



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

p: 215-922-2156

f: 215-922-7232

@phillychinatown

@PCDC_events

@chinatown-pcdc

June 2019

PCDC News

In This Issue:

PCDC News

Crane Chinatown Update 1

Main Street

Sidewalk Sale of Fresh Foods 2
Help Your City and Recycle 2

Zoning and Planning

Zoning Matters 4
PCDC Staff at WFRF Conference 4
Census 2020 4
Efforts to Improve Chinatown 5

Programs and Services

June Teen Events 3
AAPI Heritage Month 5
Congrats to the Class of 2019 6
AAWC Banquet 6
Expanded Down Payment Assistance 6
Future of Banking 7
CFPB Debt Collection Meeting 7
The Importance of Good Credit 8
Secured Credit Card 8
Predatory Lending #4 9

Community News

House of Dragons 10
Wing Chun Kung-Fu Class 10
Chinatown's Community Board 10
Chinese Lantern Festival 10

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



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

Crane Chinatown Update

Construction on Crane Chinatown is almost complete. The exterior finishes will be completed this week and the model unit is ready to show. Check out the model apartment unit with photos courtesy of May Truong-Merritt.

The community center court is ready to host basketball, badminton and volleyball games. Stay tuned for special events, activities and job announcements in the next newsletter. Are you planning an event, looking for office space, or need to hold a meeting? Tell us how you would like to use Crane Chinatown in our online survey, <https://forms.gle/ogYkwYEi8kk9z1HY8>

PCDC is conducting a health needs assessment to better understand the health needs of the families and children, who reside in Chinatown or come to Chinatown for services. The results of the survey will be used to help bring more easily accessible health services to Chinatown. In order to make this happen, we need your input! Please take 5 minutes to have your voice heard in shaping our community! <http://bit.ly/PCDCHealthSurvey2019>



Sneak Peek



Sidewalk Sale of Fresh Foods

To sell fresh fruits and vegetables outside of your store legally, a few requirements regarding health safety, presentation, and etiquette must be followed.

Here's what you need:

- All the licenses that are already required to operate your store;
- A food establishment license, if you don't already sell food;
- Additional requirements apply if you want to sell cut produce or install a new awning.

A few requirements to keep in mind:

- Produce must be covered by canopy or umbrella.
- Shelving and structures used to hold produce can stay outside overnight.
- No boxes or containers on the ground.
- Stands must be within 3 feet of building, abutting the property, and not curbside.
- Must have at least 6 feet (or at least half the sidewalk width, whichever is greater) of unobstructed sidewalk space.

For more information, visit <https://business.phila.gov/business/retail/grocery/>.

Help Your City and Recycle!

Did you know? Every town and city has different recycling programs. Here in Philadelphia, recycling products that are properly sorted and cleaned is important as it saves the City time and money spent to go through it. The best recycling practices are done based on organizing and cleaning each recyclables according to their materials.

1. **PLASTIC:** **Emptied and Rinsed, lids & caps ok*

- Food containers,
- All Bottles & Jars
- Detergent & Shampoo Bottles
- Pump & Spray Bottles

Much of recycling is still sorted by humans, so those jugs of rotten milk are going to smell pretty miserable if you don't rinse them out. If that gross milk becomes solid, it may be too much trouble to clean once it reaches the recycling plant, causing it to be thrown in with the regular garbage.

2. **PAPER/CARTON/CARDBOARD:** **Remove from plastic sleeves/bags and rinsed (for cartons)*

- Newspapers, Magazines, Brochures, Junk Mail, and Envelopes
- Scrap Paper, Paper Bags, Paperback Books
- Milk, Juice, Wine and Soups Containers
- Corrugated Cardboard Boxes, Clean Pizza Boxes
- Paper Towel Rolls, Egg Cartons, Dry Food & Shipping Boxes

Be sure to empty out that greasy old pizza box. This is because a little bit of pizza grease will dilute in the recycling process, but you shouldn't leave any melted cheese or pizza crust in there. If enough waste like that remains in there, when it makes it to the recycling plant to be sorted, it'll just be tossed into the garbage, otherwise it would contaminate an entire bail of paper.

3. **METALS:** **Emptied and rinsed, lids & caps ok*

- Aluminum, Steel & Tin Cans
- Empty Paint & Aerosol Cans
- Aluminum Baking Dishes, and Clean Aluminum Foil

Leaving liquids could contaminate other recyclables, like paper, and attract rodents to the recycling plant. This creates a whole new set of problems, the worst of which, is dealing with all of those drunk rats. At the same time, if you leave a half of a can of refried beans in the can, though, the contamination issue is still going to be there, as is the increased cost of cleaning it.

4. **GLASS:** **Emptied and rinsed, lids & caps ok*

- All Bottles & Jars

Rinsing out your glass is really important. The dirtier you leave a glass, the more it has to be cleaned and every step of that—from the sorting to the cleaning to the re-cleaning—costs money.



PCDC Programs and Services

Teen Events and Opportunities:

Important Announcements:

The June practice SAT will be on June 29, 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 ArtWell Festival

Festival-goers will have the opportunity to learn about and lift up the art, vision, and leadership of the youth, as well as contribute their own dreams and ideas for fostering community wellness. The event will feature artists exhibits, information tables, performances, interactive art stations, music, food and drink. Local artisans, food trucks, businesses and community partners will have exciting goods for sale and information available. Vibrant music, dance performances, and workshops will occur throughout the afternoon.

Location: 100 W. Oxford Street, Philadelphia, PA 19122 (Oxford Mills, Hope Street)

Date and Time: Saturday, June 15th, 11 AM – 5 PM

Rock to the Future's GuitarStars Showcase

Philadelphia students from Rock to the Future will take the stage with their bands to show off the music they created and learned at the camp. Celebrate the talents and achievements of Philadelphia youth at this FREE, family friendly event! Doors open at 3:30 PM with the performances running from 4 PM to 5:30 PM.

Location: Kensington High School, 2051 E Cumberland St. Philadelphia, PA 19122

Date and Time: Friday, June 21st, 4 PM – 5:30 PM

The Collegewise Scholarship

This resource will assist U.S. students (including DACA students, but not including international) of limited means who will be seniors this fall and would benefit from working one-on-one with a Collegewise counselor. They will help build individualized college lists, craft their applications and essays. They will act as the project managers, answer their questions, and cheerlead them through a successful college application process.

Deadline: On a rolling basis. Final deadline, space-permitting is June 16, 2019

To Apply: <http://bit.ly/cwscholar>

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 and a supporting report appearing they have got began a dating with the school. For more info, visit: <https://www.winecountrygiftbaskets.com/information/scholarship.asp>

Deadline: July 31, 2019

To apply: Email scholarship@winecountrygiftbaskets.com

Weekly Teen Club Schedule:

All classes and materials are free of charge. Walk-ins welcome!

Space is limited.

SAT Reading & Writing

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

SAT Math

Tuesday, 4:00 PM – 6:00 PM,
901 Wood Street, Chinatown
Teacher: Clara Zheng

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.



Happy Summer Break! Classes will resume Monday, June 17th

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 8th to 13th Street, Filbert to Spring Garden Street. The next meeting is on July 9th. The next three meetings are:

- July 9th,
- August 13th
- September 10th

Previous Cases:

There was no RCO case presented in previous meeting on May 14th.

Upcoming Cases:

There are currently no upcoming cases scheduled for a public meeting at PCDC. If there are cases added to the meeting agenda, PCDC will post them on the official Facebook page.



PCDC Staff Attends Wells Fargo Regional Foundation Grantee Conference

As the recipient of Wells Fargo Regional Foundation's Neighborhood Implementation Grant, PCDC was invited to attend the Wells Fargo Regional Foundation Grantee Conference on May 8th. The conference gathered and celebrated organizations that work hard to make their communities a better place for people who live, work and play there. PCDC is proud to be one of them. Staff learned about the story of grass roots intervention by Keynote Speaker Vijay Gupta. To learn more about the keynote speaker, visit his website at <http://guptaviolin.com/>



Census Bureau Regional Director Meets with Executive Director of PCDC

PHILADELPHIA, PA - On Wednesday, April 24, 2019, Fernando Armstrong, the Regional Director of the U.S. Census Bureau (a part of the U.S. Department of Commerce), met with John Chin, the Executive Director of the Philadelphia Chinatown Development Corporation (PCDC), to discuss how the Census Bureau and PCDC can work together to get an accurate count of all individuals who are living in the Chinatown area. Ms. Grace Kong, a Partnership Specialist, initiated the meeting on behalf of the Census Bureau.

