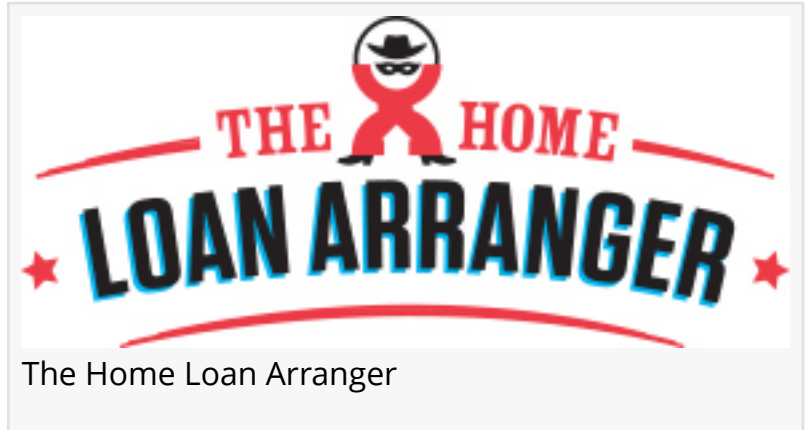


Jason Ruedy Highlights Adjustable-Rate Mortgages as a Smart Solution for Long Beach Homeowners

With mortgage rates still high, Long Beach homeowners are turning to adjustable-rate refinancing to cut costs, lower payments, and pay off debt faster

LONG BEACH, CA, UNITED STATES, October 28, 2025 /EINPresswire.com/ -- Jason Ruedy, known nationally as The Home Loan Arranger and recognized as one of the nation's top-producing loan officers, says adjustable-rate mortgages (ARMs) are making a strong return as a smart and flexible refinance strategy for Long Beach homeowners looking to lower monthly payments, pay down high-interest debt, and improve overall financial stability.



“

Homeowners across Long Beach are facing higher costs for everything—from groceries to gas to housing,” says Ruedy”

Jason Ruedy

As the cost of living continues to rise across Southern California, Ruedy notes that many homeowners are exploring adjustable-rate [refinancing](#) as a practical way to reduce expenses, improve cash flow, and gain short-term savings. He emphasizes that ARMs can be especially advantageous for borrowers planning to refinance, relocate, or sell within the next several years, offering lower introductory interest rates that help homeowners

create more financial breathing room.

Ruedy explains that the growing interest in [adjustable-rate mortgage](#) refinancing in Long Beach presents a valuable opportunity for homeowners to refinance existing loans, pay off high-interest credit card balances, and boost monthly cash flow. As the Long Beach housing market remains competitive and affordability challenges persist, he highlights how flexible mortgage options can help borrowers secure lower rates, manage monthly payments more effectively, and position themselves for future savings as interest rates begin to trend downward.

“Homeowners across Long Beach are feeling the pinch,” says Ruedy. “With [mortgage rates](#) still elevated and everyday costs on the rise, many borrowers are turning to adjustable-rate mortgage refinancing to lower their monthly payments—often by hundreds of dollars—and regain control of their household budgets.”

ARMs typically feature initial rates lower than fixed-rate mortgages, allowing homeowners to save substantially during the early years of the loan. For those seeking financial relief, refinancing into an adjustable-rate mortgage in Long Beach can:

Lower monthly mortgage payments and increase overall cash flow

Free up funds to pay off high-interest debt or cover essential expenses

Reduce financial stress and minimize the risk of missed payments or foreclosure

Ruedy encourages borrowers to carefully evaluate loan terms, adjustment schedules, and rate caps to ensure their refinance supports their long-term goals. While not ideal for every borrower, ARMs can be a powerful tool for homeowners planning to sell, move, or refinance again before the fixed-rate period ends.

With over 30 years of experience helping homeowners nationwide, Ruedy has built a reputation for fast closings, competitive rates, and tailored loan programs through The Home Loan Arranger. He believes the rising popularity of adjustable-rate mortgage refinancing in Long Beach reflects homeowners’ growing need for affordable, flexible home-financing solutions amid Southern California’s high cost of living.

“ARMs are back—and they’re helping Long Beach homeowners save money, reduce debt, and stay in their homes,” says Ruedy. “When used strategically, an adjustable-rate refinance can be one of the smartest tools for achieving financial stability and long-term savings.”

For more information about adjustable-rate mortgage refinancing in Long Beach, debt consolidation loans, or cash-out refinance programs, visit www.TheHomeLoanArranger.com or contact:

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