

Wildfire Preparedness & Defensible Space Programs

Jamie Eldrett Real Estate | Last updated: July 18, 2026 | Defensible space grants, home hardening, community wildfire programs, and insurance-of-last-resort for Grants Pass, Josephine County, and Jackson County

Southern Oregon's wildfire exposure is a live topic for almost every homeowner in this service area, whether the question is "can I get help clearing brush" or "why can't I get fire insurance." This is the companion guide to the Homeowner Assistance Programs guide - split out separately because wildfire touches insurance, land management, and community organizing as much as it touches home repair, and because this category tends to grow fast (new funding rounds, new eligible communities, insurance market shifts).

Eligible communities, funding levels, and program status change frequently in this category - more so than in most of the repair programs on the companion document. Confirm current status directly with the contact listed before making plans.

PROGRAM	SERVES	TYPE OF HELP	CONTACT
OSFM Defensible Space Assessment Grant	Statewide, ~50 eligible communities	\$250 after a free wildfire risk assessment	Local fire department / OSFM
Josephine County Firewise Defensible Space Project	Merlin, Williams, Takilma-O'Brien, Redwood Ave (GP), Selma	Up to \$2,500 for vegetation/fuel removal	(541) 474-5221
Jackson County Fire Hardening Grant	2020 wildfire burn areas (Almeda, South Obenchain)	\$350-\$2,200 per fire-hardening upgrade	Closed - see below
ODF Cost-Share Programs	Jackson & Josephine Counties	Cost-share for fuels reduction/forest health	Grants Pass (541) 474-3152 / Medford (541) 664-3328
Firewise USA Community Program	Neighborhoods/HOAs, both counties		Mike McLaughlin, (541) 474-5498

		Wildfire risk assessment + funding access	
Oregon FAIR Plan	Statewide	Insurer of last resort for fire coverage	(503) 643-5448

Statewide Defensible Space Assessment Grant

The fastest, lowest-barrier one to mention - starts with a free visit

Oregon State Fire Marshal Defensible Space Incentive Program

A \$250 grant available in roughly 50 participating communities statewide, tied to a free defensible space assessment from a local fire department or OSFM representative. The assessment identifies specific risks - vegetation under eaves or in gutters, brush and debris near decks and fences, overgrown branches, flammable material within 100 feet of the structure, and clearance around propane tanks - and the \$250 goes toward addressing what the assessment finds.

This is separate from the larger OSFM Community Wildfire Risk Reduction (CWRR) grants that fund programs like Josephine County's below - those go to communities/ organizations, not directly to individual homeowners.

Start with the local fire department to request the free assessment - that's the trigger for the \$250. The right starting point if you're asking "where do I even start" on defensible space, since it requires no upfront cost and no income qualification.

Josephine County Firewise Defensible Space Project

Bigger dollar amount, but restricted to five specific communities

Josephine County Emergency Management Firewise Program

Funded by an Oregon State Fire Marshal CWRR grant. Pays for fuel mitigation work - pruning, thinning, or removing vegetation within a 100-foot zone around the primary structure - up to \$2,500 or the lowest of three contractor bids, whichever is less.

Eligible communities only: Merlin, Williams, Takilma-O'Brien, the Redwood Avenue area of Grants Pass, and Selma. If you're outside these five communities, this specific

grant is out of reach, though the statewide \$250 assessment grant above and the ODF cost-share programs below are still open to you.

Process: get three quotes from licensed, bonded, insured Oregon contractors, submit to the Firewise Program Coordinator for approval, complete the work, and the program pays the contractor directly after verifying before/after photos. Funds are first-come, first-served until exhausted.

(541) 474-5221 · 500 NW 6th St., Grants Pass, OR 97526 · Monday-Friday, 8am-4pm.
Confirm the property falls within one of the five eligible communities before getting quotes.

Jackson County Fire Hardening Grant

Historical - funding expired, but the model may return

Jackson County / Oregon Building Codes Division Fire Hardening Grant Program **FUNDING EXPIRED**

Ran through Jackson County Development Services in partnership with the state Building Codes Division, for owners of homes (including manufactured homes) or businesses damaged or destroyed by the 2020 Almeda and South Obenchain fires, including burn areas within Phoenix and Talent city limits. Paid for fire-resistant rebuilding materials on a menu basis - \$350 for ember-blocking vents up to \$2,200 toward a more fire-resistant roof - including reimbursement for owners who had already rebuilt.

