



**EeDaPP**  
Energy efficiency  
Data Protocol  
and Portal

# EEMI Financing, data collecting, assessing and disclosure

Solutions for Asset screening for EEM criteria purposes

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*EeDaPP Joint Meeting, 27. September 2019, Venice*

*12:30 – 13:30*



Relevant **information**, which was developed in the context of the **Energy Efficient Mortgage Initiative** and the two projects **EeMAP** and **EeDaPP**, will be presented to interested banks, which (possibly) would like to **participate** in the **initiative (interested parties)**.

- ▶ Climate agreement Paris 2015 (COP21)
- ▶ Energy saving potential for existing buildings in Europe (energy performance)
- ▶ Motivation to participate: financial and risk performance
  - ▶ Lower default risk
  - ▶ Less damage in case of failure
  - ▶ ...
- ▶ Horizon 2020

- ▶ Impact of energy performance on property valuation
- ▶ Definition „Energy Efficient Mortgage“, standardisation
- ▶ Impact on refinancing
  - ▶ Green Bond
  - ▶ ...
- ▶ Label
  - ▶ Energy efficient mortgages
  - ▶ ... and refinancing
  - ▶ Accepted and supported by the EU Commission

- ▶ Energy efficiency Master Template
  - ▶ Criteria and data fields for identifying and assessing energy-efficient assets
  - ▶ Explanation of the contained data fields
- ▶ Presentation of support actions that can be provided by the EeDaPP consortium
  - ▶ Screening of the database
  - ▶ Gap analysis (data model, database, credit processes, software)
  - ▶ Effort indicators (general)

- ▶ Platform (portal und protocol)
  - ▶ Intention
  - ▶ Interfaces
  - ▶ User documentation
  - ▶ Data security, ...
  - ▶ Access concept
  - ▶ ...

- ▶ Recording and discussing banks' self-assessments
- ▶ Possible next steps
- ▶ Results
  - ▶ Make banks ready for participation
  - ▶ Sketch further use of the portal

**Analysis of the Bank's situation** in relation to the **requirements for participation in EEM**. Analysis of the situations and **identification of gaps**. Indication of **effort** and identification of **next steps**.



- ▶ Data model regarding master template
- ▶ Data status regarding master template
- ▶ Data quality
- ▶ Existing credit processes with regard to the entry/calculation of required data. In particular, energy efficiency data
- ▶ Software used

- ▶ Identification and evaluation (assessment) of the assets
- ▶ Certification ("Green Label", "EEMI Label"), standardisation

## Description of the necessary adjustments

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- ▶ Gradual procedure model, adjustment possible in several iterations
- ▶ Description of the iterations
- ▶ Data model
- ▶ Data situation
  - ▶ Identify indirect derivation of required data (KfW information)
  - ▶ Use of alternative data sources (public registers if available)
- ▶ Process adaptations
- ▶ Software customisation

- ▶ Support in project management
- ▶ Expense indication (individual)
- ▶ Next steps and project plan

**Support** the Bank in **implementing** the necessary steps.  
**Business and technical (IT) support** can be offered.

### Support in performing the necessary modifications

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- ▶ Gradual procedure model, adjustment possible in several iterations
- ▶ Data model
- ▶ Data situation
  - ▶ Migration, if required
  - ▶ Convert Indirect Derivation of Required Data (KfW Information for example)
  - ▶ Implement interfaces for the use of alternative data sources
- ▶ Process adaptations
- ▶ Software adaptation, selection of alternative software
- ▶ Support in project management



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DATAWAREHOUSE



- **For additional information on the Energy efficiency Data Protocol and Portal Initiative**

➤ Visit:

<http://www.energyefficientmortgages.eu/>

➤ Contact:

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