



During the COVID-19 Pandemic we want all residents and future residents to know that we are still here to serve YOU!

Kaftan Communities cares about you and our team members safety.

We are still available during our normal business hours by phone and email to assist you with your needs, questions, or concerns.

You can locate all phone and emails to communities at [Kaftancommunities.com](https://www.kaftancommunities.com) under the “Our Communities” tab at the top of the page.

If you are a potential new resident, we are offering virtual tours, and online applications!

**Below you will find all notifications that have been sent to our current residents and resources for those facing hardships during the COVID-19 pandemic.**

Thank you,

The Kaftan Communities Family



March 31, 2020

Dear Residents,

The coronavirus (COVID-19) pandemic has thrust our nation and our community into unknown territory. We recognize this may be a frightening time as many in our community have faced both health and economic impacts.

The last thing anyone wants to lose is a safe place to call home. We are here to assist you.

If you have suffered a job loss or other substantial loss of income due to the COVID-19 pandemic and are unable to pay rent, we encourage you to notify us as soon as possible to discuss potential alternative payment arrangements that may be made to accommodate your situation. Those currently experiencing financial hardship should be receiving stimulus money and/or unemployment benefits. Additionally, there are a variety of assistance programs to help with rent and food. This list can be found at [Kaftancommunities.com](https://www.kaftancommunities.com).

If you are not currently facing a COVID-19 directly related hardship caused by unemployment or work stoppage, please continue to pay rent as usual. As employers and as a business, we want to ensure we can continue to support the personnel and staff and all of our vendors and suppliers who work every day to provide essential services to all of our residents. We are all in this together, and if we work together, we can weather this storm.

For the health and safety of our staff and our residents, we are highly recommending that our residents utilize Rent Café or WIPS to submit their monthly rental payment.

We value all of our residents and we will support efforts by our leaders to help support members of our community during this pandemic

Please contact your onsite management office if you have questions or concerns

With sincerest appreciation,

Kaftan Communities



# Concerned About Rent?

## Here's How the Government Can Help

We know this is an unprecedented time of uncertainty and anxiety for our residents. We also know that many of our residents are suffering from job losses, furloughs and reduced hours. Fortunately, there is help available.

### Direct Payments

The federal government will be making one-time cash payments directly to our citizens. These payments should be issued during the month of April either by check or direct deposit. How much will you receive?

- **Individuals earning less than \$75,000 will receive \$1,200.**
- **Married couples earning less than \$150,000 will receive \$2,400.**
- If you have children, you will **receive \$500 per child.**
- **Individuals earning more than \$75,000 and less than \$99,000 – and couples earning more than \$150,000 and less than \$198,000 – are eligible for a lesser amount.**

### Enhanced Unemployment Benefits

If you have lost your job, you can apply for state unemployment benefits at [Michigan.gov/uja](https://Michigan.gov/uja).

Congress is enhancing state unemployment to provide more income and to cover more people.

- **Adds \$600 per week** for four months on top of state unemployment.
- **Adds up to 13 weeks of additional unemployment benefits** to those already enrolled but who are nearing the end of benefits.
- Expands the program to include a number of workers not normally eligible to receive unemployment benefits. This includes:
  - Freelancers
  - Independent contractors/gig workers
  - Self-employed
  - Those with limited work history
  - Employees who are still employed, but whose hours have been reduced

**It is important to apply as soon as possible.** To help expedite aid, the federal government is funding the first week of benefits to encourage states to waive traditional waiting periods, but it may still take a couple of weeks to be processed

### We're Here to Work with You

We understand there may be a delay in your ability to access these benefits. If that's the case, please talk to us. We are offering a number of rent flexibility options – payment plans, waived late fees and other options.

We're all in this together and all deserve safe and clean housing. We are thankful for the hard work of our employees in keeping our community operational and all they continue to do to prepare for and mitigate the negative consequences of the COVID-19 pandemic. To that end, we rely on rental payments to pay those workers and to cover our mortgage, utilities, maintenance and more.

If rental payments stop flowing, community stability and safety will be disrupted, just when peace of mind is most needed. We remain heartened by the stories of neighbors helping one another. Communities working together to stay safe is what will get us through this crisis, and we are here for you.



