

Newsletter 50: the climate change issue

Since the newsletter began in 1989, we've covered a vast array of topics, from urban regeneration and community-led housing to the construction of our eco headquarters and our members' remarkable variety of sustainable properties and projects.

Yet the key mission and principles underpinning each issue have remained constant: to build a greener society through our support of projects that respect the environment and enable

sustainable communities. Thanks to all our members for continuing to make this ambition a reality – we hope you agree that your newsletter is only getting better with age.

In this 50th issue we're focussing on climate change – what effects are anticipated as the world heats and what can Ecology and our members do in the race to control carbon emissions?



12 years to save the world



In October, the UN Intergovernmental Panel on Climate Change (IPCC) released a special report on the expected impacts of climate change. It took 91 lead authors and editors almost three years to write and makes for pretty harrowing reading. The message is clear: limit global warming to a maximum of 1.5°C above the pre-industrial average, or the future looks stark. If the temperature continues to rise at the rate it is now, we will hit 1.5°C by 2040 and 2°C in the early 2060s.

Even a 1.5°C rise will have significant consequences, including the loss of 70-90% of coral. However, a 2°C rise is set to be catastrophic.

Drastic action needed

The report calls for a “rapid escalation in the current scale and pace of change”. In order to avoid crossing the 1.5°C threshold, we need to reduce global emissions by 45% by 2030 (compared to 2010 levels). That's just 12 years away.

The government's response

The Energy and Clean Growth Minister, Claire Perry, contacted the Committee on Climate Change for advice following the report's publication, asking whether the UK's existing carbon-reduction targets need to be reviewed. It's a promising first step, although it's worth noting that climate change wasn't even mentioned in the autumn budget and, in recent years, we've seen a reversal of many of the positive steps the government was taking to encourage a low-carbon economy.

We urgently need to see our politicians deliver policies, grants, initiatives and strict penalties in order to limit global warming. Those could include fiscal incentives such as lower stamp duty for homes achieving the highest EPC ratings – a measure which Ecology has previously called for.

What you can do

In being an Ecology member, you have already taken a positive step to support efforts to tackle climate change. While it's clear that governments need to take drastic action, and soon, the report makes it clear that everybody needs to play their part. Turn to page 4 to find out more about what you can do to support the fight against climate change.

Effects of a 2°C rise

- Coral reefs (which support 25% of marine life) all but eradicated
- Significant reduction in Arctic ice
- Millions of people affected by a rise in sea levels, including in the UK
- Hundreds of millions more people at risk of climate-related poverty
- Significant numbers of people suffering from water shortages
- Severe food shortages
- An increase in extreme weather conditions, leading to more deaths

News round-up

Increases to savings interest rates



We have increased the interest rate on some of our savings accounts (with effect from 30 October 2018).

We continually review our mortgage and savings account ranges and aim to balance the needs of our savers and borrowers. As always, our members can be confident that the money they save with Ecology is continuing to support projects that respect the environment and sustainable communities.

Variable mortgage rates remain unchanged enabling us to provide lending for more projects that have a positive environmental and social impact.

To find out more about our current savings rates and available accounts, please visit ecology.co.uk/savings.

Ecology shortlisted for ethical savings award

Ecology has been shortlisted as a finalist in the Savings Champion Awards 2019 in the Award for Ethical Savings category.



Kick-off for Europe-wide green mortgage scheme



Ecology is participating in the Energy Efficient Mortgages Pilot Scheme, which is looking at how cheaper mortgages could encourage borrowers to make their existing property more energy-efficient or to buy a more energy-efficient home.

Our mortgages already meet most of the scheme's criteria for an 'energy-efficient mortgage'. By basing our mortgage rates on a property's climate impact, we've proved that incentivising energy efficiency through mortgage pricing really works. We're looking forward to sharing this experience with the 39 other European lenders taking part in the pilot scheme, which aims to help meet the EU's energy-saving targets.

Transforming mortgages for community-led housing

Jon Lee, who leads on community-led housing at Ecology, recently spoke at a Parliamentary event to launch a new report highlighting the need for more mortgage lenders to support community-led housing.

The report, which was commissioned by the National Community Land Trust Network and CDS Co-operatives, has highlighted that a lack of mortgage options for small house-building enterprises could hinder the sector's mission to build housing of real community value.



