



6th EEMI BAUHAUS EVENT

Tuesday, 25 May 2021, 14h00-16h00 (CEST)

Online

AGENDA

- 1. Welcome Luca BERTALOT, EEMI Coordinator
- 2. Introduction by the Moderator Richard KEMMISH, Richard Kemmish Consulting

Presentations

Each presentation will be followed by a 15 minutes **Question & Answer Session** open to all participants

3. 14h00 – European Alliance to Save Energy

EU Taxonomy in the framework of the European Green Deal: a unique opportunity for the transition to a sustainable economy *Monica Frassoni, President*

The intervention will cover the role that the EU Taxonomy can play, in the broader framework of the European Green Deal, to change, for the better, the political and economic perspectives of economic stakeholders in the EU and globally.

4. 14h30 – <u>E.ON</u>

Green Mortgage Products: First customer insights *Ligia Bogdan, Senior Manager Global Solutions*

Presentation will include results of qualitative customer research in selected markets (Netherlands, Romania, Hungary, Spain & Portugal) reflecting on attractiveness of green mortgage products and presenting a comparison across markets.

The Energy Efficient Mortgages Initiative, under which umbrella the "Energy efficient Mortgages Action Plan" (<u>EeMAP</u>), the "Energy Efficient Data Protocol & Portal" (<u>EeDAPP</u>) and the "Energy efficient Mortgage Market Implementation Plan" (EeMMIP) run in parallel is an initiative by <u>European Mortgage Federation-European Covered Bond Council</u> (EMF-ECBC), <u>Ca' Foscari University of</u> <u>Venice, RICS</u>, the <u>Europe Regional Network of the World Green Building Council, E.ON, SAFE Goethe University Frankfurt, CRIF, European DataWarehouse, Hypoport, TXS, Copenhagen Economics, the <u>Scottish Government</u> and the <u>Autonomous Province of Trento</u>. 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 (EeMMIPP).</u>





5. 15h00 - <u>Hypoport</u>

National Energy Efficient Mortgages Hub – Netherlands Vincent Mahieu, Spokesperson – Energy Efficient Mortgages Hub - Netherlands Head Energy Efficiency & Regulatory Technology Hypoport

Presenting the National Energy Efficiency HUB – Netherlands – The focus of this presentation will be twofold:

- 1) Introduce the National Energy Efficient Mortgage Hub Netherlands, the parties involved and our focus areas. We amend this by giving a quick overview (of the financing) of the Dutch mortgage market and explain the Dutch energy label system and building code.
- 2) Give a stylized overview of the potential impact of the EU taxonomy climate change mitigation screening criteria on Dutch mortgages.

The Energy Efficient Mortgage Hub – Netherlands is a knowledge hub where we aim to align European and national regulation & reporting initiatives. We are establishing a best practice framework for energy efficient mortgages in the Netherlands, compatible with the EEML. The Hub consists of representatives throughout the mortgage chain: (EEMI) banks, insurers, data & it, legal firms, investors and (semi)- government organisation(s). Our goal is to accelerate and advance the adaptation of energy efficient housing in the Netherlands.

6. 15h30 – <u>Nationale-Nederlanden</u> and <u>Woonnu</u>

Woonnu: the sustainable mortgage originator in the Netherlands Hendrik Jan Luikinga, Chief Investment Officer

Nationale-Nederlanden has set itself some very ambitious objectives in terms of sustainability. As the 5th mortgage lender in the Dutch market, mortgages represent an important part of the balance sheet. Introducing a 'green' mortgage offering is an important step in realising the sustainability objectives of Nationale-Nederlanden.

Woonnu was launched in August 2020 and quickly realised traction in the Dutch market resulting in a 1% market share in Q1 2021. Based on our growing portfolio we are now able to start drawing some initial conclusions on what works well and what needs improvement in terms of consumer proposition and customer journey.

Woonnu looks forward to sharing its experiences and provide other actors in the European market with real-life insights into being a sustainable mortgage originator.

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