

Build Green. Create a Brighter Future.

We're committed to creating a sustainable future. So to help promote ecologically-friendly development, we have dedicated \$50 million in low-cost commercial loans for green construction projects.

To determine eligibility for special financing, we use the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) Certification criteria. Loan applicants must have construction plans that address at least nine of the 24 criteria in order to receive a low-cost commercial loan from LANB.

See the following for a complete list of the criteria.

PROJECT CHECKLIST	DESCRIPTION	REQUIREMENT(S)
Erosion and Sedimentation Control	<ul style="list-style-type: none">• Control erosion to reduce impacts on water and air quality• Prevent soil loss during construction, sedimentation of storm sewer or receiving streams and air pollution from dust and particulate matter	Create and adopt erosion and sediment control plan for project during construction. Must include details in project site plan.
Development Density	<ul style="list-style-type: none">• Concentrate development on urban areas with existing infrastructure to preserve natural resources• Increase localized density, conforming to desired density goals, by utilizing sites that are located within an existing minimum development density of 60,000 square-feet per acre	Give preference to urban sites during the site selection process. Must include details in project site plan.
Brownfield Redevelopment	<ul style="list-style-type: none">• Rehabilitate damaged sites where development is complicated to reduce the pressure on developed land• Develop on a site documented as contaminated or on a site classified as a Brownfield by a local, state or federal government agency• Effectively remediate site contamination	Develop and implement a site remediation plan using strategies such as pump-and-treat, bioreactors, land farming and in-site remediation. Must include details in project site plan.



**Los Alamos
National Bank**

Creating a better way.

PROJECT CHECKLIST	DESCRIPTION	REQUIREMENT(S)
Reduce Site Disturbance: Protect or Restore Open Space	<ul style="list-style-type: none"> • Conserve existing natural areas and restore damaged areas • Restore a minimum of 50% of the site area on previously developed sites by replacing impervious surfaces with native or adapted vegetation 	<p>Perform a site survey to identify site elements and adapt a master plan for the development of the project site. Select a suitable building location and design the building with a minimal footprint – strategies include stacking the building program, tuck-under parking and sharing facilities with neighbors. Establish clearly marked construction boundaries of the existing site and restore previously degraded areas to their natural state. Must include details in project site plan.</p>
Reduce Site Disturbance: Development Footprint	<ul style="list-style-type: none"> • Conserve existing natural areas and restore damaged areas • Reduce the development footprint to exceed the local zoning's open space requirement for the site by 25% • For areas with no local zoning requirements, designate a space area adjacent to the building that is equal to the development footprint 	<p>Perform a site survey to identify site elements and adapt a master plan for development of the project site. Select a suitable building location and design the building with a minimal footprint – strategies include stacking the building program, tuck-under parking and sharing facilities with neighbors. Establish clearly marked construction boundaries of the existing site and restore previously degraded areas to their natural state. Must include details in project site plan.</p>
Storm Water Management: Rate and Quality	<ul style="list-style-type: none"> • Limit disruption and pollution of natural water flows by managing storm water runoffs 	<p>Design the project site to maintain natural storm water flows by promoting infiltration. Specify green roofs and pervious paving to minimize impervious surfaces. Reuse storm water volumes generated for non-potable uses such as landscape irrigation, toilet and urinal flushing and custodial uses. Must include details in project site plan.</p>
Light Pollution Reduction	<ul style="list-style-type: none"> • Eliminate light trespass from the building and site to improve night sky access and reduce development impact on nocturnal environment • Create lower light levels and uniformity ratios than those recommended by the Illuminating Engineering Society of North America (IESNA) Recommended Practice Manual: Lighting for Exterior Environments 	<p>Embrace site lighting criteria to maintain safe light levels while keeping away from off-site lighting and night sky pollution. Some technologies to decrease light pollution include full cutoff luminaires, low-reflectance surfaces and low-angle spotlights. Must include details in project site plan.</p>
Water Efficient Landscaping: No Potable Use or No Irrigation	<ul style="list-style-type: none"> • Reduce or remove the use of potable water for landscaping irrigation • Use only captured rain or recycled site water to eliminate all potable water use for site irrigation (except for initial watering to establish plants) or avoid installing permanent landscape irrigation systems 	<p>Determine the appropriate landscape types with a soil/climate analysis and design the landscape with indigenous plants. Consider using storm water and/or grey water for irrigation. Must include details in project site plan.</p>
Innovative Wastewater Technologies	<ul style="list-style-type: none"> • Decrease the generation of wastewater and potable water demand while increasing the local aquifer recharge • Reduce the use of municipally-provided potable water for building sewage conveyance by a minimum of 50% or treat 100% of wastewater on site using tertiary standards 	<p>Specify high-efficiency fixtures and dry fixtures such as composting toilets and waterless urinals. Think about reusing storm water or grey water for sewage conveyance or installing an on-site wastewater treatment system. Must include details in project site plan.</p>
CFC Reduction in HVAC&R Equipment	<ul style="list-style-type: none"> • Reduce ozone depletion with zero use of CFC-based refrigerants in new base building HVAC&R systems • If reusing existing base building HVAC equipment, then complete a comprehensive CFC phase-out conversion 	<p>When reusing existing HVAC systems, conduct an inventory to identify equipment that uses CFC refrigerants and adopt a replacement schedule for these refrigerants. For new buildings, specify new HVAC equipment that uses no CFC refrigerants. Must include details in project site plan.</p>

