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EUSurvey

Public consultation on a delegated act establishing a portfolio framework to encourage financial institutions to increase lending volumes for energy performance renovations

Fields marked with * are mandatory.



Introduction

European Commission – DG ENER

Public consultation on a delegated act establishing a portfolio framework to encourage financial institutions to increase lending volumes for energy performance renovations or buildings.

As follow-up to the contributions received in reply to the call for evidence on “Energy efficient buildings – portfolio framework to increase lending for renovations (delegated act)”, the Commission has prepared this public consultation with a more detailed list of questions to obtain information on the basis of which the delegated act will be prepared.

The European Commission seeks input from credit institutions and a wide range of stakeholders to help identify where EU-level action through this delegated act would bring the most value.

A summary report will be published on the consultation within eight weeks of the closure of the public consultation.

About you


* Language of my contribution

* I am giving my contribution as

* First name

* Surname

* Email (this won't be published)

* Country of origin 

▼

The Commission will publish all contributions to this public consultation. You can choose whether you would prefer to have your details published or to remain anonymous when your contribution is published. **For the purpose of transparency, the type of respondent (for example, ‘business association’, ‘consumer association’, ‘EU citizen’) country of origin, organisation name and size, and its transparency register number, are always published. Your e-mail address will never be published.** Opt in to select the privacy option that best suits you. Privacy options default based on the type of respondent selected

*

☐ I agree with the personal data protection provisions (<https://ec.europa.eu/info/law/better-regulation/specific-privacy-statement>)

Questions for financial institutions and financial intermediaries

Products offered

1. Does your institution weigh the upgrade to real estate valuation coming from energy renovations in the definition and pricing of your products offering (e.g. reduction of energy costs due to increase in energy performance, potential higher market value for the real estate building)?

- ☐ Yes
☐ No

2. Does your institution offer financial products specifically designed for or tailored to energy renovations?

- ☐ Yes
☐ No

3. Does your institution advertise financial products that can be used for energy renovations (e.g. through marketing campaigns, etc.)?

- ☐ Yes
☐ No

4. If you answered yes to one or both of the two previous questions, please select the products your institution offers or advertises (tick all boxes that apply)

- ☐ Secured products
☐ Unsecured products such as consumer loans
☐ Dedicated green loans
☐ Blended instruments (such as lending product associated with services and/or other incentives). Please specify.
☐ Other. Please specify.

5. If you answered yes to question 3, 4 or both, please explain how you assess and manage the risks associated with such products:

5000 character(s) maximum

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6. If you answered yes to question 3, 4 or both, can you explain if these products are more or less expensive than similar products and how relevant this line of business is compared to your total real estate activities?

5000 character(s) maximum

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Refinancing and public support

7. Does your institution co-invest in and/or deliver financial products for energy renovation financed or supported by national or EU funds (financial instruments, financial instruments combined with grants, other)?

- ☐ Yes
☐ No

8. Does your institution use green refinancing instruments (e.g. EU Green Bonds, sustainability bonds, securitisation, covered bonds, etc.)?

- ☐ Yes
☐ No

Disclosures and reporting

9. Which building/building unit-related data is your institution legally required to disclose or report on?

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10. Does your institution record other building-related data?

- ☐ Yes
☐ No

11. Is this data broken down by building segment (residential, non-residential or other category) and type of loan (secured, non-secured, etc.)?

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Data availability and quality

12. What primary data sources does your institution use to gather information on building renovation projects?

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13. How do you measure and verify the energy savings or improvements (including comfort, affordability) made through financed energy renovation?

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14. How do you ensure that the data collected is accurate and reliable?

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15. To what extent does your institution need to further process the collected energy consumption data before it can be used for product design and pricing, or for decisions on product portfolio allocations and refinancing strategy?

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16. Which challenges does your institution face in terms of data availability?

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17. How do you handle missing data, inconsistencies or discrepancies, and what strategies would you recommend to improve data consistency and accuracy?

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Questions for all respondents

18. In your view, how can public authorities improve the risk-return profile of all types of energy renovation projects (for residential and non-residential buildings), making them more attractive to private investors (lenders and the refinancing market)?

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19. Are there any specific non-financial measures that you would like to see implemented to support the supply of and demand for energy renovation financing?

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20. Are there any specific government programmes or policies that you have found effective in mobilising private capital for energy renovation projects (for both housing and non-residential buildings, including the various categories therein)?

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21. In your view, does the current legislative framework, including the EU taxonomy and the Energy Performance of Buildings Directive, provide adequate and appropriate criteria to define and qualify the scope of lending for energy renovation (for strategic planning, marketing or reporting purposes, etc.)?

- ☐ Yes
☐ No

Please specify:

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22. Which EU-level initiatives could in your view support the provisions of financing for energy renovations (e.g. action plan to be adopted by financial institutions, criteria for potential energy renovation labels, initiatives under the European Affordable Housing Plan, other)?

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23. In your view, how could financial institutions and financial intermediaries be supported to increase their clients' awareness of existing energy performance requirements, the benefits of energy renovations, climate risks and the technical assistance and information tools available?

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24. What in your view can be done to make it easier for financial institutions to target worst-performing buildings specifically?

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25. What in your view can be done to make it easier for vulnerable building owners to access appropriate financing for energy renovation?

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