

## *A Chinese Kaleidoscope; An American Mosaic*

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Aiming at helping balance the scales so as to keep the city's marketplace fair, Department of Consumer Affairs takes responsibilities of protecting consumers from being falsely or unfairly charged or from being deprived of any right they're supposed to get in any purchase. The government has a restrict regulations on business practices and also the same facilitates them to work in an efficient, accountable and customer-friendly way. So even though a business owner looks to expand their store usage to the sidewalk, the permission and application of the DCA is a must. Also in order to sell merchandise from place to place, anyone has to get through the city peddlers license.

As for building construction, it's way easier to build 1to 3-families homes since it they have no special requirement about piling and groundwork. It usually takes less time and money to finish as well. To develop large buildings or skyscrapers however is very complicated; the costs could oftentimes soar high too. Generally speaking, a land with a size of 20\*100 square feet is good to build a home with one side or both sides next to others. And 40\*100 square land is enough for a separate house. What called a family home in New York usually covers a garage for all gas, heat, laundry equipment together with storage space. The 1<sup>st</sup> floor is usually compartmented into a kitchen, living room, and a half bathroom. And there are 3 to 4 bedrooms and 1.5 bathrooms on the 2<sup>nd</sup> floors. If that's a luxurious dwelling, it would probably take over 100\*100 square feet for everything there. Beyond the basic interior designs, there are more entertainment areas, such as a lounge room, gym, greenhouse, tennis court, swimming pool, etc. Many more rooms are also needed to fit in employees, too.

Because of the rising real estate market, the developers unlike before really strive to build or construct properties up as much as possible to reach the skyline. And to ensure more incomes, while buildings are still under construction, developers could often start to promote and sell the units. In this way, they could accelerate their tempo of mortgage return. Although some are more with a strong financial ability and they'd rent the buildings out until the constructions are well and fully finished.

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From my perspective, being a real developer needs a thorough schema to risk, to sort it out for all complex, and to communicate and smoothly work all professionals required for the whole development project. It's easier to buy an empty land to build or construct than to tear up an old building on which the new one would be based. Especially for some old buildings of an over-100-years history, they not only possess loose concrete walls, but also are tightly connected to the buildings by their 2 sides; a particular attention would have to be paid when tearing them down. To make sure that architect and construction workers are all safely and well doing their jobs every day is part on the developers' to-do list. In addition, developers should be always able to deal with all financial issues, like mortgage loans, construction budget, and all kinds of application fees. Nothing is really for sure until all or most units inside the properties are rented out or sold out then.

Unlike China with no special regulation on property construction or development, the U.S. government has intricate and strict regulations regarding construction varying in different states and areas. For instance, there are countless skyscrapers in midtown and downtown Manhattan while you'd only see a large number of 2 level houses in Queens. That's one of the common examples to explain there are diverse limits on building and land development here and there in U.S.A. it's very important when all constructions are finished, the properties need a series of severe and detailed inspection by the government to finally get certificate of occupancy to prove that the buildings or the houses are in livable condition.

Several hundreds of years ago, in Lower east Side (or now called Chinatown) were filled with 5 or 6 level buildings that were quite an epidemic of luxury at that time. Those old style buildings are constructed based on a stable groundwork, and the walls were also solidly built to prevent or reduce the noise. Also the drain system and all kinds of pipes made of tough and long-lasting materials are even usable now. That's hardly compared to those developers who are of low moral standards and construct Jerry-built houses nowadays.

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In view of traditional settings associated with home making, wood, stones, rods, steel and irons, concrete, etc. are what people usually utilize for construction. Those primary materials are still popular today. However in the latest 10 years, more and more new materials are supplied in the market. For example, the drains were used to be made of cast iron, now are replaced by PVC, that is east to set up or replace. And sheetrock used to wallboard is low cost, fire retardant and noise reducing, and also convenient to install. Eco-friendly paints are required today due to the awareness of environment protection. In older times, it takes forever to purchase all kinds of materials for house making at different stores; nowadays it's way easier to get everything at those giant one-stop shops, like Home Depot which offers goods and services of different price zones, huge parking lots, and also own stores at different locations all over U.S.A. As a homeowner in America, it had better be more sensitive to fix some tiny home problem on his or her own, though the large or serious ones could be asked for professional help from the experts. To be honest for those small problems, if even you wanna spend \$50 to hire a person to fix it, probably no one would take that job, either.

