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Housing Professionals Encourage Buyers to Focus on Personal Readiness Rather Than Trying to Time the Mortgage Market

Mortgage and real estate professionals say attempting to predict the market may cause buyers to miss opportunities that align with their financial goals.

ORANGE COUNTY, CA, UNITED STATES, July 30, 2026 /EINPresswire.com/ -- Many prospective homebuyers spend months waiting for mortgage interest rates to decline before purchasing a home. While lower rates may eventually occur, housing professionals say waiting for the "perfect" market can sometimes come at an unexpected cost.

According to California mortgage professional Paul E. Scheper, CRMP, CSA, SRES, and Realtor Sarah Scheper, successful homeownership decisions are often driven more by personal financial readiness than by short-term market predictions.

> Buyers should evaluate how a home fits into their long-term financial goals rather than focusing on a single number.”
>
> *Sarah M. Scheper, Realtor with Beverly Hills Estates*

"One of the most common questions I hear is, 'Should I wait for interest rates to come down?'" Paul Scheper said. "The reality is that no one can consistently predict where rates or home prices will go next. Buyers are usually better served by understanding their own financial situation than trying to outguess the market."

Mortgage rates, home values, inventory levels, and buyer demand all influence affordability, but those factors rarely move in the same direction at the same time.

"When interest rates decline, demand often increases," Scheper explained. "That can create additional competition among buyers, which may put upward pressure on home prices. Every market cycle involves trade-offs."

Sarah Scheper says many buyers become so focused on headlines that they lose sight of finding the right home.

"Real estate is personal," she said. "The best time to buy isn't necessarily when someone predicts the market has reached the bottom. It's when a buyer is financially prepared, has found a home that meets their needs, and feels confident moving forward."

Looking Beyond Interest Rates

While mortgage rates receive significant media attention, the Schepers encourage buyers to consider the entire financial picture before making a decision.

Important factors include:

Monthly housing affordability
Down payment and available savings
Employment and income stability
Long-term plans for the home
Local housing inventory
Overall household budget

"Interest rate is only one piece of the equation," Paul Scheper said. "Buyers should evaluate how a home fits into their long-term financial goals rather than focusing on a single number."

Market Conditions Continue to Evolve

Housing markets remain dynamic, with conditions influenced by inflation, employment trends, consumer confidence, and Federal Reserve policy.

Industry forecasts suggest that many local markets could experience improved balance between buyers and sellers as inventory gradually increases, providing more opportunities for buyers to evaluate homes and negotiate favorable terms.

Sarah Scheper believes buyers benefit most when they remain informed instead of trying to predict short-term market movements.

"We've seen buyers postpone their search waiting for lower rates, only to discover that home prices or competition increased while they were waiting," she said. "Every buyer's situation is different, which is why personalized guidance is so important."

Education Creates Better Decisions

Rather than encouraging buyers to rush into the market or delay indefinitely, the Schepers believe education should be the starting point.

"Our goal has never been to tell someone when to buy," Paul Scheper said. "Our responsibility is to help buyers understand their financing options, explain how today's market affects them personally, and provide the information they need to make confident decisions."

Sarah Scheper agrees.

"Buying a home is one of life's biggest financial decisions," she said. "When buyers understand the process, know their budget, and work with experienced professionals, they can move forward with greater confidence regardless of where interest rates happen to be."

The Schepers encourage prospective homebuyers to begin the financing process early, obtain a comprehensive mortgage pre-approval, and develop a homebuying strategy based on their individual financial goals rather than attempting to predict future market conditions.

Buyers interested in understanding today's financing options or preparing for a future home purchase are encouraged to speak with a qualified mortgage professional before beginning their home search.

About Loangevity Mortgage

Loangevity Mortgage is a California mortgage company dedicated to helping homeowners and homebuyers make informed financing decisions through education-first guidance. Led by Paul E. Scheper, CRMP, CSA, SRES, the company specializes in residential mortgage lending, retirement housing strategies, and federally insured Home Equity Conversion Mortgages (HECMs). Through personalized consultations and educational resources, Loangevity Mortgage helps clients understand their financing options and make confident, informed decisions.

About Sarah Scheper

Sarah Scheper is a California Realtor specializing in residential real estate throughout Southern California. She works with first-time homebuyers, move-up buyers, sellers, and investors, emphasizing market knowledge, client education, strategic negotiation, and proactive communication throughout every stage of the transaction.

Holly Hackett, Media Contact
Loangevity Mortgage
+1 800-662-6784
email us here
Visit us on social media:
LinkedIn
Instagram
Facebook
YouTube
X
