



New Mexico: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 28 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

If you own or rent a home in New Mexico and you are living on a low income, are an older adult, or have a disability, this page lists the help available to you. Verified July 25, 2026.

Two phone numbers will get you started on almost anything here. For help with aging, disability, Medicare, caregiving, and options counseling, call the Aging and Disability Resource Center at 800-432-2080, weekdays 8 a.m. to 5 p.m. For energy bills, food, and Medicaid, call the New Mexico Health Care Authority at 800-283-4465 or apply online at yes.state.nm.us. For anything to do with your property tax bill, your county assessor is the office that actually applies the relief, and the state Property Tax Division can be reached at 505-827-0870.

If you are thinking about sharing your home: New Mexico ties several of its best benefits to a figure called modified gross income, and the state's own 2025 tax instructions say that calculation includes the income of the taxpayer, the spouse, dependents, and all household members. That matters more here than in most states, because modified gross income is what decides the property value freeze for homeowners 65 and older or disabled, the Property Tax Rebate for Persons 65 or Older, and the low income property tax rebate. Rent or wages from another adult living with you can count toward those limits and can cost you the benefit. The tax rules do carve out some things: rent subsidies, weatherization, energy and housing rehabilitation benefits are left out of the calculation, and so is free room and board that is not payment for work. On the other side, the Head of Family exemption, the veterans' exemptions, the FAIR Plan, Medicare counseling, and the assistive technology lending library have no income test at all, so sharing your home does not affect any of them. When you are unsure, call the program before anyone moves in.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 25, 2026. 1 of the 28 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Medicaid Community Benefit: environmental modifications

SERVICE	STATE	EITHER
WHO RUNS IT	New Mexico Health Care Authority, Medical Assistance Division, delivered through Turquoise Care managed care organizations	
WHAT YOU GET	Covered modifications that make a home safer and more accessible, alongside personal care and employment supports; no dollar cap published on the program page as of 2026	
WHO QUALIFIES	no age minimum; serves adults who need help to stay at home instead of a long-term care facility	
INCOME LIMIT	Must have full-coverage Medicaid; no separate published dollar figure for the modification benefit	
HOW TO APPLY	If you already have Medicaid and a managed care plan, ask your care coordinator. If you have Medicaid but no plan, call 800-283-4465 to enroll. If you are not yet on Medicaid, screen at yes.nm.gov or call 800-283-4465. To join the Central Registry waiting list, call the Aging and Long-Term Services Department at 800-432-2080	

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-283-4465 <https://www.hca.nm.gov/community-benefit-program/>

New Mexico Technology Assistance Program device loan library

SERVICE	STATE	EITHER
WHO RUNS IT	New Mexico Governor's Commission on Disability, New Mexico Technology Assistance Program (NMTAP)	
WHAT YOU GET	Free short-term loans of assistive technology and software for up to 6 weeks, shipped anywhere in the state at no charge or picked up in Albuquerque or Santa Fe (2026)	
WHO QUALIFIES	any age	
INCOME LIMIT	None; no income requirement	
HOW TO APPLY	Complete a Device Loan application at tap.gcd.nm.gov and NMTAP staff will call to talk through what you need; a second contact person is required	

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

505-841-4464 <https://www.tap.gcd.nm.gov/device-loans/>

FundAbility NM assistive technology and home modification loans

LOAN NONPROFIT EITHER

WHO RUNS IT	Adelante Development Center, in partnership with the New Mexico Technology Assistance Program
WHAT YOU GET	Financing to buy assistive technology or make modifications that insurance will not cover; loan amounts and interest rate not published on the referring page (2026)
WHO QUALIFIES	any age
INCOME LIMIT	Not published; this is a lending program, so credit and repayment ability are assessed
HOW TO APPLY	Visit fundabilitynm.org or contact Stephanie Dawson at 505-449-4025 or sadawson@godelante.org

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

505-449-4025 <https://www.tap.gcd.nm.gov/financial-loans/>

Aging and Disability Resource Center (ADRC)

