PCDC News

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

United Way 00173
CFC 68065

Printed by Health Partners Plans
University of Penn, Social Justice Students Tour Chinatown!

On a warm and sunny day, PCDC gave a group of students from Dr. Hanson’s University of Pennsylvania Social Justice Academy a tour of Chinatown. As part of their studies focuses on the struggle for social justice, we visited many of the historical and cultural centers in the area such as the Cultural Center, Chinatown Benevolent Association, and the Trocadero.

Many of these sites emphasized the ongoing challenges that the community faces, especially the lack of public space and limited affordable housing. The students visited murals and markers, which prompted discussions about PCDC’s current challenges in Chinatown. Other sites included the symbolically significant China Friendship Gate and Asia Supermarket, which allowed the students to better understand the daily experiences of the residents.

Chinatown Becomes Census Champions

Did you know that you can make a significant difference in how much money goes to your children’s school, for your aged or disabled loved ones, and street repairing?

Every 10 years, the U.S. government conducts a country-wide survey called the Census. The next Census is scheduled for the spring of 2020. The Census helps to capture how many people live in each neighborhood, city, and state and what kind of people live in those places. This survey is mandatory for everyone who is living in the United States.

How does this affect you?

The government and even private businesses rely on the data provided by the Census. This is how they determine what kinds of services and needs a community needs. If there are a lot of people with young children, more resources could go to supporting schooling and daycares. If there are a lot of non-English speaking individuals, there would be an incentive for notices and advertisement to be translated.

On September 17th, Philly Counts 2020 and groups such as PCDC educated over 2,000 people across Philadelphia and certified them as Census Champions. At PCDC, over 70 people were taught about the Census in Mandarin and Cantonese.

Please be on the lookout for more information in our monthly newsletters on the Census.
**PCDC Programs and Services**

**Teen Events and Opportunities:**

**Important Announcements:**

The October practice SAT will be on October 26, 2019 from 9:00 AM to 1:30 PM at 1001 Vine Street. Please contact Rosaline at ryang@chinatown-pcdc.org to reserve a seat.

**FREE Eye Care for Kids**
For children 17 years and under, from Philadelphia and surrounding counties, who have not had, or who have not passed, an eye screening and/or who are uninsured. For more information email: gksdl@pcvc.org or call 215-563-5848 x21.

**Date and Time:** Saturday, October 5, 8:30 AM – 1:00 PM
**Location:** Jefferson Alumni Hall, 1020 Locust Street

**Old City Fest**
This event highlights the region’s premier art and design district, showcasing local designers, creative firms, restaurants, retailers, galleries, theater, culture, history and architecture. Activities will include live music, circus artists, runway fashion shows, a family fun zone, pop-up street performances, dozens of food and drink options, street art, craft and retail shopping, and 100-plus vendors.

**Date and Time:** Sunday, October 13, 11:00 AM – 6:00 PM
**Location:** 3rd & Arch Streets

**Grow Up Great with the Youth Troupe of the Philadelphia School of Circus Arts**
Join the Kimmel Center for an hour of interactive fun as they introduce kids to the vibrant world of jazz and/or musical theater, where kids will learn to sing, dance, and use their imaginations during our fun-filled, monthly adventure! And best of all, IT’S FREE! Stick around for a free performance from the Youth Troupe of The Philadelphia School of Circus Arts.

**Date and Time:** Saturday, October 19, 11:00 AM – 12:15 PM
**Location:** Commonwealth Plaza, Inside the Kimmel Center, 300 S Broad St

**Franklin Square Fountain Show – Ends Oct 31**
The 180-year-old fountain — the country’s oldest of its kind — underwent a renovation that not only modernized its infrastructure, but added colored lights and music. Find a place on the lawn or sit back on a bench and watch the elaborate water effects dance and shoot high into the air, choreographed to a variety of music from the decades. After dusk, fountain performances are enhanced with synchronized colored illuminations.

**Date and Time:** Everyday, from now to Oct 31
**Monday - Wednesday:** 6 PM – 7PM, **Thursday - Sunday:** 6 PM – 9 PM
**Location:** Franklin Square, 200 N 6th Street

**The Coca-Cola Scholars Program Scholarship**
This scholarship is an achievement-based scholarship awarded to graduating high school seniors. Students are recognized for their capacity to lead and serve, as well as their commitment to making a significant impact on their schools and communities. With the 31st class in 2019, the Foundation has provided over 6,150 Coca-Cola Scholars with more than $69 million in educational support. 150 Coca-Cola Scholars are selected each year to receive this $20,000 scholarship. Apply now! High school seniors may visit Cokeurl.com/Apply2019 to apply to be a Coca-Cola Scholar.

**Deadline:** October 31, 2019

**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,
1001 Vne St, Crane Chinatown
Teacher: Phoebe Ho

**SAT Math**
Wednesday, 4:00 PM – 6:00 PM,
1001 Vne St, Crane Chinatown
Teacher: Clara Zheng

**Sports Night**
Tuesday and Thursday, 4:00 PM – 6:00 PM,
1001 Vine St, Crane Chinatown
Teacher: Rosaline Yang

**“Free Activity Fridays”**
Friday, 4:00 PM – 6:00 PM,
1001 Vine St, Crane Chinatown
Teacher: Rosaline Yang

**Free Practice SAT**
Last Saturday each month, 9:00 AM – 1:30 PM
1001 Vine St, Crane Chinatown
Space is limited. Please email Rosaline Yang at ryang@chinatown-pcdc.org to reserve a seat.
Congratulations to National CAPACD, which Marks the Housing Counseling network’s 10th Year in Asian Americans and Pacific Islanders (AAPI) communities

PCDC Program Manager Ping Lee traveled to Boston Chinatown to join the celebration of the National CAPACD Housing Counseling network’s 10th year.

