕，餐飲和華埠的最佳景觀，是您下次活動的理想選擇。我們將在夏季開放，並將在4月份開始接受特別活動的預訂。聯繫PCDC的Anne，為你的活動選擇最好的日期：

annemm@chinatown-pcdc.org。



分區事項

以下是華埠街區目前和即將開展的區劃事宜。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聽證會都在拱門街1515號的One Parkway Building第18樓舉行。PCDC的規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 Street的區劃舉行會議。

下次會議將於4月9日舉行。接下來的三次會議將於以下日期舉行：

- 5月14日
- 6月11日
- 7月9日

上次會議案件：

地址：第11街121號

上訴#：36145

許可證號碼：933647

聽證時間：2019年4月3日，下午3：30

計劃：位於二樓和三樓的兩個家庭住宅（一共兩個家庭），一樓是現有的按摩店（個人服務），如之前批准。

RCO意見：反對

下次會議案件：

地址：第12街210號

上訴#：33766

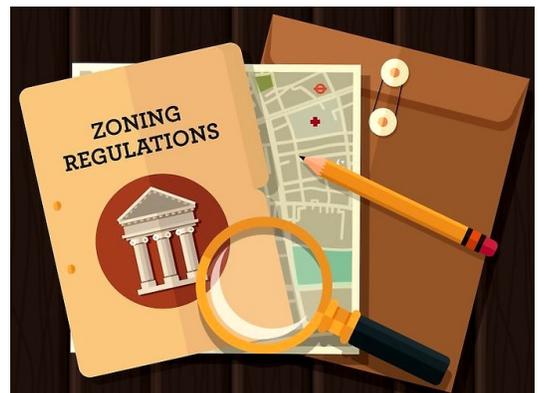
許可證號碼：859405

聽證時間：2019年5月22日，下午3：30

建議：建造一個附有屋頂的附屬結構的許可證，僅用於住宅用途，用作第一層/第二層的空置商業空間，用於第三層至第十層的二十六（26）個住宅單元。

（9）1級自行車道位於無障礙通道上，沒有停車位。

（申請材料有尺寸和位置）



NAC 項目和服務

Your First Home 項目

費城市政府和摩根大通希望您成為一個成功的房主! 如果你完成了由城市資助的購房諮詢項目，他們將提供1000美元的購房援助贈款，以幫助您支付首付或完成交易。

房屋所有權諮詢會成功地讓借款人為這個重大的人生決定做好準備。如果您參加了這個免費的房屋所有權諮詢，您將了解到：

- 在預算範圍內買房
- 改善信用、信用維修和維護
- 避免危險的抵押貸款
- 資金管理
- 業主的權利和責任
- 家裏維修
- 抵押貸款申請/購買流程
- 避免喪失抵押品贖回權

什麼類型的房產是合格的？

該房產必須是位於費城的單戶住宅或複式住宅(沒有公寓)。

欲了解更多住房信息，請訪問 www.phila.gov/dhcd 或撥打215-686-9749

誰符合要求？

- 您必須是第一次買房
- 在簽署銷售協議之前，您必須通過由市政府資助的住房諮詢機構完成房屋所有權諮詢。
- 你必須符合收入資格(見下圖)

住戶人數	家庭最高的年度收入
1	\$70,380
2	\$80,500
3	\$90,505
4	\$100,510
5	\$108,560
6	\$116,610
7	\$124,660
8	\$132,710

(收入準則可能會更改)

這項計劃和贈款僅限於佔AMI人口115%以下的家庭。

如何申請？

聯繫由市政府資助的住房諮詢機構 (<https://ohcdphila.org/neighborhood-resources/housing-counseling-agencies/>)

他們將需要您的：

- 家庭年收入總額
- 收入來源(就業消息、SSI、DPA等)
- 家裏的人數

服務區域簡介#2

3月20日上午，PCDC NAC辦公室舉行了第二次服務區情況通報會。來自稅務部門、移民事務辦公室和淨水基金的代表介紹了向社區成員提供的城市服務。出席者非常關注近年來財產稅的上漲。另外，他們發現稅收部門推出的“老年人收凍結計劃”也非常有益。然而，他們也指出，老年人不動產稅凍結計劃對那些65歲時還不知道這項計劃的老年人是不公平的。因為房產稅是根據房主當前繳納的稅額計算的，當一個人在70歲時申請稅收凍結，他/她會比65歲時申請的同齡人支付更多。

合同和項目監控人，安吉拉·普萊斯(Angela Price) 介紹了該市向房主提供的三個項目：基本系統維修項目、費城社區房屋保護貸款項目和You First Home項目。後兩項在本節中突出顯示。