Jon Lee in Parliament

Other than Ecology there are currently relatively few lenders supporting community-led housing. The sector, which is committed to expansion, is reaching out to interested lenders for their support – particularly those already supporting the affordable housing market and shared ownership schemes. The report details that it will only take a small shift to transform the mortgage choice available.

Members join us for housing film launch



Peg Alexander, Presenter and Co-Producer

More than 100 people, including Ecology members and community-housing representatives, joined us in Leeds for the launch screening of **Britain's Housing Crisis – A People-Powered Solution?**

The event, which included a lively panel debate, was organised by Bradford-based video production house, Envisuals, in partnership with Leeds Community Homes and sponsored by Ecology Building Society.

The film is available to view at britainshousingcrisis.envisuals.co.uk



The film audience in Leeds

Mortgage round-up

UK Passivhaus Trust Awards 2018



We were delighted to once again support the UK Passivhaus Trust Awards by sponsoring the small projects category.

The awards celebrate the achievements of the UK's leading Passivhaus pioneers. The standard was, as always, very high and showcased the wide range of designs and locations that Passivhaus principles can be applied to.

We were especially proud that Ecology borrowers Juraj and Joyce (see below) were the winner of the small projects category for their Passivhaus self-build in Herefordshire.

Juraj and Joyce's Passivhaus success

Old Holloway is a deceptively simple self-build in rural Herefordshire. The single-storey property is home to Juraj, his partner, Joyce, and springer spaniel, Midge.

Oriented to face due south, the building is heated by its three occupants, sunlight through the large windows, heated towel rails and, on the coldest days, a small efficient wood-fired stove. Before moving into their new home Joyce and Juraj were



Joyce, Juraj and Midge at Old Holloway



renting an uninsulated stone cottage, which typically cost around £1500 in heating bills every winter. Much of this heat was lost, meaning life indoors was often less than comfortable.

The three moved into Old Holloway in July 2017. Joyce and Juraj have been struck by the stability of the internal temperature, which remains at around 21°C, irrespective



The open plan interior

of the weather outside. The property is the first in the UK to apply the Ecococon timber / straw prefabricated panel system. A certified Passivhaus component, the system enabled efficient construction, with the house being watertight in just four weeks.

With their home providing a comfortable physical environment, the family are able to absorb its subtler joys:

*Juraj comments,
The magnificent sunrises, the
raindrops falling from the
crinkly tin roof... we just love
watching the world go by,
whatever the weather.*

Jo and Gail's 'Hen House'

Jo and Gail wanted to downsize from a four-bedroom house on a large plot to a home that enabled them to live more sustainably. The main motivation for their self-build was ultimately about making best use of the resources they had, which meant building their new energy-efficient home in the garden of their old house in Sheffield, supported by Ecology.

The result is a warm two-bedroom new-build, aligned to Passivhaus principles, which maximises the amazing views to the west of the steeply sloping plot.



Jo and Gail in their new home



It's an 'upside-down' house with the main living areas on the first floor and the bedrooms on the lower floor. Jo and Gail moved into the property in May 2018, just in time to enjoy the glorious summer to the full. They have made much use of the balcony which opens directly off the living room and love having a tree-top view.

Inside the house, the light-filled spaces of the entrance floor are framed at either end of the building by the huge windows. While solar gain was intense at times over the extraordinarily warm summer, it is a gift throughout the majority of the year and helps heat the house, working with the mechanical ventilation and heat recovery system (MVHR). The lower floors remained cool even on the hottest days as they're shaded at the bottom of the sloping site.

Jo and Gail appreciate the serene healthy environment created by the sound-proofing – a result of the combination of insulation and triple glazing. Jo explains, "It feels like the whole house is giving you a hug!"

Tackling climate change

Is climate change real?

The global average temperature has risen by approximately 1°C since the late 19th century and it's continuing to climb. While the climate does naturally fluctuate, the speed of change we're seeing is unprecedented.

According to the Met Office, the Earth's temperature remained relatively stable from the last ice age (some 11,000 years ago) until



Climate action, one of the UN Sustainable Development Goals



the industrial age. The average temperature then started to rise, with the rate of warming accelerating significantly from the 1970s. Sixteen of the 17 warmest years on record have occurred in the last 18 years.

