



# **Second Impact Report (2020-2022) of the 2020 BNG Bank Social Bond for Dutch Housing Associations**

Tilburg, august 2022



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## Executive summary

This second impact report for the 2020 BNG Bank Social housing bond is based on a framework report developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank. It measures the internal sustainability performance of the organization, including its head office and rented housing units, and the external sustainability performance of the neighborhood of the housing units. In the final sustainability score, the internal and external sustainability scores are aggregated with the same weight.

The sustainability score measures the distance to quantified long-term desirable sustainability goals. A score of 100% means that the goal is reached. Internal and external sustainability are both measured by so-called constituting 'capitals', each of which are measured by stocks and their indicators. In total 85 indicators have been used.

The original group of 93 elected housing associations for the 2020 bond has been transformed as a result of mergers into a group of 88 elected associations.

**Table S1** Overview of the changes in sustainability scores over 2020-2022 for the groups of elected (n=88) and total (n=281) housing associations

Sustainability Field and capital	Total 2020	Elected 2020	Total 2022	Elected 2022	Total: Difference 2020-2022	Elected: Difference 2020-2022 <sup>1</sup>
Total	48.2	51.6	50.1	53.3	1.9	1.7
Internal	46.8	50.5	50.5	53.9	3.7	3.4
External	49.7	52.8	49.6	52.7	0.0	-0.1

In the reporting period 2020-2022, the elected associations showed an improved total sustainability score that ranged from 51.6 to 53.3. This improvement is due to an improvement of the internal sustainability fields, as the external sustainability field had a small decrease. The internal sustainability score increased with 3.4 percentage points, while the external score decreased with 0.1 percentage point. The internal sustainability score's improvement can be attributed to both the ecological capital and the economical capital. The ecological capital improved with 5.7 percentage points and the economical capital improved with 4.3 percentage points. In the external sustainability field, the socio-cultural capital is the only capital that improved its score, with 1.7 percentage points. The ecological and the economical capital's score decreased.

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<sup>1</sup> The calculated differences can be 0.1 percentage point higher or lower due to rounding differences in the calculation. This is the case for all calculated differences in the report.

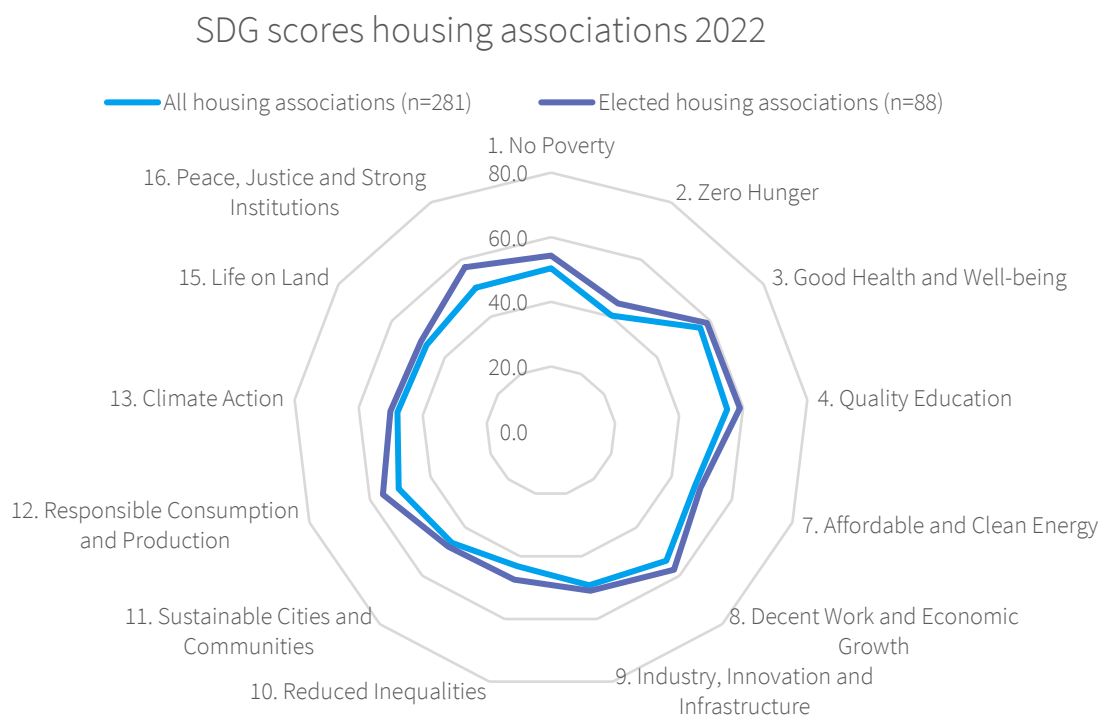
Comparison with the total group of 281 housing associations showed that the the total group made a larger improvement in its sustainability score than the elected group, with an 1.9 percentage points increase in the total score. The external score remained the same and the internal score improved with 3.7 percentage points. Yet, the elected group could maintain its lead.

