

**L'efficienza energetica negli  
edifici residenziali:  
finanziare la riqualificazione**



TRENTINO

PROVINCIA AUTONOMA DI TRENTO

**Venerdì, 4 ottobre 2019  
Aula grande, FBK, Trento**

**Amber Gardens  
a bio-climatic,  
Net Zero Energy  
project  
by Alesonor**



**Improving Citizens' Health, Comfort  
and Financial Well-Being by  
Supporting Banks, Residential  
Investors and Solution Providers with  
Green Homes and Green Mortgage  
programmes**

**CRISCON**

This project has received funding from the European Union's Horizon 2020 research and innovation programme under Grant Agreement No. 847141.



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## 2019 AWARD FINALISTS

The EU Sustainable Energy Awards' competition recognises the year's top sustainable energy projects in the categories of Engagement, Leadership, Innovation and Youth. 12 projects have been selected as finalists and you have voted to help one of them win the Citizens' Award!





# Amber Gardens



by **alesonor**  
real estate development

2014-2015

**first luxury green  
building complex**



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COSMIN DRAGOMIR

# One Herăstrău Park Residence

*by*one  
UNITED PROPERTIES



**106 apartments**

construction  
waste reduction

operational waste  
separation

occupant  
educational  
program





# Central District

by



**40 units**

green façade &  
terraces

complete LED  
illumination

modular  
apartments





# Aviatiei Park



by **fortepartners**

**379 units in two phases**

**Green terraces & roof**





THE CONSORTIUM





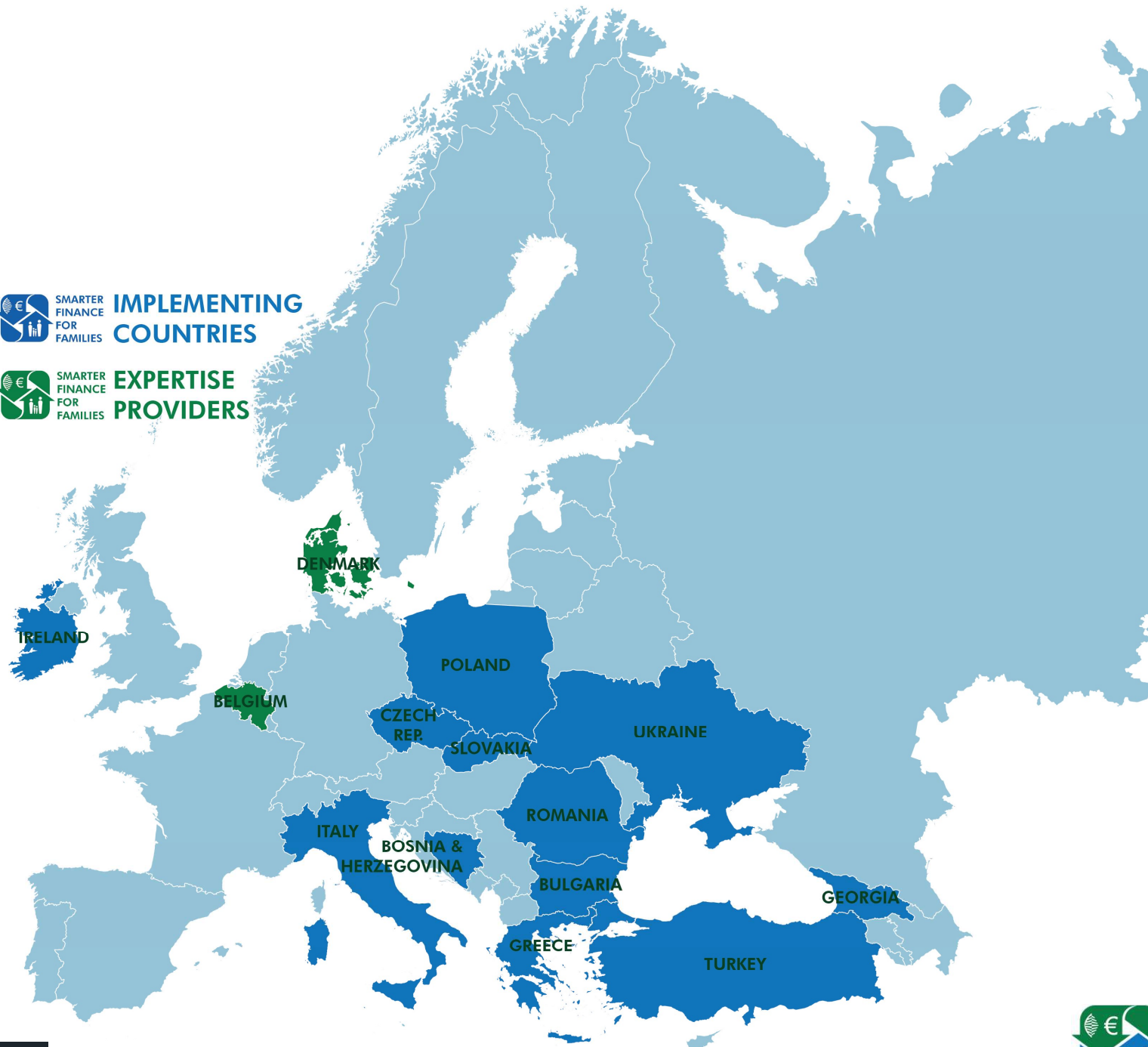
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## IMPLEMENTING COUNTRIES



