

## The many benefits of going smoke-free

**Going smoke-free is an option that can improve your insurance risk profile and the overall livability of your residential complex.**

Since about 80% of U.S. adults don't smoke, non-smoking communities are preferred by a large portion of residents, *and prospective residents*. Additionally, turnover has been shown to occur at a lower rate in non-smoking apartment buildings. A smoke-free policy might even qualify you for apartment building insurance discounts.

Second-hand smoke can get into ventilation systems and create a widespread and unpleasant smell and a "dinginess" that can affect non-smokers' units and common spaces. Windows, carpets and countertops are all negatively affected by smoke, tar, ashes and burns. The cost to rehabilitate a smoker's unit can be two to seven times greater than non-smoking units. Smoking also creates a chronic fire hazard along with routine property damage from small burns and stains. Fire and associated water damage can take units off line for months. Did you know about 80% of residents displaced by fire never return?

If you are ready to improve the living conditions and risk profile of your apartment complex, there are several things to consider. First, you could see significant insurance savings through special discounts; plus, a no-smoking policy can improve your claims loss record and help keep future premiums low. You are also likely to attract residents who avoid smoking-permitted facilities.

You will probably want to survey your tenants to determine how many actually smoke inside and where they are concentrated. You'll also want to ask about smoking by guests; some residents don't smoke, but they have regular visitors who do. If you decide to change your smoking policy, you should notify tenants far ahead of their lease renewal date for a smooth transition.

If you have multiple buildings, you could designate them as smoking or non-smoking and offer incentives, such as a month of discounted rent, to smokers who move from a newly created no-smoking zone to a building that permits tobacco use. Lease language suggestions can be found at websites such as [www.ismanet.org/INsmokefreeapartments.htm](http://www.ismanet.org/INsmokefreeapartments.htm).

Clearly state in your lease if balconies, patios, parking areas, entryways and common areas, including swimming pools, fall under the no-smoking policy. Some apartment communities decide to offer an outdoor smoking area or structure, and this might help as you transition to a smoke-free facility. It can create a maintenance challenge, however, so be prepared to follow through on keeping the grounds tidy.

Coupling a change in smoking policy with a positive media and advertising campaign along with training for staff members on representing the policy in a positive light is helpful. Some apartment owners also provide smoking cessation information and promote the change in rules as a motivator for those who might have wanted to quit but lacked the incentive.

It is legal in all 50 states to adopt no-smoking policies and you could qualify for real savings on your insurance program by presenting a much more attractive risk profile. Resources for adopting a smoke-free policy at your multifamily residential building can be found at these websites and publications:

- The National Center for Healthy Housing (NCHH), [www.nchh.org](http://www.nchh.org)
- Housing and Urban Development (HUD), [www.hud.gov](http://www.hud.gov) (Type "hud smoke free" in your search engine)
- Smoke Free Apartment House Registry, [www.smokefreeapartments.org](http://www.smokefreeapartments.org)
- Global Advisors Smoke Free Policy (GASP), [www.njgasp.org](http://www.njgasp.org)
- National Apartment Association's January 2011 UNITS magazine: "Clouds of cigarette smoke" are "What's Out" for apartment living.

