



Luxembourg, 10 February 2026

## Environmental and Social Data Sheet

### Overview

Project Name:	NL WARMTEFONDS ENERGY EFFICIENCY
Project Number:	2024-0931
Country:	Netherlands
Project Description:	Framework loan to Stichting Nationaal Warmtefonds ("Warmtefonds") to provide loans to Dutch individual households and homeowners associations ("HoA") to finance energy efficient building renovation measures.
EIA required:	no
Project included in Carbon Footprint Exercise <sup>1</sup> :	no

(details for projects included are provided in section: "EIB Carbon Footprint Exercise")

### Environmental and Social Assessment

#### Environmental Assessment

The operation concerns a framework loan to Stichting Nationaal Warmtefonds ("Warmtefonds"). The loan will support the financing of energy efficiency projects ("EE") in the Netherlands for EE renovation including building integrated photovoltaic ("PV") systems. The investments are expected to improve the energy performance of the buildings through EE renovations including, among others, the following measures: building envelope insulation, improvement of HVAC (heat, ventilation and air conditioning) systems, building management systems, PV installation for self-consumption.

Therefore, the operation will contribute to the EU energy and climate objectives as the "Green Deal Renovation Wave" and "REPowerEU" and support the implementation of the "EU Energy Performance of Buildings Directive" ("EPBD") and the "Energy Efficiency Directive" ("EED").

The implemented EE measures are expected to lead to a significant decrease in energy consumption of refurbished buildings and to promote the use of renewable energy sources, therefore reducing CO<sub>2</sub> emissions and air pollution. In addition, building renovation will contribute to improve the thermal comfort of building occupants. The operation complies to 100% Climate Action Mitigations.

Given the scale, location and nature of the renovation sub-projects in built-up urban areas an environmental impact assessment ("EIA"), as defined under the EIA Directive 2014/52/EU, amending the 2011/92/EU, is normally not required. However, as a precautionary measure sub-projects requiring an EIA, fall under Annex II of the EIA Directive and require an EIA or are located within or with a significant impact on a site of nature conservation ((Natura 2000, Ramsar or other nature conservation site) are not eligible.

<sup>1</sup> Only projects that meet the scope of the Carbon Footprint Exercise, as defined in the EIB Carbon Footprint Methodologies, are included, provided estimated emissions exceed the methodology thresholds: 20,000 tonnes CO<sub>2</sub>e/year absolute (gross) or 20,000 tonnes CO<sub>2</sub>e/year relative (net) – both increases and savings.



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Temporary impacts due to construction works (e.g. dust, noise) are mitigated through appropriate site organisation and construction management. Due to the nature of the investment very limited environmental impacts are expected.

Sub-projects may require an assessment and mitigating measures if required to ensure compliance under the EU Habitats and Birds Directives. The Promotor will implement compliance check to meet this requirement.

### **EIB Paris Alignment for Counterparties (PATH) Framework**

The Promoter is out of scope of the PATH framework.

### **Social Assessment, where applicable**

The investments will generate social benefits, in terms of supporting better health through improving indoor air quality and supporting employment generation.

### **Public Consultation and Stakeholder Engagement**

Sub-projects for renovation of HoAs are potentially part of the financed loan portfolio and may require significant preparatory work including stakeholder engagement and consultation among residents. Typically these larger projects engage an advisor who will support the consultation process and define safeguards for the subsequent implementation.

### **Other Environmental and Social Aspects**

*n/a*

## **Conclusions and Recommendations**

The overall environmental and social impact of the Project is expected to be positive. Given the size and nature of the schemes, any negative environmental impacts are expected to be mitigated. Sub-projects requiring an EIA, falling under Annex II of the EIA Directive and require an EIA or are located within or with a significant impact on a site of nature conservation ((Natura 2000, Ramsar or other nature conservation site) are not eligible.

The investments targeted by the operation are expected to have very limited social and environmental impact provided that all potential mitigation measures are implemented.

The legal documentation to be concluded between the Borrower and the Bank shall include an obligation on the Borrower to ensure that all schemes comply with national and European legislation (where applicable), as well as the Bank's "Environmental and Social standards". The Promoter is considered capable to select schemes complying with the Bank's specific procedures and eligibility criteria, in particular regarding the environmental and social aspects. The Project is therefore considered to be acceptable for Bank financing from an environmental and social compliance perspective.