

Homeowner Assistance Programs

Jamie Eldrett Real Estate | Last updated: July 18, 2026 | Repair, weatherization, energy, and tax-relief programs available to homeowners in Grants Pass, Josephine County, and Jackson County

This guide answers a question that comes up constantly across the Rogue Valley: "is there help for this repair on my house?" Nearly every program below is income-qualified, funded through a limited annual allocation, and often has a waitlist. The right answer is almost always "call now and get on the list," even if a formal application window is closed. This document is organized geographically first (city limits, then county, then Jackson County), then by category (energy, statewide/federal, tax relief) for programs that aren't tied to one jurisdiction.

Funding levels, income limits, and program status change year to year and sometimes program to program. Confirm current details directly with the contact listed before making plans around a specific dollar amount or eligibility rule.

PROGRAM	SERVES	TYPE OF HELP	CONTACT
CDBG Weatherization/ Rehabilitation (City of Grants Pass)	Inside GP city limits	Major repairs: roof, HVAC, electrical, plumbing, ramps	Anne Ingalls, (541) 450-6060
Josephine County Home Repair Program	Josephine Co., outside GP city limits	Accessibility, weatherization, rehab repairs	Hel��ne Lulich, (541) 474-5220
UCAN Weatherization Assistance	Josephine & Douglas Counties	Insulation, air sealing, HVAC, energy repairs	(541) 956-4064
UCAN LIHEAP / Utility Bill Assistance	Josephine & Douglas Counties	Heating/utility bill payment	800-301-UCAN
ACCESS Weatherization Program	Jackson County	Insulation, air sealing, HVAC, energy repairs	(541) 779-6691

Jackson County Housing Rehabilitation (CDBG)	Jackson County	Zero-interest repair loans, up to \$25,000	Jackson Co. Administration
Rogue Valley Habitat - Critical Home Repair	Jackson County	Major structural/ health & safety repairs	Brandon Thoms, (541) 779-1983
Rogue Valley Habitat - A Brush With Kindness	Jackson County	Paint, ramps, grab bars - up to \$3,000	Brandon Thoms, (541) 779-1983
USDA Section 504 Repair Loan/Grant	USDA-eligible rural areas, both counties	Repairs (loan); hazard removal for 62+ (grant)	USDA RD Roseburg, (541) 673-6071
OHCS Restore Health & Safety funds	Statewide, via local partner orgs	Accessibility, code compliance, emergency repair	800-453-5511
Federal Home Energy Rebates (HOMES/HEAR)	Statewide	Up to \$14,000 toward efficiency/ electrification	homeenergyrebates.oregon.gov (not yet live)
Oregon DEQ Onsite Septic Loan Program	Statewide	Loan for septic repair/ replacement, up to full cost	oregon.gov/deq
OHA Healthy Homes / HUD Lead Hazard Reduction	Statewide, via local partner orgs	Lead hazard repair, pre-1978 homes	oregon.gov/oha
VA Disability Housing Grants (SAH/SHA/HISA)	Veterans, nationwide	Home modification/ building for disabled vets	Local VA Regional Loan Center
Oregon Manufactured Home Replacement	Statewide	Replace pre-1995 manufactured home	800-453-5511 (closed - see below)
			1-866-368-7878

Energy Trust of Oregon incentives	Pacific Power/ NW Natural/ Cascade/ Avista customers	Rebates: heat pumps, insulation, solar	
Senior & Disabled Property Tax Deferral	Statewide	State pays property tax, repaid later	County Assessor
HUD Foreclosure Prevention Counseling	Statewide, local delivery	Free counseling for at-risk homeowners	NeighborWorks Umpqua, (541) 673-4909

Inside Grants Pass City Limits

One program, one contact - annual application window

CDBG Weatherization/Rehabilitation Program (City of Grants Pass)

Funded through a federal Community Development Block Grant, offered every year since October 2022. Covers roofing, siding, windows and doors, drywall and ceilings, flooring, kitchen and bathroom remodels, HVAC replacement or repair, electrical service and rewiring, plumbing and sewer connections, access ramps and stair rebuilds, security systems, and fire suppression upgrades.

