



ROMANIA
GREEN
BUILDING
COUNCIL

**Green Homes & Mortgages:
Quality, Health and Financial Returns for All**













responsible borrowing

versus

poor construction

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

not over financed
but under financed

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

32% ↓ mortgage defaults

&

8% higher asset values

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

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GREEN HOMES

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**GREEN MORTGAGE
APPROVED PROJECT**



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



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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

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%

- **22 projects totaling 7.553 apartments or villas certified or in process (pre-certified)**



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



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Energy Efficiency & Green Energy

Location - Community

Sustainable & Healthy Materials

Indoor Air Quality / Wellness

Bio-Climatic Design

**Construction Site & Property
Management**

Other Green Design Principles

Procedure

- **pre-certification review**
- **pre-certification scorecard**
- **certification**
- **notification of eligibility to the bank**
- **monitoring**



**GREEN HOMES
SOLUTION PROVIDER**

Amber Gardens



by **alesonor**
real estate development

2014-2015

50 villas

**first luxury green
building complex**



One Herăstrău Park Residence

by one
UNITED PROPERTIES



September 2017

106 apartments

**construction
waste
reduction**

**operational
waste
separation**

**occupant
educational
program**

Central District

by



October 2017

40 units

**green façade
& terraces**

**complete LED
illumination**

**modular
apartments**



AFI City

by **WAFI**EUROPE

190 units (phase 1)
1.700 units in total

2018-2019



Aviatiei Park

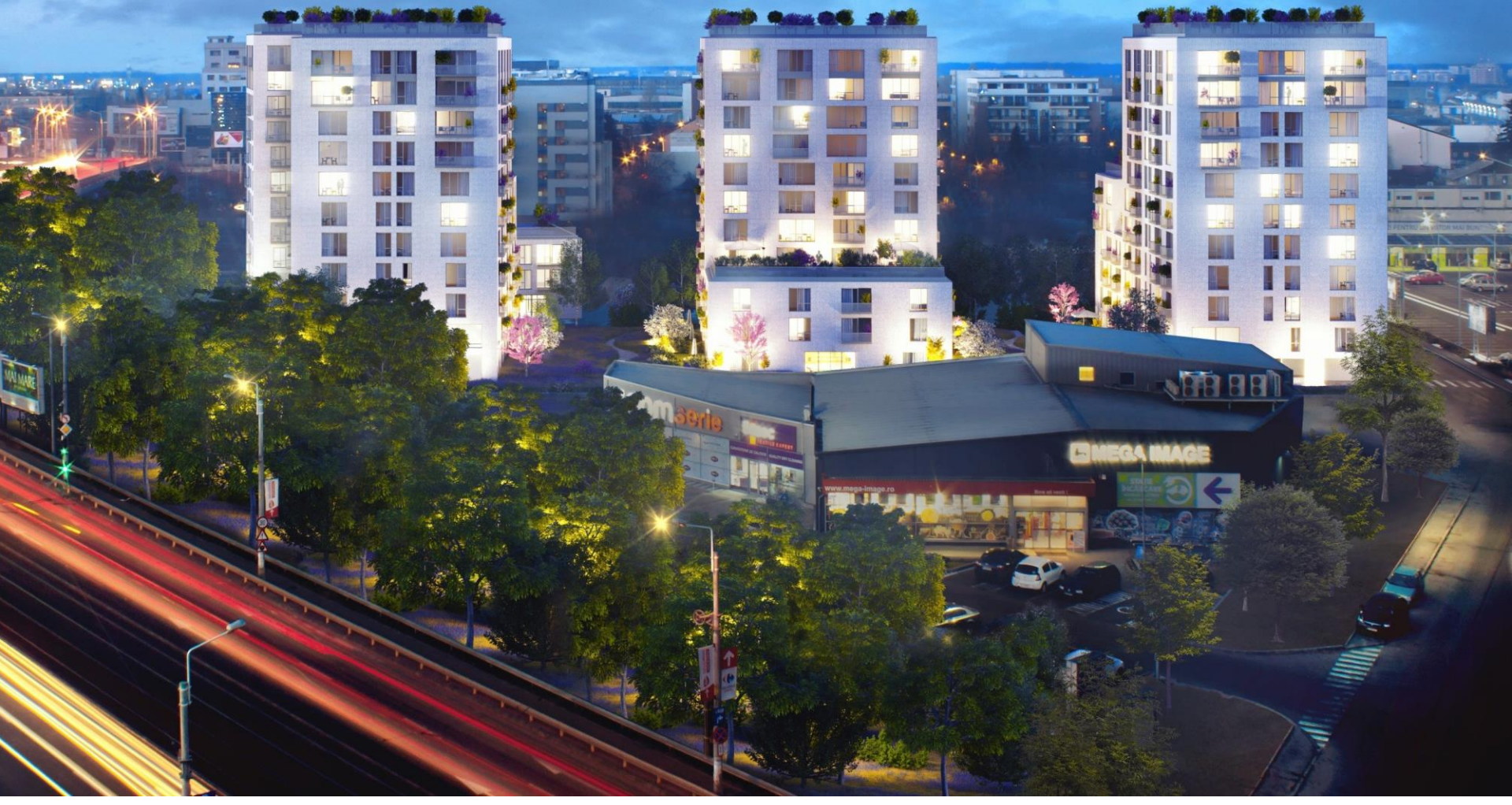


by **forte**partners

2018-2019

376 units in two phases

Green terraces & roof



estimated CO₂ reduction

Units	Total m ²	kg CO ₂ ↓/m ²	kg CO ₂ /m ² /year
Completed or In Construction			
3.854	421.207	4.13	1.737.585
Completed, In Construction or Planned			
7.553	865.087	4.13	3.568.701

Renovations

- **re-weighting of criteria**
- **safety, structural considerations**
- **certification costs may need to be re-adjusted if projects are smaller; perhaps a logical place for state support**

Conclusions

- **early investment in the design, construction and materials choice of structure and building envelope is critical**
- **responsible mortgage finances enables sustainable construction**
- **banks need to be engaged from an underwriting and risk reduction perspective**
- **awareness of total monthly cost of ownership by home buyer is critical**

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Thank you!

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