PCDC became a member of the Housing Counseling network in 2012. Over the past decade, National CAPACD has served as the only AAPI-focused housing counseling intermediary approved by the U.S. Department of Housing and Urban Development (HUD). As a powerful network of trusted CBOs, this network delivers culturally and linguistically relevant housing counseling services to low- and moderate-income homeowners and renters to address issues ranging from eviction prevention to helping families buy their first home. This network comprises of 20 organizations in the national network of housing counseling providers, operates in 14 states and 19 metro areas, and offers services in nearly 30 languages. Annually, the network serves more than 10,000 low-income AAPIs. PCDC is proud to be a member of this network and add assistance to serve the AAPI communities. PCDC is looking forward to continue the partnership with National CAPACD and provide valuable housing counseling service to our Chinese community.

Housing Counseling program provides counseling to homebuyers and renters. The program also addresses homelessness through counseling and assists homeowners in need of foreclosure assistance. PCDC, as a HUD-approved housing counseling agency, provides pre-purchase, post-purchase and rental one-on-one counseling and education in Chinese and English. For more information, please contact us at 215-922-6156.

Up to $10,000 Grant – Help You Realize the Dream of Buying a House

Philadelphia Division of Housing and Community Development (DHCD) offers housing assistance to people who are buying their first house or residents repair their current home. It also funds developers to build affordable housing. Not only that, the DHCD program also helps people with HIV/AIDS find permanent homes and help people with disabilities living more independently.

In mid-June this year, they issued a new grant specifically for first-time homebuyers who will buy a home in Philadelphia. The name of the grant is Philly First Home grant, which is 6% of the purchasing price, up to $10,000. The grant can be used to pay down payment/closing fees. It has been 2 1/2 months since the launching of this Grant. Based on the latest reports there is still $4 million remaining of the grant funds to assist first-time buyers with the down payment and closing costs. Don’t miss out on this opportunity to help in your home purchase.

Eligibility:
- Complete homeownership counseling program
- Must be first time home-buyer
- Must be a single-family home / duplex (no condominiums) in Philadelphia
- Must be income – eligible

Please note that this grants will be provided while funding is available.

For more information, please visit https://www.phila.gov/services/property-lots-housing/buy-my-first-home/ or call 215-686-9749.

You can also call PCDC at 215-922-6156 for more information.

<table>
<thead>
<tr>
<th>Household size</th>
<th>Maximum annual family income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$75,720</td>
</tr>
<tr>
<td>2</td>
<td>$86,520</td>
</tr>
<tr>
<td>3</td>
<td>$97,320</td>
</tr>
<tr>
<td>4</td>
<td>$108,120</td>
</tr>
<tr>
<td>5</td>
<td>$116,880</td>
</tr>
<tr>
<td>6</td>
<td>$125,520</td>
</tr>
<tr>
<td>7</td>
<td>$134,160</td>
</tr>
<tr>
<td>8</td>
<td>$142,800</td>
</tr>
</tbody>
</table>
PECO's Customer Assistance Program (CAP) provides a monthly credit for eligible low income customers. The credit is based on the customer's total household gross income and energy usage.

PECO calculates a customer’s annual credit using the following information:

- Monthly gross household income - Federal Poverty Level
- Annual energy usage – The amount of energy used at the property over the past 12 months
- Energy Burden – The percentage of household income that should go towards energy bills

The annual credit is then divided across 12 months and applied to a CAP customer’s bill each month. Because energy usage changes due to the impact of weather, a larger credit will be applied during months when customers normally use more energy.

To be eligible, monthly household income cannot exceed:

- $1,562 One person household
- $2,114 Two person household
- $2,667 Three person household
- $3,219 Four person household
- For each additional person add $553

When you are on CAP, you cannot be a customer of a competitive electric generation or natural gas supplier. If you think your household may qualify for CAP, we can help you to apply! Please call PCDC’s NAC office at 215-922-2150.

(Credit: PECO)
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 October 8th. The next three meetings are:

November 12th, December 10th, January 14th

Previous Cases:
There was no RCO case presented in previous meeting on September 10th.

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 Programs and Services

Teen Club Visits Penn and Drexel

On a hot and sunny day, PCDC Teen Club toured University of Pennsylvania and Drexel University led by PCDC’s interns, Brittany and Kathy. The teens visited iconic places of each campus, from the LOVE statue to the Mario the Magnificent Dragon Statue. Our interns shared their personal experiences about their respective universities. Kathy, a graphic design major, even got to show the teens her college, the Antoinette Westphal College of Media Arts and Design, and had them guess which displayed artwork was hers. After melting in the heat, they finished off the tours with drinks from Starbucks and TeaDo.

“I learned a lot about the resources provided by Penn and Drexel. Also, I got a better picture of the student life.”

