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

May 2019

PCDC News

In This Issue:

PCDC News
2019 EXPO 1

Main Street
Chinatown Spring Cleanup Recap 2
PCDC Gives Tour of Chinatown 2

Zoning and Planning
Zoning Matters 4
How Can Chinatown Stay Welcoming 4
Rail Park Walking Tour 4
Crane Chinatown Update 5
Welcoming Ambassador Caucus 5

Programs and Services
May Teen Events 3
Teen Club Sees Acclaimed Play 6
Identity Theft 6
The Importance of Good Credit 7
Homestead Exemption 7
Congrats to Ms. C on Her New Home 8
Predatory Lending #3 9

Community News
National Planning Conference 10
Calligraphy Exhibition 10
Job Announcements 10

2019 EXPO
社區資訊展覽會

日期: 星期六 6 月 1 日 下午 1 點至 4 點半
Date: Saturday, June 1 1:00 P.M. — 4:30 P.M.

地點: 費城中華基督教會暨服務中心
Location: Chinese Christian Church & Center
萬安街教會 (1101 號萬安街)
Vine Street Campus (1101 Vine Street)

超過 40 家參展商 在住房，醫療保健，教育，金融，社會和法律等方面展示他們的產品，服務和資源！活動 包括消防車展覽，健康和牙科檢查，骨科手法治療，兒童角落等等!

Over 40 exhibitors present their products, service & resources on housing, healthcare, education, finance, social & legal services, etc. Activities includes fire truck exhibit, health & dental screening, Osteopathic Manipulative Treatment, kids corner, etc.

還有更多的驚喜！歡迎各年齡階段參加！
And much more to come! All ages are welcome!

(215) 922-2156 | info@chinatown-pcdc.org | www.chinatown-pcdc.org | Wechat 微信: chinatown-pcdc

Printed by Health Partners Plans
On April 6, 2019, PCDC hosted the 12th Annual Chinatown Spring Cleanup. The Chinatown Spring Cleanup is part of the greater Philly Spring Cleanup event, and is Chinatown’s largest annual volunteer cleanup event. About 100 volunteers came and it was a beautiful, sunny day. Volunteers swept the sidewalks, removed stickers and flyers, painted fences, and more. Whether you came in a group, in a family, or by yourself, a huge thank you to everyone for helping out! About 70 bags of trash, 7 bags of recyclable material, and 6 bags of yard waste were collected. This was truly a group effort, and we could not have done it without you all!

Volunteers were responsible for:

- Sweeping
- Weeding
- Removing stickers and graffiti
- Informing the public on proper waste disposal
- Reporting pot holes, graffiti, and illegal dumping to Philly 311

Some of the groups that came out to volunteer include SASE Drexel, Hertz, Independence Blue Cross, UDAEF, and more. Special thank you to Insomnia Cookies for the delicious free cookies for our volunteers!

PCDC Gives Tour to Nutrition Students from Rutgers University

On Friday, April 5th PCDC staff, Yue and Rosaline gave a tour to Rutgers graduate students. They were completing their internship and are weeks away from finishing their course. This tour gave them the chance to learn about Chinese heritage and culture. Stops along the tour included: Holy Redeemer Chinese Catholic Church and School, 10th Street Plaza, Chinatown Community Center at the Crane, Long Life Chinese Herbs Inc., Fo Shou佛寿寺 Buddhist Temple, and Chung May Food Market.

The students got to learn about Chinese herbal medicine and Chinese herbs to use in soup or tea. They got a crash course in Buddhism and got to go inside the Buddhist Temple. The tour ended with a 9 course lunch at Bai Wei, where Yue and Rosaline discussed how traditional dishes are cooked and what each of them eat at home and how it differs from eating out at restaurants.
PCDC Programs and Services

May Teen Events and Opportunities:

**Important Announcements:**

The May practice SAT will be on May 25, 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.

**Brain Health Fair**
Thinking about becoming a doctor, then you need to attend! This FREE event is for neurology patients, caregivers, families, students, and anyone interested in brain health! THIS ONE-TIME-ONLY event that will connect you with the top neurologists to learn about the wonders of the brain and the latest treatments for brain diseases such as multiple sclerosis, epilepsy, autism, stroke, Alzheimer’s disease, dementia, movement disorders, neuromuscular disease, headache, concussion, traumatic brain injury, pediatric neurology, and others.

Date: Thursday, May 9th
Time: 10 AM – 4 PM
Location: Pennsylvania Convention Center, 1101 Arch Street

**Odenza Vacations College Scholarship**
Students compete for this award by writing an essay on why do they want to go to College/University? (Essay should not exceed 1000 words.) Students must be between the ages of 17 and 24 by September 1, 2019 and have a GPA of 2.5 or greater. Must be a resident of the United States or Canada. Award of $500.

**Deadline:** June 1, 2019
**To Apply:** [https://www.aynrand.org/students/essay-contests](https://www.aynrand.org/students/essay-contests)

**Spirit of Giving Scholarship**
The Spirit of Giving Scholarship is available to high school seniors and current college students. You must submit an essay of between 500 and 750 words on one of the following three topics in order to be considered for this award:

- How have you advanced the spirit of giving in your community or abroad either through service or in giving?
- How has the spirit of giving affected you personally?
- How will your college or post-secondary education allow you to be of service to others or give to others?

Award Amount: $1,000 (3 Winners) Proof of enrollment for the approaching school yr. Incoming freshman may give a replica of the acceptance letter. For more info, visit: [https://www.winecountrygiftbaskets.com/information/scholarship.asp](https://www.winecountrygiftbaskets.com/information/scholarship.asp)

**Deadline:** July 31, 2019
**To apply:** Email [scholarship@winecountrygiftbaskets.com](mailto:scholarship@winecountrygiftbaskets.com)

**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

- **Free Fun Fridays**
  - Fridays, 4:00 PM – 6:00 PM, 901 Wood Street, Chinatown
  - Teacher: Rosaline Yang

- **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](mailto: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
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 8th to 13th Street, Filbert to Spring Garden Street. The next meeting is on May 14th. The next three meetings are:

June 11th, July 9th, August 13th

Previous Cases:
Address: 210 N. 12th Street  
Appeal #: 33766  
Permit #: 859405  
Scheduled Hearing Time: TBD  
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).  
RCO Opinion: Opposition

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.

How Can Chinatown Stay Welcoming for Everyone?

As Chinatown grows and experiences economic success, many of the opportunities are not equally shared, and opportunities for low-income residents to live, work and play in Chinatown are decreasing. The Philadelphia Rail Park Phase I opening occurs at a pivotal moment for Chinatown. Public projects reutilizing post-industrial infrastructure for parks modeled after New York City’s High Line Park have the potential to exacerbate and/or accelerate the displacement of residents and other inequities. There is a clear need for these types of projects to be successful hubs of civic engagement and equitable development for all people. In particular, for PCDC and Philadelphia, an equitable development approach to preserving opportunities for low-income communities connected to the Rail Park is necessary.

