Andrei Botis, MRICS

President

Task Group Leader – Green Finance

ROMANIA GREEN BUILDING COUNCIL

ANEVAR®

RICS®

NAI Romania
Commercial Real Estate Services, Worldwide.

GREEN HOMES

CERTIFIED BY

ROMANIA GREEN BUILDING COUNCIL

Construction Waste Mitigation/ Introduction of Circular Economy principles

Construction Site & Property Management

Indoor Air Quality / Wellness

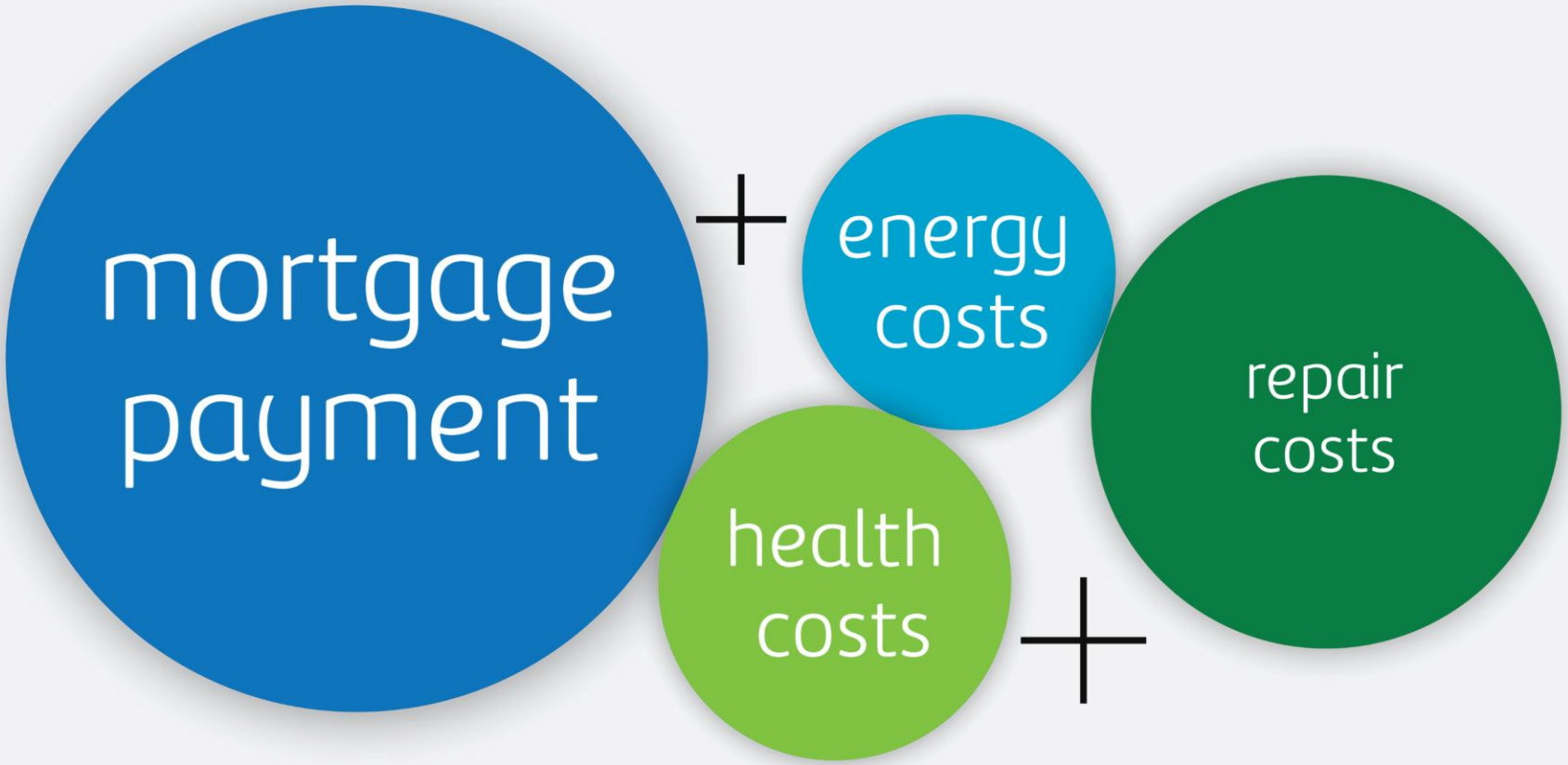
Sustainable & Healthy Materials

Location - Community

Bio-Climatic Design

Other Green Design Principles

Energy Efficiency & Green Energy



Total cost of Monthly Ownership

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

NOTE – this is for demonstrative purposes and not a financial offer. Please contact Raiffeisen Bank Romania for more details on their latest Green Mortgage offer (see "Casa Ta Verde" in Romanian)

Raiffeisen BANK

	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%**

Green Mortgage

Raiffeisen BANK

	EPC "B" rated apartment**	EPC "A" rated apartment**	Green Homes qualified apartment
Net savings with Green HOMES			
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**

Nationwide Television Advertising Campaign

[Details of Alpha Bank Romania's Green Mortgage program "Alpha Green". Link to website in Romanian.]

