

Jason Ruedy, The Home Loan Arranger, Says Denver's Housing Market Is Poised for Change as Rates Drop by Spring 2026

Jason Ruedy, The Home Loan Arranger says falling rates could revive Denver's housing market and make homeownership more affordable

DENVER, CO, UNITED STATES, October 22, 2025 /EINPresswire.com/ -- Jason Ruedy, also known as The Home Loan Arranger and ranked among the top 1% of loan originators nationwide, is once again making headlines with his bold

prediction for the future of the U.S. housing market. With more than two decades of experience in the mortgage and [refinance](#) industry, Ruedy anticipates that mortgage interest rates will begin to decline by spring 2026 — a shift that could reignite the Denver housing market, boost homebuyer demand, and bring much-needed relief to both buyers and sellers.

“

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Jason Ruedy

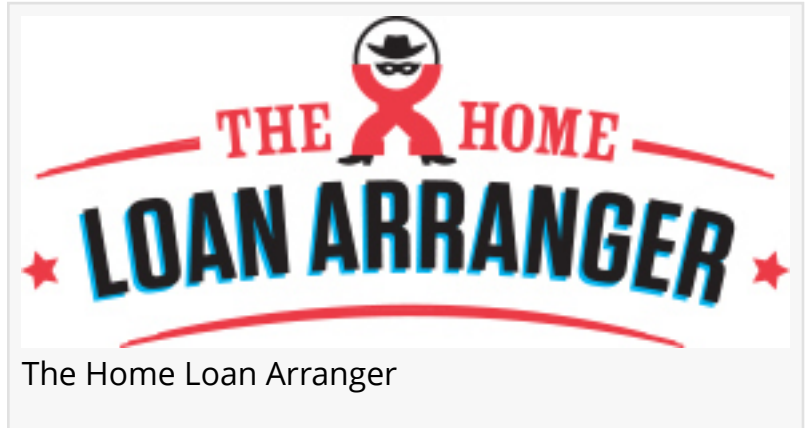
□ A Flat Market Ready to Rebound

According to Ruedy, the Denver real estate market and many others across the nation have faced persistent challenges in recent months — including stagnant home

prices, a slowdown in home sales, and a buildup of listing inventory. Many potential sellers are hesitating to list their homes amid uncertainty around Federal Reserve interest rate policies, while would-be buyers are waiting on the sidelines for more favorable conditions.

“The market has been stuck in neutral,” explains Ruedy. “High mortgage rates and economic uncertainty have caused many homeowners to hold off on listing their properties, worried they won’t get the return they want. But change is coming.”

□ Why 2026 Could Be a Turning Point



Ruedy predicts that with Federal Reserve Chairman Jerome Powell's term ending in 2026, a shift in monetary policy is likely — one that could usher in lower mortgage rates and restore momentum to the housing and refinance markets. He believes that rate cuts will stimulate demand, encouraging more first-time homebuyers to enter the market while motivating current homeowners to refinance their [mortgages](#) or [cash out home equity](#).

"Lower mortgage rates mean more affordability, more listings, and more movement," says Ruedy. "We could see inventory loosen, bidding activity increase, and homeowners finally feel confident selling again. It will also open the door for many buyers who have been priced out of the market."

□ Expert Insight from a Trusted Mortgage Professional

With over 30 years of experience and thousands of successful closings, Jason Ruedy has earned a reputation as one of Denver's most trusted mortgage advisors. Through The Home Loan Arranger, he has helped countless homeowners secure financing, refinance to lower monthly payments, and consolidate high-interest debt using the equity in their homes.

Ruedy's proven track record of accurately forecasting housing market trends and mortgage rate movements makes his 2026 outlook especially noteworthy. His prediction offers optimism not just for homeowners and sellers, but also for real estate professionals, homebuyers, and investors looking to capitalize on the next market cycle.

□ Hope on the Horizon

"Spring 2026 could mark the beginning of a new chapter for the housing market," Ruedy says. "Lower interest rates will empower more people to buy, refinance, and build wealth through homeownership. I believe we're about to enter a window of opportunity — and those who prepare now will benefit the most."

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