

## EeMAP – Project Deliverable

### *D7.2 Project Website*

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EeMAP – Energy efficient Mortgages Action Plan - is an initiative by the European Mortgage Federation - European Covered Bond Council (EMF-ECBC); UK Green Buildings Council; Royal Institution of Chartered Surveyors; Ca' Foscari University of Venice, E.ON and SAFE Goethe University Frankfurt. [www.energyefficientmortgages.eu](http://www.energyefficientmortgages.eu)

*This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No 746205*

# Executive Summary

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*This deliverable briefly presents the EeMAP website and its information architecture.*

*The website has been designed to maximise both the impact and outreach of the results of the initiative, to involve and commit stakeholders, and to offer information about both the action and the related communication, dissemination, networking activities. It will be a flexible and dynamic tool and it will be improved during the project lifecycle.*

# Table of Contents

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1	Introduction .....	4
2	The EeMAP Website .....	5
2.1	Home .....	5
2.2	The Initiative.....	7
2.3	The Partners .....	8
2.4	Downloads.....	11
2.5	News & Events.....	11
2.6	Gallery .....	13
3	Statistics .....	14

## 1 Introduction

The project website has been officially launched on July 17<sup>th</sup>, 2017 at the URL address <http://energyefficientmortgages.eu/>.

Nowadays, internet websites represent one of the primary media for the dissemination of project's activities. Therefore, the design and setup of the EeMAP website has been one of the first tasks of the project. A first version of the website - with basic information on project's aims, concept and methodology, consortium - has been online since May 31<sup>st</sup>, 2017 (Month 1).

EeMAP dissemination activities are essential for the achievement of its objectives. The dissemination actions are addressing both targeted expert groups and communities and a broad audience, and intend to build and engage an 'energy efficient community' around.

Dissemination through the website aims at raising:

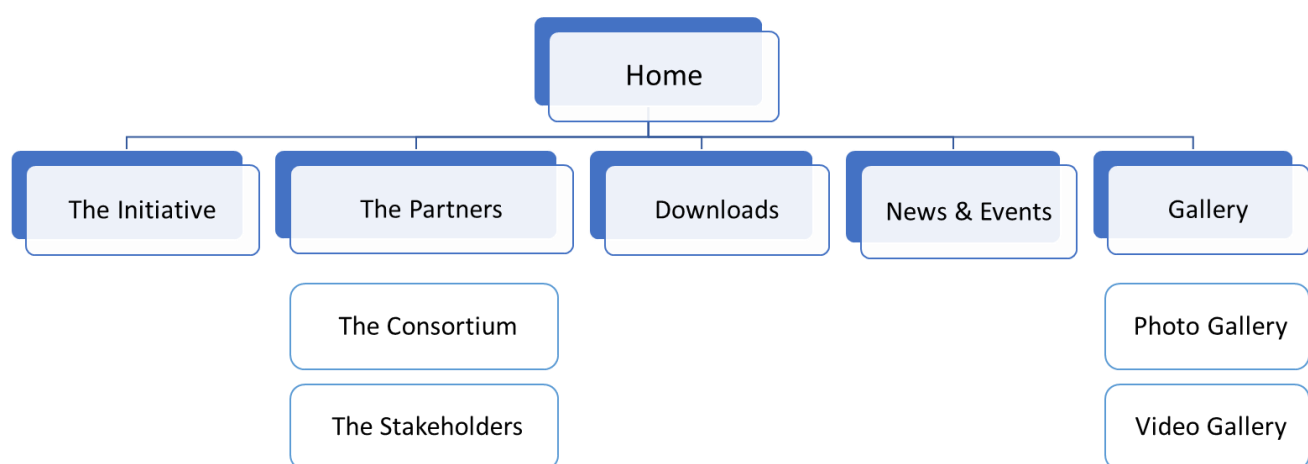
- **awareness** (making the project's work known): to reach awareness of the EeMAP motivation and reasoning behind the project objectives, concepts and the relevant results achieved;
- **understanding** (enter in discussion): when the target group addressed understand enough the concepts and look for the results to be applied to their problems;
- **action** (influence): to involve relevant stakeholders and to receive feedback towards the project results.

The activities related to the website maintenance and continuous updates are scheduled in the work package WP7 – Networking and dissemination.

## 2 The EeMAP Website

The EeMAP website offers visitors an easy-to-navigate portal through which they can quickly access key information about the EeMAP Initiative. This includes details on forthcoming events, technical level meetings and access to reports on market research and findings which will be conducted in order to advance the Initiative. The website also gives access to information concerning the broad range of stakeholders supporting the project.