The ten elected housing associations with the highest improvement over the reporting year are listed in Table S2.

**Table S2** Elected housing associations with the highest sustainability improvement over reporting years 2020-2022

		Housing association	Sustainability score 2020	Sustainability score 2022	Difference
1	17024197	Woningstichting woningbelang	51.8	56.6	4.8
2	41042105	Woningstichting Nijkerk	55.0	58.8	3.8
3	14021204	Woningstichting Vanhier Wonen	55.7	59.4	3.7
4	06032887	Woningstichting Tubbergen	54.2	57.7	3.5
5	06056970	Stichting WBO Wonen	53.2	56.5	3.3
6	22014999	Stichting Woongoed Middelburg	49.8	53.0	3.3
7	22015097	Stichting Zeeuwland	47.9	51.2	3.2
8	05047324	Woonstichting VechtHorst	56.3	59.6	3.2
9	09002855	de Woningstichting	53.0	56.2	3.2
10	17024194	Stichting Goed Wonen Gemert	51.4	54.6	3.2

**Figure S1** SDG scores for the elected (n=88) housing associations compared to the total group (n=281) of housing associations 2022



In this impact report, the progress on the 17 United Nations (UN) Sustainable Development Goals (SDGs) of the 88 elected housing associations was measured as well. As is shown in figure S1, the highest scores for the elected housing associations are found in Goal 4 (Quality education), Goal 3 (Good Health and Well-being) and Goal 8 (Decent work and economic growth). In total, the housing association improved between 2020 and 2022 for 11 of the 13 goals measured.



# Index

1.	Introduction	1
2.	The methodology for assessing sustainability of social housing associations	2
2.1	The framework	2
2.2	Data sources	2
2.3	Elected housing associations	4
3.	Overall performance of housing associations over 2020-2022	5
3.1	Sustainability performance of the elected housing associations over 2020-2022	5
3.2	Differences between the group of elected associations and the total group over 2020-2022	6
3.3	General statistics for the elected housing associations	7
4.	Detailed analysis of the sustainability of elected associations	9
4.1	Differences in internal sustainability	9
4.2	Differences in external sustainability	11
5.	Elected housing associations with the largest improvement or greatest reduction in sustainability score	12
5.1	Association typology and performance differences	12
5.2	Housing associations with the largest improvement over 2020-2022	13
5.3	Housing associations showing greatest fallback over 2020-2022	15
6.	Energy performance results within the group of elected associations	16
6.1	Housing associations showing highest improvement in energy performance between 2020-2022	16
6.2	Housing associations showing the least differences in energy performance between 2020-2022	17
7.	Improvement in achieving the Sustainable Development Goals (SDGs)	19
7.1	Progress of the elected housing associations towards the SDGs	19
7.2	Differences between the elected and the total group of housing associations on the SDGs	21
	Annex A Description of indicators used for this framework	22
	Annex B Sustainability progress of elected housing associations	29
	Annex C Sustainability changes over 2020-2022 of all 281 housing associations	33



# 1. Introduction

In October 2020, BNG Bank issued its fifth Social housing bond, based on a framework report<sup>2</sup> developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank. The 12-year \$ 1 billion social bond is used to finance elected, best in class, social housing associations in the Netherlands.

This second impact report for the 2020 BNG Bank Social housing bond will outline the sustainability framework used to assess the impact in reporting year 2022 and the outcome for the housing associations elected for the 2020 BNG Bank social housing bond.

Yearly impact reports, including this one, assess the following aspects:

1. A comparison of sustainability scores over the assessment period of the group of elected housing associations and a comparison with the performance of the total group of housing associations.
2. An analysis on the level of stocks, and occasionally on the level of indicators, in order to better understand causes of changes in performance.
3. A top-list of elected associations, which have shown the largest improvement in overall score and e.g. energy performance.

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<sup>2</sup> Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework report 2020. Tilburg, Het PON & Telos, Tilburg University.  
<https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/Framework-report-social-housing-associations-Sustainability-Bond-2020.PDF>

## 2. The methodology for assessing sustainability of social housing associations

### 2.1 The framework

The framework for assessing sustainability performance of housing associations is based on measuring the internal sustainability performance of the organization, including its head office and housing units, and the external sustainability performance of the neighborhood of the housing units. A prerequisite to operationalize the external performance is knowledge of the location of the rental units. Location specific data are, however, not easily accessible. Therefore, an approximation of the location specific sustainability characteristics of rental units of housing associations is attended.

The result includes a framework based on 3 internal performance domains (called capitals), including ecological, social and economic aspects of the head office and rental units, and 3 external performance capitals (ecological, social and economic) of the neighborhoods' rental units. The scores of the six capitals are calculated based on 21 themes (called stocks) which are derived from in total 85 indicators. A description of these indicators is given in Annex A.

Due to changes in data availability, and new scientific insights, some adjustments were made in the framework. To keep the data comparable over the reporting years, the adjustments have been implemented in the 2020 and 2021 dataset as well. For a detailed overview of the changes in the dataset, see Annex A.

