



Energy Efficient Mortgages Initiative

Belgium Market Hub Report

EEMI Pilot Banks Meeting, 26-27 September, Venice, Italy





Participants belgian Hub:



Secretariat



**BNP PARIBAS
FORTIS**
Coordinator



Crelan



Triodos Bank



Frequency

Monthly - 2 times / month

Stakeholders met:

- Governments : Flanders, Wallonia, Brussels
- Patrimonial Documentation
- Flemish Energy Agency
- National Bank of Belgium
- European Investment Bank

- Real estate experts
- Energy Experts

- EANDIS (Energy distribution)
- WTCB (Construction Scientific and Technical Centre)
- FEDNOT (Federation of Notaries)
- VCB/CNC (building confederation)



Energy Efficient Mortgages Initiative

Key issues

Consumers: need for awareness & stimulation of energy efficient renovations

Validity

Cost

For banks and customers



Quality

Need for higher quality

Public Database:

Data Protection Authority considers this as personal data

Belgian context: 1 federal + 3 regional governments

3 regions

3 legislations

3 EPC formats

3 EPC tools & calculation methods

3 separate EPC databases



Short Term
Seminar on 25/11

Mid Term
Sounding boards
2times /year

Long term
Link to EPC DB
Impact of energy
efficiency on loans
and guarantees

Policy recommendations

- Data: make EPC data accessible (unique key!) for banks
- Quality: quality standard controls



Energy Efficient Mortgages Initiative

Partners



Università
Ca' Foscari
Venezia



EUROPE REGIONAL NETWORK



e-on



EUROPEAN
DATAWAREHOUSE



TXS FUNDING SOLUTIONS

For additional information on the Energy Efficient Mortgages Initiative

- Visit: <http://www.energyefficientmortgages.eu/>
- Contact:
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