“The people were really nice, and I liked how they explained the importance of each building”

“It was a great and informative tour that explained the gym resources, types of dorms, meal plans, and transportation.”

“A day well spent if you ask me.”
Know Your Rights as a Utility Customer in PA Series: Calculating Your Utility Bill

You have the right to receive a bill for your utility service once every billing period. Utilities usually send bills every month but sometimes bills are sent every two or three months (quarterly). Your bill will be based on either a meter reading or an estimate.

The Utility Meter and Meter Readings

If your utility sends you a bill each month, the utility will read your meter at least every other month. Utilities either have technology that allows them to read your meter automatically while others send meter readers and utility service personnel to visit your residence to get a meter reading.

You should always ask utility service personnel for their ID. Please call your utility immediately if you have questions about the identity of an employee. The meter is the property of your utility company. It is illegal for you to remove the meter or tamper with it. You have the responsibility to make the meter accessible for the utility service personnel to access and maintain.

Estimated Bills

Utilities that bill monthly may estimate your usage every other month. Your bill also may be estimated when extreme weather conditions, emergencies, strikes, or other circumstances prevent the company from taking an actual meter reading. The estimate is based on your previous usage through previous meter readings and may be adjusted for existing weather conditions. Your utility bill also may be estimated when the meter reader cannot gain access to your meter.

Supplying Your Own Meter Readings

If you would like all your bills to be based on actual meter readings instead of estimates, you may supply the utility with readings during estimated billing periods by contacting them via telephone, their website, or a meter reading card that you may ask for. The utility will also provide you with meter reading instructions.

Checking Your Utility Bill for Accuracy

If you think that your utility bill is wrong, you can check it in the following ways:

- Read your meter if you question the amount of service you have used and compare the meter reading to the meter reading that is on your bill. Note that your usage will have increased between the time the utility read your meter and when you take the reading, so you may get a higher meter reading.
- Compare the usage on the current bill to one you received at the same time last year. Remember to compare differences in usage rather than differences in the total dollar amount due. Don’t forget to consider severe weather conditions and changes in living habits such as additional family members, more time spent at home, new appliances, etc.
- Contact the utility immediately with any additional questions about your bill.

Savings Program for Home Purchase

IDAs (Individual Development Accounts) are special matched savings programs that assist working individuals to acquire productive assets that serve to increase financial stability and security, e.g. a first home, higher education, or a small business. There are different types of IDA programs that help establish a pattern of regular saving, provide an incentive for saving in the form of match money, and offer education and training that helps participants learn long-term money management skills. The United Way Housing IDA Program is designed to help participants pay for the down payment and closing costs on a first-home purchase. Participants must be first-time homebuyers and use their IDA savings and match at settlement, and are not permitted to use IDA funds to prepay expenses.

Eligibility Requirements:
1) Be residents of Philadelphia, Montgomery, Delaware or Chester County
2) Have signed a contract to purchase a home within TWO YEARS of enrollment
3) Have a net worth that is less than $10,000
4) Show proof of earned income
5) Meet program income guidelines for a household of their size. (Household adjusted gross income that either qualifies for the Earned Income Tax Credit or is at or below 200% of the Federal Poverty Level.)
6) Participate in financial education and first-time homebuyer education

<table>
<thead>
<tr>
<th>Household Size Maximum Income</th>
<th>1</th>
<th>$24,121</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>$32,481</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>$40,841</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>$49,200</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>$57,560</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>$65,921</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>$74,281</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>$82,641</td>
<td></td>
</tr>
</tbody>
</table>

Currently, Habitat for Humanity Philadelphia partners with United Way of Greater Philadelphia and Southern New Jersey (UWGPSNJ) to offer this Lubert IDA program to first time homebuyers. For more information about this program, please visit: [https://www.habitatphiladelphia.org/homebuyer-assistance -programs/](https://www.habitatphiladelphia.org/homebuyer-assistance -programs/)

PCDC will partner with Habitat for Humanity Philadelphia to offer IDA Program orientation on Saturday December 7th at 10 A.M. Please call PCDC Housing Counselor Ms. Peng at 215-922-6156 to register or for more information.

Credit: PECO
Credit Is An Asset! Credit brings opportunity! How You Can Establish And Build Your Credit Score!

Most of you have heard about the word “Credit”, but do not know much about it. Everyone needs credit, regardless of age. It is used to prove credibility to lenders, landlords, and employers, etc. Some people pay their bills on time, but do not have credit. That is because those on time payments do not get reported to the credit bureaus, which then do not generate a credit score on credit report. Without a credit score, so called no credit history, make it difficult to qualify for a loan or an apartment lease. Having no credit and having bad credit can make a company unwilling to work with you.

If you are aged 18 and up, looking to establish or build up your credit, make it your asset, you might want to start with a “Secured Credit Card”. So what is a secured credit card?

A secured credit card is backed by a security deposit which you make when you open the credit card account. The deposit is usually equal to your credit limit, so if you deposit $200, you'll have a $200 limit. Some credit card issuers might have lower security deposit for higher credit limit. See below chart.

The deposit reduces the risk to the credit card issuer: If you don't pay your bill, the issuer can take the money from your deposit. That’s why these cards are available to people with bad credit or no credit. If you use the card responsibly, your credit can improve enough to qualify for an unsecured card – one that doesn’t require a deposit. The bank will report your monthly consumption amount and repayment information to three credit bureaus, which are Experian, Transunion and Equifax. The issuer refunds the security deposit when you close the secured card account.