Climate change is caused by greenhouse gases, with the biggest culprit being carbon dioxide (CO₂). The leading man-made source

of CO₂ is the burning of fossil fuels such as oil and coal. Trees store carbon dioxide, so deforestation results in even more CO₂ being released.

A 1°C rise may not sound like much, but it's already having significant consequences including more frequent extreme weather conditions and changes in seasons.

UK summers are becoming drier and winters wetter, for example. Seas are rising; on average they're about 20cm higher than in 1900. Other effects include a drastic decline in glacial ice; the average glacier has shrunk by around 22m (that's the height of five double-decker buses).

Effects are expected to increase dramatically as the temperature rises.

Take action!

It's not too late to keep the temperature rise to a minimum. To do that, we need to reduce emissions, particularly in developed countries, which have by far the biggest (per capita) carbon footprint.

Buildings currently contribute over 27% of the UK's carbon emissions. As an Ecology member, you're already playing a role in bringing those emissions down, whether that's by making your own home more energy-efficient or helping others to do so. Are there other actions you could take to reduce your home's footprint?

Corporations need to play their part too, but many will only do so if their customers demand it or they're losing money, so spend wisely. Move your money to more environmentally conscious brands, such as a finance provider that won't invest your savings in fossil fuels. Ethical Consumer (ethicalconsumer.org) publishes guides on everything from savings and mortgages to washing machines, clothing and even toilet paper. Some of this information is only available to subscribers, but many of the guides are free to all.

Actions you can take



- | | |
|--|--|
| <input type="checkbox"/> Ask your MP to do more | <input type="checkbox"/> Eat less meat and dairy |
| <input type="checkbox"/> Encourage your friends and family to join the fight | <input type="checkbox"/> Minimise draughts |
| <input type="checkbox"/> Buy locally produced fruit and veg | <input type="checkbox"/> Reduce your car-use |
| <input type="checkbox"/> Switch to local milk in glass bottles | <input type="checkbox"/> Increase insulation in your loft and cavity walls |
| <input type="checkbox"/> Move to a renewable energy provider | <input type="checkbox"/> Install solar panels |
| <input type="checkbox"/> Reduce your plastic use | <input type="checkbox"/> Upgrade inefficient boilers and appliances |
| <input type="checkbox"/> Switch to an ethical finance provider | <input type="checkbox"/> Install energy saving technologies such as smart heating controls |



Ethical Consumer recently reaccruited Ecology as an ethical 'Best Buy' for our mortgage and savings accounts (May/June 2018 issue)

Our ethics – carbon offsetting



Sustainably managed woodland in Cochabamba. Credit: ArBolívia

Measuring CO₂

The environmental challenges that we face can seem insurmountable. Yet we have frequent glimpses of hope, like the recent news that the UK's renewable energy capacity has overtaken that of fossil fuels for the first time – a milestone that many considered unthinkable a few years ago.

One of our most pressing challenges is the need to reduce carbon emissions. Ecology's support of energy-efficient properties means that we're helping groups and individuals to reduce the CO₂ emissions associated with everyday living. But we're not just supporting others in their ambitions to live more sustainably – we're also scrutinising the emissions associated with our own operations.

Since 2014, Ecology has been measuring the carbon it generates. We use a specialist firm, Small World Consulting, to calculate our annual carbon emissions arising from things like staff commuting, electricity consumption, and our use of services and materials.



The Cochabamba seed nursery. Credit: ArBolívia

How much carbon does Ecology produce?

In 2017 we generated 436 tonnes of CO₂. This represents another year-on-year increase in our carbon emissions despite projects to improve the efficiency of our systems.

So why is this happening? More staff, the requirement to meet new regulation and the investment in the digitisation of our systems has led to increased travel and the use of specialist resources, all of which have an impact on our emissions.

It is worth noting that, while our total carbon emissions have increased, the amount of carbon produced per £ of lending has in fact declined since 2014.



What's Ecology doing about its emissions?

While we're constantly striving to reduce our carbon output, some emissions remain unavoidable. We are committed to offsetting these through a range of carefully selected schemes – both here in the UK and further afield. We've previously shared news of our engagement with the Cochabamba Project, which delivers an array of environmentally and socially positive outcomes, including rainforest habitat restoration and sustainable forestry education.