# WHEN THE PAYCHECK **STOPS**

An AFL-CIO Survival Guide  
to Unemployment





# SURVIVING UNEMPLOYMENT

## HOW TO SURVIVE COVID-19: CDC GUIDELINES

Wash your hands often with soap and water for at least 20 seconds. If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry. Avoid touching your eyes, nose and mouth with unwashed hands.

Avoid close contact with people who are sick. Put distance between yourself and other people if COVID-19 is spreading in your community. This is especially important for people who are at higher risk of getting very sick. Cover coughs and sneezes. Cover your mouth and nose with a tissue when you cough or sneeze, or use the inside of your elbow. Throw used tissues in the trash and immediately wash your hands with soap and water for at least 20 seconds, or use hand sanitizer. Visit [aflcio.org/covid-19](http://aflcio.org/covid-19) for more information.

## TALK TO YOUR FAMILY

Unemployment is tough on the whole family. Your spouse and children may feel helpless. Talk out your problems together and plan together. Explain your situation and include them in planning to deal with it together.

It helps to give each member of the family some positive steps they can do. By sharing the burden and pulling together, members of a family grow closer and draw strength from one another. A professional family counselor may be helpful.

## TURN TO YOUR UNION FOR HELP

Your union can help you when times are hard. Your union representative can let you know what member-only benefits you may be eligible for, or help identify public benefits that may be available to you, and advise you on how to keep your health insurance in the event of a layoff. Your AFL-CIO central labor council has information about available community services. A number of central labor councils around the country work closely with AFL-CIO/United Way Labor Liaisons and community services agencies who can help connect you to resources in your community. Visit <http://go.aflcio.org/unitedway> for more information.

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## GET THE HELP YOU NEED

While you were working, you helped pay for public programs through your taxes, and for community agency services through contributions to your local United Way and other organizations. So make your money work for you when you need it. We all need a little help at some time in our lives—don't be embarrassed to ask for the help you need.

## ONLINE RESOURCES FOR HELP

Visit this **comprehensive website** with links for finding state unemployment offices, assistance with job searches, information about job training programs, and more:

- [www.careeronestop.org/](http://www.careeronestop.org/)

Information about **unemployment insurance** and sources of other governmental assistance programs can be found here:

- [www.usa.gov/unemployment](http://www.usa.gov/unemployment)
- [www.usa.gov/benefits](http://www.usa.gov/benefits)
- [www.benefits.gov/](http://www.benefits.gov/)

**United Way**, a national partner of the AFL-CIO, supports 2-1-1, a national help line that helps individuals identify assistance and support they may be eligible to receive in their community. Call 2-1-1 from any phone or visit [www.211.org/](http://www.211.org/).

- AFL-CIO/United Way Labor Liaisons and community services agencies are knowledgeable about the resources available to families facing financial hardship. Visit <http://go.aflcio.org/unitedway> for more information.

**UnionPlus**, a partner of the AFL-CIO, is a consumer benefits program for union members and offers specific programs to assist members in times of financial hardship. Visit these websites for additional information:

- [www.unionplus.org/](http://www.unionplus.org/) and click on link for "Hardship Help" on webpage
- [www.unionplus.org/hardship-help/credit-counseling](http://www.unionplus.org/hardship-help/credit-counseling) to access Money Management International, which works with UnionPlus to provide budgeting and credit counseling assistance to union members

Websites for **career exploration**:

- [www.myskillsmyfuture.org](http://www.myskillsmyfuture.org)
- [www.mynextmove.org](http://www.mynextmove.org)





# TAKING CHARGE OF PERSONAL FINANCES

## 1 Determine Your Eligibility for Unemployment Benefits

People who lose their job through no fault of their own and have worked a certain number of hours may be eligible to receive unemployment; **eligibility requirements differ by state**. Visit [www.careeronestop.org/LocalHelp/UnemploymentBenefits/unemployment-benefits.aspx](http://www.careeronestop.org/LocalHelp/UnemploymentBenefits/unemployment-benefits.aspx) to look up eligibility requirements in your state. While unemployment benefits will be significantly less than what your salary was, they still will help you get by until you land your next job.