Here are some secured credit cards in the market that do not charge for annual fee:

<table>
<thead>
<tr>
<th>Issuers</th>
<th>Secured Card name</th>
<th>Annual Fee</th>
<th>Minimum Security Deposit &amp; Credit Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of America</td>
<td>BankAmericard Secured Credit Card</td>
<td>$0</td>
<td>$300 security deposit for $300 credit limit</td>
</tr>
<tr>
<td>Capital One</td>
<td>Secured Mastercard</td>
<td>$0</td>
<td>$49, $99 or $200 security deposit for $200 credit Limit</td>
</tr>
<tr>
<td>Citi Bank</td>
<td>Citi Secured Mastercard®</td>
<td>$0</td>
<td>$200 security deposit for $200</td>
</tr>
</tbody>
</table>

You can also go to your own bank to ask for information on the Secured credit card. If you need PCDC’s assistance to navigate through all resources, please call Ms. Peng at 215-922-2156 to make an appointment.

Equifax Breach

Various news organizations and online news sites reported that hackers stole 147 million Americans’ personal information from credit bureau Equifax. Equifax is one of the three major credit rating bureau in the United States. The Hacker attack took place between mid-May and Mid-July of 2017. The personal information include credit card numbers, Social Security numbers, birthdates, addresses and other identifying information. Equifax announced a settlement with FTC (Federal Trade Commission). Equifax has agreed to pay up to $700 million as part of a settlement agreement with FTC after the 2017 data breach.

PCDC has helped our clients to check if their information was stolen, and we have found that two client’s information was impacted by the accident. The easy step is go to [Https://bit.ly/2OgnKCI](Https://bit.ly/2OgnKCI), you input your last name and last 6 digit of your social security number. It will tell you quickly if you are or are not affiliated by the breach.

If you find your information was exposed as part of the data breach, then you can start to file a claim. Most likely you will be compensated with 10 years of free credit monitoring or maybe cash compensate according to how badly you were affected.
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, October 17th.

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 homeowner 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 $10,000</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 $10,000</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 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. Grant amounts may change without notice.

The Importance of Good Credit

You Have Rights

**KNOW YOUR RIGHTS AND PROTECT YOURSELF FROM BECOMING A VICTIM OF UNSCRUPULOUS LENDING TACTICS.**

With so many things to watch for, it is easy to be confused by credit and loan applications. You may be unsure of the process and even more confused if you are turned down for a loan or a credit card. The good news is that you have rights as a consumer at every step of the process.

Under the Equal Credit Opportunity Act, you cannot be declined credit or given a different rate because of your race, gender, marital status, religion, age, national origin or the receipt of public assistance. Public assistance must be considered in the same manner as other forms of income. Under this law, if you are declined credit, you have the right to know why. (Ask for a written explanation, or ask to speak with someone on the telephone to explain the reason your application was turned down.)

Under the Fair Credit Reporting Act, you have the right to know what information credit bureaus are distributing about you, and you are entitled to that information being correct.

Under the Truth-in-Lending Act, lenders are required to provide you with written disclosures about the cost of credit and the terms of repayment before you enter into the transaction.

Under the Fair Credit Billing Act, procedures are provided for resolving billing errors on your credit card account.

The bottom line is that you have important rights as a borrower for every loan transaction you enter. Know your rights and protect yourself from becoming a victim of unscrupulous lending tactics.
It has been a summer of fun!

Parks for Chinatown – Thursday Game Nights is a series of family-friendly events that took place at 10th Street Plaza and the Rail Park. Since the first game night on May 9th, we have engaged and served a diverse audience. We played Mahjong, Chinese Chess, Giant Connect Four, and badminton in Chinatown’s public space. We will always advocate for better space for our community to exercise and have fun!
這是一個充滿樂趣的夏天!

唐人街公園 - 週四遊戲之夜

是在10th Street Plaza和Rail Park舉辦的一系列家庭友好活動。自5月9日的第一個遊戲之夜以来，我們已經參與並服務於不同的觀眾。我們在唐人街的公共場所玩過麻將，中國象棋，巨人四連和羽毛球。我們將一直倡導為社區提供更好的空間來運動和玩樂。

UPenn的Center of Excellence in Environmental Toxicology邀請您參加一個焦點小組。這個焦點小組將關注唐人街的環境健康。你的反饋會幫助改善唐人街的社區福利。

焦點小組將在唐人街舉行，大約需要90分鐘。參與者會獲得午餐（或晚餐）和家庭鈉檢測試劑盒。參與者的可用性會確定焦點小組的時間和確切位置。國語和/或廣東話的焦點小組也有計劃。等待母語人士的興趣。

如果您有興趣，請填寫此興趣表 (https://forms.gle/8gPJLEtBfsU6rVhr7)，或發送電子郵件至Jamie Song (songia@sas.upenn.edu)

華埠公園

家庭活動日

有趣的家庭活動日將提供免費活動和適合所有年齡段的表演！加入Franklin Institute的互動表演, Mural Arts的藝術活動, 以及製作你自己的皮影並帶到當晚的皮影演出。我們還有K-Pop團體L8NITE的特別表演, 家庭瑜伽, 卡拉OK等等！

