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**Co-funded by
the European Union**

Can it be fast?

Can it be perfect?

Can it be affordable?

Brief History

Pilot Test - 2007

Green Homes certifications with
Green Building Councils

Formation of consortium

SMARTER project implementation

May 2019 – November 2021

SMARTER4EU project implementation

June 2023 – May 2025

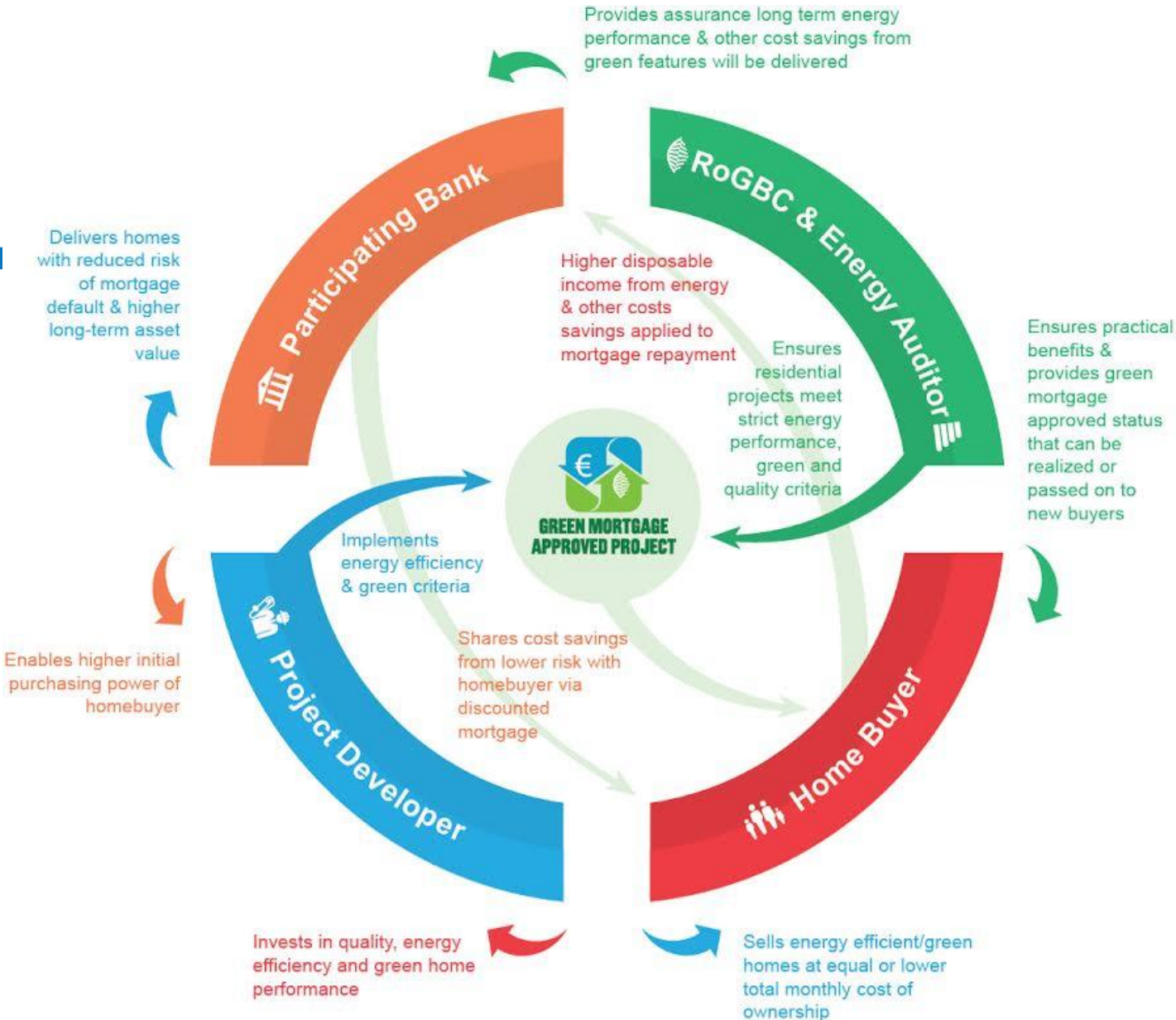


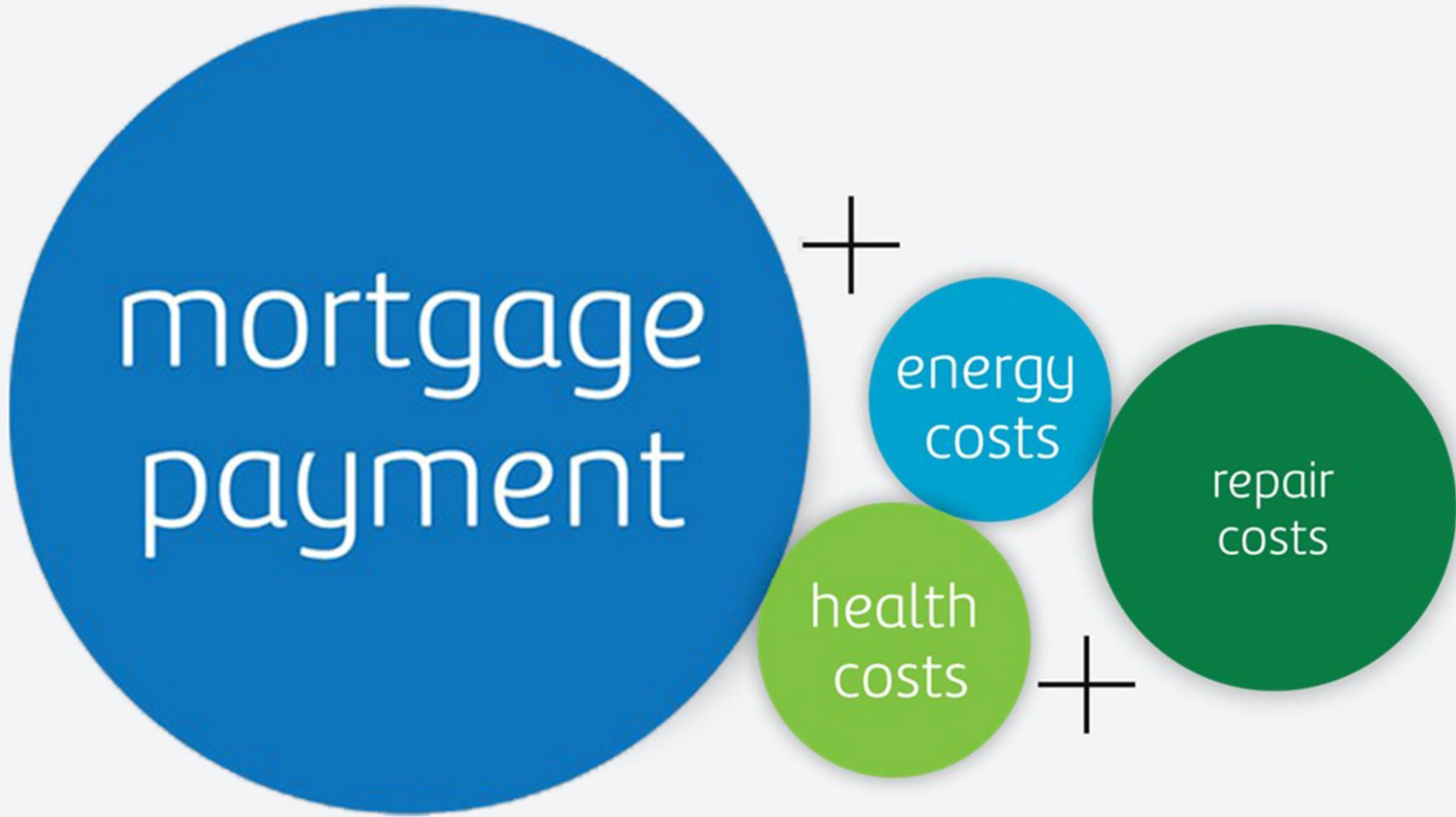
This project has received funding from the European Union's Horizon 2020 research and innovation programme under Grant Agreement No. 847141



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What is a Green Mortgage?