PCDC is teaming up with PolicyLink to develop strategies to capture equity. We are excited to have Community Organizer Akeem Dixon and a PolicyLink Project Manager James Crowder lead the facilitation of meetings and activities. This project will include a longer-term strategy to support local stakeholders and low-income residents to guide and control future development and value distribution. It will ultimately result in a stronger and more vibrant community. PCDC organized an Advisory Committee of diverse stakeholders in Chinatown. The first Advisory Committee was held on March 14th with around 30 attendees. The meeting started the conversation around equity in Chinatown. The Advisory Committee will, as a group, identify opportunities for low-income and working class residents to remain in and benefit from Chinatown.

First Free Walking Tour - Make Rail Park Friendly to Chinatown

On a warm Monday evening, a group of fifteen people enjoyed a nice walk from On Lok House to the Rail Park, which opened in June of last year. The group mostly consisted of Chinatown residents of various ages. Most of them have never been to the Rail Park. Yue Wu, Community Planner at PCDC, and Shawn Sheu, Community Engagement and Programs Manager at Friends of the Rail Park, led the bilingual walking tour, which was intended to connect residents in Chinatown to the new public space.

Starting from On Lok Senior Center, the walk passed by 10th Street Plaza, which is part of the general effort to bridge the physical and psychological barrier between communities at south and north of Vine Street. At the Rail Park, the group learned about the close relation between the design of the park and local industrial history, saw the art installation, read multi-lingual poems on the tiles, and enjoyed the spring breeze while sitting on wooden benches.

After the tour, the group talked about their first impression of the park. Some of the group suggested polishing and painting the rusted trash cans and swings. After learning that the rusted iron was designed to memorize the local industrial history, they understood and appreciated the design. A resident from Francis House of Peace did not feel a sense of belonging at the park. He suggested that Chinese signage and design elements that represent Chinese culture would make him feel more welcomed. Some said Chinatown residents enjoyed physical exercise, while the current Rail Park did not have enough open space for group exercises. It was also mentioned that if there had been an elevator, people would come to the park more often.

PCDC will continue advocating for a local and inclusive Rail Park. It should be accessible to people of all ages, recognize Chinatown history and Chinese culture, and be programmed to promote physical and mental health of the neighborhood.
Crane Chinatown Community Center Welcomes Ambassador Max Baucus

The word is out and excitement is building. On Friday, April 19th, PCDC hosted Ambassador and Mrs. Baucus on a hard-hat tour of the Crane Chinatown Community Center. Ambassador Baucus served as Ambassador to China from 2014 to 2017. He and Mrs. Baucus stopped by PCDC to learn more about Crane Chinatown and PCDC’s plans for the first multi-use community center.

PCDC founder Cecelia Moy Yep, Executive Director John Chin and co-developer Ahsan Nasratullah of JNA Capitol shared the remarkable story that brought the Crane Chinatown from dream to reality. At every turn, the developers faced obstacles and closed doors. This never deterred our commitment to create a community center that will become the center of Chinatown.

From our beginning as a community organization fighting for the survival of local homes and businesses to our emergence as the leading developer in Chinatown, PCDC has long fulfilled its mission to preserve, protect and promote Chinatown as a viable ethnic residential and business community. Now we will do more – with the first purpose-built community center, Chinatown residents will have their own place for indoor sports, cultural and youth programs, meetings, catered events, new retail and office space. Crane Chinatown is more than a community center - it is a vision for what Chinatown is becoming.

Following the tour, Ambassador and Mrs. Baucus enjoyed a walking tour of Chinatown and Cantonese lunch at Joy Tsin Lau graciously hosted by owner Mabel Chen. Ambassador Baucus then proceeded to the Penn Wharton China Summit to address the Opening Ceremony. We thank Ambassador and Mrs. Baucus for their time and interest in Crane Chinatown and invite them to join us in celebrating the 150th Anniversary of Chinatown in 2020.

Crane Chinatown Update

What would you like to do at Crane?

Crane is your Community Center. We invite you to tell us what activities you want to see at Crane. Do you love basketball, volleyball or badminton? Are you an awesome ping pong competitor? Is Chinese dance, gongfu, hip hop or yoga your favorite hobby? Want to improve your English, study for the citizenship test or start learning Mandarin? We want to hear from you. Visit our online survey at https://forms.gle/p99M5A9z64RYFjqC7 and tell us what you want to participate in.

The Crane Chinatown Community Center will officially open in the fall and you can submit ideas for the grand opening ceremony! We are looking for performers, speakers, idea people and more. Keep your eyes open for preview events throughout the summer.

Planning a wedding, family reunion, holiday party or business offsite? Don’t forget to tell us about events for your family or business. Our indoor banquet area can fit 500 guests for catered dinners and 550 for auditorium-style presentations. We have 2 meeting rooms and a coffee break/reception space. The schedule will fill up fast - reserve your preferred date early. For more information contact Anne annemmi@chinatown-pcdc.org.
Teen Club Visits Suzanne Roberts Theatre to See Acclaimed Play

On April 2nd, members of the Teen Club joined PCDC staff in attending to see #1 from the Kilroys’ List: Christina Anderson’s *How to Catch Creation.* The play was put on by the Philadelphia Theatre Company at the Suzanne Roberts Theatre.

The Kilroys are a group of playwrights and producers in Los Angeles “who are done talking about gender parity and are taking action.” They are “committed to ending the systemic under-representation of female and trans playwrights in the American theater.” Each year, The Kilroys release a list of recommended, unproduced shows as a tool for producers to use when looking for new works and voices.

In addition to getting to see this wonderful play for free, the Teens got to mingle with Comcast employees and corporate partners. They also got the chance to meet Mr. David Cohen, CEO of Comcast, who kindly invited us to join in during Comcast night.

Identity Theft

“A client got a phone call that said someone opened an account under his name. The bank found out that the account wasn’t opened by the client. They closed the account and called client right away, and suggested the client check his credit report to see if there were any other problems.” This is a story of identity theft.

**What is identity theft?**

It is a crime to illegally obtain the account number and password of another person, such as social security identification number, driver's license number or credit card number. With names, social security numbers and birth dates, people can apply for loans, use existing bank accounts, open new bank accounts, rent or buy cars, and buy insurance, almost anything you can imagine.

How is your information known to others? Think back to what you threw into the trash can. When you deposit your salary in the bank, do you throw the payroll away? Think carefully about what's written on the paper you threw away:

- Your name
- Address
- Social Security Number
- Bank account number
- The address and name of the company
- Your level of salary

Or did you pay attention to protecting your information when your register anything online or shop online? Do you know if the website you visited was safe?

