



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



SMARTER  
FINANCE  
FOR  
FAMILIES

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

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



# OPENING

**Andrei Botis**

President &  
Task Group Leader – Green Finance



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**GREEN HOMES**

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**GREEN MORTGAGE  
APPROVED PROJECT**



<https://www.youtube.com/watch?v=oHL7kWWXEk0>

EUSEW19 | Romania | SMARTER Finance for Families

250 views • Jun 3, 2019

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 **euenergyweek**  
554 subscribers

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It is voting season: 12 projects are competing for the Citizens' Award – you can help them win!  
Cast your vote here: <https://www.eusew.eu/awards-public-vote>

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Cauta ...

**Raiffeisen Bank** [Produsele noastre](#) [Planurile tale](#) [In sprijinul tau](#) [Instrumente utile](#) [Internet banking](#)

# Creditul imobiliar Casa Ta Verde

Ai planuri frumoase pentru caminul tau? Pune-le in aplicare!

[Afla mai multe](#)

[Persoane fizice](#) > ... > [Credite imobiliare](#)

Credit imobiliar Casa ta Verde




## Nevoi de viata

Casa pe care ti-ai dorit-o dintotdeauna poate fi a ta datorita finantarii cu dobanda extrem de avantajoasa. Descopera beneficiile creditului imobiliar Casa ta Verde si fa primii pasi spre casa visata.

Afla tot ce trebuie sa stii de cand te-ai decis sa-ti iei o locuinta pana cand te muti in ea.




[Jurnalul Casei Tale](#) asteapta sa descoperi toate informatiile si sfaturile utile pe care ti le-am pregatit, pentru a te ajuta sa faci pasul de la casa la acasa cat mai repede si simplu [Descarca de aici](#) formatul pdf.

### Avantaje

-  **Avans minim**  
De la 15% in functie de localitatea garantiei. Detalii complete in sectiunea Caracteristicile produsului.
-  **Rapiditate**  
Preaprobare financiara rapida a creditului, valabila 90 de zile.
-  **Pauza la plata ratelor**

