

10th VIRTUAL EEMI BAUHAUS EVENT

Monday, 7 February 2022, 14h00-16h00 (CET)

AGENDA

Welcome & introductory remarks – Luca BERTALOT, EEMI Coordinator

Moderation – Richard KEMMISH, Richard Kemmish Consulting

Presentations

Each presentation will be followed by a 10-minute Question & Answer Session open to all participants

14h00 – Directorate-General for Energy, European Commission

The Commission proposal on the Energy Performance of Buildings Directive ('EPBD')

Thibault Roy, Policy Officer, Buildings and Products Unit

The speaker will provide an overview of key measures in the freshly adopted Commission recast proposal: minimum energy performance standards, energy performance certificates, zero-emission buildings, but also provisions on financing and access to data, which may be particularly relevant for the financial sector and mortgages industry specifically.

14h30 – Positive Money Europe

Unlocking the Renovation Wave: The case for ECB green discount rate

Uriintuya Batsaikhan, Economist

The European Central Bank identified a loan financing gap of €214 billion p.a. for greening buildings (ECB, 2021). Banks have a unique and crucial role to play as they can mainstream renovation affordability and boost the incentives of customers to take out energy efficient renovation loans. Positive Money Europe proposed ways to incentivize the banking sector to issue more renovation loans, namely by introducing a green discount interest rate on ECB's TLTROs operations. A deeply negative interest rate granted to banks when borrowing from the ECB on their portfolio of renovation loans would translate into a generous subsidy, part of which could be used to cover administrative costs and would allow banks to extend a lower interest rate to consumers.



15h00 – E.ON

New Green Mortgage Proposition – Appeal and Relevance across 8 European Markets

Ligia Bogdan, Senior Manager Global Solutions Future Energy Home & eMobility

A sneak peak into a comprehensive customer research testing clarity, appeal, relevance and preference of green mortgages across 8 markets: Germany, Sweden, Italy, The Netherlands, Hungary, Romania, Spain and Portugal. Presentation will also include insights on the role energy efficiency plays when applying for a mortgage, which product features are likely to drive appeal and what barriers still need to be overcome.

15h30 – Rutgers & Posch

Privacy considerations regarding the collection and processing of ‘green data’ by mortgage loan providers

Vasco Hoving, counsel / attorney-at-law

The presentation will discuss privacy considerations arising from the EU GDPR framework in connection with the collection and the processing of energy performance data which is required in order for the Energy Efficient Mortgages Initiative (EEMI) to establish the Energy Efficient Mortgage Label.