Figure 1 shows the current information architecture of the website.



**Figure 1 Information architecture**

EMF-ECBC defined structure and content of the site and moderates the content. The website will be updated continuously by EMF-ECBC, which, as WP7 Leader, is responsible for the website until and beyond the end of the project. All the Partners, together with the EeMAP Exploitation and Dissemination Group, contribute providing specific contents for the website.

The domain name 'energyefficientmortgages.eu' has been acquired for 1 year by EMF-ECBC. The order will be automatically renewed every year and for at least four years.

### 2.1 Home

The home page of the website shortly introduces the EeMAP initiative and offers the relevant information. It is divided in 3 sections:

- project brand recognition (Figure 2);
- project information (Figure 3);
- videos & stakerholders' quotes (Figure 4).

The EeMAP logo and an appealing image, a house's roof with solar panels, welcome the visitors. The logos of the EeMAP consortium partners appear, together with the latest tweets from the EeMAP Twitter Account [@EEMActionPlan](https://twitter.com/EEMActionPlan) (<https://twitter.com/EEMActionPlan>).

On the top, a contact section enables people to easily get in touch with relevant contact people of the project Consortium.

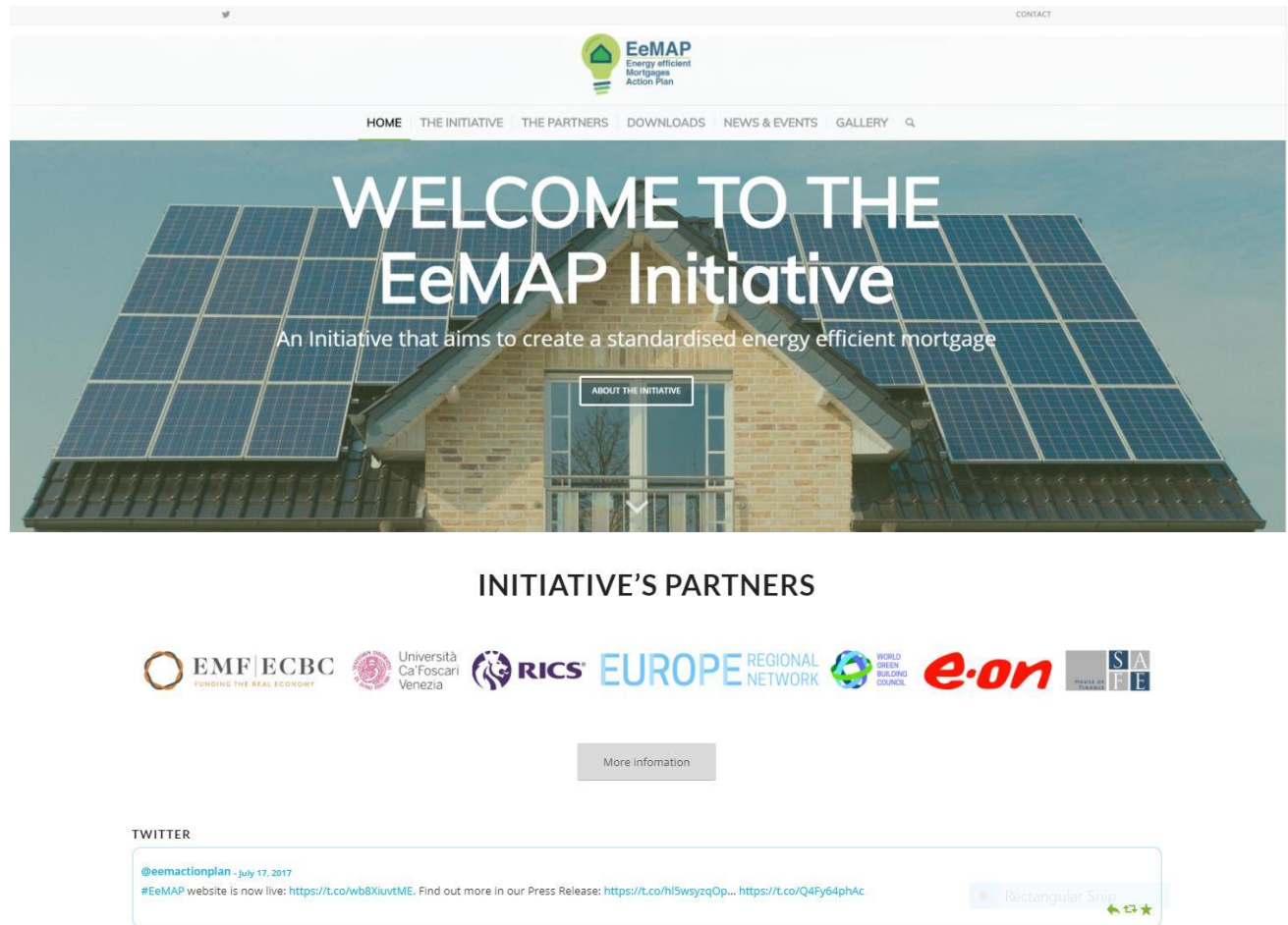


Figure 2 Home page top

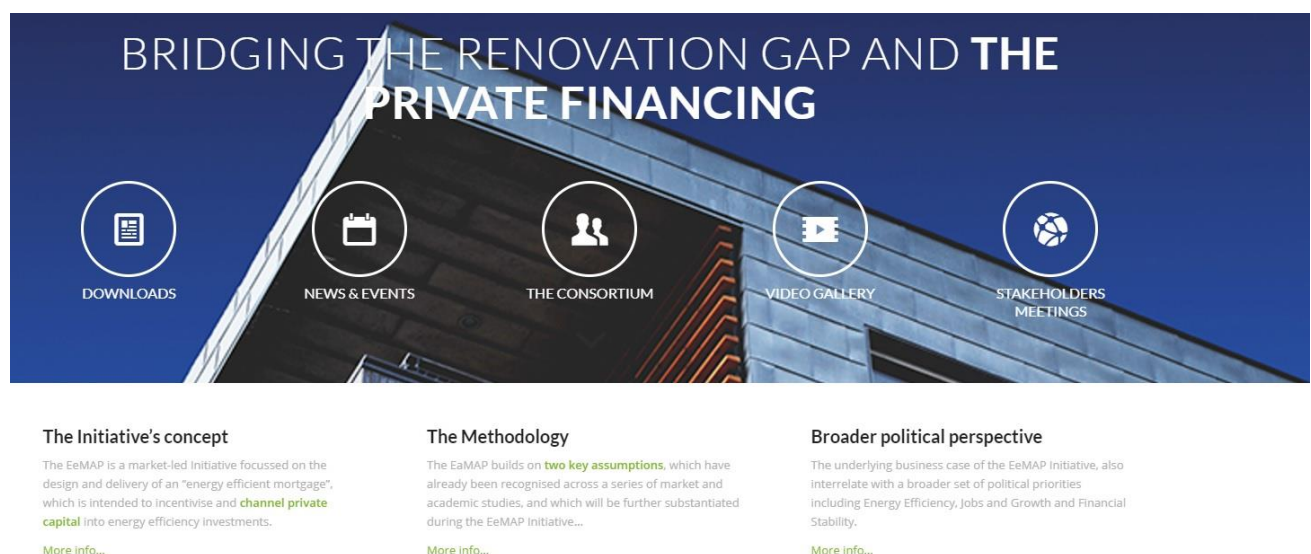


Figure 3 Home page mid

As shown in Figure 3, the second section of the home page is devoted to key project information (concept, methodology, political perspective). Moreover, quick and easy links to the other pages of the website are provided.

A series of videos summarising the debates held during the EeMAP events and the quotes of key supporters, including MEP Bendt Bendtsen's (rapporteur on the Energy Performance of Buildings Directive) can be accessed via the EeMAP homepage, Figure 4.

