

# our C-Change discounts

The level of carbon dioxide in the atmosphere is increasingly fueling climate change. Our homes currently consume three times as much energy as our usage of private cars, and account for over 27% of CO<sub>2</sub> emissions.

By increasing the energy efficiency of our homes we can make an immediate impact on CO<sub>2</sub> emissions and begin to protect our future environment. To help do this and contribute to combating climate change, we have developed a series of discounts from our standard mortgage pricing.

These discounts are available on our Residential, Buy-to-Let, Housing Co-operative and Part Residential mortgages.

## C-Change sustainable homes

This tiered range of discounts are most applicable to new and existing eco homes – the higher the energy rating, the greater the discount.

Discount level	Discount %	Energy standard/rating
1	0.5	EPC – Energy efficiency rating or Environmental impact rating ‘B’
		CSH Level 3
		Eco Homes ‘Very Good’
2	0.75	EPC – Energy efficiency rating or Environmental impact rating ‘A’
		CSH Level 4
		Eco Homes ‘Excellent’
		AECB Silver
3	1	CSH Level 5
		PassivHaus
4	1.25	CSH Level 6
		AECB Gold

EPC – Energy Performance Certificate  
 CSH – Code for Sustainable Homes  
 AECB – Association for Environment Conscious Building

### The Standards

The table above lists several different Energy Standards.

**EPC** standard for Energy Performance Certificate – this is a certificate which rates the property’s current level of energy efficiency from A – G (A being the most efficient and G the least efficient), the potential energy rating achievable and the measures required to improve the property’s energy efficiency. EPCs are suitable for existing properties rather than new build projects. Further information on the certificates and how to get a certificate is available from the Government’s Home Information Pack website [www.homeinformationpacks.gov.uk](http://www.homeinformationpacks.gov.uk) or by calling **0207 944 4400** and The Energy Savings Trust’s website [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk) or by calling **0800 512 012**.



**CSH** stands for Code for Sustainable Homes – an environmental assessment method for new homes in England and consists for six levels. Level 1 is equivalent to minimum Building Regulations and Level 6 is granted to ‘exemplar development’ – a zero carbon home. Further details on the Code are available at the BREEAM website [www.breeam.org](http://www.breeam.org). Alternatively you can contact them on **01923 664462**.

**Eco Homes** – these standards come from the Building Research Establishment’s Environmental Assessment Method or BREEAM. There are four levels – Pass, Good, Very Good and Excellent. These standards are used for renovated and existing homes in England and new and existing homes in Scotland, Wales and Northern Ireland, where the Code for Sustainable Homes does not apply. For further information visit BREEAM’s website [www.breeam.org](http://www.breeam.org) or call them on **01923 664462**.

**AECB** – stands for Association for Environment Conscious Building which has produced a set of realistic and workable energy performance standards including Silver and Gold. For further details visit [www.aecb.net](http://www.aecb.net) or [www.carbonlite.org.uk](http://www.carbonlite.org.uk) or telephone **0845 456 9773**.

**PassivHaus** – this is a single standard for new energy efficient homes. For further details visit [www.passivhaus.org.uk](http://www.passivhaus.org.uk).

## C-Change energy improvements

This gives a **1% discount** from our standard variable rate on funds advanced for specified energy saving or renewable energy systems and is probably best suited for existing properties that require work. For example, the discount is available if you are...

- ... **purchasing an existing property** and install energy efficiency measures or renewable energy systems
- ... seeking to **move your mortgage** to the Ecology and borrow additional funds to install energy efficiency measures or renewable energy systems
- ... an **existing borrower** requiring additional funds to install energy efficiency measures or renewable energy systems in your home

The minimum loan amount that can qualify for this discount is £1,000.

### What specific measures qualify for the discount?

The following list is under constant review, and where possible we'll incorporate your suggestions for inclusion.