The United States Constitution mandates that every ten years the United States government count each and every person living in this country, both adults and children. Based on the data collected regarding the population, congressional seats are allocated among the states. In addition, the information is also used to guide the federal government in distributing federal funds to support families, seniors, children, nonprofit organizations, corporations and small businesses, states and local governments, and many others.

Mr. Armstrong had the following to say, "The Census Bureau conducts a complete count of every person living in the United States every 10 years, and our partners are essential to the success of a complete and accurate census. Our partners have the ability to deliver the 2020 Census message so that it is heard by every resident within the Asian communities of Philadelphia. Responding to the 2020 Census will help communities receive their fair share of more than \$675 billion in federal funding that is distributed to states and communities each year."

For the first time, since the first census of 1790, individuals in 2020 will be able to submit their responses by going online or answering by phone. (Printed questionnaires will be available upon request.) Because the decennial census will occur next year, in 2020, the Census Bureau has been actively reaching out to various communities this year (2019), to share information and to partner with community leaders, in an effort to ensure a "full count".

The **Census Bureau's** mission is to serve as the nation's leading provider of quality data about its people and economy.

Philadelphia Chinatown Development Corporation is a local nonprofit 501(c)(3) community development corporation established in 1966 with a mission to preserve, protect and promote Philadelphia's Chinatown as a viable ethnic, residential and business community.

United States Census 2020



Planning Efforts to Improve Safety and Livability of Chinatown

Working closely with our community in Chinatown, as well as citywide planning efforts, PCDC has been engaged in place-based strategies to make Chinatown a more vibrant, livable, and “transportation friendly” community.

We have been making considerable progress in implementing the goals of the 2017 Chinatown Neighborhood Plan, which will bring about improvements to Chinatown over the next eight years. With the support of the Wells Fargo Regional Foundation, PCDC has been working with residents and business owners since 2018 to implement the plan in three focus areas: 1) Built Environment; 2) Economic Opportunity; and 3) Community Life. Each month, our newsletter has included articles about each component of the plan. Prior to this, PCDC engaged 1,300 people to develop the neighborhood plan.

PCDC focuses our efforts in Chinatown in order to spur economic development and neighborhood revitalization. To successfully implement our revitalization strategies, PCDC participates in citywide planning, which improves the quality of all neighborhoods, but especially Chinatown. PCDC has participated in the AARP’s Livable Communities planning committee over the last several years. This month, PCDC participated in the AARP Livable Community’s Transportation Committee’s planning efforts to develop on recommendations to make Philadelphia more “age-friendly.” Age-friendly policies benefit all people because they focus on safe access for pedestrians, bicyclists, motorists, and transit riders. For example, one recommendation proposes that the City speed up the repaving of potholes in the streets.

“AARP Livable Communities supports the efforts of neighborhoods to be great places for people of all ages.” AARP Pennsylvania has been “a leader in supporting safe, walkable streets, age-friendly housing and transportation options, access to services, and opportunities for residents of all ages to participate in community life.”

PCDC Executive Director John Chin provided insight during the discussions. “Improving the safety and walkability of streets in Chinatown is a crucial priority for PCDC and is essential to our neighborhood plan,” said Chin after the meeting. “Thousands of children, families, and seniors including residents, workers, and visitors walk across Chinatown’s streets and the Vine Street Expressway every day. We are dedicated to the AARP Livable Committee’s efforts to make all communities in Philadelphia more livable and safe, and we look forward to bringing these strategies back to our community in Chinatown.

Chinatown has benefited from AARP’s research, best practices, and convening of meetings on Livable Communities. In 2017, with the support of AARP’s 2017 Community Challenge grant funding, PCDC launched the “Go, Go, Go—Making Our Community More Livable” project to build relationships and improve the health of our residents in a busy urban neighborhood. We launched an initiative that encouraged residents to “Go outdoors, Go be creative, and Go make friends.” PCDC hosted seven free, professional-led Saturday art classes and seven garden club meetings, as well as one joint art and garden club meeting; created a pop-up Little Chinatown Art Gallery from the work produced in our classes; created a community garden at 810 Arch Street Francis House of Peace/Ping An House; and hosted the “Go, Go, Go Celebrate Chinatown” finale event. These events employed two local artists and drew over 150 participants, including 71 registered art class or garden club participants. Participant ages ranged from 3 to 87. The majority of participants were Chinatown residents; we also had representation from local high school and college students. 85% of participants identified as Asian American, but our group of participants represented all races and ethnicities.

Asian American and Pacific Islander (AAPI) Heritage Month



(Secretary of Transportation Elaine Chao with the five Chinese-American veterans honored with the Congressional Gold Medal. Left to Right: James Eng, Harry Jung, Henry Lee, Robert M. Lee and Elsie Seetoo)
Photo Credit: Lynn Lin, The Epoch Times

May is Asian American and Pacific Islander (AAPI) Heritage Month! We celebrate the remarkable accomplishments of the many Asian American and Pacific Islanders that have enriched our country and helped define our history. This year PCDC highlights the special honor, which was bestowed upon Philadelphian, Harry Jung on January 29, 2019. He was awarded the Congressional Gold Medal, the highest civilian honor bestowed by the United States Congress. He was one of the five people selected to represent more than 20,000 Chinese-Americans veterans who bravely served during the World War II despite prevalent discrimination at the time. Jung served in the U.S. Navy during WWII and was dispatched to fight in Belgium, the Netherlands and other countries in Europe.

The Chinese-American World War II Veterans Congressional Gold Medal Act was introduced in both the House of Representatives and the Senate in 2017, as a result of the Chinese American Citizens Alliance (C.A.C.A.) started a campaign called the Chinese American WWII Veterans Recognition Project. The act ordered for the creation and awarding of a Congressional Gold Medal for Chinese-American Veterans of World War II in recognition of their dedicated service. It was unanimously passed by both the House of Representatives and the Senate in 2018 and signed into law by President Donald Trump last December.

Congratulations to the Class of 2019!

A big shout out to the graduating members of the Teen Club! They got accepted into the following colleges and universities: Bentley University, Drexel University, Indiana University of Pennsylvania, Penn State University, Swarthmore College, Temple University, and University of the Sciences.

A special shout out to Kimhai! Congratulations on your acceptance into Drexel University for Biology and into the Liberty Scholar Program! We are so proud of you! Other majors include: Business Administration, Engineering, Health Professions, Health Sciences, Hospitality Management, Nursing, Pharmacy, and even undeclared! So do not be afraid if you do not know what you what to study when it is time to apply to colleges. You can still decide after. Be brave, dream big and shoot for the stars!



Asian American Women's Coalition Scholarship Banquet 2019

On Friday, April 26, 2019, PCDC attended Asian American Women's Coalition's (AAWC) 33rd Scholarship Banquet. AAWC is a multicultural group dedicated to the concerns of all Asian American Women. The banquet for the scholars of class of 2019 were held at Ocean City Restaurant. During the banquet over 20 young Asian American women received scholarships worth \$1000 and above, to help them with their college paths and dreams.

John Chin, PCDC's Executive Director, joined Rosaline Yang, Youth Program Manager, in congratulating one of our very own! Shout out to Kenix Lin, a current Teen Club member, on her AAWC scholarship sponsored by Wells Fargo Bank. We are so proud of what you have accomplished and cannot wait to see what you do in the future! At the banquet, former AAWC scholars came and spoke with present AAWC's new scholars about their experience with AAWC, their respective college careers, and future plans. As we watched these young Asian American Women received their scholarships, we wish to see them be successful and having a bright future! We believe that these young scholars will give back to our community and help other young scholars in need!



