

Going Underground!

Ecology finances Cumbria's first Earth Sheltered House

A disused quarry site in the east of Cumbria might for many be an unlikely location to build your own house. But then this isn't just any house. Its the site for Cumbria's first earth sheltered dwelling and the perfect setting for Ecology borrowers Phil and Helen to showcase what they believe in.

Work is now well advanced and as well as catching the attention of the odd passing Peewit it's also caught the imagination of Channel 4's **Grand Designs** programme. Filming has taken



place at every stage of construction and the whole project is to be chronicled in the programme, which is expected to be screened early next year. Phil takes up the story...

"The house will fit into the current quarry space, making it hardly visible from the road. It will disappear into the hillside so that only a glass front and some photo-voltaic tiles will be seen. It will be held in the gentle embrace of 350 million year old sandstone, enfolding a living space of lightness, peace and warmth. As well as the house we are building a farm animal veterinary workspace and both will be covered with soil and planted with turf.

Combining the shelter of the earth with high levels of insulation means that the house can do without any form of heating system. All of the heat it needs is available from the sun alone – the energy this provides is held within the fabric of



the house, which acts like a giant storage heater. We cannot continue to use non-renewable sources of energy as if we alone matter, but our children do not. Cutting our wasteful use of energy should be a priority for us all."



More information and an excellent pictorial history of the development are available on

www.theundergroundhouse.org.uk

Ecology just keeps on growing!

During the first six months of the year our assets grew by a healthy 6.43% to £42,249,813 and net profit of £124,543 was up 28% compared with the same period in 2001.

Demand for Ecology mortgages continued unabated, with total advances of £4.3 million up to the end of June... a whopping 50% increase on the first half of 2001! True to our principles, every Ecology mortgage had some environmental feature or payback, whether it was to renovate derelict and run down property or use energy saving technology to self build new homes.

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.

Ecology is 21!

This year's Annual General Meeting was our 21st, and the Ecology duly came of age at the Centre for Alternative Technology at Machynlleth, Wales. Members were able to sample the latest developments at the Centre, including the new Rammed Earth building which houses the Information Centre, Shop and Mail Order sections. The meeting itself was held in the Straw Bale built Theatre building, which further demonstrates C.A.T.'s role in promoting sound environmentally sensitive building techniques.

During the meeting, members heard from Jean Lambert, one of the Green Party's representatives in the European Parliament, and an early director of the Society. Jean outlined her work and how Greens were using the parliamentary forum to further



Speaker Jean Lambert MEP and other Ecology members

environmental and social justice issues from a green perspective.

Mark Hodson, the architect for our new head office, gave an update on progress so far with the project. He described our current thinking and gave some insight into the issues we had to address – such as, do we import the world's most energy-efficient window units as an exemplar product or purchase locally made units to support the development of the industry here.



Younger Ecology members conducting their own AGM

Thanks to all who made the long journey and we hope to see you all in York next year.

Postscript: at the time of writing we are due to start on-site with the building phase of the new office in October. Local contractors Lotus Construction have just been appointed and work should be completed in June 2003. We will post regular updates on the website.

Staff Profiles

Daniel Capstick



Daniel Capstick was looking for a job with a bit more variety when he applied to the Ecology. Six months down the line and

Daniel is a key member of the mortgage team...

"Every day and every call is different... said Daniel. Dealing with the full process from initial enquiry right through to completion and beyond means you build up close relationships with customers, through what can be very stressful times and they really appreciate the help".

Daniel is a local lad who lives in Hellfield with his parents, but will be buying a "batchelor pad" before too long. He enjoys going to the cinema, socialising and reading mortgage magazines - sad but true. A keen Blackburn fan he expects great things of the Rovers this year and even talks of silverware!

AECB Guide to Greener Building

ECO-PAINTS



What should we expect from an eco-paint? All paint should be able to perform the job expected of it but an eco-paint should go further and satisfy a number of environmental and health concerns. No doubt these concerns will change over time as new variants of paint highlight different problems. It has been known for some time that painting is one of the most hazardous trades. So an eco-paint should:

- release less fumes in use
- leave less toxic material on the surface when decoration is complete
- be as easy to use as ordinary paint, not pose health problems when we come to remove, dispose or repaint over.

Are there different eco-paints?

We can classify eco-paint into

three distinct groups: chemical, mineral and plant. Chemical eco-paints are probably the most simple to use but will have many properties in common with ordinary paint. Chemical eco-paints have generally reduced or low VOC's (Volatile Organic Solvents). Less VOC's make the paint more acceptable for the user (the painter) and this is the only area where government has introduced legislation and forced all paint makers to reduce VOC's. VOC's have predominantly been replaced with water as the solvent. However, in order to replace the chemical solvent with water, more chemicals may have had to be used. This may or may not throw up problems in the future for the building owner who has to live with this.