Garanti BBVA

BCR

LIBRA
INTERNET
BANK

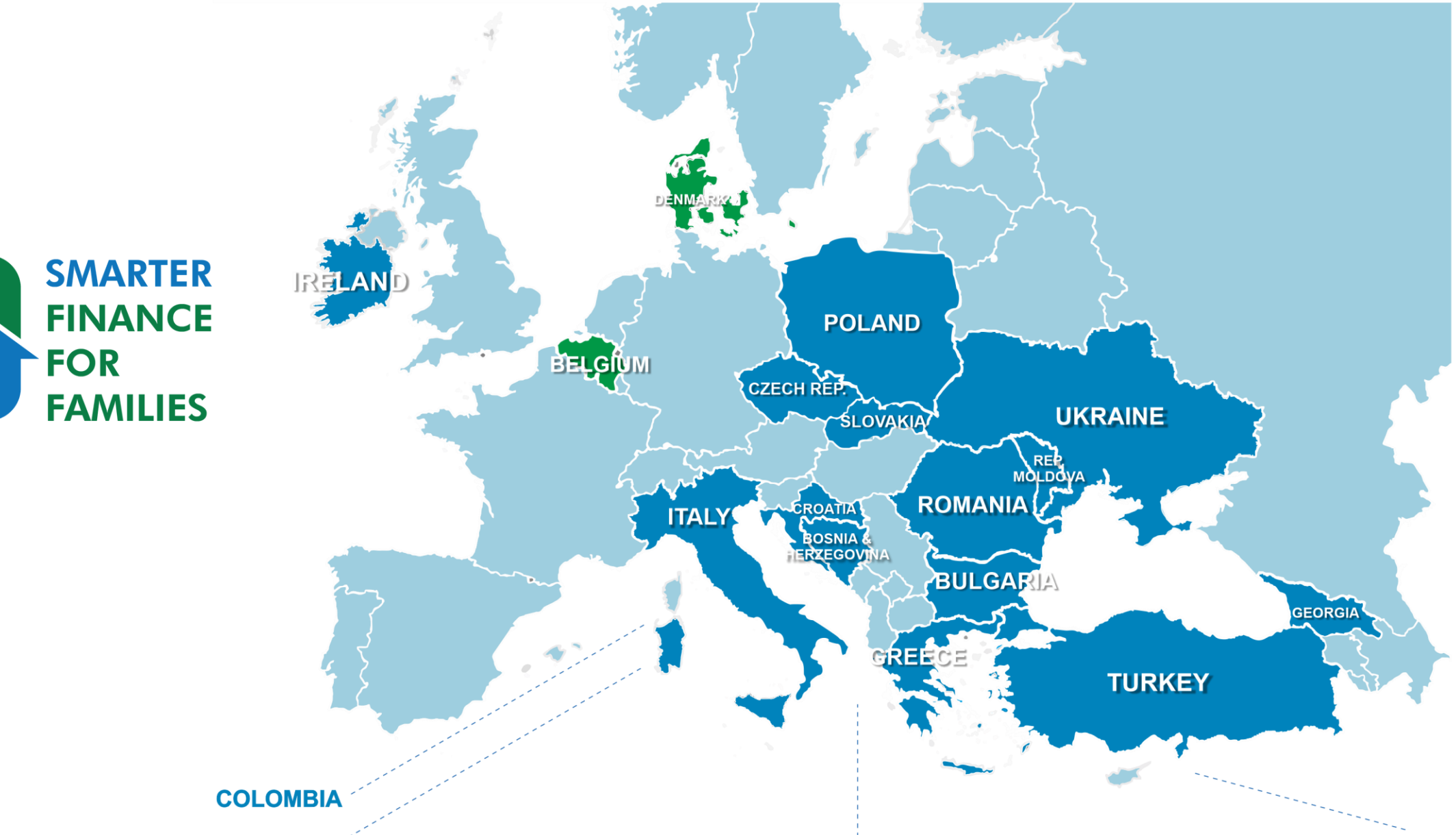
SMARTER FINANCE FOR FAMILIES

EXPERTISE PROVIDERS

IMPLEMENTING COUNTRIES

14 European Countries

SMARTER FINANCE FOR FAMILIES



THE CONSORTIUM

SMARTER FINANCE FOR FAMILIES

GREEN BUILDING COUNCIL BRASIL

CCCS
Consejo Colombiano de Construcción Sostenible

COPENHAGEN CENTRE ON ENERGY EFFICIENCY
SEforALL EE HUB

ΚΑΠΕ
CRES

CROATIA GREEN BUILDING COUNCIL
HRVATSKI SAVJET ZA ZELENU GRADNJU

CRISCON

ČESKÁ RADA PRO ŠETRNÉ BUDOVY
CZGBC

EEC·338

EnEffect

ENOVA
CONSULTANTS AND ENGINEERS
INSPIRED BY THE FUTURE

EUEA

GREEN COUNCIL

GREEN BUILDING COUNCIL INDONESIA

GREEN BUILDING COUNCIL ITALIA
Green Building Council Italia

IGBC
IRISH GREEN BUILDING COUNCIL

MOLDOVA
Green Building Council

Morocco GBC

PEOPLE IN NEED
CZECH REPUBLIC

PLGBC
Polish Green Building Council

ROMANIA GREEN BUILDING COUNCIL

SKGBC
