



# Our guide to greener living



We believe in doing the right thing for our members, communities, and the world around us. We recognise that climate change is one of the biggest challenges facing us all, and we're dedicated to reducing our carbon footprint and helping you to do the same.

In this short guide you'll find out more about the threat of climate change and discover what you can do to reduce your carbon footprint by making changes in your home. After all, small changes can make a big difference for our planet.



Leeds Building Society

## What is climate change?

Planet Earth is heating up fast, and as a result, the weather we all experience is changing. This is what's known as climate change.

It's largely a result of the greenhouse gases produced by using fossil fuels - oil, natural gas and coal - to fuel factories and transport, and to heat homes. These gases trap heat from the sun and release carbon dioxide (CO<sub>2</sub>) into the atmosphere, causing global temperatures to rise.

On average, the world is about 1.2°C warmer than before humans started burning fossil fuels in the 1800s. Temperatures are expected to increase further unless we change the way we live.

Rising temperatures could mean more extreme weather around the world, such as heatwaves, storms and floods. This could damage natural environments and change the way we live.<sup>1</sup>



### What is the UK government doing about it?

In response to climate change, the UK government wants to **cut CO<sub>2</sub> emissions by 78% by 2035<sup>2</sup>**, and achieve zero carbon emissions by 2050.<sup>3</sup>

Let's look at where the UK stands in a few key areas.

#### Fossil fuels

Oil, coal, and natural gas accounted for 37.7% of the UK's energy mix in 2020<sup>4</sup> – this is a record low, but this figure will need to be even lower to reach the government's targets.

#### CO<sub>2</sub> emissions

Carbon emissions in the UK fell 40% between 1990 and 2019<sup>5</sup>, but by cutting down on our carbon emissions even more, we can all do our bit to lessen the effects of climate change.



#### Climate warming

Scientists project UK temperatures will rise by around 0.6°C between now and 2050.<sup>6</sup> This doesn't sound a lot, but scientists have set a 'safe limit' of just a 1.5°C rise by 2099 – so keeping below this figure is vital.

**0.6°C**

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## The need to act is clear, but how can you play your part?

## Top tips for getting your house in order

Around 22% of the UK's carbon emissions come from our homes – so that's a great place to start.<sup>7</sup>

### 1. Understand the A-G of EPCs

An Energy Performance Certificate (EPC) gives a clear view of your home's energy efficiency, with an A rating being the most energy efficient and G being the least. You'll need an EPC if you intend to sell or lease your home. Also, better mortgage deals are now widely available for those with a rating between A-C.

**Our tip:** improve your EPC – by taking the steps outlined in this guide you'll get a better EPC rating, save money and make your home more attractive to potential buyers in future. Also, by getting an EPC evaluation carried out, you'll be provided with a list of recommendations on how to improve your energy efficiency.



### 2. Use the sun to go green

Even in the UK's damp climate, you can use the power of sunlight to generate your own electricity and dramatically cut your energy bills.

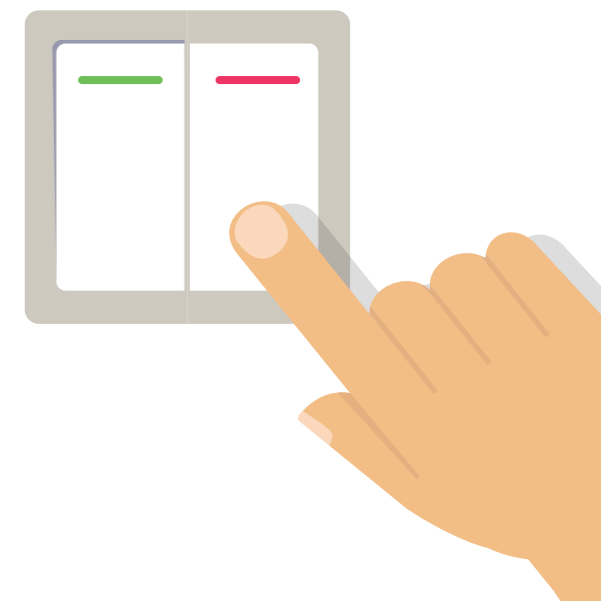
**Our tip:** suss out solar – by fitting solar panels on your roof, you can convert the sun's energy into renewable electricity, and any electricity you don't use could be sold back to an energy supplier. Use the Energy Saving Trust's Solar Calculator<sup>8</sup> to weigh up the cost-effectiveness of installing the panels and always check with your local authority before getting solar panels fitted.



