

Santa Fe, NM

Santa Fe, NM is your starting point. Your [ZipInform.com](https://zipinform.com) report by [StateMatcher.com](https://statematcher.com) covers the broader metro and its local composition so you can compare communities, school districts, housing trends, and other buyer-relevant conditions in context.

STARTING PLACE**Santa Fe, NM · 87501****COUNTY****Santa Fe County****METRO****Santa Fe, NM**

About the area: Some facts are most reliable at the Census ZIP-code area, school-district, city, county or county-equivalent, or metro level. Each section tells you which geography its numbers describe.

Santa Fe / NM

87501 ZCTA compared with Santa Fe, NM

87501 ZCTA compared with Santa Fe, NM and the U.S.

Santa Fe, NM

AREA AT A GLANCE

Your starting area compared with the broader market

87501 Census ZIP area

A first look at what it costs to buy and to rent in 87501, and how that compares with the broader Santa Fe area and the nation. Population: 16,007.

TYPICAL HOME VALUE

\$673,100

About 51% more than the broader Santa Fe area.

TYPICAL RENT, INCL. UTILITIES

\$1,635 / month

About 18% more than the broader Santa Fe area.

YEARS OF RENT TO EQUAL ONE HOME

34.3 years

26.8 across the broader Santa Fe area · 19.6 nationally

BEFORE THE MAP

Use the ZIP shape as an orientation tool

The next page maps ZIP 87501 using Census ZCTA geography so you can see the area itself, not just its ZIP name. The goal is practical orientation: understand the shape, the local setting, and the visible features that help explain its edges.

LOCAL FRAME

Santa Fe, NM · Santa Fe County

HOW TO READ THE EDGES

Roads and other visible features are used as approximate anchors. Phrases such as “largely follows” describe orientation, not a surveyed legal boundary.

FOR A SERIOUS ADDRESS

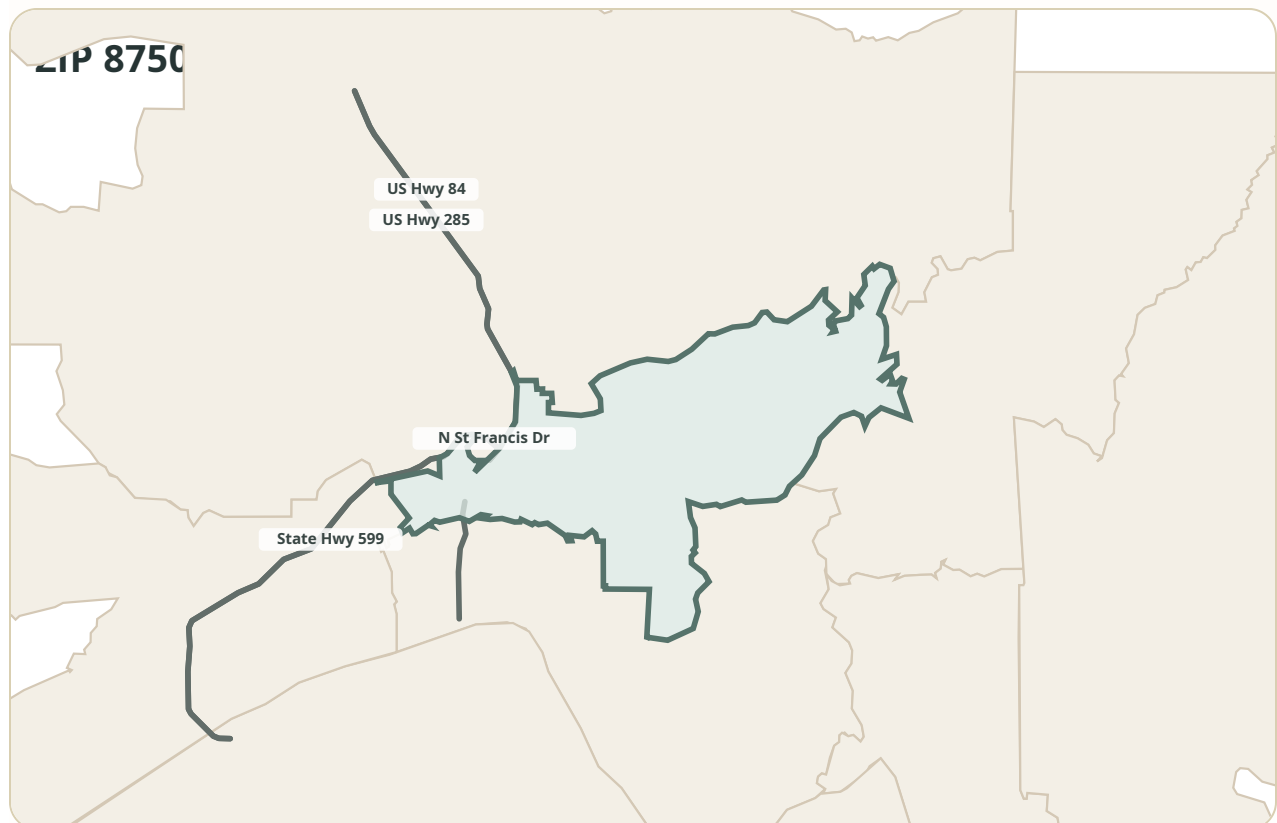
Verify the exact municipality, school assignment, parcel record, access, and property-specific risks separately before relying on an area-level description.

ZIP AREA MAP

Where ZIP 87501 sits in Santa Fe

Local ZIP orientation

The highlighted shape shows the ZIP area itself. Nearby ZIP areas are drawn lightly, while selected roadways help anchor the ZIP to recognizable local geography.



WHY THIS MATTERS

ZIP names are familiar, but their footprints often are not. The highlighted Census ZIP area and local roadway anchors make the area easier to recognize on the ground.

BOUNDARY ANCHORS

- North:** is framed in part by Tesuque Crk
- East:** is framed in part by Santa Fe Riv
- South:** is framed in part by Arroyo Hondo
- West:** largely follows Veterans Memorial Hwy

These are approximate orientation cues derived from Census ZCTA and TIGER/Line geometry, not a legal or survey description.