Internal and external performance are weighed equally as are the capitals within the internal, respectively external, sustainability domain. The framework considers ten classes for associations dependent on e.g. age of the units and size of the association.

### 2.2 Data sources

The data for the impact report on internal sustainability are mainly derived from the Dutch Human Environment and Transport Inspectorate (ILT) in its annual accountability report on social housing associations dVi (The Human Environment and Transport Inspectorate, 2020), The Dutch national statistical office (CBS) and the most recent Aedes benchmark report (2021)<sup>3</sup> on the performance of Dutch housing associations. A more detailed elaboration of data used for external sustainability impact is available in the 2021 framework report<sup>4</sup> from which table 2.1 is taken.

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<sup>3</sup> Aedes, 2021. Aedes Benchmark 2021; Individuele resultaten woningcorporaties.

<sup>4</sup> Paenen, S., Dagevos, J., Verhoeven, L., Bijster, F., & Kroeze, J. (2021). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework report 2021. Tilburg, Het PON & Telos, Tilburg University.

**Table 2.1** Additional data sources for the external indicators used

Capital	Sources
Ecological Capital	Compendium voor de Leefomgeving, Centraal Bureau voor de Statistiek, CBS microdata, Emissieregistratie, Grootschalige Concentratiekaarten Nederland, WoonOnderzoek, RIVM, Risicokaart, KNMI, KRW portaal, Inspectie voor de Leefomgeving, Rioned, NOAA/NGDC, Nationale Databank Flora en Fauna, Rijkswaterstaat klimaatmonitor, lokale bronnen, RVO, ABF Research, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', GGD, Atlas natuurlijk kapitaal
Economic capital	National Statistics (CBS), CBS microdata, Uitvoeringsinstituut Werknemersverzekeringen, LISA, IBIS, OVapi, Compendium voor de Leefomgeving, BAK; PBL, Kamer van Koophandel, CROW, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', eco-movement, Aedes datacentrum
Socio-cultural capital	National Statistics (CBS), CBS microdata, Waarstaatjegemeente.nl, Databank Verkiezingsuitslagen, Verkiezingkaart, Nationale Zorgtoeslag, Kernkaart, DUO, WoON, SWAP, Uitvoeringsinstituut Werknemersverzekeringen, Erfgoed databank, BVI Stuurkubus, Kinderen in tel; VerweyJonker instituut, Inspectie voor het Onderwijs, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', Aedes datacentrum, Rijkswaterstaat (Water, Verkeer en Leefomgeving)

Most of the external sustainability data has been collected on the level of the neighborhoods, as described in the elaborated framework report of 2021. After that, the data was recalculated and attributed to the housing associations via a model developed by Het PON & Telos. More detailed information about this model can be found in the elaborated framework reports.

### 2.3 Elected housing associations

On the basis of the 2020 Framework report on sustainable housing associations, a group of 93 associations was elected from a total group of 304 associations. This number of housing associations can however change over time due to mergers between housing associations, bankruptcies and emerging new housing associations. Between 2020 and 2021 the total number of housing associations decreased from 304 to 288, and in 2022 there are 281 housing associations in the dataset. Consequently, the number of elected housing associations decreased from 93 to 88 due to the following circumstances:

- 'Charlotte Elisabeth van Beuningen Stichting' (L1501) was taken over by 'Stichting Woonwijze' (elected), therefore 'Stichting Woonwijze' remains in the list of elected housing associations.
- 'Stichting Vallei Wonen' (L1543) has been taken over by 'Stichting Omnia Wonen' (not elected). This means that 'Stichting Vallei Wonen' is removed from the list of elected housing associations.
- 'Noordwijkse Woningstichting' (L2092) and 'Woonstichting Vooruitgang' (L0333) were both taken over by 'Woonstichting Stek' (elected). 'Woonstichting Stek' remains in the elected group.
- 'Stichting Wonen Zuidwest Friesland' (L0676) was taken over by 'Stichting Lyaemer Wonen' (elected). Therefore, 'Stichting Lyaemer' can still be found in the elected group.

## 3. Overall performance of housing associations over 2020–2022

### 3.1 Sustainability performance of the elected housing associations over 2020–2022

Table 3.1 gives an overview of the general outcome over the past year. Values express the goal achievement towards the quantified sustainability goal for a certain aspect. The table presents the differences at the level of the total sustainability scores, the internal and external sustainability scores and the more detailed capital scores.

The group of 88 elected associations showed an improved total score in the reporting period 2020–2022 from 51.6 to 53.3.

A closer look at the more detailed data indicates that the improvement can be traced back mainly to the internal sustainability field. The internal score improved by 3.4 percentage points for the elected associations, while the external score decreased with 0.1 percentage points. Within the internal sustainability field, the ecological sustainability field improved with 5.7 percentage points and the economic sustainability field improved with 4.3 percentage points. The socio-cultural field made the smallest improvements; the score only improved with 0.2 percentage points.