Hundreds of years ago, the Chines immigrants of last generation came and barely found other good ways to survive here, they hence took all labor jobs in catering, laundry, or gift industries so as to make a living. They often focused on buying properties for housing use, not further considering investing or being involved in the stock market. But in the latest 10 years, more and more people started to make a fortune through real estate investment; it brought about that all work in association with real estate was increasing and the market kept on going stronger as well. Step by step, real estate industry has replaced the catering industry to give the dreamiest and major types of jobs people long to pursue. Chinatown has been nearly all the same since 200 years ago when the Chinese immigrants started to gather here. Mott Street, Bayard Street, Pell Street, and Doyer Street are still the main streets right next to Little Italy.

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Since 1970s when the Establishment of Diplomatic Relationship between the People's Republic of China and the United States officially kicked off, the population of the Chinese immigrants in U.S.A. sharply increased. Also 80% of Little Italy and 98% of Chinatown have been mainly dwelled by Chinese. Although Rent Control and Rent Stabilization is applied to lots of conditions, the prices of properties there has been hugely risen up by 50 times than before.

### **Ever Since the Chinese Immigration Rush, Many from Shanghai and Hong Kong Rent their Houses to Be Sub-lessors**

The renting business covers a wide range of housing, stores, factories, office buildings, garages, parking lots, etc. 1-family homes, co-ops and condos are designed ideally for residence only. However as the rents have been greatly risen up, people would like to rent their extra rooms to newly-weds or singles for additional incomes. Though it's quite popular among the Chinese immigrant community, it is actually unusual to most American family with a long lasting, stable lifestyle.

Excluded luxurious properties, on most conditions, 1-family home is often not rented out; 2-families homes have a middle economical benefit; the value of 3-families usually is ranked the highest. In the case of renting regarding 1-family home, it's not illegal. In this way, the contract between tenants and landlords are not officially in a written format. 2 or 3-families homes are eligible for renting if desired or needed. Some extremely hardworking immigrants who rent the whole homes out even choose to live in the garage when they renovate the place into a poorly living way. The reason for them to endure all those is because they're hoping to get more rent incomes to payback the mortgage loans sooner.

Take sanitation of the whole environment of an apartment or a residence into further consideration, there are certain requirements to meet before loving in or renting out. There should be at least 1 window in living room or bedroom. And bathroom and kitchen are set up to satisfy daily basic needs of sleeping, eating, and excretion. Heat, electricity, gas, and all housing related equipment are indispensable to a living space. Whatever is broken in the apartment or home, the owners have to take full responsibility to fix it in time. Moreover, public hallways, elevators, fire escapes, cleaning chores and recycling are no exception in charge of by the owners or landlords too. In general, the contract will be agreed and signed based on a 1-year time frame.

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Some owners or landlords tended to make more money by illegally making their rented spaces as a refuge, an asylum completely full with sleeping beds and 1-2 simple bathroom equipment sets shared by a large group of tenants. They're hence always fined and asked to get everything back to the original status of the properties. Renting properties for commercial use is totally different case here. Usually the tenants will pay most or all of the equipment fees and are entitled to take care of fixing or maintenance. Regarding looking for a tenant, what you'd do for free is through friends' introduction, posting advertisements in the newspapers, some Web Site, and even on bulletin boards in some super markets. Paying for real estate service is however a more efficient and secure way. In order to earn the commission, real estate agent would be devoted to offering all types of good serviced. Considering if you get a tenant actually with a bad credit and won't be able to pay the rent on time as always, you'd probably rather avoid that hassle at the first beginning by means of consulting a professional broker. When tenant found by the landlord, he or she is commonly requested for a 1-month rent as deposit. And a simple contract easily seized at the stationary will be enough. As for a contract settled down between a landlord and a tenant for business, the landlord usually pays the agent. The tenant on the other hand needs to prepay the 1<sup>st</sup> month rent together with 1 2-3 months rent as deposit. Besides renting contract forms are various for selection; some even come in lots of riders up to over hundreds as if far more complicated than properties buying/selling contracts.