Mineral paints are made from natural minerals; rocks and ores. Mineral paints date back to cave

painters who would have ground up ores to create colours for their cave paintings. Traditional buildings throughout Europe have mineral paints on their exteriors that have been weathering the elements for hundreds of years. Mineral paints by their very nature use water as solvent. The simplest mineral paint is limewash, also known as whitewash. Mineral paints' strength lies in its ability to combine with the background material that fixes its durability. Mineral paint technology has progressed to a level that makes it ideal for use indoors even on wood!

Plant based paints are the most recent group of paints to be developed, though their history in Europe goes back about 25 years. If the word 'organic' could be attributed to any paint it would naturally fall to a plant based

paint whose ingredients were grown following certified organic standards. Some paint companies claim their paints to be 'organic'. However, such claims can be misleading and should be treated with caution. Paint is not 'organic' in the way that you imagine. For example rock is 'organic' and most of the deadly poisons in use today are classified in science as 'organic'.

Eco-Paint Suppliers

Auro Paints 01799 584 888
Construction Resources
020 74502211
Green Paints 01507 327362
Green Shop 01453 770629
Keim Mineral Paints 01746 714543
Nature Maid Company (Livos)
01952 883288
Natural Paint Collection
01484 854898
Nutshell 01364 73801
OS Color 01296 481220

Mortgage Round-up

A look at a few of the current projects being financed with an Ecology Mortgage



Chapelhill, Nigg, Scotland

Recyclers Return to their Roots!

Two Ecology borrowers who are themselves in the business of recycling, have found an alternative use for a secluded Scottish church. The former United Presbyterian church near **Nigg, Easter Ross** was disused and falling into disrepair, but now it will be tastefully redeveloped to provide living accommodation.

Having built a successful business which recycles engineering parts such as cylinder heads and pump shafts, the couple are returning home to their Scottish roots for another major building project. The church was designed by Alexander Ross in 1871 and many of the original features will be retained, with some of its pews being used as furniture. The new home will be solar powered and the entire kitchen is to be made from a 12 ton beech tree that fell in a storm in 1996!

Work on the Grade B listed building is scheduled to start in Spring 2003.

More dreams have been realised, this time by assisting the purchase and conversion of a derelict barn in **Hebden Bridge, West Yorkshire**. Before discovering the Ecology, our borrowers had difficulty



Hebden Bridge renovation

finding a lender willing to help and those who were willing were reluctant to lend more than 60% of the purchase price. The Ecology on the other hand can lend up to 90% of the purchase price and

then further funds are released as the renovation progresses.

The listed barn required substantial repairs such as re-roofing, internal joinery, wiring, plumbing, etc. The barn also required a great deal of re-building and now provides 5 bedroomed accommodation, the current value of which is more than double the original purchase price. Rescuing, restoring and recycling disused properties is one of the Society's key sectors for lending.



Green undertakings

Besides residential properties the Ecology also lends commercially to small existing businesses. The business or property must meet the Society's lending criteria in some way. In this particular case both the business and the property hold ecological benefits. The borrower runs a 'green' undertaking company, which uses recycled cardboard coffins and reuses the ornate outer caskets by way of a patented 'Cocoon' design; the property was a neglected brick building originally built for residential purposes, but previously used commercially.

The building lies within a conservation area in **Tutbury, Staffordshire** and required repairs to the external brickwork and roof, as well as internal re-modelling. Here the Ecology was able to save a run-down property and aid the expansion of an environmentally conscious, budding small local business.



Kings Lynn, Norfolk

The Hydraulic House

The Ecology Building Society is accustomed to dealing with unusual properties, such as **The**

Hydraulic House near King's Lynn, Norfolk. This property has a Grade II Listed Building status and our borrower has planning permission to convert it into a 2 bedroomed residential dwelling.

The timber-framed and clad tower, houses a pump and hydraulic accumulators, which were used to power the opening and closing of the nearby swing bridge. The listed status protects the machinery and building which is of architectural and historic interest. The machinery must be retained within the building and be unaffected by the conversion. This restriction will result in a unique dwelling/private museum. Fortunately our borrower has been offered an English Heritage grant to assist with the restoration of this distinctive building. It is unlikely that any other lender would

have considered such a property as security for a mortgage, however with our help the conversion will result in a unique home and increase the future saleability.