The overall score for the external sustainability field decreased with 0.1 percentage points. Both the ecological and the economical sustainability scores decreased (with 1.1 and 0.9 percentage points) for the elected group. The socio-cultural capital showed an increase of 1.7 percentage points. A more in depth analysis will be executed in chapter 4. The elected group stays ahead of the total group and thus making progress in better achieving the sustainability goals.

**Table 3.1** Overview of the differences in sustainability performance (% of achieving sustainability goals) of 88 elected housing associations over 2020-2022 compared with the total group (n=281)

Field and capital	Total 2020	Elected 2020	Total 2021	Elected 2021	Total 2022	Elected 2022	Total: Difference 2020-2022	Elected: Difference 2020-2022
<b>Total</b>	48.2	51.6	49.0	52.2	50.1	53.3	1.9	1.7
<b>Internal</b>	46.8	50.5	48.4	51.9	50.5	53.9	3.7	3.4
- Ecological	44.3	46.8	47.0	49.8	49.5	52.4	5.2	5.7
- Socio-cultural	48.7	53.1	49.2	53.0	49.6	53.3	1.0	0.2
- Economic	47.5	51.6	49.0	52.8	52.5	55.9	5.0	4.3
<b>External</b>	49.7	52.8	49.5	52.6	49.6	52.7	0.0	-0.1
- Ecological	47.6	50.8	47.4	49.6	47.5	49.7	-0.1	-1.1
- Socio-cultural	53.2	56.1	54.8	57.9	54.8	57.8	1.6	1.7
- Economic	47.4	51.4	46.4	50.2	46.6	50.5	-0.8	-0.9

### 3.2 Differences between the group of elected associations and the total group over 2020-2022

Not only the elected group of housing associations improved their score over the last year. The total group of associations improved their score with 1.9 percentage points, while the elected group improved with 1.7 percentage points. The difference between the two groups thus became smaller. The difference used to be 3.4 percentage points, where it is now 3.2 percentage points.

Further research into the underlying concept of the sustainability scores shows that the elected housing associations still have higher scores than the other associations on all capitals. However, the difference between the two groups of housing associations became smaller. Looking at the external sustainability field, ecological capital did not improve for both of the groups of housing associations. Even so, the elected group outperforms the total group on the ecological capital. The score for the socio-cultural capital improved a bit more for the elected group of housing associations than for the total group of housing associations.

All three capitals within the internal sustainability field improved. The biggest improvements are made within the ecological capital, followed by the economical capital. Both groups of housing associations improved, but the elected group still outperforms the total group.

### 3.3 General statistics for the elected housing associations

From a general perspective, differences between the elected group of associations and the total group can also be compared. In table 3.2 a summary is given of the number of new housing units, the number of new tenants and the total numbers of dwellings in the period 2020-2021 for both groups of housing associations.

**Table 3.2** General statistics of the 88 elected housing associations and the total group of associations (n=288) over 2020-2021

	Total 2020	Total 2021	Total : difference 2020-2021	Total: 2020-2021 (%)
New houses developed	14,280	15,827	1,547	11
Allocations of new tenants	194,331	188,907	-5,424	-3
Dwellings	2,329,646	2,339,682	10,036	0

	Elected 2020	Elected 2021	Elected: difference 2020-2021	Elected: 2020-2021 (%)
New houses developed	4,959	5,012	53	1
Allocations of new tenants	54,294	52,512	-1,782	-3
Dwellings	650,456	654,540	4,084	1

Table 3.2 shows that over the past year, the elected group realized 5,012 new housing units, compared to 15,827 for the total group. The elected associations allocated 52,512 new tenants. The elected group had 654,540 dwellings, while the total group had 2,339,682 dwellings the past year.

