Senior Homeowner Money Guide - Rogue Valley

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

Staying in your home longer, or making a move on your own timeline, is mostly a money question. Oregon and the Rogue Valley fund real programs that change the math: the state will pay your property taxes while you live in the home, subsidized in-home care exists for people over the Medicaid line, and grant money pays for ramps and grab bars. Most people find out about these programs years after they could have used them. Here is the list.

OREGON SENIOR AND DISABLED PROPERTY TAX DEFERRAL

The state pays your county property taxes each November, and the deferred amount is repaid, with 6% annual interest, when the home sells or stops being your primary residence. It is a loan against your equity that keeps cash in your pocket every year.

Who qualifies (2026): age 62 or older, or disabled; household income at or below $70,000 (raised from $60,000 in 2025); you have owned and lived in the home at least 5 years; home value within the program cap ($301,000 real market value for 2026, with a relaxed 150%-of-county-median test for owners of less than 17 years under HB 3712); homeowner's insurance in place.

When: apply between January 1 and April 15. Recertify every two years.

Josephine County Assessor: 500 NW 6th St., Grants Pass, (541) 474-5260 · Jackson County Assessor: 10 S Oakdale, Medford, (541) 774-6061 · oregon.gov/dor

IN-HOME CARE: OREGON PROJECT INDEPENDENCE

Oregon Project Independence (OPI) funds housekeeping, personal care, home-delivered meals, and case management for people 60 and older who need help with daily living but earn a little too much for Medicaid. The newer OPI-Medicaid program (live since March 2025) extends similar in-home support with different eligibility. Both are administered locally by the Rogue Valley Council of Governments, the Area Agency on Aging for Jackson and Josephine counties.

Where to start: the Aging and Disability Resource Connection (ADRC) is the front door for both programs and for every other senior service in the region.

ADRC: 1-855-673-2372 · adrcoforegon.org · RVCOG Senior & Disability Services: rvcog.org, (541) 664-6674

HOME MODIFICATION MONEY: RAMPS, GRAB BARS, ACCESSIBILITY

Rogue Valley Habitat for Humanity, A Brush With Kindness (Jackson County): ramps, handrails, grab bars, and minor exterior repairs up to $3,000, repaid interest-free on an income-based sliding scale. Brandon Thoms, (541) 779-1983.

VA HISA grant (veterans): pays up to $6,800 for medically necessary home modifications for veterans with a 50%+ service-connected rating ($2,000 otherwise), and it does not require a service-connected disability to use. Requires a VA provider's prescription. va.gov/housing-assistance/disability-housing-grants.

USDA Section 504 grant (rural, 62+): up to $10,000 lifetime for removing health and safety hazards, for very-low-income homeowners in USDA-eligible rural areas who cannot repay a loan. USDA Rural Development, Roseburg, (541) 673-6071.

City and county repair programs: the Grants Pass CDBG program and the Josephine County Home Repair Program both fund accessibility work for income-qualified homeowners. Full details are in the companion Homeowner Assistance Programs guide.

PLANNING THE MOVE ITSELF

When staying stops making sense, the money conversation changes shape. Three things worth knowing before you list: the federal capital gains exclusion ($250,000 single, $500,000 married filing jointly) applies to a primary residence you have lived in for 2 of the last 5 years; the Housing Alternatives Contact List (companion guide) maps every senior housing option in the valley, from independent living to home-sharing; and if the home holds a deferred property tax balance, it is repaid from sale proceeds at closing, so the payoff figure belongs in your net-proceeds math from day one.

Jamie holds the SRES (Seniors Real Estate Specialist) credential and offers a dedicated **Senior Transition Session** for exactly this conversation: jamie-the-realtor.com/bespoke-consultations.

All programs listed are third-party; Jamie does not administer or guarantee any of them. Income limits, funding, and eligibility rules change every year, and 2026 figures are cited where available. Confirm current details with the organization listed before making decisions. None of this is legal, tax, or financial advice; route tax and eligibility questions to the program administrator, your accountant, or an elder law attorney.