U.S. Census Bureau · 2020 Census Cartographic Boundary File — ZIP Code Tabulation Areas (ZCTAs), 1:500,000. The mapped ZIP area uses the U.S. Census Bureau ZIP Code Tabulation Area (ZCTA), a statistical approximation of the ZIP-code area rather than a USPS delivery boundary. Roadway anchors use U.S. Census Bureau 2025 TIGER/Line road geometry.

NEIGHBORHOODS & NEARBY COMMUNITIES

Names you will see while looking at homes

Santa Fe, NM

Around the starting area, useful Santa Fe names include Downtown and Eastside, Westside-Guadalupe, Casa Solana, and the Railyard. South Capitol adds context just south of the historic center, while Tesuque provides a nearby county-community comparison. These names describe different kinds of places, not interchangeable boundaries; city historic districts and county community plans provide the reference map. [santafenm](#)

Click a representative ZIP if you want to examine that area more closely.

WHAT THIS LOCAL MAP MEANS FOR A HOME SEARCH

Around 87501, the useful distinction is less downtown versus outlying areas than the setting of each property: commercial blocks, Eastside compounds, Guadalupe side streets, or Railyard mixed-use surroundings. Casa Solana adds a compact subdivision comparison, while South Capitol and Tesuque offer different street and parcel patterns nearby. Transit access and renovation rules need address-level checks.

How to use this: The next page separates the local picture into green lights, watchpoints, and tradeoffs so you can quickly distinguish features worth seeking out from conditions that deserve an address-level check. Use these as a screening guide, then verify the particular block, property, and route that matter to you.

GREEN LIGHTS

Santa Fe Depot provides Rail Runner access within 87501, while Sheridan Transit Center supports downtown bus connections.

The Railyard combines market destinations, cultural venues, and a 13-acre park and plaza within a mixed-use district.

Casa Solana offers neighborhood shopping at Solana Center, with city planning identifying comparatively strong walking access to parks.

Downtown destinations include Main Library, while Guadalupe Street adds shops, restaurants, cultural sites, and services near residential streets.

WATCHPOINTS

Check historic-design requirements for Downtown and Eastside, Westside-Guadalupe, and South Capitol's Don Gaspar portion before planning exterior alterations.

Verify actual walking routes to transit from each property; Eastside locations do not share uniform downtown access.

South Capitol station is in 87505, so nearby rail access does not establish that a property falls within 87501.

At Santa Fe Depot, confirm authorized parking rather than assuming nearby business lots are available for station use.

TRADEOFFS

Downtown and Guadalupe commercial surroundings offer nearby destinations, while residential side streets and Eastside compounds provide different immediate settings.

Railyard properties can connect closely to rail and public spaces, but their surroundings are not uniformly residential.

Casa Solana's compact house-and-lot pattern contrasts with Tesuque's varied valley parcels and larger-lot hillside settings, where rural walking conditions need checking.

LOCAL ACCESS AT A GLANCE

ZIP 87501 offers downtown destinations and Santa Fe Depot access, while nearby South Capitol station is outside the ZIP in 87505. **riometro**

TRANSIT

Use Santa Fe Trails for local trips, Sheridan Transit Center for downtown connections, and Santa Fe Depot for Rail Runner service. **santafenm**

ROADS

St. Francis Drive, Guadalupe Street, Alameda Street, and Paseo de Peralta provide principal connections between the historic center and surrounding neighborhoods. **santafenm**

EVERYDAY PLACES

Main Library on Washington Avenue and the Railyard's market, shops, and restaurants provide useful destinations within the central 87501 area. **santafenm**

CHECK BEFORE RELYING ON IT

At each candidate address, verify the actual walk to transit and authorized station parking; Santa Fe Depot warns against parking in Tomasita's lot. **riometro**

Neighborhoods and districts

DISTRICT · STARTING-AREA ANCHOR

Downtown and Eastside

Where it sits: This city-recognized historic district covers the central and eastern historic core near the starting area.

santafenm

This district combines the central commercial core with some of Santa Fe's oldest residential fabric. Eastside streets follow irregular patterns, with historic compounds rather than a uniform subdivision layout. The result is a distinctly varied setting, where commercial blocks and older residential enclaves serve different roles. **santafenm**

Getting around: Downtown destinations include Main Library on Washington Avenue, with local bus connections at Sheridan Transit Center; evaluate Eastside homes separately rather than assuming the same walk to downtown transit. **santafenm**

When browsing homes: Compare central commercial surroundings with Eastside compound settings, and review historic-design requirements before planning exterior changes to a particular property. **santafenm**

DISTRICT · STARTING-AREA ANCHOR

Westside-Guadalupe

Where it sits: This historic district lies west of Downtown and Eastside, near the starting area. **santafenm**

Historic residential streets sit alongside a commercial corridor of shops, restaurants, cultural sites, and services. Homes along Agua Fria reflect an older road-based development pattern. Stucco walls, restrained building forms, and a mixture of roof types contribute to the district's varied but preservation-regulated appearance.

santafenm

Getting around: Guadalupe Street and Alameda Street connect this historic district with downtown; Santa Fe Depot on South Guadalupe provides a useful rail access point, with the actual walk depending on the property. **santafenm**

When browsing homes: Compare properties near the commercial corridor with residential side streets, and check district design standards before assuming exterior alterations are straightforward. **santafenm**

NEIGHBORHOOD

Casa Solana

Where it sits: Casa Solana is a neighborhood northwest of the historic center, near the supplied starting coordinates. [santafenm](#)

Casa Solana is an established residential subdivision with modest houses dating largely to the late 1950s and early 1960s. Its compact house-and-lot pattern distinguishes it from rural residential settings. City planning also identifies the neighborhood as having comparatively strong walking access to parks. [santafenm](#)

Getting around: For this nearby neighborhood, assess access toward West Alameda and St. Francis Drive; Solana Center supplies a neighborhood shopping destination, while downtown transit and rail require a separate address-specific connection. [santafenm](#)

When browsing homes: Use original house size, later additions, usable yard space, and the actual walking route to parks as property-by-property comparison points. [santafenm](#)

DISTRICT

Railyard

Where it sits: The Railyard is southwest of the downtown core, within the city's broader Downtown/Railyard planning area.

