



TRENTO EEMI BAUHAUS WEEK



Energy
Efficient
Mortgages
Initiative

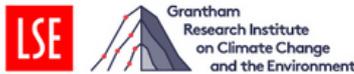
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THE TRENTO EEMI BAUHAUS WEEK



COMBINING DIGITALISATION & SUSTAINABILITY

Europe needs a digital jump. New ways for raising finance for sustainable projects are emerging. Europe is at the dawn of a new era in which sustainability and digitalisation are shaping a completely new market paradigm.

Housing is a strategic sector considering people's homes and the cities they reside in are at the centre of this revolution - the places where we live and work and where we spend our most important moments determine our health and wellbeing and the overall quality of our lives.

These homes are inter-generational resources and improving these properties today provides better homes for our children and grandchildren tomorrow.

Start-ups and SMEs are also critical components of the consumer-centric approach catalysed by EEMI.

THE RENOVATION WAVE

Today, the EU's citizens currently live in approximately **220 million dwellings, three quarters of which need to be renovated** in order to meeting the EU's ambitious climate and energy savings targets.

At this time of change and opportunity, the Energy Efficient Mortgages Initiative is taking the lead in 'joining the dots' and seamlessly integrating all market participants, including lenders, investors, start-ups, SMEs and utilities into a new value chain, known as the EEMI Home Ecosystem.

The Ecosystem is intended to guide consumers towards financial and technical solutions which support them in the energy renovation of their homes.

SUSTAINABILITY IS THE NEW REALITY

Today, the EU's citizens live in approximately 220 million dwellings, three quarters of which need to be renovated in order to meeting the EU's ambitious climate and energy savings targets.

THE AGING EU'S BUILDING STOCK

The EU faces a huge challenge in renovating the EU's aging building stock. At present, about 35% of the EU's buildings are over 50 years old and almost 75% of the building stock is energy inefficient. At the same time, only about 1% of the building stock is renovated each year.

500 000 homes per week need to be renovated by 2030 for the EU to achieve its energy savings targets. This equals to **100 000 homes per day**, every day by 2030

The scale of investment needed to improve the energy performance of the EU's building stock cannot be met by the public sector alone.



THE EEM INITIATIVE

Since 2015, the EMF-ECBC has been mobilising the European mortgage and covered bond industries through the market-led and EU-funded Energy Efficient Mortgages Initiative (EEMI), the EEM Label (EEML) and the Covered Bond Label to respond to the challenge before us all.

The EU's mortgage and covered bond industries will be instrumental in helping the EU meet its ambitious targets and are fully committed to channelling private finance to support the **Renovation Wave**, **NextGenerationEU** and **REPowerEU**.

This huge challenge requires new approaches and innovative solutions, leveraging on digital evolutions, which will boost consumer demand for building energy renovation by optimising the end-to-end customer journey and experience, deploying market interventions and partnerships that support delivery and maximising benefits for consumers and the wider value chain.



SUPPORTING THE TRANSITION THROUGH AN EEM 'ECOSYSTEM'

At the heart of the EEMI are efforts to deliver an energy efficient mortgage "ecosystem", which will boost consumer demand for building energy renovation.

Bringing together a wide range of relevant market players, including lenders, investors, SMEs and utilities, the EEMI is aligning strategies and actions through a new, innovative market mechanism focussed on a green fulcrum of products, services and data, delivered by way of a "one-stop-shop".

With the overall objectives of optimising the end-to-end customer journey and experience, deploying market interventions and partnerships that support delivery and therefore maximising benefits for consumers, the EEMI is concretely building an open-source platform at the centre of the "ecosystem", which will:



PROVIDE ACCESS TO AND GUIDE CONSUMERS TOWARDS THE MOST EFFICIENT AND COST EFFECTIVE, INTEGRATED TECHNICAL AND FINANCIAL PRODUCTS, SERVICES AND ADVICE, WHILST ENSURING COMMERCIAL NEUTRALITY AND OFFERING A EUROPEAN APPROACH TO DELIVERING MARKET-SPECIFIC ACTIONS.



DELIVER A CONTINUOUS FLOW OF ESG DATA FOR LENDING INSTITUTIONS, INVESTORS AND SMES ON BUILDING ENERGY PERFORMANCE (IMPROVED EPCS, PRIMARY ENERGY DEMAND), EU TAXONOMY ALIGNMENT AND ESG COUNTERPARTY ASSESSMENT AND RATINGS.



FAVOUR THE IMPLEMENTATION OF MARKET BEST PRACTICES TO SECURE GRADUAL BUT CONTINUOUS MARKET TRANSITION AND ALIGNMENT WITH EU LEGISLATIVE REQUIREMENTS.