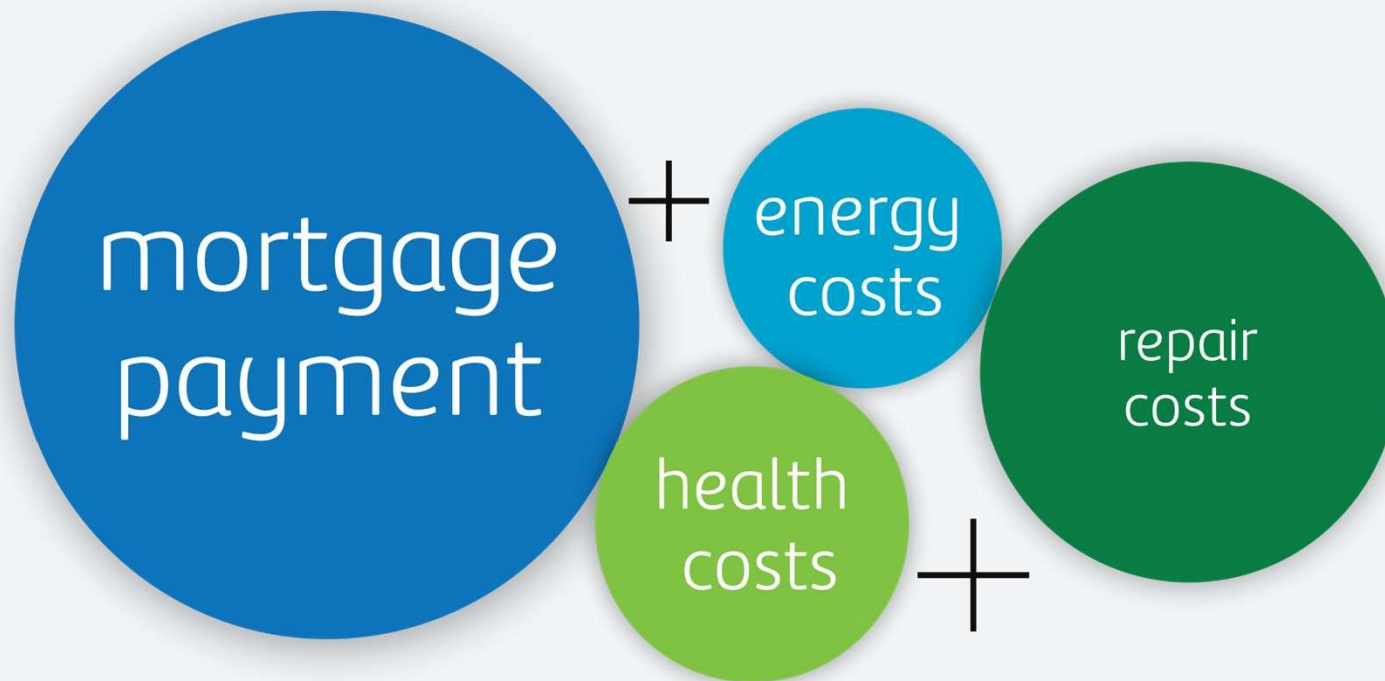
## ALPHA Housing

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%



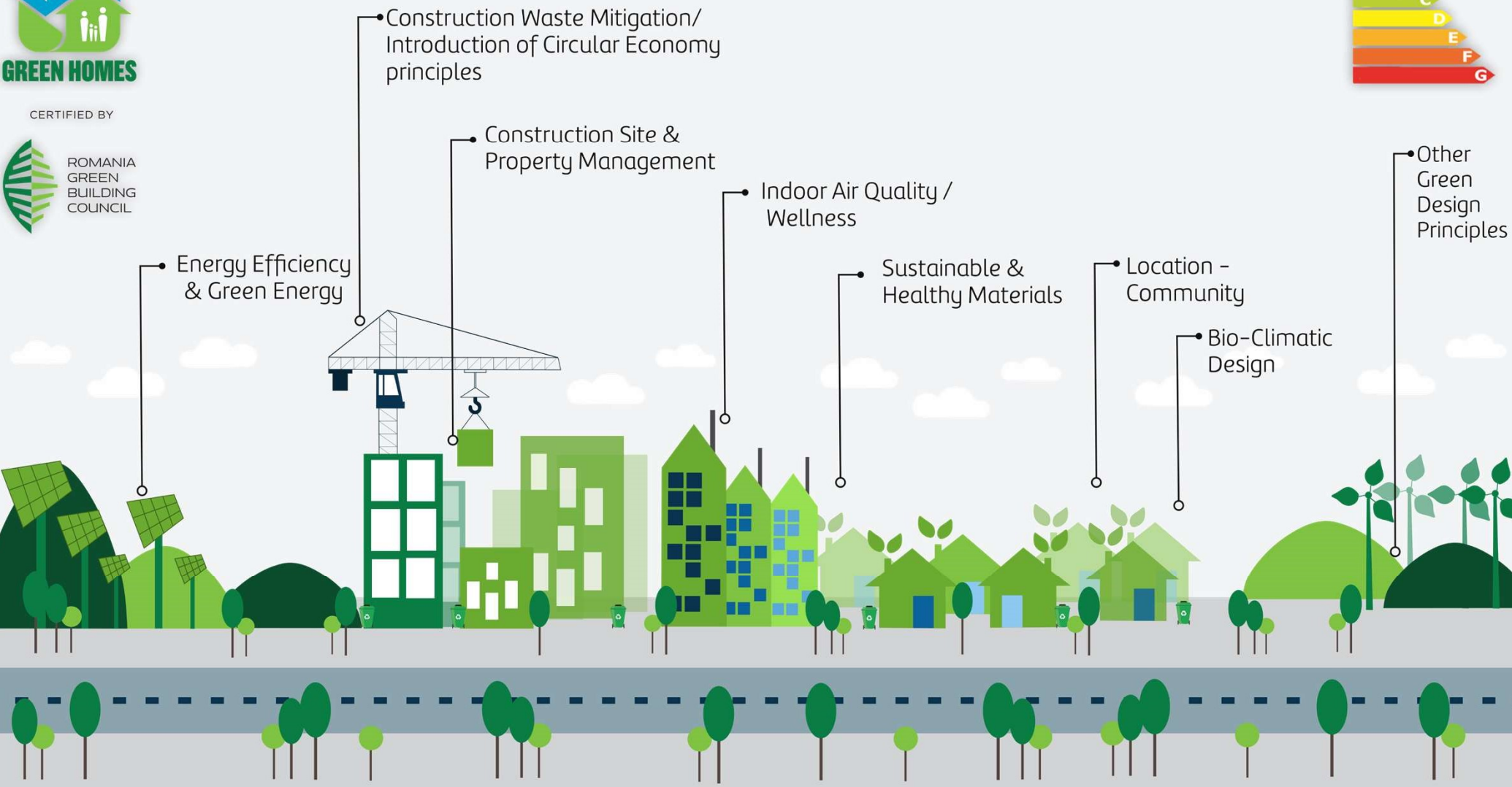
În cadrul Valorii totale plătitibile de client și calculul DAE au fost incluse: dobânda plătitibilă de către Client pe întreaga perioadă de creditare, comisionul de analiză dosar 450 lei, cheltuielile legate de evaluarea garanțiilor 416,5 lei, taxa de înregistrare Arhivă Electronică de 64 lei,