[santafenm](#)

The Railyard combines residential and commercial uses with cultural venues and substantial public outdoor space. Its rail-oriented redevelopment emphasizes pedestrian connections rather than a conventional residential subdivision. The 13-acre park and plaza provide a recognizable open-space anchor within this mixed-use district. [santafenm](#)

Getting around: The nearby Railyard includes Santa Fe Depot, explicitly addressed in 87501, making Rail Runner access a practical advantage; market activity, shops, and restaurants cluster around the station, with paid garage parking available. [riometro](#)

When browsing homes: Compare each property's relationship to public gathering spaces, cultural uses, and pedestrian connections rather than treating the district as uniformly residential. [santafenm](#)

NEIGHBORHOOD

South Capitol

Where it sits: South Capitol lies south of downtown and includes the smaller Don Gaspar historic district. [santafenm](#) South Capitol includes a railroad-era residential district with bungalows and other architectural styles dating from 1890–1930. Detached houses and a grid-based street pattern distinguish this fabric from the Eastside’s irregular compounds. The Capitol campus has also reshaped portions of the neighborhood’s northern edge.

[santafenm](#)

Getting around: Treat South Capitol as a nearby comparison, not proof of an 87501 address: its Rail Runner station is in 87505, between Alta Vista and Cordova Roads, and supports onward bus connections. [riometro](#)

When browsing homes: Distinguish the historic Don Gaspar portion from the broader neighborhood, checking architectural status and the property’s relationship to Capitol-area development.

[santafenm](#)

COMMUNITY

Tesuque

Where it sits: Tesuque is a county-planned community north of Santa Fe, useful as a broader-area comparison. [santafecountynm](#)

Tesuque combines an older village pattern of varied lots, compounds, and secondary dwellings with larger-lot houses in surrounding hills. River corridors, acequias, orchards, and pastures shape the valley landscape. Small-scale commerce is concentrated near the village road junction rather than spread through a continuous urban strip. [santafecountynm](#)

Getting around: As a broader-area comparison, Tesuque relies on Tesuque Village Road and Bishops Lodge Road; county planning identifies market and post-office transit stops, but rural walking conditions warrant checking before choosing a home. [santafecountynm](#)

When browsing homes: Compare valley and hillside parcels separately, checking slope, acequia relationships, lot configuration, and applicable community land-use rules before judging development potential. [santafecountynm](#)

This local-place overview was researched from current web sources and is meant as orientation, not an official statement of neighborhood boundaries. 30 sources were retained for verification.

RESIDENT & NEIGHBORHOOD PROFILE

A quick read on the local household profile

87501 Census ZIP area metro

These neutral, area-level measures help explain the local rhythm and housing pattern without turning protected-class information into a neighborhood score.

MEDIAN AGE

58.7 years

Half of residents are younger than this age and half are older.

21% older than metro average · metro: 48.7 years

MEDIAN HOUSEHOLD INCOME

\$79,603

The midpoint of household incomes in the Census ZIP area.

About the same as the metro average · metro: \$79,071

BACHELOR'S DEGREE OR HIGHER

64.1%

Share of adults age 25+ with at least a bachelor's degree.

39% higher than metro average · metro: 46.1%

OWNER OCCUPANCY

65.2%

Share of occupied homes that are owner-occupied rather than rented.

9% lower than metro average · metro: 71.5%

RESIDENTIAL STABILITY

70.1%

Share of occupied homes where the current householder moved in 5 or more years ago.

9% lower than metro average · metro: 76.9%

AVERAGE HOUSEHOLD SIZE

1.72 people

Average number of people per occupied housing unit.

21% smaller than metro average · metro: 2.17 people

ZipInform uses neutral, area-level socioeconomic and housing measures here. It does not use race, ethnicity, religion, disability, sex, familial status, or other protected-class information to score neighborhood desirability or buyer fit. These figures describe the Census ZIP Code Tabulation Area (ZCTA), not every individual household or resident.

School Districts That Serve ZIP 87501

87501

The districts below have materially overlapping Census school-district boundaries with this ZIP. Their academic results, where available, are comparisons with other regular public districts in the same state—not school-level results. An address lookup, not ZIP overlap or distance, determines the district and schools for a specific home.

DISTRICT OVERLAPPING THE SELECTED ZIP

Santa Fe Public Schools

About 100.0% of the ZIP-like Census area's land · not a household or enrollment share.

All-around academic standing: Better than about 53% of districts statewide. Latest usable atlas academic year: 2018; check for newer results.

Grade-band context (NM, where available): Elementary: better than about 61% of districts statewide · Middle: better than about 30% of districts statewide · High: better than about 66% of districts statewide

Verify schools for the exact address:

A single ZIP code can be served by more than one public school district, and attendance boundaries can change from one school year to the next. ZIP codes are not school-attendance boundaries.

We have provided the materially relevant district-service patterns that may serve addresses in this ZIP code, but you must look up the exact district and individual schools that serve the particular address for the grade levels relevant to your household for the upcoming school year, shortly before that school year begins.

ZipInform uses materially overlapping Census school-district boundary geography to identify these service patterns. Separate elementary and high-school districts are grouped together when their boundaries overlap the same part of the ZIP.

ZipInform shows the materially supported service patterns for this ZIP and does not add patterns merely to reach a quota. Split-grade patterns may contain separate official elementary and high-school lookup links because both districts serve the same addresses at different grade levels.

1. Unified district pattern

This boundary pattern covers about 100.0% of the ZCTA's land area. Land share is not a population or household estimate.

Unified · grades PK–12

Santa Fe Public Schools

geocoding.geo.census.gov/geocoder/geographies/address

U.S. Census fallback: enter the exact address and review the elementary, secondary, or unified school-district geography returned for that address.

Nearby local public schools

Why this list is different: This list is about proximity and the actual schools physically in or near the starting ZIP. When school-level academic evidence is available, it is shown on the school itself. You must verify the exact school district and individual schools that serve the specific address of the home you are considering.

**PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP**

NYE EARLY CHILDHOOD

Grades: PK **District:** SANTA FE

Approx. distance: 2.9 mi

District performance: Better than about 53%
of districts statewide.

**PUBLIC CHARTER SCHOOL · ENROLLMENT
REQUIRES SEPARATE VERIFICATION · IN THE
STARTING ZIP**

NM SCHOOL FOR THE ARTS

Grades: 09–12

District / charter agency: NM SCHOOL FOR
THE ARTS

Approx. distance: 2.1 mi

**PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP**

ASPEN COMMUNITY SCHOOL

Grades: PK–12 **District:** SANTA FE

Approx. distance: 1.4 mi

District performance: Better than about 53%
of districts statewide.

**PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP**

GONZALES ELEMENTARY

Grades: KG–08 **District:** SANTA FE

Approx. distance: 1.6 mi

District performance: Better than about 53%
of districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP

CARLOS GILBERT ELEMENTARY

Grades: KG–06 **District:** SANTA FE

Approx. distance: 2.2 mi

District performance: Better than about 53%
of districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP

WOOD-GORMLEY ELEMENTARY

Grades: KG–06 **District:** SANTA FE

Approx. distance: 2.6 mi

District performance: Better than about 53%
of districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP

ACEQUIA MADRE ELEMENTARY

Grades: KG–06 **District:** SANTA FE

Approx. distance: 3.2 mi

District performance: Better than about 53%
of districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP

KEARNY ELEMENTARY

Grades: PK–06 **District:** SANTA FE

Approx. distance: 3.6 mi

District performance: Better than about 53%
of districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP

ATALAYA ELEMENTARY

Grades: PK–06 **District:** SANTA FE

Approx. distance: 4.3 mi

District performance: Better than about 53%
of districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · NEARBY

MANDELA INTERNATIONAL MAGNET (MIMS)

Grades: 07–12 **District:** SANTA FE

Approx. distance: 1.6 mi

District performance: Better than about 53%
of districts statewide.

School-level performance data availability

School-level performance evidence is not yet available for enough nearby public schools to support a defensible ranked list here. The nearby-school inventory above remains useful for locations, not assigned attendance or verified school-level ranking.

Charter enrollment: Nearby charter schools are not automatically assigned by address. Check each school's application, eligibility, admissions timeline and waitlist policies directly.

Nearby-school locations come from NCES CCD. School-level academic performance, when available, comes from Urban Institute Education Data Portal / EDFacts and is compared only with public schools in the same

state and broad grade band. Attendance boundaries are address-specific; a nearby or high-performing school is not proof that a particular home is assigned to it.

SCHOOLS & EDUCATION

School Performance Across the Wider Area

NM

Where district-level academic results are available, they provide useful broader-area context. The comparison districts shown here are not a statement that they serve the starting ZIP or a particular address. Performance can vary across the comparison set; this is a state-relative all-around academic metric, not a comparison of identical individual-school subjects. Verify the exact district and school assignment before making an offer on a home or placing a deposit on a rental.

WIDER-AREA DISTRICT COMPARISON · MAY NOT SERVE 87501

SANTA FE

About average academic performance · Better than about 53% of districts statewide · academic year 2018

WIDER-AREA DISTRICT COMPARISON · MAY NOT SERVE 87501

POJOAQUE

Somewhat weak academic performance · Better than about 38% of districts statewide · academic year 2018

Why this is not one metro-wide academic ranking: A reliable cross-state metro district ranking is not shown because school testing systems differ by state and are not directly comparable.

Private schools nearby

If the public-school options around this ZIP are not the right fit, these are a small set of private-school options in or close to the starting area. We keep this list local rather than turning it into a metro-wide directory.

JUST OUTSIDE THE ZIP

PRIVATE SCHOOL · NEARBY

JOURNEY MONTESSORI SCHOOL

Grades: PK–8 **Enrollment:** 43

Approx. distance: 1.1 mi

SANTA FE, NM 87506

PRIVATE SCHOOL · NEARBY

FAYETTE ST ACADEMY

Grades: UG **Enrollment:** 42

Approx. distance: 1.8 mi

SANTA FE, NM 87505

PRIVATE SCHOOL · NEARBY

MAY CENTER FOR LEARNING

Grades: PK–8 **Enrollment:** 65

Approx. distance: 3.3 mi

SANTA FE, NM 87505

PRIVATE SCHOOL · NEARBY

THE TUTORIAL SCHOOL

Grades: UG **Enrollment:** 7

Approx. distance: 3.5 mi

SANTA FE, NM 87505

PRIVATE SCHOOL · NEARBY

ST MICHAELS HIGH SCHOOL

Grades: 7–12 **Enrollment:** 452

Approx. distance: 3.7 mi

SANTA FE, NM 87505

PRIVATE SCHOOL · NEARBY

DESERT MONTESSORI SCHOOL

Grades: PK–6 **Enrollment:** 27

Approx. distance: 3.8 mi

SANTA FE, NM 87505

PRIVATE SCHOOL · NEARBY

SANTA FE PREPARATORY SCHOOL

Grades: 7–12 **Enrollment:** 327

Approx. distance: 3.9 mi

SANTA FE, NM 87505

PRIVATE SCHOOL · NEARBY

SANTA FE GIRLS' SCHOOL

Grades: 6–8 **Enrollment:** 32

Approx. distance: 4.0 mi

SANTA FE, NM 87505

Source: NCES Private School Universe Survey (PSS), 2021-22. Private schools are shown as nearby options, not ranked against public schools. The search stays tight for elementary grades and reaches farther for middle

and high school, where families often travel farther. V1 orders the short list by searched-ZIP relevance and proximity only; it does not use private-school rankings, prestige, reviews, or enrollment as a quality score. Admission, tuition, transportation, grade availability, and current operating status should be verified directly with the school.

HOUSING & AFFORDABILITY

What housing costs and housing form look like here

87501 Census ZIP area metro

Housing costs can vary dramatically across the same metro. This section shows how your starting area compares with the broader market and what kinds of homes are common there.

