

Recovery Action Fund for Tomorrow (RAFT) Program

Frequently Asked Questions (FAQs)



RAFT is a one-time cash transfer program developed by Jewish Family Services (JFS), funded in partnership with the County of San Diego. It provides families and/or older adults (55+) with unconditional, unrestricted funds of \$4,000 to care for their most urgent needs. Below is a list of frequently asked questions (FAQ's) that may help assist you in your application process.

Who is eligible for the program?

RAFT will provide a one-time cash distribution in the amount of \$4,000 to address the growing need for flexible funds. Program participants who meet the eligibility criteria and submit a completed application will be selected by lottery.

1. Families with children under 18 years of age
2. Seniors (aged 55 and over)
3. Families caring for dependent or disabled adults may also apply
4. Recipients must be at least 18 years of age
5. San Diego resident of 39 Health Equity ZIP codes disproportionately impacted by COVID-19
6. Household income at or below 200% Federal Poverty Level (FPL)

HOUSEHOLD SIZE	200% FPL	100% FPL	ELIGIBLE?
1	\$29,160	\$14,580	Yes
2	\$39,440	\$19,720	Yes
3	\$49,720	\$24,860	Yes
4	\$60,000	\$30,000	Yes
5	\$70,280	\$35,140	Yes
6	\$80,560	\$40,280	Yes
7	\$90,840	\$45,420	Yes
8	\$101,120	\$50,560	Yes

Please refer to the chart above. For households with more than 8 people, add \$5,140 for each additional person to the annual income for 100% of the FPL.

What are the eligible zip codes for this program?

One of the eligibility criteria for this program is that applicants must reside in one of the 39 San Diego County Health Equity Zip codes disproportionately impacted by COVID - 19. These are outlined below and you can also find more information by clicking on the link here.

91901	91915	91948	91980	92058	92083	92110	92173	91905	91917
91950	92004	92060	92084	92113	92259	91906	91934	91962	92020
92066	92086	92114	92536	91910	91935	91963	92027	92070	92102
92139	92672	91911	91945	91977	92055	92081	92105	92154	

Is it really no – strings attached?

YES! You do NOT have to pay back the money or do anything beyond meeting the eligibility criteria and being selected for the program to receive it. Once the money reaches you, you are free to spend it however you see fit.

How do you define household?

For household size, you should count yourself, your spouse, and any other family member who depend on you to cover most of their expenses (for example: children, or elderly, sick or disabled family members) and that you claimed on your 2022 tax filing.

Who can apply?

Yes, the program will serve San Diego County's 39 Health Equity Zip Codes, and support residents earning 200% or less of the Federal Poverty Level (FPL). Applicants of the program must meet the eligibility criteria to be considered as participants to the program. Families and seniors who are at risk of experiencing homelessness will be prioritized.

When will the application open?

The online application opens on May 8th and will remain open for two weeks, closing on May 21st at 11:59pm. You must submit your application before the application deadline to be considered in the lottery.

How do you apply for this?

There will be an online application that you can access on our website, www.jfssd.org/economicmobility

Will the application be available in languages other than English?

Yes – the application will be available in English, Spanish, Arabic, Chinese, Vietnamese, Somali, Korean, Persian, and Tagalog.

What do I need to do to apply?

You will need to apply online and may be asked to submit documents for Jewish Family Service (JFS) to verify your identity, your annual household income, and proof of residency and determine your eligibility. If you are unable to submit the information requested, please indicate this on the application and a JFS team member will help with next steps.



What is the application process?

Eligible community members must complete an online application as a first step. You will be asked to answer questions and to provide documentation for JFS to verify your eligibility. After your application is submitted, eligible applicants will be selected by lottery and be contacted to verify the information submitted in the application. After verification, eligible and verified applicants will be notified of their selection, invited to enroll in the program and complete a program orientation. The orientation will provide an opportunity to ask any final questions and set up the process of receiving your one-time disbursement.