Who qualifies: owns and lives in the home (no rentals), home is within Grants Pass city limits, home is stick-built (mobile and manufactured homes do not qualify), household income within HUD limits for the area.

Funds are limited and set each year by the city's HUD award, so not every eligible repair gets funded and not every applicant gets approved. Applications open once a year, typically in September - the most recent window closed September 16, 2025, so the next is likely to open around September 2026.

Anne Ingalls, City of Grants Pass Community Development Department · aingalls@grantspassoregon.gov · (541) 450-6060. Program FAQs and the paper application are on the city's DocumentCenter page. Worth calling now to get on a notification list ahead of the September opening.

Josephine County, Outside Grants Pass City Limits

The county-run equivalent of the city program

Josephine County Home Repair, Weatherization/Rehabilitation Program

Runs the same way as the city program but for owner-occupied homes outside Grants Pass city limits, funded through a Community Development Block Grant awarded by Business Oregon from HUD. Covers accessibility modifications, weatherization repairs, and general rehabilitation. Funds are limited, applicants must meet income guidelines, and not every eligible repair is funded.

Hel ne Lulich, Josephine County Real Property Manager · (541) 474-5220 (county general line (541) 474-5221). Applications available through the county or at homebridging.com/rehab-and-weatherization.

UCAN Weatherization Assistance Program

Serves Josephine and Douglas Counties. Free energy-focused repairs for income-qualified homeowners and renters (with landlord approval): insulation, air sealing, HVAC and duct improvements, and related minor repairs, aimed at lowering utility bills and improving safety.

Income limit: at or below 200% of the Federal Poverty Level.

Call (541) 956-4064 or 800-301-UCAN to get on the waitlist. Funding is limited - the wait can run a couple of years, so it's worth calling now rather than waiting for a specific need.

UCAN LIHEAP / Utility Bill Assistance

Separate from the weatherization program - this pays toward a homeowner's or renter's heating/utility bill directly, for households struggling to pay or at risk of disconnection.

Income limit: at or below 60% of Oregon's median income.

800-301-UCAN to schedule an appointment. Pairs with the weatherization program - it's the near-term fix while you wait on the repair list.

Jackson County

Weatherization, county rehab loans, and Habitat's repair programs

ACCESS Weatherization Program

Jackson County's equivalent of UCAN's program. Covers ceiling, floor, and wall insulation, air leakage reduction, HVAC repairs and duct improvements, window work, and other energy-related minor repairs.

Income limit: at or below 200% of the Federal Poverty Level (households over six members should call for adjusted guidelines).

(541) 779-6691 · 3630 Aviation Way, Medford, OR 97504. Apply online or by paper form; maintains a waitlist tied to funding availability.

Jackson County Housing Rehabilitation Program (CDBG) CHECK FUNDING

Zero-interest loans up to \$25,000 for low-to-moderate income homeowners, repayable when the property sells. Past projects have included septic repair, heating system replacement, roofing, and accessibility upgrades. Administered by Jackson County Administration through a local nonprofit partner.

As of this writing, the county has no open funding cycle for this program. Worth checking back periodically rather than ruling it out permanently.

Jackson County Administration / Community Development - jacksoncountyor.gov.
Confirm current funding status before counting on this one.

Rogue Valley Habitat for Humanity - Critical Home Repair Program

Zero-interest loan covering major structural and health/safety repairs, evaluated case by case. Property gets a lien until the loan is repaid, so the homeowner needs sufficient equity to secure it.

Who qualifies: household income between 30% and 80% of Area Median Income for Jackson County; owns and occupies a permanent, stick-built home in Jackson County (manufactured homes and rentals don't qualify).

Documentation needed: homeowners insurance declaration page, two years of tax returns or recent pay stubs, recent bank statements, valid ID, and honorable discharge proof for veterans.

Brandon Thoms, Program Director · (541) 779-1983 · bthoms@roguevalleyhabitat.org

Rogue Valley Habitat for Humanity - A Brush With Kindness

Smaller and faster than the Critical Home Repair Program: exterior painting, wheelchair ramps, handrails and grab bars, and other minor exterior repairs, up to \$3,000 per household. Repayment is interest-free on a sliding scale tied to income and housing expenses, and the homeowner contributes roughly 10 hours of sweat equity per \$1,000 in repairs (waived for physical limitations).