How to protect yourself from identity theft? Here are some tips:

- Keep records that containing your personal information in a safe place. Tear them up before throwing them into the trash bin.
- Check your credit report regularly
- Don’t provide your credit card account number when you shop online, unless you are sure it is safe
- Don’t give out your information on the phone, unless you contact them by yourself and you know who you are talking to
- When you receive bills that do not belong to you, call your credit company right away to cancel your card
- Put a fraud alert on your credit report

If you suspect that you are a victim of ID theft, report the ID theft to the Federal Trade Commission (FTC) online at IdentityTheft.gov or by phone at 1-877-438-4338.

Always protect yourself from identity theft as it might harm your credit score and cause unnecessary financial losses.
The Importance of Good Credit Series - #7 Cont.

BUILDING GOOD CREDIT

3. If you borrow money from a family member or friend, keep good records of repayment. If you belong to a cultural savings club (for example referred to by Chinese Americans as “su-su” and by Korean Americans as “kye”), some lenders will accept a letter from the treasurer or the fund administrator as documentation of supplemental funds and a good payment history.

4. Keep your pay stubs. Lenders like to see job stability, and you will need to provide proof of employment. If you do not receive pay stubs, before you apply for credit ask your employer to fill out a VOE (verification of employment) form.

5. If you are self-employed, keep detailed records of your income and expenses.

6. Apply for an open, 30-day credit account. For responsible users, these credit accounts are a useful tool. All your charges are due in full every month, and there is no interest charged. In exchange for your annual fee you are provided with useful consumer benefits, such as purchase protection and travel insurance.

7. Find a friend or family member to be a co-signer. A co-signer may help you qualify for a credit card or loan, but remember that the friend or family member will be responsible for your loan balance if you default on your agreement to repay. (This is important to keep in mind if you are asked to cosign a loan for someone else.)

Income taxes

If you have not begun to file income taxes, you should begin doing so right away, regardless of your immigration status. The Internal Revenue Service (IRS) offers an individual taxpayer identification number (ITIN) for taxpayers who do not have a Social Security number (SSN). Even if you are not asked for copies of your tax returns now, when you buy a home you will need them. A mortgage lender will need to see this documentation of your income and income history to determine whether you can repay the loan.

Chances are you will qualify for deductions (such as for childcare or business expenses) you did not know existed. You even may qualify for a tax refund. Additionally, once you own your home, you will want to deduct your mortgage interest on your tax return—one of the primary advantages of being a homeowner! If you are unsure how to begin, consult the IRS, a tax professional or a local community center for assistance.

JOINT ACCOUNTS—BUILDING GOOD CREDIT TOGETHER

When you apply for credit jointly with your spouse (or another family member), you both are responsible for repayment, and your credit history will be reported jointly. For this reason, it is important to discuss your expectations and goals clearly before opening any new loans or credit accounts. Both of you should set, and agree to, a budget for the use of the credit card and loan, since both of you are responsible for repayment. Remember, you are working together toward your goal of homeownership.

Homestead Exemption for Tax Year 2020

Looking for tax relief? Apply for Homestead Exemption for Tax Year 2020!

The Homestead Exemption offers Real Estate Tax savings to all Philadelphia homeowners by reducing the taxable portion of their property assessment by $40,000, which saves about $559.92 per year on property tax. In order to be eligible, you must own the property and live in it as your primary residence. There are no other requirements.

Once you are approved, you will get the Exemption every year, unless you move or the deed to your property changes. Homestead Exemption applications are now being accepted for Tax Year 2020 and are due by September 13, 2019. To apply:

1) Go to http://www.phila.gov/opa/abatementsexemptions/pages/homestead.aspx and print out application and mail in your own. (Chinese version available)
2) Call PCDC 215-922-2156 to make appointment

If you have any questions, please contact PCDC Wendy Lee at 215-922-6156.

How to calculate your Homestead Exemption?

$(\text{Market Value} - \text{Homestead Exemption}) \times 1.3998\%$

Example: Market Value $\text{=}$ $100,000

Property Tax

$(\text{Without Homestead Exemption}) \quad \text{($100,000 - $40,000) } \times 1.3998\% = $1,399.80$

$(\text{With Homestead Exemption}) \quad \text{($100,000 - $40,000) } \times 1.3998\% = $839.88 \quad \text{(save about $559.92)}$

Brought to you by Freddie Mac CreditSmart
Congratulations to Ms. C on Becoming a New Homeowner

Through PCDC Housing Counseling program, another family became homeowner within 2 months after coming to PCDC. PCDC Housing Counselor Ms. Peng followed up with this new homeowner and assisted her in her post purchase service to reduce her housing expenses, like lower her property tax.

We also did a short interview with her about being a homeowner.

Q. What made you come to PCDC’s Homebuyer workshop and the 1-on-1 counseling service?
A. It was a very coincidental opportunity. I was thinking about buying a house at the time, but I had no clue about it. I only knew that credit is very important. However, I was not clear about the home purchase process. Then I saw an advertisement saying that PCDC had a free homebuyer education workshop, so I came.

Q. How much did you know about the home buying process before you attended our workshop and after?
A. Before I came to the workshop, I was worried about buying a house every day. I did not know what to start with. After I took the workshop, I felt relieved because I learned a lot. I knew what I had to do. I learned steps to homeownership, and things I need to pay attention to when buying a house. You know, I took notes about what questions I should ask when I look for a real estate agent, types of mortgages, grant programs for homebuyers, home inspection, and much more. I believe that this information that I gained by attending your workshop is very important.

Q. When you attended our home buyer education workshop, which part do you think is the most helpful for you?
A. I think it is very important to find a good agent, or one that is right for you, that makes you feel better about the process. I met four to five agents and finally choose one from them. He made my purchase process go smoothly. Secondly, the grant programs were useful. I would not have known that I could get down payment / closing assistance help if I did not attend this workshop.

Q. Do you think 1-on-1 counseling is helpful for you? Why?
A. I think both homebuyer education workshop and 1-on-1 counseling are important. Through the workshop, I learned about the big picture of purchasing a house. With 1-on-1 counseling, I got more detailed information, such as pre-qualification calculations, what will be included in the closing fee, and what to be aware of in each step. Moreover, I can ask any questions I had during the workshop. The 1-on-1 counseling was more personal, and it’s also a requirement to get a certificate you can use to apply for grants.

Q. To what extent did the grant help you when you purchased your home?
A. The down payment/Closing assistance program was great. I was surprised that I only spent $37,000 on my down payment and closing costs.

Q. Is there any difference since you become a homeowner? How do you feel?
A. The biggest difference for us is the sense of security. Previously, the surroundings where we rented our house were not very good. I did not feel safe when we came back home late after work. Although, whereas I need to pay around $1000 a month for my mortgage, previously my rent was $800, I still feel good. Because the house is ours. It is very big, with front and back yards, as well as a garage for parking. And the community is very safe.