### 3. Be power savvy

It's reported that households spend between 9% and 16% of their annual electric bills on standby energy<sup>9</sup>, adding unnecessary running costs to our homes and using energy we simply don't need to use.

**Our tip:** switch off before you switch off – before you go to bed, if the TV and smart speaker are on standby, turn them off. And don't charge your phone or tablet overnight. Being power savvy reduces the energy you use and could cut costs too.





## 4. Be energy educated

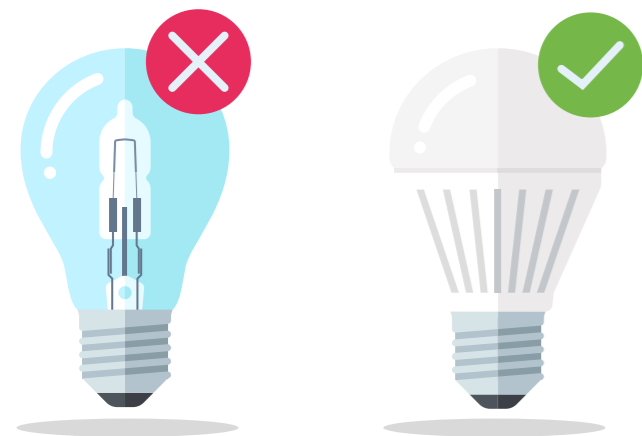
A normal home emits an average of 2.7 tonnes of CO2 a year just from heating.<sup>10</sup> Add that up across all the houses in the UK and it's a lot of greenhouse gas. Emerging heating technologies provide us with some fantastic options for more energy efficient heating. For example, smart meters provide a picture of the impact heating your home has on your energy bills, while smart thermostats now allow you to control heating from a mobile app - meaning you only have your heating on when you need it.

**Our tip:** go electric – if your gas boiler is on its way out, why not choose an electric one? Most electric boilers have an eco-friendly energy efficiency rating of 99%, and they don't burn any fossil fuels. You can also think about choosing an energy supplier that only uses renewable sources next time you switch. Alternatively, you could swap your boiler for a heat pump and receive money from the UK Government.<sup>11</sup>

## 5. Have a lightbulb moment

Around 10-20% of household energy bills go on lighting, but are the lightbulbs in your home as energy efficient and long-lasting as they could be?

**Our tip:** choose LED - using approximately 90% less energy than a halogen or incandescent bulb, LED lightbulbs help the environment, and they can even be recycled. They also last up to 20 times longer because unlike halogen bulbs, they don't generate heat.



## 6. Insulation, insulation, insulation

The UK has a large amount of older housing stock and that's not good news when it comes to heat retention and energy consumption. Around 25% of the heat lost in a house is through the roof with 35% lost through the walls and another 10% lost through windows. There's also draughty doors and windows to think about, too.<sup>12</sup>

**Our tip:** by fitting fiberglass insulation in the loft, you could see a potential reduction in heat loss of 75% in that area of the building.<sup>13</sup> And fitting double glazed windows is another way to make sure your home is as insulated as possible.



## Top tips for other ways to make a difference

To live a green future, there are other changes you can make which will have a positive impact for you and the planet.

### 1. Use less plastic

The average person is estimated to use 18 throwaway plastic plates and 37 single-use knives, forks and spoons each year.<sup>14</sup> By cutting down on plastic consumption, less energy will be used to produce, recycle and dispose of plastic.

**Our tip:** Invest in reusable items. We're fortunate in the UK to have great tap water, so make the most of it with a water bottle you can fill up multiple times a day. You can also save money and the environment by reusing plastic bags or using bags made of other materials when doing your shopping.



### 2. Consider your food miles

The fewer miles the food you buy must travel before it reaches the shelves, the better. Supermarket chains are sourcing more of their goods locally and farm shops are a good alternative to think about, too.

**Our tip:** Buy local, or grow your own – use your local greengrocer or butcher if you can, but also think about what you can grow in your own garden or allotment. It's great for the environment and being out in the fresh air is good for your physical and mental health, too.



### 3. Think before you travel

84% of passenger kilometres in 2019 were made by cars, vans and taxis.<sup>15</sup> By switching to public transport, cycling or walking, we can cut the greenhouse gases we emit with our daily commutes.

**Our tip:** Could you walk it? Think about whether those short drives could be done on foot - walking is great for our physical and mental health and you'll also be helping the planet and saving money.



