

Adjusted Income Limits

	1 Person	2 Person	3 Person	4 Person
Bernalillo	\$22,050	\$25,200	\$28,350	\$31,450
Catron	\$16,950	\$19,400	\$21,800	\$24,200
Chaves	\$17,500	\$20,000	\$22,500	\$25,000
Cibola	\$16,950	\$19,400	\$21,800	\$24,200
Colfax	\$18,550	\$21,200	\$23,850	\$26,450
Curry	\$19,500	\$22,250	\$25,050	\$27,800
De Baca	\$16,950	\$19,400	\$21,800	\$24,200
Dona Ana	\$16,950	\$19,400	\$21,800	\$24,200
Eddy	\$22,050	\$25,200	\$28,350	\$31,500
Grant	\$16,950	\$19,400	\$21,800	\$24,200
Guadalupe	\$16,950	\$19,400	\$21,800	\$24,200
Harding	\$18,000	\$20,550	\$23,100	\$25,650
Hidalgo	\$17,300	\$19,800	\$22,250	\$24,700
Lea	\$20,100	\$22,950	\$25,800	\$28,650
Lincoln	\$20,100	\$22,950	\$25,800	\$28,650
Los Alamos	\$36,900	\$42,150	\$47,400	\$52,650
Luna	\$16,950	\$19,400	\$21,800	\$24,200
McKinley	\$16,950	\$19,400	\$21,800	\$24,200
Mora	\$16,950	\$19,400	\$21,800	\$24,200
Otero	\$17,200	\$19,650	\$22,100	\$24,550
Quay	\$16,950	\$19,400	\$21,800	\$24,200
Rio Arriba	\$17,800	\$20,350	\$22,900	\$25,400
Roosevelt	\$16,950	\$19,400	\$21,800	\$24,200
Sandoval	\$22,050	\$25,200	\$28,350	\$31,450
San Juan	\$20,300	\$23,200	\$26,100	\$29,000
San Miguel	\$16,950	\$19,400	\$21,800	\$24,200
Santa Fe	\$24,050	\$27,500	\$30,950	\$34,350
Sierra	\$16,950	\$19,400	\$21,800	\$24,200
Socorro	\$16,950	\$19,400	\$21,800	\$24,200
Taos	\$17,850	\$20,400	\$22,950	\$25,450
Torrance	\$22,050	\$25,200	\$28,350	\$31,450
Union	\$16,950	\$19,400	\$21,800	\$24,200
Valencia	\$22,050	\$25,200	\$28,350	\$31,450

USDA Rural Development also serves
the State of New Mexico with other
various Grant and Loan Programs:

502 Direct Loan: Used to help very low to moderate-income rural households purchase, construct, repair, or relocate homes. Individuals or families receive a loan directly from USDA. Payments are based on income, and you must be unable to obtain a homeownership loan from a bank or other conventional sources. A down payment is not required. Loans are made for 33 years at a fixed interested rate for up to 100% financing. Manufactured housing loans have a 30 year term.

Self-Help Housing Loans: Families provide a substantial portion of the labor involved in building their own homes. The families must agree to work together until all homes are finished. This program works in combination with a grant program to nonprofit organizations.

Guaranteed Loan: 100% Mortgage financing is used for purchasing a new or an existing home. A down payment is not required. Mortgage Insurance is not required. The loan term is for 30 years, with a fixed interest rate. Contact your local mortgage company for details.



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Committed to the future of rural communities.

Section 504 Home Repair Loans and Grants



Vigil Family in Clayton, New Mexico

New Mexico State Office

6200 Jefferson Street NE
Albuquerque, NM 87109

Phone: (505) 761-4941

Fax: (855) 543-9499

Rural Development online:

<http://www.rurdev.usda.gov/nm>