Q. How long did it take you to buy this house? Start from when you had the idea to buy your own house.
A. From the beginning to closing, the whole process only took me one and half months. However, I want to point out that, since I knew my credit was not enough, and I did not have two years worth of tax return, I waited a year to help build up my credit and my second year’s tax return before I started the process to buy a house. After the workshop, I went to a bank to get a pre-approval in 3 days, and I week to confirm the agent, and two weeks to find a house. Because the documents you asked me to bring for the 1 on 1 was the same documents that the lenders required, this made it very easy as I had the documents gathered together. It saved us a lot of time. What I want to say is that as long as you are ready, it won’t take too long to buy a house.

Q. Any tips?
A. I think it’s very important to understand the purchase process. The workshop and 1-on-1 counseling were useful to me. It is also very important to find a good agent. I was able to buy a satisfactory house so quickly with a good price. This is due in part to my agent who contributed a lot during this process. Compared with the other agents, he was completely on the same page as me and looking exactly at what I was looking for, such as the location and some other preferences. He also helped with the negotiation of the price and was familiar with the home inspection. He helped me from the very beginning, all the way to the end. I am very grateful.
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 Thursday, May 16th.**

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

---

### Introduction to Predatory Lending - #3

**What specific lending practices are abusive or predatory?**

The lender-borrower relationship has never been viewed as a place where all bets are off relating to disclosure, sales practices, and complications after the sale are made. Predatory lending is particularly devastating because subprime borrowers typically seek home equity loans at a time of great financial need, when they are in the weakest bargaining position and most susceptible to practices that can strip them of substantial sums of money and, ultimately, their homes. These practices, which are described in more detail below, include the following:

- Deceptive marketing
- Lending without regard to a borrower’s ability to repay the loan
- Excessive fees and insurance
- Broker yield-spread premiums
- High interest rates and “balloon” payments
- Loan “flipping” (frequent refinancing)
- Prepayment penalties

It is difficult to collect statistics concerning predatory lending practices. Most of these cases go unreported because victims are not aware they have been conned or are embarrassed to admit it. It is estimated that for every one case seen by a lawyer, another 100 go unchallenged.

The reach and effect of abusive practices by predatory lenders have increased along with the dramatic growth of the subprime industry. The following are some of the more common predatory practices. To be continued in part four.

Source from: Credit.org
PCDC at National Planning Conference (NPC)

PCDC made an impressive appearance to a national audience during NPC, which was held at San Francisco, April 13 – 16, 2019. NPC brings together thousands of planners, planning commissioners, appointed and elected officials, and students to discuss fresh ideas and innovative planning. PCDC was invited to join a panel session, named “Immigrant Gateways: Chinatowns”, with San Francisco Chinatown and Oakland Chinatown to discuss the role and challenges of historic Chinatowns.

PCDC’s community planner highlighted the “Save Chinatown Movement” and PCDC’s innovative strategies to preserve historic Chinatown and combat gentrification. As part of the general efforts to bridge the physical and psychological barrier created by the Vine Street Expressway, PCDC created 10th Street Plaza, and constructed Crane Chinatown Community Center. Both projects aim at bringing pedestrian traffic and driving growth of Chinatown across Vine Street. With the opening of the Rail Park, the conflicts of values and interests in the neighborhood have become increasingly clear. PCDC started an Anti-displacement Project to develop recommendations for development policies and community initiatives that promote equitable development in the area around the new development. PCDC also envisions using BID as a tool not only to provide complementary services to the neighborhood, but also to keep return decision making powers within the neighborhood.

San Francisco and Oakland Chinatowns are facing similar struggles. Large-scale public projects have disturbed Chinatowns, but local CDCs are leading the community efforts to actively respond to the challenges. The NPC platform has provided a great opportunity for Chinatowns to promote and celebrate their success stories, raise public awareness on challenges faced by immigrant communities, and share valuable experiences in dealing with shared issues.

Picture: From left to right: Arthur Acolin (Associate Professor at University of Washington), Roy Chan (Community Planning Manager at Chinatown Community Development Corporation - SF), Stacey Chen (Senior Associate at Interface Studio), Yue Wu (Community Planner at PCDC), Ener Chiu (Commercial Planning and Services Manager at East Bay Asian Local Development Corporation.)

Calligraphy Exhibition—Fun and Games

Several weeks ago on April 6, 2019, PCDC held an art exhibition to showcase the beautiful Chinese calligraphy done by Chinatown residents. In addition to showcasing the artwork, there were games to be played, cookies to be eaten, and fun to be had.

This is all thanks to the support from grants by the National Endowment of the Arts (NEA) and Pennsylvania Partners in the Arts (PPA) Project Stream to bring workshops to Chinatown, to create culturally-sensitive visual art. Economically under-served minority residents in Chinatown gained exposure to the arts, and found a voice for their immigrant experiences. These types of programming are a great chance for Chinatown’s residents to come together and express themselves in creative ways.

Renowned artist Josephine Tsai lead and taught multilingual, intergenerational art and calligraphy classes to engage low-income immigrant youth, adults, and seniors to develop visual art that tells their stories of arrival and life in the city. Workshops drew an average of 10-15 students, both new and experienced artists. This was the culminating event displaying everyone’s hard work. Even if you don’t know Chinese, you can still practice Calligraphy. Calligraphy is a great way to learn Chinese and the meaning behind the characters. Every brush stroke is meaningful.

Job Announcements

Triple Bottom Brewing is Hiring!
They are looking for Bartenders, Food Runners, Bussers, and Floaters (Bussers/Food Runners). Part time and full time positions available. To apply, submit your resume and a brief cover letter to so-la@triplebottombrewing.com

UPenn is looking for a Program Assistant!
Assist in all the daily administrative operations of the Asian American Studies/ Latin America and Latino Studies (ASAM/LALS) programs under the supervision of the Associate Directors.
To apply: https://jobs.hr.upenn.edu/postings/45337
PCDC在美國規劃會議

PCDC於2019年4月13日至16日在舊金山舉行的美國規劃會議上給來自全國的觀眾留下了令人深刻的印象。美國規劃會議聚集了數千名規劃人員，規劃專員，任命和當選官員以及學生，討論新思路和創新規劃。PCDC受邀參加了一個名為“移民門戶：華埠”的小組會議，與舊金山華埠和奧克蘭華埠一起討論歷史性華埠的角色和挑戰。

PCDC的社區規劃師強調了拯救華埠運動和PCDC的創新戰略，以保護歷史悠久的華埠和社區升級導致的逼遷。為了彌補萬安高速公路所導致的實質的和心理的阻隔，PCDC創建了第10街廣場，並建造了Crane鼎華居社區中心。這兩個項目都是為了給行人交通帶來便利及推動華埠北的發展。隨著鐵路公園的開放，鄰里的價值觀和利益衝突日益明顯。