**Total cost of Monthly Ownership**



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Construction Waste Mitigation/  
Introduction of Circular Economy  
principles

Construction Site &  
Property Management

Indoor Air Quality /  
Wellness

Sustainable &  
Healthy Materials

Location -  
Community

Bio-Climatic  
Design

Other  
Green  
Design  
Principles

Energy Efficiency  
& Green Energy

- 40+ projects totaling over 10.000 apartments or villas certified or in progress (pre-certified)
- Cluj-Napoca, Iasi, Bucharest, Brasov
- Approx. 7.000.000.000 RON Project Value



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# SMARTER FINANCE FOR FAMILIES



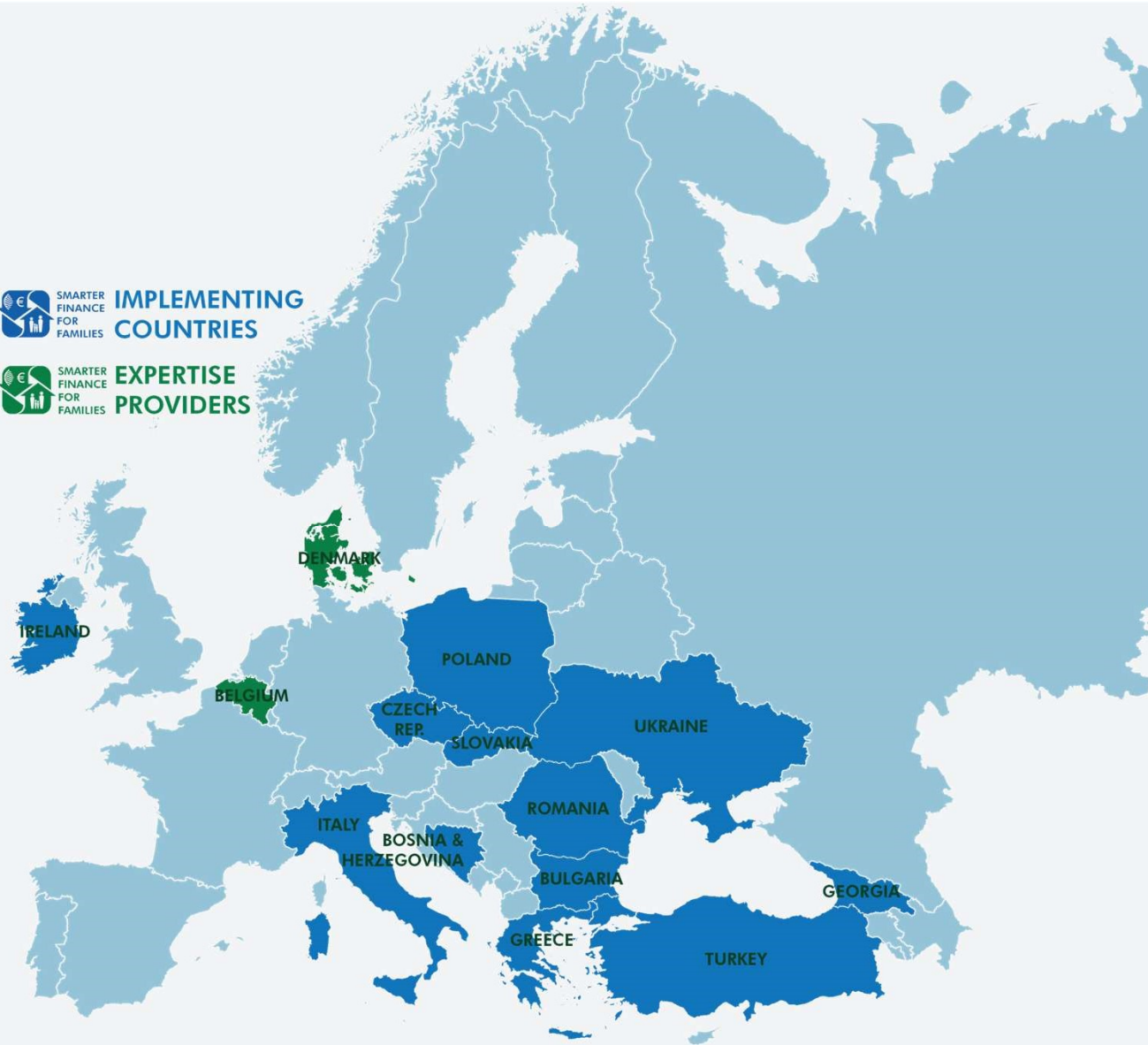
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## IMPLEMENTING COUNTRIES



