Good morning members of the committee.

My name is Dave Czajka I'm an 87+yr old housing provider in Toledo. I have had rentals for decades. My tenants need to pay their own bills including water. They need to be in charge of what they use, and what goes wrong if something leaks or breaks and what they waste.

Not being knowledgeable of what is going on with their water stops concerns about running toilets, unchecked lines, and leads to no accountability.

If left over time, it creates higher bills, house water damage, then higher rehab, higher rents and evictions.

Unpaid bills can ruin the property owner's credit, not the users. It becomes a debt of the homeowner not the user.

When property owners try to mitigate their risk, there is often a big cry about no affordable housing and too many evictions. It is time to put the users in control of their own bills and usage allowing them to be aware of saving money.

Let's keep affordable housing intact.

Finish passing HB92 for housing, for tenants and for homeowners.

Thank you for your time.

Dave Czajka

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