Total cost of Monthly Ownership

NET SAVINGS WITH GREEN MORTGAGES (in Euros)*

	EPC "B"	Green Homes
Sales price of 70 sqm apartment with Value Added Tax	98,000	105,000
Loan amount with 15% down payment	83,300	89,250
Monthly mortgage payment	632	665
Cost of energy/apartment/month (€)	183	57
TOTAL COST OF MONTHLY OWNERSHIP: MORTGAGE + ENERGY	815	722
Net monthly savings for certified Green Homes versus "B" apartment		126
Net annual savings for certified Green Homes versus "B" apartment		1512

In the case of a fixed rate for the first 5 years, over a 25 years amortisation period:

2,27 monthly mortgage payments covered by the energy savings resulted from comparing a Green Homes certified home versus a Class B home

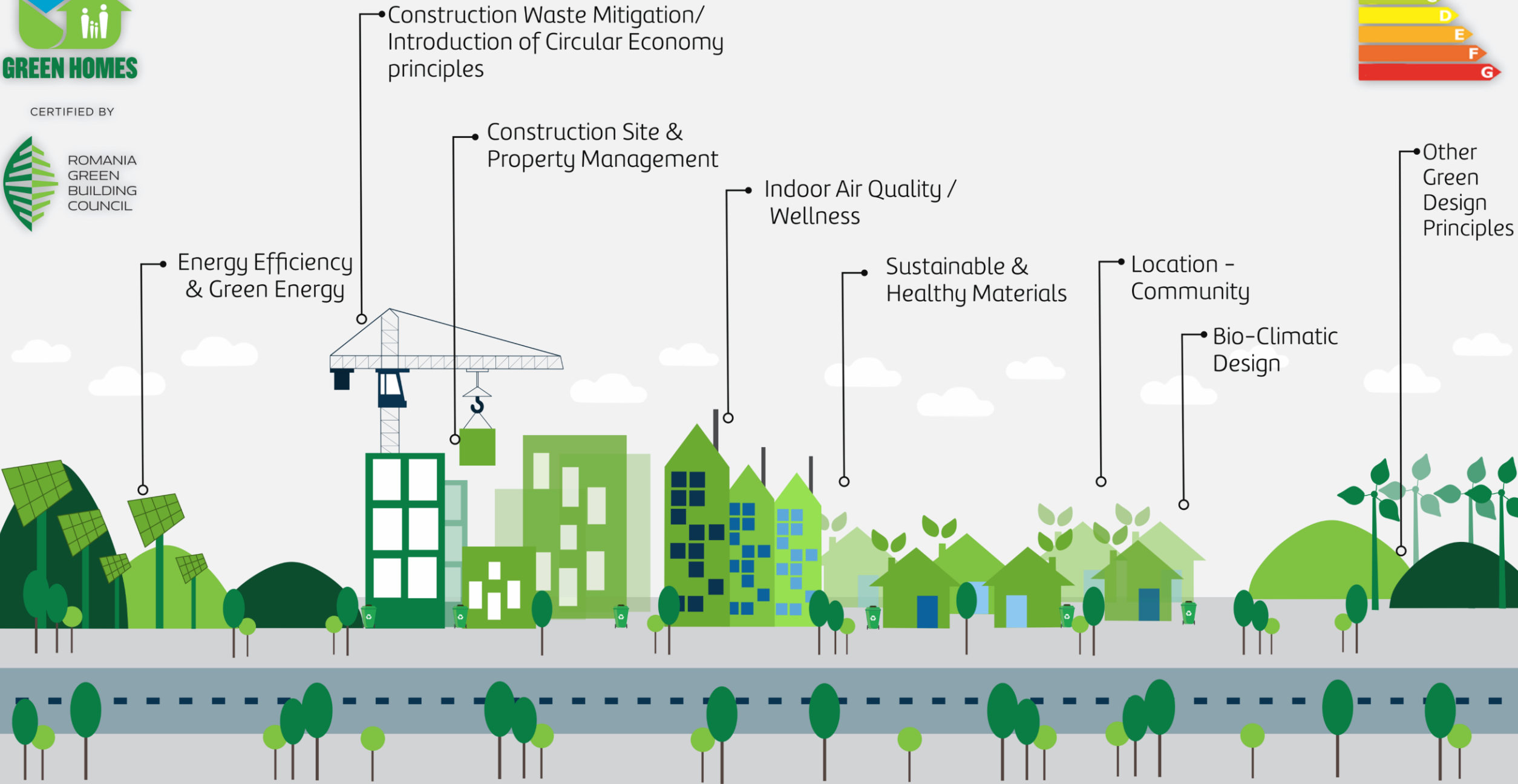


GREEN HOMES

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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