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## EXPERTISE PROVIDERS





305,817,238



Country	Population
Turkey	82,003,882
Italy	60,390,560
Ukraine	42,220,824
Poland	38,433,600
Romania	19,523,621
Belgium	11,449,656
Greece	10,768,193
Czech Rep	10,627,794
Bulgaria	7,050,034
Denmark	5,806,015
Slovakia	5,445,087
Ireland	4,857,000
Georgia	3,729,600
Bosnia and Herzegovina	3,511,372

# Ambition is... mandatory!

- 25 projects totaling over 6.500 apartments or villas certified or in process (pre-certified)
- excellent work has been done to date
- leaders present or emerging for all essential stakeholder groups
- supported by a “win-win-win-win” business case
- H2020 support will help augment and replicate existing work



CERTIFIED BY



ROMANIA  
GREEN  
BUILDING  
COUNCIL





Energy Efficiency & Green Energy

Location - Community

Sustainable & Healthy Materials

Indoor Air Quality / Wellness

Bio-Climatic Design

Construction Waste Mitigation / introduction of  
Circular Economy principles

Construction Site & Property Management

Other Green Design Principles

Full LCA

Level(s) + CEN alignment

there is one *best* time to invest in  
building a home correctly



# the green mortgage

long term benefits → immediate benefits

monthly investment → monthly benefits

mortgage payment +

energy costs +

health costs +

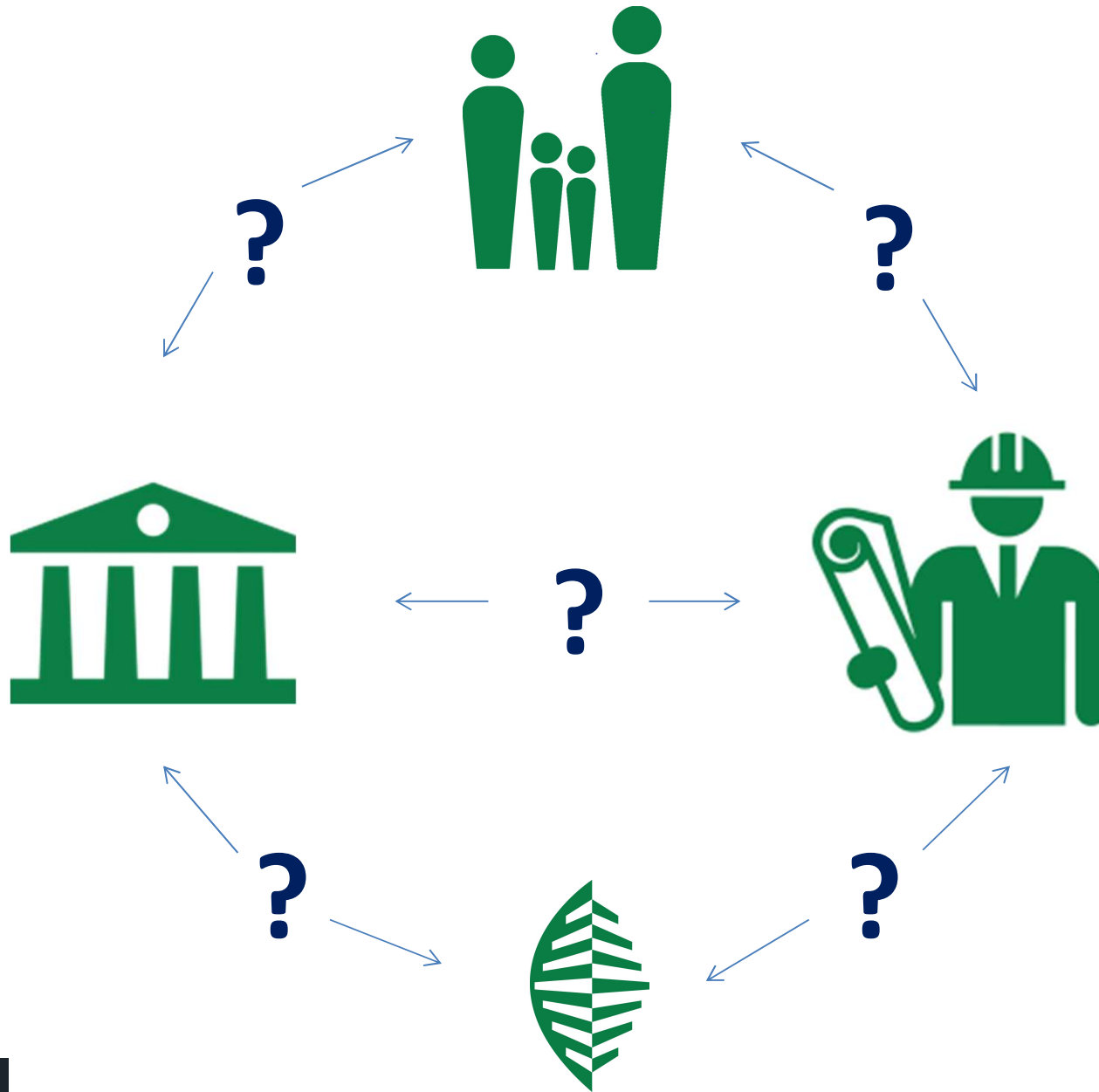
maintenance costs =

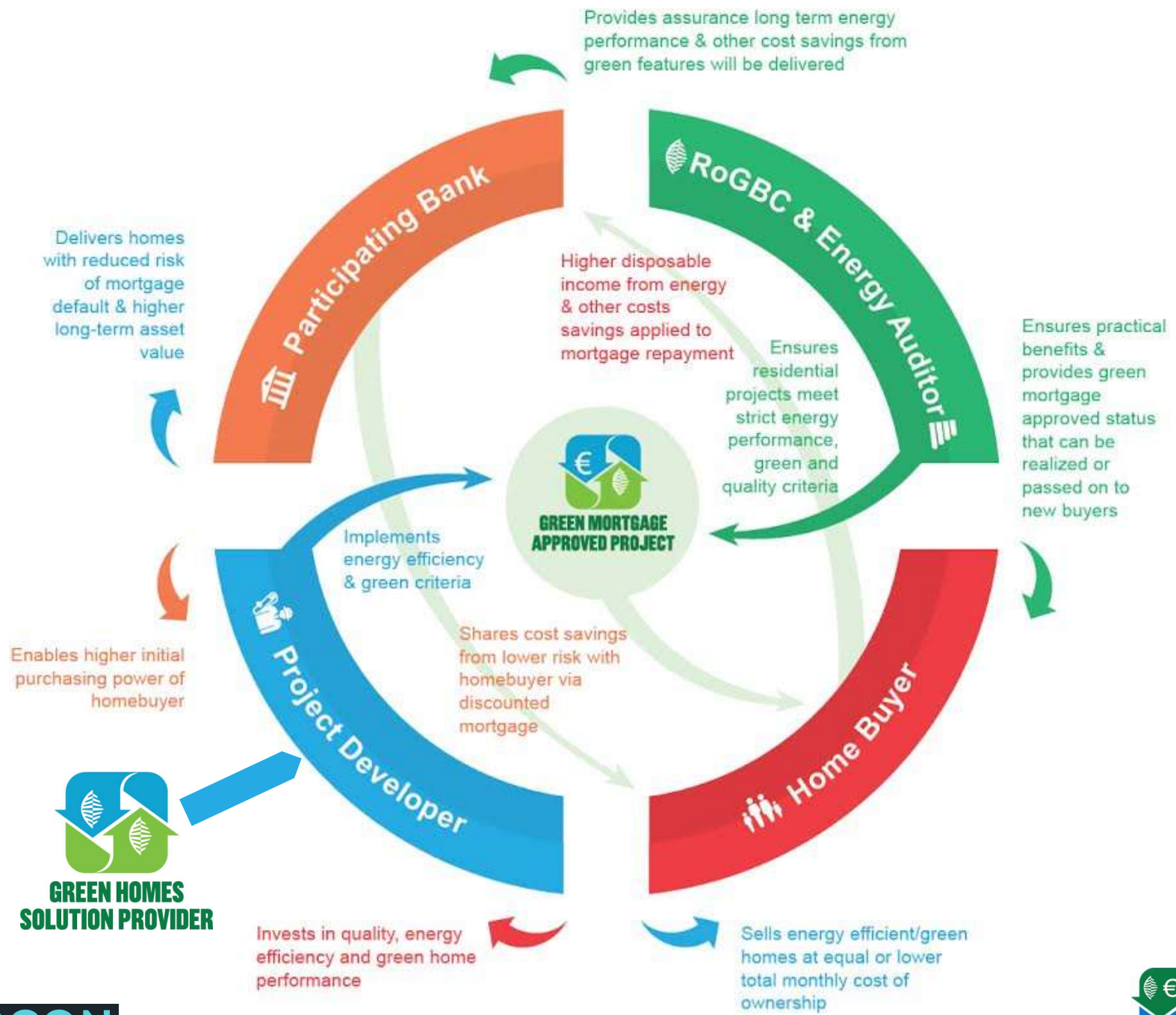
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Total cost of ownership



