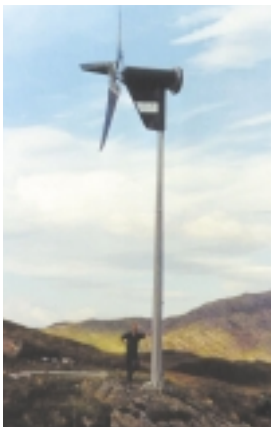


Where the wind blows

Ecology borrower Neil Hammond's work involves the initial site assessment and installation of monitoring equipment on potential wind-farm sites throughout the UK and Europe. He is just completing his house on the west coast of Scotland, and is looking forward to moving in...



Having to travel so much for work, I am looking forward to having a house to come home to. I seem to have been 'camping' for a long time!

The house sits nestled in a protected site

on a hillside overlooking Glenbeag. Access to the site is via a steep track which is being improved so that non-4wd vehicles can get up! The land forms part of the Corrary Farm, which consists of approximately 800 acres of land, the majority of which is hill land with some grazing pastures in the bottom of the glen. Initially there was one dwelling and a number of outbuildings. The title of the holding belongs to Corrary Partnership of which I am a partner together with architect Neil Sutherland.

We have drafted a Corrary Development Plan which outlines our aim of long-term environmental restoration of the land in our ownership. We hope this will provide a working example of sustainable development appropriate to the Highlands of Scotland.



The design of the house uses a post and beam system along with the traditional timber frame method. There is extensive glazing on the south facade to maximise solar gain. This is coupled with 250mm cellulose (waste paper) insulation in the walls and roof respectively. All the timber for the building has been sourced locally and processed in our yard. This not only keeps costs down but also makes best use of locally available resources. All timber treatments and paints are environmentally benign. The roof is covered in turf with the southerly pitch carrying solar collectors. Designed by Neil Sutherland, the house is similar to two other local properties and represents a high level of ecological building form.



The house will be powered by a combination of wind and solar power with a high efficiency condensing boiler providing back up at times of no input from renewable sources. The wind turbine and associated infrastructure is already in place. This consists of a small cabin containing an 800Ah, 48v battery store, wind turbine controller, 4.2kW inverter and other control items. We have modelled predicted energy available from the turbine and solar collectors against the heating and electrical demands of the house using data collected

from the site over a three year period together with long term data purchased from the Met Office.

The building work has been undertaken by a small team of us including a joiner from Stornaway who has been the key person on the site throughout. We have each brought individual skills to the project and have all joined in with the very labour intensive activities, of which there have been plenty when you are building halfway up a mountain!

The joys and sorrows of self-building can only be truly understood by those of you who are self-builders yourselves, but I am delighted the house is almost complete and am proud of what has been achieved. The next stage of the Development Plan is the land restoration, but that will be a story for another time.



the Ecology is...

... a mutual building society dedicated to improving the environment by promoting sustainable housing and sustainable communities. Your investment funds mortgage lending on:

- energy-efficient housing
- ecological renovation
- derelict and dilapidated properties
- small-scale and ecological enterprise
- low-impact lifestyles

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

Further details and written quotations on request. All mortgages subject to status, first charge on the property and satisfactory valuation.

New Head Office – progress report

At the AGM in 2000, the Society announced its intention to build new head office premises. The growth of the Society has been such that our current accommodation is now too cramped, making a move essential. For some time we have been looking for a suitable site in the immediate vicinity, accessible to our existing staff. We have now purchased a site in Silsden, which is close to our current base in Cross Hills, but benefits from having a rail station close to hand. Naturally, we are looking for a building that showcases our principles, including providing a community facility.

After a lengthy selection process, we have appointed Hodson Design of Grimsby as our architects, and much work has already been completed on the design of the building particularly regarding its energy efficiency. Our aim is not only to create a desirable and practical workspace for ourselves, but also to provide an exemplar of a sustainable office building suitable for the smaller organisation. A model of the building will be on view at our AGM, and the architects will be present to take questions and comments. We hope to be resident in our new home from September 2002.

Paul Ellis *Chief Executive*



Living a greener life

Members of the Ecology are already aware of many of the environmental issues that surround our lifestyles and the impact we have on the planet. Ecology savers are putting their money where their mouths are, to help finance properties and projects that reduce environmental degradation. Although there is still a mountain to climb in moving society towards greener lifestyles, more and more sources of information, advice and encouragement are being established.