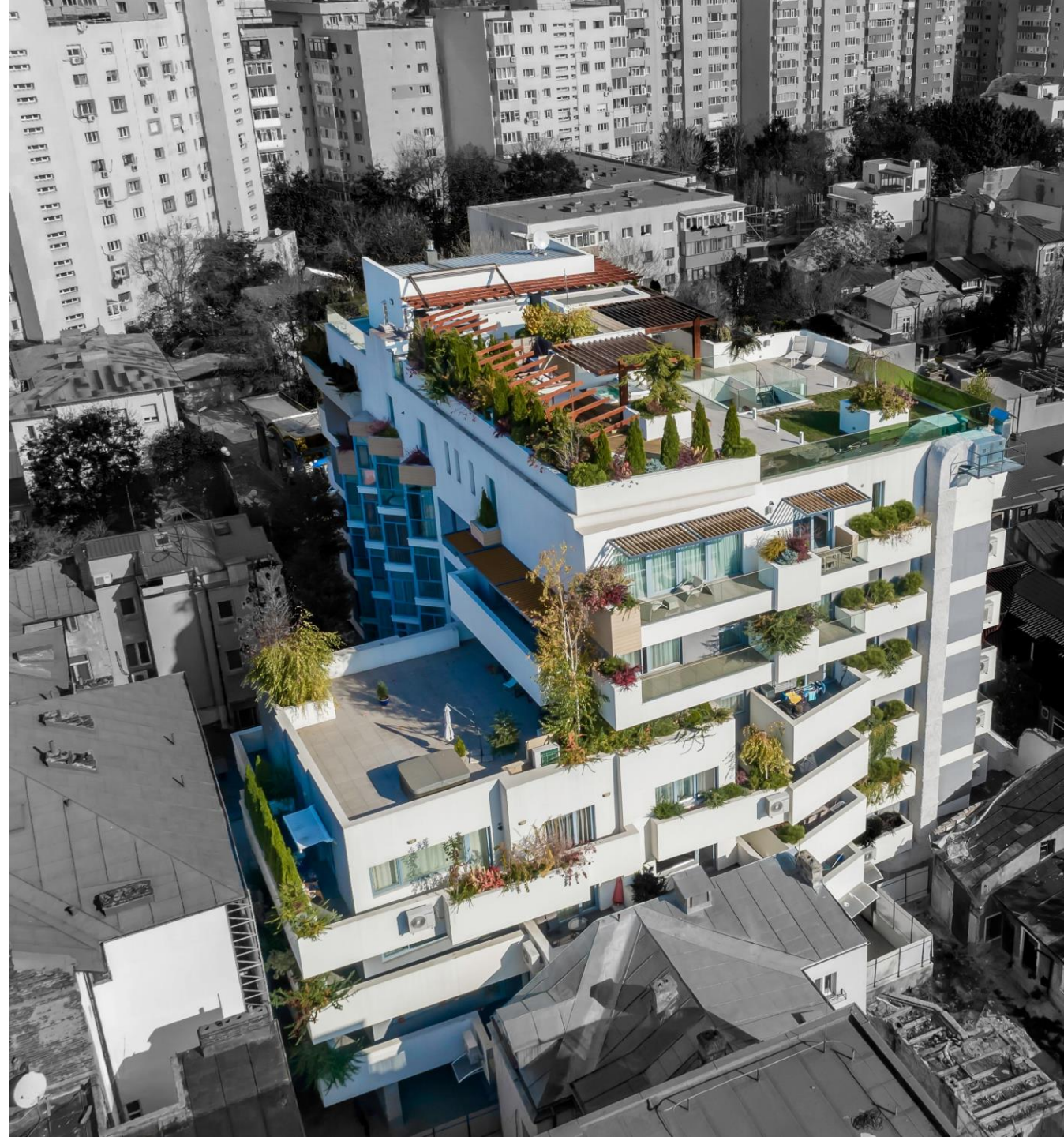
Energy Efficiency
& Green Energy



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Renovation



A minimum 80% reduction in energy use and minimum 80% reduction of CO₂ emissions





**SMARTER
FINANCE
FOR
FAMILIES**

Zeleni domovi i hipoteke
SET ALATA ZA INVESTITORE I GRA EVINSKE KOMPANIJE U STAMBENOJ (ZGRADNJI)

Platite manje da biste dobili više!

