



SMARTER4EU

LIFE Info Days - 25th April 2025

LIFE Clean Energy Transition - PRIVAFIN



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Co-funded by
the European Union

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

Brief History

2007

Pilot Test
Green Homes certifications
with Green Building Councils

May 2019 -
November 2021

Formation of consortium
SMARTER
project implementation



Funded by European Union
Horizon 2020 research &
innovation programme

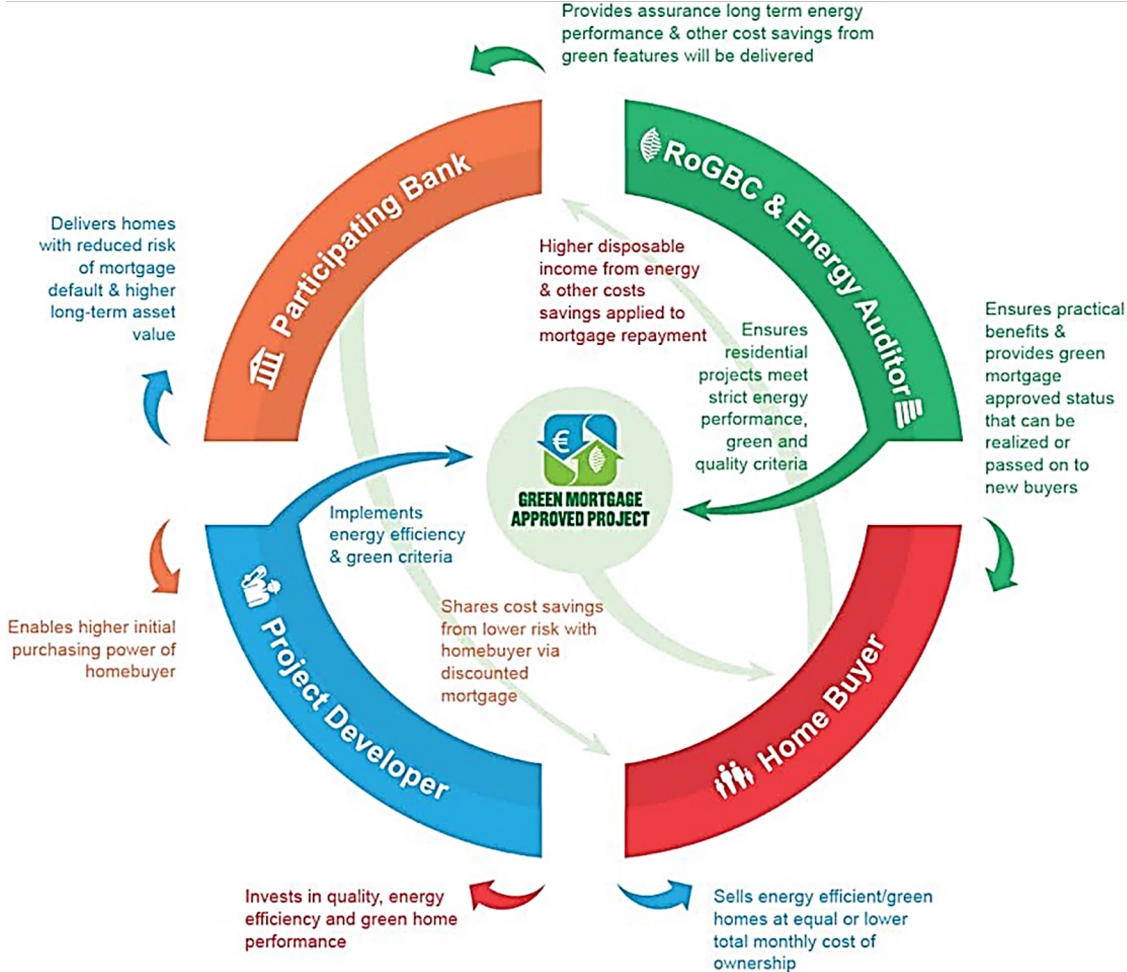
June 2023 -
May 2025

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What is a Green Mortgage?





