



NEW MEXICO MORTGAGE FINANCE AUTHORITY

344 4TH Street SW
Albuquerque, New Mexico 87102
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DATE: 4/1/2025

TO: Interested Parties
RTC/FDIC Program

FROM: New Mexico Mortgage Finance Authority

SUBJECT: **FDIC Income and Rent Limits for 2025**

Enclosed are the income and rent guidelines we received from the FDIC. These guidelines are to be utilized in identifying income eligible households in your project. They are effective as of April 1, 2025. Please review them with your management staff. The **MF Transition Income** is the maximum income allowable on a recertification of an existing qualifying household. These tenants remain under the program guidelines for rent limits and are still included in the total set aside.

If you have any questions regarding RTC/FDIC compliance you can visit the following website for compliance manuals and information at www.fdic.gov/buying/owned/affordable.

Sincerely,

Patrick Ortiz
Director
Asset Management Department

Effective April 1, 2025

**ALBUQUERQUE MSA, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2025**

Income Limits for Albuquerque MSA (Median Income \$91,400)

Albuquerque MSA includes Bernalillo, Sandoval, Tarrant and Valencia Counties

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	32000	36600	41150	45700	49400	53050	56700	60350
65% Income Limits	41600	47550	53500	59400	64200	68950	73700	78450
Low Income (80% Median)	51200	58500	65800	73100	78950	84800	90650	96500
M-F Transition Income	71680	81900	92120	102340	110530	118720	126910	135100
115% Limits	73600	84100	94600	105100	113550	121950	130350	138750

Maximum Rents for LOW INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Low Income Units (65% Rent Limit)	1020	1169	1316	1566	1804	1910

Maximum Rents for VERY LOW-INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Very Low-Income Units (50% Rent Limit)	780	895	1007	1196	1379	1458

THESE INCOME AND RENT GUIDELINES ARE FOR USE IN ACHIEVING COMPLIANCE WITH THE FDIC LAND USE RESTRICTION AGREEMENT

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Effective April 1, 2025

**CHAVES COUNTY, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2025**

Income Limits for Chaves County (Median Income \$65,900)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	24100	27550	31000	34400	37200	39950	42700	45450
65% Median	31300	35800	40250	44700	48300	51900	55450	59050
Low Income (80% Median)	38550	44050	49550	55050	59500	63900	68300	72700
M-F Transition Income	53970	61670	69370	77070	83300	89460	95620	101780
115% Limits	55450	63350	71250	79150	85500	91850	98150	104500

Maximum Rents for LOW INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Low Income Units (65% Rent Limit)	784	899	1012	1201	1385	1464

Maximum Rents for VERY LOW-INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Very Low-Income Units (50% Rent Limit)	599	686	773	915	1056	1114

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**CIBOLA COUNTY, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2025**

Income Limits for Cibola County (Median Income \$69,300)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	24300	27750	31200	34650	37450	40200	43000	45750
65% Median	31550	36050	40550	45050	48700	52300	55900	59500
Low Income (80% Median)	38850	44400	49950	55450	59900	64350	68800	73200
M-F Transition Income	54390	62160	69930	77630	83860	90090	96320	102480
115% Limits	55800	63800	71750	79700	86100	92500	98850	105250

Maximum Rents for LOW INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Low Income Units (65% Rent Limit)	784	899	1012	1201	1385	1464

Maximum Rents for VERY LOW-INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Very Low-Income Units (50% Rent Limit)	599	686	773	915	1056	1114

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**EDDY COUNTY, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2025**

Income Limits for Eddy County (Median Income \$105,300)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	36300	41450	46600	51800	55950	60100	64250	68400
65% Median	47150	53900	60650	67350	72750	78150	83550	88950
Low Income (80% Median)	58050	66350	74650	82900	89550	96200	102800	109450
M-F Transition Income	81270	92890	104510	116060	125370	134680	143920	153230
115% Limits	83450	95350	107250	119150	128700	138250	147750	157300

Maximum Rents for LOW INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Low Income Units (65% Rent Limit)	1159	1328	1494	1780	2050	2173

Maximum Rents for VERY LOW-INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Very Low-Income Units (50% Rent Limit)	888	1016	1143	1360	1567	1659

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**MCKINLEY COUNTY, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2025**

Income Limits for McKinley County (Median Income \$46,000)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	24100	27550	31000	34400	37200	39950	42700	45450
65% Median	31300	35800	40250	44700	48300	51900	55450	59050
Low Income (80% Median)	38550	44050	49550	55050	59500	63900	68300	72700
M-F Transition Income	53970	61670	69370	77070	83300	89460	95620	101780
115% Income Limits	55450	63350	71250	79150	85500	91850	98150	104500

Maximum Rents for LOW INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Low Income Units (65% Rent Limit)	784	899	1012	1201	1385	1464

Maximum Rents for VERY LOW-INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Very Low-Income Units (50% Rent Limit)	599	686	773	915	1056	1114

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**FARMINGTON MSA, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2025**

Income Limits for Farmington MSA (Median Income \$75,600)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	26500	30250	34050	37800	40850	43850	46900	49900
65% Median	34450	39350	44250	49150	53100	57050	60950	64900
Low Income (80% Median)	42350	48400	54450	60500	65350	70200	75050	79900
M-F Transition Income	59290	67760	76230	84700	91490	98280	105070	111860
115% Limits	60900	69600	78300	86950	93950	100900	107850	114800

Maximum Rents for LOW INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Low Income Units (65% Rent Limit)	841	964	1084	1289	1485	1572

Maximum Rents for VERY LOW-INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Very Low-Income Units (50% Rent Limit)	643	736	829	982	1134	1197

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**LAS CRUCES MSA, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2025**

Income Limits for Las Cruces MSA (Median Income \$70,700)

Las Cruces MSA includes the city of Las Cruces and all of Dona Ana County

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	24750	28300	31850	35350	38200	41050	43850	46700
65% Median	32200	36800	41400	45950	49650	53350	57000	60700
Low Income (80% Median)	39600	45250	50900	56550	61100	65600	70150	74650
M-F Transition Income	55440	63350	71260	79170	85540	91840	98210	104510
115% Limits	56950	65050	73200	81300	87850	94350	100850	107350

Maximum Rents for LOW INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Low Income Units (65% Rent Limit)	785	900	1013	1202	1386	1467

Maximum Rents for VERY LOW-INCOME Units

	0 - BR	1 - BR	2 - BR	3 - BR	4 - BR	5 - BR
Maximum Monthly Gross Rent for Very Low-Income Units (50% Rent Limit)	599	688	774	916	1057	1117

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