- **Installing floor, wall and roof insulation** – Roof insulation where possible a minimum of 300mm deep, cavity fill, internal and external wall insulation and floor insulation at ground floor level. Materials preferably from organic sources or naturally occurring minerals; any foams used should be made with zero ozone depletion potential (ZODP) blowing agents  
*NB: Discount does not apply to structural elements such as straw bales etc.*
- **Double or triple glazing** – This should incorporate low-emissivity coatings and gas-filled. Softwood or hardwood frames qualify (but not UPVC or metal) with a U value of 1.5W/m<sup>2</sup>K or lower; or a British Fenestration Rating Council (BFRC) energy performance rating of C or above
- **Wet underfloor heating systems** – Wet underfloor heating systems combined with a high-efficiency condensing boiler or renewable energy are carbon efficient  
*NB Conservatories not included.*
- **Installing a condensing boiler** – This should be a high efficiency model, with a SEDBUK 'A' rating

- **Solar water heating** – Solar panels can be used to provide up to half your hot water needs
- **Photovoltaics** – Electricity supplied by the grid suffers large losses in transmission – so local generation may be preferable
- **Wind turbines** – Small turbines may be more cost effective than photovoltaics
- **Ground source heat pumps** – Using the earth's warmth to heat your home
- **Biomass heating** – Wood pellet or wood log burning stoves or boilers
- **Heat recovery systems** – ventilation systems, air source heat pumps and heat recovery in domestic water drainage all of which extracts heat from expelled air/water to preheat incoming air/water
- **Installing low water-use appliances** – Water consumption can be reduced by installing devices such as low flush toilets  
*NB The discount does not apply to electrical appliances.*
- **Rain water harvesting** – Collecting water for watering gardens can save energy and money, but may not lead to carbon savings



# How the discounts work

**C-Change sustainable homes** – In the case of existing eco homes that have a valid energy rating, the relevant discount dependent on the energy rating will be applied upon completion of the mortgage – so you'll receive the discount for the full mortgage term. For new build properties, the relevant discount will be applied to the mortgage upon confirmation of the energy rating achieved. Please indicate which energy standard/rating you expect to achieve on the C-Change specification sheet included with the mortgage application form.

**C-Change energy improvements** – Let us know which energy saving or renewable energy systems you plan to install and how much you expect them to cost. We'll then provide you with an illustration which will show how the C-Change discount will affect your payments, and the cost of your other intended borrowing.

Please itemise the energy savings measures and/or renewable energy systems you intend to install in the supplementary C-Change specification sheet included with the mortgage application form.

Once we have confirmation that the work has been done, which may be in the form of invoices, we'll apply the discount to that portion of the funds advanced. The discount will then apply for the remaining term of your mortgage. The remainder of the mortgage, which does not qualify for the C-Change, may be eligible for the Savers or Long-term discount. Only one discount will apply to one part of the mortgage at one any time – i.e. double discounts won't apply.

## Will I be able to apply for more funds?

If at a later date you wish to install more energy saving measures or extend the property, then we'll be able to consider advancing further funds at the C-Change discount rate, according to our usual assessment criteria.

## Should I get advice about what measures I can take?

It might be that you have conducted your own research and have a good idea what energy saving measures are required for your property. However, if you are unsure, or would like more expert advice, there are a number of organisations that can provide either general information or a specific plan for your home.

The **Energy Saving Trust** has a network of advice centres located across England, Scotland, Wales and Northern Ireland. These centres can provide you with impartial advice about saving energy in your home. Visit their website and enter your postcode at [www.est.org.uk/myhome/localadvice/](http://www.est.org.uk/myhome/localadvice/) to find your nearest advice centre. Alternatively call them on freephone **0800 512 012**.

A wide range of organisations that can provide advice and project support on a commercial basis can be located on the website [www.aecb.net](http://www.aecb.net). The website also details the latest information on the grants that may be available to help with the installation on energy saving measures and renewable energy systems.

The **National Energy Foundation** (NEF) has details of renewable energy technologies on their website, including solar devices, heat pumps, and wood burning appliances. Visit [www.nef.org.uk](http://www.nef.org.uk) or call **01908 665555**.

Remember – there is little point installing renewable energy generating technologies (which tend to be expensive with lengthy pay-back periods), until you have done everything you can to reduce energy use in your property. So it's far more important to insulate well and install efficient appliances before spending on a wind turbine for your roof.

The **Green Building Bible** is a useful source of information on all aspects of green building materials and techniques including energy efficiency. Contact the mortgage department to request a free copy.



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