

Announcement # 25-129**Date:** December 11, 2025

December Policy Pulse Newsletter

In this month's [Policy Pulse](#), Pennymac's Isaac Boltansky cuts through the political noise with a definitive Housing Affordability Policy Playbook. Isaac separates the real solutions from the distractions to identify the specific levers—both good and bad—that can actually move the needle.

Inside the Issue:

- **Helpful Solutions for Supply and Mobility:** Key proposals addressing the core drivers of the housing crisis, from reforming the Capital Gains Exclusion to scaling factory-built housing.
- **Policy Pitfalls to Avoid:** A clear breakdown of why some recent proposals like portable mortgages and lowering LLPAs on investor properties could hinder, rather than help, the nation's push for housing affordability.

[Read Policy Pulse Now](#)