

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.





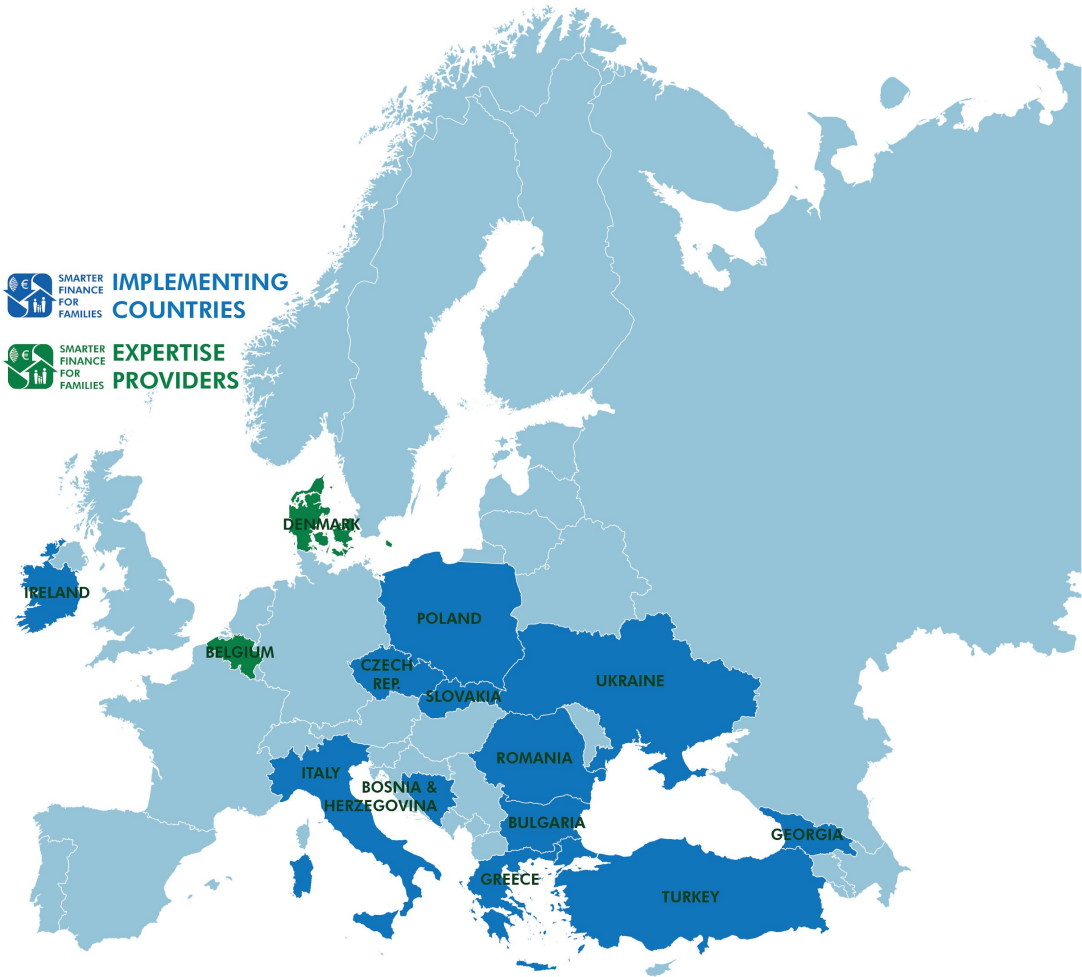
17 organisations
14 countries
306 million people

THE CONSORTIUM



 **IMPLEMENTING COUNTRIES**

 **EXPERTISE PROVIDERS**



What is a Green Homes Solution Provider?



Architects & Other Designers
(landscape, interior etc)



Engineers

(mechanical, structural, electrical)



**Building Materials & Other Product
Manufacturers or Providers**
(insulation, bricks, wooden product,
glazing etc)



**Consultants (reals estate agents,
energy efficiency experts etc)**



**GREEN HOMES
SOLUTION PROVIDER**



**Green Technology Suppliers (heat
exchange, LED, solar energy etc)**



**Project &
Construction Managers**



**Other Companies contributing to
green residential projects**



Provides assurance long term energy performance & other cost savings from green features will be delivered

Delivers homes with reduced risk of mortgage default & higher long-term asset value



Higher disposable income from energy & other costs savings applied to mortgage repayment

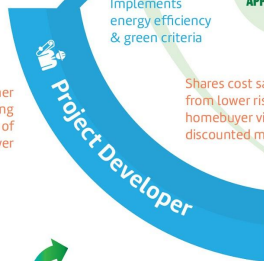


Ensures residential projects meet strict energy performance, green and quality criteria

Ensures practical benefits & provides green mortgage approved status that can be realized or passed on to new buyers



Implements energy efficiency & green criteria



Enables higher initial purchasing power of homebuyer

Shares cost savings from lower risk with homebuyer via discounted mortgage



Sells energy efficient/green homes at equal or lower total monthly cost of ownership

Invests in quality, energy efficiency and green home performance



Delivers best-in-class Green Homes solutions to help Project Developers achieve the necessary energy efficiency and green homes performance to deliver to Home Buyers



Your Company as a



GREEN HOMES SOLUTION PROVIDER

What is a Green Home?



