LIFE Info Days - 25th April 2025

LIFE Clean Energy Transition - PRIVAFIN

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The SMARTER4EU project has received funding from the European Union’s LIFE Clean Energy Transition programme under grant agreement no. 101121060.
Brief History

2007

Formation of consortium
SMARTER
project implementation

Pilot Test

Green Homes certifications
with Green Building Councils

May 2019 - November 2021

Formation of consortium
SMARTER
project implementation

June 2023 - May 2025

Formation of consortium
SMARTER4EU
project implementation

Funded by European Union
Horizon 2020 research &
innovation programme
What is a Green Mortgage?
SMARTER results and future plans

- 17 Green Homes & Green Mortgage programs launched or in development
- 10,376,000,000 Euros of residential project value in the program representing over 37,000 Homes
- Extensive research and tools
  - Comprehensive toolkits
  - Mortgage risk analysis
  - EU Taxonomy, Level(s), CEN Standards
  - Green valuation
Bank Partners
Introducing

SMARTER FINANCE for EU

The SMARTE4EU project has received funding from the European Union’s LIFE Clean Energy Transition programme under grant agreement no. 101121060.
9 Partners
7 Countries
# SMARTER4EU Impacts

<table>
<thead>
<tr>
<th>Hybrid Green Finance Solutions for Vulnerable People</th>
<th>Creation of European Centre of Excellence</th>
<th>Capacity Building</th>
<th>Energy Security</th>
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<td>Affordable, high quality, green homes across Europe</td>
<td>Hands on assistance for banks, investors, developers, green homes solution providers and citizens</td>
<td>Training, research, documentation, events</td>
<td>Leveraging public investment and promoting rapid implementation of innovative green finance solutions</td>
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<td>Support for new and existing programmes</td>
<td>Energy and Green Data Collection providing inputs back to essential stakeholders to support green finance</td>
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ECoE portal

Interim - Launched

- Basic information for Essential Stakeholder groups
- New and existing partners listed
- Points to local Implementing Partners to guide interested parties

Full Portal – June 2024

- Above information plus...
- Extensive selection of research
- Registry of Residential Projects
- More “Self Service” functionality so Essential Stakeholders can educate themselves before contacting local GBCs / partners

Banking on green homes

The SMARTER initiative is dedicated to driving the change the world needs in the development of finance and credible green certification for homes.

As of November 2022, SMARTER has unlocked finance and green home certification for over 31,000 new homes across Europe.

But we’re just getting started.

What is your role?

SMARTER4EU and SMARTER FINANCE FOR FAMILIES takes a systemic, multidisciplinary approach to solving a systemic problem. The needs and motivations of all of the essential stakeholder groups that are critical to moving the green finance topic forward to promote greener homes for Europe’s are considered.
€100,000,000,000
Recommendations for Successful applications

Smarter Finance for EU
# Recommendations for Successful applications

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Keep as simple as possible but not simpler 😊
## Recommendations for Successful applications

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Keep as simple as possible but not simpler 😊

Obtain Letters of Support of key external stakeholders who want to see your project go forward
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Thank you

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This project has received funding under the European Union’s LIFE Clean Energy Transition programme under Grant Agreement no. 101121060. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or CINEA. Neither the European Union nor the granting authority can be held responsible for them.