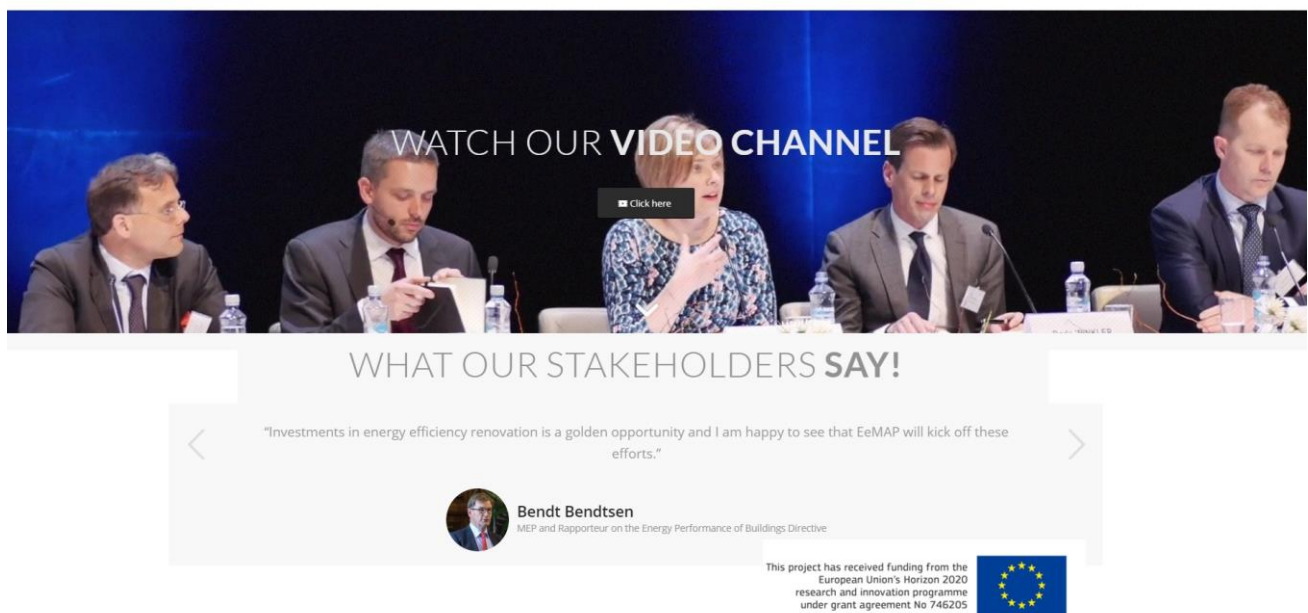


Figure 4 Home page bottom

## 2.2 The Initiative

This page provides general information on the project, its concept and its methodology, as shown in Figure 5.





## THE INITIATIVE

The EeMAP Initiative aims to create a standardised “**energy efficient mortgage**”, according to which building owners are incentivised to improve the energy efficiency of their buildings or acquire an already energy efficient property by way of preferential financing conditions linked to the mortgage.

At the heart of the Initiative is the assumption that energy efficiency has a risk mitigation effect for banks as a result of its impact on a borrower's ability to service their loan and on the value of the property. This means that energy efficient mortgages will represent a lower risk on the balance sheet of banks and could, therefore, qualify for a better capital treatment. Lower capital requirements deliver a strong incentive for banks to enter the market and, as a result, drive a broader incentive chain, in which all stakeholders, including EU citizens, issuers, investors and society as a whole, derive a concrete benefit.

To this end, the mortgage and covered bond industries can help to bridge the renovation gap with a private financing initiative, which is independent from but complementary to public funds, tax incentives and utility rebates, and in this way support the EU in meeting its energy savings targets, whilst at the same time creating a strong link between the Capital Markets Union and energy efficiency agendas.

Significantly, the EeMAP Initiative represents the first time a group of major banks and mortgage lenders, as well as companies and organisations from the building and energy industries have proactively come together to discuss the private financing of energy efficiency.

## THE CONCEPT

The EeMAP is a market-led initiative focussed on the design and delivery of an “energy efficient mortgage”, which is intended to incentivise and **channel private capital** into energy efficiency investments. The underlying methodology (explained below) will incentivise the acquisition of energy efficient properties or the improvement of the energy efficiency of existing properties by way of preferential financing conditions linked to the mortgage.

The EeMAP is designed on the premise that the banking industry has the potential to play a **game changing** role in supporting the EU in meeting its EU energy savings targets and delivering on its COP21 commitments by bringing energy efficiency into the conversation with potential borrowers and then financing the operation.

To put the potential into perspective, more than 210 million units (equal to 89%) of the EU's residential building stock, for example, were built before the year 2001, meaning substantial efforts are required to channel private capital into bringing energy inefficient homes in line with new energy standards. From a savings perspective, a renovated house that moves from an 'E' to a 'B' grade in its energy performance certificate (EPC) will save a family an estimated EUR 24,000 over 30 years, according to an **analysis of 365,000 house sales in Denmark** last year. Moreover, from a price perspective, an increase in energy performance can correspond to the adding of an extra 10-15 m<sup>2</sup> to the size of a property.

## THE METHODOLOGY

### Two key assumptions

The EeMAP builds on two key assumptions, which have already been recognised across a series of market and academic studies, and which will be further substantiated during the EeMAP Initiative. The first assumption is that improving the energy efficiency of a property has a positive impact on property value, reducing a bank's asset risk. The second assumption is that energy efficient borrowers have a lower probability of default as a result of more disposable income in the household due to lower energy bills, reducing a bank's credit risk.