費城社區房屋保護貸款項目

“恢復、修復、更新”是費城市政府和費城費城重建機構 (PRA) 的一項新舉措，旨在幫助費城的房主獲得低息貸款，投資於他們的房產。參與該計劃的貸款機構會向符合條件的房主提供10年期3%的利率貸款，利率從2,500美元至24,999美元不等。

恢復、修理、續期貸款可以資助一系列以健康，安全，耐候性，可達性和生活質量為重點的房屋修理。該計劃的目標是幫助費城人改善他們的家園和加強他們的社區。

誰可以申請？

- 其主要住宅需要維修
- 信用評分在580分以上
- 有房主保險
- 已經繳納了房產稅或與市政府簽訂了支付協議的人

*附加承保標準: 借款人的貸款價值比率必須達到或低於康復後貸款價值的105%，後端債務收入比率必須低於43%

最高收入標準

住戶人數	家庭最高的年度收入
1	\$70,380
2	\$80,500
3	\$90,505
4	\$100,510
5	\$108,560
6	\$116,610
7	\$124,660
8	\$132,710



**您的健康。
我們的焦點。**

Pennsylvania 預防性護理排名第一的 Medicaid 計劃，全美前 15 名 Medicaid 計劃之一。*

30 多年以來，我們屢獲殊榮的健康計劃一直在為包括您在內的 Pennsylvania 東南部居民服務。這確實是一個您可以信賴的計劃！

要了解您是否符合資格或要投保 Health Partners，請撥打 1-800-440-3989 (TTY 1-800-618-4225) 聯繫 PA 註冊服務部或訪問 enrollnow.net。



*根據 NCQA 的 “Medicaid Health Insurance Plan Ratings 2016-2017”

PCDC 項目和服務

四月青少年活動與機會

重要公告：

4月SAT練習會在4月27日上午9:00至下午1:30 於 901 Wood Street 舉辦。請通過ryang@chinatown-pcdc.org與 Rosaline 聯繫預訂座位。

2019年NAAAP費城未來領袖獎學金

全美亞裔專業人士協會-費城(NAAAP Philadelphia)致力於培養和發展未來的領袖。2019年獎學金計劃惠及高中畢業生和亞洲/亞裔美國大學生。幾名高中生和大學生將在各自的獎學金池中選出，獲得1000美元的獎學金，用於學費、書本費和/或生活費。更多信息，請訪問<http://phl.naaap.org/scholarshipprogram/>

申請應包括以下內容：

1. 申請，論文，簡歷和非正式成績單
2. 教授/顧問/顧問/經理的推薦信兩封

請推薦人填寫以下表格：<http://bit.ly/NAAAPScholarshipReferral19>

費城NAAAP保留聯繫推薦人進行核實的權利。推薦人不得與申請人有親屬關係。

截止日期:2019年4月7日

申請: <http://bit.ly/NAAAPScholarship19>

源泉作文比賽

學生們通過寫一篇與安·蘭德(Ayn Rand)的《源泉》(The Fountainhead)一書相關的三個主題之一的論文來角逐這個獎項。第一名的獲獎者將獲得1萬美元的大獎。亞軍也會獲獎。每年的獎金總額為22,500美元。對11 - 12年級的高中生開放。

截止日期:2019年4月25日

申請:<https://www.aynrand.org/students/essay-contests>

電子垃圾獎學金

每年世界上有兩千萬到五千萬噸的電子垃圾被丟棄。電子垃圾含有有毒物質，包括重金屬，它們很容易滲入地下，最終進入地下水供應。根據美國環境保護署的數據，電子垃圾的回收每年可以回收超過1億磅的材料。這項獎學金的目的是幫助你了解電子垃圾的影響，以及如何減少電子垃圾。填寫申請表，包括一條140字的關於電子垃圾的信息。前10名的申請者將作為最終入圍者。決賽者將被要求寫一篇500到1000字的關於電子垃圾的論文。對高中生、本科生和研究生開放。

截止日期:2019年4月30日

申請:<http://www.digitalresponsibility.org/ewaste-scholarship/>



青少年俱樂部每週行程。

所有課程與素材一概不收費，位置有限，先到先得！

SAT 數學

星期一 下午四點-六點
901 Wood Street,
老師: Clara Zheng

運動之夜 -羽毛球

每週三
下午 3:30 - 5:30 Holy Redeemer Gym , 915 Vine St
老師 : Lamei Zhang 和 Rosaline Yang

