

2026 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	45% AMI	50% AMI	60% AMI	TRUE		90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%		
	Limits		Limits	Limits	Low Income	80%													
1 person	\$35,900	\$53,865	\$59,850	\$70,020	\$74,800	\$95,760	\$101,745	\$107,730	\$113,715	\$119,700	\$125,685	\$131,670	\$137,655	\$143,640	\$149,625	\$155,610	\$167,580	\$191,520	
1.5 person	\$38,450	\$57,713	\$64,125	\$75,030	\$80,125	\$102,600	\$109,013	\$115,425	\$121,838	\$128,250	\$134,663	\$141,075	\$147,488	\$153,900	\$160,313	\$166,725	\$179,550	\$205,200	
2 person	\$41,000	\$61,560	\$68,400	\$80,040	\$85,450	\$109,440	\$116,280	\$123,120	\$129,960	\$136,800	\$143,640	\$150,480	\$157,320	\$164,160	\$171,000	\$177,840	\$191,520	\$218,880	
3 person	\$46,150	\$69,255	\$76,950	\$90,060	\$96,150	\$123,120	\$130,815	\$138,510	\$146,205	\$153,900	\$161,595	\$169,290	\$176,985	\$184,680	\$192,375	\$200,070	\$215,460	\$246,240	
4 person	\$51,250	\$76,905	\$85,450	\$100,020	\$106,800	\$136,720	\$145,265	\$153,810	\$162,355	\$170,900	\$179,445	\$187,990	\$196,535	\$205,080	\$213,625	\$222,170	\$239,260	\$273,440	
4.5 person	\$53,300	\$79,988	\$88,875	\$104,040	\$111,075	\$142,200	\$151,088	\$159,975	\$168,863	\$177,750	\$186,638	\$195,525	\$204,413	\$213,300	\$222,188	\$231,075	\$248,850	\$284,400	
5 person	\$55,350	\$83,070	\$92,300	\$108,060	\$115,350	\$147,680	\$156,910	\$166,140	\$175,370	\$184,600	\$193,830	\$203,060	\$212,290	\$221,520	\$230,750	\$239,980	\$258,440	\$295,360	
6 person	\$59,450	\$89,235	\$99,150	\$116,040	\$123,900	\$158,640	\$168,555	\$178,470	\$188,385	\$198,300	\$208,215	\$218,130	\$228,045	\$237,960	\$247,875	\$257,790	\$277,620	\$317,280	
7 person	\$63,550	\$95,400	\$106,000	\$124,080	\$132,450	\$169,600	\$180,200	\$190,800	\$201,400	\$212,000	\$222,600	\$233,200	\$243,800	\$254,400	\$265,000	\$275,600	\$296,800	\$339,200	
8 person	\$67,650	\$110,520	\$122,800	\$132,060	\$141,000	\$196,480	\$208,760	\$221,040	\$233,320	\$245,600	\$257,880	\$270,160	\$282,440	\$294,720	\$307,000	\$319,280	\$343,840	\$392,960	

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																			
HUD																			
EXTREMELY LOW																			
Unit Size	INCOME	45%	50%	60%	HUD LOW INCOME		TRUE 80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
Studio (1 person)	\$897.50	\$1,346.63	\$1,496.25	\$1,750.50	\$1,870.00	\$2,394.00	\$2,543.63	\$2,693.25	\$2,842.88	\$2,992.50	\$3,142.13	\$3,291.75	\$3,441.38	\$3,591.00	\$3,740.63	\$3,890.25	\$4,189.50	\$4,788.00	
1 bed (1.5 person)	\$961.25	\$1,442.81	\$1,603.13	\$1,875.75	\$2,003.13	\$2,565.00	\$2,725.31	\$2,885.63	\$3,045.94	\$3,206.25	\$3,366.56	\$3,526.88	\$3,687.19	\$3,847.50	\$4,007.81	\$4,168.13	\$4,488.75	\$5,130.00	
2 bed (3 person)	\$1,153.75	\$1,731.38	\$1,923.75	\$2,251.50	\$2,403.75	\$3,078.00	\$3,270.38	\$3,462.75	\$3,655.13	\$3,847.50	\$4,039.88	\$4,232.25	\$4,424.63	\$4,617.00	\$4,809.38	\$5,001.75	\$5,386.50	\$6,156.00	
3 bed (4.5 person)	\$1,332.50	\$1,999.69	\$2,221.88	\$2,601.00	\$2,776.88	\$3,555.00	\$3,777.19	\$3,999.38	\$4,221.56	\$4,443.75	\$4,665.94	\$4,888.13	\$5,110.31	\$5,332.50	\$5,554.69	\$5,776.88	\$6,221.25	\$7,110.00	
4 bed (6 person)	\$1,486.25	\$2,230.88	\$2,478.75	\$2,901.00	\$3,097.50	\$3,966.00	\$4,213.88	\$4,461.75	\$4,709.63	\$4,957.50	\$5,205.38	\$5,453.25	\$5,701.13	\$5,949.00	\$6,196.88	\$6,444.75	\$6,940.50	\$7,932.00	