### MAIN CONTACT DETAILS

**Luca Bertalot**

EeMAP Initiative Coordinator

E-mail: [lbartalot@hypo.org](mailto:lbartalot@hypo.org)



### LATEST NEWS AND EVENTS

-  **EeMAP Announces New Energy Efficient Mortgage Website**  
July 17, 2017 - 8:25 am
-  **Stakeholder Meeting & Kick-off of the Energy efficient Mortgages Action Plan (EeMAP)**  
June 9, 2017 - 4:06 pm

### DOCUMENTS OF INTEREST

- EeMAP - Two page introduction
- EeMAP presentation
- EeMAP Emerging Analysis

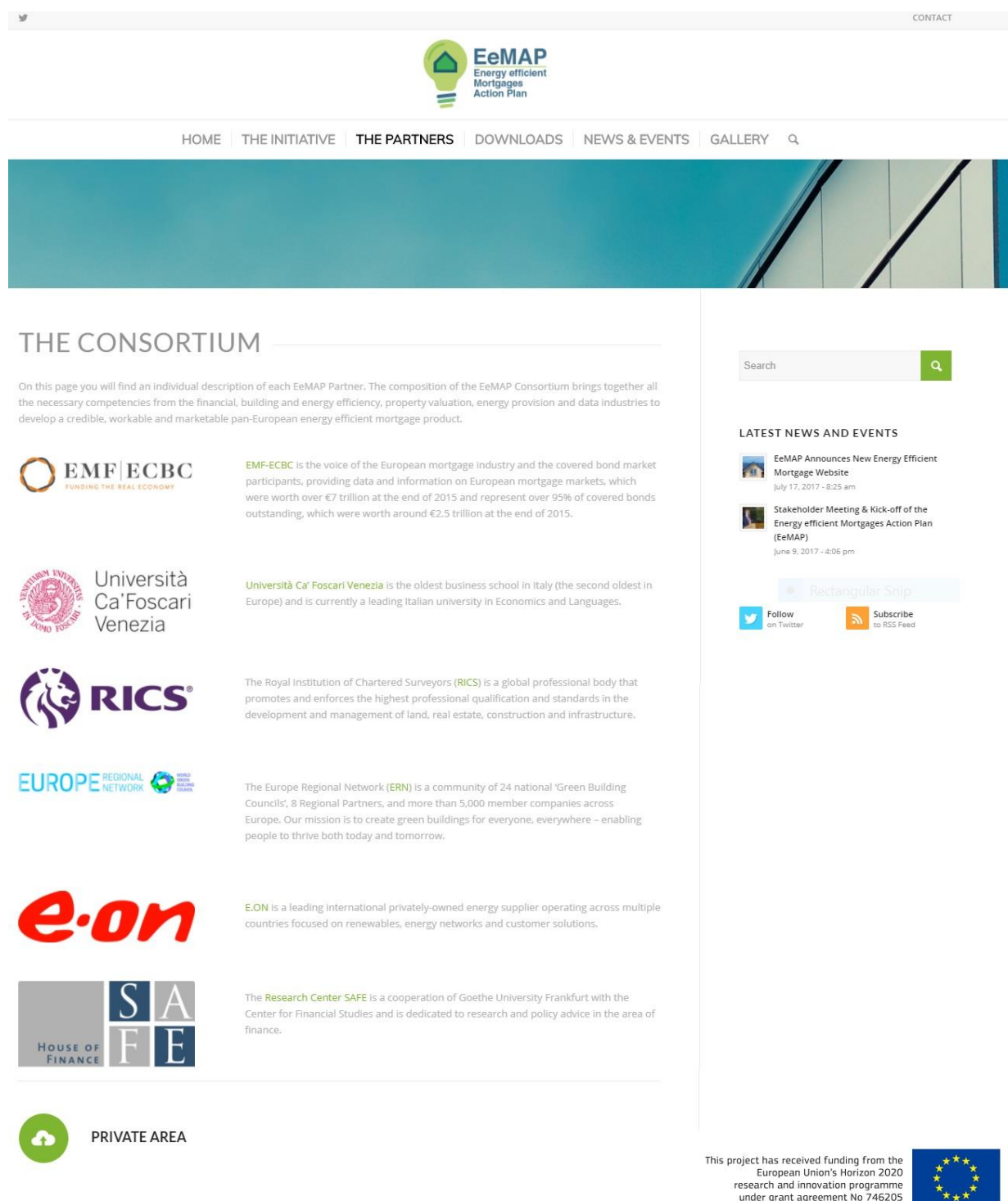
Figure 5 The Initiative

## 2.3 The Partners

A brief description of the project partners, their logos and the link to the respective website are available (Figure 6), together with all the stakeholders supporting the project and actively participating to the Technical Committees (Figure 7).



