

2023 LOS ALAMOS COUNTY AREA MEDIAN INCOME (AMI)

Figures in RED are directly from HUD 6/15/2023; other numbers have been extrapolated from that data

AMIs

Household size	30% AMI	50% AMI	60% AMI	TRUE													
	Limits	Limits	Limits	Low Income	80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
1 person	\$31,800	\$53,000	\$63,600	\$66,300	\$84,800	\$90,100	\$95,400	\$100,700	\$106,000	\$111,300	\$116,600	\$121,900	\$127,200	\$132,500	\$137,800	\$148,400	\$169,600
1.5 person	\$34,075	\$56,775	\$68,130	\$71,025	\$90,840	\$96,518	\$102,195	\$107,873	\$113,550	\$119,228	\$124,905	\$130,583	\$136,260	\$141,938	\$147,615	\$158,970	\$181,680
2 person	\$36,350	\$60,550	\$72,660	\$75,750	\$96,880	\$102,935	\$108,990	\$115,045	\$121,100	\$127,155	\$133,210	\$139,265	\$145,320	\$151,375	\$157,430	\$169,540	\$193,760
3 person	\$40,900	\$68,100	\$81,720	\$85,200	\$108,960	\$115,770	\$122,580	\$129,390	\$136,200	\$143,010	\$149,820	\$156,630	\$163,440	\$170,250	\$177,060	\$190,680	\$217,920
4 person	\$45,400	\$75,650	\$90,780	\$94,650	\$121,040	\$128,605	\$136,170	\$143,735	\$151,300	\$158,865	\$166,430	\$173,995	\$181,560	\$189,125	\$196,690	\$211,820	\$242,080
4.5 person	\$47,225	\$78,700	\$94,440	\$98,450	\$125,920	\$133,790	\$141,660	\$149,530	\$157,400	\$165,270	\$173,140	\$181,010	\$188,880	\$196,750	\$204,620	\$220,360	\$251,840
5 person	\$49,050	\$81,750	\$98,100	\$102,250	\$130,800	\$138,975	\$147,150	\$155,325	\$163,500	\$171,675	\$179,850	\$188,025	\$196,200	\$204,375	\$212,550	\$228,900	\$261,600
6 person	\$52,700	\$87,800	\$105,360	\$109,800	\$140,480	\$149,260	\$158,040	\$166,820	\$175,600	\$184,380	\$193,160	\$201,940	\$210,720	\$219,500	\$228,280	\$245,840	\$280,960
7 person	\$56,300	\$93,850	\$112,620	\$117,400	\$150,160	\$159,545	\$168,930	\$178,315	\$187,700	\$197,085	\$206,470	\$215,855	\$225,240	\$234,625	\$244,010	\$262,780	\$300,320
8 person	\$59,950	\$99,900	\$119,880	\$124,950	\$159,840	\$169,830	\$179,820	\$189,810	\$199,800	\$209,790	\$219,780	\$229,770	\$239,760	\$249,750	\$259,740	\$279,720	\$319,680

Rentals

Maximum affordable monthly rent

Assumes affordability = 30% of monthly household income

Maximum affordable monthly rent amounts should also include the following utilities: electric, gas, water, sewer, trash, & snow removal

Unit Size	HUD			TRUE													
	EXTREMELY LOW INCOME	50%	60%	HUD LOW INCOME	80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
Studio (1 person)	\$795.00	\$1,325.00	\$1,590.00	\$1,657.50	\$2,120.00	\$2,252.50	\$2,385.00	\$2,517.50	\$2,650.00	\$2,782.50	\$2,915.00	\$3,047.50	\$3,180.00	\$3,312.50	\$3,445.00	\$3,710.00	\$4,240.00
1 bed (1.5 person)	\$851.88	\$1,419.38	\$1,703.25	\$1,775.63	\$2,271.00	\$2,412.94	\$2,554.88	\$2,696.81	\$2,838.75	\$2,980.69	\$3,122.63	\$3,264.56	\$3,406.50	\$3,548.44	\$3,690.38	\$3,974.25	\$4,542.00
2 bed (3 person)	\$1,022.50	\$1,702.50	\$2,043.00	\$2,130.00	\$2,724.00	\$2,894.25	\$3,064.50	\$3,234.75	\$3,405.00	\$3,575.25	\$3,745.50	\$3,915.75	\$4,086.00	\$4,256.25	\$4,426.50	\$4,767.00	\$5,448.00
3 bed (4.5 person)	\$1,180.63	\$1,967.50	\$2,361.00	\$2,461.25	\$3,148.00	\$3,344.75	\$3,541.50	\$3,738.25	\$3,935.00	\$4,131.75	\$4,328.50	\$4,525.25	\$4,722.00	\$4,918.75	\$5,115.50	\$5,509.00	\$6,296.00
4 bed (6 person)	\$1,317.50	\$2,195.00	\$2,634.00	\$2,745.00	\$3,512.00	\$3,731.50	\$3,951.00	\$4,170.50	\$4,390.00	\$4,609.50	\$4,829.00	\$5,048.50	\$5,268.00	\$5,487.50	\$5,707.00	\$6,146.00	\$7,024.00

