

2025 LOS ALAMOS COUNTY AREA MEDIAN INCOME (AMI)

Figures in RED are directly from HUD 6/15/2024; other numbers have been extrapolated from that data

AMIs

Household size	30% AMI Limits	50% AMI Limits	60% AMI Limits	Low Income	TRUE 80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
1 person	\$35,000	\$58,350	\$70,020	\$72,950	\$93,360	\$99,195	\$105,030	\$110,865	\$116,700	\$122,535	\$128,370	\$134,205	\$140,040	\$145,875	\$151,710	\$163,380	\$186,720
1.5 person	\$37,500	\$62,525	\$75,030	\$78,175	\$100,040	\$106,293	\$112,545	\$118,798	\$125,050	\$131,303	\$137,555	\$143,808	\$150,060	\$156,313	\$162,565	\$175,070	\$200,080
2 person	\$40,000	\$66,700	\$80,040	\$83,400	\$106,720	\$113,390	\$120,060	\$126,730	\$133,400	\$140,070	\$146,740	\$153,410	\$160,080	\$166,750	\$173,420	\$186,760	\$213,440
3 person	\$45,000	\$75,050	\$90,060	\$93,800	\$120,080	\$127,585	\$135,090	\$142,595	\$150,100	\$157,605	\$165,110	\$172,615	\$180,120	\$187,625	\$195,130	\$210,140	\$240,160
4 person	\$50,000	\$83,350	\$100,020	\$104,200	\$133,360	\$141,695	\$150,030	\$158,365	\$166,700	\$175,035	\$183,370	\$191,705	\$200,040	\$208,375	\$216,710	\$233,380	\$266,720
4.5 person	\$52,000	\$86,700	\$104,040	\$108,375	\$138,720	\$147,390	\$156,060	\$164,730	\$173,400	\$182,070	\$190,740	\$199,410	\$208,080	\$216,750	\$225,420	\$242,760	\$277,440
5 person	\$54,000	\$90,050	\$108,060	\$112,550	\$144,080	\$153,085	\$162,090	\$171,095	\$180,100	\$189,105	\$198,110	\$207,115	\$216,120	\$225,125	\$234,130	\$252,140	\$288,160
6 person	\$58,000	\$96,700	\$116,040	\$120,900	\$154,720	\$164,390	\$174,060	\$183,730	\$193,400	\$203,070	\$212,740	\$222,410	\$232,080	\$241,750	\$251,420	\$270,760	\$309,440
7 person	\$62,000	\$103,400	\$124,080	\$129,250	\$165,440	\$175,780	\$186,120	\$196,460	\$206,800	\$217,140	\$227,480	\$237,820	\$248,160	\$258,500	\$268,840	\$289,520	\$330,880
8 person	\$66,000	\$110,050	\$132,060	\$137,550	\$176,080	\$187,085	\$198,090	\$209,095	\$220,100	\$231,105	\$242,110	\$253,115	\$264,120	\$275,125	\$286,130	\$308,140	\$352,160

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 EXTREMELY LOW INCOME	50%	60%	HUD LOW INCOME	TRUE 80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
Studio (1 person)	\$875.00	\$1,458.75	\$1,750.50	\$1,823.75	\$2,334.00	\$2,479.88	\$2,625.75	\$2,771.63	\$2,917.50	\$3,063.38	\$3,209.25	\$3,355.13	\$3,501.00	\$3,646.88	\$3,792.75	\$4,084.50	\$4,668.00
1 bed (1.5 person)	\$937.50	\$1,563.13	\$1,875.75	\$1,954.38	\$2,501.00	\$2,657.31	\$2,813.63	\$2,969.94	\$3,126.25	\$3,282.56	\$3,438.88	\$3,595.19	\$3,751.50	\$3,907.81	\$4,064.13	\$4,376.75	\$5,002.00
2 bed (3 person)	\$1,125.00	\$1,876.25	\$2,251.50	\$2,345.00	\$3,002.00	\$3,189.63	\$3,377.25	\$3,564.88	\$3,752.50	\$3,940.13	\$4,127.75	\$4,315.38	\$4,503.00	\$4,690.63	\$4,878.25	\$5,253.50	\$6,004.00
3 bed (4.5 person)	\$1,300.00	\$2,167.50	\$2,601.00	\$2,709.38	\$3,468.00	\$3,684.75	\$3,901.50	\$4,118.25	\$4,335.00	\$4,551.75	\$4,768.50	\$4,985.25	\$5,202.00	\$5,418.75	\$5,635.50	\$6,069.00	\$6,936.00
4 bed (6 person)	\$1,450.00	\$2,417.50	\$2,901.00	\$3,022.50	\$3,868.00	\$4,109.75	\$4,351.50	\$4,593.25	\$4,835.00	\$5,076.75	\$5,318.50	\$5,560.25	\$5,802.00	\$6,043.75	\$6,285.50	\$6,769.00	\$7,736.00

