FREE GUIDE · UPDATED NOVEMBER 2026

2027 Washington Conforming Loan Limits

All 39 counties, 1–4 unit properties, and how much home you can buy while staying conforming.

36 WASHINGTON COUNTIES
$855,400
▲ +$22,650 from 2026 ($832,750)

KING · PIERCE · SNOHOMISH
$1,063,750
= Unchanged from 2026

2027 limits by property type

PROPERTY	36 COUNTIES	KING · PIERCE · SNOHOMISH
1 unit	$855,400	$1,063,750
2 units	$1,095,250	$1,361,800
3 units	$1,323,900	$1,646,100
4 units	$1,645,350	$2,045,700

Max price to stay conforming*

DOWN	36 COUNTIES	KING · PIERCE · SNOHOMISH
5%	$900,421	$1,119,736
10%	$950,444	$1,181,944
20%	$1,069,250	$1,329,687

2027 one-unit limit by county

Adams	$855,400	Grays Harbor	$855,400	**Pierce**	**$1,063,750**
Asotin	$855,400	Island	$855,400	San Juan	$855,400
Benton	$855,400	Jefferson	$855,400	Skagit	$855,400
Chelan	$855,400	**King**	**$1,063,750**	Skamania	$855,400
Clallam	$855,400	Kitsap	$855,400	**Snohomish**	**$1,063,750**
Clark	$855,400	Kittitas	$855,400	Spokane	$855,400
Columbia	$855,400	Klickitat	$855,400	Stevens	$855,400
Cowlitz	$855,400	Lewis	$855,400	Thurston	$855,400
Douglas	$855,400	Lincoln	$855,400	Wahkiakum	$855,400
Ferry	$855,400	Mason	$855,400	Walla Walla	$855,400
Franklin	$855,400	Okanogan	$855,400	Whatcom	$855,400
Garfield	$855,400	Pacific	$855,400	Whitman	$855,400
Grant	$855,400	Pend Oreille	$855,400	Yakima	$855,400

*Approximate maximum purchase price for a one-unit home with the down payment shown, before any financed fees. The limit applies to the loan amount, not the price. Loans over the limit are jumbo loans, and qualifications for a jumbo loan may differ from a conventional conforming loan, including larger down payments, higher credit scores and more cash reserves. Source: FHFA 2027 conforming loan limit values. For educational purposes only; not a commitment to lend.

Want your exact numbers? Let's talk.
Jay Richardson · Mortgage Loan Originator · Edge Home Finance LLC
NMLS #1962748 · Company NMLS #891464 · Equal Housing Opportunity

425-232-7107
jayrichardson.com