



Introducing

SMARTER FINANCE for EU



Co-funded by
the European Union

The SMARTE4EU project has received funding from the European Union's LIFE Clean Energy Transition Programme under grant agreement no. 101121060



Amber Gardens

by Alesonor - Tunari





Can it be fast?



Can it be perfect?



Can it be affordable?

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

Formation of consortium
SMARTER4EU
project implementation



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SMARTER Results & Future Actions

- 15 Green Homes & Green Mortgage programs launched
- €358,000,000,000 of residential project value in the program
- 597.5 million of total investment including 12 million in sustainable energy
- 830 persons trained; 182 FTEs
- Extensive research and tools
- European Advisory Board – Green Building Councils from FR, PL, DE, BiH, SE, AT, IT, PL, and World GBC.
- Expanding beyond Europe





Total Cost of Monthly ownership



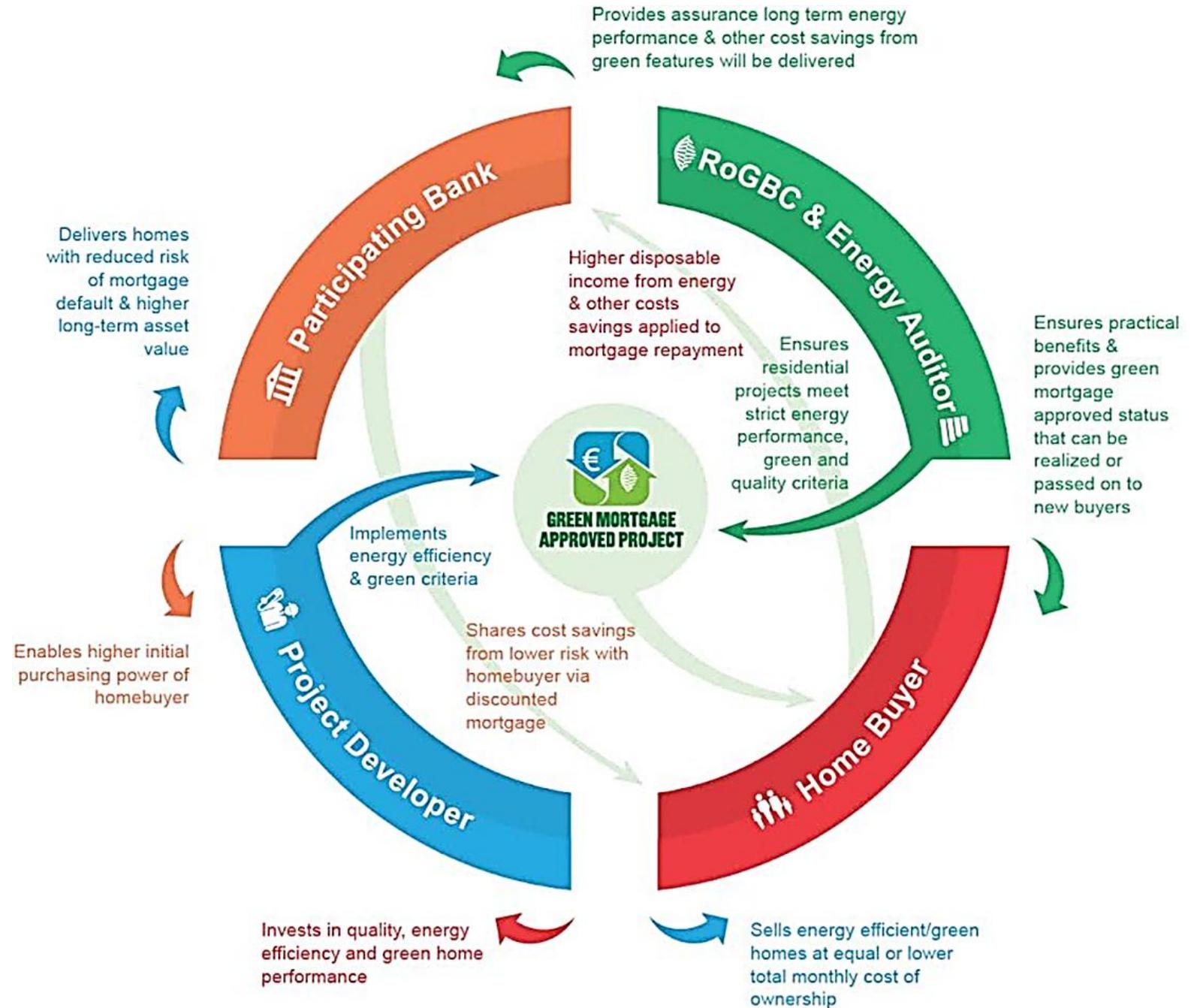
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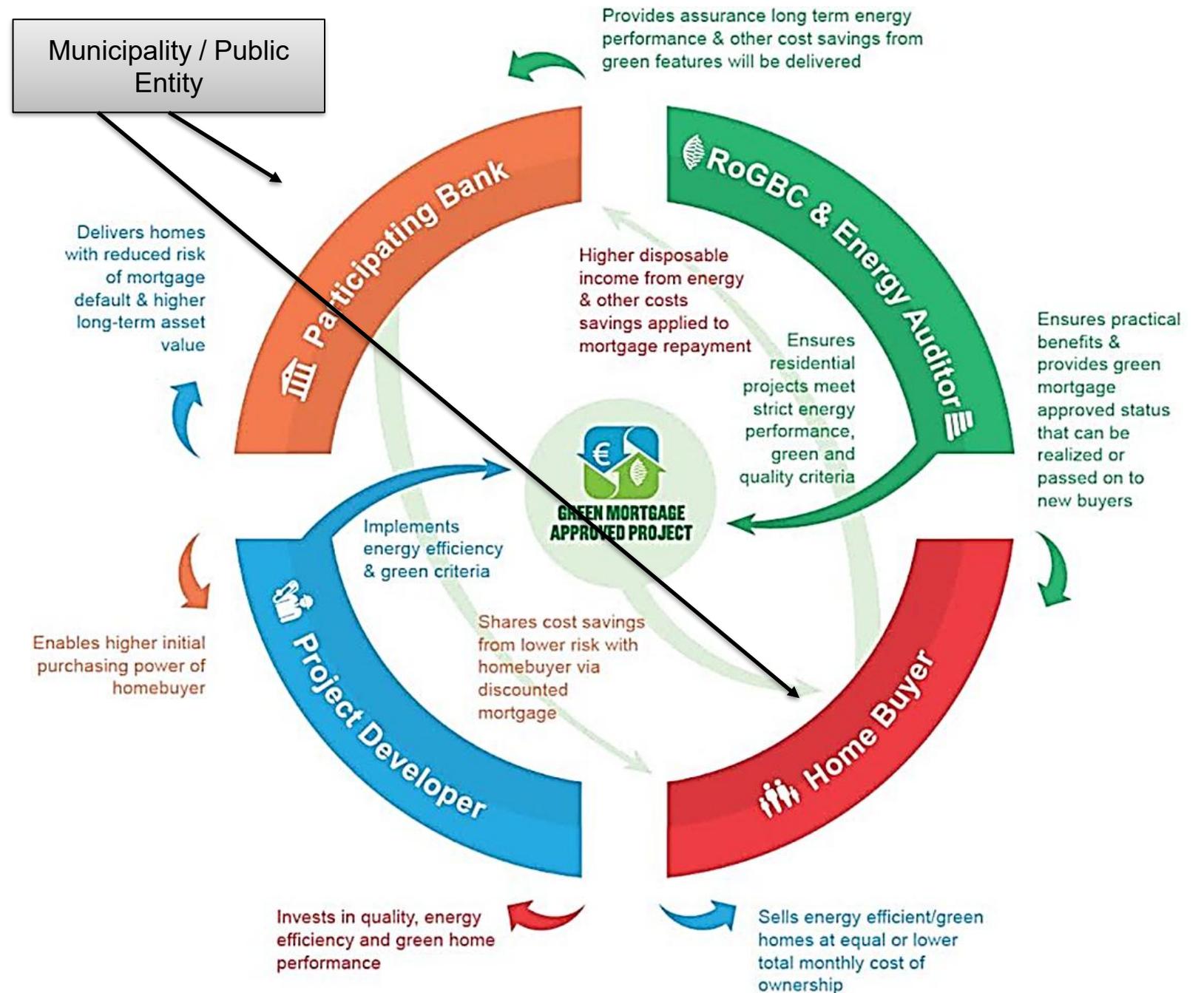