Having been around for several years, the **Energy Saving Trust** provides free advice and information to individuals, local authorities and small businesses on energy efficiency and insulation. The Energy Efficiency helpline is **0345 277 200**, which can send out written information as well as giving details of energy efficiency grants. They can put you through to your local Energy Efficiency Centre for details of discounts in your local area. Information is also given on their website at www.est.org.uk.

The **National Energy Foundation** is an independent charity with a similar but wider remit. The Foundation is promoting the use of renewable energy through a website at www.greenenergy.org.uk and through a free helpline on **0800 138 0889**. They also operate the Energy Efficiency Advice Centre network on behalf of the Energy Saving Trust, have an educational activities programme for schoolchildren and promote home energy rating through the National Home Energy Rating scheme. Their website is at www.natenergy.org.uk.



Another charity, **Global Action Plan (UK)**, helps people take practical action for a better environment at home, school and work. They have established an Action at Home programme consisting of five easy-to-follow action packs, with tips on saving energy and water, reducing rubbish and travelling sensibly. The action packs are dispatched monthly, so families can work through the topics one step at a time.

For details see their website at www.globalactionplan.org.uk or, to take part in the programme, send a cheque for £12 payable to them at Global Action Plan (UK), 8 Fulwood Place, London WC1V 6HG. Fee-based programmes for schools, businesses and local authorities are also available.

Blowing our own trumpet

Over the past few months we have received a number of accolades, for a variety of reasons:

- Last November we were a Finalist in the Community Service category of the *Mortgage Finance Gazette* Awards
- Over the 5 year period to 31 December 2000 we offered the fourth best value mortgage in the whole of the UK, according to a survey in the April issue of *What Mortgage magazine*
- Our website, despite us being one of the smallest financial organisations in the UK, has been rated at number 38 out of the top 100 mortgage websites by Blays Internet Ratings Service. This puts us ahead of HSBC, Abbey National and Bradford & Bingley!

AECB Guide to Greener Building

The Association for Environment Conscious Building introduces condensing combi boilers



The combination boiler (Combi) accounts for over 50% of the domestic boiler market and this trend will continue whilst we have gas. The Energy Saving Trust's grant scheme actually encourages the uptake of condensing boilers by offering funding towards this type of boiler. However, the current scheme expires this month and you should telephone the Energy Efficiency Hotline on **0345 277200** for information on future schemes, although at this stage it is not known if the grant scheme will continue. 'Combi' boilers provide

heating and hot water from a single unit without the need to have a hot water cylinder. The heating side is similar to that of an ordinary boiler. In the condensing version the heat exchanger is extended so that the flue gases have a chance of being cooled down below their dew point temperature. When they are cooled to a certain temperature the water vapour in the flue gas condenses. The advantages are extra heat and enhanced boiler efficiency. It may take longer to run a bath but there is no limit to the number of baths that can be run.

A common misconception about condensing boilers is that they are only efficient when they are in condensing mode. It is often said that they must be used with oversized radiators to ensure lower return temperatures. But condensing boilers will always be more efficient than ordinary boilers because of the larger heat exchanger.

When selecting a Combi boiler it is important to consider its heat output. Combi boilers can now be found with an output to satisfy

most demands – from the small flat to the large house.

An in-depth article on this subject (by John Willoughby, Energy Consultant) is published on the AECB's website www.aecb.net/bffmag/condensing-boiler and in the Spring issue of *Building for a Future* magazine (for a free copy send a large SAE with 90p postage to AECB, PO Box 32, Llandysul SA44 5ZA). The article identifies the boilers currently available and assesses each accordingly.

Mortgage Round-up

We use the money deposited by our savers to fund our environmental mortgages across the UK. Here are a few recent cases.



An Ecology mortgage has helped an architect to purchase a 17th century Grade II Listed timber framed house near Diss in **Norfolk** which was in need of significant repair. Included in the sale was a very run-down building constructed in clay lump. Originally a Sunday School, this building is also being rescued. When building works are complete the intention for our borrower is to work from home, so saving the environmental and time costs of commuting.