Funding expired at the end of June 2025. Listed here because the underlying need (fire-resistant rebuilding in burn-scarred areas) hasn't gone away, and a similar grant could reappear if the county or state funds another round, especially after a future fire season.

Jackson County Development Services - jacksoncountyor.gov. If you're in a burn area, it's worth a call, mainly to confirm whether a new funding round has opened.

ODF Cost-Share Programs

For larger-acreage or forested properties, not just a quarter-acre lot

Oregon Department of Forestry - Southwest Oregon District

ODF's Southwest Oregon District covers 1.8 million acres of forestland across Jackson and Josephine Counties and periodically runs cost-share programs for defensible space, fuels reduction, and forest health work on private land, particularly in higher-risk wildland-urban interface areas. Availability and terms shift with current state and federal funding, so this is a "call and ask what's open right now" resource rather than a fixed program.

Grants Pass Unit: 5375 Monument Dr., (541) 474-3152. Medford Unit: 5286 Table Rock Rd., Central Point, (541) 664-3328. Best fit if you own acreage or forested land rather than a standard in-town residential lot.

Firewise USA Community Program

Not direct funding - it's the front door to funding for a whole neighborhood

Firewise Communities / USA

A national framework, administered locally with ODF, for a neighborhood or HOA to organize around wildfire readiness. A specialist assesses the neighborhood's wildfire risk, then works with residents on a mitigation plan - and formal Firewise recognition is often the prerequisite for a community to become eligible for the larger CWRR-style grants (the kind that funded Josephine County's \$2,500 program above). Two Grants Pass neighborhoods, Forest Hills and Starlite Place, are already recognized Firewise communities.

Mike McLaughlin, Josephine County Firewise Coordinator · (541) 474-5498. For Jackson County, start with the ODF Medford Unit above to be routed to the current Firewise contact. If your neighborhood association or HOA hasn't looked into this yet, raise it - it's the mechanism that unlocks larger grants down the line, not just a designation.

Oregon FAIR Plan (Insurance of Last Resort)

Not a grant - the backstop when standard fire insurance isn't available at all

Oregon FAIR Plan Association

A last-resort insurance pool for homeowners whose property has been declined or non-renewed by the standard market - most often due to wildfire exposure, rural location, roof condition, or loss history. Covers fire and a limited set of other perils only; generally no liability coverage, dwelling coverage commonly capped around \$600,000, and claims are paid on actual cash value (depreciated), not full replacement cost. Most homeowners

using it pair it with a separate wrap or specialty policy to cover the gaps, which adds to the total cost.

Any Oregon-licensed property insurance agent can submit a FAIR Plan application. This matters mainly if you've been dropped by your insurer or can't get a quote at all - a real option, but a last resort rather than a first call.

(503) 643-5448 · info@orfairplan.com · 8705 SW Nimbus Ave., Suite 360, Beaverton, OR 97008. If you don't already have an agent who writes FAIR Plan policies, the Association will provide two local agent contacts on request.

Where to Start

1. **You want to reduce wildfire risk and don't know where to start:** the local fire department for a free assessment and the \$250 statewide grant - no eligibility restrictions beyond living in a participating community.
2. **You live in Merlin, Williams, Takilma-O'Brien, the Redwood Ave. area of Grants Pass, or Selma:** Josephine County's \$2,500 Firewise Defensible Space Project - the biggest single grant on this list for vegetation/fuel work.
3. **You own acreage or forested land in either county:** ODF's Southwest Oregon District cost-share programs - call to ask what's currently funded.
4. **You live in a burn-scarred area of Jackson County from the 2020 fires:** Jackson County Development Services, mainly to check whether the fire hardening grant has a new funding round.
5. **You want to organize your neighborhood or HOA around wildfire readiness:** Firewise USA - not money by itself, but usually the prerequisite for a community to unlock larger grants later.
6. **You've been dropped by your insurer or can't get a fire insurance quote at all:** the Oregon FAIR Plan - a real option, but a last resort, not a first call.

This category moves faster than most home repair programs - new funding rounds open and close with the fire season, and eligible-community lists get updated. Worth a status check each spring before wildfire season. All programs listed are third-party; Jamie does not administer or guarantee any of them, and eligibility and funding change frequently. Confirm current details with the organization listed. None of this is insurance, legal, or financial advice; route coverage and claims questions to a licensed insurance agent.