WHAT THIS MEANS

Buying here carries a substantial premium relative to renting. In 87501, the typical home value equals 34.3 years of typical rent, compared with 26.8 across the wider Santa Fe area and 19.6 nationwide. That is 28% longer than the wider area and 75% longer than the U.S. Rent reflects what living here is worth today; a purchase price also reflects buyers' expectations of a lasting foothold, protection from rent increases, and hoped-for appreciation. The gap makes your expected length of ownership especially important, without proving that homes are overpriced or renting is better.

OWNER-OCCUPIED HOME VALUE

\$673,100

Typical owner-occupied home value is 50.8% higher than the broader metro area.

Broader Santa Fe area: \$446,300 · U.S.: \$332,700

GROSS RENT

\$1,635 / month

Typical gross rent is 17.7% higher than the broader metro area.

Broader Santa Fe area: \$1,389 · U.S.: \$1,413

OWNER VS. RENTER

65.2% owner

34.8% of occupied homes are renter-occupied.

TYPES OF HOMES

24.4% multifamily

Detached homes account for 63.1% of local homes; attached one-unit homes account for 10.8%.

YEARS OF RENT TO EQUAL ONE HOME

34.3

87501

26.8

Broader Santa Fe area

19.6

United States

A typical home here costs about 34.3 years of typical local rent. That is 75% longer than the national norm, higher than in about 92% of U.S. ZIP areas. Rent shows what it is worth to live here today; a purchase price also carries what buyers expect from owning, such as a lasting foothold, protection from rent increases, and hoped-for appreciation. The bigger this number is compared with the wider area and the nation, the more you pay to own here relative to renting.

How to read this: Home value is the ACS median value for owner-occupied housing units, not a current listing-price estimate. Rent is ACS median gross rent, which includes contract rent plus estimated tenant-paid utilities where applicable. The local housing snapshot uses the Census ZIP Code Tabulation Area (ZCTA), a statistical approximation of a ZIP-code area rather than a USPS delivery boundary. Years of rent divides the typical home value by a year of typical rent. It compares two area-wide typical figures, so it describes the area rather than any particular home or lease.

AT A GLANCE

Property taxes

87501 compared with the Santa Fe area and the U.S. as a whole

TYPICAL PROPERTY-TAX BURDEN

About \$400

a year per \$100,000 of home value

Below the broader Santa Fe area; about 56% lower than the typical U.S. property-tax burden.

Broader Santa Fe area: \$500 · U.S.: \$900 per \$100,000

STATE-LEVEL PROPERTY-TAX RELIEF · TAX YEAR 2026

Selected programs, not an exhaustive list. These programs are established at the state or District level; some are administered by counties or other agencies. Listing a program does not establish that a particular buyer, owner, or parcel qualifies.

Head-of-family property-tax exemption — Taxable-value reduction

Who may qualify: A qualifying New Mexico resident head of a family who owns eligible residential property and claims the exemption under state law.

Important restrictions: Requires an approved exemption claim for the qualifying property through the county assessor and proof of head-of-family and residency conditions. The exemption applies to taxable value and cannot simply be counted as cash reduction of the entire tax bill.

How it works: Exempts up to \$2,000 of qualifying residential property taxable value, not \$2,000 in property taxes.

Apply or check: County assessor under New Mexico Constitution Article VIII §5 and Property Tax Code.

Source: Property Tax Code, revised March 12, 2026 — Article VIII §5 and §§7-37-4, 7-37-5
(New Mexico Taxation and Revenue Department)

Standard veteran property-tax exemption, inflation-adjusted — Taxable-value reduction

Who may qualify: A New Mexico-resident qualifying honorably discharged veteran or eligible unmarried surviving spouse who owns qualifying property.

Important restrictions: The baseline exemption rose to \$10,000 of taxable value in 2025 and is inflation-adjusted for 2026; verify the actual 2026 published amount rather than treating \$10,000 as a fixed current cap. Qualification and approved county-assessor claim are required. This program differs from the disability-percentage residence exemption.

How it works: Deducts the verified inflation-adjusted 2026 statutory exemption amount from eligible property taxable value; it is not the same dollar amount of tax savings.

Apply or check: County assessor; New Mexico Department of Veterans Services helps certify eligibility.

Source: Property Tax Code, revised March 12, 2026 — Article VIII §5 and §§7-37-4, 7-37-5
(New Mexico Taxation and Revenue Department)

ASSESSMENT, SALE, AND TRANSFER RULES

New Mexico values taxable property as of January 1 each year; county assessors generally mail notices of valuation around April 1. Exemptions must be claimed and approved on the particular parcel. An owner transfer or physical changes should be checked against current assessment and property-specific limitations; do not assume one universal sale-triggered reappraisal.

Source: [Property Tax — Individual Guidance and Annual Valuation](#) (New Mexico Taxation and Revenue Department)

Parcel check: This is a typical figure for the area, not a bill for a particular home. Actual taxes depend on the property's assessment, exemptions, taxing districts, and other parcel-specific factors.

Relief-program check: Selected 2026 official-source research, reviewed 2026-09-20; not an exhaustive program inventory. Confirm eligibility, filing deadlines, current rules, and exact-parcel treatment with the administering agency. Deferrals postpone payment and may create repayment obligations.

Pull the actual property record: New Mexico property assessment records are administered through local assessing officials or official local systems. Use this state-level official route to identify the correct assessor or property-record system for the parcel, then search the exact property by address, parcel number, account number, or another identifier supported by that office before relying on an area-level estimate.

Santa Fe, NM:

<https://www.tax.newmexico.gov/individuals/personal-income-tax-information-overview/property-tax/>

COMMUTE & ACCESS

How getting around here compares with the broader area

87501 ZCTA compared with Santa Fe, NM

Commute numbers help show what getting to work is typically like around the starting ZIP. They describe the Census ZIP-code area overall, not the trip from a particular home to a particular job.

WHAT THIS MEANS

The shorter average commute is encouraging, but it is not a promise about your drive. Workers in 87501 average 19 minutes, compared with 23.8 across the wider Santa Fe area. Driving alone remains the most common way to commute, while transit accounts for less than 1%. Working from home is also more common here than across the wider area. Test your actual route at the hours you would travel rather than relying on the average.