Also in **Norfolk**, we have granted a business mortgage on a splendid three storey brick and flint building in Swaffham Market Place. Grade II

Listed, the ground floor houses an established health and wholefood business which will be developed and expanded. The upper floors are to be put to positive use to create an Alternative Health Centre, providing treatments such as homeopathy, osteopathy and reflexology.



Further north, in North Shields, **Tyne and Wear**, we have been able to offer a mortgage to complete the renovation and conversion of an historic land-locked lighthouse dating from around 1807. The lighthouse itself and an adjoining building are Grade II Listed. The



owner has been working closely with the Local Authority to ensure adherence to the stringent planning requirements. The buildings, situated a short distance from the River Tyne, are included in the Local Authority Conservation Plan.

We have financed the purchase and repair of a timber framed bungalow standing in **Dartmoor National Park**. The house was built around 1900

and is understood to have been originally clad in corrugated metal. It is now clad in cedar with improved insulation. It has no mains services but compensates for this by having outstanding views.

An Ecology mortgage was needed to purchase a rather unusual 'Canadian timber frame style' house in **Co. Armagh**, Northern Ireland. Built in the mid-1930s, the house, with its distinctive turret, had been turned down by several lenders because of its construction. We are keen to develop our lending in Northern Ireland.



Building Skills

If you are wanting to learn how to build your own eco-home, make your existing home more eco-friendly or renovate a run down property, there are plenty of training courses to help you.

The Centre for Alternative Technology run a wide range of weekend courses on topics such as Windpower, Solar Electrics, Solar Water Heating, Water Treatment and Eco Renovation. The full list of courses is available on their website at www.cat.org.uk or by sending an A5 sae to Joan Randle, CAT, Machynlleth SY20 9AZ.

SPAB, the Society for the Protection of Ancient Buildings, run courses including Traditional Building Skills, an Introduction to the Repair of Old Buildings, Earth Buildings and Historic Paint Technology. Details are on their website at www.spab.org.uk or you can call **020 7377 1644** for a course listing.

Construction Resources, an ecological building products supplier, run a variety of day and evening courses from their extensive showrooms at 16 Great Guildford Street, London. Some are for individuals while others are run for professionals. Topics include Rainwater Harvesting, Air Tightness and Passive Ventilation, Healthy Interiors and Ecological Building. Details are on their website at www.ecoconstruct.com or by calling **020 7450 2211**.

Book Reviews

Escape from the Rat Race: Downshifting to a Richer Life

Ecology member John Arnison, who has downshifted 'a bit', takes a look at this new book by Nicholas Corder.

One of life's mysteries seems to be that if you are planning on downshifting, why spend money on lots of books that then go on to tell you not to spend a lot of money on buying things you don't need?!

This seems a very down to earth book, however, that has lots of useful nuggets of information and a very useful appendix. I am sure people will want to refer to it time and again. If you want to buy just one book about downshifting, then I would say this would be high on my list.

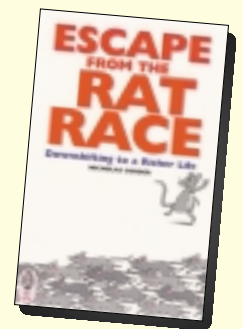
Published by Elliot Right Way Books, price £8.99.

How it began in Yorkshire

This book is a celebration of some of the companies and organisations that were founded in Yorkshire, some world famous and some aspiring to be (like the Ecology Building Society!). Did you know that Friends Provident was founded in Bradford, or why? That Marks & Spencer began as a market stall in Leeds, Comet began in Hull and Bertie Bassett was 'born' in Sheffield?

The story of these and 30 other organisations is told by author Maurice Baren each over two or three pages, making the book easy to pick up and put down. It is sure to entertain, inform and will, no doubt, generate a few nostalgic memories.

Available from bookshops or from the publisher post free. Dalesman Publishing Co. Ltd, (Ecology Building Society Offer), Stable Courtyard, Broughton Hall, Skipton BD23 3AZ. Price £10.95.



Notice Board

It's good to talk...

A reminder to all borrowers... if you are experiencing problems with your monthly repayments, perhaps because of loss of employment or other changes in your circumstances, it is always best to ring the office at the earliest opportunity to discuss your situation. By doing this, there is more time to come up with an agreed arrangement to help you deal with the problems.