SLOVAK GREEN BUILDING COUNCIL
SLOVENSKÁ RADA PRE ZELENÉ BUDOVY

TURKECO
a responsible tomorrow

ULB
UNIVERSITÉ LIBRE DE BRUXELLES

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?

"DO NO SIGNIFICANT HARM" CRITERIA	SMARTER	BREEAM	LEED	EDGE	nZEB	EPC	LEVEL(s)
Energy Efficiency Energy use + CO_2 emissions	■	■	■	■	■	■	■
Energy Savings	■	■	■	■	■	■	■
Indoor Air Quality Ventilation, VoCs, Radon	■	■	■	□	■	■	■
Water efficiency Water quality + testing	■	■	■	■	■	□	■
Daylight Levels Health +Wellbeing	■	■	■	□	□	□	■
Acoustic Comfort Wellbeing + Comfort	■	■	■	□	□	□	■
Embodied Carbon	■	■	■	■	□	□	■
Improving biodiversity	■	■	■	□	□	□	■
Universal Design Lifetime Homes	■	■	□	□	□	□	■
Connected Location Transport links, facilities, amenities	■	■	■	□	■	□	□
Lifecycle analysis	■	■	■	□	□	□	■
Circular Economy Design for reuse	■	■	■	□	□	□	■
Nationally adapted Data fed back into national policy	■	□	□	□	■	■	■