Since World War II, the U.S. government made laws of Rent Control aiming to protect the residents who're as tenants within 5 boroughs of New York. With Rent Control and Rent Stabilization regulations, all landlords can't randomly rise up rents anytime. It affected from 1945 to the early 1980, the real estate had been gloomy, and one Chinese immigrant would really make a living mainly or solely by real estate investment. Now there're 1,000,000 rent-stabilization residents and with the renewed Rent Control Policies, landlord get to gradually increase the rents year by year.

Section is another government program to help people who're on unemployment or with low pay incomes. They will be given a reimbursement of 60% to 90% of the rent before they get through a better job and financial status.

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Although U.S.A. is capitalism, the government is apparently with a standpoint to more protect and sort it out for the general public when it comes to some impasses or arguments between employees and employers, tenants and landlords, etc. Three major factors could account for the lawsuit between landlords and tenants. First is tenants' not being able to pay the rents. Second, tenants might conduct some illegal actions. Third is the not tricky situation where the tenants rent their rooms to others without any notice to landlords. If anyone falls in any of the former 2 kinds, it'd be easier to collect the proofs and then file the case. However the third one can take forever to get to solve it. As long as tenants could prove or show they're literally working on figuring it out for the rents either by government subsidies or through loans, landlords have no way to kick them out right away. Instead they need more patience to wait and needless to say they pay the lawyer fees on their own while tenants could be assisted by the government attorneys. The tenants on the contrary can be able to sue landlords for their negligence or poor maintenance of the rooms or apartments.

About a rental contract, it's also an agreement in theory written or set up for an equally fair intention regarding both legal obligations and protection to the 2 parties, the landlord and the tenant. Though as a matter of fact, it doesn't carry out like it's supposed to in real life. For example if the contract has a time frame for 5 years, within 5 years the landlord absolutely has no right to get back and rent the room or space to others even there's better offer for the rent payment. So it's for granted if the tenant wants to terminate the contract earlier, he or she is required to pay the rest of rents through the lease's up based on the contract. But things don't necessarily go that direction. Due to the government's favorable attitude toward the tenant, when it goes into law prosecution, there's usually no positive outcome waiting ahead for the landlord. It oftentimes ends up letting tenant leave and only keeping what have received from tenants.

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And elderly people enjoy a retirement fee and health insurance by laws; some with a poor financial status are qualified for rent support up to 20% and no need to worry about yearly-increasing rent that would be taken care by the government.

Back to the discussion of housing renting, if tenant pay the 1<sup>st</sup> month rent and deposit according to the contract, the landlord will get the room and keys ready for the tenant's movement. In the latest 010 years, some people as a sub-lessor would alone rent a huge apartment with 3-4 rooms and then rent most or all them out to others to make a profit, not only to pay their rents but also somehow like another income source.

Still nowadays many work as professional sub-lessors actually make a living that way. So those people typically rent a spacious apartment firstly and try squeeze as many double deck bed as possible in a room as what's popular Hong Kong in the early 50s. Sometimes it's hard to believe an apartment after that renovation could even fit 25-30 people. A few people can be able to rent more apartments and run the re-renting in a more systematic way to deal with all possible service and problems with tenants. Though days for sub-lessors are for sure to be more hectic, but the incomes in return for them could be double or more. Those grouped-bedding types of apartments probably only exist in Chinatown in Manhattan; it's seldom found in Queens and Brooklyn where Department of Buildings has a sound concern on children education. For instance, if there are 5,000 apartments swelling in the community and the government plan to have 2,000 kids to attend the school. However with those awkward renting things, there might be increasingly 12,000 residences and then 5,000 children for schooling accordingly. It's presumably a hinder on quality education, a safe and clean environment, an easy, efficient transportation, etc.

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So when the lease is up, the landlord will check if anything is damage in the room or space and then decide how much the deposit will be returned to the tenant. In the light of that the owner or landlord might possible come out any reason to keep the deposit, the tenant would usually take the deposit as the last month rent.