SERVICE STATE EITHER

WHO RUNS IT	New Mexico Aging and Long-Term Services Department (ALTSD)
WHAT YOU GET	Free information, options counseling, benefits screening, and referral to waiver services, caregiver support and aging in place resources (2026)
WHO QUALIFIES	older adults, adults with disabilities, and family caregivers
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call 800-432-2080 Monday through Friday, 8 a.m. to 5 p.m., or email nm.adrc@altsd.nm.gov

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-432-2080 <https://www.aging.nm.gov/>

HOME Rehabilitation Program

FORGIVABLE LOAN STATE HOMEOWNER

WHO RUNS IT	Housing New Mexico (New Mexico Mortgage Finance Authority), delivered by seven regional partner agencies
WHAT YOU GET	Zero percent interest, deferred payment forgivable loan for code, health and safety, structural, sanitation, mechanical and energy efficiency repairs; no maximum published on the program page (2026)
WHO QUALIFIES	no age minimum
INCOME LIMIT	At or below 80% of area median income, adjusted for location and household size (2026)
HOW TO APPLY	Check the service area map on the program page to find your regional provider, then contact that organization directly. Providers include Bernalillo County Housing Department, Ohkay Owingeh Housing Authority, Rebuilding Together Sandoval County, Southwestern Regional Housing and Community Development Corporation, El Camino Housing Authority, Santa Fe Habitat for Humanity, and Housing New Mexico's own Home Improvement Program

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

505-843-6880 <https://housingnm.org/individuals-and-families/home-rehabilitation-and-weatherization/home-rehabilitation-program>

New Mexico Community Development Block Grant (CDBG) housing rehabilitation

GRANT STATE HOMEOWNER

WHO RUNS IT	New Mexico Department of Finance and Administration, Local Government Division, Community Development Bureau
WHAT YOU GET	Owner-occupied rehabilitation funded through city and county governments; a housing project must bring at least 10 homes up to code and can cover siding, stucco, windows, doors and roofing (2026 cycle)
WHO QUALIFIES	no age limit
INCOME LIMIT	Projects must primarily serve low and moderate income households, measured against HUD Section 8 income limits for the area (2026)
HOW TO APPLY	You do not apply to the state. Ask your city hall or county government whether they have an open housing rehabilitation project, since local governments apply to the Community Development Bureau on an annual cycle

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

505-827-4985 <https://www.nmdfa.state.nm.us/local-government/community-development-bureau/cdbg-information/>

USDA Section 504 Single Family Housing Repair Loans and Grants

LOAN AND GRANT FEDERAL-IN-STATE HOMEOWNER NOT CONFIRMED

We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	USDA Rural Development, New Mexico state office
WHO QUALIFIES	62 or older required for the grant; the loan has no age minimum
INCOME LIMIT	Very low income, set by county
HOW TO APPLY	Apply year round through the New Mexico USDA Rural Development office; the home must be in an eligible rural area

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>

Weatherization and energy efficiency

NM EnergySmart Weatherization Assistance Program

SERVICE STATE EITHER

WHO RUNS IT	Housing New Mexico (New Mexico Mortgage Finance Authority), delivered by three regional service providers
WHAT YOU GET	No cost energy retrofits, home modifications and health and safety repairs; average 27% energy reduction and about \$210 to \$250 a year saved per home, with benefits lasting 20 to 25 years (2026)
WHO QUALIFIES	no age limit; priority for people over 60
INCOME LIMIT	At or below 200% of federal poverty guidelines, from \$31,920 for one person to \$111,440 for eight, plus \$11,000 per additional person (2026)
HOW TO APPLY	Apply directly to the provider for your area, not to Housing New Mexico: Central New Mexico Housing Corporation at 505-345-4949 or 855-345-4949 for 18 northern and central counties and 20 tribal nations; Red Feather Development Group at 928-440-5119 for the Navajo Nation; Southwestern Regional Housing and Community Development Corporation at 575-523-1639 for 15 southern counties and the Mescalero Apache

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

505-345-4949 <https://housingnm.org/programs/home-rehabilitation-and-weatherization/energysmart-weatherization-assistance/do-i-qualify>