DO NO SIGNIFICANT HARM CRITERIA + HEALTH

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

■ Fully considered

■ Partially considered

□ Not considered

NGFS

TCFD

SDGs

ECB

Paris Agreement

EU Taxonomy

Net Zero Assets Owner Alliance

UNEP-FI Responsible Banking

UN Convention on Biological Diversity

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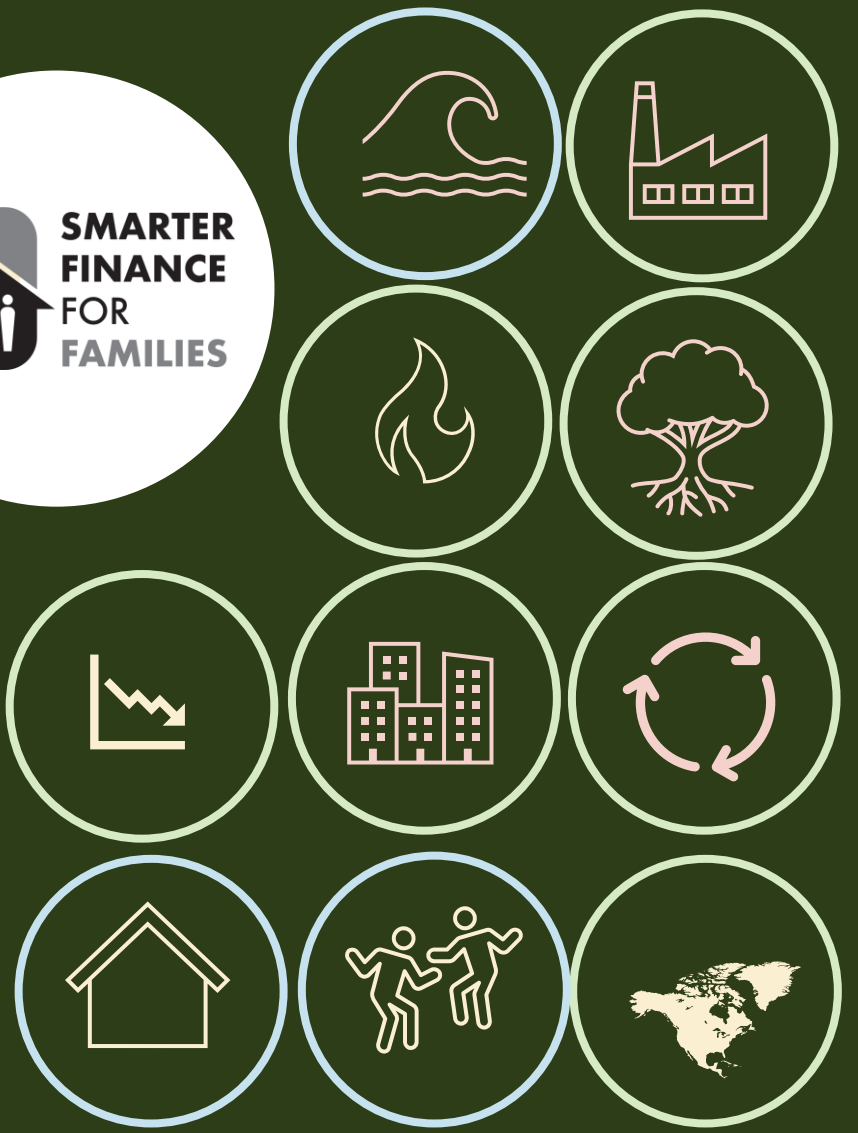