A WHOLE WEEK OF EVENTS

The Trento Bauhaus Week is the first in a series of market events intended to launch a new movement in the design, scale-up and roll-out of home ecosystems globally through the exchange of ideas, knowledge and best practices.

THE INTERNATIONAL START-UPS FAIR

The international start-ups fair represents a unique opportunity for start-ups to network with lending institutions, public authorities, academics, SMEs, architects, scientists and other start-ups. This event offers them the unique opportunity to develop exciting partnerships, seek investment and expand into new European markets.

PITCH PARK

The pitch park provides the opportunity for startups to showcase their innovative solutions in front of a panel of industry experts and investors.

OECD & LSE ROUNDTABLE

Hosted by the OECD & London School of Economics, this Roundtable brings together leading experts and stakeholders from the public and private sectors to discuss the challenges of and priorities for decarbonising the housing sector.

MASTERCLASSES

Expand your skills and knowledge about **key regulatory, sustainable finance and housing** topics. Our expert instructors are **highly qualified professionals** and have a wealth of experience in their respective fields.

Our classes are designed to be interactive and engaging, and you'll have the opportunity to network with fellow professionals and learn from their experiences.



EEMI CONFERENCE DAY

Hear from EU Officials, public authorities, central banks, CEOs from the mortgage, covered bond and related industries, as well as academics and scientists, who will discuss the nexus between their different activities and the role they are playing in promoting sustainability of the building stock.

THE PARTICIPANTS

Bringing together a wide range of relevant market players, including lenders, investors, SMEs and utilities, to name but a few, the Trento EEMl Bauhaus Week is attracting a wide range of participants from all over Europe and beyond.



LENDING INSTITUTIONS



PUBLIC AUTHORITIES



INVESTORS



SME



START-UPS



SCIENTISTS



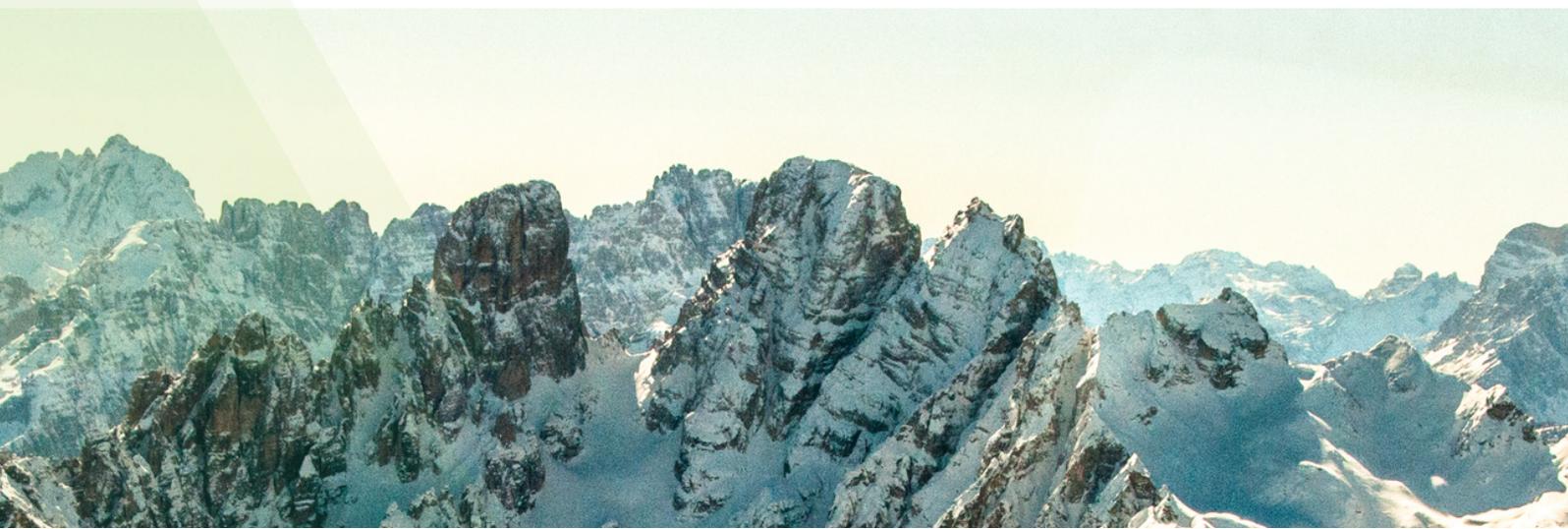
ACADEMICS



UTILITIES



ARCHITECTS



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