Great news! City of Philadelphia Announces Up To \$10,000 for First-Time Homebuyers

The Division of Housing and Community Development (DHCD) expanded financial assistance for first-time homebuyers, who can apply for assistance up to \$10,000. This program is called "Philly First Home", which was designed to make home-ownership more affordable.

According to Mayor Jim Kenney, "The Philly First Home program is one more tool in the City's toolbox to help make home ownership a reality for our residents. I look forward to seeing this vital program grow and help even more Philadelphians own their own homes."

The grant can be used towards a down payment and/or closing costs. It will provide the lesser of \$10,000 or 6% of the purchase price. The amount of financial assistance will be recorded as a debt owed to the City and a lien on the property. The debt to the City will be forgiven after 15 years. However, the debt will become due and payable to the City during the first 15 years upon the following actions: 1) sale or lease of the home; and 2) refinancing of the first mortgage to take cash out of the property.

To be qualified, the applicant must:

- Be a first-time homebuyer or a buyer who has not owned a home for at least three years
- Be a resident of the City of Philadelphia for three years and must purchase a home in Philadelphia
- Have a household income at or below 120% Area Median Income (AMI)
- Complete housing counseling at a DHCD funded housing counseling agency

PCDC is the only U.S. Department of Housing and Urban Development (HUD) certified housing counseling agency that offers Chinese-speaking homebuyer education and housing counseling in pre-purchase, post-purchase and rental within Philadelphia. PCDC offers Homeownership Certificates for people who complete one (1) Homebuyer Education workshop and a one (1) 2- hour one-on-one counseling session. This certificate can be used to apply for a down payment and/or closing costs assistance programs from lenders. The certificate It will also be accepted and waived the 4 hours English homebuyer education workshop requirement by certain DHCD housing counseling agencies when applying for DHCD grants. This will waived the 4 hours English homebuyer education workshop requirement, so you do not need to take the workshop again.

PCDC provides Chinese a homebuyer education workshop every 3rd Thursday of the month. Get a headstart to homeownership, regardless of whether you are buying now or within a few years. More time can lead you to more favorable options and save more money when you decide to become homeowner. The next PCDC Homebuyer Education is Thursday June 20 from 3 PM to 7 PM. Registration is required.

For more information about down payment/closing cost assistance grant and Housing Counseling program, you can contact Philadelphia Chinatown Development Corporation (PCDC) Program Manager Ping Lee 215-922-6156 or plee@chinatown-pcdc.org.

Will Low- And Moderate-Income Communities Be Left Behind In the Future Of Banking?

PCDC Executive Director John Chin participated in a discussion panel about the future of banking for communities of color at the People & Places Conference in Alexandria, Virginia in April. Retail banking has evolved since the Great Recession: 1) government regulators have required changes, and 2) financial institutions have modified their services to meet the needs of today's customer. However, does the offering of tomorrow's services meet the needs of communities of color?

The dialogue left many impressions. Here are a few. One, banking challenges before 2008 remain for communities of color. Two, a banker said that government regulations create challenges for financial institutions to offer products that meet the needs of low-income communities; although this position was contested by others. Three, Fintech (Fintech is a term used to describe financial technology, an industry encompassing any kind of technology in the financial services) is modernizing banking, but how does it meet the needs of low-income communities? Four, banking barriers remain and cause low-income people to pay exorbitant fees for check-cashing and pay-check advancing.

Mr. Chin suggested that banks can do more to meet the pay check-cashing needs of low-income communities so that workers can retain a greater percentage of their wages. Banks can offer short-term borrowing for paycheck advances or small business accounts receivable and inventory loans. Banks can create a cash fund, which would serve as collateral for short-term borrowers. This program could be designed to incentivize rapid repayment, while helping to build credit history and move people into banking.

Mr. Chin joined panelists Policy Link Director Chris Brown, Citi Community Development Vice President Christina Corea, Prosperity Now Senior Policy Manager Emanuel Nieves, and UnidosUS Senior Policy Analyst Marisabel Torres. This panel discussed the research from data and focus groups carried out by members of this panel in 2018. The report will be released in late May 2019.

CFPB Debt Collection Town Hall Meeting Discussion on the Pending Debt Collection Rulemaking!

Will changes to regulations governing debt collection increase or weaken protections for consumers? PCDC Program Manager Ping Lee attended Consumer Financial Protection Bureau's (CFPB) Debt Collection Town Hall Meeting, which was held in Philadelphia. A panel of experts representing consumers and collection professionals talked about the rules governing how debt collectors contact and communicate with consumers. The CFPB is a government agency established to protect consumers from unfair, deceptive, or abusive practices and issued.

The CFPB proposed the following rules on the debt collection practices, which requires final approval after reviewing comments from the public.

- 1) In general, limit debt collectors to no more than seven attempts by telephone per week to reach a consumer about a specific debt; once a conversation takes place, the debt collector must wait at least one week before calling again;
- 2) Require debt collectors to send consumers a disclosure with information about the debt and explain protections for the consumer;
- 3) Clarify the debt collector's use of new technology to communicate with consumers including providing required disclosures. Consumers can be protected by limiting the ability of debt collectors to use certain technology; and
- 4) Prohibit the debt collector from suing or threatening to sue a consumer to collect a debt if the debt collector knows that the time period to sue the consumer has passed.

Both consumer advocates and collection professionals criticized the proposal at the town hall meeting. Debt collection professionals disagreed with the "one size fits all" rules on communicating with consumers. They offered several arguments for their criticism:

- 1) the response rate of consumers are different;
- 2) the age of outstanding debt varies;
- 3) the proposal needs to address consumers who want to pay; and
- 4) legitimate collectors utilize a wide array of approaches to resolving debts.

Consumer advocates largely viewed the rulemaking as a missed opportunity to protect consumers and offered the following criticisms: 1) the proposal allowed too much communication; 2) the implicit disclosure of debts to third parties should not be allowed; 3) debt collectors should be required to obtain consumer consent before using technology such as hyperlink electronic communications, because not all consumers can access information through that medium; and 4) consumer protections are weakened regarding the collection of time-barred debt. Consumer advocates also generally criticized the CFPB for dropping 2016 proposals, including a statement of rights and specific information about what will happen with a debt after the initial 30-day dispute period has passed.

The proposed rule can be found at: https://files.consumerfinance.gov/f/documents/cfpb_debt-collection-NPRM.pdf. The public is invited to submit written comments on the proposed rule by August 19th, 2019. Comment can be submitted in the Federal Register: <https://www.federalregister.gov/documents/2019/05/21/2019-09665/debt-collection-practices-regulation-f>.

This was an eye opening experience for Ping. There are so many regulations and rules to protect consumers from debt collectors, but consumers do not know their rights. PCDC is bringing legal professionals from Community Legal Services (CLS) to share their knowledge at a legal panel at our annual EXPO event on Saturday June 1st.

Source: <https://www.consumerfinance.gov> & <https://www.consumerfinance.com/>

The Importance of Good Credit Series - #8

Keeping Your Credit Strong

Now that you have established credit, you must work diligently to keep it in good standing. Here are some things that will jeopardize your good credit if you are not careful:

- 1. Late payments.** All late payments will be noted on your **credit report**, even if you make up the payment later. You must pay your bill before the due date. When making your payment, be sure to allow for the time it takes your payment to arrive at your lender's office by mail. When in doubt, pay your bill a few days early to be sure it arrives on time. If you miss your due date, you could face costly late fees in addition to the negative credit implications.
- 2. Borrowing more than the credit limit.** If you use your credit card to purchase more than your credit limit allows, you are required to pay the overage plus your normal minimum payment. Additionally, you may be required to pay a penalty fee for exceeding your credit limit. These fees can add up quickly. (If you need additional credit on a regular basis, you should ask your creditor to raise your credit limit. You also should review your spending habits to see if there are any charges you can eliminate or pay for with cash.)
- 3. Insufficient funds to pay for checks.** In addition to incurring expensive bank fees, your returned checks due to insufficient funds may be reported to a credit bureau and may be reflected on your credit rating. Be sure you balance your checkbook, and be sure you have enough cash in your checking account to pay for every check you write. To keep your balance up-to-date, be sure to deduct from your check register all your ATM withdrawals, any fees charged for use of ATMs and any debit card transactions.
- 4. Defaulting on a loan.** An unpaid loan balance reflects negatively on your credit report. You should contact the creditor to see if you can resolve the situation. It is best to resolve the situation, since the negative report will stay on your credit rating until you resolve it.
- 5. Unpaid liens** (collection judgment) or child support. If you owe money because of a legal judgment, it can be reported on your credit history. Resolve these matters before you apply for a home loan. Consult with an attorney or your local legal aid society for assistance.