The Ecology has helped another borrower in the **Scottish Highlands** to complete an ecological self-build project. The development is a prototype for low-income families, incorporating high levels of insulation and low energy consumption. The borrower hopes to make the house available for others

to view to encourage similar builds elsewhere. The construction of the 2 storey, 3 bedroomed house was initially funded by the borrower, however during the construction it was felt that additional funds would be required to complete the build and that is where the Ecology stepped in. Set in one acre of land the house is itself timber-framed with a natural turf roof and will utilise solar panels for hot water heating. Where self-building is concerned we try to be as flexible as possible. We can help with the purchase of the plot and the cost of construction, or just the construction where the plot is already owned. Stage payments can be arranged if required and are released as and when the value allows. Unlike many lenders we do not define the stages of the build which must be completed before further funds can be released.



Self-build project in the Scottish Highlands

First Nest-egg Grants awarded

We are pleased to announce that five small-scale ecological projects around the country have been awarded nest-egg grants, which were offered through our last newsletter in conjunction with **Congregational & General Insurance**.

The winning projects are:

Treeresponsibility

£300 a grass roots tree planting project in Calderdale to inspire personal action on CO₂ emissions.

Walden Pond Housing Co-op

£450 a mutual housing co-op wishing to create a portable

renewable energy system to take to exhibitions and schools.

217 Community Resource Centre

£450 to regenerate a 3/4 acre brownfield scrubland in Swansea into a permaculture garden.

Metamorphosis

£500 a volunteer run group now maintaining Martineau Gardens in Birmingham as an environmental studies centre.

Northampton Pond Project

£300 A Nest Egg Grant has been helping The Northampton Pond Project to prosper.

Grants support 'Green Oases'

The key aims of the project are to survey Northampton's ponds and wetlands, to improve local pond habitats and create new ponds! Training and education is fundamental to the success of the project, as is getting local people involved in the practical work.

Dr Nick Barnes is one of the driving forces behind the project...

"The grant has made a real difference, particularly in helping us to raise awareness and understanding. Ponds are important wildlife habitats and valuable landscape features. In urban areas, they provide "green oases"... special

places where wildlife can thrive and people can relax."

The project works closely with University College Northampton and an international task force on amphibian conservation based at The Open University. The group is also affiliated to the Northamptonshire Environmental Network and to the British Trust for Conservation volunteers.

To find out more about the project, contact Dr Nick Barnes on **01604 621316** or email **n.j.barnes@open.ac.uk**.

More of these projects will be featured in future newsletters.



Go M-A-D!

Go make a difference by reading Go M-A-D! A handy paperback book packed with 365 practical tips on what we can all do, on a day-to-day basis, to live more sustainable and happier lives. Edited and compiled by The Ecologist magazine and sponsored by The Body Shop and Friends Provident. Costing £4.99 the book can be ordered by calling 01626 832225 and quoting reference 'Go Mad 12'. Alternatively, write with a cheque for £4.99 payable to: Alton Logistics Ltd, Unit 4, Battle Road, Heathfield, Newton Abbot TQ12 6RY, again quoting 'Go Mad 12'.



News

Investing in new technology

Don't worry if you find your account number has changed the next time you contact the Ecology. In fact all account numbers have changed from six to ten digits as part of a new computer system being introduced by the Society.

Developed in association with Mutual Vision Technologies, the new system is "customer" rather than "account" based. In other words one identification number will link all accounts with the society, be they mortgage or savings.

The Ecology is now one of twelve societies using or implementing the system.

Training hour reminder

Please note that we now close for staff training between 9.00am and 10.00am every Wednesday morning. The training hour is used to familiarise staff with changes in systems and procedures and keep up to date with new rules and regulations.

Diary Dates

- Next year's Annual General Meeting will be held on **Saturday 26 April 2003**, at The National Early Music Foundation building in York
- Our Christmas "closing" dates are **25th, 26th and 27th of December** and **Wednesday 1st January**.
- The Society for the Protection of Ancient Buildings has earmarked the week commencing **22 November 2002** as National Maintenance Week – see **www.spab.org.uk** for more information.

Member's feedback

From a long-standing saver

"Thank you for the efficient way you handle my account, letters and phone calls - a shaft of light in today's information 'black-hole'."

From a new borrower

"I must say that it has been a breath of fresh air to deal with such an understanding, friendly and efficient building society who have been faultless in their care for us. The other major building societies were very inflexible. We would like to thank all at the Ecology for their help."

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**

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|--|--------------------------|--|--------------------------|
| Eco-60 savings account | <input type="checkbox"/> | Mortgages | <input type="checkbox"/> |
| Eco-Instant savings account | <input type="checkbox"/> | Mortgages: buy-to-let | <input type="checkbox"/> |
| Earthwise tax-free cash mini ISA | <input type="checkbox"/> | Further advances for Ecology borrowers | <input type="checkbox"/> |
| Please notify me about future Bond issues | <input type="checkbox"/> | 25 Ecology leaflets for display/distribution | <input type="checkbox"/> |
| 'Nest' buildings and contents insurance for Ecology savers | <input type="checkbox"/> | | |

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

Name

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