## 2 Prepare a Complete Household Budget

Getting control of your personal finances is important to survive unemployment. Use a household budget worksheet available at <http://go.afficio.org/budget> to see where you spend your money and where you can save. If appropriate, include your family in developing your budget.

Your budgeted expenses should include:

- **Fixed expenses** (mortgage, rent, taxes, insurance, loan installment payments, child support and other fixed monthly payments)
- **Variable monthly expenses** (food, gas, repairs, utilities, health care expenses, recreation and child care)
- **Future expenses** (income or property tax and other outstanding debts)

Your budgeted income should include:

- Income
- Savings
- Severance pay
- Unemployment compensation
- Accrued vacation pay

## 3 List Assets

Other assets may include:

- Cash value of insurance policies
- Prepaid burial or funeral policies
- Equity in your home (the difference between the value of your home and the amount you owe on your home)
- Resale value of vehicles, boat, RV, etc.

## 4 Set Priorities for Your Expenses

List payments in order of importance. This will help you pay first things first when money is short.

The most important thing will be your mortgage or rent payment, followed by utilities, health insurance and car payments. Child support or alimony payments (if any) are also a high priority.

## 5 Make a Complete List of Creditors

List the following information for each creditor:

- Company/organization, name, physical and email address, and phone number of a contact person
- Account number
- Total amount owed
- Payment schedule and interest rates

## 6 Notify Your Creditors Before You Get Behind

Determine how much you can pay regularly on each bill. If you need to negotiate a lower monthly payment than your creditors expect, determine the amount you can pay and contact them before you get behind to make arrangements for the new payment amount.

Creditors usually are easier to work with when you let them know about your situation before a severe problem arises.

Contact creditors in writing:

- Tell them you need to work out a plan for delaying, reducing or refinancing payments until you return to work
- Always include your account number, phone number and address in all correspondence
- Keep copies of your letters and follow up by phone
- When you make your follow-up phone call, record the date, time and with whom you spoke



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## 7 Pay What You Can

Even if you can't pay the amount creditors want, pay something regularly. This keeps your overdue balance as low as possible and lets creditors know you are making a good faith effort. Partial payment may keep your account from being turned over to a collection agency.

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## 8 Stay in Touch with Creditors

After your first letter, keep in regular contact with your creditors. This reassures them, shows a responsible attitude and may keep them from harassing you. Make sure you don't ignore mail from creditors that may contain important information about your account.

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## 9 Call a Credit Counseling Agency

Nonprofit credit counseling organizations can help you create a revised household budget, identify potential areas to reduce expenses and sources of additional income, provide advice on how to work with creditors, and more. Visit [unionplus.org](http://unionplus.org) for information on credit counseling.

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## 10 Stop Credit Purchases

Stop using all of your credit cards; interest on most credit purchases is extremely high. If you have advance warning that you'll be out of work, try to make larger payments to reduce the balance you owe.

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## 11 Reduce Household Expenses

- Adjust your buying habits—only shop when you need to, make a list, and compare prices and brands
- Use coupons
- Identify food pantries and other sources of free or lower-cost food
- Reduce cell phone plan costs, and internet and cable bills
- Reduce utility costs by:
  - Turning off lights, TV and appliances when not in use
  - Lowering the thermostat on your hot water heater and furnace, or turning up your air conditioner
  - Washing and drying only full loads of clothes or dishes
  - Calling utility companies to ask about hardship assistance
- Eliminate unnecessary car trips
- Consider getting a housemate/tenant to share household expenses

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## 12 Sell What You Don't Need

- Consider selling an extra vehicle or the boat or trailer you rarely use
- Look at your possessions to see which nonessential items could be sold or traded without significantly changing the way you live

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## 13 Check Into Other Financial Resources