CERTIFIED BY



ROMANIA
GREEN
BUILDING
COUNCIL



Construction Waste Mitigation/
Introduction of Circular Economy
principles

Construction Site &
Property Management

Indoor Air Quality /
Wellness

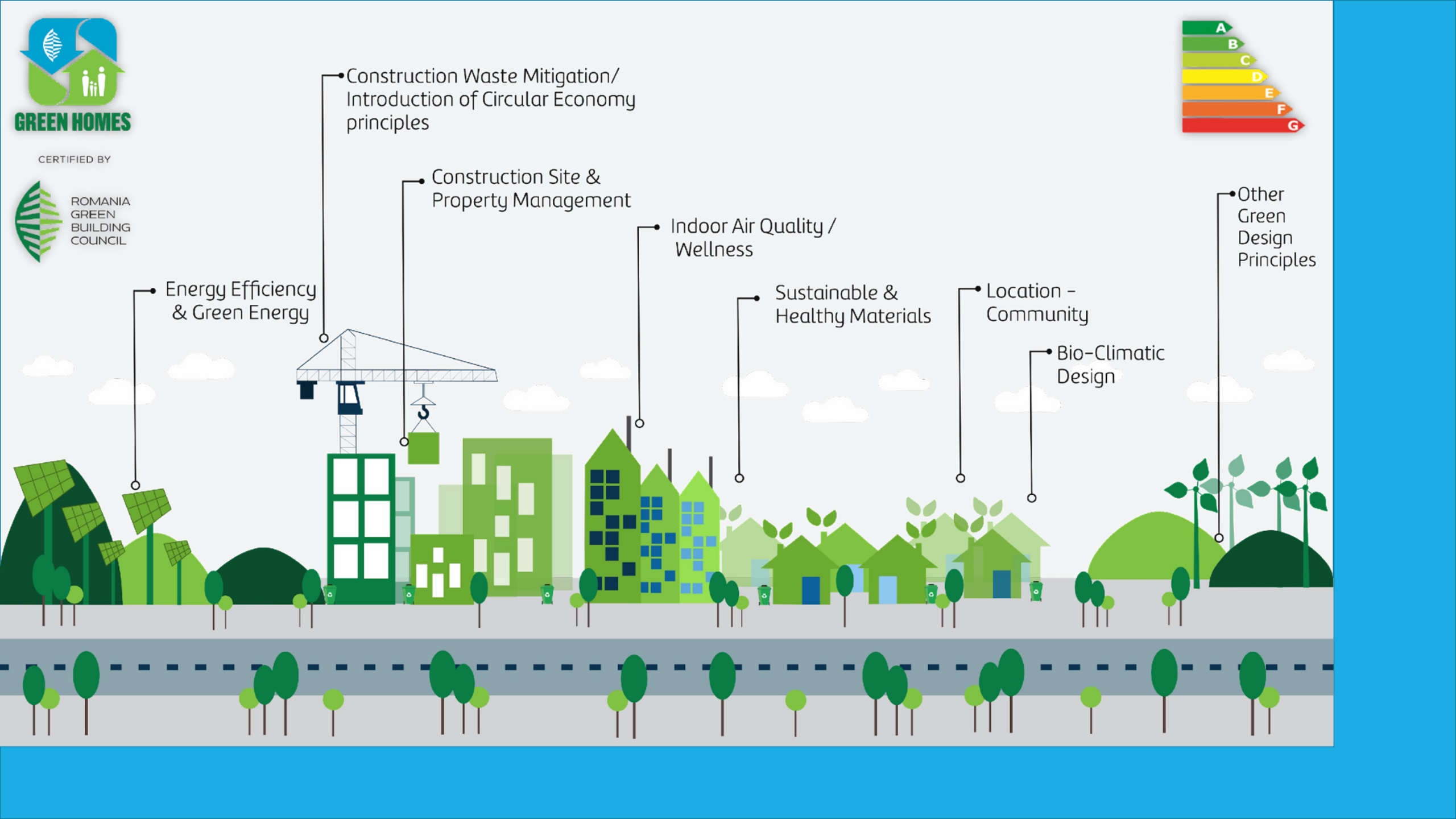
Sustainable &
Healthy Materials

Location -
Community

Bio-Climatic
Design

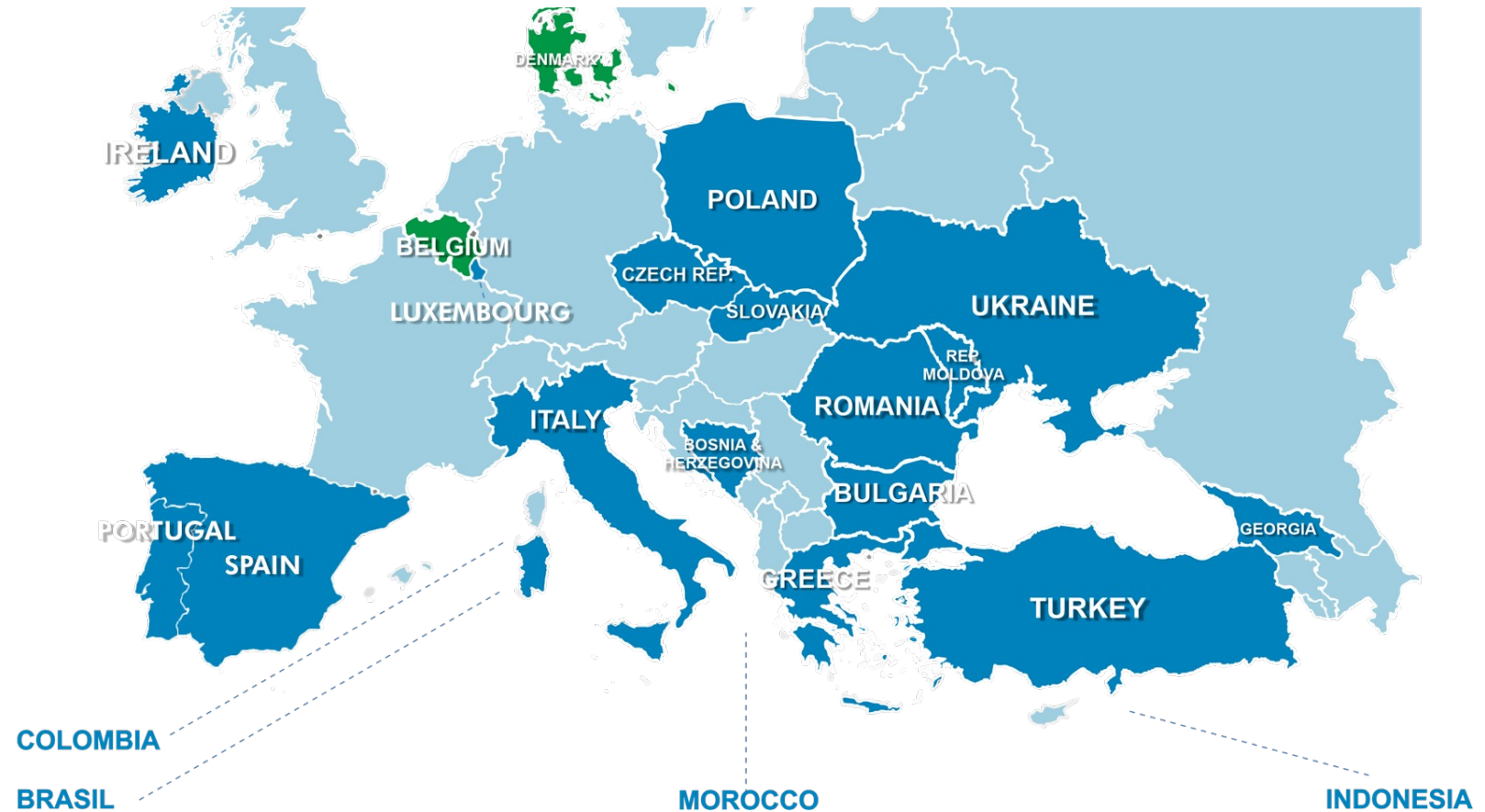
Other
Green
Design
Principles

Energy Efficiency
& Green Energy



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



GRUPE SOCIETE GENERALE





Introducing

SMARTER FINANCE for EU



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Agência para a Energia



9 Partners
7 Countries

SMARTER4EU Impacts

Hybrid Green Finance Solutions for Vulnerable People

Affordable, high quality, green homes across Europe

Creation of European Centre of Excellence

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

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.



Banks



Investors & developers



Green homes solution providers



Homebuyers & citizens



Municipalities

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



€100,000,000,000

Recommendations for Successful applications

Smarter Finance for EU



Recommendations for Successful applications

Smarter Finance 4 EU

Would you do this project without this funding?