PROJECT CHECKLIST	DESCRIPTION	REQUIREMENT(S)
Renewable Energy	<ul style="list-style-type: none"> Promote increasing levels of on-site renewable energy self-supply in order to reduce environmental impacts of fossil fuel energy use Distribute at least 5% of the building's total energy use with an on-site renewable energy system 	Evaluate the project for non-polluting and renewable energy potential such as solar, wind, geothermal, low-impact hydro biomass and bio-gas strategies. Take advantage of net metering with the local utility when applying these strategies. Must include details in project site plan.
Green Power	<ul style="list-style-type: none"> Promote the use of renewable energy technologies on a net zero pollution basis Supply part of the building's electricity from renewable sources 	Determine the energy needs of the building and investigate opportunities to engage in a green power contract with the local utility. Green power is delivered from solar, wind, geothermal, biomass or low-impact hydro sources. Visit www.green-e.org for details about the green-e program. Must include details in project site plan.
Storage and Collection of Recyclables	<ul style="list-style-type: none"> Facilitate the reduction of waste caused by building occupants Provide an easily accessible area that serves the entire building and is dedicated to the separation, collection and storage of materials for recycling, including paper, corrugated cardboard, glass, plastics and metals 	Designate an area for recyclable collection and storage that is conveniently sized and located. Identify local waste handlers and buyers for glass, plastic, office paper, newspaper, cardboard and organic wastes. Educate occupants on building recycling procedures. Must include details in project site plan.
Building Reuse: Maintain 75% of Existing Walls, Floors and Roof	<ul style="list-style-type: none"> Continue the life cycle of existing building stock, conserve resources, retain cultural resources, diminish waste and reduce environmental effects of new buildings Maintain at least 75% of an existing building structure and shell 	Reuse the existing building, including structure, shell and non-shell elements. Upgrade outdated components and remove elements that cause contamination risk to building occupants. Quantify the extent of building reuse. Must include details in project site plan.



**Los Alamos
National Bank**

Creating a better way.

