Good morning and thank you to Chairwoman King, Vice Chair Kishman, Ranking Member Sims, and members of the committee for the opportunity to speak today.

My name is Anna Mills I'm a 75+yr old housing provider from Toledo and I have proudly rented affordable properties for more than 47 years. I have always made it my priority to ensure my homes are clean, safe, and affordable. This work matters deeply to me, and I take pride in it.

As equally concerned in property rights, financial sustainability and a conservation dedicated to protecting our planet's most vital resources. I believe it is essential that tenants be held directly responsible for their water usage. It fosters waste when conservation has never been more urgent.

Direct billing is about accountability. It encourages tenants to be conscious of their consumption, fixing leaks promptly, and to value water for the finite resource that it is. Every gallon wasted strains city infrastructure-it impacts our entire planet.

Here in Toledo, the situation is reaching a crisis point. Many water bills for rental properties are tied to the city's Water Forgiveness Program are spiraling out of control. If you pay your current water on time, after a year the previous balance is forgiven. Three and half years later, these bills now exceed some tenants' income, some property's value, or the entire year of rent revenue! This is NOT sustainable, it is unjust. I have paid mortgages on these houses for 25-30-40 years, only to lose my only retirement to water waste, not to mention how it ruins my credit score.

Here are a few current examples of just one housing provider's water bills alone:

$	17,902.84	Cowan
$	6,415.23	Talbot
$	4,677.19	Revillo
$	4,332.08	Forsythe
$	3,269.10	Warrington
$	2,203.17	Chestnut
$	1,652.94	Thayer
$	1,906.89	Spring
$	1,700.88	Crawford
$	1,785.18	Buckingham
$	1,243.89	Gribbin

That's right, one tenant has racked up a $18,000 water bill and the city *still* hasn't shut off their service! Meanwhile they've lived there since before covid (eviction moratorium) and always paid their rent. I don't want to evict them. But if they leave for any reason that bill falls on me,

what am I supposed to do on social security! That property doesn't even generate $18000 in a year let alone a profit. It would take me a minimum of 22 years to pay off with my social security income. More likely, I would be forced to sell to the highest bidder- probably a hedge fund-who would raise the rent from my affordable $950 to $1500, or more. That's one less affordable home in Toledo. One more family displaced.

Tenant-Focused Reasons

1. **Fairness in Usage**
   Tenants pay only for what they use, rather than subsidizing others' potentially higher usage.
2. **Control Over Bills**
   Tenants can monitor and manage their water consumption, helping them save money.
3. **Transparency**
   Individual billing provides a clear record of usage and charges — no hidden costs.
4. **Avoids Rent Increases**
   If landlords cover water, they often raise rent to cover potential overages. Separate billing helps keep base rent lower.
5. **No Group Responsibility**
   In shared properties, individual accountability prevents disputes over shared utility bills.
6. **Improved Maintenance Awareness**
   Tenants are more likely to report leaks or inefficiencies quickly to avoid higher bills.
7. **Disconnect between usage and knowledge/control**
8. **Tenant not knowing usage/leaks leading to super high billing**
9. **High unpaid bills cause evictions**
10. **High unpaid bills/unreported water damage takes houses out of use losing affordable housing**

Opinion: Why Tenants Must Be Responsible for Their Own Water Bills — A Legal, Financial, and Environmental Imperative

As both an attorney concerned with property rights and financial viability, and a conservationist committed to protecting our planet's most vital resources, I believe that it is essential for tenants to be held responsible for their own water usage through direct billing.

In cities like Toledo, we are witnessing a growing crisis. Water bills for rental properties — many on the city's forgiveness program — are skyrocketing. In some cases, these bills are approaching or even exceeding the **annual income of the tenants**, the **value of the properties**, or the **entire yearly operating income of landlords**. This is not only unsustainable, but also unjust.

The root of the problem is a complete **lack of accountability.** When tenants don't see the direct impact of their usage, there's no reason to conserve. Hoses run for hours. Leaks go unreported, mold grows, pipes burst, and homes are ruined. This isn't just about the bill. It's about the long-

term sustainability of our housing stock and water costs and the very concept of shared responsibility.

Housing Bill92 isn't about punishing anyone. It's about clarity, fairness, and sustainability. It ensures:

From a **tenant fairness and rights** perspective, billing residents for their own water use ensures:

1. **Tenants gain visibility** into their usage and can make informed choices conserve and save their money.
2. **Rent stays fair,** landlords won't need to pad leases to account for unpredictable utility costs.
3. **Transparency of leaks reported faster,** because when tenants foot the bill, they notice and act
4. **Evictions become less likely** – When unpaid water bills won't spiral into unmanageable.
5. **Affordable housing stays intact**– because unchecked water damage won't destroy affordable homes.

This isn't just a policy issue. It's a question of justice, equity, and environmental responsibility.

Tenants already pay for gas and electricity, and the internet. Water should be no different. When we separate usage from consequence, everyone pays the price.

Please pass HB92 out of committee and move it to the full house for a vote. Let me get back to focusing on what I do best-providing clean, safe, and affordable housing – not chasing down water bills I can't control.

Thank you for your time.