Select partners very carefully with clearly defined roles and significant value they will add

- Energy efficiency finance, green building performance, impact calculations, energy poverty/vulnerable persons, communications, training

Recommendations for Successful applications

Smarter Finance 4 EU

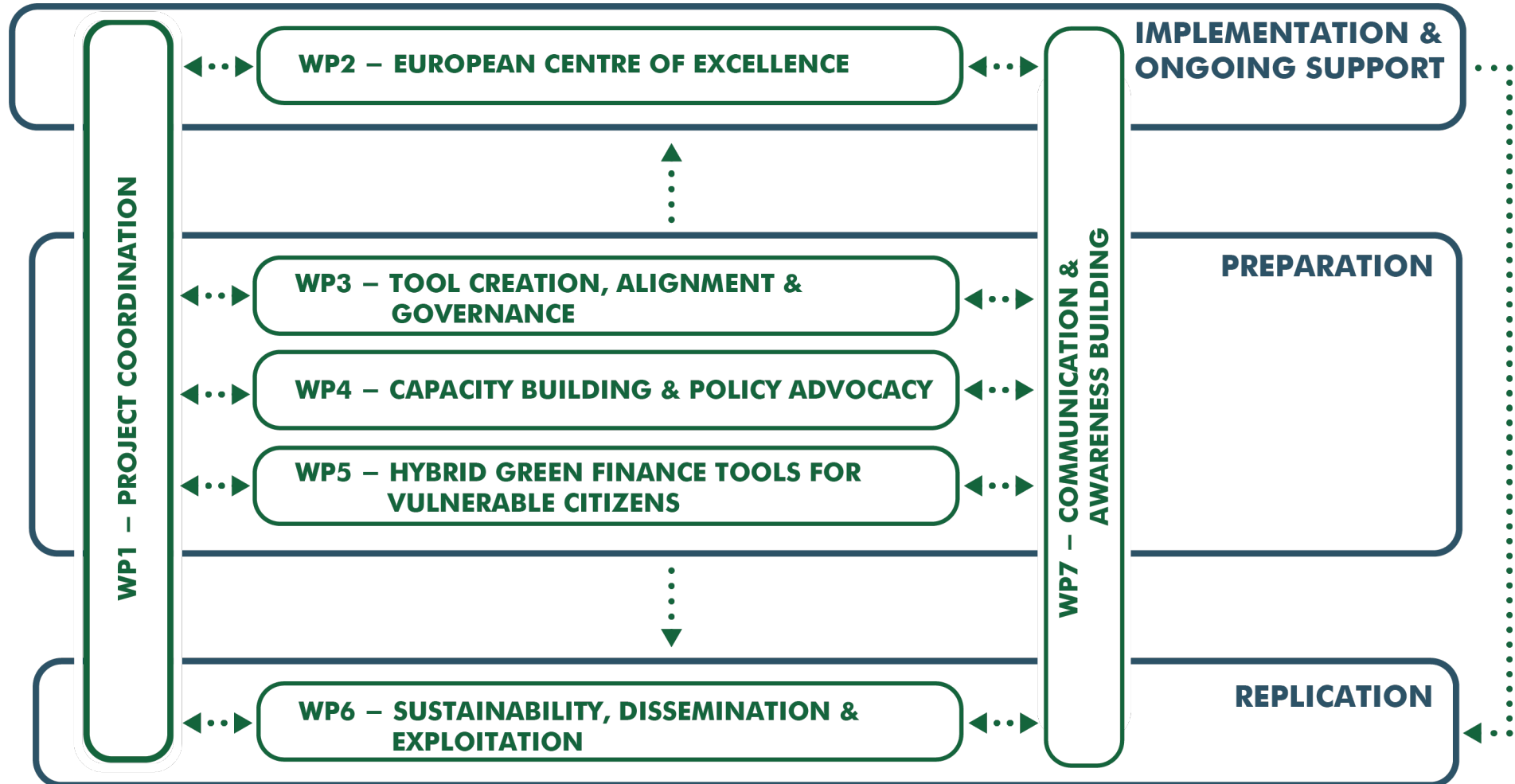
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Keep as simple as possible but not simpler 😊

SMARTER4EU



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

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Beneficiary before Coordinator

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Beneficiary before Coordinator

Balance your work across the whole proposal

Thank you



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