EU Taxonomy

Climate change mitigation

Transition to circular economy

Climate change adaptation

Pollution Prevention

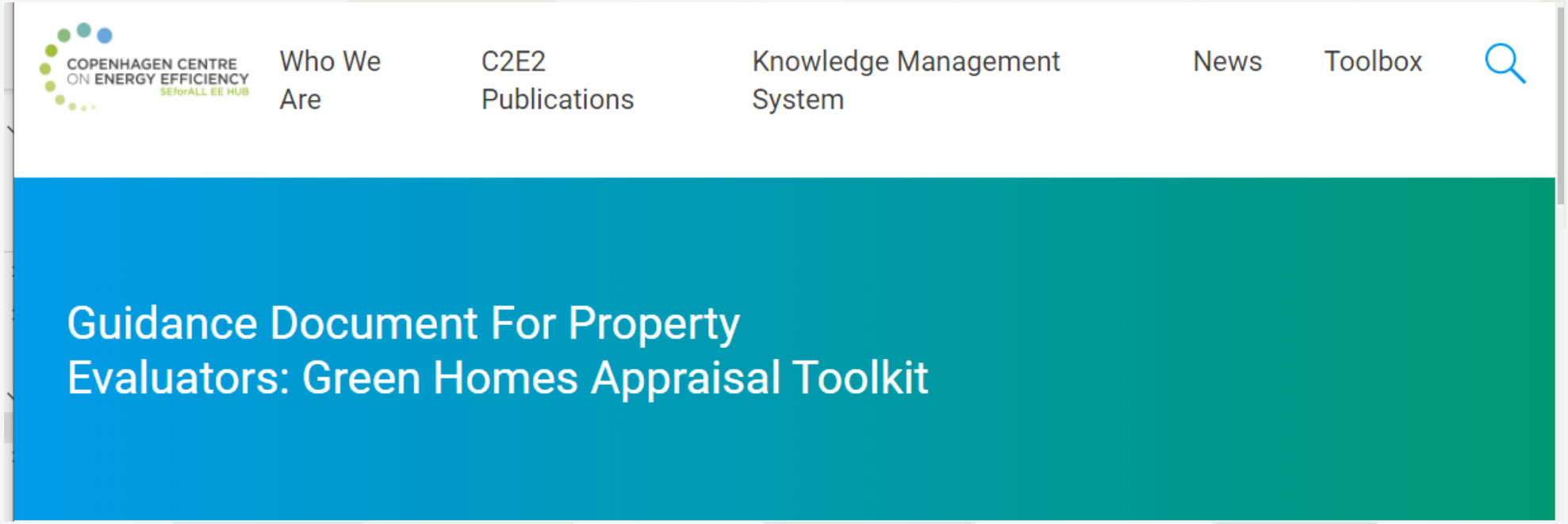
Sustainable + Protection
Water + Marine Resources

Protection + Restoration
Biodiversity + Ecosystems

SMARTER FINANCE FOR FAMILIES

CNSM
Comitetul Național pentru Supravegherea Macroprudențială

Launching Green Finance Guide at National Bank of Romania



https://c2e2.unepdtu.org/kms_object/guidance-document-for-property-evaluators-green-homes-appraisal-toolkit/

Dana ABABEI MAA, MRICS, REV

prof. univ. dr. Ion ANGHEL

Andrei Botis, MRICS

ANEVAR®

ACADEMIA DE STUDII ECONOMICE DIN BUCUREȘTI
Fondată 1913

ROMANIA GREEN BUILDING COUNCIL

- 50+ projects totaling over 10.000 apartments or villas certified or pre-certified with a market value of approx. 2 billion euros

- Cluj-Napoca, Iasi, Bucharest, Brasov

GREEN HOMES

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ROMANIA
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BUILDING
COUNCIL

