



Affordable Green Housing

For Home Buyers



Developed by



With financial participation of



EUROPEAN UNION

Implemented by



1. WHAT IS SUNREF INDIA?

Created in 2008, SUNREF (Sustainable Use of Natural Resources and Energy Finance) is the green finance label of AFD (French Development Agency).

The SUNREF India Housing Programme aims at reducing the negative impacts on environment of the housing industry in a country where 70% of the dwelling units are to be built from now on till 2030.

Supported by AFD and the European Union (EU), National Housing Bank (NHB) is willing to ease the access to green and affordable housing to 12,000 low and middle income households through refinancing operations with home buyers, public or private housing project developers or primary lending institutions¹

2. BENEFITS FOR HOME BUYERS

- Green housing assists in achieving operational cost savings for energy and water for end users
- Green buildings also help in achieving enhanced value of the residential property
- It results in reduced construction time schedule for developers and early delivery of housing stock for home buyers

3. ELIGIBILITY CRITERIA FOR HOME BUYERS

- Housing that received Gold/ Platinum or 4/ 5 Star pre-certification/ certification under IGBC/ GRIHA green homes/ green affordable housing rating system
- Housing projects located in any urban area in any State/ UT in India
- Only projects targeting economically weaker section, low income group and middle income group are eligible²
- Maximum household income up to INR 18 lacs per annum is eligible
- Individual house projects (houses built by individuals on their own land) are not eligible

CONTACT

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¹Primary lending institutions include housing finance companies, banks and other financial institutions.

²As per definition of Government of India, individuals having annual income of up to INR 3 lacs, INR 6 lacs and INR 18 lacs fall under the categories of economically weaker section, low income group and middle income group respectively.