**Figure 3.1** Percentage of new houses developed

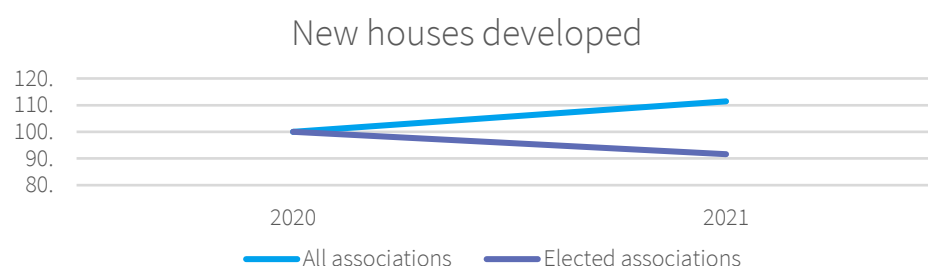




Figure 3.2 Percentage of new tenants

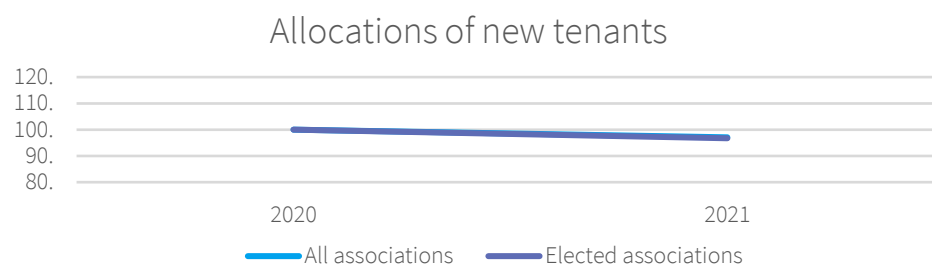


Figure 3.3 Percentage growth in amount of dwellings

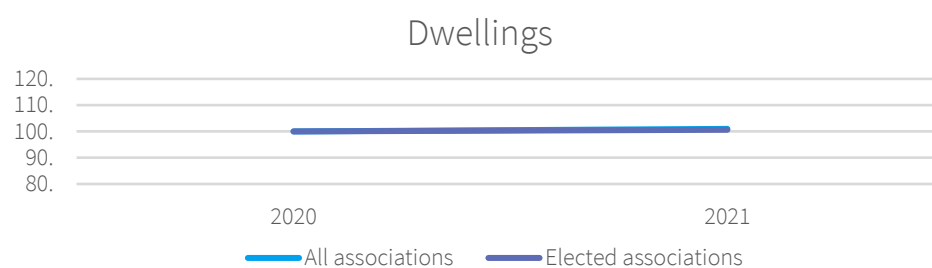


Figure 3.1 shows that the elected group of housing associations have a lower percentage of new houses developed than the total group of housing associations. Figure 3.2 and 3.3 show that in 2021 the total number of allocations of new tenants and the number of dwellings is similar for both the elected group of housing associations as the total groups of housing associations.

## 4. Detailed analysis of the sustainability of elected associations

This chapter discusses in more detail the causes of the differences in sustainability scores identified in chapter 3.

### 4.1 Differences in internal sustainability

As shown, the internal sustainability improved from 2020-2022 with 3.4 percentage points for the elected associations and with 3.7 percentage points for the total group. The elected housing associations scores 3.4 percentage points higher on internal sustainability than the total group, while it was 3.7 percentage points in 2020. More details are shown in table 4.1.

The table shows quite substantial progress for some of the stocks. The 'Energy' stock made the biggest improvements, with 9.2 percentage points for both the elected and the total group. The pressure on housing associations from the UN Paris Agreement on Climate and the UN Sustainable Development Goals, as well as the Dutch national policies to take climate action is starting to pay off. Since 2016, the Energy-Index has improved quite a lot as the housing associations that are members of Aedes share the ambition to have energy label B on average in 2021.<sup>5</sup> Above that, the same Aedes-benchmark report shows that the amount of investments on energy improvements have increased.

The stock 'Physical and economic accessibility' had a decrease of 3.1 percentage points for the elected group. This might be due to the shortage on the housing market. Houses from housing associations are often not available and the waiting lists are long, which makes it hard for people to find a suitable place to live in, within their income limits.<sup>6</sup> The stock 'Loss of revenue' increased as well, both for the elected group and the total group.

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<sup>5</sup> Aedes (2020). Meer tevreden huurders ondanks moeilijke tijden. Rapportage Aedes-benchmark 2020. <https://benchmark2020.aedes.nl/>

<sup>6</sup> Ministerie van Binnenlandse Zaken en Koninkrijksrelaties (2021). Staat van de Woningmarkt – Jaarrapportage 2021. <https://www.woningmarktbeleid.nl/documenten/publicaties/2021/07/05/staat-van-de-woningmarkt-jaarrapportage-2021>

**Table 4.1** Detailed differences at theme level over reporting years 2020-2022 for the group of elected associations and the total group

Sustainability Field, and Theme	Total 2020	Elected 2020	Total 2022	Elected 2022	Total: Difference 2020-2022	Elected: Difference 2020-2022
<b>Total score</b>	48.2	51.6	50.1	53.3	1.9	1.7
<b>Internal</b>	46.8	50.5	50.5	53.9	3.7	3.4
- Energy	39.4	40.8	48.6	50.0	9.2	9.2
- Resources and Waste	49.1	52.8	50.4	54.8	1.3	2.1
- Physical and economic accessibility	45.1	47.3	42.7	44.2	-2.4	-3.1
- Living quality	42.7	44.8	48.1	50.0	5.5	5.2
- Safety and Security	45.8	53.2	51.9	58.5	6.1	5.3
- Residential satisfaction	53.9	61.1	56.9	63.3	3.0	2.2
- Corporational valuation	52.6	54.5	59.0	60.2	6.5	5.8
- Future Constancy	44.1	47.0	46.7	48.9	2.5	1.9
- Loss of revenue	52.9	59.1	50.8	55.5	-2.1	-3.6
<b>External</b>	49.7	52.8	49.6	52.7	0.0	-0.1
- Air	50.6	52.7	53.8	55.9	3.2	3.2
- Annoyance and Emergencies	49.9	53.8	44.1	47.4	-5.8	-6.4
- Nature and Landscape	44.7	45.8	44.8	45.8	0.0	0.0
- Social Participation	46.2	51.2	42.1	46.2	-4.1	-5.0
- Economic Participation	41.7	45.9	43.2	47.5	1.5	1.5
- Arts and Culture	54.2	57.1	54.6	57.7	0.4	0.6
- Health	49.8	53.3	51.1	54.4	1.3	1.1
- Residential Environment	58.8	60.2	58.9	60.1	0.1	-0.1
- Education	53.5	57.4	55.1	59.0	1.6	1.5
- Labor	58.5	62.4	58.7	62.6	0.2	0.2
- Competitiveness	49.9	53.3	53.3	56.5	3.3	3.3
- Infrastructure and Accessibility	48.8	50.2	52.1	54.5	3.3	4.2