時間：2019年10月12日, 星期六, 下午3-5點

地點：Callowhill街1100號

更多信息：sitesoundsphila.org
家庭活動日由SITE/SOUND和華埠公園協辦。
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。下午班是下午 3 點至下午 7 點！

將到來的課程是 10 月 19 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:

<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 $10,000</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 assis-</td>
</tr>
<tr>
<td>Your First Home Program</td>
<td>Up to $10,000</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，請與您的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。

### 良好信貸的必要性-您應有的權利

你有必要了解自己的權利，保護自己，避免成為不肖貸款行為的受害者。

在申請信用或貸款時，有許多問題需要注意，有時難免會讓人感覺很混亂，理不清頭緒。

有可能您本來就對申請程序感到沒有把握，如果申請被拒，就更不知該如何處理了。

值得慶幸的是，在這過程的每一步中，作為消費者的您都享有一定權利。

按照 [平等信用機會法則 ] 的規定，貸款機構不得因您的種族、性別、婚姻狀況、宗教信仰、年齡、原國籍或接受公共援助而拒絕您的信貸申請。公共援助必須與其他類型的收入同等對待。根據該法則，如果您的信貸申請被拒，您有權利了解被拒的原因。（要求書面解釋，或者要求電話解釋申請被拒的原因。）

按照 [公平信用報告法則] 的規定，您有權利了解信用局發出的關於您的資料內容，有權利保分發的資料準確無誤。

按照 [誠實借貸法] 的規定，貸款機構必須在您貸款程序開始之前向您書面提供貸款收費及還款條款的要求。

按照 [公平信貸收費法則] 的規定，貸方必須為您提供處理信用卡賬單錯誤的程序。

總而言之，作為貸款者，您在每一次貸款中都享有不可忽視的權利。您有必要了解自己的權利，保護自己，避免成為不肖貸款行為的受害者。

*信息來源於Freddie Mac CreditSmart*
信用就是資產！信用帶來機會！如何建立和增加你的信用評分！

大多數人都聽過“信用”這個詞,但對此並不了解。無論年齡大小,每個人都需要信用。它被用來證明他們對貸方、房東和雇主等的可信度。有些人按時支付賬單,但沒有信用。這是因為那些準時付款沒有報告給信用機構,信用機構不會在信用報告上產生信用評分。如果沒有信用評分,即所謂的無信用記錄,則難以獲得貸款或公寓租賃資格。沒有信用和信用不良可能會使公司不願意與你合作。

如果你年滿 18 歲,想要開始建立你的信用,將其作為你的資產,你可能需要從“押金信用卡”開始。什麼是押金信用卡？押金信用卡由你在開立賬戶時支付的保證金支持。押金通常等於您的信用額度,因此如果你存入 200 美元,你將獲得 200 美元的限額。一些信用卡機構可能會降低保證金以獲得更高的信用額度。請見下圖。

存款減少了信用卡機構的風險：如果你不支付賬單,發卡機構可以從你的存款中扣款。這就是為什麼這些卡可用於信用不良或沒有信用的人。如果你負責任地使用該卡,你的信息額度可以提高到足以獲得無擔保卡的資格。銀行會將你的每月消費金額和還款信息報告給三個信用局,即 Experian,Transunion 和 Equifax。當你關閉安全卡帳戶時,發卡機構將退還保證金。

以下是市場上的一些押金信用卡,不收取年費：

<table>
<thead>
<tr>
<th>發卡機構</th>
<th>押金信用卡名稱</th>
<th>年費</th>
<th>最低保障金和信用額度</th>
</tr>
</thead>
<tbody>
<tr>
<td>美國銀行</td>
<td>BankAmericard Secured Credit Card</td>
<td>$0</td>
<td>$300 的保證金, $300 的信用額度</td>
</tr>
<tr>
<td>Capital One</td>
<td>Secured Mastercard</td>
<td>$0</td>
<td>$49, $99 或 $200 保證金, $200信用額度</td>
</tr>
<tr>
<td>花旗銀行</td>
<td>Citi Secured Mastercard®</td>
<td>$0</td>
<td>$200 保證金, $200信用額度</td>
</tr>
</tbody>
</table>

你也可以前往自己的銀行詢問押金信用卡的信息。如果你需要 PCDC 協助瀏覽所有資源,請致電電影女士 215-922-6156 進行預約。

Equifax Breach

新聞機構和在線新聞網站報導,黑客從信貸局 Equifax 竊取了 1.47 億美國人的個人信息。 Equifax 是美國三大信用評級局之一。黑客攻擊發生在 2017 年 5 月中旬至 7 月中旬之間。個人信息包括信用卡號,社會安全號碼,出生日期,地址和其他識別信息。Equifax 宣布與 FTC (聯邦貿易委員會) 達成和解。 Equifax 已同意支付高達 7 億美元,作為 2017 年數據洩露後與 FTC 的和解協議。PCDC 幫助我們的客戶檢查他們的信息是否被盜,我們發現兩個客戶的信息都受到了事故的影響。步驟是去 http://tt.ly/2OgnKCi 你輸入你的姓氏和社會安全號碼的最後 6 位數。如果您違反了違規行為,它會迅速告訴您。如果您發現您的信息是作為數據洩露的一部分公開的,那麼您可以開始提出索賠。根據您受到的影響,您有可能會獲得 10 年免費信用監控或現金補償。

