





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:









Challenges in applying section 7 of the EU Taxonomy

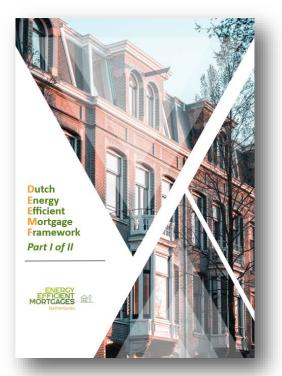
- Interpretation of actual wording guidance lacking
- Application to local practices and regulations
- Standardisation across and within jurisdictions
- Households vs corporates
- Data
 - Availability
 - GDPR
 - Quality
- Alignment with EPBD IV





Dutch Energy Efficient Mortgage Framework v1.0

- Published on 2nd of October 2022.
- Available on <u>www.energyefficientmortgages.nl</u>
- 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