Although the total group has had higher improvements or smaller decreases in sustainability scores for some of the stocks in the internal sustainability field, the elected group still outperforms the total group on every aspect of the internal sustainability score as shown in table 4.1.

## 4.2 Differences in external sustainability

The external sustainability has been included in the analysis as social housing associations have a certain degree of influence on, and responsibility for, the quality of the neighborhood of their property. The direct influence by specific investments has however been limited by recent national policy decisions, but indirectly this influence still remains considerable. The impact analysis, as represented in table 4.1, indicates that in both groups the external sustainability score showed no improvement. The score for the total group of housing associations stayed equal to the score for 2020, and the score for the elected group of housing associations decreased with 0.1 percentage points.

A closer look at the stocks show that some of the stocks did make some improvements. The score for 'Air' increased with 3.2 percentage points and the score for 'Infrastructure and accessibility' increased with 4.2 percentage points for the elected group. It is possible that the national policies to tackle climate change are showing an effect on the stock 'Air'. Public transport is slowly starting to get back to its timetable from before the COVID-19 crisis, improving accessibility to bus stations for example.

The stocks 'Annoyance and emergencies' and 'Social participation' decreased in the past year. The decrease in 'Annoyance and emergencies' is bigger for the elected group (6.4 percentage points) than for the total group (5.8 percentage points). The elected group does still score better on this stock. This also applies to the stock 'Social participation'. The elected group's score decreased with 5.0 percentage points and the total group's score decreased with 4.1 percentage points. Although, the elected group still has a higher score on this stock.

## 5. Elected housing associations with the largest improvement or greatest reduction in sustainability score

This chapter will look into specific performance aspects of the associations in the elected group. Firstly, the impact of association typology on performance differences will be discussed. Subsequently, the largest improvements or the greatest reductions of the elected housing associations will be presented.

### 5.1 Association typology and performance differences

From the beginning, the framework<sup>7</sup> for the BNG Bank social housing bonds has discussed 10 types of housing association and their performance differences. Based on the impact data collected, differences for these 10 types of associations are presented in Table 5.1.

All types of housing associations showed improvement in their sustainability score over the period 2020-2022. The associations with new property and medium-sized associations showed the highest increase in sustainability score over 2020-2022, both having increased their sustainability score with 1.8 percentage points. On average, the small-sized associations have the highest sustainability score in 2022, followed by the associations with the newest property. The lowest score can be found in the group of associations with one-family dwellings and associations with high-rise buildings.

The overall impression is that the sector is improving its sustainability performance for all types of associations.

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<sup>7</sup> B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond, Assessment from an integrated ecological, social, economic and governance point of view, Telos Report no. 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

**Table 5.1** Impact of association typology on sustainability performance differences

Typology	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
Small	53.1	54.8	1.7
Medium	51.3	53.0	1.8
Large	51.8	53.3	1.5
X-Large	50.5	52.1	1.6
One-family dwellings	51.6	53.2	1.6
High-rise buildings	51.3	52.3	1.0
Oldest property	50.8	52.3	1.4
Old property	50.9	52.6	1.7
New property	51.4	53.2	1.8
Newest property	52.4	54.0	1.6

\* difference of this typology deviates significantly ( $p < 0.05$ ) with the average difference of all elected associations

## 5.2 Housing associations with the largest improvement over 2020-2022

Table 5.2 lists the 10 associations that improved most over 2020-2022. ‘Woningstichting Woningbelang’ showed the biggest increase in their sustainability score, with 4.8 percentage points. One of their core activities is to help people who do not have the ability to find an appropriate home on their own (due to financial, physical, psychological or social causes). They are making their dwellings energy efficient and are working on CO2 neutral dwellings.<sup>8</sup> ‘Woningstichting Nijkerk’ is showing the second biggest improvement with 3.8 percentage points. Their 2018-2022 business plan describes that they are working towards making their houses more sustainable, but not on the costs of the health and comfort of this residents.<sup>9</sup>