Ecology is also supporting a project in Scotland that will offset the remaining 50% of our CO₂ emissions as well as provide valuable research data that will demonstrate the impact of tree planting on flood prevention. The research being undertaken by University of Dundee will support flood-prevention projects all over the world.

Can Ecology help me to offset my carbon emissions?

These projects are helping us to minimise potential negative impacts arising from Ecology's operations. But we want to be able to do more. We recognise that, for many of us, a zero emissions lifestyle is not yet a reality. With this in mind, Ecology is now developing a project that will enable our colleagues, members and others to offset the carbon they generate at home. If every member were to offset their carbon emissions, approximately 180,000 tonnes of carbon could be removed from the atmosphere every year.

We are busy working with Forest Carbon to launch a scheme that will enable you to estimate the amount of carbon that you generate and then offset your emissions via biodiverse woodland and peatland projects across the UK. Further announcements will be made, so watch this space!

You can find more information on Forest Carbon at forestcarbon.co.uk and further details on Ecology's carbon footprint on the 'About us' page at ecology.co.uk.

Protect yourself against fraud

Word games: understanding the language of scams

The threat from financial fraud is forever changing, yet one thing remains constant: it can affect any one of us. Criminals are becoming increasingly sophisticated in their direct targeting of individuals and businesses, using social engineering tactics to manipulate people into revealing their details or parting with their money.

So what is it that fraudsters say to us that can make them so persuasive? Working with speech analyst Dr. Paul Breen, Take Five – the national campaign against financial fraud – has described the techniques or ‘patterns of trust’ used by financial fraudsters to scam members of the public into handing over financial or personal information.

Analysis of real-life scam phone calls found that six patterns of trust emerged. Crucially, fraudsters rely on exploiting our instinctive human willingness to accept someone at their word and to be helpful. Financial criminals will:

- Use **snippets of information about you**, gathered together from different sources, to sound like they know what they’re talking about
- Create a false balance of power by **using apologetic language** for taking up your time to make you feel sympathetic towards them
- **Remain patient** as they continue to build up layers of seeming authenticity until you’re convinced they’re legitimate
- Assume the **identity of someone in authority** such as a fraud detection manager or a police officer investigating an ongoing crime
- Welcome your scepticism and turn it into a weakness by **acknowledging your concerns** about being security conscious
- Switch tempo and **increase or decrease the pressure** by creating a false sense of urgency or using understanding language



“It’s important to be aware of the latest threats to keep you and your family safe from fraud. Resources such as Action Fraud, Financial Fraud Action UK and the Financial Conduct Authority’s ScamSmart page offer useful information on current scams and how to avoid them.”

Joanne Maurizi,
Compliance Manager



It often pays to trust your instincts. Take Five’s catchphrase, ‘My Money? My info? I don’t think so’, can be a helpful prompt if you’re ever in doubt as to the authenticity of someone requesting your details. The campaign is asking us all to help protect ourselves from financial fraud by remembering five simple steps:

IT PAYS TO STOP AND THINK

- 1 Never disclose security details
- 2 Don’t assume an email, text or phone call is genuine
- 3 Don’t be rushed
- 4 Listen to your instincts
- 5 Stay in control



What to do if you think you’re a victim

If you think there has been fraud on your card or bank account – or if you suspect anyone has attempted to compromise your financial details – report it immediately to your bank or financial services provider and then contact Action Fraud on **0300 123 2040** or at **actionfraud.police.uk**.

Ecology in the community

Our commitment to change extends beyond the immediate impact of our lending. The Society also supports colleagues who contribute to their local communities including helping with fundraising and providing up to three days of paid leave for volunteering in the community.

Ecology team SleepOut for Centrepaint



Team Ecology from left to right: Matt Wilson, Charlotte Richardson, Nikki McGrath, Chris Rickerby, Vinny Davies, Gill Lancaster and Ian Rigalsford

In November, seven colleagues from across Ecology swapped their beds for sleeping bags to SleepOut at Bradford City FC to raise awareness and funds for Centrepaint, the UK's leading homelessness charity.

Together with their partners, Centrepaint support more than 10,000 homeless young people each year. They help vulnerable young people by giving them the practical and emotional support they need to find a job and live independently.