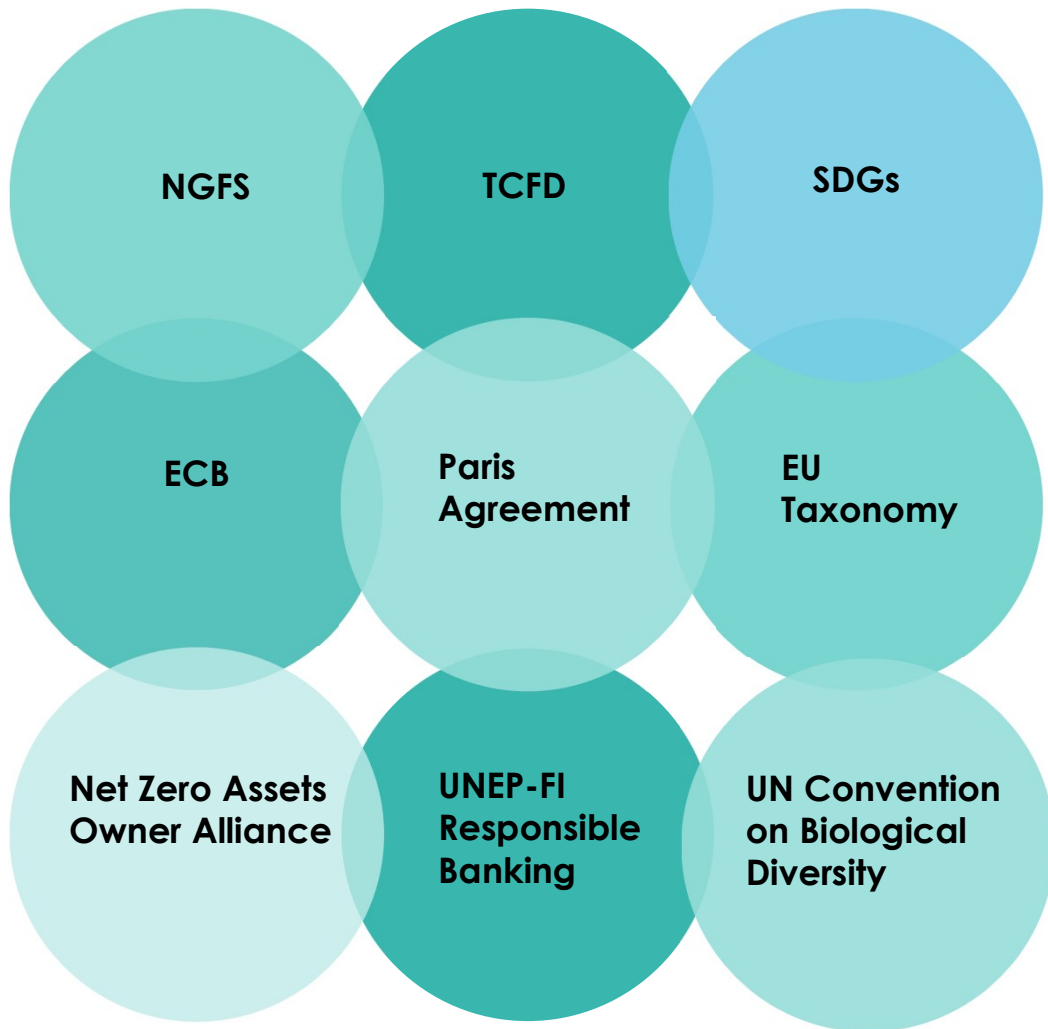
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## EXPERTISE PROVIDERS