A Business rental contract is more detailed and complicated in regards to it longer time frame and more expensive rent. Plus the real tax is high and increases all the time, an yearly tax change together with a clear ratio of tax payment splits between the land lord and the tenant will be officially explicated in the contract since the first year as the based year. Also the landlord needs to ask the tenant to purchase fire insurance, liability insurance and equipment insurance. Once the fire happens, the insurance company will reimburse the damage and the casualty. It needs to be specified that the tenant cannot hold any illegal or dangerous events in the building. If the landlord is connected with any illegal behavior as well as the tenant, the building will be then confiscated. The landlord would clarify that the tenants have to pay for all heat, water and equipment fees needs for business; they also maintain and fix all system and equipment problem, too. Meanwhile, the type of business that the tenant conducts is clearly described in the contract. Furthermore, if the tenant rents a store facing the street, he or she is responsible to keep the sidewalk clean, including shoveling or spading snow in winter. The tenant is not allowed to make noise or bad smell so as to keep the environment clean, quiet and pleasant for residence. In order to prevent robbery, the tenant should be fully in charge of setting up burglary alarm or purchasing theft or burglary insurance beforehand. There will be a penalty imposed on the tenant if he or she will not pay the rent on time and pass the due date for 10 days. And during the last month of the contract, the landlord has the right to put "For Rent" sign on the building and also gets to showcase the space to those possibly new tenants.

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Those obligations and requirements above are better listed in details within a contract and all the application and inspection things all meet the regulations by the federal, state, and city government. If both 2 sides are introduced through the brokers, how much the broker fees would be and how it to be split by the landlord and the tenant is usually a must in the contract. Some contract is land lease that's for real state investment and development purpose and the time frame usually lasts for 50 to 70 years. It therefore might be passed along to the descendants of both landlord and tenant sides.

In recent year because of the real estate flippers, the prices for either lands or old building (ready to tear down) have sharply risen in Queens, Brooklyn, and particularly in Manhattan. Unlike the Chines and Hong Kong governments compete with developers to purchase lands, the U.S. government possess its lands and try to help people solve all problems of shelter and residence by not only providing subsidies but also offering low-priced building or homes for the markets every year.

In suburbs, the city or county government purchases lands at a low price or gets them for free from state or federal governments so as to build homes or apartments for the elders over 60 years old. The hosing would come in styles of family homes or apartment buildings and often be with a parking lot. The price is cheaper by 20% of the usual market price. Moreover the communities also build up all kinds of equipment to meet the life necessities for those elders, such as medical center, hotel, restaurant, supermarket, bank, hair and beauty salon, law firms, etc. there are also nursing homes for the aged who need special care to live as well. Though those places are built for the elders and are quite convenient, most healthy aged people are reluctant to move there to live with someone who's sick and fragile. When the elders can't take care of themselves, they'd be sent to live in the nursing home.

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The environment of nursing home is clean and comfortable with sun-drenched rooms where 4 aged will be sent to each of them to live in together. 24-hours watch and care will be offered; daily diet is carefully formulated by the nutritionist. The doctors and nurses are on duty all day long. And the hospitals are nearby in case any urgency happens. For those who have a more stable and better financial status, they probably are able to pay for roughly \$10,000 per month for the overall care and medical service not inclusive of some pricy medication when serious syndromes or sickness comes up. Those poor ones are usually fully take care by the government. The center for elders is totally different from the nursing home for aged; that's a place for recreation and lunch among elders. All kinds of services and salaries of employees working there are subsidized by the government. Lunch only charges the elders for \$5 cents, and they'd get to choose lots of activities and classes like English, majiang, singing, computer, books reading, chess playing, ping pong playing, and so on. The business hours would be usually 8a.m. through 5 p.m.

### **Chinatown Is Located in Downtown Manhattan and Mott Street Is No doubt Its Historic Heart**

Not until the middle of 19<sup>th</sup> century, the immigration history of Chinese started to spark in U.S.A. At that time American government looked to develop both eastern and western costs of its territory. And in order to well connect resources, elites, labors and help boost the economy, the First Transcontinental Railroad was planned to construct then. A large numbers of the Chinese people from Guangdong were sent to U.S.A. as minors as well as road paving workers. After hardworking for a long while, many Chines finally choose to stay and start all over in that new continent. So some crowded into San Francisco and dwelled since then; still others tcome to New York through a long train ride and gathered, loved together in Downtown Manhattan from the 1850s through 1970s.