- Najbolji mogući kvalitet gradnje
- Smanjen rizik neplaćanja hipoteke
- Niži troškovi energije i održavanja za vlasnike domova
- Zdravije okruženje za porodice for Families
- Odgovoran odnos prema okolišu i svijetu

Bosnia & Herzegovina

„მწვანე“ სახლები და დაკრედიტება
ინსტრუმენტი საბინაო სექტორის ინვესტიციებისა და დეველოპერებისათვის

გადახადე ნაკლები და მიიღე მეტი!

- მშენებლის უმაღლესი ხარისხი
- აბსოლუტური კრედიტის დეველოპერის ნაკლები რისკი
- ბინათმფლობელთა უფრო დასასრულების და რემონტის ხარჯების შემცირება
- ოჯახის წევრთა უანბნილობის გაუმჯობესება
- მეტი ეკოლოგიური პასუხისმგებლობა ჩვენი პლანეტის საკეთილდღეოდ

Georgia

Green Homes Šetné bydlení & Hypotéky
Nástroj pro investory a developery

Platit méně za více!

- Lepší kvalita domu
- Nižší riziko selhání placení hypotéky
- Nižší náklady na energii a opravy
- Zdravější vnitřní prostředí
- Větší odpovědnost za životní prostředí

Czech Republic

Зелен дом & Зелена ипотека
Наръчник за жилищни инвеститори и предприемачи

Плащате по-малко, получавате повече!

- Превъзходно качество на сградата
- Намален риск от неизпълнение на ипотеката
- По-ниски разходи за собствените на жилища за енергия и ремонт
- Повече здраве за семействата
- По-чиста околна среда

Bulgaria



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THE CONSORTIUM



SMARTER results and future plans

14 Green Homes & Green Mortgage programs launched

8,500,000,000 Euros of residential project value in the program representing over 32,000 Homes