Mandatory Communications

Your Society is a signatory to the Banking Code which is designed to ensure that financial institutions observe best practice in their dealings with customers. Under the latest version of the code, because the Society's investment accounts are operated mainly on a postal basis, it is obliged to send each investor a personal notice of all interest rate changes. A number of you have written to us to say that you do not wish to receive these notices.

As the Society has no choice in this matter, you might want to make your opinion known to the Banking Code Standards Board. They can be contacted at: 33 St James's Square, London, SW1Y 4JS phone: 020 7661 9694. We would be grateful if you were to inform the Society if you take this course of action.

Tessa reminder

The Banking Code requires us to remind Tessa account holders that they can, if they wish, transfer their account to another provider and retain the tax benefit of the account. Notice will not be required and no transfer fee will be charged.

Marketing material

From time to time the Society sends you information on services and products that may be of interest to you. You may notify the Society at any time if you do not wish to receive this type of material.

Further information

For further information about our services please visit our website at: www.ecology.co.uk or return this coupon to:

Ecology Building Society
FREEPOST, 18 Station Road, Cross Hills
Keighley BD20 5BR

- | | | | |
|---|--------------------------|--------------------------------------|--------------------------|
| Eco-60 savings account | <input type="checkbox"/> | Mortgages: general | <input type="checkbox"/> |
| Eco-Instant savings account | <input type="checkbox"/> | Mortgages: self-build | <input type="checkbox"/> |
| Earthwise tax-free cash and equity mini ISA | <input type="checkbox"/> | Mortgages: buy-to-let | <input type="checkbox"/> |
| Earthwise tax-free equity only maxi ISA | <input type="checkbox"/> | Two A3 Ecology posters to display | <input type="checkbox"/> |
| Family Children's Ethical Trust | <input type="checkbox"/> | 25 leaflets for display/distribution | <input type="checkbox"/> |

Are you an existing Ecology member or have you received information from us in the past? Yes No

Name

Address

..... Postcode

NL22

Staff Profile

Jenny Barton

Jenny joined the Ecology as a Senior Mortgage Administrator in October last year. Her previous position had been with Homeloan Management, a subsidiary of Skipton Building Society.



A local girl, Jenny grew up in Bradley, a village just across the Aire valley from the Ecology office in Cross Hills. At the age of six, however, she went to live in Canada with her parents, returning to live in Skipton in 1990. She studied for 'A' levels at Skipton Girls High School and then took a degree in Environmental Management and Technology at the University of Bradford, graduating in 1996.

The opportunity to join our Mortgage Department meant that Jenny could combine her interest in the environment with the skills and experience gained at Homeloan Management.

Jenny continues to live in Skipton with her partner Martin and enjoys travelling and walking her energetic Springer Spaniel, Holly. Her challenge for 2001 is learning Yoga, which she hopes will help her relax and stay healthy.

We're Greener than green!

We're trying to be greener than green with regard to our electricity and other carbon emissions. We do this by, firstly, trying to reduce electricity consumption, choosing office equipment that is energy star or low energy rated.

Secondly, we have switched our electricity supplier to Stroud-based **Ecotricity**, which supplies power from renewable sources only. Eco-tricity is an independent company, not linked to any of the multi-nationals and not supplying 'non-green' electricity. They can currently only supply companies and organisations. It is trying to put in place arrangements, however, to supply domestic customers sometime later this year.

Thirdly, we have signed up with **FutureForests**, an organisation that, after calculating our carbon emissions, will plant sufficient trees to balance them out over time. It was not just our electricity consumption that was measured, but the total impact of our operations. Sufficient broadleaf trees will be planted to compensate for our carbon emissions since 1990, the base year specified in the Kyoto protocol. The wood will have public access and be at the village of Longnewton, just off the A66 between Darlington and Stockton-on-Tees.

Feedback

On closing an account:

I do this with some regrets, not simply because the account has been a good financial proposition, but because I have found (you) a pleasure to deal with and also a very interesting source of information regarding use of resources. (Yours) is an alternative view, in times that need every possible injection of sympathy and warmth into the ways we treat the natural world and resources, and, indeed, each other.

On re-investing with the Ecology:

I have had an account with you for many years, and I must admit that I have been looking at other banks, societies etc which offer better rates of interest. However, having experienced the utter chaos of so-called 'helplines' it was a great relief to ring you and get clear advice from a human being without having to listen to Greensleeves 14 times. I am happy to forego the extra interest for a bit of humanity.