

*New Jersey*

# Banker

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## NJBankers

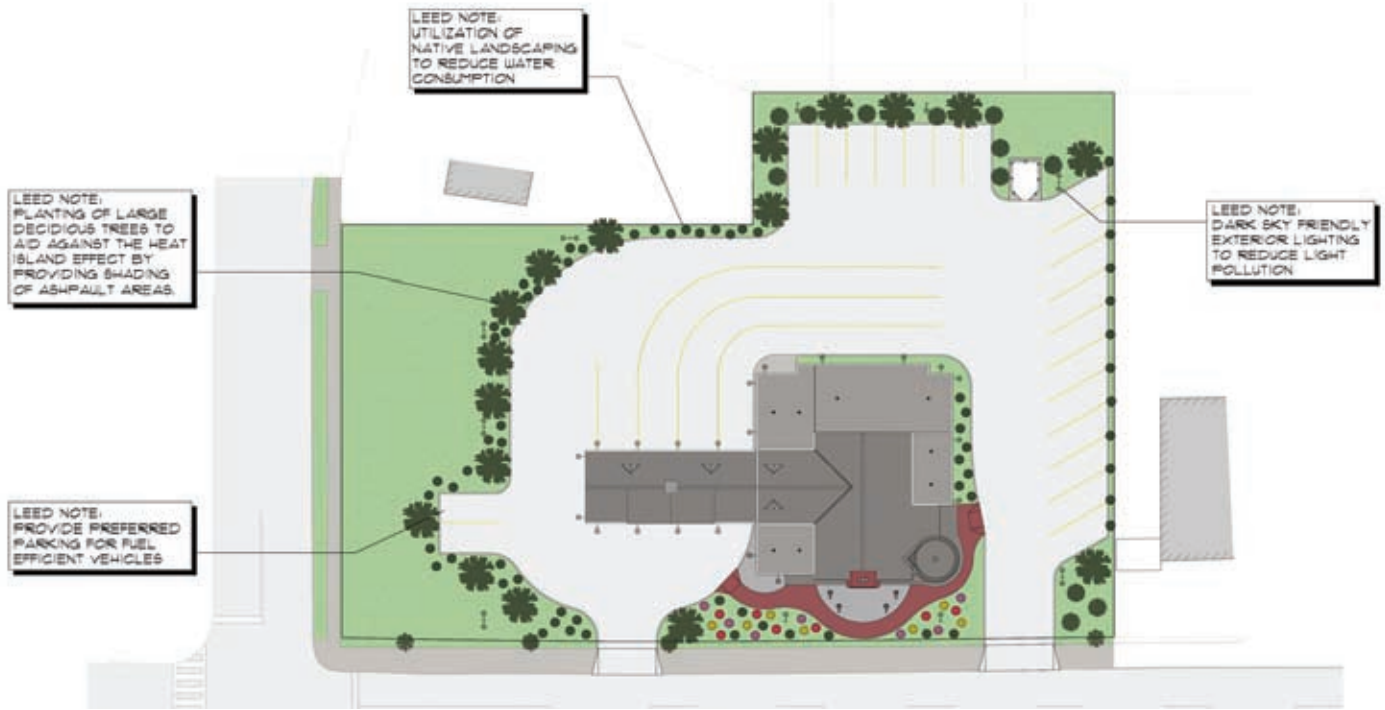


# RE-ENGINEERS

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# Bankers Turn Green with New Designs

By Roger Shapiro

Bankers across New Jersey have spent the past few years exploring the viability of environmentally-conscious building and design of retail branches. The wide view shows they can save money, increase their real estate value and apply a marketing angle to help distinguish themselves as they add customers.



**John R. Sorrenti**  
President  
JRS Architect P.C.

“The pendulum has really started to swing toward banks going green,” says John R. Sorrenti, president of JRS Architect, P.C. Interest has heightened over the past year, he indicates.

JRS is now helping four financial institutions with environmental projects at multiple branches, which include design upgrades and certification as a green building.

“Going green is a basic business decision. Done right, it helps you reduce your operating costs and stay competitive in a very challenging retail sector,” said Sorrenti, adding that practically every bank is looking at sustainability at some level.

## SO JUST HOW DOES A BANK GO GREEN?

Jim Lalli, a JRS project architect, says

“Banks are now making physical changes that minimize their impact on the environment.” In fact, when designing a new building – or retrofitting an existing branch – environmentally aware architects can reduce a bank’s costs for water, electricity, heating and cooling, as well as long-term maintenance. Those costs, coupled with the cost to the environment when you do nothing, add up quickly, according to the non-profit U.S. Green Building Council.

A recent USGBC study found U.S. commercial buildings have a profound impact on our environment, economy, health and productivity, accounting for 70 percent of the U.S. electric consumption, 39 percent of our energy use and 39 percent of all carbon dioxide emissions. In addition, buildings use 40 percent of our raw materials, produce 30 percent of our waste output, which tops out at 136 million tons a year, and take away 12 percent of our drinking water.

How much costs can be reduced is hard to project across New Jersey due to many variables impacting sustainability at any given branch site. The location, square footage, marketing style and other factors impact construction and design costs as well as the savings green friendly decisions bring.

Nonetheless, experienced architects and designers can project these savings on a case-by-case basis, as they begin planning and designing a retail bank branch.