The EeMAP consortium partners can easily access to the EeMAP project Repository through the Consortium web-page.



**THE CONSORTIUM**

On this page you will find an individual description of each EeMAP Partner. The composition of the EeMAP Consortium brings together all the necessary competencies from the financial, building and energy efficiency, property valuation, energy provision and data industries to develop a credible, workable and marketable pan-European energy efficient mortgage product.

**EMF|ECBC**  
FUNDING THE REAL ECONOMY

EMF-ECBC is the voice of the European mortgage industry and the covered bond market participants, providing data and information on European mortgage markets, which were worth over €7 trillion at the end of 2015 and represent over 95% of covered bonds outstanding, which were worth around €2.5 trillion at the end of 2015.

**Università Ca' Foscari Venezia**

Università Ca' Foscari Venezia is the oldest business school in Italy (the second oldest in Europe) and is currently a leading Italian university in Economics and Languages.

**RICS**

The Royal Institution of Chartered Surveyors (RICS) is a global professional body that promotes and enforces the highest professional qualification and standards in the development and management of land, real estate, construction and infrastructure.

**EUROPE REGIONAL NETWORK**

The Europe Regional Network (ERN) is a community of 24 national 'Green Building Councils', 8 Regional Partners, and more than 5,000 member companies across Europe. Our mission is to create green buildings for everyone, everywhere – enabling people to thrive both today and tomorrow.

**e.on**

E.ON is a leading international privately-owned energy supplier operating across multiple countries focused on renewables, energy networks and customer solutions.

**HOUSE OF FINANCE**

The Research Center SAFE is a cooperation of Goethe University Frankfurt with the Center for Financial Studies and is dedicated to research and policy advice in the area of finance.

**PRIVATE AREA**

**LATEST NEWS AND EVENTS**

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Figure 6 The Partners – The Consortium



## TECHNICAL COMMITTEES

As a market-led Initiative, the key building blocks to design a pan-European Energy Efficient Mortgage are being developed in cross-sectoral consultations with key market stakeholders via the following three Technical Committees:

**The Banking & Finance Committee** is made up of financial experts from a wide range of jurisdictions and financial institutions with key knowledge of risk parameters, financial and investment structures and green funding criteria and which have extensive experience with mortgage origination, refinancing and covered bond funding processes. The Banking & Finance Committee is moderated by the EMF-ECBC.

**The Energy Efficiency Committee** consists of energy, energy efficiency and building experts from a wide range of jurisdictions and organisations with extensive knowledge and expertise spanning the entire building value chain. The Energy Efficiency Committee is moderated by the UK-GBC and E.ON.

**The Valuation & Data Committee** brings together real estate and valuation experts and financial data management platforms and vendors, information service providers from a wide range of jurisdictions and institutions. The Valuation & Data Committee is moderated by RICS.


In addition, the EeMAP has an **Advisory Committee** consisting of national, European and International Institutions which provide regulatory and policy guidance on the key elements of the Initiative and insight into the requirements needed to trigger institutional support. The Advisory Committees is moderated by Ca'Foscari University of Venice.

If you are interested in joining one or more of these Committee, please send us an email.

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If you are interested in joining one or more of these Committee, please send us an email.

The EeMAP Initiative is supported by the following Stakeholders and many more:

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**Figure 7 The Partners – The Stakeholders**

## 2.4 Downloads

The relevant documents and any other published material will be available for download as well as the public deliverables (Figure 8).

