



Environmental Policy 2008

Introduction

Ecology Building Society is dedicated to promoting sustainable housing and sustainable communities. Mortgages are provided on energy efficient housing, ecological renovation and enterprise, derelict and dilapidated properties and low impact lifestyles (see 2 below). The Environmental Policy details commitments to practice and objectives in the Society's business activities, and in the facilities and services necessary to sustain them, which underpin and reinforce the Society's environmental concerns.

1. BUSINESS ACTIVITIES AND PRACTICES

1.1. Lending. All lending activities are subject to the ecological criteria laid down in the Mortgage Lending Policy.

1.2. Treasury. The Society avoids the use of banks with a record of irresponsible lending which impacts on the environment. We request copies of a company's annual report and environment policy.

1.3. Consultation. The Society consults relevant ethical and ecological authorities in regard to all activities concerned with the Society's usual business.

1.4. Audit. An audit of the Society's environmental practices is conducted annually by an external body, which will be used to ensure that the practice commitments made in the Environmental Policy are evaluated as a baseline for business compliance and future improvement actions. As a measure of good practice the Society will require, where feasible, all service providers and suppliers provide evidence that they are complying with stated environmental commitments.

1.5. Review. The Policy is reviewed annually by full Board.

1.6. Training. All staff are made aware of the environmental and ecological implications of office activities, and are encouraged to follow best practice as outlined below. Whilst ongoing training will be provided, there will be particular focus upon the induction of new starters.

1.7. Marketing. The Society does not produce useless hand-outs which waste resources, nor does it use direct mailing as a means of targeting new customers. The stated preference for placements in journals that use re-cycled paper is communicated to suppliers of advertising.

1.8. P.R. The Society will take advantage of opportunities to promote its standpoint on environmental and ecological issues.

2. LENDING PARAMETERS

2.1 Philosophical Criteria

The Memorandum of the Society contains a requirement “to promote...ecological policies designed to promote or enhance the environment in accordance with the principles of sustainable development”. Sustainable development is defined as “development based on the concept that the needs of the present should be met without compromising the ability of future generations to meet their own needs”. Ecological policies are understood to include those which promote, encourage or support the following objectives:

- The saving of non-renewable energy or other scarce resources
- The growth of a sustainable housing stock
- The development of building practices, ways of living or uses of land having, in each case, a low ecological impact

2.2 Lending Categories

The board have defined the following categories of lending (with examples) which give expression to the above objectives.

2.2.1 *Sustainable housing practices*

- Energy-efficient new self-build residential dwellings (timber-frame, high insulation, reclaimed materials, renewable energy technology [solar, wind, water], water conservation etc.)
- Renovation of derelict, deteriorated or redundant properties, where possible encouraging the highest level of ecological building practices
- Promotion of sustainable local building technologies including cob, rammed earth, mudblock, straw bale

2.2.2 *Sustainable lifestyles and sustainable economic activity*

- Small scale ecological industry or business including:
 - Recycling
 - Reclamation
 - Repair
 - Environment Protection
 - Sustainable Technologies
 - Local shops
- Projects in support of sustainable communities
- Social Enterprise

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- Low-impact lifestyles
- Organic farming, vegetarian or vegan enterprises and horticulture including permaculture
- Co-operative living
- Sustainable forestry and nature reserves

2.2.3 Other ecologically positive projects and ventures

- Environmental education and resources
- Properties with inherent energy-saving characteristics - terraces or back-to-backs
- Small-scale ecologically neutral industry or business with local employment potential
- Organic and wholefood enterprises
- Properties where significant energy-saving measures can be installed, but where general renovation is not required
- Land for moorings
- Education for Sustainable Development

2.2.4 Lending to make or sustain the market

Lending for purchase of a property that falls in category 2.2.1, but does not at this stage require further works, in order to strengthen the market in such properties.

2.2.5 Difficult to sell properties

- Non-standard construction
- Sound properties in deprived neighbourhoods
- Properties with agricultural restrictions (but only where other features of the project make it acceptable lending).

