

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

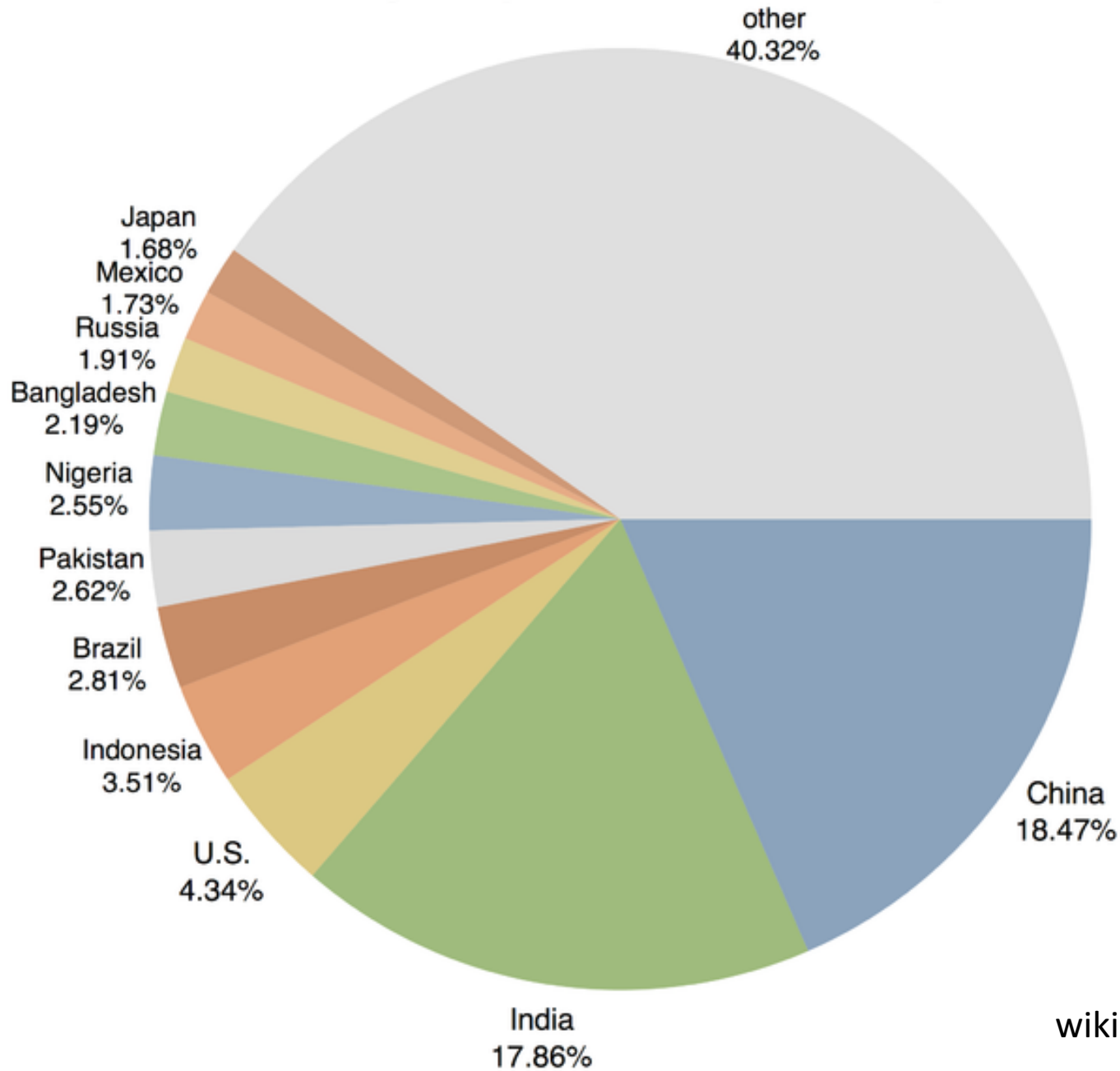


Improving Citizens' Health, Comfort
and Financial Well-Being by
Supporting Banks, Residential
Investors and Solution Providers with
Green Homes and Green Mortgage
programmes

