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Mortgage Rates Expected to Decline by 2026, Says Jason Ruedy — Sparking New Life in Fort Collins Housing Market

Jason Ruedy, The Home Loan Arranger says falling interest rates will boost demand, increase listings, and make homeownership more affordable across Fort Collins

The Home Loan Arranger

FORT COLLINS, 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 forecast 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 Fort Collins housing market, boost homebuyer demand, and bring much-needed relief to both buyers and sellers across Northern Colorado.

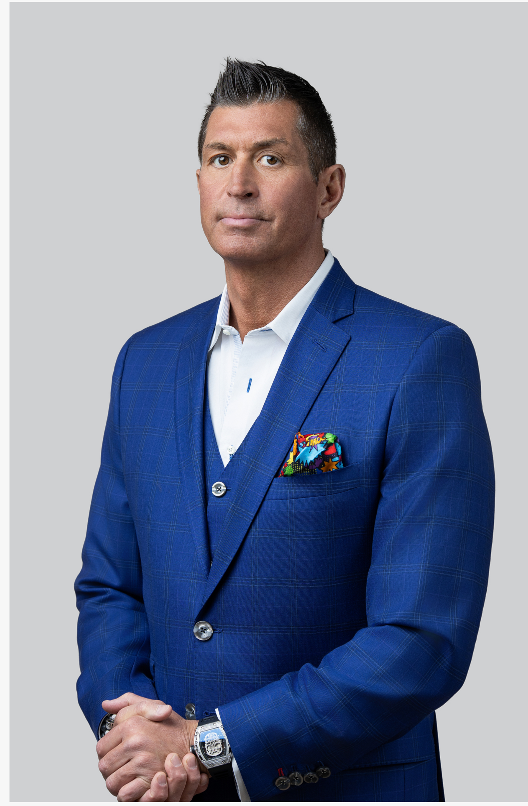
> Spring 2026 could mark the start of a new chapter for the Fort Collins housing market"
>
> *Jason Ruedy*

 A Housing Market Poised for a Comeback

According to Ruedy, the Fort Collins real estate market — like many others across the country — has faced persistent challenges in recent months, including stagnant home prices, slower sales activity, and a growing 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 for more favorable conditions before entering the market.

“The market has been stuck in neutral,” explains Ruedy. “High mortgage rates and economic uncertainty have caused many homeowners to delay selling, worried they won’t get the return they expect. But that’s about to change.”

 Why 2026 Could Be a Turning Point for Fort Collins



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 rate cuts will stimulate demand, encouraging more first-time homebuyers in Fort Collins to enter the market while motivating current homeowners to refinance their mortgage 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 return, and homeowners finally feel confident about selling. It will also open the door for many buyers who have been priced out of the market."

 Expert Insight From a Trusted Fort Collins Mortgage Professional

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

Ruedy's proven track record of accurately forecasting housing market trends and predicting mortgage rate movements makes his 2026 outlook especially valuable. His forecast brings optimism not just for homeowners and sellers, but also for real estate professionals, investors, and first-time buyers eager to capitalize on the next housing cycle.

 Hope on the Horizon for Fort Collins Homeowners

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

About Jason M. Ruedy – The Home Loan Arranger
Jason Ruedy is a nationally recognized mortgage expert and President of The Home Loan Arranger, a leading mortgage company serving Fort Collins and Northern Colorado. Ranked among the top 1% of loan originators in the nation, Ruedy specializes in mortgage refinancing, cash-out refinance loans, debt consolidation strategies, FHA and VA loans, and customized

mortgage solutions designed to help homeowners achieve their financial goals.

For more information about refinancing in Fort Collins, mortgage rate trends, or debt consolidation mortgage options, visit www.thehomeloanarranger.com
or contact Jason Ruedy directly.

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