### 4. Drive greener

From 2030, new petrol and diesel cars and vans will be banned from sale in the UK<sup>16</sup>, this is part of what Prime Minister, Boris Johnson calls a "green industrial revolution".

**Our tip:** Switch to hybrid or electric - fully electric, or hybrid vehicles (which have an electric motor and petrol engine) are becoming more common, with plenty of options now available to suit a range of budgets and lifestyles. Should you decide to get an electric vehicle, the Electric Vehicle Homecharge Scheme (EVHS) provides grant funding of up to 75% towards the cost of installing chargepoints at your home.



## We're playing our part too

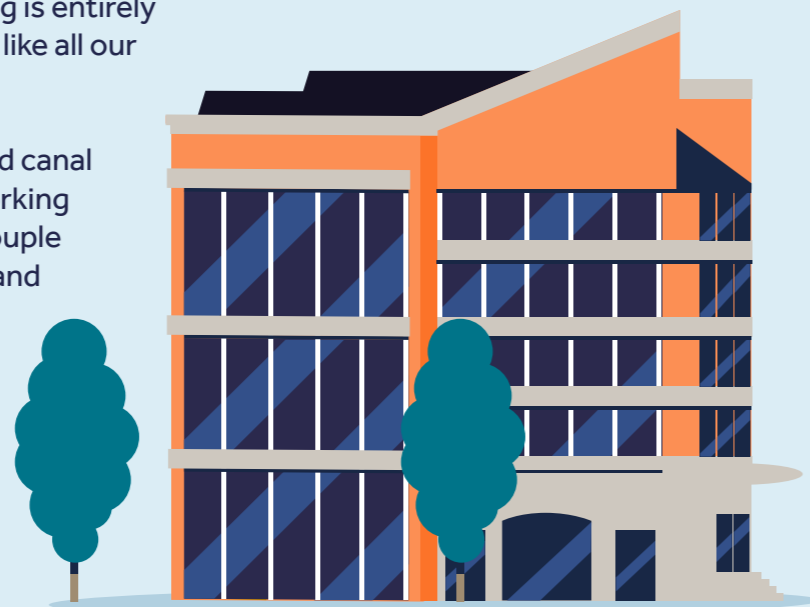
At Leeds Building Society, we're committed to doing the right thing to reduce our carbon footprint, working towards a path that aligns to the UK government's 2050 net-zero target.

Here are just a few ways we've tried to do play our part.

### Our new head office

In May 2021 our head office staff moved into a new, carbon neutral in operation, and EPC A rated head office. We worked with our local suppliers and our construction partner, a company called Graham to transform an existing building in Leeds city centre, refitting it to modern day, greener standards. The building is entirely powered by renewable energy sources, just like all our branches.

We've also adopted a stretch of the river and canal adjacent to our new head office. We'll be working with Canal and Rivers Trust over the next couple of years to preserve the local greenspaces and encourage native wildlife, flora and fauna.



### Colleagues pledging today to change tomorrow

From April 2020, Leeds Building Society colleagues have been making pledges to reduce their environmental footprint. Partnering with Do Nation, colleagues can choose from a wide range of pledges from air-drying clothes, taking the stairs rather than the lift, and cutting down on eating meat.



### Proud holders of the Carbon Trust Standard for Carbon

This certification shows that we're committed to minimising our carbon footprint. And we're one of only two building societies to have it.

We're proud that we've attained carbon neutral status for Scope 1 and 2 emissions and Scope 3 emissions (business travel). This means we've reduced the amount of carbon we emit as a business - we've achieved this a year earlier than planned.

Scope 1 emissions are the direct greenhouse gas emissions from things like the fuel we use. Scope 2 are the indirect emissions from the electricity we buy, and Scope 3 are indirect emissions from outside our operations (supply chain).



### Dedicating a tree for every child saver

From July to November 2021, for every children's savings account opened in our of our branches, we dedicated a newly planted tree in the Yorkshire Dales. The trees will grow to form an important habitat for wildlife as well as helping to create a resilient woodland that can help mitigate the impacts of climate change.



## Tell us how you're living greener

You can find out more news about climate change together with the latest government guidance, and regulation information at [www.gov.uk/environment/climate-change-energy](https://www.gov.uk/environment/climate-change-energy).

And we'd love to hear the difference our tips make for you as you and your family try to live greener. Get in touch on our Facebook and Twitter channels and share what's working for you.

This Leeds Building Society article is intended for information purposes only and is accurate at the time of publication. It's always advisable to verify any information you take before relying on it.

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