For Sale

Maximum Monthly Principal & Interest Payment

Based on the affordable monthly rent amounts above, less a \$350 allowance to cover taxes, insurance, and HOA dues

Unit Size	HUD			TRUE													
	EXTREMELY LOW INCOME	50%	60%	HUD LOW INCOME	80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
Studio (1 person)	\$445.00	\$975.00	\$1,240.00	\$1,307.50	\$1,770.00	\$1,902.50	\$2,035.00	\$2,167.50	\$2,300.00	\$2,432.50	\$2,565.00	\$2,697.50	\$2,830.00	\$2,962.50	\$3,095.00	\$3,360.00	\$3,890.00
1 bed (1.5 person)	\$501.88	\$1,069.38	\$1,353.25	\$1,425.63	\$1,921.00	\$2,062.94	\$2,204.88	\$2,346.81	\$2,488.75	\$2,630.69	\$2,772.63	\$2,914.56	\$3,056.50	\$3,198.44	\$3,340.38	\$3,624.25	\$4,192.00
2 bed (3 person)	\$672.50	\$1,352.50	\$1,693.00	\$1,780.00	\$2,374.00	\$2,544.25	\$2,714.50	\$2,884.75	\$3,055.00	\$3,225.25	\$3,395.50	\$3,565.75	\$3,736.00	\$3,906.25	\$4,076.50	\$4,417.00	\$5,098.00
3 bed (4.5 person)	\$830.63	\$1,617.50	\$2,011.00	\$2,111.25	\$2,798.00	\$2,994.75	\$3,191.50	\$3,388.25	\$3,585.00	\$3,781.75	\$3,978.50	\$4,175.25	\$4,372.00	\$4,568.75	\$4,765.50	\$5,159.00	\$5,946.00
4 bed (6 person)	\$967.50	\$1,845.00	\$2,284.00	\$2,395.00	\$3,162.00	\$3,381.50	\$3,601.00	\$3,820.50	\$4,040.00	\$4,259.50	\$4,479.00	\$4,698.50	\$4,918.00	\$5,137.50	\$5,357.00	\$5,796.00	\$6,674.00

Maximum Sales Prices

Assumes interest rate of 5.45%, 30 year loan term, and 90% loan-to-value (Interest rate is the Freddie Mac 10-year trailing average for 2013-2022)

Unit Size	HUD			TRUE													
	EXTREMELY LOW INCOME	50%	60%	HUD LOW INCOME	80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
Studio (1 person)	\$87,537	\$191,793	\$243,922	\$257,200	\$348,179	\$374,243	\$400,307	\$426,372	\$452,436	\$478,500	\$504,564	\$530,629	\$556,693	\$582,757	\$608,821	\$660,950	\$765,207
1 bed (1.5 person)	\$98,724	\$210,358	\$266,200	\$280,436	\$377,882	\$405,803	\$433,724	\$461,644	\$489,565	\$517,486	\$545,407	\$573,327	\$601,248	\$629,169	\$657,089	\$712,931	\$824,614
2 bed (3 person)	\$132,288	\$266,052	\$333,032	\$350,146	\$466,993	\$500,483	\$533,973	\$567,463	\$600,953	\$634,443	\$667,933	\$701,423	\$734,913	\$768,403	\$801,893	\$868,874	\$1,002,834
3 bed (4.5 person)	\$163,393	\$318,180	\$395,586	\$415,307	\$550,398	\$589,101	\$627,804	\$666,507	\$705,210	\$743,913	\$782,616	\$821,319	\$860,022	\$898,725	\$937,428	\$1,014,833	\$1,169,645
4 bed (6 person)	\$190,318	\$362,932	\$449,289	\$471,123	\$622,001	\$665,179	\$708,357	\$751,535	\$794,714	\$837,892	\$881,070	\$924,248	\$967,426	\$1,010,604	\$1,053,782	\$1,140,138	\$1,312,851

Last revised 8/29/2023

THESE FIGURES ARE SUBJECT TO CHANGE WITHOUT NOTICE