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## [A Simple Fix to Keep the American Dream Alive: Carve Housing Bonds Out of the Volume Cap Limitation](#)

- Housing affordability and access to housing is eroding confidence in upward mobility.
- High mortgage rates are blocking families out of homeownership.
- Congress is actively considering [bipartisan housing bond legislation](#)—volume-cap relief is the logical next step.

### **Housing Policy**

Every national story has a turning point. Not because of one headline or one election, but because citizens adjust what they believe is possible for their own lives and for their children's lives.

We are in that moment now.

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### **By Tom Kozlik**

Head of Public Policy and Municipal Strategy  
Hilltop Securities Inc.

### **Gary Garay**

Head of Municipal Housing Banking  
Hilltop Securities Inc.

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