Who qualifies: owns and occupies the home in Jackson County, household income below 80% AMI, unable to complete the repairs independently due to age, disability, or financial hardship.

Same contact as Critical Home Repair - Brandon Thoms, (541) 779-1983, bthoms@roguevalleyhabitat.org. The right first call if you need a ramp or grab bars rather than a full remodel.

Energy & Utility Bill Assistance

Not repair money, but real relief - and often the fastest one to get

Energy Trust of Oregon Incentives

Cash rebates (not income-restricted, but not free either) for heat pumps, insulation, windows, and solar. Available to customers of Pacific Power, NW Natural, Cascade Natural Gas, and Avista - the utilities serving Josephine and Jackson Counties (PGE customers are outside this service area). Low- and moderate-income households qualify for deeper discounts through Savings Within Reach and Solar Within Reach.

energytrust.org · 1-866-368-7878. Worth pairing with the weatherization programs above - if you don't qualify for free weatherization, you may still get a meaningful rebate here.

Oregon Energy Fund

A private nonprofit that funds one-time utility bill assistance grants, distributed locally through partner agencies - UCAN in Josephine County, ACCESS in Jackson County. Not applied for directly; it flows through the same intake as the LIHEAP/utility assistance programs above.

Route through UCAN (800-301-UCAN) or ACCESS ((541) 779-6691) depending on county - same call as the bill assistance program above.

Statewide & Federal Repair Programs

Not tied to city or county lines, but with their own eligibility rules

USDA Section 504 Home Repair Loan & Grant

A loan program to repair, improve, or modernize a home for very-low-income homeowners, plus a grant option for homeowners 62 or older who can't repay a loan, used specifically to remove health and safety hazards. Loan and grant combined can go up to \$50,000 (\$55,000 in a presidentially declared disaster area); grants alone are capped at \$10,000 lifetime (\$15,000 in disaster areas).

Who qualifies: household income at or below 50% of Area Median Income, unable to get affordable credit elsewhere, and - the catch - the property has to sit in a USDA-eligible rural area. Like USDA purchase loans, the eligibility map typically carves out the incorporated core of Grants Pass while covering most of the surrounding county, so check the specific address rather than assuming either way.

USDA Rural Development Service Center, Roseburg · 2593 NW Kline Street, Roseburg, OR 97471 · (541) 673-6071 ext. 4. Oregon state office: (866) 923-5626. Confirm the property's eligibility on the USDA Rural Development eligibility map before ruling it in or out.

OHCS Restore Health and Safety Funds

A state fund (from Oregon's Document Recording Fee) that Oregon Housing and Community Services distributes to local "qualified organizations" for accessibility and adaptability modifications, code-compliance updates, emergency repairs, and structural integrity work. It isn't applied for directly through the state - eligibility and current availability depend on which local organization is holding the funds at a given time, which in this area is likely to be one of the agencies already listed above (ACCESS, NeighborWorks Umpqua, or Habitat).

Call OHCS Homeownership at 800-453-5511 or HCS_Housing.Info@hcs.oregon.gov to ask which local partner currently holds RHS funds for Josephine or Jackson County - treat this as a lead to chase down rather than a program to apply to directly.

Federal Home Energy Rebates (HOMES/HEAR)

Not open yet - but the largest per-household dollar amount on this list once it is

Home Efficiency Rebates (HOMES) & Home Electrification and Appliance Rebates (HEAR) **NOT YET OPEN**

Oregon was awarded more than \$113 million in federal funding for these two rebate programs, run through the Oregon Department of Energy. Income-qualified households could receive 50% to 100% of project costs, up to \$14,000, for high-efficiency electrification and appliance upgrades (HEAR) or whole-home efficiency retrofits (HOMES).

As of mid-2026, neither program is accepting applications. The planned rollout is in phases: individual owner- and tenant-occupied units starting spring 2026, multi-unit and shared-system upgrades in summer 2026, and HEAR retail coupons at participating stores in fall 2026. Earth Advantage and Energy Trust of Oregon will process the rebates once live.