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



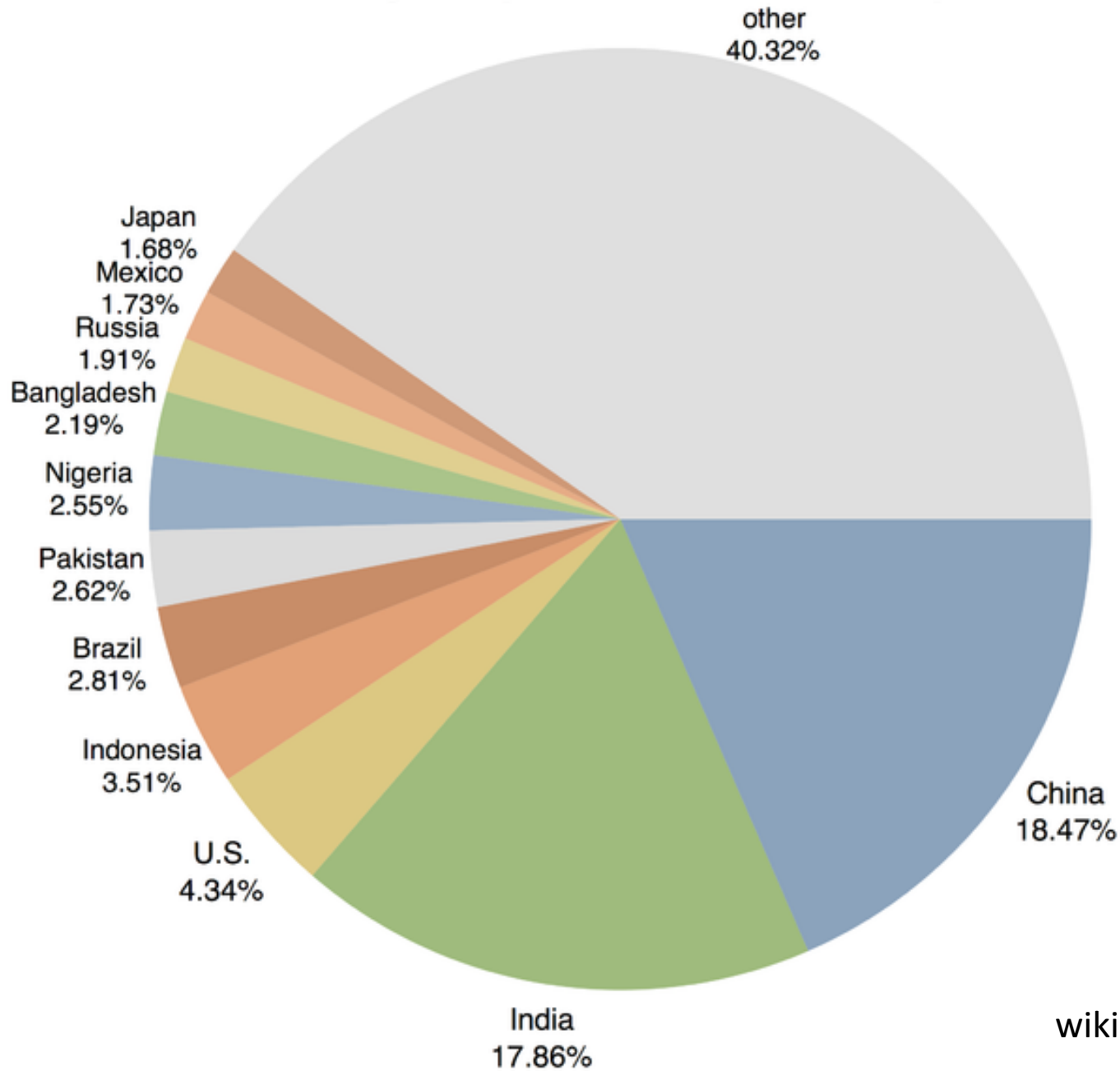
Countries by Proportion of World Population