PCDC啟動了一個反逼遷項目，以期為發展政策和社區倡議提出建議，促進新發展地區的公平發展。PCDC還將使用商業改進區作為工具，不僅為社區提供補充服務，並且防止不代表社區利益的團體獲得為社區做決策的權力。

幾個星期前，在2019年4月6日，PCDC舉辦了一個藝術展，展示華埠居民寫的精美中國書法。除了展示藝術品之外，還有遊戲，餅乾以及以及別的很多有趣的東西。

這一切都得益於國家藝術基金會(NEA)和賓夕法尼亞藝術合作夥伴(PPA)對項目的資助，為華埠舉辦研討會，創造與文化息息相關的視覺藝術。華埠在經濟上幫助少數民族居民獲得了接觸藝術的機會，並為他們找得一個可以講出自己移民經歷的機會。這些類型的節目是華埠居民聚集在一起並以創造性方式表達自己的絕佳機會。

著名藝術家Josephine Tsai領導和教授多種語言，代際藝術和書法課程，吸引低收入移民青年，成年人和老年人發展視覺藝術，講述他們到達城市的故事和生活。研討會吸引了大概10-15名學生，包括新手和經驗豐富的藝術家。這是一個顯示大家辛勤工作的活動。即使你不懂中文，你仍然可以練習書法。書法是學習漢語和字面意義的好方法。每個畫筆筆劃都很有意義。

書法展 - 趣味與遊戲

幾個星期前，在2019年4月6日，PCDC舉辦了一個藝術展，展示華埠居民寫的精美中國書法。除了展示藝術品之外，還有遊戲，餅乾以及以及別的很多有趣的東西。

這一切都得益於國家藝術基金會(NEA)和賓夕法尼亞藝術合作夥伴(PPA)對項目的資助，為華埠舉辦研討會，創造與文化息息相關的視覺藝術。華埠在經濟上幫助少數民族居民獲得了接觸藝術的機會，並為他們找得一個可以講出自己移民經歷的機會。這些類型的節目是華埠居民聚集在一起並以創造性方式表達自己的絕佳機會。

著名藝術家Josephine Tsai領導和教授多種語言，代際藝術和書法課程，吸引低收入移民青年，成年人和老年人發展視覺藝術，講述他們到達城市的故事和生活。研討會吸引了大概10-15名學生，包括新手和經驗豐富的藝術家。這是一個顯示大家辛勤工作的活動。以下是約瑟芬在過去的研討會上所做的一些評論。即使你不懂中文，你仍然可以練習書法。書法是學習漢語和字面意義的好方法。每個畫筆筆劃都很有意義。
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。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 5 月 16 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：215-922-6156 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; 這將可以用來申請首付和/或成交費用援助計劃。**

<table>
<thead>
<tr>
<th>項目</th>
<th>金額上限</th>
<th>僅限首次購房者？</th>
<th>銀行</th>
</tr>
</thead>
<tbody>
<tr>
<td>CommunityWorks® program</td>
<td>Up To $7000</td>
<td>Yes</td>
<td>HSBC Bank</td>
</tr>
<tr>
<td>Home Grant Program</td>
<td>Up To $7500</td>
<td>No</td>
<td>Bank of America</td>
</tr>
<tr>
<td>Chase Homebuyer Grant</td>
<td>Up To $3000</td>
<td>No, only for primary residence</td>
<td>JPMorgan Chase and Co.</td>
</tr>
<tr>
<td>Destination Home Mortgage</td>
<td>Up to $2500</td>
<td>Yes</td>
<td>Citizen Bank</td>
</tr>
<tr>
<td>Keystone Advantage Assistance loan program</td>
<td>Up to $6000 no-interest 10 year loan</td>
<td>No</td>
<td>PHFA closing-cost assistance</td>
</tr>
<tr>
<td>Your First Home Program</td>
<td>Up to $1000</td>
<td>Yes</td>
<td>DHCD</td>
</tr>
<tr>
<td>Closing Cost Assistance Grant</td>
<td>Up to $2500</td>
<td>No</td>
<td>PNC</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 215-922-6156 獲取更多詳情。

### 介紹 搶奪性貸款—#3

#### 哪些具體的借貸行為是濫用或掠奪性的？

借款人與貸款人之間的關係從來沒有在披露，銷售和出售后的複雜情況中被視為難以預料的地方。掠奪性貸款尤其具有破壞性，因為次級抵押貸款借款人通常在金融需求巨大的時候尋求房屋淨值貸款，而此時他們處於最弱勢的議價地位，並且最容易受影響做出可能剝削他們大量資金的決定，最終失去他們的房子。以下更詳細的描述了這些情況:

- 欺騙性營銷
- 不考慮借款人償還能力的貸款
- 超額費用和保險
- 經紀人收益差價溢價
- 高利率和“氣球”支付
- 貸款“翻轉”（頻繁再融資）
- 提前付清罰款

收集有關掠奪性貸款的統計數據是非常困難的。大多數案件都沒有上報，因為受害者不知道他們已經被騙，或者不好意思承認。據估計，律師每看到一個案件，就有另外 100 個沒有被審核。

隨著次級抵押貸款行業的急劇增長，掠奪性貸方濫用信貸行為的範圍和影響也在增加。以下是一些比較常見的掠奪行為。

信息來源於: Credit.org
項目和服務

首先恭喜C女士在非常短的時間內買到了很漂亮的房子！通過PCDC的住房諮詢計劃，另一個家庭在參加PCDC的住房講座和一對一諮詢後的2個月內成功買到了房子。PCDC的房屋顧問跟進了這位新房主，並幫助她查詢有什麼項目可以幫助她減少房屋開支，例如地稅減免。

