

This edition of the newsletter will focus on news from the CEPI network concerning the following issues:

1. Success for NVM
2. News concerning the implementation of the Services Directive
3. Progress of the dossier on energy efficiency
4. Swedish Presidency of the EU

1. Success for NVM

The Secretariat was advised recently of a lobbying "success story" for NVM in the Netherlands which we would like to share with the network. In the Netherlands there is a national mortgage guarantee scheme known as the Nationale Hypotheek Garantie (NHG) available when a loan is taken out for the purchase and/or refurbishment of a dwelling. The home ownership guarantee fund known as the Stichting Waarborgfonds Eigen Woningen (WEW) stands surety for the repayment of mortgage payments to the lender. If the dwelling has to be sold due to a loss of income by the borrower the WEW will pay the outstanding debt to the lender. As a result of this extra security, the lender charges a lower interest rate.

There are eligibility requirements regarding the income of the borrower and the dwelling may cost no more than €265,000, including all additional costs such as civil-law notary costs, commission and refurbishment. As a result of lobbying by NVM with the Dutch government the threshold for the NHG has been raised temporarily (until the end of 2010) from €265.000 to €350.000.

If any other member associations have information about actions they are taking to help deal with the economic crisis please contact the Secretariat.

2. News Concerning the Implementation of the Services Directive

Member associations have been contacted by the Secretariat concerning the current state of implementation of the Services Directive in their country and the concerns expressed by Polish member association PFRN about the possible consequences of its implementation in Poland. We are pleased to say that a number of member associations have responded with very useful information which we can summarise as follows:

Denmark: The Directive was implemented into Danish law on 13 May 2009.

Finland: The Directive has not yet been implemented. A draft bill is due to be submitted to the Finnish Parliament in the autumn.

France: The Directive has not yet been implemented. The matter is currently with the French Parliament.

Germany: The Directive has not yet been implemented but it is expected that this will be done by the end of the year without affecting the status of real estate professionals.

Hungary: The Directive has not yet been implemented but the Hungarian government is taking measures to comply with the Directive before the end of the year.

Ireland: The Directive has not yet been implemented but it is expected that this will be done towards the end of the year.

Netherlands: The Directive has not yet been implemented. Three implementing laws are to be considered by the Dutch Parliament before 28 December 2009.

Poland: The Directive has not yet been implemented but the Polish government recently began work on its implementation.

Spain: The Directive has not yet been implemented and the matter is with the Spanish Parliament.

It is clear also from the replies received to date that there is concern, particularly from those countries where the property professions are regulated as to the effect that the implementation of the Directive will have on existing professional regulation. Further and more detailed information will be supplied concerning this but in the

meantime member associations are encouraged both to inform the Secretariat as to the situation in their own country and to express their views on this important topic.

This is a dossier which the Secretariat will continue to follow closely and we anticipate that more issues will arise as the deadline for implementation of the directive by the end of this year draws near.

3. Progress of the dossier on energy efficiency

Member associations will remember from CEPI.eu#38 that there are important discussions taking place at the European Commission concerning the revision of the Action Plan for Energy Efficiency. With the help of member associations from Luxembourg, Poland, Finland and Romania the Secretariat is working to define issues upon which to focus. Input from other member associations is very welcome.

At the moment discussion is centred on:

- Education and behaviour. What can be done to educate consumers and professionals and change consumer behaviour?
- Measures to improve the take-up of energy efficiency measures and in particular to solve the investor tenant dilemma as to who is responsible for the costs and who has the benefit of the savings. In France the loi "Boutin" has been passed to deal with this. It would be very interesting to hear about how this is being dealt with in different countries.
- Information which can be added to the energy performance certificate to make it more useful.
- Impact on property professionals. What are the difficulties being faced in practice by property professionals.

If any member association has any comments or suggestions which they would like to add please contact the Secretariat.

4. Swedish Presidency of the EU

Sweden took over the rotating six-month EU presidency on 1 July. The motto of the Swedish EU Presidency is "Taking on the Challenges". Their priorities include preparing for the Copenhagen climate change summit, responding to the global economic crisis, pushing forward the ratification of the Lisbon Treaty and presiding over consultations to appoint high level positions such as the next Commission President. Energy efficiency will also be a priority including the proposed recast of the Energy Performance of Buildings Directive.

The proposed recast has been approved by the European Parliament but now has to be passed by the European Council. Some Member States have expressed worries about additional administrative burdens associated with the draft directive with concerns over subsidiarity, cost-efficiency and adaptability to national circumstances. Comment has been made about differences in existing national policies to promote energy efficiency in buildings and different opinions on the functioning of the current Directive. It is hoped to reach political agreement for the Energy Council on 7 December 2009.