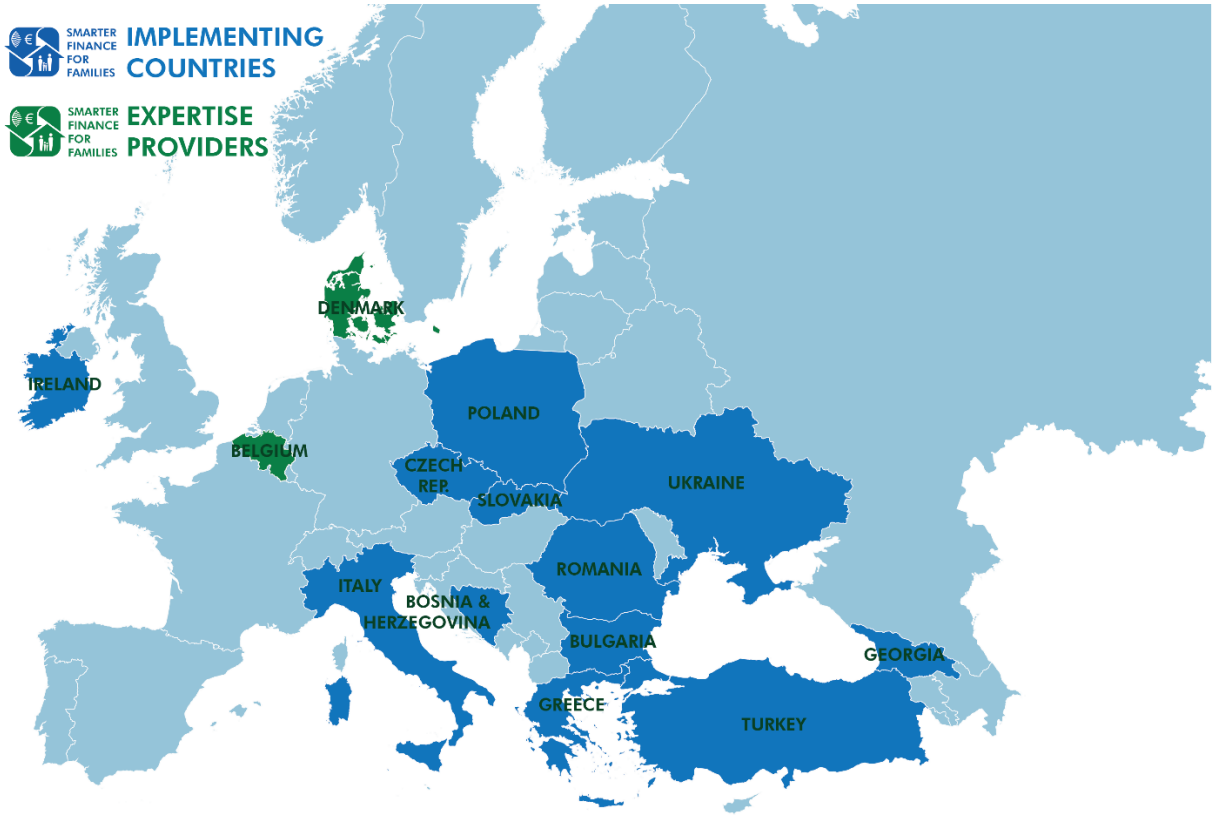
This project has received funding from the European Union's Horizon 2020 research and innovation programme under Grant Agreement No. 847141.

SUBJECT SMARTER Finance for Families: :enhancing the well being of Europe's citizens by providing opportunities for the finance and construction industry to create Green Homes.

Green Finance is an important and developing trend that is increasing investments into environmentally and socially responsible projects while reducing financial risk to those lending for those projects. This concept creates a tremendous opportunity to positively transform the health and environmental performance, quality, comfort and financial viability of Europe's new and existing
housing stock.

SMARTER Finance for Families is a Horizon 2020 project to implement ambitious yet practical Green Homes & Mortgage programmes in 12 European countries that includes the collaboration and participation of 17 expert green building, green energy, research and other organizations.



The project uses comprehensive Green Homes certifications to assess and recognize top performing residential projects incorporating sustainable construction principles. Evidence from financial and technical modeling have proven that investing in energy efficiency and other green building attributes for homes

- Improves housing quality
- Reduces the total monthly cost of ownership for the homeowner
- Increases sales prices for the project developer/investor and substantially
- Reduces substantial financial risk for the bank offering the mortgage on the home

The existing program includes over 25 projects representing 6.000 housing units certified or in process.

"Through the SMARTER Finance For Families project we bring an innovative and systemic solution to a systemic problem. We are creating significant opportunities for the finance and building industry to deliver the green performance we need for Europe's citizens and their homes." explains Steven Borncamp, Project Director of the initiative.

SUGGESTED AUDIENCE The presentation is addressed to residential project developers, financial institutions offering residential mortgages, institutional investors and companies offering services, products, materials, technologies, and other solutions that contribute to the construction and operation of the greenest, most energy-efficient residential properties.

Representatives of national and local government and associations promoting the environment, energy efficiency, and/or better housing are welcome to join to learn more about how this programme facilitates

improved building standards. This is relevant both for those in the participating countries or anyone interested in learning about bringing this initiative to their home market.

The Presentation will be made in English.

AGENDA and LOCATION

Program Starts: 3:15pm GMT / 4:15pm CET / 5:15pm EET / 6:15pm GET

The program will last approximately 45 minutes with 15 minutes for questions.

The presentation will be held at the BATir Department of the **Université Libre de Bruxelles** with exact venue details sent to persons who register.

The event is free. **Persons attending in person or via webinar must register in advance via an email sent to info@rogbc.org** that includes your name, organization and your role in the green building or finance industry if any. Please indicate if you will attend the event in person or via the webinar.

Topics:

- **Welcome**
- **The status of Green Finance for residential buildings**
- **The Green Homes & Green Mortgage concept and need for Citizen-led demand**
- **The SMARTER Finance for Families project – approach and objectives**
- **How can the business community and other stakeholders get involved and benefit?**
- **Next steps and timeline**

THE CONSORTIUM

SMARTER FINANCE FOR FAMILIES