Location & Community



**Energy Efficiency &
Green Energy**



Construction Waste Mitigation



**Indoor Air Quality
& Wellness**



GREEN HOMES



**Construction Site
& Property Management**



Bio-Climatic Design



Circular Economy Principles



Sustainable & Healthy Materials

Green Homes & Green Mortgages



1. Applying for a Green Certification

2. Identifying Partner Banks

**3. Promoting Benefits for
'pre-certified' Green building**

**4. Completion of Project, Certification
and transacting Green Mortgage for
Home Buyers**

5. Monitoring the Program

The total monthly cost of ownership

	EPC "B" rated apartment	EPC "A" rated apartment	Green Homes certified apartment
NET SAVINGS WITH GREEN MORTGAGES (in Euros)*			
Sales price of 70 sqm apartment with Value Added Tax	98,000	100,100	104,300
Loan amount with 15% down payment	83,300	85,085	88,655
Monthly mortgage payment	499	510	505
Cost of energy/apartment/month (€)	101	65	33
TOTAL COST OF MONTHLY OWNERSHIP: MORTGAGE + ENERGY	600	575	538
Net monthly savings for certified Green Homes versus "B" apartment	0	25	62
Net annual savings for certified Green Homes versus "B" apartment	0	300	744

* Assumptions: Market price: €1,400/sqm; Payment period: 25 years;

The developers will pass on the cost of the energy efficiency improvements directly to the consumers but will not add a profit on it.

The "total monthly cost of ownership" of the home is reduced as the monthly energy savings and lower mortgage interest rate offset the slightly larger loan required for the purchase of a Green Mortgage qualified home.

Green Homes & Green Solutions Certifications



Your Benefits as Green Homes Solution Provider?



Business Opportunities

with the developers/investors who choose to build green developments within SMARTER program across 12 countries in Europe



Be included in GreenHomes.Solutions

a comprehensive database of the best quality services, technologies, materials and other products for building exemplary green residential projects



Escape the "Lowest price challenge"

you don't compete with other low quality products providers. Only high quality green providers will be made available to high quality developers



Market differentiation

you are qualified by an international group of sustainability experts that you provide green solutions for high-quality projects



Support developing the industry

You're directly supporting the development of the real estate industry towards a sustainable future.



Map Satellite

Search by keyword All categories All countries [Q SEARCH](#)

Advanced search

- Categories Clear all
- Build systems +
 - Building fabric +
 - Cooling & shading +
 - Insulation & thermal breaks +
 - Interiors, finishes & appliances +
 - Knowledge +
 - Power & light +
 - Specialist consultants & testers +
 - Tools & equipment +

Results 1 - 14 of 14

Relevance



Featured



Irish Green Building Council

The Irish Green Building Council, (IGBC) a non-profit organisation was launched in 2011 with organisations and businesses from the entire value chain. [» More Info](#)

Nationwide (Ireland, UK)

(01) 6815862

Become a GreenHomes Solutions provider!

Learn more about the program and how you can become a Green Homes Solution Provider.

[Download Toolkit](#)

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GreenHomes.Solutions is an efficient tool to help innovative design and construction teams create and build or retrofit Europe's greenest residential projects! This platform allows you to easily search and find Green Homes Solution Providers – ranging from architecture, engineering, and construction project management firms to materials, technologies and other products that contribute to building high quality, environmentally responsible homes.

GreenHomes.Solution can help any building project aiming for green performance. It also links to the SMARTER Finance for Families project – an initiative that is bringing forward Green Homes & Green Mortgages programmes to 12 countries across Europe with more countries joining soon!

Some of the Green Homes Solution Providers

ALUKÖNIGSTAHL



KNAUFINSULATION



somfy®

kronospan

LanaTerm

How to get involved?

1. Provide Information about your Green Homes Solution to be assessed for eligibility as a “Green Homes Solution Provider”.

2. Pay a modest fee to support the program. The “Green Homes Solution Provider” program asks companies to pay based on the size of their operations.

