

**MORTGAGE CREDIT UNDER REVIEW: TOWARDS A SUSTAINABLE,
INCLUSIVE AND DIGITAL EUROPEAN MARKET**
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CALL FOR PAPERS

‘Renovation Wave for Europe: MEPS, green mortgages and multi-unit buildings’

The ‘Mortgage Credit under Review’ Project is led by Miriam Anderson and Esther Arroyo at the University of Barcelona. Its main aim is to analyse and hopefully contribute to the review of the Mortgage Credit Directive which the EU Commission has launched. To this view, the project organises conferences and seminars touching upon the different areas where the decisions made by Directive 2014/17/EU need to be adapted to the current times, as shown by the implementation thereof in various Member States and by new challenges posed by climate change, the strain on consumers due to the pandemic and the war, as well as the emergence of different contractual parties and the increased digitalisation of the contractual process. These activities are carried out with the support of the Jean Monnet Chair for Private European Law, held by Esther Arroyo at the University of Barcelona. The main aim of the Chair is to promote and reinforce the importance of European Private Law in research and teaching.

We are now preparing conference on the **energy-renovation of buildings**. The aim is to discuss matters such as: (a) the adequacy, proportionality and effectiveness of establishing **positive obligations on owners** (minimum energy efficiency standards, MEPS), such as those envisaged by the Proposal for a recast of the Directive on the energy efficiency of buildings or those already in place in some jurisdictions, with special emphasis on the potential impact thereof on the right to housing and the risk of social exclusion, as well as on the rental market, (b) the opportunity of taking sustainability into consideration during the creditworthiness assessment provided for by art. 18 Mortgage Credit Directive and, more broadly, whether **green mortgages** (and green financing in general) may promote renovation and to what extent. Often described as generating a ‘virtuous circle’ due to the negative correlation with the risk of default, as well as other positive and general-interest effects, the lack of definition and the uncertainties deriving from the lack of knowledge on the renovations undertaken in the context of rapidly evolving technology, raise relevant consumer protection issues, and (c) the problems encountered in different jurisdictions by owners

and tenants in **multi-unit buildings** in order to undertake minor or major renovation projects, whether due to the legal framework appertaining to multi-unit buildings, or to the difficulties to access finance, or to both.

The conference will take place at the Law School of the University of Barcelona (Spain) on the 16th of June 2023. Online participation will be available.

The **call for papers is now open**. We welcome contributions on the abovementioned specific topics and may consider other related topics. Abstracts no longer than 400 words should be sent to jmonnetdreprivat@ub.edu by the **27th of March 2023**. The organisers will inform candidates whether the abstract has been accepted for presentation or not, no later than the **11th of April 2023**. If accepted, travel and lodging expenses will be covered by the project. When sending the abstract, please state your affiliation and whether you wish to present in person or remotely.

Working papers may be published open access via the repository of the University of Barcelona, as results of the 'Mortgage Directive under Review' Project and the Jean Monnet Chair of European Private Law. Other publication alternatives will be explored in light of the contributions received.

Registration to the conference will be free of charge. Registration details will be circulated once the programme is finalised.

If you have any queries, please contact miriam.anderson@ub.edu

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