

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

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Fax: (855) 543-9499

Rural Development online:

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