New Mexico EnergySaver Residential Low Income Program

SERVICE UTILITY EITHER

WHO RUNS IT	El Paso Electric, installations by EnergyWorks
WHAT YOU GET	No cost energy efficiency work including LED lighting, smart thermostats, attic insulation, air sealing, duct sealing, water heater insulation, efficient showerheads and advanced power strips (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 200% of federal poverty guidelines, about \$31,920 for one person and up to \$66,000 for a household of four (2026)
HOW TO APPLY	Fill out an income self certification form and schedule a free home energy assessment by calling 575-524-2300

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

575-524-2300 <https://www.epelectric.com/energy-efficiency/new-mexico-residential-energy-efficiency-programs/residential-low-income>

PNM energy efficiency programs for income qualified customers

SERVICE UTILITY EITHER

WHO RUNS IT	PNM
WHAT YOU GET	Free Easy Savings Kit of LED bulbs or advanced power strips; a free Home Energy Checkup with a custom report and no cost installation of energy saving products; possible free refrigerator replacement and smart thermostat if you have a heating and cooling system (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Total household income at or below 150% of the federal poverty level, about \$45,000 a year for a household of four; SNAP enrollment accepted as proof (2026)
HOW TO APPLY	Order the Easy Savings Kit at pnmeasysavings.com , or schedule the Home Energy Checkup at pnmhomecheckup.com or by calling 855-775-6491

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

855-775-6491 <https://www.pnm.com/income-qualified-rebates>

⚡ Utility bill assistance and discounts

New Mexico Low Income Home Energy Assistance Program (LIHEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	New Mexico Health Care Authority, Income Support Division
WHO QUALIFIES	no age limit
HOW TO APPLY	Apply online through the YESNM portal at yes.state.nm.us , in person at any of about 40 Income Support Division offices, or by calling 800-283-4465. Bring proof of identity for one adult, income for the past 30 days, and proof of your heating or cooling costs. Applications are taken October 1 through August 31 while funds last, and you get a decision within 45 days

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-283-4465 https://www.hca.nm.gov/lookingforassistance/low_income_home_energy_assistance_program/

LIHEAP Crisis assistance and the New Mexico winter disconnection moratorium

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	New Mexico Health Care Authority, Income Support Division
WHAT YOU GET	Expedited help when service is already off, a disconnect notice has arrived, or bulk fuel such as wood or propane has run out; amount based on need (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same as regular LIHEAP; not published on the state page
HOW TO APPLY	Say that you are in a crisis when you apply through YESNM or at an Income Support Division office, or call 800-283-4465

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-283-4465 https://www.hca.nm.gov/lookingforassistance/low_income_home_energy_assistance_program/

PNM Good Neighbor Fund

GRANT UTILITY EITHER

WHO RUNS IT	PNM, administered by the Rio Grande Food Project
WHAT YOU GET	Up to \$120 per household per year toward a PNM electric bill (2026)
WHO QUALIFIES	no age limit; the past due balance requirement is waived at age 60 and over
INCOME LIMIT	At or below 150% of the federal poverty level, for example \$3,750 a month or \$45,000 a year for a household of four (2026)
HOW TO APPLY	Apply in person at a community partner location or at a monthly PNM bill assistance pop up event. Bring proof that you are on LIHEAP or SNAP this year, a past due balance or disconnect notice, and photo identification matching the account name

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

833-848-6086 <https://www.pnm.com/goodneighborfund>

HEAT New Mexico

GRANT UTILITY EITHER

WHO RUNS IT	New Mexico Gas Company charitable fund, administered by the Salvation Army
WHAT YOU GET	Charitable help with winter heating bills for income qualifying New Mexico Gas Company customers; amount not published (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Income qualifying; the company directs customers to apply for LIHEAP first
HOW TO APPLY	Apply for LIHEAP first, then take your LIHEAP letter, proof of income, photo identification and a copy of your gas bill to a Salvation Army office or another participating HEAT New Mexico provider. Details at nmgco.com/HeatNewMexico

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

888-664-2726 https://www.nmgco.com/en/low_income_assistance

El Paso Electric publishes a low income rider for its Texas customers but its New Mexico page lists only LIHEAP, local agencies and free efficiency work. Check your own utility's site in case this changes.