Valley 21 – by Dalghias Development & Building the future
Vama Buzaului, Romania

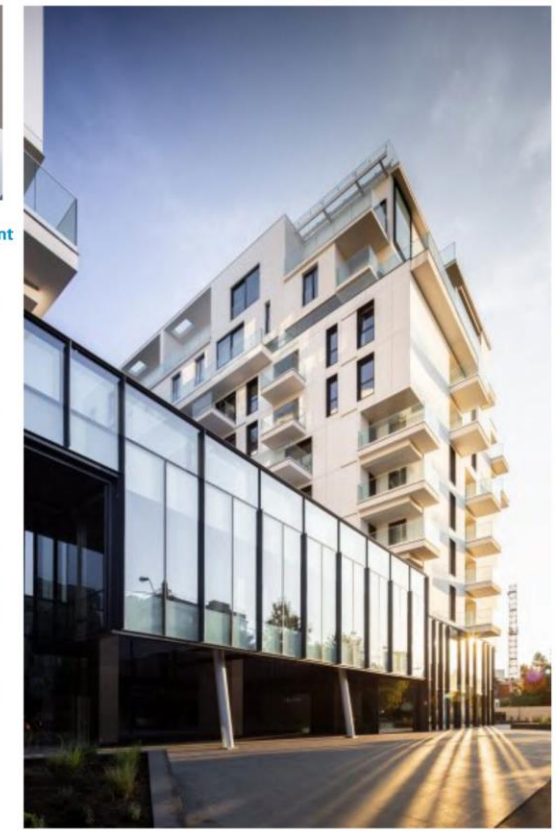
One Herastrau Park Residence – by One United
Bucuresti, Romania

One Herăstrău Towers – by One United Properties
Bucharest, Romania

AFI City Bucurestii Noi – by AFI Europe Romania
Bucharest, Romania

Rahmaninov Residences – by Rahmaninov Residences 50-70
Bucharest, Romania

Central District – by Forty Management
Bucharest, Romania



OH Plaza – by One United
Bucharest, Romania

One Mircea Eliade – by One United
Bucharest, Romania

Aviatiei Park 1 – by Forte Partners
Bucharest, Romania

One Herastrau Plaza – by One United
Bucharest, Romania

Wings – by Studium Green
Cluj-Napoca, Romania

Vision – by Studium Green
Cluj-Napoca, Romania

Casa Solaris – by Casa Solaris SRL
Voluntari, Romania

Amber Gardens – by Alesonor
Tunari, Romania

Lake District – by American Eco Homes SRL
Iasi, Romania

Belvedere Green Homes Residence
Galati, Romania

Over4 prototype – by Team Over4
Bucharest, Romania

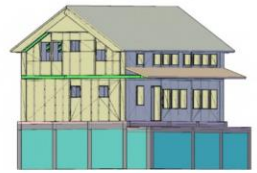
Hemp House
Sibiel – Sibiu, Romania

Aviatiei Park – by Forte Partners
Bucharest, Romania

NIDUS Home– by NIDUS MNH
Brezoi, Romania

Floreasca 1 – by 1development
Bucharest, Romania

The EFdeN Home – by Team EFdeN
Bucharest, Romania



Ecological House Slava Rusă
Slava Rusă – Tulcea, Romania

Petru Rareș 1259 – by Global Invest
Bucharest, Romania

Green Campus – by Studium Green
Cluj-Napoca, Romania

Central District 4 Elemente – by Forty Management
Bucharest, Romania

Gramont – by BPM Development
Bucharest, Romania

Air Residences – by NAI
Bucharest, Romania

Jardine Hills – by Mason Jar
Dealu Mare – Prahova, Romania

One Charles de Gaulle – by One United
Bucharest, Romania

Stejarii 2 – by Țiriac Imobiliare
Bucharest, Romania

West Side Park – by Studium Green
Cluj-Napoca, Romania

Green Homes Approved Solution Providers

ALLBIM NET

Alukoenigstahl

B-lighting

Bog'Art

Consconstruct

Deretica

DFRO

Dico si Tiganas

EFdeN

Rockwool

Saint Gobain Construction Products Romania

Saint Gobain Glass

Semmelrock

Sika România

Somfy

Embryon Atelier

Equitone

GREENTEK

Semmelrock

Sika România

Holcim Romania

HOLVER

Instal Data Proiect

Styronit

Weber

Isover

Knauf Insulation

KONE

Somfy

MACON

Multipor

Rigips

Ytong

KEY POINTS

Alignment with EU Taxonomy

Credible Governance and Green Framework

Green Finance as a Transformational Opportunity

SMARTER FINANCE FOR FAMILIES

Thank you

any questions?

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SMARTER FINANCE FOR FAMILIES

This initiative has received funding from the European Union's Horizon 2020 Coordination & Support program under grant agreement no 847141