

# Moving to the Rogue Valley: The Money Guide

Jamie Eldrett Real Estate | Last updated: July 18, 2026

The lifestyle case for Southern Oregon makes itself: the sunniest corner of the state, real seasons, and towns that still know your name. This guide covers the money side, with real 2026 numbers: what living here costs, what homes cost by town, which taxes change when you arrive, and the assistance programs that apply to newcomers, because several of the best ones do.

## WHAT LIVING HERE COSTS (2026)

Grants Pass runs about 7% above the national average for total cost of living and roughly 31% below the Oregon state average; Medford is similar at about 8% above national. Typical monthly cost of living estimates run around \$2,650 for a single person and \$5,800 to \$5,900 for a family of four in either city.

**Home prices:** Medford median prices generally sit in the \$360,000 to \$440,000 range and Grants Pass in the \$320,000 to \$410,000 range, with rural and acreage properties on their own curve. Coming from a California metro, the housing math usually improves dramatically; coming from the Midwest or South, expect the reverse.

## THE TAX PICTURE WHEN YOU ARRIVE

- **No sales tax.** Oregon has none, state or local. Cars, furniture, everything.
- **Income tax is real.** Oregon's income tax runs higher than most states, topping out at 9.9%. If you are comparing take-home pay against a no-income-tax state, run the numbers before you commit.
- **Property taxes are capped.** Measure 50 limits assessed value growth to 3% a year, so long-term owners often pay tax on far less than market value. Your bill resets to the existing assessed value when you buy, not to your purchase price.
- **Working land is taxed lightly.** Buying acreage? Farm and forest special assessments can cut the tax bill sharply; see the companion Farm and Forest Tax Deferral guide.

## PROGRAMS THAT APPLY TO NEWCOMERS

Being new to Oregon disqualifies you from almost nothing. If you have not owned a home in the last three years, you count as a first-time buyer nearly everywhere it matters.

- **OHCS Flex Lending down payment assistance:** up to \$60,000 or 20% of purchase price for first-time and first-generation buyers at or below 100% of area median income, delivered locally by ACCESS in Medford, (541) 774-4305, and NeighborWorks Umpqua.
- **Oregon Bond Residential Loan:** below-market rate with grant-style assistance projected up to 5% of the loan for 2026, through participating lenders.
- **HOME Foundation Buyers Assistance Grant:** up to \$2,500 for eligible Jackson and Josephine county buyers, funded by the local and state Realtor associations. Income limits and a homebuyer education course apply.
- **USDA zero-down loans:** 99%+ of Josephine County is USDA-eligible rural area. Most addresses outside the Grants Pass city core qualify for 0% down. Check the specific address on the USDA eligibility map.
- **Energy Trust of Oregon:** rebates on heat pumps, insulation, windows, and solar for customers of Pacific Power, NW Natural, Cascade, and Avista. Buying an older home here usually means an efficiency project; this pays for part of it. [energytrust.org](http://energytrust.org).

## ARRIVAL CHECKLIST: THE FIRST 30 DAYS

- **Driver license and registration:** Oregon DMV gives new residents 30 days after establishing residency. [oregon.gov/odot](http://oregon.gov/odot).
- **Utilities:** Pacific Power (electric, most of the valley), Avista or NW Natural (gas by area), city water inside city limits, wells outside. Rural addresses: confirm internet options by address before closing, not after; coverage varies parcel to parcel.
- **Healthcare:** two hospital systems anchor the valley, Asante (Medford, Grants Pass) and Providence (Medford). Establishing a primary care provider can take months; get on a panel early.
- **Wildfire readiness:** if your new home has defensible space work to do, the free assessment and \$250 state grant in the companion Wildfire Preparedness guide is the place to start.

For the full picture beyond money, the companion **Moving to Southern Oregon** guide covers towns, lifestyle, and what surprises people most.

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Cost-of-living figures, price ranges, and program numbers are current as of mid-2026 and move constantly. All programs listed are third-party; Jamie does not administer or guarantee any of them, and income limits and funding availability change. Confirm current details with the program or a participating lender before making decisions. None of this is tax or financial advice.