您的健康．我們的焦點。

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。
見面 & 打招呼

在 PA 系列中了解你作為公用事業客戶的權利：計算你的公用事業賬單

你有权在每個結算週期收到公用事業賬單。公用事業公司通常會每月發送賬單，但有的時候會每隔二到三個月 ( 季度 ) 發送一次。你的賬單將將基於抄表或估算。

公用儀表與儀表數讀

如果你的公用事業公司每月向你發送賬單，公用事業公司至少每隔一個月將會進行抄表。

事業公司要么擁有自動讀取秒表的科技，而其他公司則會派出抄表員和設施服務人員到你的住所進行抄表。

你应该詢問事業服務人員的身分證，如果你對員工的身份有質疑，請立即致電到你的事業公司。儀表是你事業公司的財產，拆除儀表或篡改儀表是違法的。你有義務讓設施服務人員來訪和維修電表。

計算電費

每月收費的設施可能會每隔一個月估算你的使用情況。當極端天氣條件、緊急情況、罷工或者其它情況阻止公司實際抄表時，你的賬單也可能會被估算。估算值取決於你之前使用的儀表數量，可根據現有天氣情况进行調整。當儀表讀卡器無法訪問你的儀表時，也可能會估算你的水電費賬單。

提供你自己的儀表數字

如果你希望所有賬單都基於實際的儀表數字而不是估算。你可以通過電話、網站或你要求的抄表卡與事業公司在估計結算期間提供數字。該實用程序還將為你提供抄表說明。

檢查你的設施帳單的準確性

如果認為設帳單有誤，你可以通過以下方式进行檢查：

- 如果你對所使用的服务量有疑問，請閱讀你的儀表，並將儀表讀數與你賬單上的儀表數進行比較。請注意，你查取數字時，你的使用量會增加，因此你可能會看到更高的數字。
- 將當前賬單的使用情況與去年同期收到的賬單進行比較。請記住比較的差異，而不是應付的總金額差異。不要忘記考慮惡劣的天氣條件和生活習慣的變化，例如額外的家庭成員，更多的家庭時間，新家電等等。
- 如果你有關於賬單的其他問題，請立即聯系事業公司。

儲蓄 $2000，IDA(個人匹配儲蓄計劃) 匹配 $4000 用於購房！

IDA (個人匹配儲蓄計劃) 是特殊匹配的儲蓄計劃，可幫助工作者獲得有助於提高財務穩定性和安全性的經營性資產，例如：首次購屋，高等教育或小企業。有不同類型的IDA計劃，幫助建立定期儲蓄模式，提供匹配資金形式的儲蓄動力、教育和培訓，幫助參與者學習長期資金管理技能。United Way住房IDA計劃旨在幫助參與者支付首次購房的首期和結算費用。參與者必須為首次購房者並於結算時使用匹配之IDA儲蓄，禁止以IDA資金預付費用。

資格要求：
1) 為費城Philadelphia，蒙哥馬利Montgomery，特拉華Delaware或切斯特Chester縣的居民
2) 需於註冊兩年內簽訂購屋合同
3) 淨資產小於 $10,000
4) 提供資產證明
5) 符合其家庭規模的計劃收入準則。 ( 家庭調整後的總收入應符合所得稅抵免額或，等於或低於聯邦貧困線的200% )
6) 參加金融教育和首次購房者教育

家庭規模收入上限（人數/收入）：

| 1 | 24,121 |
| 2 | $32,481 |
| 3 | $40,841 |
| 4 | $49,200 |
| 5 | $57,560 |
| 6 | $65,921 |
| 7 | $74,281 |
| 8 | $82,641 |


PCDC與Habitat for Humanity Philadelphia合作，將於星期六12月7日上午10點提供IDA計畫介紹。請致電PCDC房屋顧問彭女士，電話215-922-6156進行註冊或了解更多信息。

Credit: PECO
以下是華埠街區目前和即將开展的區劃事宜。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10月8日舉行。接下來的三次會議將於以下日期舉行：
11月12日，12月10日，1月14日

上次會議案件：
在10月8日的上次會議中沒有評議新的RCO的案例。

下次案件：
目前沒有新的案件會在PCDC的公開會議上被討論。未來若在會議議程中添加了新的案件，PCDC會把信息公佈在Facebook官方主頁上。

PCDC項目和服務

青少年俱樂部觀光了賓大與德雷塞爾大學
八月九號可是個火熱的日子，在炎炎夏日之下，PCDC的實習生Brittany與Kathy領著PCDC的青少年俱樂部觀遊了賓夕法尼亞大學與德雷塞爾大學。青少年們參觀了兩所大學的著名地表，如愛心雕像與Mario the Magnificent Dragon Statue。我們的實習生們分享了她們在大學的經歷。Kathy是個平面設計專業的德雷塞爾大學在讀生。她還介紹了她的學院，the Antoinette Westphal College of Media Arts and Design，並且讓大家尋猜她的作品。在被烤曬數小時後，大家分別去了茶道與星巴克。我們手握著冷飲並完美結束了這次愉快的遊覽。

