



Get A Discount On Every Smoke-Free Building You Insure With MiddleOak!



A significant number of apartment and condominium fires are a result of the careless disposal of smoking materials. MiddleOak is committed to supporting owners and managers of both smoke-free complexes and smoke-free buildings that have designated smoking areas.

In addition to attracting and retaining lower risk properties with rate levels that reflect the reduced risk of loss, MiddleOak is also aware of the significant reduction these properties have on building owner and manager operating costs. Many owners and managers have non-smoking properties in their portfolios currently and are interested in expanding their number of smoke-free buildings to leverage these benefits.

Benefits include:

- Significant reduction in operating costs - The costs to rehabilitate a unit where there has been heavy smoking can be up to six times more than a non-smoking unit.
- Most tenants prefer smoke-free housing
- Tenant health - Second-hand smoke risk is eliminated (Class A carcinogen).
- Access to state & federal affordable housing tax incentives
- It's allowable in all states - This makes transition even easier.

Marketing and educational materials make it easy for you to present the benefits and offer support to owners/managers of smoke-free properties or those that are considering transitioning properties to smoke-free. You can access electronic copies at middleoakinfo.com/smokefree.

We are excited to be able to reward and support the owners/managers of smoke-free properties. We are looking forward to showing you how competitive we can be on your "best in class" habitational business!

The [Habitational - Apartment Program](#) and [Habitational - Condominium Program](#) from MiddleOak are available in AR, AZ, CO, DE, GA, IA, ID, IN, KY, MD, ME, MI, MO, MT, NH, NJ, NY, NV, OH, OR, PA, SC, TN, UT, VA, VT, WA, and WI on [Big "I" Markets](#).