Brought to you by Freddie Mac CreditSmart

Secured Credit Card

Do you want to buy a house? Are you a new immigrant who wants to integrate into American society? Then start with building credit. The United State is a place where credit is used everywhere. If you don't know how to get started, PCDC can help you get started on this journey – starting with a “Secured credit card”.

What is a secured credit card?

The secured credit card is that you open a card, put deposit in it as your credit limit. If you go to a bank, open a secured credit card and deposit \$500 in it, and the \$500 is your credit line.

The main purpose of this card is to help you build your credit. The bank will report your monthly consumption amount and repayment information to three credit bureau, which are Experian, Transunion and Equifax. If you use your credit card properly and repay it in time, your credit score will gradually increase.

Here are some resources for you:

Bank	Card name	Annual Fee	Late Payment Penalty Fees
Capital One	Secured Mastercard	\$0	Up to \$38
Bank of America	BankAmericard® Secured Credit Card	\$0	Up to \$39
Citi Bank	Citi® Secured Mastercard®	\$0	Up to 29.99%

You can also go to more banks to ask for information on the Secured credit card. If you need PCDC assist you to apply for it, please call Ms. Peng at 215-922-2156 to make an appointment.



Your h Our focus

#1 Medicaid plan for preventive and one of the top 15 Medicaid p

Our award-winning health plan has served Pennsylvanians, like you, for more than 20 years. It's the plan you can trust!

To see if you qualify or to enroll in Health Insurance Plan, call enrollment services at 1-800-440-3989 or visit enrollnow.net.



2016 - 2017

*According to NCGA's Medicaid Health Insurance Plan Ra

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 head start to homeownership, which can lead you to more favorable options when you decide to become a homeowner. The afternoon class is from 3pm to 7pm!

The upcoming class is Thursday, June 20th.

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



Home Buyer Down Payment / Closing Cost Assistance Available:

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
Closing Cost Assistance Grant	Up to \$2500	No	PNC

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. Grants amounts may change.

Predatory Lending continue - Deceptive Marketing

Much of the competition between lenders in the subprime industry is not based on the rates or terms offered by the different lenders, but on which lender can reach and “hook” the borrower first. Predatory lenders employ a sophisticated combination of “high tech” and “high touch” methods, using of multiple lists and detailed research to identify particularly susceptible borrowers (minority, low-income, and elderly homeowner) and then mailing, phoning, and even visiting the potential borrowers in their homes to encourage them to take out a loan.

One of the methods used routinely and successfully by predatory lenders is the practice of sending “live checks” in the mail to target homeowners. The checks are usually for several thousand dollars and the cashing or depositing of the check means the borrower is entering into a loan agreement with the lender. The appeal of the checks is they are a fast and easy way for a homeowner to obtain cash. This initial loan is just an entry point into the financial life of the homeowner. The loan has an artificially high interest rate and monthly payment, in order for the predatory lender to be able to offer the homeowner an opportunity to refinance it, along with other debts, into another loan. The predatory lender’s ultimate goal is to get the homeowner to refinance their first mortgage with them.

Story:

A couple received a check in the mail for \$4,000. It came at a time when they needed money and so they decided to deposit it. The check was a loan with a 21% interest rate and a 5 year repayment term. Almost immediately after depositing the check, the lender called the homeowner and offered to refinance that loan at a lower rate and give them additional money. The new, larger loan was at 19% interest rate with a ten year repayment term which lowered the monthly payments. Shortly after this, the lender again contacted the homeowner and encouraged them to refinance again and to consolidate other debts. This loan was at 17% interest rate and had a repayment term of twenty years. The lender went back to the homeowner and encouraged them to refinance this loan along with their first mortgage which was with another lender. Their first loan had a 12% interest rate and a thirty year repayment term.



Health.
care in Pennsylvania
plans in the country.*

ved Southeastern
30 years. Now that's a

th Partners, call PA
(TTY 1-800-618-4225)

PP
Partners Plans



Reunion Luncheon

Engine 20 - Ladder 23 - Medic 1
Inviting all Officers & Members, Past & Present

Saturday, June 8th, 2019 (B/D)
11:00 AM
10th & Cherry Streets

Chinatown Community Welcome!
Any questions, call the station 215-686-1350

SPONSORED BY SHARED SPACE

FIND YOUR CENTER

...

JOIN EDDIE WONG'S WING CHUN KUNG-FU CLASS!

Develop balance, endurance and intrinsic strength!

TUESDAYS + THURSDAYS
5:30PM - 7:00PM
STUDIO C
@ ASIAN ARTS INITIATIVE

DISCOUNTED RATE
\$10/PER CLASS

Email ecw0249@yahoo.com to sign up today!



Community Bulletin Board Installed!

With the funding from On the Table Philly Activate Mini Grant, a new Community Bulletin Board has been installed at Chinatown Fire House on May 20th! This is the first bulletin board in Chinatown where people can find information about events, resources, and meetings. Although Chinatown has other bulletin boards for job postings, businesses, and rentals, community members could not learn about what is happening here, in their community and other types of resources. Remember to stop by PCDC's Community Bulletin Board and learn about various kinds of events and activities in Chinatown!



Philadelphia Chinese Lantern Festival

Community Night

Special Discount for Community

- Date: Tuesday, June 25 (Rain date Wednesday, June 26)
- Address: Franklin Square (200 N. 6th Street, Philadelphia, PA 19107)

Prices:

- \$16 Adults
- \$14 Senior (65+), Active Military ID & Student ID
- \$10 Children 3-12

Discount Code:

- Use Link: historicphiladelphia.org/chineselanternfestival
- Use discount code **PCDCJUNE** at check-out

Chinese Lantern Festival guests can also receive discounts on Franklin Square Attractions:

- Use Links:
 - Philly Mini Golf: <https://68124.blackbaudhosting.com/68124/tickets?tab=3&txobjid=ea5759ad-59d9-4240-bd15-a2661cdf54fd>
 - Parx Liberty Carousel: <https://68124.blackbaudhosting.com/68124/tickets?tab=3&txobjid=2e2c186d-cabc-4880-ab34-e56bbe854a0>
- \$2 off Philly Mini Golf – DISCOUNT CODE: **PANDA**
- \$1 off Parx Liberty Carousel – DISCOUNT CODE: **DRAGON**



找到你自己的中心

加入 EDDIE 黃 詠春 功夫課!

發展平衡，
耐力和內在力量!

星期二 + 星期四
下午五點半 - 七點
STUDIO C
@ ASIAN ARTS
INITIATIVE

打折後價格
\$10/每節課

電郵: ecw0249@yahoo.com
今天就報名!



Reunion Luncheon

團圓午餐

Engine 20—Ladder 23— Medic 1

邀請所有過去和現在的官員和成員

時間: 星期六, 2019年六月八號

上午11點

地點: 十街和櫻桃街

歡迎唐人街社區參加!