2.3. Restrictive Covenants

If possible and appropriate, the Society will seek the lifting of restrictions against agricultural activity including the keeping of livestock, and the lifting of hunting, shooting or fishing rights.

2.4 The Society does not lend:

- for holiday homes, because of the impact on rural communities
- where intensive agricultural practices are to be employed
- for riding stables

3. PROPERTY AND FACILITIES MANAGEMENT

3.1 PREMISES

3.1.1 Site

The site includes mature trees and a community garden (with formalised dog walking facilities). A robust permaculture garden has been established that is naturally pest resistant and low maintenance.

The car parking area has a porous surface, allowing rainwater to drain away into the ground rather than be diverted into mains drains, thus reducing the load on the drainage system. This also allows water to get to the roots of adjacent trees, and prevents the ground below the car park from becoming sterile.

3.1.2 Building

The HQ building is designed to reflect the Ecology's principles with regard to sustainable, environmentally conscious building, as promoted through the Society's mortgage lending and savings policies. The structure incorporates renewable materials such as timber, reclaimed brick, stone and aluminium.

Other features of the building design include:

- argon filled double glazed windows
- thermal mass to give an even temperature
- timber supplied from sustainable and renewable resources
- drystone walling built by local craftsmen
- sedum planted 'nature' roof for added insulation and ecological conservation
- rainwater harvesting
- natural 'sun pipes' to increase or provide natural light in areas with limited external windows
- use of recycled plastic and glass materials for counter surfaces, wall tiles and fixings
- floor coverings produced from a linseed oil derivative, linoleum, some recycled rubber, with wool or sisal carpet
- naturally pigmented limewash on the external lime render
- light reflective surfaces to further reduce the need for artificial lighting.

A load-bearing straw bale meeting room has been constructed, connected to the main building, and will be available for use by the local community.

Cabling, plumbing and ducting are of a non-toxic nature wherever possible, and synthetic materials such as PVC have been kept to a minimum. Paints and other coating materials are organic and solvent free wherever possible.

The Ecology is striving for the highest possible level of attainment under relevant assessment schemes, such as that of the Buildings Research Establishment Environmental Assessment Method (BREEAM).

3.2 UTILITIES, ENERGY AND SERVICES

3.2.1 Electricity

Mains electricity is supplied by Ecotricity, a company that invests directly in clean forms of power.

Photovoltaic cells have been installed which produce approximately 15% of the Ecology's electricity needs. This is being monitored.

Energy ratings and environmental impact are considered when electrical equipment is purchased, with the aim of choosing the best available.

3.2.2 Heating and Lighting

Central heating is provided by a state-of-the-art condensing boiler (mains gas) fitted with a software control system to ensure efficient operation. Full heat recovery is obtained through ventilator units, to reduce the heat input required from the boiler.

Hot water is provided mainly from an unvented central hot water cylinder next to the boiler. Separate electric powered hot water storage is provided for the less frequently used kitchen and visitors' toilets, avoiding the need for long pipe runs from the boiler.

The building has been designed to exceed an air leakage target of $5\text{m}^3/\text{hour}/\text{m}^2$, comparing favourably with the best UK and European buildings. The air handling system (including the heat exchanger) provides two air changes per hour (UK norm eight). In summer months when this is not needed, ventilation is provided by opening windows. All radiators have individual thermostat controls.

Heat conservation is effected through high levels of insulation:

- Rockfloor beneath the ground floor slab (100mm)
- Rockwool to external walls (200mm)
- Warmcell recycled newspaper to the roofspace (300mm)
- Sheepswool insulation to the meeting room

Windows are all double glazed and filled with inert argon gas to increase insulation properties.

Long life, low energy lights are fitted throughout the building except in the archive room (fluorescent strip). This room has natural daylight shafts and the electric light is seldom used.

We intend to carry out full ongoing monitoring of energy use when 'teething problems' within the heating and ventilation systems have been addressed.

