



Housing New Mexico | MFA
7425 Jefferson Street NE
Albuquerque, New Mexico 87109
Phone: (505) 843-6880
www.housingnm.org

DATE: 5/1/2026

TO: Interested Parties
RTC/FDIC Program

FROM: Housing New Mexico | MFA

SUBJECT: **FDIC Income and Rent Limits for 2026**

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 May 1, 2026. 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,

A handwritten signature in black ink, appearing to read "Patrick Ortiz", with a stylized flourish at the end.

Patrick Ortiz
Director
Asset Management Department

Effective May 1, 2026

**ALBUQUERQUE MSA, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2026**

Income Limits for Albuquerque MSA (Median Income \$100,400)

Albuquerque MSA includes Bernalillo, Sandoval, Torrance and Valencia Counties

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	35150	40200	45200	50200	54250	58250	62250	66300
65% Income Limits	45700	52200	58750	65250	70500	75700	80950	86150
Low Income (80% Median)	56250	64250	72300	80300	86750	93150	99600	106000
M-F Transition Income	78750	89950	101220	112420	121450	130410	139440	148400
115% Limits	80900	92400	103950	115450	124750	133950	143200	152400

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)	1123	1285	1447	1724	1985	2103

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)	859	985	1108	1317	1517	1607

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

Housing New Mexico | MFA, 7425 Jefferson Street NE, Albuquerque, NM 87109 (505) 843-6880

Effective May 1, 2026

**CHAVES COUNTY, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2026**

Income Limits for Chaves County (Median Income \$65,600)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	25550	29200	32850	36450	39400	42300	45200	48150
65% Median	33200	37950	42700	47400	51200	55000	58800	62600
Low Income (80% Median)	40850	46650	52500	58300	63000	67650	72300	77000
M-F Transition Income	57190	65310	73500	81620	88200	94710	101220	107800
115% Limits	58750	67100	75500	83850	90600	97250	103950	110700

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)	810	929	1046	1241	1431	1514

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)	619	710	799	946	1091	1153

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**CIBOLA COUNTY, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2026**

Income Limits for Cibola County (Median Income \$62,600)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	25550	29200	32850	36450	39400	42300	45200	48150
65% Median	33200	37950	42700	47400	51200	55000	58800	62600
Low Income (80% Median)	40850	46650	52500	58300	63000	67650	72300	77000
M-F Transition Income	57190	65310	73500	81620	88200	94710	101220	107800
115% Limits	58750	67100	75500	83850	90600	97250	103950	110700

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)	810	929	1046	1241	1431	1514

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)	619	710	799	946	1091	1153

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Effective May 1, 2026

**EDDY COUNTY, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2026**

Income Limits for Eddy County (Median Income \$100,100)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	35050	40050	45050	50050	54100	58100	62100	66100
65% Median	45550	52050	58550	65050	70300	75500	80700	85900
Low Income (80% Median)	56100	64100	72100	80100	86550	92950	99350	105750
M-F Transition Income	78540	89740	100940	112140	121170	130130	139090	148050
115% Limits	80650	92150	103650	115150	124450	133650	142850	152050

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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Effective May 1, 2026

**MCKINLEY COUNTY, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2026**

Income Limits for McKinley County (Median Income \$56,400)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	25550	29200	32850	36450	39400	42300	45200	48150
65% Median	33200	37950	42700	47400	51200	55000	58800	62600
Low Income (80% Median)	40850	46650	52500	58300	63000	67650	72300	77000
M-F Transition Income	57190	65310	73500	81620	88200	94710	101220	107800
115% Income Limits	58750	67100	75500	83850	90600	97250	103950	110700

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)	810	929	1046	1241	1431	1514

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)	619	710	799	946	1091	1153

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**FARMINGTON MSA, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2026**

Income Limits for Farmington MSA (Median Income \$80,300)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8+ PERSON
Very Low (50% Median)	28150	32150	36150	40150	43400	46600	49800	53000
65% Median	36550	41800	47000	52200	56400	60600	64750	68950
Low Income (80% Median)	45000	51400	57850	64250	69400	74550	79700	84850
M-F Transition Income	63000	71960	80990	89950	97160	104370	111580	118790
115% Limits	64700	73900	83200	92400	99800	107200	114600	122000

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)	894	1025	1153	1371	1580	1673

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)	684	784	882	1046	1206	1274

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**LAS CRUCES MSA, NEW MEXICO
INCOME LIMITS & RENT CALCULATIONS
2026**

Income Limits for Las Cruces MSA (Median Income \$79,900)

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)	27200	31100	35000	38850	42000	45100	48200	51300
65% Median	35350	40400	45450	50500	54550	58600	62650	66700
Low Income (80% Median)	43550	49750	55950	62150	67150	72100	77100	82050
M-F Transition Income	60970	69650	78330	87010	94010	100940	107940	114870
115% Limits	62600	71550	80450	89350	96550	103650	110850	117950

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)	864	990	1114	1325	1527	1617

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)	660	758	853	1011	1166	1232

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