Check homeenergyrebates.oregon.gov periodically for the launch. This could be a meaningful amount of money for an income-qualified household planning an HVAC or electrification project.

Septic System Repair & Replacement

A gap the repair programs above don't fully cover on their own

Oregon DEQ Onsite Septic Loan Program

A statewide loan program, funded by the Oregon legislature and administered in cooperation with DEQ, that lets a homeowner borrow up to the full cost of a septic system repair or replacement. Not income-restricted the way the grant programs above are - it's financing, not a grant.

oregon.gov/deq (Onsite Septic Resources). For the permitting side of a septic project in Josephine County, contact the county's On-Site Septic Program directly at (541) 474-5444 (a different line than the Home Repair program above).

Two other paths already listed in this document also cover septic work: **USDA Section 504** (loan/grant, rural areas only) and **Jackson County's Housing Rehabilitation Program** (when funded) have both paid for septic repairs in the past. If you're facing a failed septic system, check all three.

Healthy Homes & Lead Hazard Reduction

Same "call around to the local partner org" pattern as Restore Health & Safety

Oregon Health Authority Healthy Homes Grant Program

Created by the 2021 Legislature (HB 2842), this program has the Oregon Health Authority fund local "eligible entities," who in turn give financial assistance directly to homeowners and landlords to repair and rehabilitate homes with health hazards - lead-based paint chief among them. HUD separately funds its own Lead Hazard Reduction grants nationally, generally targeting homes built before 1978 with a child under six or a pregnant occupant in the household, at or below 80% of Area Median Income.

Like the OHCS Restore Health and Safety funds above, this isn't something a homeowner applies for directly through the state - eligibility and current funding depend on which local nonprofit is holding the money.

oregon.gov/oha (Healthy Homes Grant Program) for the state side. Locally, ask about this in the same call as ACCESS or NeighborWorks Umpqua - they're the most likely to know if lead hazard funds are currently available for a pre-1978 home in the area.

VA Disability Housing Grants for Veterans

Stacks with, doesn't replace, Rogue Valley Habitat's veteran-friendly repair programs

Specially Adapted Housing (SAH), Special Housing Adaptation (SHA), Temporary Residence Adaptation (TRA) & Home Improvements and Structural Alterations (HISA)

Four VA grant programs help veterans with qualifying disabilities build, buy, or modify a home for independent living. **HISA** is the most broadly useful for an aging or disabled veteran: it doesn't require a service-connected disability, funds medically necessary modifications like ramps and accessible bathrooms, and pays up to \$6,800 for veterans with a service-connected condition rated 50% or higher (\$2,000 otherwise). It requires a prescription from a VA healthcare provider plus VA Form 10-0103.

SAH and **SHA** are substantially larger benefits for veterans with more significant service-connected disabilities, used to build a new home or make major adaptations to an existing one.

va.gov/housing-assistance/disability-housing-grants, or a local VA Regional Loan Center. If you're a veteran homeowner in Jackson County, look at these alongside Rogue Valley

Habitat's Critical Home Repair and A Brush With Kindness programs above - the two can stack.

Manufactured Home Replacement

Two separate programs - one closed, one worth a call

Oregon Manufactured Home Replacement Program **CLOSED**

Grants and forgivable loans to replace an older, energy-inefficient manufactured home (generally pre-1995) with a new one: a disposal grant up to \$15,000, a zero-interest 10-year forgivable loan up to \$100,000 (single-wide) or \$175,000 (double-wide), and an energy grant up to \$50,000-\$125,000 for Pacific Power/PGE customers. Income limit was at or below 100% of area median income.

Closed to new applications as of November 1, 2025. Worth checking periodically for the program to reopen, since it's the one option here that actually replaces a manufactured home rather than repairing it.

800-453-5511 · HCS_Housing.Info@hcs.oregon.gov · oregon.gov/ohcs

City of Grants Pass Manufactured Home Replacement Grant

A separate, city-level program - up to \$16,000 from Energy Trust of Oregon plus additional partner-agency funding toward replacing a manufactured home. Status and current funding weren't confirmed in this pass; worth a direct call to the city.

