

Good afternoon Chairwoman O'Brien, Vice Chair Gavarone, Ranking Member Smith, and members of the committee. Thank you for allowing me to speak.

My name is Deborah Collins. I serve as the administrator for the Ohio Real Estate Investors Association, I am a board member of the Real Estate Investors Association of Greater Cincinnati, and I have been a housing provider in Ohio for over 20 years.

I share that background, so you understand that I speak not only from personal experience, but also from daily conversations with housing providers from across the state. I hear their concerns, their frustrations, and their fears. These are hardworking small business owners—people committed to keeping housing safe and affordable in their communities—who are increasingly burdened by policies that are neither fair nor sustainable.

One such policy is the ability of municipal utility companies to place liens on property owners for unpaid tenant utility bills—often without prior notice and regardless of who was actually responsible for the debt.

As housing providers, we already shoulder significant risks: maintenance and repair costs, legal compliance, insurance, turnover, and a host of rising operational expenses. But when we are held liable for utility bills we did not incur, it undermines our ability to plan, operate responsibly, and continue investing in Ohio's rental housing.

Senate Bill 118 offers a straightforward and necessary correction to this practice. Under current law, municipal utility companies can allow tenants to fall far behind on payments—sometimes for months—and then transfer that unpaid debt to the property owner through a tax lien. In effect, these companies are extending credit without accountability, knowing they have a guaranteed fallback: the landlord.

SB 118 does *not* interfere with utility billing practices.

It does *not* mandate submetering.

It does *not* disrupt college-town rental systems.

It does *not* remove a housing provider's flexibility in how they manage utility arrangements with tenants.

What SB 118 *does* is ensure that utility companies can no longer offload their bad debt onto property owner. That's it. It preserves choice for housing providers and restores accountability to those who consume the service.

To date, I've seen no solid data from utility companies about how much money we're actually talking about. Is it \$100,000 annually in unpaid bills? A million? How does that compare to private utility providers, who do not have lien authority and instead have to collect from the party responsible?

Here's what common sense tells us: If municipal utility companies no longer have a guaranteed collection mechanism through property liens, their internal collection practices will improve. They will tighten enforcement, reduce the size of delinquent accounts, and act earlier—just like

every other service provider does. The total dollars in collections may even decrease because they'll be collecting on smaller, more manageable debts. And it is likely their current collection departments will be able to handle the load.

Utility companies have suggested that housing providers should change the way we do business to avoid these situations. While I appreciate their input, that approach puts the burden of their collection problems on our backs. Housing providers should not have to redesign their operations to compensate for a utility company's lack of due diligence. In testimony for the companion bill HB92 last month, every municipal utility service that testified admitted to not charging deposits for their own services.

No other private company has the power to collect a tenant's unpaid bill by attaching it to someone else's property taxes. Municipal utilities should not be the exception. SB 118 rightly restores fairness, transparency, and accountability to the system.

This legislation is not about avoiding responsibility—it's about ensuring that the responsibility lies with the right party.

I respectfully urge you to support Senate Bill 118. Doing so will protect responsible housing providers, support continued investment in Ohio communities, and encourage a more just system for all parties involved.