305,817,238

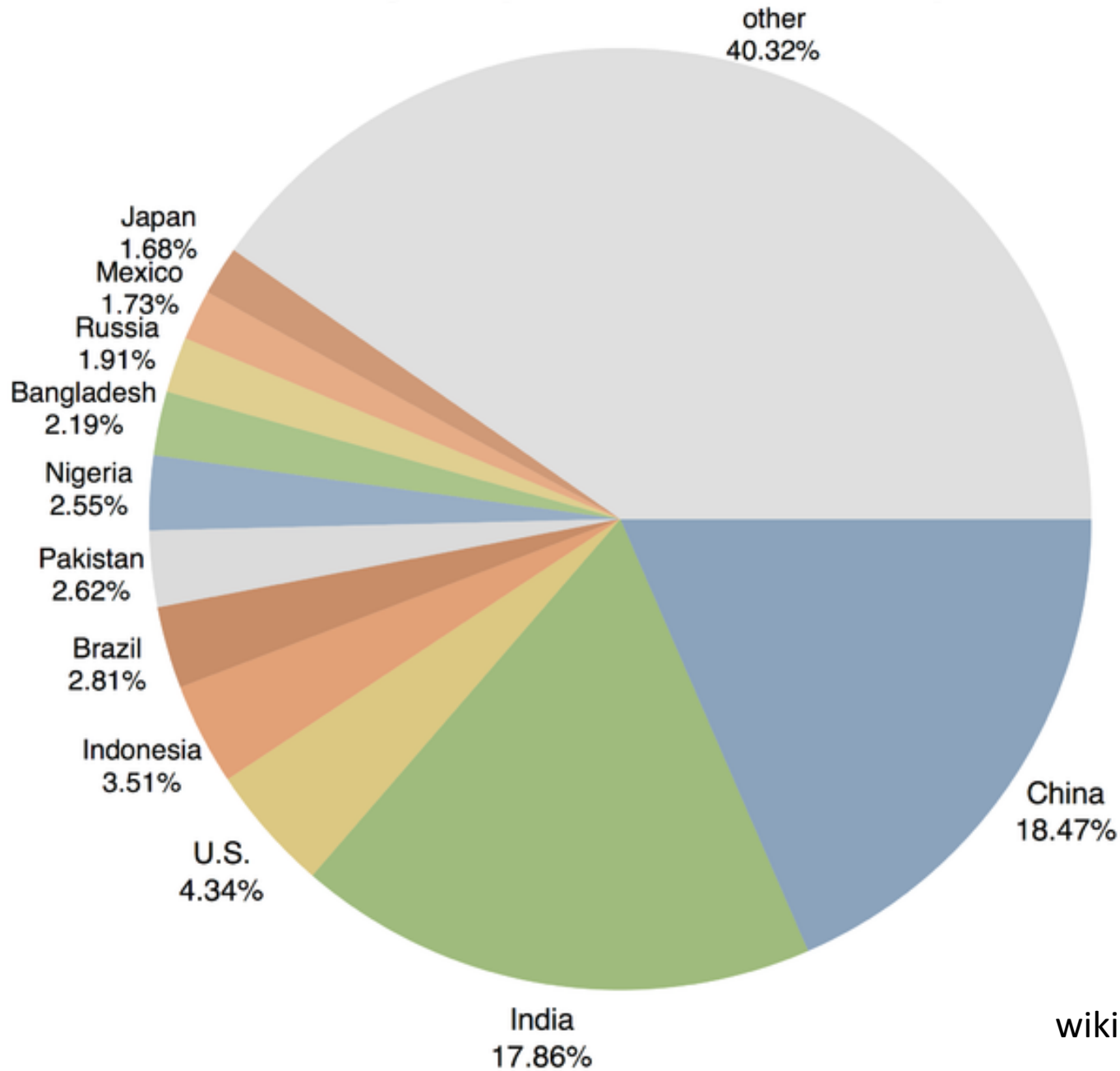


Countries by Proportion of World Population





Countries by Proportion of World Population







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



Network for Greening the Financial System
First comprehensive report

A call for action

Climate change as a source of financial risk

April 2019





31%
of the global population

Source: United Nations, 2017.



Supervision of **2/3**
of the global systemically
important banks and insurers

Source: Financial Stability Board, 2018.



45%
of global greenhouse
gas emissions

Source: Global Carbon Budget, 2017.