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																			
HUD																			
EXTREMELY LOW																			
Unit Size	INCOME	45%	50%	60%	HUD LOW INCOME		TRUE 80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
Studio (1 person)	\$547.50	\$996.63	\$1,146.25	\$1,400.50	\$1,520.00	\$2,044.00	\$2,193.63	\$2,343.25	\$2,492.88	\$2,642.50	\$2,792.13	\$2,941.75	\$3,091.38	\$3,241.00	\$3,390.63	\$3,540.25	\$3,839.50	\$4,438.00	
1 bed (1.5 person)	\$611.25	\$1,092.81	\$1,253.13	\$1,525.75	\$1,653.13	\$2,215.00	\$2,375.31	\$2,535.63	\$2,695.94	\$2,856.25	\$3,016.56	\$3,176.88	\$3,337.19	\$3,497.50	\$3,657.81	\$3,818.13	\$4,138.75	\$4,780.00	
2 bed (3 person)	\$803.75	\$1,381.38	\$1,573.75	\$1,901.50	\$2,053.75	\$2,728.00	\$2,920.38	\$3,112.75	\$3,305.13	\$3,497.50	\$3,689.88	\$3,882.25	\$4,074.63	\$4,267.00	\$4,459.38	\$4,651.75	\$5,036.50	\$5,806.00	
3 bed (4.5 person)	\$982.50	\$1,649.69	\$1,871.88	\$2,251.00	\$2,426.88	\$3,205.00	\$3,427.19	\$3,649.38	\$3,871.56	\$4,093.75	\$4,315.94	\$4,538.13	\$4,760.31	\$4,982.50	\$5,204.69	\$5,426.88	\$5,871.25	\$6,760.00	
4 bed (6 person)	\$1,136.25	\$1,880.88	\$2,128.75	\$2,551.00	\$2,747.50	\$3,616.00	\$3,863.88	\$4,111.75	\$4,359.63	\$4,607.50	\$4,855.38	\$5,103.25	\$5,351.13	\$5,599.00	\$5,846.88	\$6,094.75	\$6,590.50	\$7,582.00	

Maximum Sales Prices																			
Assumes interest rate of 6.60%, 30 year loan term, and 90% loan-to-value (Interest rate is the Freddie Mac)																			
HUD																			
EXTREMELY LOW																			
Unit Size	INCOME	45%	50%	60%	HUD LOW INCOME		TRUE 80%	85%	90%	95%	100%	105%	110%	115%	120%	125%	130%	140%	160%
Studio (1 person)	\$95,252	\$173,389	\$199,420	\$243,653	\$264,443	\$355,606	\$381,637	\$407,669	\$433,700	\$459,731	\$485,762	\$511,793	\$537,824	\$563,855	\$589,886	\$615,917	\$667,980	\$772,104	
1 bed (1.5 person)	\$106,343	\$190,123	\$218,013	\$265,443	\$287,604	\$385,356	\$413,247	\$441,137	\$469,028	\$496,918	\$524,809	\$552,699	\$580,590	\$608,480	\$636,370	\$664,261	\$720,042	\$831,604	
2 bed (3 person)	\$139,833	\$240,326	\$273,794	\$330,815	\$357,303	\$474,606	\$508,074	\$541,543	\$575,011	\$608,480	\$641,949	\$675,417	\$708,886	\$742,354	\$775,823	\$809,291	\$876,229	\$1,010,103	
3 bed (4.5 person)	\$170,931	\$287,006	\$368,219	\$442,797	\$477,394	\$630,460	\$674,166	\$717,873	\$761,580	\$805,287	\$848,994	\$892,700	\$936,407	\$980,114	\$1,023,821	\$1,067,527	\$1,154,941	\$1,329,768	
4 bed (6 person)	\$197,680	\$327,227	\$418,749	\$501,810	\$540,464	\$711,308	\$760,068	\$808,828	\$857,587	\$906,347	\$955,107	\$1,003,867	\$1,052,627	\$1,101,386	\$1,150,146	\$1,198,906	\$1,296,426	\$1,491,465	