What is a Green Mortgage?



What is a Green Mortgage?

Blended Green Finance with Public Sector



Net Savings with Green Mortgages €

Costs & Savings	EPC "B"	Green Homes
Sales price of 70sqm 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 vs "B" apartment		126
Net annual savings for certified Green Homes vs "B" apartment		1512

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

2.27 monthly mortgage payments covered by the energy savings resulted from comparing a Green Homes certified home vs a Class "B" home



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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



New Build



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Bank Partners



GRUPE SOCIETE GENERALE



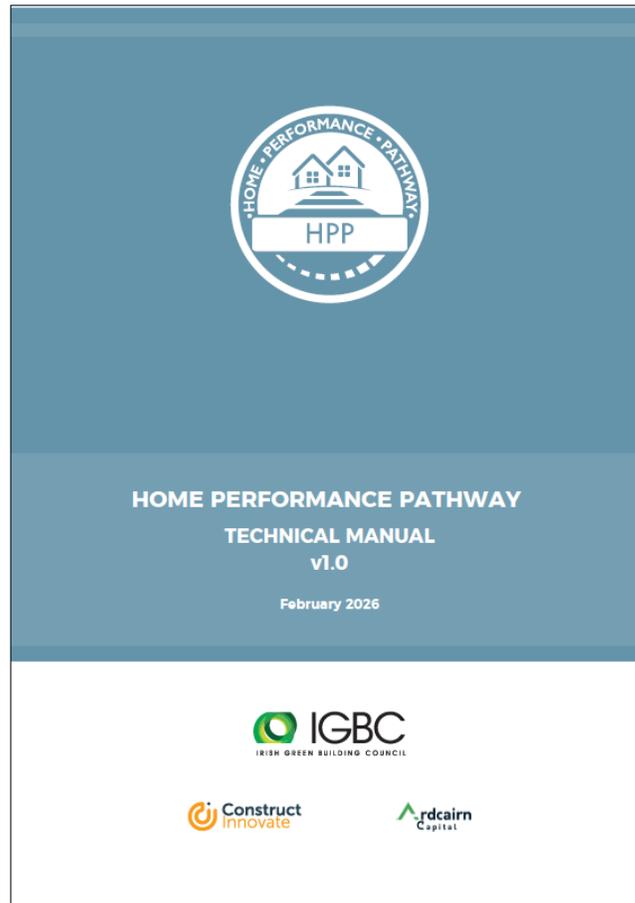
Green Homes & Green Mortgage Challenges & Solutions

Challenge	Solution
Siloed Expertise	Holistic/Systemic Approach
Building out in house expertise	Trusted Partnerships with verification
1 time delivery of nZEB/Green Home versus ongoing subsidies	Identify other areas of support

Green Homes & Green Mortgage Challenges & Solutions

Challenge	Solution
Green Washing	High standards with path to achievability (successful projects)
Leveraging scarce rebuilding / renovation funds	Innovative blended green finance for scaling up projects
Economics of small project / single family home certification and technical guidance	Grant support for EPC and green certification; One Stop Shops