如有任何疑問, 請撥打消防局電話 215-686-1350



中國彩燈節
市區之夜
市區特別折扣

- 日期: 6月25日星期二 (如遇雨期6月26日星期三舉行)
- 地址: Franklin Square (200 N. 6th Street, Philadelphia, PA 19107)

價格: 優惠碼:

- 成人 \$16
- 老人(65歲以上) \$14, 現役軍人身份證和學生證
- 兒童(3至12歲) \$10
- 使用網站: historicphiladelphia.org/chineselanternfestival
- 付款時輸入優惠碼 **PCDCJUNE**

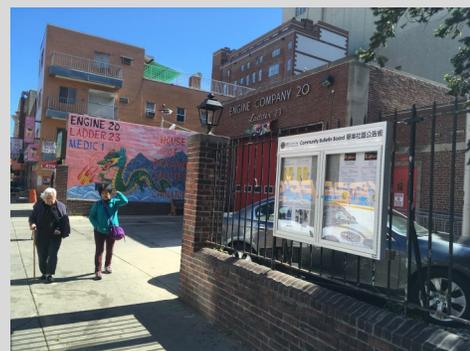
中國彩燈節遊客可在Franklin Square廣場景點享受折扣:

- 使用網站:
 - 費城迷你高爾夫球: <https://68124.blackbaudhosting.com/68124/tickets?tab=3&txobjid=ea5759ad-59d9-4240-bd15-a2661cdf54fd>
 - Parx Liberty 旋轉木馬: <https://68124.blackbaudhosting.com/68124/tickets?tab=3&txobjid=2e2c186d-cabc-4880-ab34-e56bbe854a0>
- 費城迷你高爾夫球減 \$2 - 優惠碼: **PANDA**
- Parx Liberty 旋轉木馬減 \$1 - 優惠碼: **DRAGON**



社區公告欄已安裝!

在On the Table Philly Activate獎助金的資助下, 一個新的社區公告牌已於5月20日安裝在華埠消防局門口! 這是華埠的第一個社區公告欄, 居民們可以在這裡找到有關活動、資源和會議的信息。雖然華埠有其他發布招聘、商業和租房信息的公告欄, 但社區成員不能得知當地發生了什麼事、也接收不到非營利的相关消息与有效资源。記得訪問PCDC的社區公告欄, 了解唐人街的各種活動和活動!



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，無論你是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。下午班是下午 3 點至下午 7 點！

即將到來的課程是 6 月 20 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。



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, only for primary residence	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 assis-
Your First Home Program	Up to \$1000	Yes	DHCD
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 215-922-6156 獲取更多詳情。撥款金額可能會發生變化。

掠奪性貸款繼續 - 欺騙性營銷

次級抵押貸款行業的貸方之間的競爭很大程度上不是基於不同的貸方提供的利率或條款，而是貸方可以首先接觸並“鉤住”借款人。掠奪性貸方採用“高科技”和“高接觸”的方法，使用各種清單和詳細研究來識別容易受影響的借款人（少數人，低收入人群和老年房主），然後郵寄，打電話，甚至拜訪潛在借款人的家中，鼓勵他們貸款。

掠奪性貸方使用的最常規和最成功的方法之一是將一張“現金支票”郵寄給目標房主。支票通常為數千美元，支票若兌現或存入銀行意味著目標房主正在與貸方簽訂貸款協議。支票的吸引力在於它們是吸引房主獲得現金的一種快速而簡單的方式。

這筆初始貸款只是房主財務生活的切入點。這項貸款具有人為的高利率和每月付款，以便掠奪性貸款人得到機會讓房主考慮，把其他債務和這筆貸款放在一起再融資和重新貸款。掠奪性貸款機構的最終目標是讓房主為他們的第一筆抵押貸款再融資。

故事：

一對夫婦收到了一張4,000美元的支票。當時他們需要錢，所以決定把支票存入銀行。但其實這張支票是一筆貸款，利率為21%，還款期為5年。幾乎就在存完支票之後，房主就接到了貸款方的電話，提出以較低的利率為這筆貸款再融資，並給與他們額外的錢。新的更大的貸款利率為19%，還款期為10年並降低了每月還款。此後不久，貸款人再次聯繫了房主，鼓勵他們再次融資和合併其他債務。這次貸款利率為17%，還款期限為20年。最終，放貸人讓房主把他們在另外一個貸方的貸款和現在的貸款放在一起，重新再融資貸款。他們的第一筆貸款利率為12%，還款期為30年。

源於: Credit.org



您的健康 我们的焦点

Pennsylvania 预防性护理排名第一计划，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以来的 Pennsylvania 东南部居民服务。这确实值得信赖的计划！

要了解您是否符合资格或要投保 Health Plan 1-800-440-3989 (TTY 1-800-618-4225) 联系部或访问 enrollnow.net。



2016 - 2017

*根据 NCQA 的 "Medicaid Health Insurance Plan Ratings 2016-2017"

信用卡積分的重要性系列- #8



保持良好的信用

在建立信用後，您必須努力保持良好的信用以下是一些不經意就破壞您良好信用的情況：

1. 遲付款。所有的遲付款均會在您的信用報告中留有記錄，即使您後來補交了也一樣。您必須在截止日期前付賬單。在付款時，請務必留出足夠的時間，以便該付款能按時寄達您貸款機構的辦公室。如果有疑問，請提前幾天付賬單，以確保賬單會按時寄達。如果您錯過截止日期，則可能需要交納昂貴的遲付罰款，並留下負面的信用影響。

2. 借款超出信用限額如果您的信用卡欠款超出了信用額度，就必須支付超額部分外加最低應付額。此外，您可能還要為此支付罰款。這些費用積累的速度非常快。（如果您經常需要額外的信用，就應當請貸方提高您的信息額度。另外，您還需檢查自己的花錢習慣，看看有些支出是否可以免除，或者乾脆用現金支付。）

3. 沒有足夠的資金兌現支票。支票跳票除了須付銀行不輕的罰款外，跳票記錄還可能會報告給信用局，並可能反映在您的信用評分中，支票賬戶的收支一定要保持平衡，並確保賬戶中有足夠的現金支付您開出的每一張支票。當您從自動提款機（ATM）提款，或使用過銀行現金卡後，要記得從賬戶中扣除這些金額及相關的手續費，這樣您對賬戶中的餘額才會心中有数。



4. 拖欠貸款。沒支付的貸款欠額會對您的信用報告有負面影響。您應當與貸款聯絡，了解是否能夠解決這個問題。如果真的有拖欠情形，最好能夠妥善解決，因為這個問題不解決，它就會成為一個負面記錄一直影響您的信用評分。

5. 未支付的債務（債務判決）或子女撫養費。如果法院判決您須支付欠債，信用報告中也會顯示出來。在您申請房屋貸款之前，有必要先解決這個問題。您可以向律師或所在地法律援助協會請教解決的方法。

*信息來源於Freddie Mac CreditSmart

押金信用卡

你想要買房子嗎？你是新移民想要融入美國社會嗎？那就從建立信用開始吧。美國是一個到處都要使用信用的地方，如果你不知道如何開始，PCDC可以幫你開始這個旅程 - 從“押金信用卡”啟程。

什麼是押金信用卡？

所謂押金信用卡，就是你開通一張卡，網裡面存押金，並以此作為你的信用額度。如果你去某家銀行，開一張他們的押金信用卡，往裡面存500美元，這就是你的信用額度。

這種卡的主要目的是幫你建立信用，銀行每個月會把你的消費和還款信息向三個信用公告報告，分別是Experian, Transunion和Equifax，如果你合理使用你的信用卡並及時還款，你的信用分數會慢慢提高。以下是一些可以申請押金信用卡的資訊：

Bank	Card name	Annual Fee	Late Payment Penalty Fees
Capital One	Secured Mastercard	\$0	Up to \$38
Bank of America	BankAmericard® Secured Credit Card	\$0	Up to \$39
Citi Bank	Citi® Secured Mastercard®	\$0	Up to 29.99%

你還可以去更多的銀行去詢問押金信用卡的申請信息。如果你需要PCDC幫你申請，請致電215-922-2156找彭女士預約。



CFPB債務收集市政廳會議討論待定的債務收集規則制定！

債務收集條例的變化將會增加還是削弱對消費者的保護？PCDC項目經理李萍出席了消費者金融保護局（CFPB）在費城舉行的債務收集市政廳會議。代表消費者和催收人士的專家小組討論了有關催收人如何與消費者聯繫和溝通的規則。消費者金融保護局（CFPB）是一個聯邦政府機構，旨在保護消費者免受不公平、欺詐或濫用行為的侵害。