# THE CONSORTIUM





Network for Greening the Financial System  
First comprehensive report

# A call for action Climate change as a source of financial risk

April 2019



# EU Taxonomy



Climate change mitigation

Transition to circular economy



Climate change adaptation

Pollution Prevention



Sustainable + Protection  
Water + Marine Resources

Protection + Restoration  
Biodiversity + Ecosystems


















# SMARTER embedding LEVEL(s)






Building  
Sustainability  
Performance



# What is the added value of a SMARTER endorsed residential project compared to well known certifications, nZEB and Passivhaus?

	SMARTER	BREEAM	LEED	EDGE	nZEB	Passivhaus	LEVEL(s) 
 <b>Energy Efficiency</b> Energy use + CO <sub>2</sub> emissions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Energy Savings</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Indoor Air Quality</b> Ventilation, VoCs, Radon	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Water efficiency</b> Water quality + testing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Daylight Levels</b> Health + Wellbeing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Acoustic Comfort</b> Wellbeing + Comfort	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Embodied Carbon</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Improving biodiversity</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Universal Design</b> Lifetime Homes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Connected Location</b> Transport links, facilities, amenities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
 <b>Lifecycle analysis</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
 <b>Circular Economy</b> Design for reuse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Nationally adapted</b> Data fed back into national policy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

 Climate change mitigation  
 Climate change adaptation

 Sustainable + Protection  
 Water + Marine resources

 Transition to circular economy  
 Climate Pollution prevention + control

 Protection + Restoration  
 Biodiversity + ecosystems  
 Health & Wellbeing

<input checked="" type="checkbox"/>	Fully considered
<input checked="" type="checkbox"/>	Partially considered
<input type="checkbox"/>	Not considered

# EEFIG UNDERWRITING TOOLKIT

Value and risk appraisal for  
energy efficiency financing

June 2017



Energy Efficiency  
Financial Institutions Group

# KEY POINTS



Alignment with EU Taxonomy


Credible Governance and Green Framework

Green Finance as a Transformational Opportunity




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 Who We Are | C2E2 Publications | Knowledge Management System | News | Toolbox 




Green Home Investment Platform



Toolkit for Residential Investors & Developers





Toolkit for Financial Institutions



Advisory Board


The SMARTER Green Homes Investment Platform (GHIP) is the linkage among SMARTER development and delivery of standards to make energy performant, eco-efficient and green residential real estate investments attractive and realizing objectives toward "Mainstreaming Energy Efficiency Finance". GHIP addresses emerging themes in green real estate capital markets and policy developments such as the EU Taxonomy on Sustainable Activities, EU Green Bond Standards and Climate Risk Analysis Practices recommended by bank regulators, supervisors and central banks.

**Green Homes & Mortgages**  
A toolkit for residential investors and developers

**Paying less for more!**

- Superior Building Quality
- Reduced Mortgage Default Risk
- Lower Energy and Repair Costs for Homeowners
- Better Health for Families
- Greater Environmental Responsibility for our Planet



[c2e2.unepdtu.org/ghip/](https://c2e2.unepdtu.org/ghip/)

THANK YOU!

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