Improving Citizens’ Health

Comfort and Financial Well-Being by Supporting Banks

Residential Investors and Solution Providers with Green Homes and Green Mortgage programmes

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

This project has received funding from the European Union’s Horizon 2020 research and innovation programme under Grant Agreement No. 847141
Can it be fast?

Can it be perfect?

Can it be affordable?
Total cost of Monthly Ownership
Green Mortgage Banking Partners
## NET SAVINGS WITH GREEN MORTGAGES (in Euros)*

<table>
<thead>
<tr>
<th>Description</th>
<th>EPC &quot;B&quot;</th>
<th>Green Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales price of 70 sqm apartment with Value Added Tax</td>
<td>98,000</td>
<td>105,000</td>
</tr>
<tr>
<td>Loan amount with 15% down payment</td>
<td>83,300</td>
<td>89,250</td>
</tr>
<tr>
<td>Monthly mortgage payment</td>
<td>632</td>
<td>665</td>
</tr>
<tr>
<td>Cost of energy/apartment/month (€)</td>
<td>183</td>
<td>57</td>
</tr>
<tr>
<td><strong>TOTAL COST OF MONTHLY OWNERSHIP: MORTGAGE + ENERGY</strong></td>
<td>815</td>
<td>722</td>
</tr>
</tbody>
</table>

*Net monthly savings for certified Green Homes versus “B” apartment

Net annual savings for certified Green Homes versus “B” apartment

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.
31,437 Green Homes certified or in progress

8,560,000,000 EUR of project value
Aviatiei Park

by fortepartners

379 units in two phases

Green terraces & roof
THANK YOU!

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Green Homes & Green Mortgages

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