TYPICAL COMMUTE

19.0 min

Typical commute is about 4.8 minutes shorter than the broader Santa Fe area.

Broader Santa Fe area: 23.8 min

DRIVE ALONE

62.6%

62.6% here versus 68.1% across the broader Santa Fe area — 5.5 percentage points lower.

WORK FROM HOME

24.5%

24.5% here versus 18.4% across the broader Santa Fe area — 6.1 percentage points higher.

Transit 0.9%

Walk 3.5%

Bike 1.5%

Commute measures describe workers age 16 and older in the Census ZCTA and metro. They show typical travel-to-work patterns rather than travel time to a specific employer or address.

TURN THE AVERAGES INTO A ROUTE CHECK

Test the trip that would actually shape your week

Area averages are useful for orientation, but a home purchase turns them into a specific route, schedule, and winter-or-peak-hour reality. These are the numbers worth carrying into an address-level test.

LOCAL BASELINE

The Census ZIP-area mean commute is 19.0 min; use that as context, not as a promise for a particular address.

WORK PATTERN

62.6% drive alone · 24.5% work from home

BEFORE RELYING ON IT

Map the exact employer or recurring destination, test the route at the hours you would travel, and check whether weather, parking, or road

conditions materially change the trip.

SAFETY WATCH

Safety context from the broader area

Santa Fe

WHAT THIS MEANS

Crime deserves a closer look before you commit. Santa Fe's citywide violent-crime rate is 32.3% higher than the wider Santa Fe area's, and its property-crime rate is 48.2% higher. Those are substantial differences, but they describe the city—not 87501 specifically, an individual neighborhood, or a particular home. Use them as a reason to investigate recent conditions around an address, not as proof that every part of the city has the same risks.



2.2 out of 5 stars

CLOSER LOOK

The score uses the most local reliable safety geography available. These figures describe Santa Fe, not ZIP 87501 specifically. Crime in the ZIP may be higher or lower than this broader-area rate, so use these numbers as context rather than as a ZIP-level safety rating. When comparable local and broader-area rates are available, the report names the broader area and shows the rates side by side.

VIOLENT CRIME

517 per 100,000

Broader Santa Fe area: 391 per 100,000

This Santa Fe-wide rate is 32.3% higher than the broader Santa Fe area.

PROPERTY CRIME

2,877 per 100,000

Broader Santa Fe area: 1,941 per 100,000

This Santa Fe-wide rate is 48.2% higher than the broader Santa Fe area.

HOMICIDE RATE

5.5 per 100,000

Broader Santa Fe area: 3.8 per 100,000

This Santa Fe-wide rate is 44.7% higher than the broader Santa Fe area.

Rates describe the geography named above. These figures describe Santa Fe, not ZIP 87501 specifically. Crime in the ZIP may be higher or lower than this broader-area rate, so use these numbers as context rather than as a ZIP-level safety rating. County-agency offense counts are not treated as countywide per-capita rates. Neighborhood-level data should be used when reliable neighborhood evidence exists; otherwise ZipInform stays at the most local defensible level.

INSURANCE & PROPERTY RISK

Statewide risks worth knowing before you choose a property

New Mexico statewide context

These are statewide signals, not a claim about the risk at your ZIP or at any particular house. Their value is to flag issues that can affect ownership costs, resilience or insurance and deserve an exact-address check before you buy.

STATE-LEVEL SIGNAL

Earthquake

Earthquake exposure can affect structural risk, retrofit considerations and whether separate earthquake coverage is worth pricing.

STATE-LEVEL SIGNAL

Wildfire

Wildfire exposure can affect evacuation, property protection, underwriting, nonrenewal pressure and insurance cost.

STATE-LEVEL SIGNAL

Flooding

Flooding can damage buildings, vehicles, roads and utilities and may require separate flood-insurance consideration for a specific property.

What to do: Before committing to a home, ask an insurance agent to confirm coverage availability for the exact address and provide a real quote.

Check flooding at the address: Search the exact property in the official FEMA Flood Map Service Center. Check the effective map date and ask the local floodplain office about drainage or flooding not shown by the mapped flood zone. No ZIP-level or parcel-level flood rating is inferred here.

Statewide hazard source: FEMA National Risk Index v1.20.0 county hazard evidence · December 2025.
Statewide hazard context does not replace the address-level FEMA map and local checks above.

HOSPITALS & MAJOR CARE NEARBY

Hospitals around the starting ZIP

ZIP 87501

These are the closest mainstream CMS hospital facilities by approximate geographic distance from the ZIP starting point. The list can cross state lines when a nearby hospital is physically closer.

ACUTE CARE HOSPITAL

Santa Fe Phs Indian Hospital

Address: 1700 Cerrillos Road, Santa Fe, NM 87501

Approx. distance: 2.1 miles

Emergency services: No / not indicated by CMS

CMS overall rating: Not reported in the current CMS data used here

ACUTE CARE HOSPITAL

Christus St Vincent Regional Medical Center

Address: 455 St Michael'S Drive, Santa Fe, NM 87505

Approx. distance: 3.3 miles

Emergency services: Yes

CMS overall rating:
★★★★★ 4.0 out of 5 stars

ACUTE CARE HOSPITAL

Presbyterian Santa Fe Medical Center

Address: 4801 Beckner Road, Santa Fe, NM 87507

Approx. distance: 6.3 miles

Emergency services: Yes

CMS overall rating:

★★★★★ 5.0 out of 5 stars

ACUTE CARE HOSPITAL

Presbyterian Espanola Hospital

Address: 1010 Spruce Street, Espanola, NM 87532

Approx. distance: 21.5 miles

Emergency services: Yes

CMS overall rating: Not reported in the current CMS data used here

ACUTE CARE HOSPITAL

Los Alamos Medical Center

Address: 3917 West Road, Los Alamos, NM 87544

Approx. distance: 22.9 miles

Emergency services: Yes

CMS overall rating: Not reported in the current CMS data used here

Verify before relying on proximity: Distances are approximate geographic miles from the ZIP's representative coordinate, not drive times. Hospital proximity does not establish insurance-network status, appointment availability, specialist fit, emergency appropriateness, or the quality of a specific service.

