

SMARTER FINANCE FOR FAMILIES

SMARTER is an EU initiative that connects people to better quality, environmentally friendly homes and affordable mortgages

01 / Healthy and clean air inside

If your home is not ventilated well, there may be a build up of pollutants, damp and mould. If outdoor air is polluted, it requires filtration and de-humidifying to make it good for your health and wellbeing.



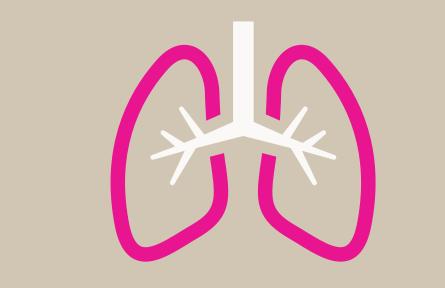
We spend 87% of our time indoors so we'll feel better if our homes are bright. Exposure to daylight helps us sleep better at night and improves our mental wellbeing. Sitting in a sunny place in your home boosts vitamin D levels which is good for you.

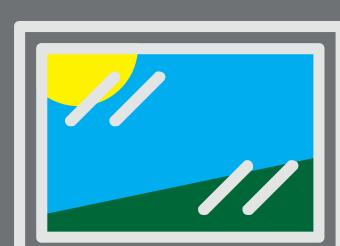


BER is an energy efficiency rating based on energy and carbon emissions on your whole house. It's a calculation of energy usage of heating, hot water, ventilation and water consumption. A good BER usually means less energy used, less carbon emitted and lower bills.



Building materials emit large amounts of carbon even before they are made into a home. Embodied carbon is the carbon emitted during the extraction, transportation, manufacture and installation of building materials. Transparency on this life cycle helps designers specify materials with low embodied carbon that can reduce the global warming impact.







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05 / Connected location

A network of schools, shops, public transport and amenities are located nearby, away from the risk of flooding. If you can walk, cycle or catch a bus easily to work, it gives you more time for other things – improving the quality of your life.



OSIANTICON VOLATILE Organic Compounds (VOCs)

Harmful gases known as VOCs can be emitted from building materials, furniture and paints in a process called off-gassing. Breathing in VOCs can increase the risk of respiratory illnesses, allergies and cancer.

OG / Acoustic comfort reduced noise intrusion

Quietness and minimal noise intrusion contribute to our sense of security, privacy and comfort which increases our physical and mental health.



M Safe from Radon

Radon gas may slip through tiny cracks or holes in the floors and walls of your home, causing harm to people inside. The EPA Ireland recommends that all householders test their homes for Radon leaks. Radon is a natural radioactive gas found in igneous rock,

7 | Water quality testing and water saving

Water from your taps are tested for chemical and microbiological quality, hardness and odour to ensure it is safe. The larger the volume of hot water from your tap the more energy you use. In green homes, water saving devices are installed that give a sensation of a high coverage of water but provide less water per minute. The difference can be as much as 40 litres per minute.



08 | Reduced waste

The construction industry in Europe produces 30% of all waste generated. Much of the materials from an old building could be recovered and recycled if it was considered early in the design stage. A green home is designed to encourage recovery, reuse, recycling and reduction of waste both during and after construction.

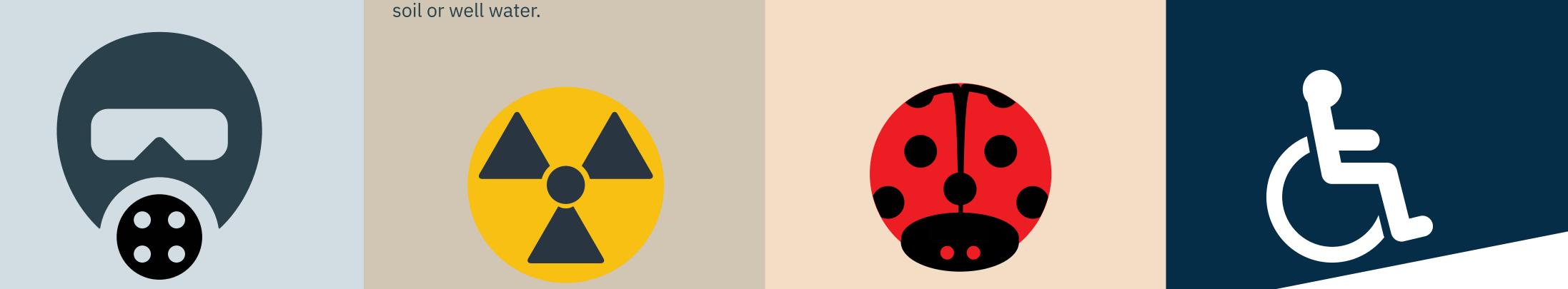


2 | Lifetime Accessible Homes

Accessible for reduced mobility and adaptable throughout the different stages and changing needs in your life time.

Biodiversity friendly

Natural habitats are lost when land is used for building homes. Improving the ecological value of an area encourages native plants and animals to flourish. This sustains healthy ecosystems that improve human health.



SMARTER partners





This project has received funding from the European Union's Horizon 2020 coordination and support program under grant agreement 847141.