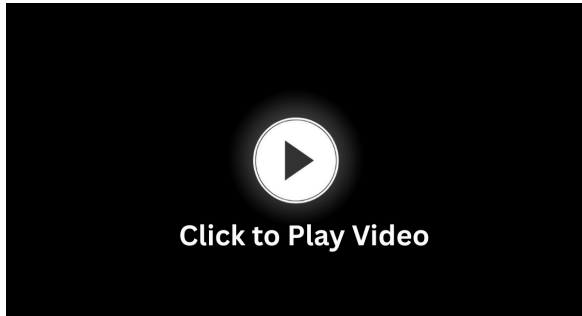


Home Equity Loan Rates Just Hit Shocking Levels – Are Homeowners About to Cash In?



[*Click 'Read More' to discover the exact rates and how much you could save right now.*](#)

Homeowners are racing to lock in home equity loan rates before they rise again. But here's the shocking twist: rates just dropped to their lowest point in months—making it a once-in-a-decade chance to borrow smart. Will you take advantage before the window closes?



Banks don't want you to know this, but today's home equity loan rates could actually work in your favor. While most people are paying thousands more than they should, a few savvy homeowners are securing deals that slash monthly payments in half. Want to know how they're doing it?

Fixed home equity loan rates: National averages are sitting in the **low-8% range** (roughly **8.0%–8.3%**) depending on loan amount and loan-to-value (LTV). That aligns with recent lender surveys and rate tables tracked by major outlets.

HELOC rates (for comparison): The **national average HELOC rate is ~8.90% (as of Sept 3, 2025)**, and daily updates show most borrowers landing **between 8% and 9%** depending on their profile.

Daily market page: For a live, lender-by-lender look at “**Today's HELOC & Home Equity Loan Rates: September 4, 2025,**” see the [Forbes Advisor daily rate tracker](#).

5 ways to lower your home equity loan rate before you apply

1. Improve the inputs that matter most: Pay down revolving balances to nudge your credit score and DTI lower; even a small FICO move (e.g., 719 → 740) can improve pricing tiers.
2. Right-size the amount and term: Don't borrow to the max if you don't need it. A slightly lower CLTV or a shorter term can reduce the rate and total interest.
3. Compare APRs, not just rates: Include lender fees, points, and closing costs in your comparison. The APR is the apples-to-apples number.
4. Shop at least 3–5 lenders: Your bank/credit union, an online lender, and a regional lender often price differently on the same day. The daily rate pages make side-by-side comparisons easier.
5. Ask about discounts: Some lenders offer autopay or relationship pricing (e.g., checking/direct deposit) that can shave 0.125%–0.25% off.