The Energy Efficient Mortgages Initiative, under which umbrella the “Energy Efficient Mortgages Action Plan” (EeMAP), the “Energy Efficient Data Protocol & Portal” (EeDaPP) and the “Energy Efficient Mortgage Market Implementation Plan” (EeMMIP) run in parallel is an initiative by European Mortgage Federation-European Covered Bond Council (EMF-ECBC), Ca’ Foscari University of Venice, RICS, the Europe Regional Network of the World Green Building Council, E.ON, SAFE Goethe University Frankfurt, CRIF, European DataWarehouse, Hypoport, TXS, Copenhagen Economics, the Scottish Government and the Autonomous Province of Trento. The projects have received funding from the European Union’s Horizon 2020 research and innovation programme under grant agreements No 746205 (EeMAP), 784979 (EeDaPP) and 894117 (EeMMIP).

12th VIRTUAL EEMI BAUHAUS EVENT
Friday, 22 April 2022, 14h00-16h00 (CEST)

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 – European Banking Authority

European Banking Authority’s ESG roadmap
Mira Lamriben, Senior Policy Expert

The EBA plays an important role in supporting the EU banking sector towards the objectives of transitioning to a more sustainable economy and mitigating risks stemming from climate change and broader environmental, social and governance (ESG) factors. The presentation will provide an overview of the EBA roadmap to embed ESG considerations into the EU supervisory and prudential framework. It will shed light on the progress achieved so far including in the context of disclosures (e.g. Green Asset Ratio), the EU wide climate risk pilot exercise and sustainable securitisation. It will also show how the EBA plans to further contribute to the implementation of the EU agenda on sustainable finance especially in the area of climate stress testing, green retail loans/mortgages, sustainable bonds and the prevention of greenwashing.

14h30 – Landesbank Baden-Württemberg (LBBW)

The future is now: How green Covered Bonds can help to address the energy crisis
Patrick Seifert, Head of Primary Markets

Supported by regulatory and market-led initiatives like EEMI, the volume of green covered bonds has grown to more than EUR 30bn in 2021. Given the Russian invasion in Ukraine, European energy policies demand a paradigm change. This will increase the urgency for accelerated ESG transformation to support the European growth ambitions and reduce international dependencies.

Green covered bonds play a crucial role to channel funds into energy-efficient housing and provide an attractive investment opportunity. The presentation will aim to understand drivers of the market and how those can support good policies for a better and more sustainable Europe.
15h00 – **Knauf Energy Solutions**

**How the IoT Can Solve the Market Failure at the Heart of Thermal Renovation**

Barry Lynham – Managing Director

The scale up of energy efficiency renovations is undermined by the inability to know the real ROI delivered. Banks cannot properly assess the impact of a renovation, governments cannot be sure that incentive programs are delivering real savings and consumers are left carrying the performance risk of poorly executed projects. What if digital technologies could step in and restore trust through highly accurate data on real performance. This presentation will explain how this is being done today, in real projects and how this could transform energy efficiency renovations.

15h30 – **The EEM NL Hub**

**Application of the EU Taxonomy to the Dutch market: challenges and observations**

Piet Hein Schram, EEM NL Hub Representative

The EEM NL Hub aims to publish the Dutch framework for energy efficient mortgages in Q2 2022. The framework will be based on Section 7 of the EU Taxonomy. Since its establishment in 2021, the EEM NL Hub and its members have been thoroughly analysing the EU Taxonomy to determine how it should be interpreted and applied to the Dutch property and mortgage market. The presentation will present the findings, challenges & observations resulting from the analysis of the EU Taxonomy by the EEM NL Hub.