<sup>8</sup> Jaarstukken Woningbelang 2020: <https://www.woningbelang.nl/over-woningbelang/publicaties>

<sup>9</sup> <https://www.wsn.nl/media/1157/ondernemingsplan-2018-2022-wsn.pdf>

**Table 5.2** Ten elected associations showing largest sustainability improvement over 2020-2022

		Housing association	Sustainability score 2020	Sustainability score 2022	Difference
1	17024197	Woningstichting Woningbelang	51.8	56.6	4.8
2	41042105	Woningstichting Nijkerk	55.0	58.8	3.8
3	14021204	Woningstichting Vanhier Wonen	55.7	59.4	3.7
4	06032887	Woningstichting Tubbergen	54.2	57.7	3.5
5	06056970	Stichting WBO Wonen	53.2	56.5	3.3
6	22014999	Stichting Woongoed Middelburg	49.8	53.0	3.3
7	22015097	Stichting Zeeuwland	47.9	51.2	3.2
8	05047324	Woonstichting VechtHorst	56.3	59.6	3.2
9	09002855	De Woningstichting	53.0	56.2	3.2
10	17024194	Stichting Goed Wonen Gemert	51.4	54.6	3.2

**Figure 5.1** New dwellings with solar panels that are gas free from Woningstichting Woningbelang<sup>10</sup>



<sup>10</sup> <https://www.woningbelang.nl/ik-zoek-een-woning/nieuwbouw/opgeleverd/molensteen-lannervalk>



### 5.3 Housing associations showing greatest fallback over 2020-2022

Most of the elected housing associations were able to improve their sustainability score, only 8 out of the 88 elected housing associations did not improve their score. Table 5.3 shows the bottom 10 performing elected housing associations over the past two years. 'Stichting Woonpalet Zeewolde' shows the biggest decrease in sustainability score, with a decrease of 1.4 percentage points. 'Woningstichting De Volmacht' and 'Heuvelrug Wonen' also show a decrease of 0.9 and 0.8 percentage points.

**Table 5.3** Elected housing associations with the lowest improvement in sustainability performance over 2020-2022

		Housing association	Sustainability score 2020	Sustainability score 2022	Difference
1	41022121	Stichting Woonpalet Zeewolde	51.7	50.3	-1.4
2	04034340	Woningstichting De Volmacht	50.8	49.9	-0.9
3	30086686	Heuvelrug Wonen	55.6	54.7	-0.8
4	09070389	Stichting Idealis	58.8	58.2	-0.6
5	16024825	Woonstichting JOOST	50.0	49.4	-0.5
6	12012267	Stichting Destion	51.6	51.2	-0.4
7	37030590	Woonstichting Langedijk	52.6	52.4	-0.3
8	18114807	Stichting Bazalt Wonen	53.5	53.4	-0.1
9	30038949	Woningbouwvereniging Maarn	53.7	53.9	0.2
10	10022513	WOONstichting Gendt	55.3	55.5	0.2

A more general overview of the differences in performance over 2020-2022 for the whole group of elected associations is given in Annex B. In Annex C sustainability changes over 2020-2022 for all 288 housing associations are given.

## 6. Energy performance results within the group of elected associations

As the energy transition is currently at the forefront of (inter)national sustainability policies, this impact report will focus in particular on the indicators of relevance for the total energy score: electricity consumption, gas consumption, energy label of the rental unit, CO2 emissions of energy usage, energy improvements and the availability of solar power surface.

### 6.1 Housing associations showing highest improvement in energy performance between 2020–2022

Table 6.1 shows the 10 best performing housing associations for ‘Energy’. In general a shift towards less electricity and gas usage is dominant. For energy improvements, the score can vary largely from year to year, as this is often realized in large projects.

Looking at the individual associations, the improvements of ‘Woningstichting Cothen’ and ‘Woningstichting Naarden’ stand out in particular, with energy scores of 24.0 and 20.4. Both housing associations invested a lot in energy improvements. For example, ‘Woningstichting Cothen’ has renovated 11 houses in Cothen in 2019, to make them more energy efficient.<sup>11</sup> One of the goals of ‘Woningstichting Naarden’ was to make sure that their houses have an energy label B on average.<sup>12</sup>

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<sup>11</sup> <https://www.wscoghen.nl/nieuws/08-04-2019-persbericht/>

<sup>12</sup> <https://woningstichtingnaarden.nl/wp-content/uploads/2020/08/Beleidsplan-WSN-2019-2022.pdf>