44%
of the global GDP

Source: World Bank, 2017.

green building finance in action

“Climate risks are a source of financial risk and it therefore falls squarely within the mandates of central banks and supervisors to ensure the financial system is resilient to these risks”

“Take the necessary measures to green the financial system”

A call to action: Climate risk as a source of Financial Risk
Network for Greening the Financial System
April 2019

EEFIG UNDERWRITING TOOLKIT

Value and risk appraisal for
energy efficiency financing

June 2017



Energy Efficiency
Financial Institutions Group

EEFIG.eu







COSMIN DRAGOMIR.INFO

Amber Gardens by alesonor - Tunari

responsible borrowing

versus

poor construction

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

long term benefits → immediate benefits

monthly investment → monthly benefits

long term benefits → immediate benefits

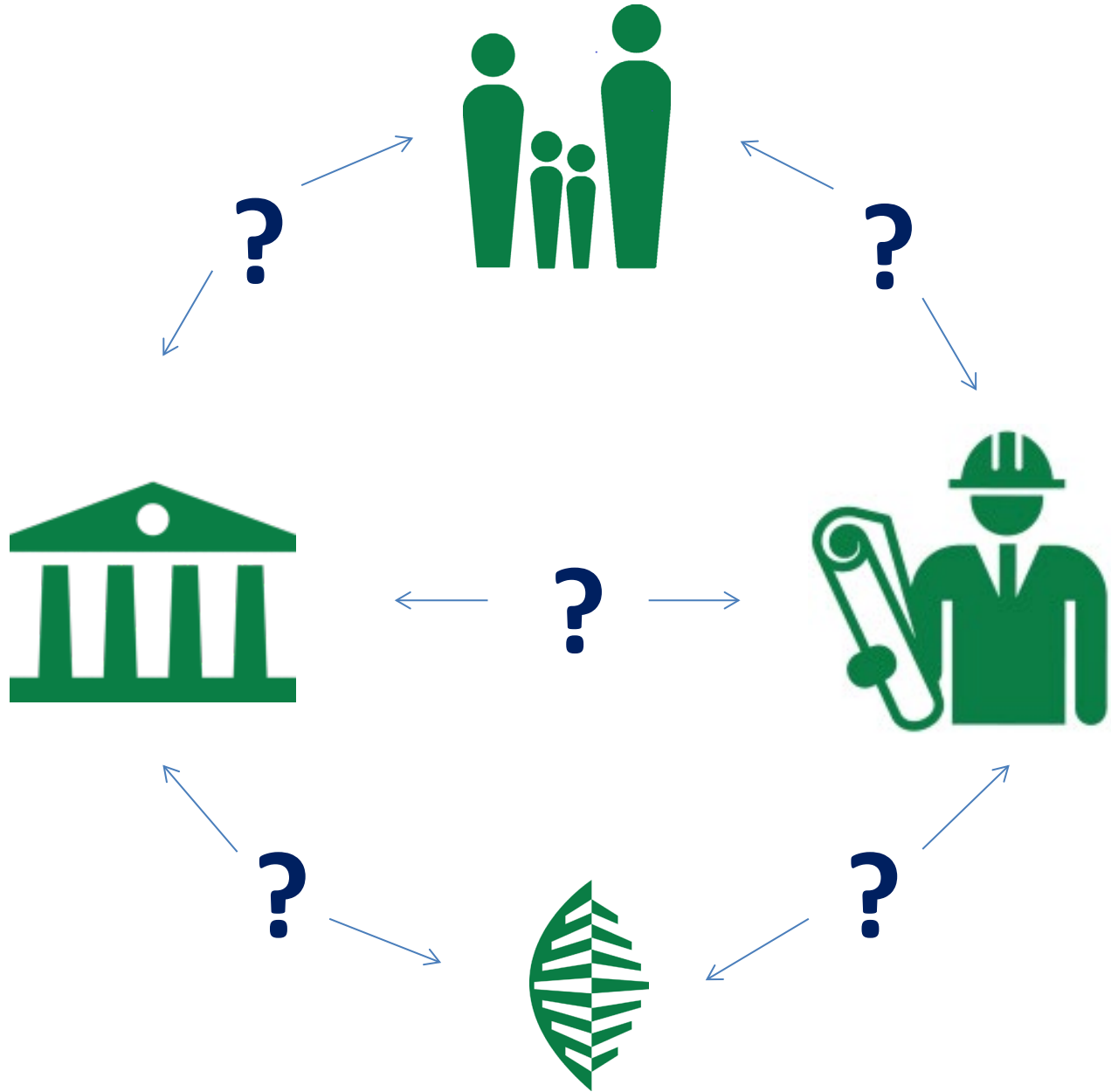
monthly investment → monthly benefits

The Mortgage

mortgage payment
+
energy costs
+
health costs
+
repair costs

Total cost of ownership

so why not so many
green homes and
green mortgages?