City of Grants Pass Community Development Department · (541) 450-6060. Ask specifically about the Manufactured Home Replacement Grant, separate from the CDBG Weatherization/Rehabilitation Program above.

Property Tax Relief

Not a repair program, but real monthly relief for seniors and disabled homeowners

Oregon Senior and Disabled Citizen Property Tax Deferral

The state pays a qualifying homeowner's county property taxes each November, and the homeowner repays the state later - with interest - when the home is sold or is no longer their primary residence. Effectively an interest-bearing loan against home equity, but it

keeps cash in a fixed-income homeowner's pocket year to year.

Who qualifies: age 62 or older, or disabled; owns and lives in the home; income under the program's threshold; sufficient home equity; carries homeowner's insurance.

Applications are accepted between January 1 and April 15 each year (late filing possible through December 1 with a fee).

Josephine County Assessor: 500 NW 6th Street, Grants Pass, OR 97526 · (541) 474-5260.
Jackson County Assessor: 10 S Oakdale, Room 300, Medford, OR 97501 · (541) 774-6061.

Foreclosure Prevention & Mortgage Counseling

Free, and often the most urgent call on this list

HUD-Approved Housing Counseling

Free, HUD-certified counseling for a homeowner behind on mortgage payments or worried about foreclosure - helps negotiate with the lender, explore a loan modification, or work through other options before it becomes an emergency. Delivered locally by ACCESS in partnership with NeighborWorks Umpqua, covering both Jackson and Josephine Counties - the same agencies already listed above for weatherization and down payment assistance.

NeighborWorks Umpqua · (541) 673-4909 · info@nwumpqua.org · nwumpqua.org. Or find any HUD-approved counselor nationally at (800) 569-4287. If you're behind on payments, call early - counseling is free and works best before a notice arrives.

Where to Start

1. **You live inside Grants Pass city limits and need a repair:** Anne Ingalls at the city, and get on the notification list ahead of the September application window.
2. **You live outside city limits in Josephine County and need a repair:** Hélène Lulich at the county, plus UCAN for anything energy-related (insulation, HVAC, air sealing).
3. **You live in Jackson County and need a repair:** ACCESS for energy-related work, Rogue Valley Habitat for structural repairs or a ramp/grab bars, and check whether the county's CDBG rehab loan has reopened.

4. **You're 62 or older in a rural part of either county:** USDA Section 504 grant is worth checking first - it doesn't have to be repaid if approved.
5. **You're struggling with a heating or utility bill right now:** UCAN (Josephine) or ACCESS (Jackson) for LIHEAP/bill assistance - faster relief than any repair program while a repair application is pending.
6. **You're 62 or older or disabled, and the tax bill itself is the problem:** the county Assessor's property tax deferral program.
7. **You own a manufactured home that needs replacing, not repairing:** the state program is closed for now - worth a call to the city about its separate manufactured home grant, and checking back with OHCS on the state program's status.
8. **You have a failed or failing septic system:** the DEQ Onsite Septic Loan Program first, then check USDA Section 504 and Jackson County's rehab loan (when funded) for grant-based options.
9. **You're a veteran with a service-connected disability and need home modifications:** VA housing grants (HISA for smaller modifications, SAH/SHA for larger ones) alongside Rogue Valley Habitat in Jackson County.
10. **You're behind on mortgage payments or worried about foreclosure:** NeighborWorks Umpqua for free HUD-approved counseling - call before a notice arrives, not after.
11. **You're planning an HVAC, insulation, or appliance upgrade and can wait a few months:** keep an eye on the Federal Home Energy Rebates - up to \$14,000 once the program opens in 2026.

Almost every program on this list is worth calling about even when funding sounds tapped out or a window sounds closed - waitlists move, funding cycles reopen annually, and being on file early is consistently the difference between getting help this cycle versus next. All programs listed are third-party; Jamie does not administer or guarantee any of them, and funding, income limits, and eligibility rules change. Confirm current details with the organization listed before making decisions. None of this is legal, tax, or financial advice; route income-qualification, loan-repayment, or lien questions to the program administrator or a qualified professional directly.