PROJECT CHECKLIST	DESCRIPTION	REQUIREMENT(S)
Construction Waste Management	<ul style="list-style-type: none"> • Divert construction, demolition and land clearing debris from landfill disposal • Forward recyclable recovered sources back to the manufacturing process • Redirect reusable materials to appropriate sites • Create a waste management plan and quantify material diversion goals (calculations can be done by weight or volume, but must be consistent throughout) 	<p>Set goals for landfill diversion and adopt a construction waste management plan to achieve them. Assign a specific area on the construction site for recycling and track recycling efforts during the construction process. Consider recycling land-clearing debris, cardboard, metal, brick, concrete, plastic, clean wood, glass, gypsum wallboard, carpet and insulation. Note that salvage may include donation of materials to charitable organizations such as Habitat for Humanity. Must include details in project site plan.</p>
Resource Reuse	<ul style="list-style-type: none"> • Reuse building materials and products in order to reduce demand for virgin materials and waste • Use salvaged, refurbished or reused materials, products and furnishings 	<p>Find opportunities to include salvage materials into building design and research potential material suppliers. Consider salvaged materials such as beams and posts, flooring, paneling, doors and frames, cabinetry and furniture, bricks and decorative items. Must include details in project site plan.</p>
Recycled Content	<ul style="list-style-type: none"> • Employ materials with recycled content (information on recycled content materials is available at www.ftc.gov/bcp/gmrule/guides980427.htm) 	<p>Set a goal for recycled content materials and identify material suppliers that can meet the goal. Throughout construction, make sure that the specified recycled content materials are installed and quantify the total percentage of recycled content materials installed. Must include details in project site plan.</p>
Certified Wood	<ul style="list-style-type: none"> • Support environmentally responsible forest management • Use at least 50% of wood-based materials and products certified in accordance with the Forest Stewardship Council's Principles and Criteria for wood building components, non-rented temporary construction applications, concrete form work and pedestrian barriers 	<p>Set a project goal for FSC-certified wood products and identify suppliers that can achieve this goal. During construction, ensure that the FSC-certified wood products are installed and quantify the total percentage. Must include details in project site plan.</p>
Carbon Dioxide (CO2) Monitoring	<ul style="list-style-type: none"> • Provide capacity for indoor air quality monitoring to help sustain long-term comfort and health • Install a CO2 monitoring system that provides feedback on space ventilation performance 	<p>Design the HVAC system with carbon dioxide monitoring sensors and integrate these sensors with the building automation system. Must include details in project site plan.</p>
Ventilation Effectiveness	<ul style="list-style-type: none"> • Provide for the effective delivery and combination of fresh air to help maintain the safety and well-being of building components 	<p>Design the HVAC system and building envelope to optimize air change effectiveness. Air change effectiveness can be achieved by using ventilation strategies such as displacement ventilation, low-velocity ventilation, plug-flow ventilation and operable windows. Test the air change effectiveness of the building after construction. Must include details in project site plan.</p>
Low-Emitting Materials: Adhesives and Sealants	<ul style="list-style-type: none"> • Minimize the amount of indoor air contaminants that are odorous, potentially irritating and/or harmful 	<p>Identify Low-VOC materials in construction documents. Make sure that VOC limits are stated in each section where adhesives and sealants are used. Must include details in project site plan.</p>

PROJECT CHECKLIST	DESCRIPTION	REQUIREMENT(S)
Indoor-Chemical and Pollutant Source Control	<ul style="list-style-type: none"> • Help prevent building occupants from coming in contact with potentially hazardous chemicals • Diminish pollutant cross-contamination of regularly occupied areas by designing permanent entryway systems to avoid dirt from entering the building, segregated areas with deck-to-deck partitions that include a separate outside exhaust and/or drains plumbed for appropriate disposal of liquid waste in spaces where water and chemical mixing occurs 	<p>Design separate exhaust and plumbing systems for rooms with contaminants to achieve physical isolation from the rest of the building. Install permanent architectural entryway systems such as grills or grates to prevent occupant-borne contaminants from entering the building. Must include details in project site plan.</p>
Controllability of Systems: Perimeter Spaces	<ul style="list-style-type: none"> • Give individual occupants or groups in a multi-occupant building the maximum level of thermal, ventilation and lighting system control 	<p>Design the building with occupant controls for airflow, temperature and lighting. Consider using lighting controls, task lighting and operable windows. Must include details in project site plan.</p>
Daylight and Views: Daylight 75% of Spaces	<ul style="list-style-type: none"> • Provide a connection between indoor and outdoor spaces through the introduction of daylight and views into the regularly occupied areas of the building 	<p>Design the building to maximize interior daylight. Consider building orientation, shallow floor plates, increased building perimeter, exterior and interior permanent shading devices, high performance shading devices, high performance glazing and photo-integrated light sensors. Must include details in project site plan.</p>



[To learn more about the rewards of green construction, give us a call at **662-5171**.]



**Los Alamos
National Bank**

Creating a better way.