SAT閱讀和寫作

每星期二下午4點至6點
901 Wood Street
老師: Phoebe Ho

週五玩耍日

每週五，下午4:00 - 6:00
費城901 Wood Street
老師: Rosaline Yang

免費SAT模擬考試

每月的最後一個週六，早上九點到下午一點三十分
901 Wood Street, Philadelphia, PA 19107 名額有限，請電郵
Rosaline Yang 至 ryang@chinatown-pcdc.org 進行預約。

青少年支持小組

青少年支持小組是青少年談論生活壓力並學習良好心理健康習慣的安全場所。

兩週一次，星期三下午 5:30 - 7:30, 901 Wood Street, Philadelphia, PA 19107

3 老師: UPenn精神病學家Jenny Yu, 醫學博士, 博士和費城亞洲心理健康先驅, Helen Lau, LCSW

唐人街商業改善區 (BID) 介紹會

3月9日, PCDC在Good Good Comedy舉行了第一次社區會議, 向華埠社區介紹了“華埠/萬安街北商業區”的提案。在這會議之前, PCDC向萬安街南部和北部的1000多名業主發送了邀請函。當天, 大概有60名居民, 財產和企業主, 利益相關者和有關方面參加了會議。PCDC工作人員解釋了BID的目的及作用, 並介紹了華埠/萬安街北商業區”研究區的界限。

這會議給不同的觀眾們機會提出問題並表達他們的意見。聽眾注意到唐人街區研究區的一部分與Callowhill改善區 (CID) 重疊 (CID是一個與華埠競爭的BID), 其中一些聽眾有在重疊邊界的房地產。PCDC工作人員向聽眾解釋說, 兩個BID都沒有成立, 業主有權支持或投票反對兩個BID中的任何一個。

Maria Kim, 萬安街北部的居民, 指出, 儘管她支持“華埠/萬安街北商業區”的願景, 但前提是CID要被否決。觀眾邀請CID的代表到台上分享他們的觀點。當被問及CID是否在他們的社區會議期間提供了中文翻譯時, CID代表不能舉出任何一個例子說明他們在自己組織的任何相關會議提供翻譯。一位業主表達了對CID的不滿, 因為他從未收到任何有關BID形成的通知直到兩年之後。

這成功的會議為我們的社區提供了寶貴的信息, 並為不同的利益相關者創造了一個開放的平台。這只是PCDC參與過程的開始。“華埠/萬安街北商業區”的創建將會影響華埠的每個人, 這使得社區參與非常重要。“華埠/萬安街北商業區”重視公開, 透明的流程。如果您有興趣參與, 請隨時聯繫PCDC。

清潔唐人街的塗鴉：與CLIP團隊見面

在3月的一個陽光明媚的下午, PCDC接觸了社區生活改善計劃 (CLIP) 的成員, 當時他們正在清洗費城華人天主教堂, 培德學校 周圍的牆壁。CLIP成員Jonathan和Ken已與CLIP合作多年, 並分享了他們在唐人街和費城清除塗鴉工作的經驗。



因為唐人街擁有如此多的人流量, 該街區的窗戶, 牆壁和街道上的電線桿上常常被人用噴漆塗得亂七八糟的。由於PCDC報導的附近有大量的塗鴉事件, Jonathan和Ken對唐人街的地理位置都很熟悉。自今年1月份以來, PCDC就報導了30多起唐人街塗鴉事件。

想要請求清除你的建築物或你的社區的塗鴉嗎？

1. 拍一張塗鴉照片
2. 上網到 www.phila.gov/311
3. 點擊'去除塗鴉'

CLIP可以對大多數已經塗鴉標記的表面進行電力清洗或重新粉刷。



Power Up Your Business來到唐人街: 社交媒體營銷研討會

2018年5月, 《福布斯》雜誌發表了一篇題為《社交媒體如何推動企業發展》的文章, 文章稱全球有40.2億互聯網用戶。由於有那麼多人上網, 社交媒體正在成為吸引和留住客戶的主要方式也就不足為奇了。

2月27日, PCDC和費城社區學院的Power Up Your Business 項目合作, 為小企業主提供了一個關於社交媒體營銷的研討會。王國社交媒體公司的大衛·西蒙斯(David Simons) 在唐人街廣場的座位區設立了工作室, 並且通過不同的平台, 如Facebook、Instagram和Twitter, 與小企業主分享講故事的價值。商家也被介紹給了商務部商務服務經理, Ting Wang和Yelp的代表Christen Cosmas。