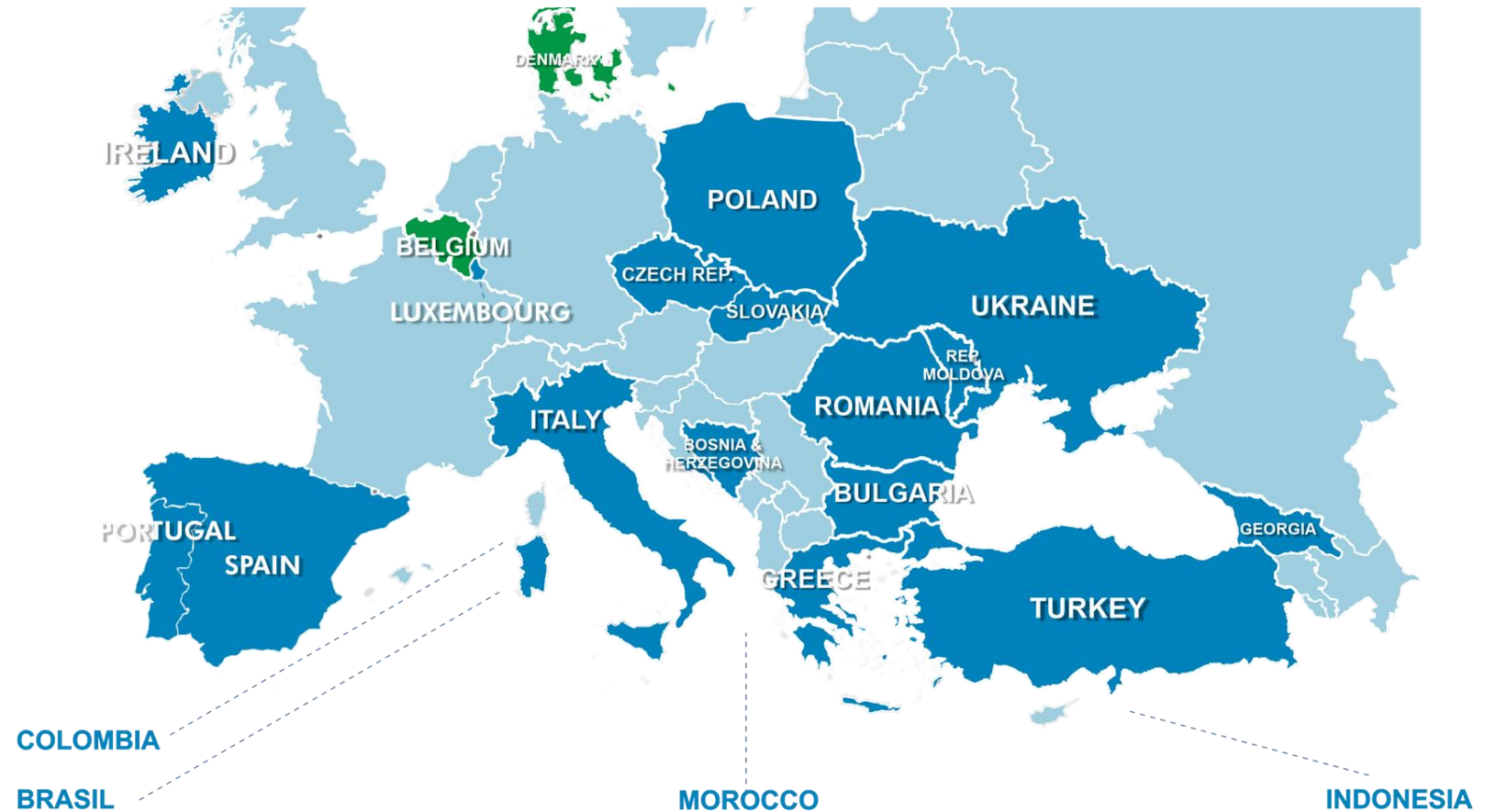
Extensive research and tools

- Comprehensive toolkits

- Mortgage risk analysis

- EU Taxonomy, Level(s), CEN Standards

- Green valuation



Bank Partners



GROUPE SOCIETE GENERALE



Lessons Learned / Challenges



Lessons Learned	
Deliverables streamlined	“Minimum Viable Product”
Support each other’s communications	Green Home Solution Providers
Challenges	
Raise the level of ambition	Renovations still difficult / especially deep renovations
End customers / citizens not fully aware of the financial and other benefits of green finance or green homes (high energy performance/ reduced energy costs, health, comfort, mental well-being)	Combat greenwashing



Temple Media Ltd

Introducing SMARTER4EU!

Hybrid Green Finance Solutions for Vulnerable People

Affordable, high quality, green homes across Europe

Creation of European Centre of Excellence for Green Homes

Hands on assistance for banks, investors, developers, green homes solution providers and citizens

Support for new and existing programmes

Energy and Green Data Collection providing inputs back to essential stakeholders to support green finance

Capacity Building

Training, research, documentation, events

Energy Security

Leveraging public investment and promoting rapid implementation of innovative green finance solutions

How we will reach 100,000,000,000 EUR?

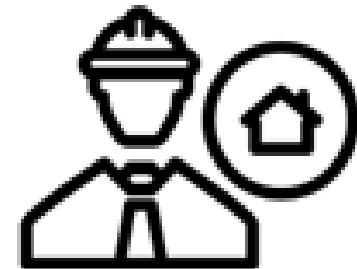


SMARTER Finance for Families	SMARTER 4 EU
2 Banks, small interest in green finance	14 Banks, intense interest in green finance
Basic research	Extensive research
Horizon 2020 support	LIFE Clean Energy Transition programme, Consortium, Other support
Few projects	32K+ Housing Units, 8.5 Billion Euros
No international communication	Extensive international communication
Basic collaboration	Help Desk, Self Service modules, Assistance, European Centre of Excellence
Frozen conflict in region	Monumental energy emergency and need for change in Europe

Launch of EU Taxonomy Aligned Residential Certification

- Meet or exceed EU Taxonomy building energy requirements
- Use upgraded non-energy green criteria to meet the “Do No Significant Harm” mandate of the Taxonomy
- Utilize the Level(s) frame to evaluate the non-energy green criteria
- October – December Certification Task Group review
- 15 January 2024 - Launch of aligned certification and criteria

Hybrid Funding - Blending of public and private investments



Capacity Building



ACTIVITIES

- online education courses
- Consultations for concrete Pilot projects
- Expanded catalogue of EU based good practice examples
- *Let's build green* campaign deepens communication between public and private sector

PAST SUCCESSES

- 106 signatures from 14 countries in the Let's build green campaign
- 52 supported municipal staff members
- 40+ registered municipal course participants
- 27 municipal projects consulted

Problems in the energy efficiency of residential buildings sector of Ukraine (before 24/02/2022)



