



## **Environmental Policy 2010**

## 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 an organisations annual report and environment policy, and monitor relevant press and internet comment.
- 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 “Improving the quality of human life while living within the carrying capacity of supporting ecosystems”. 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***

- The development of residential dwellings (timber-frame, high insulation, reclaimed materials, solar technology, water conservation etc.) including self-build projects
- 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
- Properties where significant energy-saving measures can be installed, but where general renovation is not required
- Properties with energy-saving characteristics as evidenced by approved energy standards/ratings

#### ***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
- Low-impact lifestyles
- Organic farming 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
- 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

### ***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 (where energy efficiency improvements are to be undertaken)
- Sound properties in deprived neighbourhoods
- Properties with agricultural restrictions (but only where other features of the project make it acceptable lending).

## **2.3 Lending Exclusions and Further Considerations**

In some instances there are sound ecological reasons for not lending which are as important in framing our lending policy as the positive criteria previously outlined. It is difficult to catalogue these, as in some instances they arise as qualitative considerations rather than hard and fast rules. What is important is that the following question is always kept in mind:

*‘What is the ecological benefit of this application?’*

For example, the Society will not lend in circumstances that would impact adversely on a local housing market to the detriment of local residents. The principle must be applied with caution - while properties to be bought purely as holiday homes would not normally be acceptable, it might be possible to make a case for some other form of holiday accommodation where say, new ecologically designed units are produced in a depopulated area with poor employment prospects.

Our policy is to look for positive reasons to lend, not to reject. We might lend on one smallholding because of an ecological rebuilding project, and on another because of its ecological farming practices. We wouldn't necessarily turn down the former because they wanted to breed ponies (non-working animals, possible damage to the land) - an activity which in itself would not be a qualifying purpose for our lending, but in the latter case we would insist on the most ecological use of the land, or moves towards it, because that was the basis of the application

Factory farming practices and farming of non-indigenous exotic species are never acceptable if they feature in an application.

### **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. Seating is available to enable staff to enjoy the garden environment.

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 is 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 a renewable energy supplier, 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 better 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.

A new Building Management System will be installed in 2010 with software that will facilitate enhanced monitoring to be undertaken allowing for further energy efficiencies to be made and also providing for any adjustments to timing schedules to be more flexible.

Additional ventilation at first floor level is to be investigated, as is the feasibility of solar water heating and extending the photovoltaic array.

### **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**

Over-riding principles:

- 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 is always 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 and any external caterers are asked to try and provide locally sourced, seasonal food.

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, cans, plastic and batteries are collected and sorted and taken to the local recycling bank.

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

Unwanted IT equipment is donated for reuse as training equipment and/or refurbishing or is provided to organisations who specialize in the recycling of computer equipment.

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 have been included in the offset programmes of various organisations.

## **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.

### **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 flat screens or laptops and upgrading reviews take place on a 4 yearly cycle.

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

## **5 TRANSPORT AND MEETINGS**

The Society runs two petrol/electric/hybrid Toyota Prius company cars.

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.

Audio-visual and electronic technologies to hold meetings selectively without needing to physically meet are used, recognising that face-to-face meetings remain an essential element of effective decision-making.