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 EXTREMELY LOW INCOME	50%	60%	HUD LOW INCOME	TRUE 80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
Studio (1 person)	\$525.00	\$1,108.75	\$1,400.50	\$1,473.75	\$1,984.00	\$2,129.88	\$2,275.75	\$2,421.63	\$2,567.50	\$2,713.38	\$2,859.25	\$3,005.13	\$3,151.00	\$3,296.88	\$3,442.75	\$3,734.50	\$4,318.00
1 bed (1.5 person)	\$587.50	\$1,213.13	\$1,525.75	\$1,604.38	\$2,151.00	\$2,307.31	\$2,463.63	\$2,619.94	\$2,776.25	\$2,932.56	\$3,088.88	\$3,245.19	\$3,401.50	\$3,557.81	\$3,714.13	\$4,026.75	\$4,652.00
2 bed (3 person)	\$775.00	\$1,526.25	\$1,901.50	\$1,995.00	\$2,652.00	\$2,839.63	\$3,027.25	\$3,214.88	\$3,402.50	\$3,590.13	\$3,777.75	\$3,965.38	\$4,153.00	\$4,340.63	\$4,528.25	\$4,903.50	\$5,654.00
3 bed (4.5 person)	\$950.00	\$1,817.50	\$2,251.00	\$2,359.38	\$3,118.00	\$3,334.75	\$3,551.50	\$3,768.25	\$3,985.00	\$4,201.75	\$4,418.50	\$4,635.25	\$4,852.00	\$5,068.75	\$5,285.50	\$5,719.00	\$6,586.00
4 bed (6 person)	\$1,100.00	\$2,067.50	\$2,551.00	\$2,672.50	\$3,518.00	\$3,759.75	\$4,001.50	\$4,243.25	\$4,485.00	\$4,726.75	\$4,968.50	\$5,210.25	\$5,452.00	\$5,693.75	\$5,935.50	\$6,419.00	\$7,386.00

Maximum Sales Prices

Assumes interest rate of 6.60%, 30 year loan term, and 90% loan-to-value (Interest rate is the Freddie Mac)

Unit Size	HUD EXTREMELY LOW INCOME	50%	60%	HUD LOW INCOME	TRUE 80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
Studio (1 person)	\$91,337	\$192,896	\$243,653	\$256,397	\$345,168	\$370,546	\$395,925	\$421,304	\$446,683	\$472,061	\$497,440	\$522,819	\$548,197	\$573,576	\$598,955	\$649,712	\$751,227
1 bed (1.5 person)	\$102,211	\$211,054	\$265,443	\$279,122	\$374,222	\$401,416	\$428,611	\$455,805	\$483,000	\$510,195	\$537,389	\$564,584	\$591,778	\$618,973	\$646,167	\$700,557	\$809,335
2 bed (3 person)	\$134,831	\$265,530	\$330,815	\$347,082	\$461,384	\$494,026	\$526,668	\$559,310	\$591,952	\$624,594	\$657,237	\$689,879	\$722,521	\$755,163	\$787,805	\$853,090	\$983,659
3 bed (4.5 person)	\$165,277	\$357,523	\$442,797	\$464,116	\$613,346	\$655,983	\$698,620	\$741,257	\$783,894	\$826,532	\$869,169	\$911,806	\$954,443	\$997,080	\$1,039,717	\$1,124,992	\$1,295,540
4 bed (6 person)	\$191,373	\$406,701	\$501,810	\$525,711	\$692,030	\$739,585	\$787,140	\$834,695	\$882,250	\$929,805	\$977,360	\$1,024,915	\$1,072,470	\$1,120,025	\$1,167,580	\$1,262,690	\$1,452,909