- Take stock of your skills and abilities. Research opportunities, online or in your community, to earn income in the short term while determining longer-term plans (i.e., consulting or freelance work, completing online surveys, tutoring, testing products, pet sitting, making deliveries, doing handy work, etc.).
- Look into sources of financial assistance that may be available through federal and state government programs and nonprofit organizations (Supplemental Nutrition Assistance Program; Temporary Assistance to Needy Families, etc.) Visit [211.org](http://211.org) or call 2-1-1 to identify potential sources of help in your community.
- Review your life insurance policy or talk to your insurance agent to see whether you can borrow against your policy.
- You may be able to withdraw from your 401(k), but note that if you withdraw before age 59½, you will have a 10% penalty for early withdrawal and will owe taxes on the amount you withdraw.
- Explore the possibility of listing an extra bedroom on Airbnb.







# LOOKING FOR A JOB

## JOB SEARCH ACTION PLAN

### 1 Take stock of yourself

### 2 Find out who's hiring

### 3 Prepare for the job interview and follow up

### 4 Identify job training and education resources

You found the job you had. You can find another job. Sometimes changing jobs can be a positive thing. For example, you may have been thinking about getting into a different line of work and now have the opportunity to explore those options.

### 1 Take Stock of Yourself

- Create a list of job skills you've developed through work or volunteer experience
- Reflect on the type of work you enjoy doing and why—know your strengths, skills and interests
- Update your résumé to include new work experience or relevant information from the points above
- Identify working conditions that are important to you, including the pay and benefits you need to make ends meet



### 2 Find Out Who's Hiring

- Contact your union for help identifying other employers in your industry that are hiring
- Conduct a thorough online search for websites containing job postings
- Visit your area's American Jobs Center ([www.careeronestop.org/Site/american-job-center.aspx](http://www.careeronestop.org/Site/american-job-center.aspx)); work with a counselor to update your résumé and connect you to employers
- Let friends, family members and former co-workers know you are looking for work and ask them to watch for job openings
- Research ideas for professional networking and do it extensively—you never know who might be in a position to help or introduce you to someone who can
- Follow up on all job leads

### 3 Prepare for the Job Interview and Follow Up

- Find out as much as you can about the employer, industry (if it's unfamiliar) and job opening before you apply or are interviewed
- Prepare materials you'll need to take with you, such as copies of your résumé and any documents the employer requested you bring along
- Consider how you might answer typical interview questions, such as why are you interested in working for the company or why you're the best person for the job; anticipate questions the employer might ask based on the job description and your work experience, and role play the interview with friends and family members to practice responding to questions
- Research best practices for interviewing successfully and the protocol for following up (i.e., sending thank you notes to interviewer(s))

### 4 Identify Job Training and Education Resources

- Research free workforce development training at your local community college
- Visit the American Jobs Center in your area to identify job training and education programs: [www.careeronestop.org/Site/american-job-center.aspx](http://www.careeronestop.org/Site/american-job-center.aspx)



# AFL-CIO

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March 31, 2020

Dear Residents:

We are writing to you as a follow-up from our letter written March 25, 2020 about the preventative measures put in place at your community throughout this time. As we think of you as family, we want to provide you available resources for personal assistance. Please find the below as potential resources to assist you during this time.

**Michigan families can get food, cash, internet during coronavirus crises**

<https://www.bridgemi.com/michigan-health-watch/michigan-families-can-get-food-cash-internet-during-coronavirus-crisis>

**Protections, assistance available for Michigan utility customers during COVID-19 emergency**

<https://www.wxyz.com/news/coronavirus/protections-assistance-available-for-michigan-utility-customers-during-covid-19-emergency>

**Oakland Schools**

<https://www.oakland.k12.mi.us/covid-19-resources>

**COVID-19 Toolkit**

<https://www.oakgov.com/covid/resources/Pages/general-public.aspx>

**Oakland County COVID-19 References**

[https://www.theoaklandpress.com/lifestyles/oakland-county-community-calendar-march/article\\_2806a3d4-7061-11ea-8f36-ef06df387bad.html](https://www.theoaklandpress.com/lifestyles/oakland-county-community-calendar-march/article_2806a3d4-7061-11ea-8f36-ef06df387bad.html)

**Michigan Unemployment**

[www.michigan.gov/UIA](http://www.michigan.gov/UIA) or call 866-500-0017

Please, please remember to keep you and your family safe! Our normal social graces have changed for our future as a result of COVID-19. Remember the keys to staying safe:

***Social distancing is critical***

***Wash your hands!***

***Sanitize routinely***

***Be smart about it!!***

We will continue to provide you any updates that comes our way.