消費者金融保護局就收債實務提出以下規則，有關規則須在檢討公眾意見後獲得最終批准。

1. 一般来说，债务催收人每週撥打消費者的電話次數不能超過七次；一旦通話，收債人必須等至少一周時間再聯繫消費者；
2. 要求收債人向消費者披露有關債務的信息，並說明對消費者的保護措施；
3. 闡明債務催收人使用新通信技術與消費者溝通的條列，包括提供必要的信息披露。限制收債人使用某些通信技術的能力可以保護消費者；
4. 禁止收債人在知道起訴消費者的期限已到期的情況下，起訴或者威脅消費者來收集債務。

在討論過程中，消費者權益倡導人士和收集專家均在市政廳會議上批評了以上提議。債務催收專家認為“通信限制”的“一刀切”方法是錯誤的。他們說明了反對這些提案的論據：1) 不同消費者的反應率；2) 未償債務的年限不同；3) 該提案還需要解決想要償還債務的消費者的問題；4) 合法的催收人利用各種各樣的方法來解決債務。

消費者權益倡導者在很大程度上將規則制定視為錯失保護消費者的機會並且提出以下批評：1) 這個提議允許太多的溝通；2) 不應該允許向第三方隱性披露債務；3) 在使用超鏈接電子通信等技術之前，應要求收債人取得消費者的同意，因為並非所有消費者都能通過該媒介獲得信息；4) 規則削弱了對收集有時間限制的債務的保護。他們還普遍批評主席團放棄了2016年的某些提案，包括權利聲明和關於債務在最初30天的爭議期過後將發生什麼的具體信息。

建議的規則則可在以下網址找到：https://files.consumerfinance.gov/f/documents/cfpb_debt-collection-NPRM.pdf。請公眾在2019年8月19日前就擬議規則提交書面意見評論，可在聯邦公報上提交：<https://www.federalregister.gov/documents/2019/05/21/2019-09665/debt-collection-practices-regulation-f>。

這對李萍來說是一次大開眼界的經歷。雖然有那麼多的規章制度保護消費者免受債務催收行為的侵害，但消費者並不知道自己的權利。在6月1日(星期六)舉行的一年一度的博覽活動中，PCDC邀請了來自社區法律服務（CLS）的法律專業人士在一個法律小組中分享他們的知識。

來源：<https://www.consumerfinance.gov> & [https://](https://www.consumerfinance.gov)

www.consumerfinance.gov & <https://www.consumerfinance.gov>

低收入和中等收入社區是否會被未來的銀行業遺忘？

2019年4月，PCDC執行總監John Chin參加了位於弗吉尼亞州亞歷山大市的People & Places Conference 會議。John Chin加入到會議其中的一個論壇發表意見，明確未來銀行發展方向，深刻探討未來銀行發展對有色人種的影響，心系民眾，關乎社區。自經濟大蕭條以來，各類經濟行業恢復迅速，零售銀行業在政府變革要求以及滿足客戶需求的情況下快速發展。然而，未來的金融機構服務是否能達到有色種族的需求呢？

在People & Places Conference 會議中提到了幾個重要的點。第一，2008年之前的銀行業挑戰仍然是有色社區的。第二，部分銀行家表示，政府法規為金融機構製造了滿足低收入社區需求的產品的挑戰；雖然這個立場受到了其他人的質疑。第三，在Fintech [金融服務中任何一種技術的行業] 將銀行業現代化的過程中，如何去滿足低收入社區的需求。第四，銀行業障礙依然存在，並且這些障礙將會導致低收入人群支付高額支票兌現和支付費用。

Mr. Chin表示銀行應該採取更多的措施去滿足低收入人群的支票兌換需求，以此使工人保留更多的工資。並且，銀行可以提供用於支付支票預付現金，小企業應收賬款或庫存貸款的短期借款。Mr. Chin還提出了現金基金的概念，該基金可作為短期借款人的抵押品，以此來激勵快速還債和幫助建立市民的信用記錄。



好消息！費城市宣布首次購房補助高達10,000美元

費城住房和社區發展部Division of Housing and Community Development (DHCD) 市政府官員宣布，首次購房者的首付援助增加到一萬美元。這項計劃被稱為費城首套房計劃(Philly First Home)，旨在幫助費城符合條件的購房者增加他們的購房能力。

Mayer Jim Kenney說，“費城首套房計劃是城市規劃中的一個重要項目，可以幫助我們的居民實現房屋所有權。我期待看到這個重要的計劃成長，並幫助更多的費城人擁有自己的家園。”

該補助金可用於預付首付和/或過戶費用。它將提供高達10,000美元或購買價格的6%，以較低者為準。該計劃提供的財務援助將成為第一抵押貸款所屬財產的留置權。在所有權的頭15年期間，留置權將在出售或租賃房屋或第一抵押貸款再融資時到期並支付，以從現有資產中取出現金。完成15年的所有權後，留置權將被免除。

要獲得資格，申請人必須：

- 為首次購房者或未擁有房屋至少三年的買家
- 居住在費城已有3年，必須在費城購買房屋
- 家庭收入等於或低於120%地區中位收入(AMI)
- 在DHCD資助的住房諮詢機構完成住房諮詢

費城華埠發展會(PCDC) 是獲得美國住房和城市發展部(HUD) 認證的，費城唯一一家提供中文購房講座，住房諮詢，租賃諮詢和屋主諮詢的機構。PCDC為完成住房講座和2小時一對一諮詢的客人提供購房者證書。該證書可用於申請貸方的首付和/或過戶費援助計劃。在申請DHCD補助金時，指定的DHCD住房諮詢機構也接受PCDC證書並免除4小時英語住房講座的要求。

PCDC每個月的第3個星期四提供中文購房講座，以協助和支持潛在的購房者，無論你是即將購買還是在幾年內購買。這個購房計劃將會為你帶來一個好的開始，並在你決定成為房主時帶來更多的選擇並節省更多資金。

下一次PCDC購房講座將於6月20日星期四下午3點至7點舉行。需要預先報名。有關首期/過戶費補助金和住房諮詢的更多信息，你可以：

- 填寫此表格：<http://bit.ly/contactPCDC> 提交你的信息，我們的住房顧問會與您聯繫
- 致電：215-922-6156
- 訪問我們的辦公室：301 N 9th Street, Philadelphia PA 19107

費城華埠發展會(PCDC) 是一個非營利性，以社區為基礎的組織，我們的使命是保護，保存和促進當地中國文化和華人社區的發展。想了解更多資訊請訪問PCDC網站<http://chinatown-pcdc.org/> 或關注PCDC 微信: chinatown-pcdc

祝賀2019屆畢業生!

熱烈祝賀即將畢業的青少年俱樂部的成員們! 他們被下列學院和大學錄取: 本特利大學、德雷塞爾大學、賓州印第安那大學、賓夕法尼亞州立大學、斯沃斯莫爾學院、天普大學和University of the Science。

特別祝賀Kimhai! 祝賀你被德雷塞爾大學生物學和自由學者專案錄取! 我們十分為你驕傲! 其他專業包括: 工商管理、工程、健康學、衛生科學、酒店管理、護理、藥學甚至還有未經宣佈的! 所以當你要申請大學卻不知道你想學什麼時，不用害怕。你可以稍後再做決定。勇敢點，敢於夢想，追逐夢想!



2019年亞裔美國婦女聯盟(AAWC) 獎學金宴會

2019年4月26日，星期五，PCDC出席了美國亞裔婦女聯合會(AAWC) 舉辦的第33屆獎學金晚宴。AAWC成立於1987年，是一個致力於關注所有亞裔美國女性的多元文化團體。2019屆畢業生的晚宴在海洋城餐廳舉行。在晚宴上，來自費城學區的20多名亞裔美國女性獲得了價值\$ 1000或美元以上的獎學金，幫助他們的大學道路和夢想。

PCDC的執行總監，John Chin和青年項目經理，Rosaline Yang, 起祝賀了我們的一成員! 大聲的感謝現任青少年俱樂部成員Kenix Lin獲得了富國銀行(Wells Fargo Bank) 提供的AAWC獎學金。我們為你所取得的成就感到驕傲，也迫不及待地想看看你將來會做些什麼! 在晚宴上，前AAWC獎學金得主們也來到了現場，與現任AAWC的獎學金得主們交流了他們在AAWC的經歷，各自的大學生涯以及未來的規劃。當我們看到這些年輕的亞裔美國女性獲得獎學金時，我們希望看到她們獲得成功，和擁有光明的未來! 我們相信，這些青年學者一定會回饋社會，幫助其他有需要的青年學者!



