



# Session six: EU Taxonomy Hotspot

*Energy Efficient Mortgages Initiative (EEMI)  
International Sustainable Housing Finance Symposium*



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# EU Renovation wave is key to realising our zero emissions objective



EU Taxonomy  
Regulation



EPBD  
IV



# The EEM NL Hub brings together all stakeholders in the Dutch mortgage market

- Representing 95% of the Dutch mortgage market in market volume:

### Members

### Affiliated members

## Challenges in applying section 7 of the EU Taxonomy

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- Interpretation of actual wording – guidance lacking
- Application to local practices and regulations
- Standardisation across and within jurisdictions
- Households vs corporates
- Data
  - Availability
  - GDPR
  - Quality
- Alignment with EPBD IV

# Dutch Energy Efficient Mortgage Framework v1.0

- Published on 2nd of October 2022.
- Available on [www.energyefficientmortgages.nl](http://www.energyefficientmortgages.nl)
- Europe's first Energy Efficient Mortgage framework detailing the interpretation of the technical screening criteria of sections 7.1/7.2/7.7 - from a Dutch perspective.
- Hopefully useful guidance for other jurisdictions but most importantly a discussion starter.



- Background to EU Taxonomy, Dutch market and EEM NL Hub
- 34 pages



- Analysis, definitions and actual framework, including Definition List
- 67 pages