

# Jason Ruedy, President, CEO of The Home Loan Arranger Weighs in on Impact of High Mortgage Rates on Real Estate Industry

*Jason Ruedy, the President and CEO of The Home Loan Arranger, examines how high mortgage rates are impacting the real estate market*

DENVER, CO, UNITED STATES, January 29, 2025 /EINPresswire.com/ -- Jason Ruedy, President and CEO of The Home Loan Arranger, a leading mortgage lender based in Denver, CO, has reported a notable downturn in the US [housing market](#),

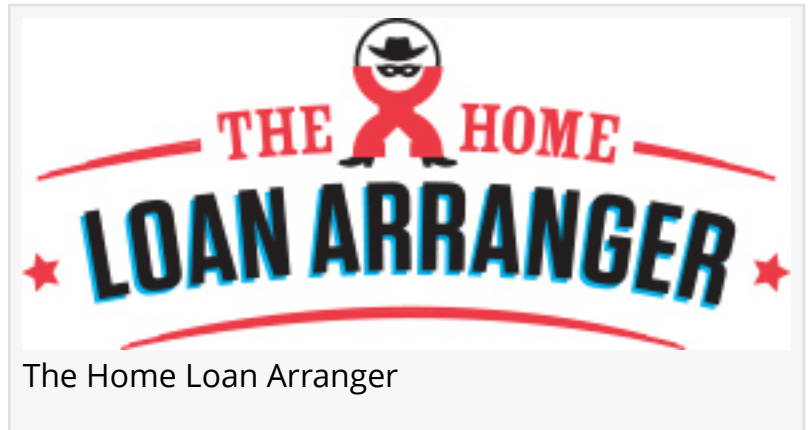
with home sales plummeting to their lowest levels in almost thirty years. He observes that the Federal Reserve's efforts to control inflation seem ineffective, as rising mortgage rates and limited housing inventory have not deterred price increases in some markets. This situation

prompts Ruedy to question the Federal Reserve's true goals. He believes that the current market momentum could lead to a significant influx of [homebuyers](#) if mortgage rates decrease, which would likely drive home prices even higher. Ruedy highlights the challenges facing Federal Reserve Chairman [Jerome Powell](#) and advocates for an immediate reduction in interest rates. Ruedy claims that Powell has failed to tackle inflation effectively over the past three years, questioning how much longer this situation will continue.

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*Jason Ruedy*



Despite rising mortgage rates and a constrained housing supply, certain markets have seen home values increase, leading Ruedy to question the Federal Reserve's underlying objectives. He perceives a growing market momentum and anticipates that a future decrease in mortgage rates will attract a surge of homebuyers, further escalating home prices. Ruedy emphasizes the complexity of the situation for Federal Reserve Chairman Jerome Powell and calls for an urgent reduction in interest rates.

According to Ruedy, the current low inventory in the housing market is causing home values to increase. This is due to the basic principles of supply and demand, where limited supply drives up prices. While this may seem like a positive sign for homeowners, Ruedy cautions that it could have negative consequences in the long run.

Ruedy explains that the goal of the Federal Reserve in keeping mortgage rates high is to reduce home values. However, this could have unintended consequences, such as making it more difficult for first-time homebuyers to enter the market. Additionally, it could lead to a decrease in home sales and a slowdown in the overall economy.

As a mortgage expert with 31 years of experience in the industry, Ruedy urges the Federal Reserve to carefully consider the impact of their actions on the real estate market. While high mortgage rates may be effective in slowing down the industry, it is important to also consider the potential consequences and find a balance that benefits both homeowners and the economy as a whole.

In conclusion, Jason Ruedy believes that the current high mortgage rates are having a significant impact on the real estate industry. While it may be achieving the goal of slowing down the market, Ruedy urges caution and a thorough evaluation of the potential consequences. As the housing market continues to face challenges, it is important for all parties involved to work together towards finding a solution that benefits everyone.

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