~Kaftan Communities



## ANNOUNCEMENT

### **Unemployment Benefits Increased and Expanded**

[Governor Whitmer today has announced new programs for workers affected by COVID-19.](#) The governor, under the federal CARES Act, signed an agreement between Michigan and the U.S. Dept. of Labor to implement Pandemic Unemployment Assistance and Compensation programs that grant benefits to workers who do not already qualify for state unemployment benefits. Workers include self-employed, 1099-independent contractors, gig, and low-wage workers who can no longer work because of the pandemic. The agreement also increases weekly benefits for all unemployed workers by \$600 a week and extends benefit payments from 26 to 39 weeks. If someone has already applied for unemployment benefits, you DO NOT need to reapply at this time.

**The UIA will provide additional guidance regarding eligibility and application details in the coming days as it implements these new programs.**

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### **New Filing Schedule**

The new system uses alphabetical order to manage web visits and calls. It is being implemented as UIA has moved nearly all of its staff members to customer service positions in order to faster assist Michiganders in filing for benefits. At the same time, the Michigan Department of Technology, Management and Budget is working to expand capacity and infrastructure of the State's online systems. Potential benefit recipients can help alleviate the system overload by following a few simple steps:

- If you have a computer and the internet, please use the website, not the phone system, to apply for benefits: [Michigan.gov/UIA](https://Michigan.gov/UIA).
- Log onto the website during off-hours for better access – late at night or very early in the morning.
- Please be patient. If the page is loading slowly, DO NOT refresh. Give it a few minutes to load.
- View the [online tool kit](#) and [frequently asked questions](#) before you apply to ensure that you have the appropriate information and documents you will need on hand.
- If you must use the Call Center, please observe the alphabetical system outlined below beginning this Sunday to help ease the burden.

### **Online Filing Schedule - [Michigan.gov/UIA](https://Michigan.gov/UIA)**

- Last names beginning with letters A-L are asked to file claims on Mondays, Wednesdays and Fridays.



- Last names beginning with letters M-Z are asked to file claims on Sundays, Tuesdays, or Thursdays.
- Saturdays will be available for anyone who could not file during their allotted window.

#### **Call Center Filing Schedule - 866-500-0017:**



- Last names beginning with the letters A-L are asked to call on Mondays and Wednesdays between 8 a.m.-5 p.m.
- Last names beginning with the letters M-Z are asked to call on Tuesdays and Thursdays between 8 a.m.-5 p.m.
- Fridays (8 a.m.-5 p.m.) will be available for anyone who could not file during their allotted window.

When you file will NOT affect whether you are approved for benefits or the amount of payment. You will be compensated from the date you were laid-off or released from your employment. You have 28 days from your last day of work to apply for benefits. UIA understands the urgency that benefit recipients are experiencing, but the fastest way to secure benefits is to follow the UIA guidelines.

The current situation is unprecedented, and UIA is doing everything in its power to ensure that those who are eligible for benefits receive them. Our team is working as quickly as possible to process applications and approve benefits. Your assistance is essential to maximizing our efficiency as we work to help all Michiganders get the financial support they have earned.

## UNEMPLOYMENT INSURANCE

### File Your Claim By Last Name

ONLINE FILING SCHEDULE:		CALL CENTER FILING SCHEDULE:	
 <b>michigan.gov/uia</b>		 <b>1-866-500-0017</b>	
<b style="color: orange;">A-L</b> FILE CLAIMS <b>Monday</b> <b>Wednesday</b> <b>Friday</b>	<b style="color: orange;">M-Z</b> FILE CLAIMS <b>Sunday</b> <b>Tuesday</b> <b>Thursday</b>	<b style="color: orange;">A-L</b> CALL ON <b>Monday</b> <b>&amp;</b> <b>Wednesday</b>	<b style="color: orange;">M-Z</b> CALL ON <b>Tuesday</b> <b>&amp;</b> <b>Thursday</b>
<b>Saturday</b> if you missed your days <b>WEBSITE IS 24/7</b>		<b>Friday</b> if you missed your days <b>8AM-5PM MON-FRI</b>	

The day or time of day in which a claim is filed will not impact whether you receive benefits or your benefit amount. Additionally, your claim can be backdated to reflect the date you were laid off or let go due to COVID-19.