Every day the charity supports 150 homeless young people aged 16-25 in Bradford alone.

While the SleepOut events don't replicate homelessness, it is a challenge with participants enduring a cold and uncomfortable night's sleep.

£2500

raised with donations from colleagues, directors, friends, family and some of Ecology's partners and suppliers.

You can vote for Centrepaint to be our AGM charity partner in our online poll (see page 8).



Macmillan Coffee Morning

In September a number of Ecology colleagues joined in Macmillan Cancer Support's **World's Biggest Coffee Morning** as the team showed off their baking skills. This year we raised £166.12.



Gill Lancaster and Karen Knowles show off the team's baking



Volunteering with Brownies

Denise Davies, Ecology's HR Manager, started volunteering earlier this year at her daughter's local Brownie unit in Colne, Lancashire, when it was at risk of closure following the leader's decision to retire.



Denise (centre) with some of her Brownies (left to right: Mae, Sadie, Hannah and Esther)

As Unit Leader, Denise is responsible for all aspects of running the unit, which she does in conjunction with the retiring leader who has stayed on to help.

Denise spends an average of five hours per week supporting the Brownies, which includes planning activities, running the pack meeting itself and administration work. There are also regular events such as participation in the Remembrance Day parade and adventure days at nearby Waddow Hall.

“ I enjoy being able to give girls opportunities to stretch themselves, to try new things, to grow in confidence and to have fun. It's not just about the girls though. I'm developing my skills by undertaking the Leadership Qualification, First Aid and Safeguarding Training.

– Denise Davies,
HR Manager

Did you know? Across the UK there are around 70,000 girls on waiting lists to join the Girl Guiding movement, due to a lack of volunteers.

Notice Board

Save the date for AGM 2019



Our 2019 AGM and Members' Meet-up will take place on **Saturday 27 April** and will return to Ecology's offices in Silsden, West Yorkshire.

The theme of this year's AGM will be the **Triple Bottom Line**, exploring how we can

be economically prosperous while having a positive impact on people and planet.

Throughout the day members will be able to explore our permaculture gardens and find out more about our eco-built office. We'll be writing to members soon with more details about the event.



**RURAL
HOUSING
SCOTLAND**

Annual Conference

Ecology is sponsoring the next Rural Housing Scotland Annual Conference, which takes place in Birnam, Perthshire on **22 February 2019**. The event brings together community-led housing groups, housing associations, architects, self-builders and policy makers to share knowledge and experience of rural housing solutions.



Ecology will be attending the event to share our experience of supporting people-powered housing and other community-owned assets.

Opening hours during the holidays



After a busy year the Ecology office will be closed for the following days over the Christmas and New Year period:

- Tuesday 25 December
- Wednesday 26 December
- Tuesday 1 January

The cut-off time for online account service requests will be **2pm on Monday 24 December and Monday 31 December**.

Look out for Ecology on TV



Ecology's Jon Lee was interviewed recently for BBC One's *A Matter of Life & Debt*. The daytime TV documentary

series features stories of people whose lives have been transformed by ethical lending. In an episode expected to be broadcast in January, Jon discusses Ecology's support for the London CLT's permanently affordable homes at St Clements, Tower Hamlets.



Help us choose our AGM voting charity partner

Every year we make a charitable donation when members vote in our AGM.

International development charity Practical Action has been our AGM voting charity partner for the last few years and we're asking our members to help us choose our next AGM voting charity partner.

Members can choose their preferred charity from the following shortlist. Each of these charities is aligned to our mission to build a greener society – supporting positive environmental or social outcomes.

How to choose your preferred charity

Visit ecology.co.uk/hub/charitypoll before **5pm on Friday 4 January 2019** and choose from the following nominated charities in our online poll:



Friends of the Earth

PRACTICAL ACTION
Technology challenging poverty



Shelter



We donate:

- 20p for every AGM vote cast on paper
- 50p for every AGM vote cast online

In 2018 we donated £500 to Practical Action as a result of AGM voting

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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.



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Published by: **Ecology Building Society**
7 Belton Road, Silsden
Keighley, West Yorkshire BD20 0EE

T 01535 650 770
W ecology.co.uk
E info@ecology.co.uk