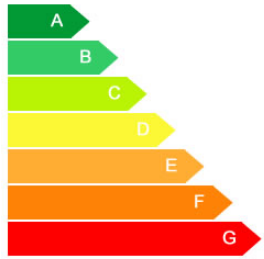


&



the concept





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



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GREEN
BUILDING
COUNCIL

Locuințe & Ipoteci Verzi

GHID PENTRU INVESTITORII ȘI DEZVOLTATORII DE CLĂDIRI REZIDENȚIALE

Plătești mai puțin pentru mai mult!

- ▶ Clădiri de calitate superioară
- ▶ Ipoteci cu risc redus
- ▶ Costuri mai mici la energie și reparații pentru ocupanți
- ▶ Sănătate și bunăstare pentru întreaga familie
- ▶ Responsabilitate mai bună față de Planetă

WWW.ROGBC.ORG



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Toolkit for Residential Investors and Developers





GREEN HOMES

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**GREEN MORTGAGE
APPROVED PROJECT**



The purpose of the Bank is to lend money responsibly



Green
Mortgage



	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			
Interest rate	5.50%	5.35%	4.75%	4.60%



The purpose of the Bank is to lend money responsibly






Green
Mortgage



	EPC "B" rated apartment**	EPC "A" rated apartment**	Green Homes qualified apartment
<i>Net savings with Green HOMES*</i>			
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
Total cost of monthly ownership (€)	518	492	445

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,



Alpha Bank Romania & Alpha Green

Ana Maria Ciortan
Director Adjunct, Directia Credite Housing



Corporate Social Responsibility

Alpha Bank sustine proiectele cu beneficii vizibile pentru societate, in linie cu sloganul bancii
“evoluam impreuna” (“together we evolve“).



Education



Environment



Society

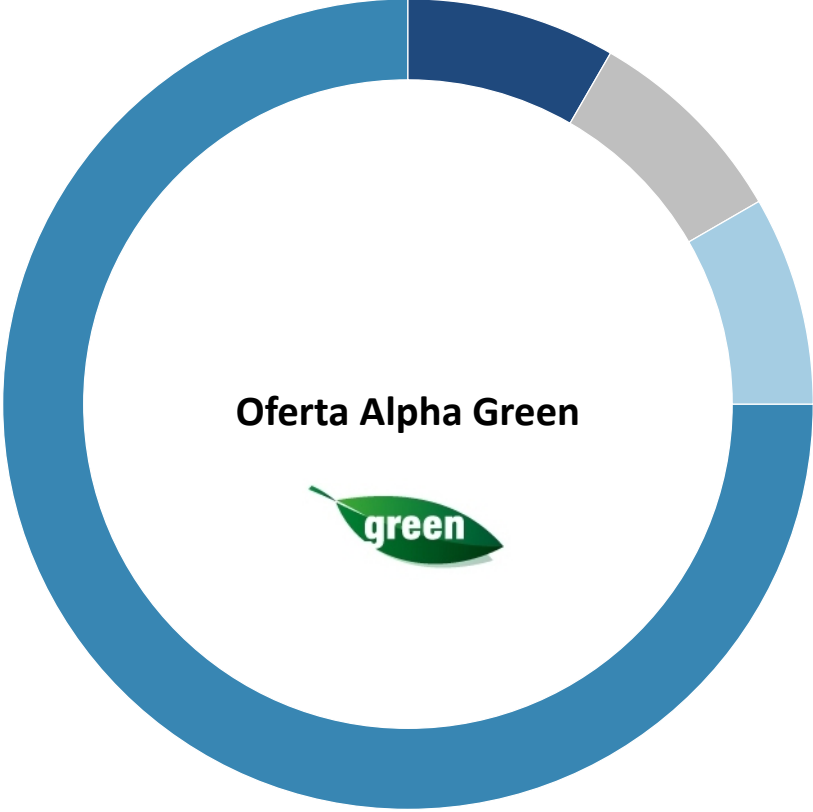


Sport

ALPHA BANK
CULTURE

ALPHA BANK
TECHNOLOGY

together
SOCIAL RESPONSIBILITY ALPHA BANK



Oferta Alpha Green



Alpha Bank Romania – membru RoGBC incepand cu 2018



ALPHA BANK



ROMANIA
GREEN
BUILDING
COUNCIL



GREEN HOMES

Creditul Alpha Housing - Oferta Alpha Green



**RATĂ
FIXĂ
ÎN PRIMII
5 ANI**



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

- Credit pentru achiziție, renovare și construcție Casă Verde
- Rata dobânzii și comision analiză dosar reduce
- Informații complete despre Casa Verde



