Testimony to the

GOVERNMENT OVERSIGHT COMMITTEE OHIO HOUSE OF REPRESENTATIVES COLUMBUS, OHIO

Hearing on H. J. R. No. 2

5/13/2025

Breanne Gibb 5155 Farmridge Way, Mason, OH 45040

Chair Hall, Vice Chair Ferguson, Ranking Member Humphrey, and members of the committee:

I've lived in Mason, Ohio for the past 26 years and graduated from William Mason High School. I'm writing in support of HJR2 and want to share a personal story in hopes that you'll consider supporting it as well.

I'm 28 years old, and like many in my generation, I dream of owning a home. Unfortunately, that dream feels increasingly out of reach. When my grandparents were in their early twenties, homeownership was not only possible—it was common. Today, it's a different story. Due to years of irresponsible federal spending and rising inflation, the cost of living has become overwhelmingly high. Buying a home in today's market is no longer a rational or attainable option for many people my age.

Most of my friends are in the same boat. They either rent small apartments or live with their parents, not because they want to, but because they have to. Many are also burdened by crushing student loan debt, which has only worsened due to unchecked federal spending and a lack of financial oversight. This financial pressure affects more than just housing—it's reshaping the course of young people's lives. I know people who say they won't get married or have children until they can afford a house and pay off their student loans. When owning a home feels impossible, starting a family begins to feel impossible too.

It's frustrating that ordinary citizens are held accountable for every bill, every dollar spent, and every missed payment—yet our federal government continues to rack up unsustainable debt with no immediate consequences. Why are individuals expected to live within their means when the government does not? I believe fiscal responsibility should be a defining trait of our nation. HJR2 is a step toward restoring that balance. It empowers the states—and, by extension, the people—to hold the federal government accountable for how it manages our money. It's about restoring control and responsibility to those who are most affected by these decisions.

Please consider supporting HJR2. This isn't just about numbers on a spreadsheet—it's about restoring hope for young Americans like me who still believe in the promise of homeownership, family, and a stable future.

Thank you for your service to me and the citizens of Ohio!