

Lower Mortgage Rates Ahead: Jason Ruedy Says 2026 Could Mark a Turning Point for Harrisburg Real Estate

With 30+ years of expertise, Jason Ruedy predicts falling mortgage rates by 2026 could boost demand, unlock equity, and transform Harrisburg's housing market

HARRISBURG, PA, 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 Harrisburg housing market, boost homebuyer demand, and bring much-needed relief to both buyers and sellers across Dauphin County.

□ A Harrisburg Market Ready to Rebound

According to Ruedy, the Harrisburg real estate market — like many others nationwide — has faced persistent challenges in recent months, including stagnant home prices, slowing home sales, and rising listing inventory. Many potential sellers are reluctant to list their homes amid uncertainty surrounding Federal Reserve interest rate policies, while prospective buyers are waiting for more favorable conditions before entering the market.



The Home Loan Arranger



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

□ Why 2026 Could Be a Turning Point for Harrisburg

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 breathe new life into the housing and refinance markets. He believes that lower rates will spark demand, encouraging more first-time buyers in Harrisburg to enter the market while motivating current homeowners to refinance their mortgages or cash out home equity to consolidate debt, invest, or fund major expenses.

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

□ Trusted Harrisburg Mortgage Expertise

With more than 30 years of industry experience and thousands of successful closings, Jason Ruedy has built a reputation as one of the most trusted mortgage professionals in the country. Through The Home Loan Arranger, he has helped countless Harrisburg homeowners secure financing, refinance to reduce monthly payments, and consolidate high-interest debt by tapping into 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 provides optimism not only for homeowners and sellers but also for real estate agents, investors, and first-time buyers looking to seize the next housing cycle.

□ Opportunities Ahead for Harrisburg Homeowners

“Spring 2026 could mark the start of a new chapter for the Harrisburg 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 Harrisburg, Philadelphia, Pittsburgh, and communities across Pennsylvania. 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 tailored mortgage solutions that help homeowners achieve their financial goals.

For more information about mortgage refinancing in Harrisburg, [cash-out refinance options](#), or housing market insights, visit www.thehomeloanarranger.com or contact Jason Ruedy directly.

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