



Ca' Foscari  
University  
of Venice

**PROJECT ACRONYM AND TITLE:** ENGAGE - Engage for ESG activation investment

**FUNDING PROGRAMME:** LIFE

**CALL:** LIFE-2021-CET-MAINSTREAM: Mainstreaming sustainable energy finance and integrating energy performance in EU sustainable finance criteria and standards

**SCIENTIFIC FIELDS:** *Green mortgages, EU Taxonomy, renovation wave, digitalization, harmonization, sustainable investments*

**HOST DEPARTMENT:** Department of Economics

**SCIENTIFIC RESPONSIBLE:** Monica Billio

**FINANCIAL DATA:**

Project total costs	Overall funding assigned to UNIVE
€ 1.550.000,00	€ 128.000,00

**ABSTRACT:**

The EU Green Deal emphasizes the twin transition: by linking the digital transformation to the green transition, Europe can empower traditional sectors and strengthen its position in the global market. In this context, by translating ESG funding needs into consumer products and vice versa, we can create a future-proof data framework for green mortgage financing, crucial for a successful European decarbonisation. ENGAGE aims to provide a solution based on a single data disclosure format for mortgage funding and regulatory purposes encompassing the most relevant European ESG regulations (such as the EU Taxonomy, EU GBS and mortgage credit directive – Directive 2014/17/EU). The ENGAGE objectives: Looking at the different templates and disclosure requirements, we identify the key data fields significant to assess the energy efficiency information of green mortgages. Once the critical fields have been identified, we will harmonise the definitions with the existing reporting templates. Finally, a standardised data template will be developed in line with the current market standards. The standard template will be operationalized creating a Green Investments Portal (GIP) for (a) simplifying the access to and the comparison of green data; (b) offering consumers a mortgage loan that rewards improvements in the energy label of their property; (c) supporting consumers in realizing the conversion of their property, obtaining new energy labels. GIP will not remain only technical-financial due-diligence mechanisms, but it will be piloted in Netherland and Spain. Furthermore, in Spain digital one-stop-shops will be created for facilitating the retrofit process by accompanying and facilitating consumers. The combination of econometric risk-based methodologies with a human-in-the-loop and privacy by-design approaches will enhance business opportunities for local contractors and companies, while paving the way towards a more ethically and economically sustainable environment.

Planned Start date	Planned End date
01/11/2022	31/10/2025

**PARTNERSHIP:**

1 European Datawarehouse GmbH	Germany	Coordinator
2 Hypoport Bv	Netherlands	Partner

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<b>3</b>	Università Ca' Foscari Venezia	Italy	<b>Partner</b>
<b>4</b>	Woonnu B.V	Netherlands	<b>Partner</b>
<b>5</b>	Union De Creditos Inmobiliarios S.A. Establecimiento Financiero De Credito	Spain	<b>Partner</b>
<b>6</b>	Dexai - Etica Artificiale	Italy	<b>Partner</b>

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