Source: Centers for Medicare & Medicaid Services hospital data. Facility coordinates are used to calculate approximate geographic distance.

GETTING THE MOST OUT OF IT

Getting the Most Out of Living Here

Santa Fe

A home is not only a parcel and a commute. These are durable, repeat-use advantages that can matter once the move is over and ordinary life begins.

INTERNATIONAL LIFE

Museum of International Folk Art

This state museum holds more than 130,000 objects from over 100 countries, supporting repeat visits through extensive collections, changing exhibitions, and public events. Its explicitly international mission offers sustained exposure to folk traditions and creative practices from around the world.

moifa.org

CULTURE

Georgia O'Keeffe Museum

The museum anchors ongoing study of Georgia O'Keeffe through its Santa Fe galleries, collection, talks, classes, and community events. Membership and recurring resident-access programs support repeat visits, while the institution's related Abiquiú properties broaden engagement with the artist's New Mexico life.

okeeffemuseum.org

LIVE PERFORMANCE

The Santa Fe Opera

The open-air opera company presents a substantial summer repertory of established, rarely performed, and new works. Residents can return for productions, apprentice performances, talks, tours, community programs, and educational offerings that extend the institution's role beyond individual performances.

santafeopera.org

OUTDOORS

City Parks and Trail Network

Santa Fe maintains more than 2,500 acres of parks and open space and over 170 miles of trails. Repeat-use options include the nearly 25-mile Dale Ball foothills network and the 15-mile Santa Fe Rail Trail for hiking, running, and cycling.

santafenm.gov/public-works/parks-and-open-space

CULTURE

Museum of Indian Arts & Culture

This state museum on Museum Hill explores the histories, arts, stories, and contemporary lives of Indigenous peoples of the Southwest. Changing exhibitions, tours, special programs, and support-group programming make it a durable resource for continued learning rather than a one-time visit.

indianartsandculture.org/visit

These durable local-life resources were researched, reviewed, and approved for this locality and its practical regional orbit. Current schedules and access details should still be checked before relying on them.

LOCAL & NEIGHBORHOOD COLOR

What different parts of the metro are like

Santa Fe, NM

A quick feel for the communities, neighborhoods, and districts that help define this metro. These descriptions are informational, not recommendations—you decide which settings are worth a closer look.

WHAT THIS MEANS

Santa Fe's appeal is concrete: arts, adobe architecture, restaurants, museums, and mountain access in a high-desert capital. Those features give you specific things to weigh against the high housing costs. The useful question is how much they would add to your own routine. Visit the places you expect to use and judge that value alongside the homes you can afford.

CITY

Santa Fe

A high-desert capital with extraordinary arts, adobe architecture, restaurants, museums, mountain access, and strong retirement appeal at high housing costs.

Representative ZIPs: 87501, 87505

METRO COMPOSITION

More named places around your starting point

Santa Fe, NM

ZipInform also uses a broader place directory so the metro is not reduced to only the communities with hand-written Local Color descriptions. These are named neighborhoods and communities near your starting place; individual facts may be reported at the most reliable available geography.

Nearby neighborhoods and districts

Barrio de Analco Historic District

neighborhood / district · Santa Fe County · 2.7 mi from starting point

Representative ZIPs:

87501, 87507

Nearby cities, towns, and villages

Las Campanas

village · Santa Fe County · 4.5 mi from starting point

Representative ZIPs:

87501, 87507

Rancho Viejo

village · Santa Fe County · 7.2 mi from starting point

Representative ZIP:

87507

Tesuque Pueblo

village · Santa Fe County · 7.3 mi from starting point

Representative ZIP:

87506

Nambe Pueblo

village · Santa Fe County · 13.2 mi from starting point

Representative ZIP:

87506

Pojoaque

village · Santa Fe County · 13.7 mi from starting point

Representative ZIP:

87506

Glorieta

village · Santa Fe County · 14.3 mi from starting point

Representative ZIP:

87535

San Ildefonso Pueblo

village · Santa Fe County · 15.5 mi from starting point

Lamy

village · Santa Fe County · 16 mi from starting point

Representative ZIP:

87540

Galisteo

village · Santa Fe County · 21 mi from starting point

Representative ZIP:

87540

Edgewood

town · Santa Fe County · 45.5 mi from starting point

Representative ZIP:

87015

Neighborhood names are geographic orientation labels from OpenStreetMap/Geofabrik and are not presented as official legal boundaries. Duplicate labels are suppressed within the same county or county-equivalent.

AREA TRAJECTORY

What home prices have been doing

Santa Fe, NM

PAST YEAR

Home values rose 4.0% over the past year. That was 1.0 percentage points faster than the U.S. overall.

PAST 5 YEARS

Home values rose 42.0% over the past five years. That was 0.7 percentage points faster than the U.S. overall.

PAST 10 YEARS

Home values rose 102.0% over the past ten years. That was 8.7 percentage points faster than the U.S. overall.

Recent price movement is one piece of context, not a prediction. A softer recent market may mean more negotiating room for buyers, while longer-term appreciation helps show the broader trajectory.

BUYER CHECKLIST

What to check before you buy

87501 + property-level checks

Most home-search decisions eventually become address-specific. These are the few things worth carrying forward from the broader area analysis when you start looking seriously at individual properties.

AREA SIGNAL

Price premium

Typical owner-occupied home values around 87501 run about 51% above the broader Santa Fe area. That does not make a particular home overpriced, but it means nearby comparable sales matter more than broad-area averages.

What to check: Compare the specific home with recent nearby sales that are similar in size, condition, lot, and school assignment.

AREA SIGNAL

Property-tax bill

Median annual real-estate taxes in the starting area run about 37% above the broader Santa Fe area. Actual bills can vary substantially from one property to another.

What to check: Review the parcel's current assessed taxes, tax bill, assessment, exemptions, and any special taxing districts before you buy.

Official property-tax lookup:

[New Mexico property-tax guidance](#)

AREA SIGNAL

Safety can vary within the area

The local city-level crime rate is higher than the rate across the broader Santa Fe area on at least one major measure. Citywide figures are useful context, but they cannot tell you what conditions are like on a specific block.