Property tax relief

Limitation on Increase in Value for Single-Family Dwellings Occupied by Low-Income Owners Sixty-Five Years of Age or Older or Disabled (value freeze)

FREEZE **STATE** **HOMEOWNER**

WHO RUNS IT	New Mexico Taxation and Revenue Department, Property Tax Division, applied by county assessors
WHAT YOU GET	Freezes the assessed value of your home so it cannot rise above the value at which you qualified; tax rates can still change, so the bill is not frozen (tax year 2026)
WHO QUALIFIES	65 or older in the tax year you qualify and file, or any age if disabled
INCOME LIMIT	Modified gross income of \$44,200 or less for the prior taxable year, tax year 2026; the figure is indexed to inflation and republished by the state each December 1
HOW TO APPLY	File proof of age or disability, occupancy and income with your county assessor on the assessor's form, no later than 30 days after the assessor mails your notice of valuation. After you file for three consecutive years the assessor applies it automatically until your eligibility changes

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

505-827-0870 https://www.santafecountynm.gov/assessor/uploads/publications/PTD_Order_No_25-44_Limitation_on_increase_in_value_for_Single-family_dwellings_for_TY2026_cl.pdf

Head of Family Exemption

EXEMPTION **STATE** **HOMEOWNER**

WHO RUNS IT	New Mexico county assessors under state law
WHAT YOU GET	\$2,000 reduction in the taxable value of your property (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	File the Head of Family application once with your county assessor. It carries forward automatically in later years

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

505-827-0870 <https://www.bernco.gov/assessor/assessor/tax-savings-programs/>

Veterans' Property Tax Exemption

EXEMPTION

STATE

HOMEOWNER

WHO RUNS IT	New Mexico Department of Veterans Services issues the certificate; county assessors apply the exemption
WHAT YOU GET	Up to \$10,000 off the taxable value of the property (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	Send proof of service and discharge to the New Mexico Department of Veterans Services to get a Certificate of Eligibility, then bring the certificate to your county assessor to have it applied to your account

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

866-433-8387 <https://www.dvs.nm.gov/benefits/>

Disabled Veteran Property Tax Exemption

EXEMPTION

STATE

HOMEOWNER

WHO RUNS IT	New Mexico Department of Veterans Services issues the certificate; county assessors apply the exemption
WHAT YOU GET	Exempts a share of the property from taxation matching the disability rating recognized by the U.S. Department of Veterans Affairs (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; not income tested
HOW TO APPLY	Get a Certificate of Eligibility from the New Mexico Department of Veterans Services with proof of your service connected disability, then file it with your county assessor

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

866-433-8387 <https://www.bernco.gov/assessor/assessor/tax-savings-programs/>

Property Tax Rebate for Persons 65 or Older

REBATE STATE EITHER

WHO RUNS IT	New Mexico Taxation and Revenue Department
WHAT YOU GET	Up to \$250, or up to \$125 for a married taxpayer filing separately (2025 tax year, claimed in 2026)
WHO QUALIFIES	65 or older on the last day of the tax year
INCOME LIMIT	Modified gross income of \$16,000 or less (2025 tax year)
HOW TO APPLY	Complete Section 3 of Schedule PIT-RC and file it with your New Mexico PIT-1 income tax return, even if you would not otherwise have to file. Keep records of the property tax billed or the rent you paid on your principal residence

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

866-285-2996 <https://realfile.tax.newmexico.gov/2025pit-rc-ins.pdf>

Additional Low Income Property Tax Rebate (specific counties, see notes)

REBATE STATE HOMEOWNER

WHO RUNS IT	New Mexico Taxation and Revenue Department
WHAT YOU GET	35% to 75% of your property tax liability on a sliding scale by income, capped at \$350, or \$175 for a married taxpayer filing separately (2025 tax year, claimed in 2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Modified gross income of \$24,000 or less (2025 tax year)
HOW TO APPLY	Confirm with the Taxation and Revenue Department at 866-285-2996 whether your county is eligible, then complete Section 4 of Schedule PIT-RC with your New Mexico PIT-1 return and mark the county box. If your mailing address is outside the eligible counties you must attach a property tax statement

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

866-285-2996 <https://realfile.tax.newmexico.gov/2025pit-rc-ins.pdf>

Worth understanding the difference: a deferral postpones the bill and it comes due later with interest, usually when the home is sold. New Mexico instead holds your assessed value still, which lowers what you owe going forward and never has to be paid back.