我們安排她回來幫助她申請地稅減免，並對她進行了簡短的採訪。
問：是什麼原因讓你想來參加華埠發展會的購房講座和一對一諮詢？
答：是一個非常巧合的機會，我那時候正想買房子，可是毫無頭緒。我只知道信用很重要，除此之外對於在美國貸款購房並不清楚。這時我看到了一份廣告，上面說PCDC有免費的購房講座，於是我就來了。
問：你在參加購房講座之後，對購房有更多的了解了嗎？
答：是的。在來講座之前，我天天都在煩惱買房子的事情，有種無從下手的感覺。在聽完講座後，我心裡踏實了很多，我學到在美國購房的步驟和要注意的東西。你知道我一直在做筆記，關於找經紀人的時候該問什麼問題，有哪些貸款和購房補助項目，房屋檢查和信用等等。
問：你覺得講座的哪部分對你幫助最大呢？
答：我覺得找到一個好的經紀人非常的重要，我找了大概4到5個經紀人，最後確定了其中一位，他讓我的買房過程更加的順利了。還有就是購房補助，如果不來聽課，我都不知道還能申請到購房補助。
問：你覺得一對一諮詢對你有幫助嗎？
答：我覺得幫助是很大的。我非常驚訝我的首付加上過戶費總共只花了三萬七千元。
問：你覺得購房補助對你買房的幫助大嗎？
答：幫助是很大的。我在銀行申請到了七千美元的購房補助，實際上我的首付加上過戶費總共只花了三萬七千元。
問：成為房主之後有什麼不同嗎？你現在感受如何？
答：對我們來說，最大的不同就是有了安全感。之前我們租房子的地方環境不是特別好，工作很晚回家的時候會覺得很不安全。雖然之前月租是800美元一月，而在現在要付1000美元左右一個月，但是這個房子很大，有前後院，有停車房，周圍也很安全。而且貸款還的越多，我們擁有的淨值就越多。我們一家人都非常開心。
問：買房子總共花了多長時間呢？
答：從開始到過戶，我只用了1個多月的時間。但是，我知道我的保稅時間不夠，所以我等到了兩年的保稅，並建立了信用才開始行動起來。在上完課後，我用3天就拿到了預批貸款信，和四個左右經紀人聯繫過，用一周確定了其中一位，在兩個星期內就找到了房子。我帶著你要我帶的資料，去申請貸款的時候貸款機構也要求的相同的資料，這樣也幫我們節省了很多時間。我想說的是，只要你準備好了，買房子並不需要太長的時間。
問：你有什麼想告訴其他想買房的人嗎？
答：我覺的了解購房過程很有幫助，購房講座和一對一對我都很有用。找到一個好的經紀人也非常重要，我能夠這麼快的買到滿意的房子，經紀人功不可沒。和其他幾個相比，他完全是按我要求的點，銀行和喜好來幫我找的房子。在出價的過程中，也幫我和賣方討價還價，他對房屋檢查非常熟悉，從頭到尾他都有在幫助我。我非常的感激。所以大家在選擇經紀人的時候一定要謹慎，好的經紀人能幫你節省大量的時間和金錢。
信用卡積分的重要性系列 - #7 繼續上篇

建立良好的信用

3. 如果您像家庭成員或朋友借款，要妥善保存好還款記錄。如果您參加了某個特別的儲蓄俱樂部（華裔美國人稱為“標會” 韓裔稱為“Kye”），一些貸款機構會接受會頭或基金管理員出具的信函，將其視為貸款人購房資金及良好付款證明的輔助文件。

4. 保存您的薪資單。貸款機構希望貸款人有穩定的工作，您需要提供工作證明。如果您沒有薪資單，在申請貸款之前，可以請雇主填寫一份[收入證明信]（VOE）。

5. 如果您是自雇者，請詳細記錄您的收入及開支。

6. 申請一個免息三十天信用賬戶。對於有責任感的用戶而言，這種信用賬戶最為理想。您刷的卡有一整個月的豁免，只要每月全額付清，就無需支付利息。這種卡雖付年費，但其為消費者提供的購物保障及旅行保險等還是相當有用的。

7. 找一位朋友或家人聯署。聯署人能對您申請信用卡或者貸款有幫助。但別忘了，如果您沒有按約還款，那麼您的朋友或家人就有責任承擔您的債務。（如果其他人讓您為其貸款聯署，您也同樣需要記住這一點。）

收入所得稅

如果您沒有開始報稅，無論您目前是何種身份，都應該盡快開始報稅。國稅局（IRS）為沒有工卡號碼（SSN）的人仕提供報稅號碼（ITIN）。即使現在您無需出示報稅表，但在您購屋時，就可能需要提供報稅表。貸款機構將報稅表作為您收入及工作史的證明文件，以此決定您是否有能力償還貸款。

聯名賬戶 – 共同建立良好信用

當您與配偶或別的家庭成員一起借款時，雙方都必須負責還款，而且你們兩人的信用情況會放在一起呈報給信用局。因此，在準備借款或開設新的信用賬戶之前，必須先明確地討論雙方的期望及目標。既然双方都有責任還款，那麼彼此對使用信用卡或貸款就要有一個預算，達成共識。要記住，你們是在共同努力，以實現自己的購屋夢。

*信息來源於Freddie Mac CreditSmart

2020年納稅年度宅基地豁免

尋找稅收減免？申請2020年納稅年度宅基地豁免！

宅基地豁免為所有費城屋主節省地產稅，每年的物業稅可減少其資產評估應納稅部分$40,000，這將為屋主們每年節省559.92元左右地產稅。為符合資格要求，你必須擁有該物業及該物業作為你的主要居住地。沒有其他要求。

一旦獲得批准，你將每年獲得豁免，除非您搬遷或更改房契。2020年納稅年度的宅基地豁免現正接受申請，截止日期為2019年9月13日。申請方式：

1）進入http://www.phila.gov/opa/abatementsexemptions/pages/homestead.aspx網頁，打印申請表格和郵寄你的表格。（有中文版本）

2）可致電費城華埠發展會電話215-922-6156進行預約

如有任何問題，請聯繫本會李燕顏：215-922-6156。

如何計算您的宅基地豁免？

(市場價值減去宅基地免稅額) x 1.3998\% 

例如：市場價值 = 100,000美元 

物業稅

(沒有宅基地豁免) $100,000 x 1.3998\% = $1,399.80 

(使用宅基地豁免) ($100,000 - $40,000) x 1.3998\% = $839.88 (節省約$559.92)
**身份盜竊**

“PCDC有一個客人接到一個電話，說有人用他的身份開了一個信用卡。銀行發現並不是客戶自己開的，於是立即關閉賬戶，並給客戶打電話，建議客戶核對信用報告，看是否還有其他問題。”這個故事意味著，這位客人遭遇到了身份盜竊。

什麼是身份盜竊？

非法獲取他他人帳號、密碼，例如社會保障識別號碼、駕駛執照號碼或者信用卡號碼，以此來假冒別人，是一種犯罪行為。憑著姓名、社會安全號碼和出生日期，人們就可以申請貸款、使用現有銀行帳號、開通新的銀行帳號、租用或購買汽車以及購買保險，你能夠想到的幾乎都能做到。

你的信息是如何被別人得知的？回想一下你丟進垃圾桶的東西吧。當你把工資存入銀行後，你是否就把工資單隨手一扔？仔細想想這些被你扔掉的紙上都寫了些什麼：

- 你的姓名
- 住址
- 社會安全號碼
- 完整的銀行賬號
- 公司地址和名稱
- 你的薪資等級

或者當你在註冊或購物的時候，你是否注意過保護你的信息安全？你確定你訪問的網站都是安全的嗎？

如果保護你的信息不被偷取呢？這裡是一些小提示：

- 把含有你個人信息的文件放在一個安全的地方。在你扔掉前先撕毀它
- 定期查看你的信用報告
- 不要隨意在網上提供自己的銀行賬號，除非你確認這個網站是安全的
- 不要在電話裡給別人你的個人信息，除非是你主動聯繫並知道你在和誰通話
- 當你收到不屬於你的賬單時，立即和你的銀行聯繫取消你的卡
- 在你的信用報告上放一個“盜竊警報”