3.2.3 Water Usage

Mains water is supplemented by rainwater harvesting from the roofs, via an underground collection tank, which provides water for the WCs and irrigation for the planted roof.

Low water use showering facilities are available.

3.2.4 Other Services

Banking services are provided by both local and ethical banks.

Telephone services are provided by the Phone Co-op, a company owned and controlled by its members. They have a stated ethical and environmental policy, including a voluntary levy to Climate Care, which invests in renewable energy and re-forestation projects.

3.3 MATERIALS AND EQUIPMENT

- We seek to use items that come from ethical and renewable sources.
- We assess materials for the minimal use of resources.
- We install equipment that minimises the use of energy.
- We comply with appropriate Health and Safety advice regarding environmental aspects of office facilities.
- We aim to provide a safe, healthy and pleasant working environment.

3.3.1 Office

Paper is supplied either by green or local suppliers, and is always recycled from 100% post consumer waste and non chlorine bleached.

Printing cartridges for the printers, fax machine and photocopier are refillable, though there have been quality issues with these. They are currently sent back to the manufacturer for refilling and reuse.

Office furniture is made from wood certified by the Forestry Stewardship Council (FSC) as being from sustainable forestry resources.

In general, preference is given to equipment that is as environmentally friendly as possible. For example, solar powered calculators, but where this is not possible, rechargeable batteries are used. Consideration will be given to the use of pens and other peripherals made from recycled or renewable materials such as paper, wood and maize.

3.3.2 Domestic

Cleaning and other domestic materials and substances used, such as washing up liquid and cleaning fluid, are environment friendly.

We purchase fairly traded/organic goods including tea and coffee.

Kitchen implements are made of inert materials.

3.3.3 Other

No artificial or chemical fertilisers are used on the grounds.

3.4 WASTE

3.4.1 Office/Domestic

Confidential paper waste is collected for shredding (in accordance with the Data Protection Act) by companies that guarantee to send the shredded output for recycling. Other paper and cardboard is collected by the Council.

Printing cartridges – see **3.3.1** above.

Glass, metal, plastic and batteries are collected and sorted and taken to the local recycling bank. Staff also bring their used batteries to the office as a central collection point.

Newspapers, magazines, paper and cardboard are collected by the Council.

Unwanted IT equipment is donated for reuse as training equipment and/or refurbishing.

Food waste is composted on site for use on the grounds.

3.4.2 Grounds

Green waste from the grounds will be composted as it arises.

3.4.3 Carbon offset

The Society endeavours first of all to reduce its carbon emissions. Where this is not possible, the Society seeks to mitigate its impact through carbon offset. The Society has gone further and offset the carbon emissions created by its activity from 1981 (its year of inception) to 2003 through programmes with the Carbon Neutral Company and a local organisation, Treesponsibility. The emissions for recent years are subject to an offset programme with the organisation co2balance.

4 OFFICE PRACTICE AND SERVICES

Staff are required to use all facilities responsibly.

Stock control and ordering systems are geared to ensuring that supplies of printed materials do not exceed requirements, thereby reducing the possibility of eventual waste.

4.1. COMMUNICATIONS

Electronic fax and document storage are used where feasible to reduce paper usage.

Where possible, paper is printed on both sides and returned to the paper chain via in-house recycling.

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4.2. PHOTOCOPYING

Photocopying is only used when necessary.

Both sides of the paper are used when copying.

4.3. COMPUTING

We share computer resources by networking.

We periodically review whether computer generated reports are still required. Screens are powered down when not in use and all screens switched off at close of business. All screens are now low energy use LCD screens.

All printers and desk-top machines are switched off at close of business.

5 TRANSPORT

The Society runs one company car which is a petrol/electric hybrid Toyota Prius.

Staff and directors are encouraged, where feasible, to use non-vehicular or public transport (air travel being the least favoured option) on Society business and journeys to and from work.

Dedicated bicycle storage is available.