For additional resources visit [Michigan.gov/UIA](https://Michigan.gov/UIA).



March 25, 2020

Dear Residents:

We are writing to you because we value the health and well-being of all residents and your families. **With new cases being diagnosed daily throughout our metro area, we can assume one of your neighbor residents will eventually contract COVID-19 (coronavirus).** In adherence to the HIPAA privacy rule, identities of all who inform us of illness must remain confidential. While we are unable to provide details related to this diagnosis, we would like to remind you of the additional precautions as designated by the Centers for Disease Control (CDC) in the event you have been exposed to COVID-19.

The CDC recommends **if you have possibly been exposed to COVID-19 and develop symptoms; fever, cough, or difficulty breathing, you should contact your healthcare provider for medical advice.**

Kaftan Communities is working with local, state and national health agencies on prevention and management in the event of an outbreak in our apartment community. Our company follows local, state, and national healthcare expert guidance and recommendations. According to the CDC, the best ways to reduce the risk of getting this or any viral infection include:

- Wash your hands often with soap and water for at least 20 seconds
- Avoid touching your eyes, nose, or mouth with unwashed hands
- Avoid close contact with people who are sick
- Clean and disinfect objects and surfaces
- Stay at home away from others if you are sick
- Cover mouth and nose with a tissue when coughing or sneezing, then throw the tissue in the trash and wash your hands
- Maintain 6 foot distance from others, use gloves in common areas, take the stairs one at a time

Centers for Disease Control (CDC) share continually updating information at:

- <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

Kaftan Communities takes this health risk very seriously. **Because cases of COVID-19 (coronavirus) may be confirmed within your community in the very near future, we ask you to accept this as notice to treat all common areas and public spaces as contaminated. Diligently utilize all the recommended actions as detailed above.**

Should you have any questions or special concerns, please contact your local healthcare provider.

Warmest Regards,

Kaftan Communities



March 18, 2020

Dear Residents,

**Kaftan Communities would like to share a few resources if you are currently facing a financial hardship during the Covid-19 Pandemic:**

- United Way has set up funds to help families with health care, financial resources and other services. Please visit [Unitedwaysem.org](https://www.unitedwaysem.org) or call hotline 2-1-1 available 24/7 for more information.
- USBG National Charity Foundation offers grant assistance for bartenders and their families. You may visit [Usbgfoundation.org](https://www.usbgfoundation.org) for more information.
- Gleaners Community Foodbank has food distribution sites thru metro Detroit. You may visit [Gcfb.org](https://www.gcfb.org) for more information.
- Michigan Unemployment Benefits Eligible employees should apply for unemployment benefits online at [Michigan.gov/UIA](https://www.michigan.gov/UIA) or 1-866-500-0017
- For Food, Cash, Medical, Childcare assistance please visit <https://www.michigan.gov/mdhhs/> for more information and how to apply.

**Below is an excerpt from the State of Michigan website.**

*We know that many families are and will experience economic pain as a result of the COVID-19 pandemic,” said Jeff Donofrio, Director of the Department of Labor and Economic Opportunity. “Our expansion of unemployment and workers’ compensation benefits is designed to help provide emergency support to Michigan’s working families.” The State is also seeking solutions for self-employed workers and independent contractors who traditionally do not have access to unemployment insurance.*

**Access to benefits for unemployed workers will also be extended:**

- Benefits will be increased from 20 to 26 weeks.
- The application eligibility period will be increased from 14 to 28 days.
- The normal in-person registration and work search requirements will be suspended.

We will continue all efforts to provide you and your family local and federal resources available.

Thank you,

Kaftan Communities