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Gradually well-known Chinatown had existed in Downtown Manhattan for over 100 years. Also now nest to Little Italy, it makes a prosperous center. The first group of Chinese immigrations was from Guangdong; since then until the 1970s, more and more moved from Taishan. However after the Establishment of Diplomatic Relationship between the People's Republic of China began, there was a kind of Chinese immigration rush. People from all over China moved into New York and Chinatown no longer took up such a huge population. In this way new immigrants started to live Queens, Brooklyn, Long Island, New Jersey or even Upper state and Connecticut. New Chinatowns hence developed in Flushing, Queens and the areas particularly along 8<sup>th</sup> Avenue from 40<sup>th</sup> to 65<sup>th</sup> streets in sunset Park, Brooklyn.

Before the 1870s, the Chinese immigrants had a very limited range of selection for running a business. They often picked up restaurants, coffee shops, dry cleaning stores, gift store, etc. run on a family-based, small scale. The rest took up non-professional labor type jobs in American companies. The population of immigrants grew up to 250,000 from 1805 to 1975. And it increased to 1,000,000 from 1976 to 1999. And then from 2000 and 2009, its total amazingly hit 1,500,000. Ever since the 1980s, Chinese conducted open economy and the Era of Four Asian Tigers also showcase a rapid economic growth. The immigrants from Taiwan, Hong Kong, China, and South Asia started to come to U.S.A. for further study and investment, all reaching great achievements to be proud of.

### **Overall Introduction of 10 Main Streets in Chinatown**

1. Mott Street: it's located between Worth and Canal Streets and mainly occupied by people from Guangdong. It used to be no.1 Street in Chinatown when people mentioned about Mott Street. Dr. Dun Yat-sen's ever New York residence was on Mott Street when many traditional culture centers, like Chinese Consolidated Benevolent Association, Taishan Ning Young association were here as well. Mott Street was ever filled with famous groceries and now they are all gone. New restaurants somehow replaced the old ones, and there are several banks and office buildings standing around the corner.

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2. Pell Street: Located between Bowery and Mott Streets, Pell Street is one of the shortest streets in Chinatown. There used to be many good restaurants during the 1950s to 1970s, like “Bau Bau“ that ever run a good business just as what “Joe’s Shanghai Restaurant” does today. Many beauty salons and food massage places are gathered here. Summit Mortgage Bank sitting at the corner of Pell Street and Bowery Street is one of the historic landmarks in Chinatown. Wong Ta Sin Temple is on the other end of the street.

3. Bayard Street: Located between Bowery and Mulberry Streets. And the odd number of the street starts at “Lee Ho Fook Restaurant”, a busy and profitable restaurant with long business hours every day and a full working shift of 7 days week. Jing Building at 50 Bayard Street is the pioneer building that was transformed in to a condo apartment building. Du Ching Kong Sou in the middle of the street is the only club where the national flag of the People’s Republic of China would be risen up.

4. Doyard Street: Located between Bowery and Pell Streets, there is as if a hot spot for many beauty and hair salons on Doyard Street. Nan Hua Bakery was one of the good tea places and bakeries of the early time though its business has been declined nowadays.

5. Mosco Street: Located between Mott and Mulberry Streets, Mosco Street was named so in honor of a community leader. With a length of 220 feet, it is the shortest street in Chinatown. Here Church of the Transfiguration in Chinatown with a history over 2,000 years is one of the iconic historic landmarks of all time.

6. Elizabeth Street: Located between Bayard and Canal Streets, Elizabeth has the largest restaurant in U.S.A. and it could fit in 1,200 guests all at once. On of the allies here is famous as “Chinese Street” where there’re 45 stores selling cute Asian merchandise, such as accessories and dolls.

7. Chatham Square and Bowery Street: They’re right located between Worth and Canal Streets. 7 American and Chinese banks are crowded down here. The town arch by Manhattan Bridge is as spectacular as the Arc de Triomphe. Confucius Plaza Apartment is the No.1 skyscraper of Chinatown for business and residence usage. And the Lin Zexu and Confucius Statues, as well as the Kimlau Memorial Arch are all can’t-miss tourist spots in this neighborhood.