Power Up Your Business是一個免費、基於社區的方法來支持費城的小企業主。Power Up Your Business是以“店主系列”和“同行的學習經驗”組成的。“店主系列”為小型企業提供研討會, 幫助他們更有效地經營和管理他們的業務。研討會在費城的各個社區舉行。“同行的學習經驗”是一個為期12週的小企業管理和規劃課程, 通過這個系列, 小企業主將獲得經營成功企業和製定戰術改進計劃所需的知識



要了解更多關於Power Up業務的信息, 請訪問: <http://bit.ly/2hdnkLH> 或撥打215-496-6151。



PCDC成立於1966年是一個著眼與社會基層，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。

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

p: 215-922-2156

f: 215-922-7232

 @phillychinatown

 @PCDC_events

 @chinatown-pcdc

四月 2019

PCDC 新聞

這期主要內容:

PCDC 新聞

鼎華居 1

華埠大道

改善區介紹會 2
與CLIP團隊見面 2
社交媒體營銷研討會 2

NAC

服務區簡報 #2 4
費城社區房屋保護貸款項目 4
Your First Home 項目 5

區劃和規劃

分區事項 6
鼎華居最新消息 6
PCDC 停車調查 7

項目和服務

四月青少年活動 3
良好信用貸款的重要性#7 8
掠奪性貸款 8
祝賀 A 先生 8

社區新聞

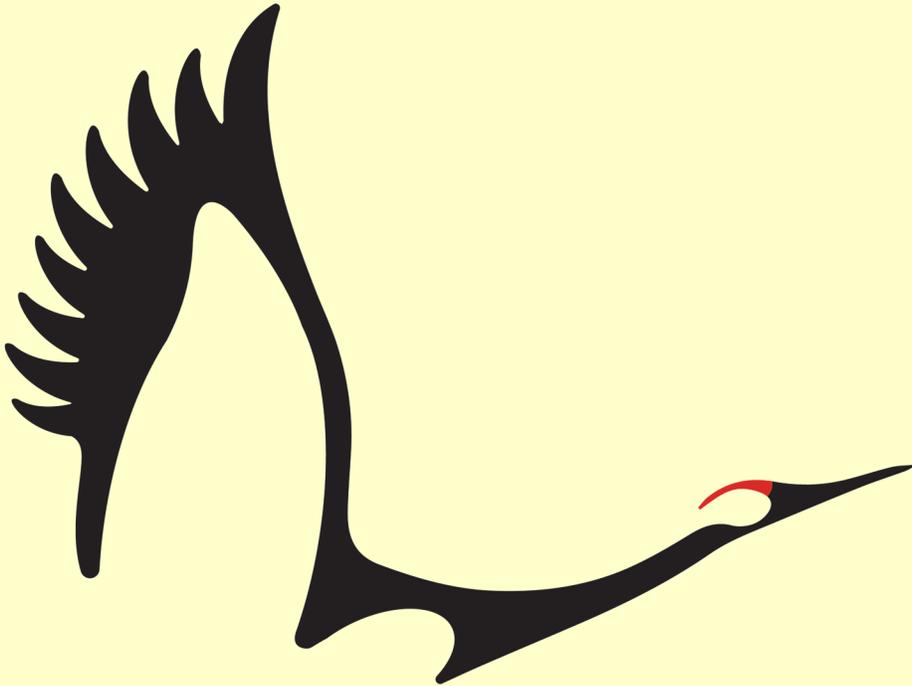
招聘啟事 10
年度的復活節尋蛋活動 10
唐人街春季大掃除 10
兒童和青少年的免費牙科保健 10
大學招生醜聞 10
百集中央圖書館重新啓用 10

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。我們需

PCDC 新項目“鼎華居”

華埠發展會 (PCDC) 自成立以來的53年內先後在費城華埠興建了美華園，榮華園，興華園及盛華園。矗立於10街和萬安街的20層新建築項目命名為“鼎華居”，亦即以前的東方大廈。

以中國的傳統，為發展項目取得好名字非常重要。為求與其他項目的名字一致，以“華”為中心，PCDC的董事們多方討論及徵求華埠居民的建議，還在華埠夜市設檔位募求新名字。結果響應熱烈，先後收集了30多個名字。最後決定為這個華埠的新地標取名為“鼎華居”。象徵盛大，尊貴和堅毅的精神。祝鼎華居為費城華埠帶來鼎盛繁華，興旺平安，造福市民！



鼎華居

費城華埠




 United Way 00173 CFC 68065



WeChat 微信 ID: chinatown-pcdc
掃描 QR 碼以將我加入微信
Scan the QR code to add me on WeChat