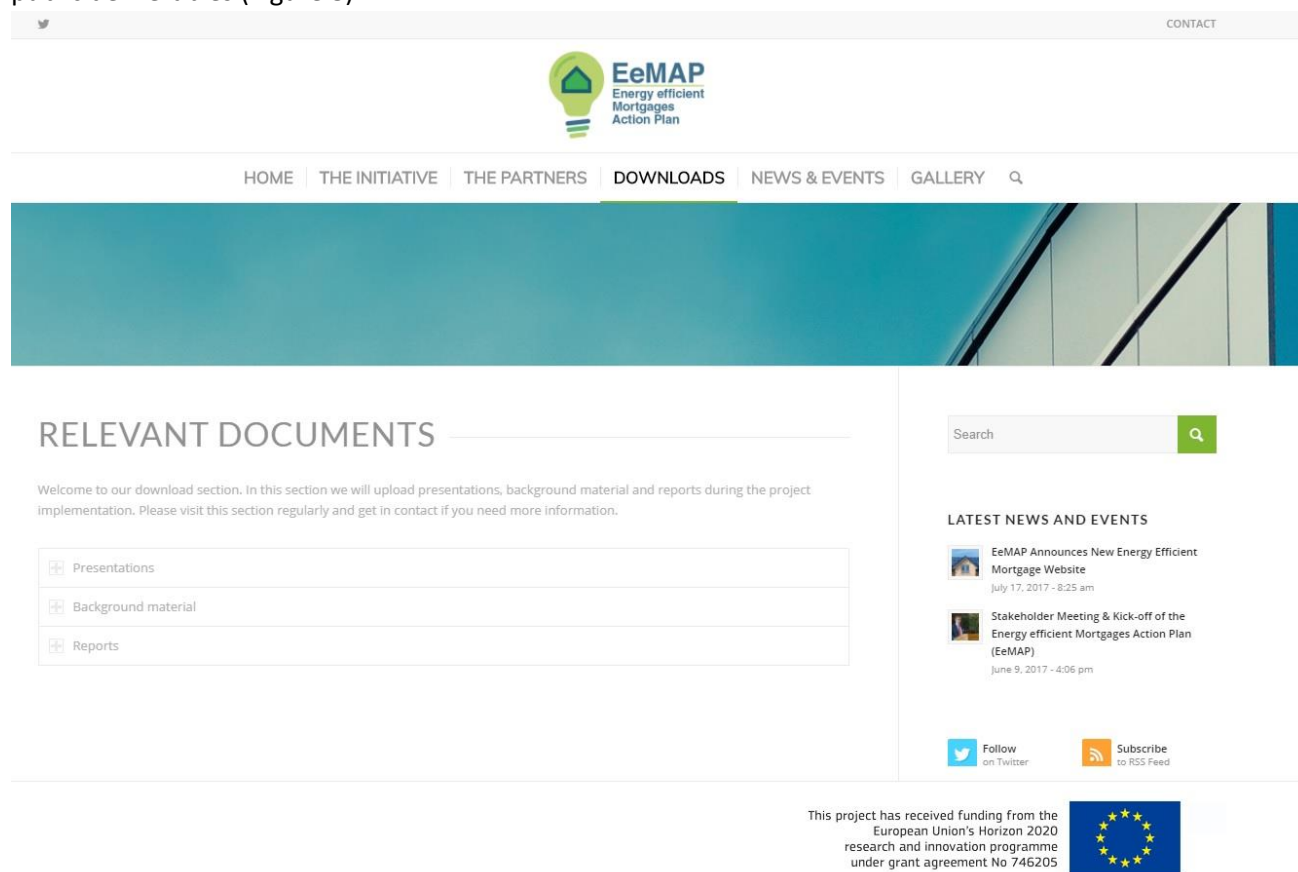


Figure 8 Downloads

## 2.5 News & Events

This page, shown in Figure 9, will be constantly updated with general news and events about the project, i.e. internal meetings, stakeholders' meetings, the latest project results. Moreover, significant energy efficiency conferences, events, and projects will be announced.



## EeMAP Announces New Energy Efficient Mortgage Website

July 17, 2017 /

[Read more >](#)



## Stakeholder Meeting & Kick-off of the Energy efficient Mortgages Action Plan (EeMAP)

June 9, 2017 /


The Energy efficient Mortgages Action Plan (EeMAP) Initiative is being presented at a Kick-Off Stakeholder Meeting with over 100 participants and panellists, representing a cross sector of key market players such as European and international investors, issuers, lenders, property valuers, academics, energy suppliers, buildings experts and SMEs.



## EMF-ECBC Energy Efficient Mortgage Initiative 2nd Stakeholder Meeting


February 16, 2017 /

Today, the European Mortgage Federation – European Covered Bond Council (EMF-ECBC) is honoured to welcome Jyrki Katainen, European Commission Vice-President responsible for Jobs, Growth, Investment and Competitiveness to deliver a Keynote Speech at its Second Stakeholder Meeting on Energy Efficient Mortgages in Brussels. The event will be opened by Paul Hodson, Head of Unit for [...]

Search 

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July 17, 2017 - 8:25 am

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June 9, 2017 - 4:06 pm

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### UPCOMING EVENTS

**Meeting of the EeMAP Banking & Finance Committee**

28 September 2017 in Venice

**Meeting of the EeMAP Advisory Council**

28 September 2017 in Venice

**Meeting of the EeMAP Energy Efficient Committee**

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Figure 9 News & Event

## 2.6 Gallery

Photo and video galleries (Figure 10, Figure 11) have been created, showing and highlighting the most relevant EeMAP events. Short video interviews to our key supporters and project partners, held during the project meetings and conferences, will be published.