What to check: Check recent incident patterns around the exact address and visit the immediate area at the times of day that matter to you.

VERIFY AT THE ADDRESS

School assignment is address-specific

Nearby schools and district performance are useful context, but a ZIP code does not determine the exact public-school assignment for every home shown in the area.

What to check: Confirm the assigned elementary, middle, and high school with the school district using the property's exact street address.

VERIFY AT THE ADDRESS

Hazards and insurance are property-specific

Flood, wildfire, drainage, hillside, and insurance conditions can change sharply from one property to the next. ZipInform should not label the whole ZIP with a hazard unless reliable local evidence supports it.

What to check: For a serious property, check official hazard maps, seller disclosures, inspections, and an actual insurance quote before removing contingencies.

This is a short due-diligence summary, not a statement that every property in the ZIP has every condition shown. Property-specific facts should be verified before purchase.

ANALYSIS

What this ZIP is really telling you

87501 is an expensive place to buy, even within the wider Santa Fe area. Strong regional price growth and shorter average commutes give that cost some context, but buying is still much more expensive relative to renting here than usual. The key question is whether owning in this ZIP offers enough lasting value for your priorities—not simply whether you can afford the purchase.

PRICING NOW

Typical home values are about 51% higher than across the wider Santa Fe area

WHAT THE REPORT SHOWS

The typical home value in 87501 is \$673,100, compared with \$446,300 across the wider Santa Fe area. That is about 51% higher. These figures describe typical home values, not current asking prices.

WHAT IT MIGHT MEAN

You may need a substantially larger budget to own here than elsewhere in the surrounding market. The region's strong price history and this ZIP's shorter average commute give that difference some context. Neither establishes that a particular listing is worth its price; that depends on the home and what its location adds to your life.

PRICE TREND

Regional prices have more than doubled in ten years, outpacing the nation

WHAT THE REPORT SHOWS

Across the wider Santa Fe area, home values rose 102% over ten years, beating U.S. growth by 8.7 percentage points. Five-year growth was 42%, just 0.7 percentage points ahead nationally. Prices continued upward over the past year, rising 4%, or 1 percentage point faster than the U.S.

WHAT IT MIGHT MEAN

The region's gains may help explain buyers' willingness to pay high prices, although its lead over national growth has been narrower over the shorter periods. This history gives context to the cost of owning, not a promise of future gains. It also does not establish how much 87501 itself appreciated.

BUY VS. RENT

Buying costs far more relative to renting here than across the wider area

WHAT THE REPORT SHOWS

A typical home costs 34.3 years of typical local rent, compared with 26.8 across the wider area and 19.6 nationally. Home values are about 51% higher than across the wider area, while rents are about 18% higher—a substantial gap.

WHAT IT MIGHT MEAN

Rent reflects the value of living here today; buying also reflects expectations about lasting ownership, protection from rent increases, and future appreciation. Homes bought and rented may also differ. Strong regional price growth gives the gap context, but does not prove buying is financially better. If ownership is your goal, comparing other ZIPs could be as useful as comparing buying with renting here.

SCHOOLS

The district picture is about average, with limited school-level detail

WHAT THE REPORT SHOWS

Santa Fe Public Schools serves the ZIP and shows about-average performance within New Mexico in the report's 2018 district results. Ten nearby public schools are listed, but no school-level performance results or grade-band comparisons are supplied. Eight nearby private options are also listed.

WHAT IT MIGHT MEAN

The evidence may support considering the district, but it cannot tell you how well the grades that matter to you are served. Compare the schools assigned to a specific address and their current offerings. Private schools are additional choices to consider, not evidence that one type of school is better.

PROPERTY TAXES

A lower tax percentage still comes with a higher annual bill

WHAT THE REPORT SHOWS

The reported property-tax share of home value is 0.4% in 87501, compared with 0.5% across the wider area. Yet the median annual tax bill is \$2,937, compared with \$2,152—about 37% higher.

WHAT IT MIGHT MEAN

The lower percentage may soften the cost of owning, but higher home values can still leave you paying more dollars each year. That matters alongside an already high purchase cost. These area figures are not a tax quote for a home, so check the expected bill for the property before setting your monthly budget.

WORTH NOTICING

Shorter average commutes do not come with much more transit use

WHAT THE REPORT SHOWS

The average commute in 87501 is 19 minutes, compared with 23.8 across the wider area. Transit use is nearly identical: 0.9% locally and 0.8% more broadly. Working from home is more common here, at 24.5% compared with 18.4%.

WHAT IT MIGHT MEAN

A shorter trip could be a meaningful benefit alongside the higher purchase cost, but these figures do not establish a broad transit advantage. The larger work-from-home share also shows that residents' routines differ from those across the wider area. What matters for you is whether a particular home makes your own regular trips easier.

Questions worth answering before you commit

What does owning in 87501 give you that would justify its higher cost compared with renting here or buying elsewhere in the wider Santa Fe area?

How long do you expect to stay, and would the purchase still feel comfortable if future price gains were modest?

Which schools serve the exact address, and how well do their current offerings fit the grades that matter to you?

What would the property's expected tax bill and your actual regular trips add to the monthly cost and daily routine?

This analysis connects facts already presented in the report. It does not add a fresh research layer or claim that one explanation is definitive.

BOTTOM LINE

Put the local numbers in context. Then make your own call.

WHAT THIS MEANS

The central tradeoff is a costly purchase relative to rent in a place with distinctive cultural offerings and mountain access. The shorter average commute is encouraging, but it does not settle whether a particular home will make daily life easier. Higher citywide crime rates also deserve serious attention, without treating them as a verdict on every address.

Before committing, bring the decision down to the property: confirm its tax bill, test your commute, verify school assignments if relevant to your search, and investigate nearby crime conditions. Those checks will tell you more about the purchase than the ZIP-wide averages alone.

ZipInform gives you facts, rankings, trends, comparisons, and local context that are easy to digest. Your realtor can help with current listings and property-specific comps; ZipInform adds the broader-area and local context those comps do not provide.

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