SME Builders innovation



Housing Minister Jack Brown
Home Building Finance Ireland,
Bank of Ireland, Construction Industry Federation,
Housing Agency, Allied Irish Banks,
Construct Innovate Technology Centre (Enterprise Ireland)

Finance offering for SME builders – Fall 2026

Launching the SMARTER4ER - European Centre of Excellence

Provide “help desk” for all essential stakeholders of new and existing Green Homes & Green Mortgage programmes

Benefit from a collective communication strategy, tools, research, knowledge sharing

Support the initial and ongoing alignment of partner certifications to meet or exceed the EU Taxonomy requirements, CEN standards, Level(s), etc.





SMARTER
FINANCE
FOR
EU

GREEN HOMES
ACCREDITED
FINANCE
PROFESSIONAL™



Courses in the Programme



Underwriting Considerations of Green Residential Projects

Understanding how Net Zero Energy Buildings and other important green building criteria change valuation and financial risk analysis.



Marketing Strategies for Residential Green Finance

A deep dive into effectively understanding changing consumer preferences and building a marketing plan for successful launch and growth of green finance products.



Real Estate Loan Portfolio Assessment, Reporting, and Governance

This course provides critical insights into managing and reporting on green loan portfolios, ensuring alignment with new green reporting requirements and best practices



Financial Considerations of Green Buildings

Explore the budgetary implications of green building projects.



Green Homes Certifications, EU Taxonomy Alignment, and Level(s)

Understand how residential green certifications ensure positive environmental impact.



Sustainable Site Selection and Management

Providing investors and project developers an understanding of the site requirements of a sustainable building project in advance of its purchase is essential for green finance.



Sustainable Resources and Materials

Learn about the materials and resources used in green building projects.



Managing Green Building Projects

Gain insights into the management and execution of green building



Green Design Principles

Explore the principles of bioclimatic design and their application in residential projects.



Circular Economy for Buildings

Understand the concepts of circular economy and their implementation in the building sector.

European Centre of Excellence Tools & Initiatives

- Legal Agreements for Banks, Investors/Developers, Green Homes Solution Providers, etc.
- Communication Tools and Assets
- Research – EUT Alignment Financial Risk, Valuation, Level(s), CEN, Communications, Governance
- Template for Europe's energy agencies to share knowledge online

Toolkits for Financial Institutions



Bosnia & Herzegovina



Spain



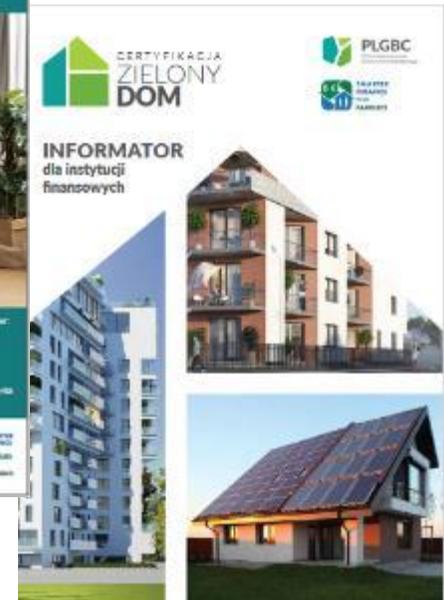
Ukraine



Bulgaria



Ireland



Poland

Catalogue of Best Practices for Municipalities – Blended Finance

Hybrid green funding for affordable housing
European good practice examples for Ukraine's recovery



Exemplars for Ukraine: low income new build and renovation projects using hybrid green finance

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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 2024, SMARTER has unlocked finance and green home certification for over 37,000 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



SmarterFinance4.EU

- Basic information for Essential Stakeholder groups
- New and existing partners listed
- Points to local Implementing Partners to guide interested parties
- Extensive selection of research
- Registry of Residential Projects
- More “Self Service” functionality so Essential Stakeholders can educate themselves before contacting local GBCs / partners

Thank you and Contact Us!



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