“我認識到了這兩所大學的各種設施與資源；同時我也對大學生活有了更加熟悉的了解。
“大家都非常友好，讓我最滿意的便是實習生們如何仔細講解了各個大樓的作用性與它們的重要性。”
“這是個非常有趣並詳細的遊覽，我了解到了德雷塞爾大的健身房，不同的學生宿舍與大學裏的交通系統。”
“我只能說今日是個愉快的一天。”
祝賀 National CAPACD 住房諮詢網絡在亞裔美國人和太平洋島民 (AAPI) 社區的 10 年來的成就

在 2019 年 8 月 13 日星期二和 8 月 14 日星期三，National CAPACD 在馬薩諸塞州的波士頓舉行住房諮詢網絡十年成就慶祝活動，PCDC 項目經理李萍好很榮幸的參與了此慶典參，並參加了住房諮詢項目培訓。

PCDC 於 2012 年加入國家 CAPACD 住房諮詢網絡。在過去十年中，National CAPACD 一直是美國住房和城市發展部 (HUD) 批准的唯一一個以 AAPI 為重點的住房諮詢機構。作為一個強大可信的 CBO 網絡，該網絡為低收入和中等收入的房主和租房者提供文化和語言相關的住房諮詢服務，以解決從預防驅逐到幫助家庭購買第一個住房等問題。該網絡由全國住房諮詢服務機構中的 20 個組織組成，在 14 個州和 19 個都市區開展業務，提供近 30 種語言的服務。每年，該網絡與萬多個低收入 AAPI 合作。PCDC 很榮幸成為該網絡的一員，並為亞太裔社區提供幫助。PCDC 期待與 National CAPACD 繼續合作，為中國社區提供有價值的住房諮詢服務。

住房諮詢計劃為消費者提供尋找、融資、維護、租賃或擁有住房的諮詢。該計劃還通過諮詢解決無家可歸問題，並幫助需要防止房子被拍賣的房主。PCDC 作為 HUD 認證的住房諮詢機構，提供購房前、購房後、租賃一站式中文諮詢。如需更多信息，請致電 215-922-6156 與我們聯繫。

DHCD, Division of Housing and Community Development 是 Department of Planning and development 的其中一個資助項目。這個項目的目的是為了幫助人們買他們的第一個房子，或者幫助他們維修現在的居所。它同時也資助開發商建築可負擔得起的住房。不僅如此，DHCD 項目還幫助患有 HIV/AIDS 的人群找到永久居所，並讓身有殘疾的人們更獨立的生活。

今年 6 月中旬，他們發布了一個新的補助，專為將在費城購買房子的首次購房者提供。這個補助的名字叫費城首次置業補助，補助金額為房價的 6%，最高可達 1 萬美元，可用於支付首付/過戶費用。

申請資格：
- 完成購房講座和 1 對 1 諮詢
- 必須是首次購房
- 房子需在費城購買，必須是獨棟房屋或複試，不包括公寓
- 符合收入要求 (參考下面表格)

請注意，這個補助為先到先得，想要申請的人可以盡快申請。


你也可以致電 PCDC: 215-922-6156 詢問更多信。

<table>
<thead>
<tr>
<th>家庭人數</th>
<th>收入上限</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$75,720</td>
</tr>
<tr>
<td>2</td>
<td>$86,520</td>
</tr>
<tr>
<td>3</td>
<td>$97,320</td>
</tr>
<tr>
<td>4</td>
<td>$108,120</td>
</tr>
<tr>
<td>5</td>
<td>$116,880</td>
</tr>
<tr>
<td>6</td>
<td>$125,520</td>
</tr>
<tr>
<td>7</td>
<td>$134,160</td>
</tr>
<tr>
<td>8</td>
<td>$142,800</td>
</tr>
</tbody>
</table>
用CRP來減少開銷吧

您是否為了維持生計而在苦苦掙扎？來看看PGW的CPR，這是個減少每月天然氣最有效的方法。有資格加入CPR的低收入客戶- PGW的客戶援助項目- 每月獲得更便宜的賬單。有的CPR客戶節省超過50%的費用。

通過CPR，客戶們可以享受額外的安心。

您是否有未付的餘額？如果你欠PGW錢，那麼每個月按時支付較小的餘額就能付清欠款- 在三年之內！您可以在我們日六個客戶服務中心之一親自申請。

當你申請時，請務必帶上：
- 過去30天的家庭總收入證明
- 所有家庭成員的SSN卡與生日證明

### 客戶援助項目（CAP）

PECO的客戶援助项目为低收入客户提供月度贷款。信用额度取决于客户的家庭收入与能源消费。

PECO將使用以下信息來計算客戶得年度信用:
- 每月家庭的總收入- 聯邦政府的貧困線
- 每年的能源用度- 過去12個月的能源開銷
- 能源費用的負擔- 有多少收入是用於能源花銷的

年度信用將在12個月中分掉，並每月用來支付CAP客戶的賬單。由於天氣的影響，能源使用會發生變化，因此更大額度的信貸將會用來支付能源開銷大的那幾個月。

援助的要求條件

要想符合要求，家庭的月收入不能超過:
- $1,562 單人家庭
- $2,114 雙人家庭
- $2,667 三人家庭
- $3,219 四人家庭
- 每多個家庭成員者加553美元

當您加入CAP時，您將不能成為具有競爭力的電源或天然氣供應商的客戶。

您如果認為您的家庭具有申請CAP的資格，我們可以幫您申請，請致電PCDC的NAC辦公室，電話是215-922-2156

(信用: PECO)
PCDC 項目和服務

青少年活動與機會:

重要公告:

十月SAT練習會在十月26日上午9:00至下午1:30於1001 Vine Street舉辦。
請通過ryan@chinatown-pcdc.org與Rosaline聯繫預訂座位。

免費兒童眼科檢查
在費城地區或者附近的十七歲以下,沒有保險,沒有過眼睛檢查,或者沒有通過檢查的青少年都可免費參與。欲了解更多信息,請給gksd@pccy.org發送郵件或是電話215-563-5848 x21
日期和時間：十月5日星期六，早上8:30 - 下午1:00
地點：Jefferson Alumni Hall, 1020 Locust Street

Old City老城集會
這個活動將突出本地最好的藝術和設計區,陳列出本地設計師,具有創建的公司,餐館,零售商,美術館,影院,文化,歷史,和建築。活動將會包括音樂演出,馬戲團表演,舞臺秀,家庭娛樂區,街頭表演,各種美食與飲品,街頭藝術,工業品,零售商品和100多位小攤。
日期和時間：十月13日星期天，早上11:00 - 下午6:00
地點：3rd & Arch Streets

費城雜技藝術學校青年劇團成長活動
加入在Kimmel Center舉辦的活動並參加一小時的兒童爵士舞講解或者音樂小劇場,孩子們將會唱歌,跳舞,和用他們的想象力來度過這個奇妙的活動！這是免費的活動來費城雜技藝術學校觀看一場免費的表演吧。
日期和時間：十月19日星期六，早上11:00 - 中午12:15
地點：Commonwealth Plaza, Inside the Kimmel Center, 300 S Broad St

Franklin Square噴泉秀——十月三十一號結束
一座180歲的噴泉——美國最老的噴泉——迎來了一次翻修,不僅現代化了它的基礎結構,並且加入了燈光和音樂。在公園的草地上找一個位置或者坐在長椅凳凳上觀看一場精心製作的水花舞蹈和各個年代的優美音樂吧。在黃昏後,噴泉暴雨還將會發出同步的彩色燈光！
日期和時間：從現在開始直到10月31號結束
地點：Franklin Square, 200 N6th Street

可口可樂學者計劃獎學金
該獎學金是一項以成就為基礎的獎學金,頒發給高中畢業生。學生因其領導和服務的能力以及對學校和社區產生重大影響的承諾而受到認可。基金會在2019年舉辦了第31屆,為超過6,150名可口可樂學者提供超過6900萬美元的教育支持。每年有150名可口可樂學者被選中獲得這筆20000美元的獎學金。立即申請！高中畢業生可以訪問cokeurl.com/apply2019申請成為可口可樂學者。
截止日期：2019年10月31日

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
1001 Vine Street,
老師: Clara Zheng

運動之夜
週二和周四 下午四點-六點
1001 Vine Street,
老師: Rosaline Yang

免費SAT模擬考試
每月的最後一個週六，早上九點到下午一點三十分 1001 Vine Street, Philadelphia, PA 19107 名額有限, 請電郵Rosaline Yang 至ryan@chinatown-pcdc.org進行預約。
溫暖陽光燦爛的日子，PCDC為Scott Hanson博士的賓夕法尼亞大學社會正義學院的一組學生帶來了唐人街之旅。由於他們的研究重點是如何爭取社會正義，我們參觀了該地區的許多歷史和文化中心，如原社區中心，唐人街慈善協會和特羅卡德羅。其中許多地點都強調了社區面臨的持續挑戰，特別是缺乏空間和有限的經濟適用房。學生們在仔細觀察早期移民留下的壁畫和標記時表達了興趣，這引發了對當前PCDC解決唐人街問題的討論。其他地點包括具有象徵意義的中國城友誼門和亞洲超市，讓學生更能夠深刻的了解居民的日常經歷。

華埠成為人口普查先鋒

你知道嗎？其實你有著很重要的影響力，學校的教育資金，政府的養老金以及補助金，或者是你家門口街道修繕的次數，這些你都可以參與改變。

每十年，聯邦政府就會主持一場全國性的人口普查，叫：。人口普查而下一屆即將在 2020 年的春天開始人口普查能夠幫助政府加強了解社區，城市，和每一個州當中的群人結構。並且是每一個生活在美國的居民的強制性居民義務。

人口普查將會這樣影響你

政府甚至許多私人企業都依賴著人口普查所帶來的信息，並根據這些資料為我們帶來必要的社區服務和需求。如果社區中有許多年輕人，社區資源將會傾向於教育和托兒所服務。如果社區中有許多不會說英語的居民，政府就可以有一個理由去翻譯社區中的通知和廣告。

截止於 9 月 17 日，Philly Counts 2020 和 PCDC 已經幫助了 2,000 位的費城居民了解人口普查的主權。在 PCDC 的辦公室中，70 多位講普通話和廣東話的居民學習到了人口普查的知識。

請繼續關注我們在每月的報紙上刊登的關於人口普查的信息。
十月2019

鼎華中心盛大開幕

誠邀: 鼎華中心開幕典禮
11月8日，10點，萬安街1001號

YOU ARE INVITED TO

GRAND OPENING
11.08.2019 10 AM
1001 Vine Street, Philadelphia, PA 19107