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Jason Ruedy Predicts Falling Mortgage Rates by 2026, Poised to Revitalize the Boulder Housing Market

With 30+ years of expertise, The Home Loan Arranger says lower rates could boost demand, grow listings, and make homeownership more affordable in Boulder

The Home Loan Arranger

BOULDER, 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 a 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 Boulder housing market, increase homebuyer demand, and bring much-needed relief to both buyers and sellers throughout Boulder County.

> Opportunities Ahead for Boulder Homeowners”
>
> *Jason Ruedy*

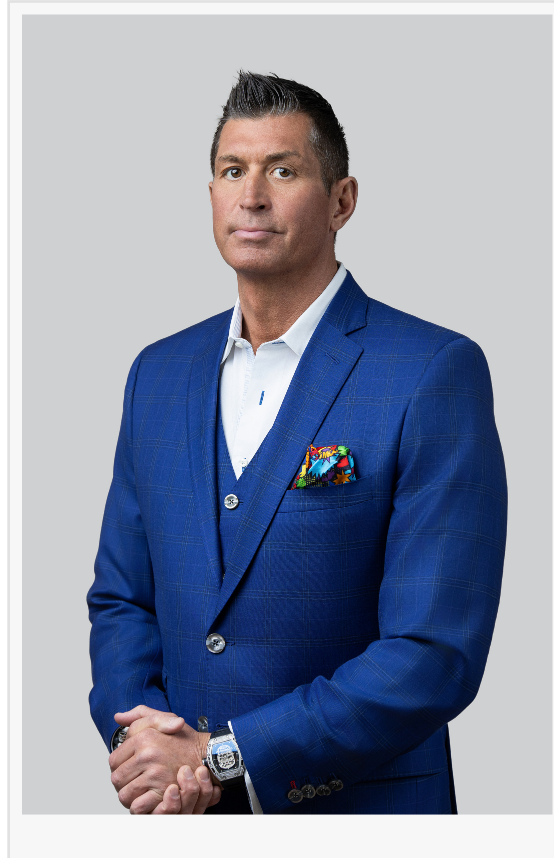
A Boulder Market Ready to Rebound

According to Ruedy, the Boulder real estate market, like many across the country, has 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 hesitant 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 in Boulder to delay selling, worried they won’t get the return they want. But that’s about to change.”

Why 2026 Could Be a Turning Point for Boulder

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 in Boulder to enter the market while motivating current homeowners to refinance their mortgages or cash out home equity to consolidate debt or fund major expenses.



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

 Trusted Boulder Mortgage Expertise

With more than 30 years of experience and thousands of successful closings, Jason Ruedy has built a reputation as one of Colorado’s most trusted mortgage professionals. Through The Home Loan Arranger, he has helped countless Boulder homeowners secure financing, refinance to lower monthly payments, and consolidate high-interest debt by leveraging their home equity.

Ruedy’s proven ability to accurately forecast housing market trends and predict mortgage rate movements makes his 2026 outlook particularly valuable. His forecast offers optimism not just for homeowners and sellers, but also for real estate agents, investors, and first-time buyers looking to take advantage of the next housing cycle.

 Opportunities Ahead for Boulder Homeowners

“Spring 2026 could mark the start of a new chapter for the Boulder housing market,” Ruedy says. “Lower interest rates will empower more people to buy, refinance, and build wealth through homeownership. Those who plan ahead now will be in the best position to capitalize on this shift.”

About Jason M. Ruedy – The Home Loan Arranger
Jason Ruedy is a nationally recognized mortgage expert and President of The Home Loan Arranger, a boutique mortgage company serving Boulder, Denver, and the Front Range. Ranked among the top 1% of loan originators nationwide, Ruedy specializes in mortgage refinancing, cash-out refinance loans, debt consolidation strategies, FHA and VA loans, and customized mortgage solutions that help homeowners achieve their financial goals.

For more information about mortgage refinancing in Boulder, cash-out refinance options, or housing market insights, visit www.thehomeloanarranger.com
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