如果你懷疑你的身份被盜用，請通過網站IdentityTheft.gov或通過電話1-877-438-4338向聯邦貿易委員會（FTC）報告身份盜竊。始終保護自己不被身份盜竊，因為這可能會損害你的信用評分，並造成不必要的損失。
鼎華居社區中心歡迎Max Baucus大使

興奮的言語呼之欲出。上週五，PCDC帶領了鮑卡斯大使和其夫人安全的參觀了Crane 鼎華居社區中心。他和其夫人在PCDC停下來了解更多關於Crane 鼎華居和PCDC 20多年來第一個社區中心的計劃。PCDC創始人Cecelia Moy Yep，執行董事陳國賢和JNA Capitol的聯合開發人員Ahsan Nasratullah分享了將Crane 鼎華居從夢想變為現實的非凡故事。開發人員常常面臨著障礙和閉門造車, 但這從未阻止我們致力於建立一個將成為華埠中心的社區中心。

從我們作為一個為當地家庭和企業的生存而奮鬥的社區組織開始, 作為華埠的主要開發商，PCDC長期履行其保護，保護和促進華埠作為可行的住宅和商業社區的使命。現在我們將做更多 - 通過第一個專門建造的社區中心，華埠居民將有自己的地方進行室內運動, 文化和青年計劃, 會議, 餐飲活動, 新的零售和辦公空間。Crane 鼎華居不僅僅是一個社區中心 - 它是華埠成長的願景。

觀結束後, 大使和其夫人參與由Mabel Chen舉辦, Joy Tsin Lao親切主持的華埠和粵菜品嚐之旅。鮑卡斯大使隨後前往賓夕法尼亞大學沃頓商學院中國峰會, 致開幕式。我們感謝鮑卡斯大使和夫人對Crane 鼎華居的時間和興趣, 並邀請他們和我們一起慶祝2020年華埠150週年。

照片來源: Philly By Drone
www.phillybydrone.com

鼎華居最新消息
想在Crane 鼎華居做什麼?

Crane 鼎華居是你的社區中心。我們希望你告訴我們,你想在Crane鼎華居看到哪些活動? 你喜歡籃球，排球還是羽毛球？你是一個很棒的乒乓球競爭對手嗎？中國舞蹈，功夫，嘻哈或瑜伽是你最喜歡的愛好嗎？你想提高你的英語水平，學習公民考試或開始學習普通話？我們希望收到你的來信。訪問我們的在線調查並告訴我們你想參與的內容https://forms.gle/p99M5A9z64RYFjqC7。

Crane Chinatown 鼎華居社區中心將於秋季正式開放，你可以為盛大的開幕式提交意見！我們正在尋找表演者，演講者，創意人等。整個夏天請關注我們預覽活動。

有婚禮，家庭團聚，假日聚會或異地商務活動？不要忘記告訴我們你的家庭或企業的事件。我們的室內宴會區可容納500位客人享用晚餐，550位觀眾席式會議。我們有2間會議室和咖啡/休息區。預訂表很快會被填完- 請提前預訂你的首選日期。有關更多信息，請聯繫Anne annemm@chinatown-pcdc.org.
首次免費徒步之旅-讓鐵道公園成為華埠的友好之地

在一個溫暖的星期一傍晚，十五人組隊從華埠步行到去年六月新開的鐵路公園。該小組主要由不同年齡的華埠居民組成。他們中的大多數人從未去過鐵道公園。PCDC的社區規劃師Yue Wu和鐵道公園項目經理Shawn Sheu領導了雙語徒步旅行，旨在將華埠的居民與距離社區步行10分鐘的新公共空間連接起來。

從安樂長者中心出發，步行經過第十街廣場，這是整合南北社區之間身心障礙的一部分。在鐵路公園，小組了解到公園設計與當地工業歷史，藝術裝置，瓷磚上的多語詩之間的密切關係，以及坐在木凳上的感受春風。

參觀結束後，小組談到了他們對公園的第一印象。該組織的一些人建議拋光和塗抹生鏽的垃圾桶和鞦韆。在得知生鏽鐵的設計是為了記住當地的工業歷史後，他們理解並欣賞了設計。

Francis和平之家的居民對公園沒有歸屬感。他認為，代表中國文化的中國標誌和設計元素會讓他感到更受歡迎。有人說，華埠的居民喜歡體育鍛煉，而目前的鐵路公園沒有足夠的開放空間進行體育鍛煉。還有人提到，如果有電梯，人們會更頻繁地來到公園。

PCDC將繼續倡導當地的鐵路公園。它應該適合所有年齡段的人們，認識華埠的歷史和中國文化，並計劃促進鄰里的身心健康。

分區和規劃

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5月4日舉行。接下來的三次會議將於以下日期舉行：6月11日, 7月9日, 8月13日

上次會議案件：
地址：210-12 N. 12th Street
上訴編號：33766
許可證編號：859405
預定聆訊日期：2019年5月22日
建議：只作住宅用途，用作一樓/二樓的空置商業用地，以及三至十樓的二十六(二十六)個住宅單位的附屬構築物，設有九個(9)類1個單車車位，位於可達的路線上，沒有泊車位。 (應用程序上顯示的大小和位置)
RCO 意見：反對。

下次會議案件：
目前沒有新的案例將在PCDC的公開會議上被討論。若有新的案例被加進日程，PCDC會把信息公佈在Facebook官方主頁上。

怎麼保持華埠歡迎每個人？
隨著華埠的發展和經濟的成功，許多機會沒有平等地分享，低收入居民在華埠生活、工作和娛樂的機會正在減少。費城鐵路公園第一期的開放正值華埠的關鍵時刻。重新利用後工業基礎設施建設公園的公共項目仿照紐約市的高線公園，有可能加劇和/或加速居民遷移和其他不公平現象。很顯然，這些項目成為公民參與和公平發展中心是有必要的。特別是對PCDC和費城來說，有必要采取公平的發展方法，為與鐵路公園相連的低收入社區保留機會。

PCDC正與PolicyLink合作，制定獲取公平公正的戰略。我們很高興有社區組織者Akeem Dixon和PolicyLink項目經理James Crowder來主持會議和活動。該項目將包括壹項長期戰略，以支持當地利益攸關方和低收入居民引領和控制未來的發展和價值分配。它將最終導致壹個更強大、更有活力的社區。