Can I apply more than once?

No, duplicate application forms will be flagged and removed from consideration.

Can multiple people from my family apply?

No, we will only accept an application from one member of each family or household. If multiple families live in the same residency, we will consider the applicant, their spouses and those claimed as dependents as one household.

Even if I am not eligible for this program, are there other support services available?

Yes, and the best way to access them is to call Jewish Family Service (JFS) Access Line with is (858) 637-3210, or 2-1-1. They will be able to offer a wide range of support services to meet many of your family's needs.

Do I still qualify if my youngest child turns 18 after starting the program?

Yes. Once you successfully complete the enrollment process, your spot in the pilot is secured. Your child aging past 18 once you have been enrolled is not grounds for disqualification.

Do I need to be a permanent resident or a U.S citizen to participate?

This program is open to all eligible residents of San Diego County, regardless of your legal immigration status. If you meet the eligibility criteria above, you are eligible and encouraged to participate/apply.

Would receiving this money affect my immigration status?

Not at all. All your information is kept secure and confidential. It will not be communicated or relayed to any government agencies without your expressed consent.

Will this be available to unhoused individuals?

Yes, we are prioritizing individuals that are at risk of experiencing homelessness. During the application process, we will ask you to provide limited information that verifies your status.

If a person is unhoused, how is their zip code determined?

If selected in the lottery, residency of applicants who have indicated they are unhoused will be verified during the verification stage. Allowable responses may include transitional housing, shelters, or other temporary dwellings. Those who are unsheltered may use the address or zip code where they spend the most time or receive primary care.

Can people apply using paper applications?

We are not accepting paper applications at this time but will be providing application support at local libraries and community centers. Staff cannot fill out applications, but they can help guide you through the process and assist you with uploading required documents. If you need support accessing the application, our team can be reached at guaranteedincome@jfssd.org or (858) 637-7350.



Is this available for people that just got out of prison?

Yes, we encourage anyone who meets the eligibility criteria to apply.

How will you select who receives the money?

After completing the application, participants will be selected through a lottery.

When will I know if I have been selected?

Once you complete your application, the JFS team will review your application for completeness and eligibility. Application review may take up to three weeks. After review, you will be placed into a lottery for potential selection. If you are selected, a JFS team member will reach out to notify you via email/text or your preferred method of contact. At that time, you will be invited to enroll in the program. There will be two cohorts of payment, the first payment occurring in June and the second payment in August.

If selected to participate in the program, how much money will I receive?

Individuals who are selected will receive a one-time cash distribution of \$4,000 in June or August.

Is the amount a person receives proportionate to their need or does everyone receive the same amount?

Each person that is accepted into the program will receive a one-time disbursement of \$4,000.

Does the money have to be used in a certain way?

This is unrestricted, unconditional cash so participants can use the money however they see fit to meet their needs.

If selected, how will I receive the money?

Payments will be distributed via a prepaid debit card sent in the mail or picked up at designated location(s). After Enrollment, JFS staff will communicate upcoming dates and times for orientation, card pick-up, and card mailing.

Will this be considered taxable income, impact my public benefits, or impact my eligibility for citizenship?

This funding qualifies as a tax-exempt charitable gift under IRS rules and will not be considered as income. As such, you do not need to claim it as income for your tax returns. If you have any questions about tax liability, we strongly recommend that you consult the IRS or a licensed tax professional. Even though this payment falls below the annual exclusion amount for gifts, there is a possibility that receiving this income could impact eligibility for some public benefits programs. This is because some programs do include gifts as a part of the calculation to determine eligibility. In addition, applicants may access an optional benefit advising document to estimate the impact of this income on existing benefits and empower you to make the best decision for your household.

Will JFS help me complete my application?

While we cannot fill it out for you, JFS can help guide you through the process and assist with document upload. If you need support accessing or filling out the application, our team can be reached at guaranteedincome@jfssd.org or (858) 637-7350.