85% of residential buildings were built during the USSR (before 1991)

Energy consumption:

- built before 2007 – up to 300 kWh/m²
- 2008-2016 – up to 160 kWh/m²

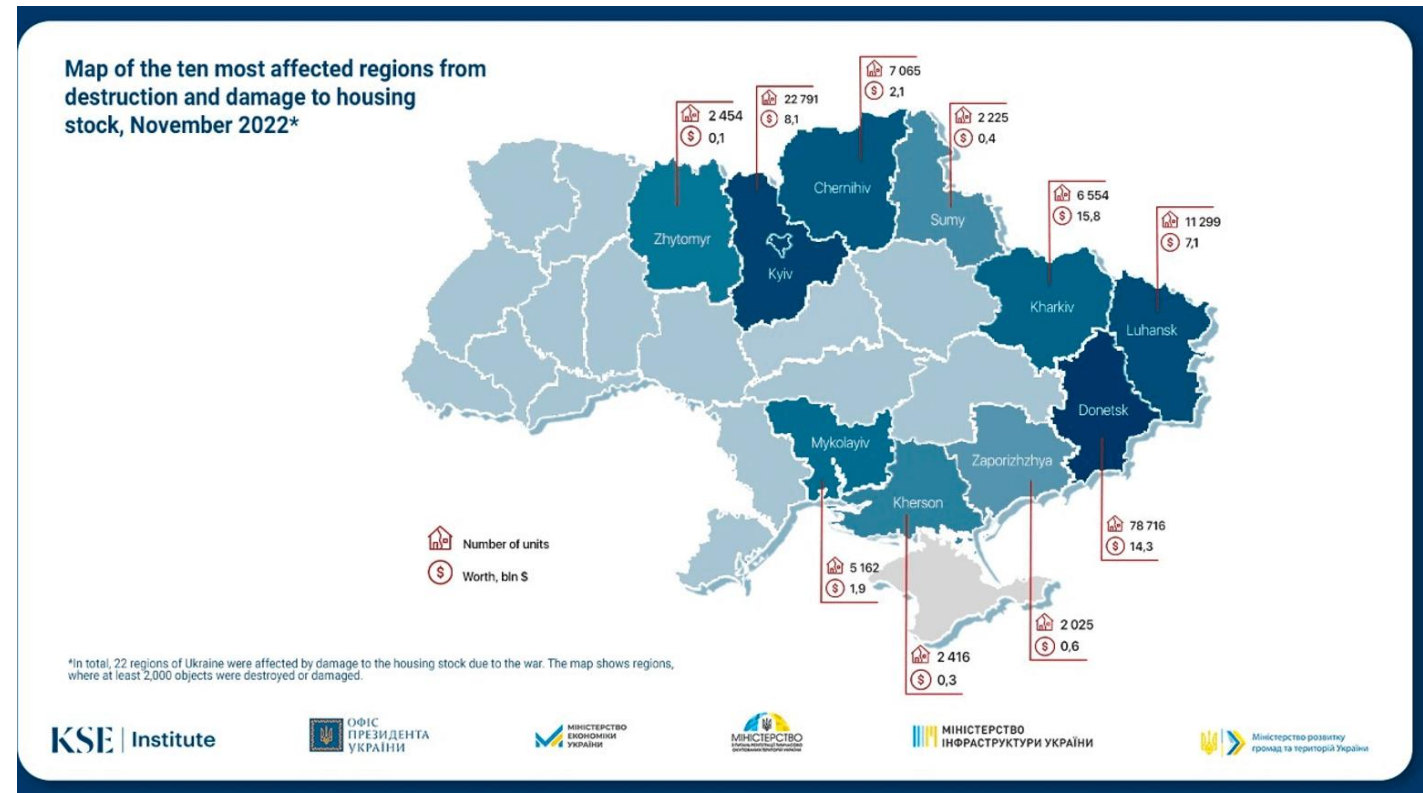
Current legislative norms for new buildings is 68-120 kWh/m²



In general, according to the latest estimates, the average energy consumption in the sector of residential buildings in Ukraine was 186 kWh/m² which is 2-3 times higher in compare with EU countries.