亞太裔和太平洋島嶼民傳統月



(運輸部長 Elaine Chao 與五位獲得國會金質獎的華裔美國退伍軍人。從左到右: James Eng, Harry Jung, Henry Lee, Robert M. Lee and Elsie Seetoo)
Photo Credit: Lynn Lin, The Epoch Times

5月是美國的亞太裔傳統月！我們慶祝許多亞裔美國人和太平洋島嶼民所取得的卓越成就，他們豐富了我們的國家，並幫助定義了我們的歷史。今年，華埠發展會 (PCDC) 特別略舉了2019年1月29日授予費城人，Harry Jung的特殊榮譽。他被授予國會金質獎章，這是美國國會賦予的最高平民榮譽。他是五人之一中被選代表兩萬多名在二戰期間勇敢服役的華裔退伍軍人，儘管當時普遍存在歧視。二戰期間，Jung在美國海軍服役，並被派往比利時、荷蘭等歐洲國家作戰。

作為華裔美國公民聯盟(C.A.C.A.)發起的一項名為“二戰華裔退伍軍人認可項目”(Chinese American Veterans Recognition Project)的結果，美國眾議院和參議院於2017年通過了《二戰華裔退伍軍人國會金質獎章法案》(Chinese-American World War II Veterans Congressional Gold Medal Act)。該法案要求為二戰華裔退伍軍人設立並頒發一枚國會金質獎章，以表彰他們的奉獻精神。該法案於2018年獲得眾議院和參議院一致通過，並於去年12月由唐納德·特朗普總統簽署成為法律。

改善華埠的安全性和宜居性規劃

計劃導致行動 - 這是費城華埠發展會 (PCDC) 的戰略，以地方為基礎的行動，使華埠成為一個更有活力，宜居，和交通友好的社區。

PCDC正在華埠和費城市的前線上開展工作。首先，PCDC在過去幾年中一直在參與樂齡會 (AARP) 的宜居社區 (Livable Communities) 規劃委員會。上個月，PCDC參與了AARP的宜居社區的交通委員會的規劃工作，並且提供了一系列建議，使費城更加“適合全年齡段”。對全年齡段友好的政策會使所有人受益，因為它們注重行人，騎自行車者，駕車者和公共交通乘客的安全通行。例如，有一項建議是建議城市加快街道上坑洼的修復。

兩個正在推進的規劃項目，“Reviving Vine Street” and “Renewing Race Street.”。這兩個項目均由特拉華河谷地區規劃委員會管理，旨在重新連接由寬闊的車輛街道和高速公路分隔的街區。費城“2035中心區計劃”強調了把華埠擴展到富蘭克林廣場的目標。

在富國銀行地區基金會的支持下，PCDC將繼續實施2017年華埠社區計劃裡的目標。這項計劃將使華埠在2027年之前得到改善。PCDC招募了1300人來創建這個社區計劃，它包括三個重點領域：1) 建築環境; 2) 經濟機會; 3) 社區生活。

(AARP) 的宜居社區 (Livable Communities) 支持社區成為適合所有年齡層的人居住的好地方。“美國退休人員協會，賓夕法尼亞州分會”一直是在支持安全，適宜步行的街道，適合老年人居住的住房和交通選擇，提供服務以及為所有年齡層的居民提供參與社區生活的機會方面的領導者。”

PCDC執行總監John Chin說：“每天有成千上萬的孩子，家庭和老年人，包括居民，工人和遊客走過華埠的街道和萬安街高速公路。我們致力於AARP宜居委員會讓費城所有社區更宜居，更安全，我們期待著把這些策略帶回我們在華埠的社區。”

華埠從美國退休人員協會的研究，最佳範例和宜居社區召開的有關會議中受益。AARP, 2017年社區挑戰補助金的支持下，PCDC發起了“Go, Go, Go - 讓我們的社區更加宜居”項目，讓人們在繁忙的城市社區建立關係，且改善居民的健康。這項倡議鼓勵居民“到戶外去，去創造，去交朋友。為了幫助實現這一目標，PCDC舉辦了藝術課，花園俱樂部會議，還有限時小畫廊在華埠。參與者包括當地居民，高中生和大學生。

分區和規劃

人口普查局區域主任與PCDC會面

費城，賓夕法尼亞州 - 週三，2019年四月二十四日，Fernando Armstrong，美國人口普查局的地區主任（美國商務部的一單位），與John Chin，費城華埠發展會（PCDC）的執行總監見面討論如何合作，以準確統計所有居住在費城華埠地區的人口。Grace Kong，社區聯絡專員，代表人口普查局主持了會議。

美國憲法規定，美國政府每10年必須統計一下生活在這個國家的每一個人，包括成年人和兒童。國會席位是根據各州收集的人口數據分配的。此外，這些收集的信息還被用來指導聯邦政府向家庭，老年人，兒童，非營利組織，公司和小企業，州和地方政府以及許多其他機構提供聯邦資金。

Mr. Armstrong表示，“美國人口普查局每10年對居住在美國的每一個人進行一次完整的統計，我們的合作夥伴對這一次全面準確的人口普查的成功至關重要。我們的合作夥伴有能力提供準確的2020人口普查資訊，以便費城華埠社區的每個居民都能獲得有關資訊。2020年人口普查將幫助費城各個社區平分每年分配給各州以及各社區的6,750億美元的聯邦資金。”

自1790年第一次人口普查以來，人們在2020年將能夠首次能夠通過網絡或電話提交他們的答覆。(如有特別要求，人口普查局可提供印刷問卷。)由於十年一次的人口普查將於明年2020年進行，人口普查局在今年一直在積極接觸各個社區，與社區領導人分享信息和合作，以確保準確的人口普查。

美國人口普查局的使命是成為全國領先的人民和經濟質量數據提供者。

費城華埠發展會是一家成立於1966年的當地非營利性的501(c)(3)社區發展公司，其使命是保護，保護和促進費城唐人街作為一個可行的民族，住宅和商業社區。

United States Census 2020



pcdc 費城華埠發展會
PHILADELPHIA CHINATOWN DEVELOPMENT CORPORATION

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5月4日舉行。接下來的三次會議將於以下日期舉行：

7月9日，
8月13日，
9月10日

上次會議案件：

5月14日召開的會議沒有展示RCO案件。

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。

PCDC成員出席富國銀行週年會議

作為富國銀行社區補助金的獲得者，PCDC於5月8號應邀參加富國銀行地方基金會舉辦的母會議。

會議目的為表彰鼓勵的致力於發脹提高社區的地方組織，互相勉勵，共創更好的家園。華埠發展會對這次邀請表示非常榮幸。工作人員通過主題演講人Vijay Gupta了解了基層干預的故事。要了解有關主題發言人的更多信息，請訪問他的網站<http://guptaviolin.com/>



PCDC 項目和服務

青少年活動與機會:

重要公告:

六月SAT練習會在6月29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Art Well節日

節日的參加者將有機會了解和提升我們青年的藝術、視野和領導力，並為促進社區健康貢獻自己的夢想和想法。活動將包括藝術家展覽、信息表、表演、互動藝術站、音樂、食品和飲料。當地的工匠、食品卡車、企業和社區合作夥伴將有令人興奮的商品出售和信息。充滿活力的音樂、舞蹈表演和作坊將持續整個下午。

地點：100 W. Oxford Street, Philadelphia, PA 19122 (Oxford Mills, Hope Street)