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%

Creditul Alpha Housing - Oferta Alpha Green



Principalele caracteristici si beneficii:

- ✓ Credit destinat achizitiei / constructiei unei locuinte certificate/ ce va fi certificata verde de RoGBC;
- ✓ prin Alpha Green se poate finanta si renovarea locuintelor vechi cu materiale green;
- ✓ Oferta de finantare atat in lei cat si in eur;
- ✓ Dobanda aplicata variabila sau mixta (fixa in primii 5 ani si variabila ulterior);
- ✓ Costuri avantajoase fata de oferta de creditare standard (marja creditului si comision de analiza dosar reduce)



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ALPHA BANK



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Alpha Green pentru renovarea locuintei



Credit ipotecar destinat in scopul renovarii/
consolidarii locuintei



Utilizare in trageri multiple (minim 2 transe)



Stabilirea valorii creditului se face in baza devizului de
lucrari



Minim 60% "materiale green" utilizate in renovare
pentru a beneficia de oferta speciala de creditare



Finantare de pana la 100% din valoarea devizului



Garantia creditului poate fi doar locuinta ce va fi
renovata/ consolidata



Alpha Green pentru renovarea locuintei

Lista materiale eligibile (amenajare / reabilitare):

- Materiale de izolare: vata bazaltica, hempcrete, perlita, materiale organice naturale precum canepa, argila, denim reciclat, lana, stuf, pluta, celuloza, lemn certificat FSC;
- Ferestre: tamplarie cu cel puțin 3 camere din lemn, aluminiu sau PVC reciclat fara plumb;
- Vopsea, grund, adezivi: continut redus sau zero de compusi organici volatili toxici (max 10g/l);
- Gresie, faianta: produse cu continut de materiale reciclate;
Centrale termice: condensatie;
- Lacuri pentru pardoseala din lemn cu continut redus de compusi organici volatili;
- Obiecte sanitare: WC dual flush (3/6l per flush), robineti cu debit redus 5l/min;
- Sisteme de irigatii prin picurare;
- Prize pentru incarcarea masinilor electrice.



Multumesc!
Thank you!

- **25 projects totaling over 6.500 apartments or villas certified or in process (pre-certified)**

- **Cluj-Napoca, Iasi, Bucharest, Brasov**



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COUNCIL

**Amber
Gardens**
by **alesonor**
real estate development



2014-2015

**first luxury green
building complex**

01

AMBER GARDENS 

COSMIN DRAGOMIR

One Herăstrău Park Residence Residence

UNITED PROPERTIES

by



106 apartments

construction
waste reduction

operational
waste
separation

occupant
educational
program

Central District

by  FORTY
MANAGEMENT
& INVESTMENTS



40 units

**green façade
& terraces**

**complete LED
illumination**

**modular
apartments**

Aviatiei Park



by **forte**partners

379 units in two phases

Green terraces & roof



Amber Gardens
a bio-climatic,
Net Zero Energy
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SMARTER
FINANCE
FOR
FAMILIES

**IMPLEMENTING
COUNTRIES**



SMARTER
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**EXPERTISE
PROVIDERS**

IRELAND

DENMARK

BELGIUM

POLAND

CZECH
REP.

SLOVAKIA

UKRAINE

ITALY

BOSNIA &
HERZEGOVINA

ROMANIA

BULGARIA

GEORGIA

GREECE

TURKEY

THE CONSORTIUM





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next
steps?

- early design involvement by residential project developers, interest from financial institutions
- 24 months – project implementation
- send questions, ideas, indication of interest to:
Steven.Borncamp@RoGBC.org





**SMARTER
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FOR
FAMILIES**

Thank you!

Steven.Borncamp@RoGBC.org