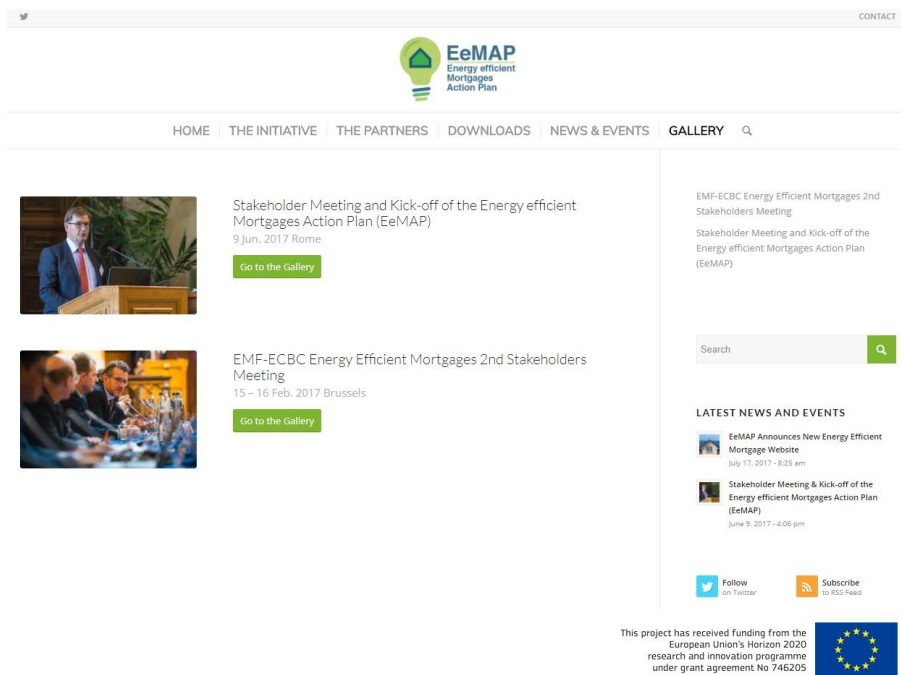


Figure 10 Photo Gallery

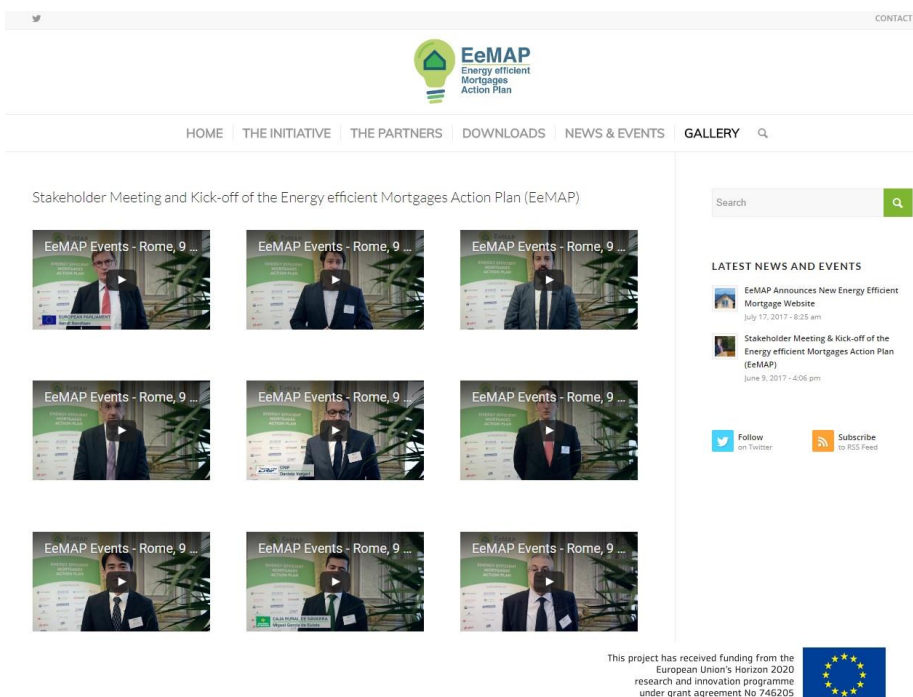


Figure 11 Video Gallery



### 3 Statistics

The EeMAP website has been registered with the free [Google Analytics](#) facility to analyse visitor traffic and get a complete picture of the audience:

- number of hits;
- number of unique visitors;
- traffic sources;
- location.

Google Analytics is expected to help the consortium determine the effectiveness of the website and targeted dissemination activities.