

Jason Ruedy Forecasts Mortgage Rate Drop by 2026, Setting the Stage for a San Diego Housing Boom

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

SAN DIEGO, CA, 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 San Diego housing market, boost homebuyer demand, and bring much-needed relief to both buyers and sellers across Southern California.

“

Spring 2026 could mark the beginning of a new chapter for the San Diego housing market”

Jason Ruedy

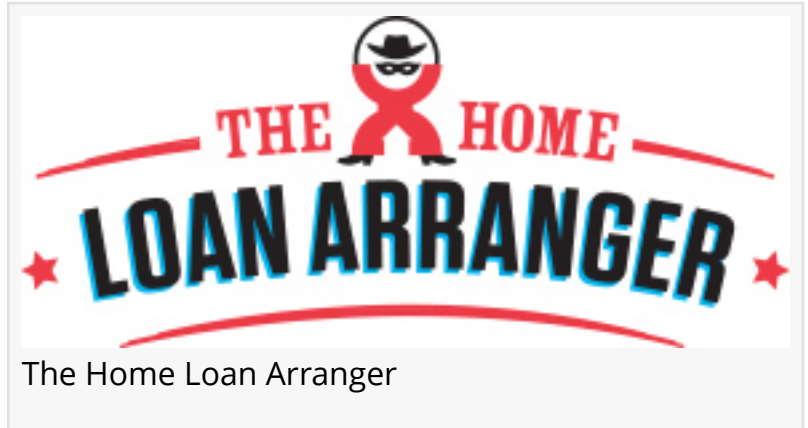
□ A Slowing Market Poised for Rebound

According to Ruedy, the San Diego real estate market — like many across the nation — has faced persistent

challenges in recent months, including stagnant home prices, a slowdown in home sales, and a growing listing inventory. Many potential sellers are hesitant to list their homes amid uncertainty around Federal Reserve interest rate policies, while many would-be buyers are waiting for more favorable conditions.

“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 want. But that’s about to change.”

□ Why 2026 Could Be a Turning Point for San Diego Homeowners



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 San Diego housing and refinance markets. He believes rate cuts will stimulate demand, encouraging more first-time homebuyers in San Diego to enter the market while motivating current homeowners to refinance their mortgages, tap into their home equity, or pursue a cash-out refinance 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 finally feel confident listing their homes. It will also open the door for many buyers who have been priced out of the San Diego housing market."



□ Expert Insight from a Trusted San Diego Mortgage Advisor

With more than 30 years of experience and thousands of successful closings, Jason Ruedy has built a reputation as one of California's most trusted mortgage professionals. Through The Home Loan Arranger, he has helped countless San Diego homeowners secure competitive 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 predicting 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, investors, and first-time buyers looking to capitalize on the next market cycle.

□ Opportunities Ahead for San Diego Homebuyers and Homeowners

"Spring 2026 could mark the beginning of a new chapter for the San Diego housing market," Ruedy says. "Lower mortgage rates will empower more people to buy, refinance, and build wealth through homeownership. Those who prepare now will be in the best position to benefit when the market accelerates."

About Jason M. Ruedy – The Home Loan Arranger

Jason Ruedy is a nationally recognized mortgage professional and President of The Home Loan Arranger, a leading mortgage company serving San Diego and all of Southern California. Ranked

among the top 1% of loan originators nationwide, Ruedy specializes in mortgage [refinancing](#), cash-out refinance loans, [debt consolidation mortgages](#), FHA and VA loans, and tailored mortgage strategies to help homeowners achieve their financial goals.

For more information about mortgage refinancing in San Diego, cash-out refinance opportunities, or housing market insights, visit www.thehomeloanarranger.com or contact Jason Ruedy directly.

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