so why not so many green homes and green mortgages?









## positive systemic change



homebuyers appreciate the benefits of green homes and consider more the total cost of ownership of their homes – creating “citizen-led demand” for green mortgages



developers able to invest in the construction of the greenest homes with confidence buyers will appreciate them and have an affordable means to purchase them



banks understand and appreciate the reduced financial risk of green homes. They design and promote innovative green finance tools facilitating greener construction



## innovation clusters

- homebuyers appreciate more green
- developers able to invest with confidence
- banks design and promote innovative tools
- solution providers invest in training and advertising
- valuators, inspectors, governments improve building code,
- poor quality is phased out for all home categories



	STANDARD OFFER		GREEN MORTGAGE OFFER	
	First 7 years	Variable (> 7 y)	First 7 years	Variable (> 7 y)
Interest rate formula		ROBOR 3M+ 3.25%		ROBOR3M+ 2.5%
Index Rate		2.10%		2.10%
Analysis Fee	1,600 Ron			
<b>Interest rate</b>	<b>5.50%</b>	<b>5.35%</b>	<b>4.75%</b>	<b>4.60%</b>

NOTE – this is for demonstrative purposes and not a financial offer. Please contact Raiffeisen Bank Romania for more details on their latest offer.





	EPC "B" rated apartment**	EPC "A" rated apartment**	Green Homes qualified apartment
<b><i>Net savings with Green HOMES</i></b>			
Sale price of 70 sqm apartment (€)	79,738	81,731	85,000
Loan amount (€)	67,777	69,471	72,250
Monthly mortgage payment (€)	417	427	412
Cost of energy/apartment/month (€)	101	65	33
<b>Total cost of monthly ownership (€)</b>	<b>518</b>	<b>492</b>	<b>445</b>

Creditul Alpha Housing



Alege oferta de finanțare

Alpha GREEN   
și ai doar avantaje!



**Fă-ți planuri de viitor în  
noua ta Casă Verde, prin  
oferta specială Alpha Green!**



**ALPHA BANK**



Credit pentru achiziție,  
renovare și construcție Casă Verde  
certificată de RoGBC



Rata dobânzii și comision  
analiză dosar reduce



Informații complete  
despre Casa Verde



Perioadă maximă  
de creditare: 35 ani



Oportunitate de finanțare  
de până la 100%

## ALPHA Housing

Bucură-te de toate avantajele  
unei **case verzi** cu Alpha Green:

- Credit pentru achiziție, renovare și construcție Casă Verde
- Dobânzi și comisioane reduse
- Oportunitate de finanțare 100%



În cadrul Valorii totale plătitibile de client și calculul DAE au fost incluse: dobânda plătitibilă de către Client pe întreaga perioadă de creditare, comisionul de analiză dosar 450 lei, cheltuielile legate de evaluarea garanțiilor 416,5 lei, taxa de înregistrare Arhivă Electronică de 64 lei,





## the initiative

- address the residential sector
- engage the finance industry
- assist the building and finance industry in addressing the “chicken and egg” systemic challenge
- share knowledge to create successful local programs and global impact



## the initiative

- Improves or creates Green Mortgage programmes in 12 European countries
- Uses the power of finance to facilitate construction of the highest performing Green Homes
- Looks beyond energy efficiency to address other non-energy green criteria.



