

Issues That Matter

SECTION: A. Utah Housing – Homeownership

I have professionally sold real estate since 1994 and bought my first rental property in 1985. In 2005, my husband and I owned 20 rental properties, and some of us, deep in the real estate market at the time, could feel the uncertainty slowly building as federal banking oversight weakened.

I believe an important point is that both parties, driven by a shared belief that markets could largely self-regulate and that expanding homeownership was an unqualified good, caused “The Housing Bubble and Crash” (2007-2009).

Who removed the key guardrails?

- Lawmakers who deregulated finance
- Regulators who chose restraint over enforcement
- Financial institutions that exploited incentives
- Rating agencies that underestimated risk
- A culture that equated credit expansion with prosperity.

My perspective is that it wasn’t malice – it was overconfidence, misaligned incentives, and a belief that housing prices would keep rising.

1. Protecting Homeownership and Property Rights

- Modernize Utah’s Homestead Exemption, which currently protects only \$42,000 of equity per individual homeowner—an amount that no longer reflects today’s housing market.
- Explore stronger property-ownership protections, including whether Utah should adopt community property principles or offer homeowners the option to hold property as community property.
- Examine whether homeowners should be exempt from state income tax on mortgage debt forgiven through a short sale, so individuals are not taxed on a financial loss while trying to recover and remain stable.

2. Expanding Access to Homeownership in a Changing Housing Market

- Homeownership matters to our health, stability, and sense of belonging while strengthening communities and our State.
- Address the realities of rising home prices and rental costs by evaluating housing and property laws.
- Stay focused on practical, responsible ways to make the dream of homeownership achievable for more Utahns.

3. Property Taxes

SECTION: B. Education – Public & Private Schools

1. I believe in public education — and I trust Alpine School District

I am not in favor of using public property tax dollars to fund private schools. This may be hard to swallow but hear me out. Historically, public education is a shared investment in our communities, our workforce, and our democracy. Alpine School District covers all of my Senate District, and they deserve strong, consistent support. I have seen the studies on what happens when tax dollars are funneled to private schools. Public schools serve all children, regardless of background or belief, and I want my position to reflect that commitment clearly and transparently. I welcome the debate and promise to keep an open mind to alternative options.

**I have more to say.

Education is personal to me.

Teachers shape lives. They deserve respect, support, and fair compensation.

Smart funding: Support teachers without hurting students.

- Examine how property taxes are currently allocated to the Alpine School District.
- Ask hard, practical questions about how we can increase teacher pay responsibly
- Look for solutions that strengthen classrooms without increasing financial pressure on families or reducing student resources

This is not about slogans — it's about careful analysis, collaboration, and accountability.

Focused learning matters — Kids need childhood.

I believe it's time to re-evaluate how much technology we place in front of children during the school day.

I have studied the growing body of research that shows that:

- Excessive screen use can interfere with brain development
- Constant digital stimulation affects emotional regulation
- Social media and device dependence reduce real-world social skills and resilience
- Increase recess - outdoor play and less supervised social settings

Technology has a place — but it should support learning, not replace it.

Books over screens. Learning over distraction.

I support learning environments that prioritize attention, comprehension, and human connection

Public schools should be phone-free learning spaces.

No phones during the school day — not because we don't trust students, but because their developing brains deserve protection.

Children need time to:

- Learn how to focus
 - Learn how to interact face-to-face
 - Learn how to play, create, and problem-solve together
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Our children deserve our full attention.

Education is not just about test scores — it's about healthy development, curiosity, confidence, and connection.

I will always approach education policy with:

- Respect for teachers
- Trust in public schools
- Curiosity guided by research
- And a commitment to what helps children truly thrive

Strong public schools build strong communities. That's a value I'll carry with me to the Utah State Senate.

SECTION C: Term Limits

I support reasonable term limits because public service should remain rooted in accountability, fresh perspective, and connection to the people being served.

Thoughtful term limits help keep leadership responsive, prevent the concentration of power, and open the door to new voices and ideas—while still honoring experience and institutional knowledge. Elected office is a responsibility, not an entitlement, and term limits help ensure public servants can do meaningful, focused work during their time in office.