

Home Ownership Reference Charts

La Plata County Median Area Incomes (2025 HUD-derived numbers)

AMI	Number of Persons in Household							
	1	2	3	4	5	6	7	8+
50%	\$41,150	\$47,000	\$52,900	\$58,750	\$63,450	\$68,150	\$72,850	\$77,550
60%	\$49,380	\$56,400	\$63,480	\$70,500	\$76,140	\$81,780	\$87,420	\$93,060
65%	\$53,495	\$61,100	\$68,770	\$76,375	\$82,485	\$88,595	\$94,705	\$100,815
70%	\$57,610	\$65,800	\$74,060	\$82,250	\$88,830	\$95,410	\$101,990	\$108,570
80%	\$65,800	\$75,200	\$84,600	\$94,000	\$101,520	\$109,040	\$116,560	\$124,080
90%	\$74,070	\$84,600	\$95,220	\$105,750	\$114,210	\$122,670	\$131,130	\$139,590
100%	\$82,300	\$94,000	\$105,800	\$117,500	\$126,900	\$136,300	\$145,700	\$155,100
110%	\$90,530	\$103,400	\$116,380	\$129,250	\$139,590	\$149,930	\$160,270	\$170,610
120%	\$98,760	\$112,800	\$126,960	\$141,000	\$152,280	\$163,560	\$174,840	\$186,120
125%	\$102,875	\$117,500	\$132,250	\$146,875	\$158,625	\$170,375	\$182,125	\$193,875
140%	\$115,220	\$131,600	\$148,120	\$164,500	\$177,660	\$190,820	\$203,980	\$217,140
160%	\$131,680	\$150,400	\$169,280	\$188,000	\$203,040	\$218,080	\$233,120	\$248,160

Affordable Purchase Price (2025 CHFA-derived and DAAR-derived numbers)

AMI	Number of Persons in Household							
	1	2	3	4	5	6	7	8+
50%	\$91,558	\$85,593	\$111,382	\$136,457	\$157,001	\$132,582	\$153,126	\$173,670
60%	\$127,531	\$126,681	\$157,628	\$187,817	\$212,469	\$192,159	\$216,812	\$241,464
65%	\$145,518	\$147,225	\$180,751	\$213,497	\$240,204	\$221,948	\$248,655	\$275,362
70%	\$163,505	\$167,769	\$203,873	\$239,176	\$267,938	\$251,736	\$280,498	\$309,259
80%	\$199,304	\$208,856	\$249,944	\$290,536	\$323,406	\$311,314	\$344,184	\$377,054
90%	\$235,452	\$249,944	\$296,365	\$341,896	\$378,875	\$370,891	\$407,870	\$444,849
100%	\$271,426	\$291,032	\$342,610	\$393,256	\$434,344	\$430,468	\$471,556	\$512,644
110%	\$307,400	\$332,120	\$388,856	\$444,616	\$489,812	\$490,046	\$535,242	\$580,439
125%	\$361,360	\$393,752	\$458,225	\$521,655	\$573,015	\$579,412	\$630,772	\$682,131
140%	\$415,321	\$455,383	\$527,593	\$598,695	\$656,218	\$668,778	\$726,301	\$783,824
160%	\$487,268	\$537,559	\$620,084	\$701,414	\$767,155	\$787,933	\$853,673	\$919,414

Home Rental Reference Charts

Maximum Household Income for Rentals (2025 CHFA-derived numbers)

AMI	Number of Persons in Household			
	1	2	3	4
30%	\$24,690	\$28,200	\$31,740	\$35,250
50%	\$41,150	\$47,000	\$52,900	\$58,750
60%	\$49,380	\$56,400	\$63,480	\$70,500
80%	\$65,840	\$75,200	\$84,640	\$94,000
100%	\$82,300	\$94,000	\$105,800	\$117,500
120%	\$98,760	\$112,800	\$126,960	\$141,000
140%	\$115,220	\$131,600	\$148,120	\$164,500
50%	\$41,150	\$47,000	\$52,900	\$58,750

Affordable Rental Price based on Bedrooms (2025 CHFA-derived numbers)

AMI	Number of Bedrooms				
	0	1	2	3	4
30%	\$617	\$661	\$793	\$916	\$1,022
50%	\$1,028	\$1,101	\$1,322	\$1,527	\$1,703
60%	\$1,234	\$1,322	\$1,587	\$1,833	\$2,044
80%	\$1,646	\$1,763	\$2,116	\$2,444	\$2,726
100%	\$2,057	\$2,203	\$2,645	\$3,055	\$3,407
120%	\$2,469	\$2,644	\$3,174	\$3,666	\$4,089
140%	\$2,880	\$3,085	\$3,703	\$4,277	\$4,770

* Calculations assume (1) an Interest Rate of 6.75%, (2) ability to contribute 33% of income to housing costs, (3) a 3% down payment (4) property taxes at .04% of home value, (5) homeowners insurance at .055% of home value, (6) mortgage insurance, and (7) an average cost for HOA or property fees.

** Sources: Affordable Home Ownership and Rental rates based on (1) United States Department of Housing and Urban Development formulas and (2) Colorado Housing and Finance Authority formulas and (3) Durango Area Realtor Association sales data.