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

SMarter Finance for Families


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
What is a Green Homes Solution Provider?

- Architects & Other Designers (landscape, interior etc)
- Engineers (mechanical, structural, electrical)
- Consultants (reals estate agents, energy efficiency experts etc)
- Project & Construction Managers
- Building Materials & Other Product Manufacturers or Providers (insulation, bricks, wooden product, glazing etc)
- Green Technology Suppliers (heat exchange, LED, solar energy etc)
- Other Companies contributing to green residential projects
What is a Green Home?

- Energy Efficiency & Green Energy
- Construction Waste Mitigation
- Location & Community
- Construction Site & Property Management
- Indoor Air Quality & Wellness
- Circular Economy Principles
- Bio-Climatic Design
- 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 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.
The GreenHomes.Solutions database that is online under beta testing. Soon fully operational!
Some of the Green Homes Solution Providers
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.

<table>
<thead>
<tr>
<th>Annual Fee</th>
<th>$/Year GBC member</th>
<th>$/Year non-member</th>
<th>Turnover (€)</th>
</tr>
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<tbody>
<tr>
<td>€ 75.00</td>
<td>€ 150.00</td>
<td></td>
<td>1-100K</td>
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<tr>
<td>€ 225.00</td>
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<td>€ 375.00</td>
<td>€ 750.00</td>
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<td>500-1M</td>
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<tr>
<td>€ 500.00</td>
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<td>1-10M</td>
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<td>€ 625.00</td>
<td>€ 1,250.00</td>
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<td>€ 725.00</td>
<td>€ 1,500.00</td>
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<td>&gt;50M</td>
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</tbody>
</table>

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
- 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

**October 2019–December 2019**
- 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.

**June 2020–ongoing**
- Begin workshops and webinars to expand the programs to new countries in Europe and beyond.

**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](http://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.

Vladimir Kalinov
Vice President Raiffeisen Bank Romania

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.

Murat Atay
CEO Garanti Mortgage

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.

Scott Foster
Director Sustainable Energy Division

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.

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**
*Asçıoğlu İnşaat*
*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.
Worth of certified projects so far!

1.500.000.000 €
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