PCDC在華埠組織了壹個由不同利益相關者組成的諮詢委員會。第壹屆咨詢委員會於3月14日舉行，約有30人出席。會議開始討論華埠的公平問題。諮詢委員會將作為壹個團體，為低收入及工人階層的居民提供機會，讓他們留在華埠，並從華埠獲益。
PCDC 项目和服务

五月青少年活动与机会

重要公告：

五月SAT练习会在3月30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联繫预订座位。

青少年俱乐部获得更多项目

脑健康博览会
此免费活动适用于神经病患者，照顾者，家人，学生以及对大脑健康感兴趣的任何人！一次一次的活动，将使您与顶级神经学家联系起来，了解大脑的奇迹和最新的大脑疾病治疗方法，如多发性硬化症，癫痫症，自闭症，中风，阿尔茨海默病，痴呆症，运动障碍，神经肌肉疾病，头痛，脑震荡，创伤性脑损伤，儿科神经学，以及其他。

日期：5月9日星期四
时间：上午10点 - 下午4点
地点：Pennsylvania Convention Center, 1101 Arch Street

Odenza Vacations大学奖学金

学生须提交一篇少于1000字的论文关于“你为什么想要读大学”。
学生必须在2019年9月1日年龄介于17至24岁之间，并且GPA为2.5或更高。申请人必须是美国或加拿大的居民。奖励金额：500美元。
截止日期：2019年6月1日
申请：https://www.aynrand.org/students/essay-contests

Spirit of Giving Scholarship

Spirit of Giving Scholarship适用于高中毕业生和在读的大学生。你必须就以下三个主题中的一个提交一篇500至750字的论文，以便考虑授予此奖项：

1. 你如何通过服务或捐赠来提升你社区和社区周围的奉献精神？
2. 奉献精神如何影响到你个人？
3. 你的大学或专科学院如何让你为他人服务或给予他人？

奖励金额：1,000美元（3名获奖者）。即即将入学者的奖学金需要入学证明。新生需要提供一份录取通知书的复印件和一份支持文件，证明他们即将入校。欲了解更多信息，请访问：https://www.winecountrygiftbaskets.com/information/scholarship.asp
截止日期：2019年7月31日
申请：scholarship@winecountrygiftbaskets.com

青少年俱乐部每週行程。
所有课程与材料概不收费，位置有限，先到先得！

SAT 数学
星期一 下午四点-六点
901 Wood Street,
老师：Clara Zheng

运动之夜 - 羽毛球
每週三
下午3:30 - 5:30 Holy Redeemer Gym, 915 Vine St
老师：Lamei Zhang和Rosaline Yang

SAT 阅读和写作
每週二下午四点至六点
901 Wood Street
老师：Phoebe Ho

週五免费娱乐
星期五，下午四点至六点
901 Wood Street
老师：Rosaline Yang

免费SAT模拟考试
每月的最後一个週六，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 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最佳场所。

老师：UPenn精神病学系Jenny Yu，医学博士，博士於费城亚洲心理健康先驱，Helen Lau，LCSW
2019年4月6日，PCDC主辦了第12屆華埠春季大掃除活動。華埠春季大掃除活動是大型的費城春季清潔活動的一部分，也是華埠最大的年度志願者清理活動。活動吸引了100名志願者來到這裡，這是一個美麗，陽光燦爛的日子。志願者們掃過人行道，取下貼紙和傳單，塗上柵欄等等。無論你是來自一個團體，一個家庭，還是自己一個人，我們都非常感謝大家的幫助!這次總共收集了約70袋垃圾，7袋可回收材料和6袋庭院垃圾。這個活動需要團隊的努力，如果沒有你們，我們不可能做到這一點！志願者負責：
• 清掃
• 除草
• 去除貼紙和塗鴉
• 告知公眾適當的廢物處理
• 向費城311報告有坑和洞的地方，塗鴉和非法傾倒

一些志願者團體包括SASE Drexel，Hertz，Independence Blue Cross，UDAEF等。特別感謝Insomnia Cookies 為我們的志願者提供美味的免費餅乾！

4月5日週五，PCDC工作人員吳玥和楊琳帶領一組研究生參觀。他們正在做實習，距離完成課程還有幾週的時間。這次旅行讓他們有機會了解中國的傳統和文化。沿途旅行包括：神聖的救世主華人基督教會和學校，第十街廣場，鼎華居社區中心，長壽中藥有限公司，佛壽寺，以及中美食品市場。同學們學習了如何將中草藥用於湯和茶。他們參加了佛教速成班，還參觀了佛寺。這次旅行以品嚐了百味軒的九道菜餚結束，吳玥和楊琳在這裡討論了傳統菜餚的烹飪方式，以及在家與在參觀吃飯的不同之處。

Pennsylvania 預防性護理排名第一的 Medicaid 计划，全美前 15 名 Medicaid 计划之一。

* 30 多年以来，我们屡获殊荣的健康计划一直在为包括您在内的 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。

*根據 NCQA 的 "Medicaid Health Insurance Plan Ratings 2016-2017"  CC-1188SC-17
五月 2019

PCDC 新聞

這期主要内容:

PCDC 新聞
PCDC 2019社區質詢展覽會

華埠大道
華埠春季清理回顧
PCDC帶領學生參觀華埠

區劃和規劃
分區事項
怎麼保持華埠歡迎每個人
鐵路公園徒步之旅
Crane 鼎華居更新

項目和服務
五月青少年活動
青少年俱樂部去觀賞劇
身份盜竊
良好信用的重要意義
宅基地醫免
恭喜 C 女士
掠奪性貸款 #3

社區新聞
國家規劃會議
書法展
聘請公告

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。我們需要你的支持，捐款以下。

2019 EXPO
社區資訊展覽會

日期: 星期六 6 月 1 日 下午 1 點至 4 點半
Date: Saturday, June 1 1:00 P.M. — 4:30 P.M.

地點: 費城華埠基督教會暨服務中心
Location: Chinese Christian Church & Center
萬安街教會 (1101 號萬安街)
Vine Street Campus (1101 Vine Street)

超過 40 家參展商 在住房，醫療保健，教育，金融，社會和法律等方面展示他們的產品，服務和資源！活動 包括消防車展覽，健康和牙科檢查，骨科手術治療，兒童角落等等！

Over 40 exhibitors present their products, service & resources on housing, healthcare, education, finance, social & legal services, etc. Activities includes fire truck exhibit, health & dental screening, Osteopathic Manipulative Treatment, kids corner, etc.

還有更多的驚喜！歡迎各年齡階段參加！
And much more to come! All ages are welcome!

(215) 922-2156  |  info@chinatown-pcdc.org  |  www.chinatown-pcdc.org  |  Wechat 微信: chinatown-pcdc

Printed by Health Partners Plans