While every branch is unique, Lalli says the average bank upgrading to new technologies reduces water use by 44 percent and the energy consumption by 35 percent.

“When operating costs matter, those two costs alone make a significant impact. We work as architects. But in these cases, we’re really showing people how to put money back into their bottom line,” said Lalli.

Nationwide, the numbers get even better.

*Green Buildings Boost Profits*

- 25% to 40% ROI on the cost of going green
- 2% to 18% increase in productivity
- Retailers increase sales/square foot
- 8% to 9% drop in operating costs

Source: NuWires Investor

## HOW GREEN IS MY BRANCH?

Several non-profit organizations now offer an independent analysis of a building’s location and, using a points system, verify and confirm the building’s “greenness.”



One rating comes from the USGBC, which runs a national LEEDS certification program based on standards for design and development for new construction, existing buildings, commercial buildings, residential homes and entire neighborhoods. Independent auditors examine a site's location, design, use of resources, construction and use of materials to award a Certified, Silver, Gold or Platinum rating.

Another is the Green Globe, a nonprofit organization that promotes and certifies green building projects. Using a rating system and certification program developed by Green Building Initiative, the organization uses a two-phase process to assess seven key areas of construction while evaluating how environmentally sustainable the project is.

"Regardless of the certification a bank goes for," says Sorrenti, "the message is the same. That executive is concerned about reducing operating costs and being a good planet citizen. We have some clients who go green without investing in the certification process. They still get the benefit of energy savings, reduced use of resources and better indoor air quality."

Building a green building takes a special knowledge and accreditation, and interest in being a good planet citizen "What's challenging to me is the way bankers want a unique look, but not a visual sign of being green. This is very different from the automotive industry," says JRS Project Architect Mario Censullo, Jr. "We all know how hybrid cars stand out. They scream they are green. At a bank, we make the sustainability factor indistinguishable because it naturally works into what we are building," he says.

### SO WHAT DOES GOING GREEN MEAN TO A BANK ARCHITECT?

"It's a matter of looking at everything," says Censullo – design for more natural lighting, recommendation of efficient, technologically advanced heating and cooling systems, study of water use and ways to reduce demand, and use of sustainable building materials.

An example of sustainable construction is the use of recycled products and materials harvested and finished within 500 miles of a job site, which earn more LEEDS points.

How does that look in real life?

Censullo says landscaping, materials, interior design and use of space are all taken into account. With an understanding of how

reduced operating costs can impact share price, bankers are looking at being good planet citizens as well.

To demonstrate, consider these trends and look for the tell-tale signs of going green at a bank.

#### To support construction, architects are specifying:

- Recycled construction material
- Stone and lumber harvested within 500 miles of the site
- Sustainable wood like bamboo that regrows quickly (rapidly renewable resource)

#### To make landscaping support green efforts, trends include:

- Using recycled water for irrigation
- Using large deciduous trees to shade asphalt areas
- Providing preferred parking for fuel-efficient cars
- Using native plants to reduce water needs
- Using dark-friendly lighting to reduce light pollution

A typical site plan on a project striving for LEEDS certification includes environmentally-sensitive landscaping and external lighting

#### To conserve energy and reduce utility costs, architects are specifying:



Many new bank interiors benefit from sustainable materials. In this case, the bank chose bamboo woods, which regrow quickly, for the ceiling material and matching panels.

- Waterless urinals
- Highly efficient heating and air conditioning systems
- Energy efficient windows that allow natural lighting

#### To reflect a green focus in interior design, bankers are accepting designers' advice to use:

- Carpets made from recycled products
- Bamboo for floors, ceilings and panels

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## BANKERS TURN GREEN

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- Paints that have no lasting odors
- Antique woods such as old barn beams or rescued wood planks
- Recycled rubber as flooring products

that there is no ‘new car’ smell when they walk in. Recycled carpets and new paints made with low Volatile Organic Compounds give off no fumes,” she says.

All this improvement in profits, air quality and operating costs comes with an added benefit.

With today’s knowledge and the experience architects and designers have developed, along with the incredible advances in technology and environmentally friendly building materials, bankers are going green to reduce operating and construction costs.

“It’s interesting to look at the design trends,” says Marie McDonald, an interior designer with more than 20 years experience. “Many of these products make a difference in air quality and the future of our planet, without impacting the interior design. I’m very conscious of what I recommend on a project, but all a customer might notice is

“Bankers are so community focused that they really can use their planet citizenry for marketing,” says Sorrenti. “It’s very important for this industry to be connected with the people in their markets. And the environment is a key concern for New Jersey residents today. Making a green statement helps these smart business people create a marketable identity.”

*Roger Shapiro is an independent writer covering business trends and opportunities in New Jersey. He has twenty-five years experience as a communications consultant, author and teacher. He can be reached at 609-902-7227 or by email at rogershapiro@mitchellrose.net.*

**OK. So you want to save money and demonstrate your concern for the planet. How do you start? In the next issue of *New Jersey Banker*, we’ll have a story about the process JRS Architect, P.C. uses to help bankers in our state. We’ll look at the steps the firm goes through ... from discovery to cutting the ribbon. For more information about JRS, please visit [www.jrsarchitect.com](http://www.jrsarchitect.com).**

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