Discounted Annual Fee for Early Leaders

€/Year/ GBC member	€/Year non-member	Turnover (€)
€ 75.00	€ 150.00	1-100K
€ 225.00	€ 450.00	100-500K
€ 375.00	€ 750.00	500-1M
€ 500.00	€ 1,000.00	1-10M
€ 625.00	€ 1,250.00	10-50M
€ 725.00	€ 1,500.00	>50M

!A special offer is made for the first 250 companies who join and help us launch this important initiative!

How will the fees be spent?



Promotion online, at conferences, at exhibitions, and in media for the Green Homes Solution Providers



Creation and maintenance of a comprehensive database at *www.GreenHomes.Solutions* to be launched in March 2020.



Providing direct assistance to project developers/investors to encourage them and support them to build the most ambitious, green projects.



Support project teams in conducting Life Cycle Assessment of their residential projects.



Campaigns to educate consumers on the benefits of choosing green newly constructed homes or to renovate towards a green standard.



Provide ongoing support to the consortium necessary to continue to develop and grow the Green Homes & Green Mortgage programs domestically and internationally.

Project Timeline

Identify and approach initial “Green Homes Solution Provider” candidates to join and support the initiative
December 2019 – Official

Launch in all Countries.
The consortium begins signing partnerships with additional Banks and Residential Project Developers.

Begin workshops and webinars to expand the programs to new countries in Europe and beyond.

October 2019–December 2019

June 2020–ongoing



May 2019–November 2019

Research & Knowledge Sharing among project partners, Adapting and Translating “Toolkits”, finalizing GHSP assessment criteria and other documentation for all participating countries.

January 2020–ongoing

Launching and promoting the *www.GreenHomes.Solutions* searchable database to connect project design teams with relevant green solutions that are pre-qualified to contribute to successful Green Homes certifications.

What does the market think about us?



We have successfully collaborated with the Romania Green Building Council in a joint implementation of green finance initiatives and we believe the activities supported by the SMARTER Project will have a crucial positive contribution to our current and future green finance offerings as well as help improve the building industry's capacity to deliver better, safer and healthier homes to the Romanian customers.

Last year, our organization took the first major step to promote energy efficient buildings by launching our Green Mortgage product. Considering the significant share of residential energy consumption, the widespread usage of green mortgages will contribute greatly to Turkey's energy efficiency targets and its transition to a low-carbon economy.

We believe that the project "SMARTER Finance for Families" will contribute significantly to meeting sustainable development goals through proposed measures to expand successful Green Homes & Green Mortgage programmes to new European markets, and to develop essential supporting tools for these programmes.

As an investor in the Romanian market place building better quality, more efficient, and more environmentally responsible apartments we found it invaluable to join a credible and challenging program that communicates our green achievements to the market. We further strongly recognize the benefits of our potential buyers accessing "Green Mortgages" with discounted interest rates to encourage and facilitate their purchase.

Vladimir Kalinov
Vice President Raiffeisen Bank
Romania

Murat Atay
CEO Garanti Mortgage

Scott Foster
Director Sustainable Energy
Division

Lucian Azoitei
CEO Forty Management

Certified projects across Europe



Rathmines Crescent Dublin, Ireland

This project owned by the Dublin City Council and it has 9 apartments and low operational costs due to careful design of form, insulation, junction and heat recovery ventilation system. It was built on a brownfield and its location enables very low carbon footprint from transportation and active lifestyles



Central District 4 Elements- by Forty Management Bucharest, Romania

Central District 4 Elements is located in the central area of Bucharest, on 7 Fizicienilor Street, a perfectly positioned place to quickly reach the vibrant areas of the city, but sufficiently low-key to feel the protection of a quiet community.



Selenium Retro 9 - Aşçıoğlu Insaat Istanbul, Turkey

Selenium Retro has been designed and built in accordance with the LEED criteria set by the US Green Building Council (USGBC) to ensure healthy and comfortable indoor conditions for all users. In addition to saving energy and water costs, the negative impacts of buildings on the environment were minimized in line with the criteria for material selection.



One Herastrau Plaza
Bucharest, Romania



Passive House at Wayside
Cork, Ireland



Home Cast
Almese, Italy



AFI City Bucureștii Noi
Bucharest, Romania



Šumavský Dvůr Železná
Ruda, Czech Republic



Wings by Studium Green
Cluj Napoca, Romania



One Herăstrău Park
Bucharest, Romania



Silken Park
Silken, Ireland

1.500.000.000 €
Worth of certified
projects so far!



Casa Capristo
Ranica, Italy



X-Loft
Prague, Czech Republic



Central District
Bucharest, Romania



Aviației Park
Bucharest, Romania



Over4 prototype
Bucharest, Romania

Contact Details



Steven Borncamp
Project Director SMARTER

steven.borncamp@greenhomes.solutions
+40748 490 128



Daniel Butucel
Project Specialist
SMARTER

daniel.butucel@greenhomes.solutions
+40767 185 056

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