時間：6月15號(星期六), 上午11點-下午5點

搖滾到未來 吉他之星演出

2019年6月21日，“搖滾到未來”樂隊將自豪地展示“吉他之星”夏令營的演出，學生樂隊的表演將成為其中的特色。“搖滾到未來”的費城學生們將帶著他們的樂隊走上舞台，展示他們在夏令營創作和學習的音樂。在這個自由的，家庭友好的活動中讚揚費城青年的才能和成就！開放時間為下午三時三十分，演出時間為下午四時至五時三十分。

地點：Kensington High School, 2051 E Cumberland St. Philadelphia, PA 19122 United States

時間：6月21號, 下午4點-5點30分

Collegewise 獎學金

這一資源將幫助經濟條件有限的美國學生(包括DACA學生，但不包括國際學生)，他們將於今年升入大四，並將受益於與Collegewise顧問一對一的工作。他們將幫助建立個性化的大學名單，精心製作他們的申請和論文。他們將作為項目經理，回答他們的問題，並通過一個成功的大學申請過程為他們加油打氣。期限：滾動。所以越早越好。

最後期限：2019年6月16日

申請：<http://bit.ly/cwscholar>

Spirit of Giving Scholarship

Spirit of Giving Scholarship適用於高中畢業生和在讀的大學生。你必須就以下三個主題中的一個提交一篇500至750字的論文，以便考慮授予此獎項：

1. 你如何通過服務或捐贈來提升你社區和社區周圍的奉獻精神？
2. 奉獻精神如何影響到你個人？
3. 你的大學或大專教育如何讓你為他人服務或給予他人？

獎勵金額：1,000美元（3名獲獎者）。即將入學的學生需要入學證明。新生需要提供一份錄取通知書的複印件和一份支持文件，證明他們即將入學。欲了解更多信息，請訪問：<https://www.winecountrygiftbaskets.com/information/scholarship.asp>

截止日期：2019年7月31日

申請：scholarship@winecountrygiftbaskets.com

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

星期二下午四點-六點

901 Wood Street,

老師: Clara Zheng

SAT 閱讀和寫作

每星期一下午4點至6點

901 Wood Street

老師: Phoebe Ho

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。



暑假快樂！課程將於6月17日星期一重開

路邊售賣新鮮食物

如要合法地在商店外出售新鮮水果和蔬菜，必須遵守一些關於食品安全和展示的要求。

你需要的是：

- 經營店鋪所需的所有許可證；
- 食品經營許可證，如果你有銷售或打算販售食品；
- 如果你想出售鮮切產品或安裝新的雨篷，還需要額外的要求和許可。

以下幾點需要牢記：

- 產品必須用雨棚或雨傘遮蓋。
- 用於存放產品的架子和結構可以放在室外過夜。
- 不得將盒子或容器放在地上。
- 貨攤必須在建築物3英尺以內，與建築物連結，而不是路邊。
- 必須有至少6英尺(或人行道寬度的一半，以較大的為準)的無障礙人行道空間。更多信息，請訪問 <https://business.phila.gov/business/retail/grocery/> .

城市環保需要你的幫助！

你知道嗎？每一個城市和小鎮都有不同的環保系統。在費城，用正確的方法去回收以及清潔垃圾是非常重要的，因為它能節省非常多的時間和金錢。那麼，最好的回收方式就是根據每個垃圾的材料進行分類處理。

1. 塑料：*需清空/洗淨塑料容器

- 食物容器
- 所有瓶子和罐子
- 沐浴露和洗發露瓶子
- 按壓瓶和噴霧瓶

如果市民沒有清空/洗淨容器，裏面的殘留物將會對回收站工作人員產生不少困擾。舉個例子，瓶子裏面若遺留著牛奶，那麼腐爛之後的氣息將會異常的刺鼻。又或者，牛奶結塊之後，回收工廠將會很難去清理他，以至於把可回收的瓶子直接丟到普通垃圾區域，導致無法正常回收。

2. 紙片；紙箱；硬紙閩

- 報紙、雜誌、宣傳冊、垃圾郵件、信封
- 廢紙、紙袋、平裝書
- 牛奶、果汁、紅酒、湯的紙制容器
- 紙箱、清空的皮薩盒
- 衛生紙捲筒、裝蛋紙盒
- 食物包裝盒、快遞盒

溫馨提示：請務必清空老舊皮薩盒。如有任何食物殘留，皮薩盒將會被當成無法回收垃圾處理。

3. 金屬：*需清空/洗淨容器

- 鋁，鋼和錫罐
- 空油漆罐和噴霧罐
- 鋁烤盤和鋁箔紙

殘留液體可能會污染其他紙張之類的可回收物體，並且會吸引一些啣齒類動物。因此，請清空金屬容器後，再扔掉。

4. 玻璃：

- 瓶子以及罐子

溫馨提示：請務必清洗瓶子，為環保服務省去多一道的清潔人力與經濟開銷。





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

f @phillychinatown

@PCDC_events

@chinatown-pcdc

六月 2019

PCDC 新聞

這期主要內容:

PCDC 新聞

鼎華居更新 1

華埠大道

新灑水器要求 2

路邊售賣新鮮食物 2

城市環保需要你的幫助 2

區劃和規劃

分區事項 4

富國銀行捐款會議 4

2020年人口普查 4

改善華埠 5

項目和服務

六月青少年活動 3

亞太裔傳統月 5

祝賀 2019 屆畢業生 6

AAWC 獎學金宴會 6

首付援助 6

銀行業的未來 7

CFPB 債務收集會議 7

良好信用的重要性 8

擔保信用卡 8

掠奪性貸款 #4 9

社區新聞

華埠消防局 10

詠春功夫課 10

華埠社區委員會 10

燈籠節 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。我們需要你的支持，捐款以下。



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

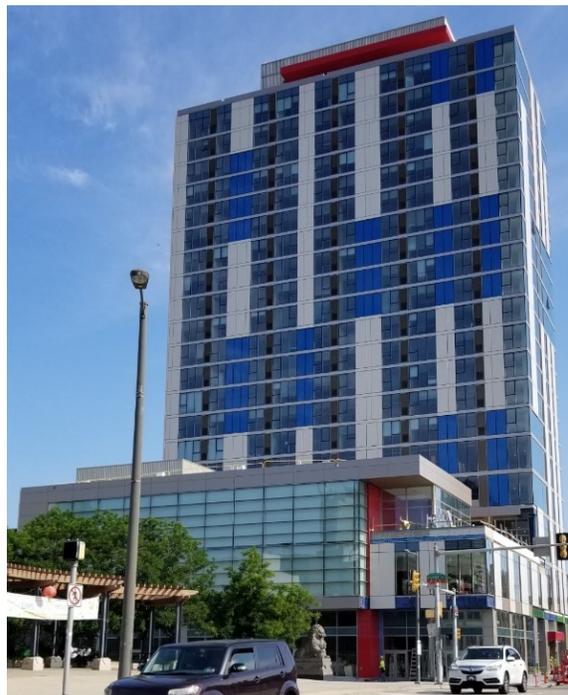
鼎華居最新消息

鼎華居的建設工作已經基本完成。外觀飾面也將在本週完成，模型單元即將可以展示。有興趣可查看模型公寓單元，照片由May Truong-Merritt提供。社區中心的球場可以用來舉辦籃球，羽毛球和排球比賽。請繼續關注下一期簡報中的特別活動和工作公告。您是否在計劃活動場地，尋找辦公空間還是需要召開會議？請通過我們的在線調查告訴我們您想如何使用鼎華居，<https://forms.gle/ogYkwYEi8kk9z1HY8>

為了更好地了解居住在唐人街以及來唐人街尋求醫療服務的家庭及兒童，費城華埠發展會目前正在進行一項醫療及社區需求問卷調查。調查結果將用於幫助唐人街提供更好的醫療服務。為了實現這一目標，我們需要您寶貴的意見！請花5分鐘的時間讓我們聽到您的想法。讓我們一起塑造我們的社區吧！<http://bit.ly/PCDCHHealthSurvey2019>



Sneak Peek



提前展示