## the initiative

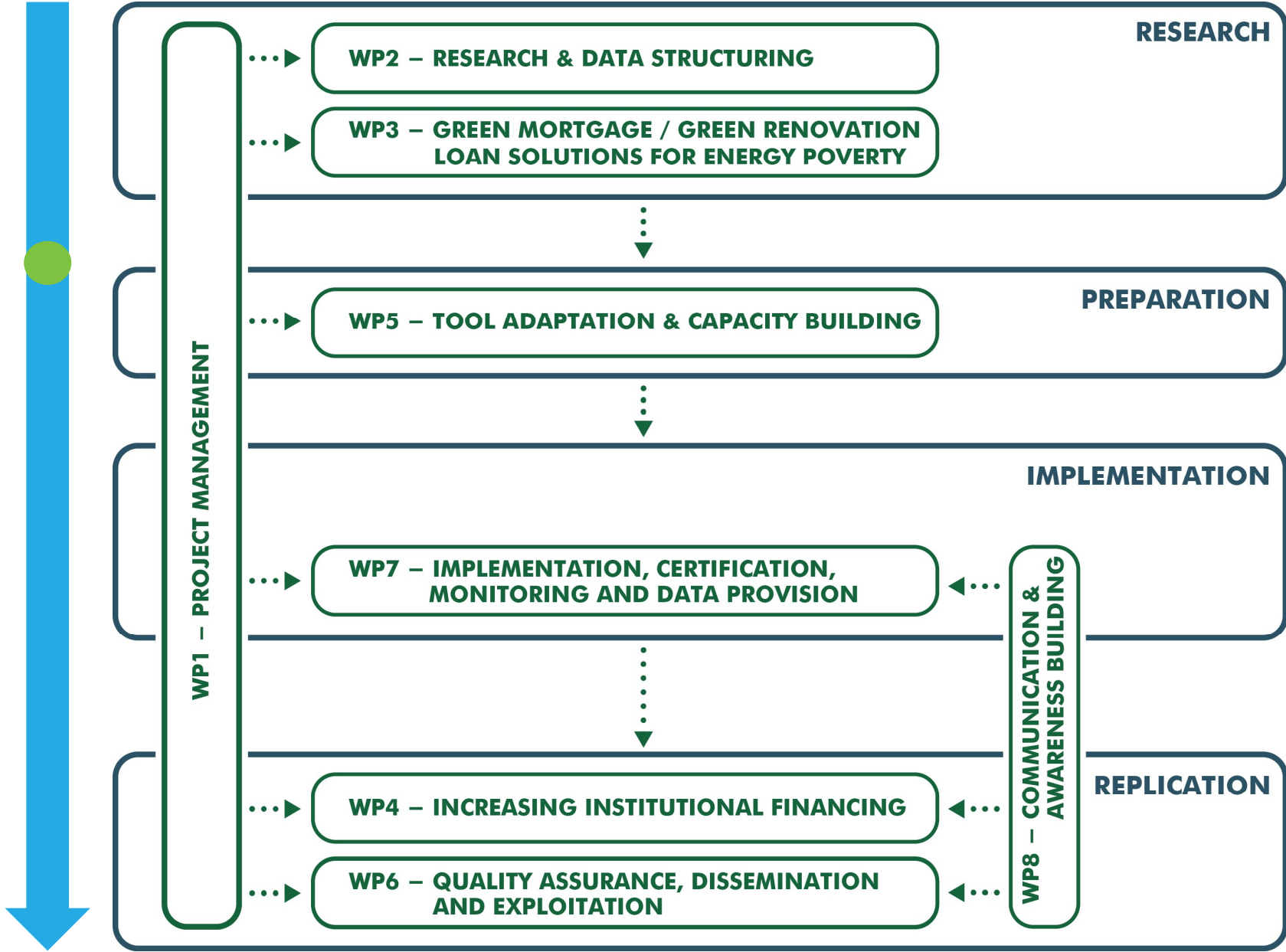
- Assists fuel poverty initiatives by assisting governments and banks to understand the energy efficiency and other green criteria performance of low income residential project
- Open to support similar EC-supported projects such as the Energy Efficiency Financial Institutions Group (EEFIG) and the Energy Efficient Mortgages Action Plan (EeMAP)
- Creates a European framework while allowing for local flexibility in certifying Green Homes



## other objectives

- Green Homes Solution Providers invest in promoting and supporting their greenest solutions
- Financial evaluators, inspectors, governments improve building code, as resistance to positive change by the building industry is reduced







more info



Who We Are

C2E2 Publications

Knowledge Management System

News



<https://c2e2.unepdtu.org/smarter/>

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**CRISCON**  
Sustainable Construction Consulting

***Thank you!***

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