New Mexico FAIR Plan (New Mexico Property Insurance Program)

SERVICE STATE HOMEOWNER

WHO RUNS IT	New Mexico Property Insurance Program, regulated by the Office of Superintendent of Insurance
WHAT YOU GET	Basic property insurance of last resort for dwellings and commercial property when no standard insurer will write the policy (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility turns on being unable to get coverage in the normal market, not on income
HOW TO APPLY	Work through a licensed New Mexico insurance producer or another representative, who applies on your behalf. Since November 4, 2025 the application must include an affidavit that your producer received a declination from the regular market

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

505-878-9563 <https://www.nmpropertyinsurance.com/>

New Mexico State Health Insurance Assistance Program (SHIP)

SERVICE STATE EITHER

WHO RUNS IT	New Mexico Aging and Long-Term Services Department, through the Aging and Disability Resource Center
WHAT YOU GET	Free one on one Medicare counseling, help with enrollment, prescription drug plans, and the subsidy programs that cover Medicare premiums and deductibles (2026)
WHO QUALIFIES	people with Medicare and their families
INCOME LIMIT	None; free regardless of income
HOW TO APPLY	Call the Aging and Disability Resource Center at 800-432-2080, Monday through Friday, 8 a.m. to 5 p.m.

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-432-2080 <https://aging.nm.gov/services/aging-disability-resource-center-adrc/medicare/ship>

The FAIR Plan answers availability, not affordability. New Mexico does fund wildfire mitigation work that can lower risk and premiums, so check osi.state.nm.us if your rates have jumped.

Albuquerque casita (accessory dwelling unit) rules

SERVICE	COUNTY-CITY	HOMEOWNER
WHO RUNS IT	City of Albuquerque Planning Department	
WHAT YOU GET	One casita allowed per lot in R-A and R-1 zones, up to 750 square feet, or 650 square feet in the Downtown Neighborhood Area; also allowed in R-T and R-ML (2026)	
WHO QUALIFIES	no age limit	
INCOME LIMIT	None	
HOW TO APPLY	Submit a site plan and building permit application to the Planning Department, pay fees, then pass foundation, framing, electrical, plumbing and final inspections. Building Safety counter is in Suite 190, Plaza del Sol Building, 600 2nd St. NW	

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

505-924-3860 <https://www.cabq.gov/planning/accessory-dwelling-unit>

Linkages permanent supportive housing rental assistance

RENTAL ASSISTANCE	STATE	RENTER
WHO RUNS IT	Housing New Mexico (New Mexico Mortgage Finance Authority) with county Supportive Services Administrators	
WHAT YOU GET	Long term rental assistance paired with case management and mental health care (2026)	
WHO QUALIFIES	18 or older	
INCOME LIMIT	Extremely low income, at or below 30% of area median income (2026)	
HOW TO APPLY	Contact the Supportive Services Administrator for your county, who screens you, helps with the paperwork and sends the application on. Eleven administrators cover the state, including Albuquerque Health Care for the Homeless at 505-766-5197 in Bernalillo County, Amador Health Center at 575-527-5482 in Dona Ana County, and Life Link at 505-438-0010 in Santa Fe County	

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

505-843-6880 <https://housingnm.org/individuals-and-families/linkages>

We did not identify a program in this category. That does not always mean none exists, so it is worth asking your city or county.

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the New Mexico contacts.

ONE MORE OPTION

Sharing your home is not on this list, but it belongs beside it.

Every program here helps you afford the home you have. Home sharing does something different: it turns a spare room into steady income and company. It is worth considering before you sell, before you move, and before things get harder to manage alone. Learn more at homeshareoregon.org/share.

HomeShare Oregon, National Benefits Database. Built July 28, 2026. The most current version of this sheet is always at homeshareoregon.org/benefits/nm/.