Ukrainian post-war rebuilding: damages of the housing stock made up over EUR 50 bln

- Damages to the housing stock as of February 2023 – **EUR 50 billion valued at replacement cost (KSE report)**
- Residential housing stock accounts for **37%** of the total damages.
- **153.9 thousand** private houses and apartment buildings destroyed or damaged.
- **Top five regions** most affected by housing destruction: Donetsk, Kyiv, Luhansk, Chernihiv, and Kharkiv
- In the **capital city**, 348 residential buildings were destroyed or damaged, mainly multi-apartment buildings, valued at \$0.9 billion.



Post-war challenges

- 153.9 thousands of houses were destroyed, including more than 18 thousands multi-apartment buildings
- 4.9 million people are internally displaced from eastern and southern parts of Ukraine
- More than 50% of these people will need new home



Plan for Ukraine

Solutions are needed immediately, that deliver nZEB performance, and are affordable for citizens, international donors and the Ukrainian national and local governments.

- Proposing the SMARTER4EU and related certification framework for as a ready for immediate implementation tool to achieve nZEB housing
- Launching 2nd edition of Let's Build Green campaign for green finance capacity building in Ukraine and region's municipal sector – 16 October 2023 with 10 participants enrolled
- Provide hands on support through SMARTER4EU help desk and European Centre of Excellence to ensure residential projects can be designed and built to nZEB standards, quickly and with low costs to governments, donors and, most importantly, citizens

Energy security

Residents:

- The ability to consume less energy to provide comfort in homes, and as a result - lower energy bills



Municipal level:

- Prevention of energy poverty at the municipal level
- Possibility to develop self-sufficient municipal energy clusters



State level:

- General decrease of energy consumption level in the sector of residential buildings
- Reducing dependence on the supply of imported energy resources




Capacity Building

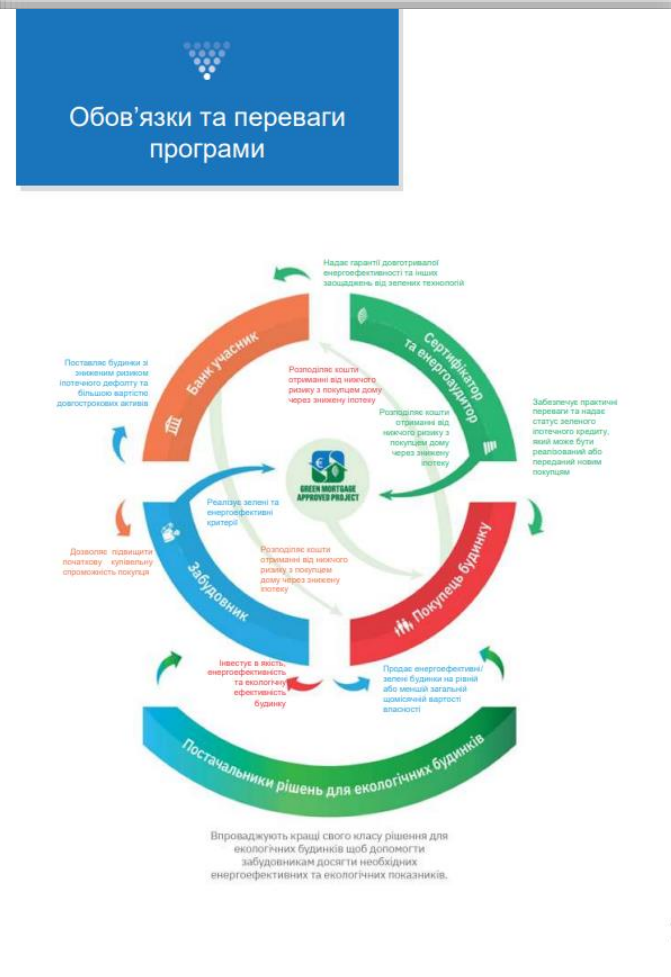
Зелені будинки та іпотека
 Інструментарій для інвесторів та забудовників житла

Плати менше, отримуй більше!

Зелені будинки та іпотека

- Плати менше, отримуй більше
- Зниження витрат на енергоресурси та ремонт власників будинків
- Високоякісні будівлі
- Зниження ризику невіплати
- Поліпшення здоров'я родини
- Більша екологічна відповідальність перед нашою планетою





Building the capacity of local authorities (municipalities) in implementation of "green construction" projects

Cooperation with higher educational institutions which train specialists in the fields of architecture and construction

Advocacy for the modernization of national legislation by municipalities and their associations

Thank you

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