**Table 6.1** Ten elected housing associations with the highest energy performance improvements over 2020-2022

		Elected Association	Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2020-2022	Difference 2020-2022	Difference 2020-2022	Difference 2020-2022	Difference 2020-2022	Difference 2020-2022	Difference 2020-2022
1	32023314	Woningstichting Naarden	26.3	16.7	13.9	23.9	0	63.4	24.0
2	30040154	Woningbouwstichting Cothen	0.5	14.6	13.5	1.3	*	71.9	20.4
3	08012356	Stichting Uwoon	16	16.2	20.7	18.5	6.8	25.9	17.4
4	30038949	Woningbouwvereniging Maarn	11.5	12.3	12.5	1.2	1.7	59.7	16.5
5	41055121	Stichting SSHN	10.4	19.6	15.2	19.9	*	15.5	15.7
6	17024197	Woningstichting Woningbelang	1.3	17.6	21.3	9.7	4.7	38.4	15.5
7	41188040	Woningstichting Leusden	14.9	13.6	17.9	7.8	*	19.6	14.8
8	06056970	Stichting WBO Wonen	33.6	25.3	15.9	-1.8	11.3	0	14.1
9	30038986	Veenendaalse Woningstichting	1	20.5	11.2	6.5	7.2	33.6	13.3
10	28023118	Stichting Rijnhart Wonen	14.3	11	10.6	5.3	5.7	30	12.8

\* no data available

## 6.2 Housing associations showing the least differences in energy performance between 2020-2022

Finally, an overview of the 10 least improving elected housing associations on energy score is given in Table 6.2.

As table 6.2 indicates, one association is showing a decline in its total energy score. The score of 'Woonstichting Langedijk' decreased with 0.1 percentage point. Besides, its score for energy consumption decreased with 35.1 percentage points and the score for energy improvements with 11.6 percentage points.

**Table 6.2** Ten elected housing associations with the lowest energy performance differences over 2020-2022

		Elected Association	Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Difference 2020-2022
			Difference 2020-2022	Difference 2020-2022	Difference 2020-2022	Difference 2020-2022	Difference 2020-2022	Difference 2020-2022	Difference 2020-2022
1	37030590	Woonstichting Langedijk	-35.1	20.5	15	1.7	8.9	-11.6	-0.1
2	09070389	Stichting Idealis	-15.4	19	10.8	6.1	*	-13	0.1
3	41042105	Woningstichting Nijkerk	-1.5	18.4	18.6	6.4	5.4	-28.5	3.1
4	39049354	Chr. Woonstichting Patrimonium	0.8	17.5	17.1	2.1	*	-20.9	3.3
5	41215563	Woonstichting Lieven De Key	0.2	13.5	5.8	-9.9	7.3	5.2	3.7
6	30038910	J.W. van Dijk	0.8	12.9	11.6	0.7	9.3	-12.8	3.8
7	14614646	Stichting Krijtland Wonen	11.5	14.7	11.6	-0.1	7.4	-19.4	4.3
8	09002855	de Woningstichting	-15.4	19	10.8	5.7	7.5	0	4.6
9	18114807	Stichting Woonlinie	0.5	14.2	15.8	12.4	6.5	-21.1	4.7
10	30039004	Provides	0.5	10.9	10.4	18.6	4.6	-16.3	4.8

\* no data available

## 7. Improvement in achieving the Sustainable Development Goals (SDGs)

In the 2018 framework report, a method was introduced to measure the achievement of the 2015 UN Sustainable Development Goals (SDGs). Showing the impacts of societal activities in terms of their contribution to the SDGs, is recently becoming a must for many organizations and particularly for banks and pension funds. These have been active since 2015 to develop a so-called 'taxonomy on Sustainable Development Investments (SDIs)' that translates the SDGs into investable opportunities from the perspective of Asset Owners.<sup>13</sup>

An elaborated description of the methodology used to calculate the SDG scores can be found in the framework report 2021.<sup>14</sup> In essence it is based on aggregating elements of the sustainability scores in a way consistent with the definitions of the SDGs.

### 7.1 Progress of the elected housing associations towards the SDGs

Table 7.1 shows the general outcome of the SDGs scores for the elected and the total group of housing associations. The highest scores are found for Goal 3 (Good Health and Well-being), Goal 4 (Quality Education), Goal 8 (Decent Work and Economic Growth) and Goal 16 (Peace, Justice and Strong Institutions). The Goals with the lowest scores are Goal 10 (Reduced Inequalities), Goal 2 (Zero Hunger), Goal 7 (Affordable and Clean Energy) and Goal 15 (Life on Land). It indicates that housing associations still have a major challenge to improve their contribution to these goals.

Comparison over the years 2020 and 2022, as shown in table 7.1 shows that the performance of eleven goals improved. Especially for Goal 7 (Affordable and Clean Energy) the score improved strongly, with 8.6 percentage points for the elected group. This was one of the lowest performing goals in 2020, so the improvement is welcome. The same is the case for Goal 9 (Industry, Innovation and Infrastructure) which improved with 4.9 percentage points for the elected group. The score for Goal 15 (Life on Land) did not change between 2020 and 2022. The score for Goal 2 (Zero Hunger) decreased with 7.9 percentage points for the elected group and 7.7 percentage points for the total group of housing associations. The sustainability score for this goal is already quite low, so this is an alarming sign.

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<sup>13</sup> [https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance\\_en](https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance_en)

<sup>14</sup> Paenen, S., Dagevos, J., Verhoeven, L., Bijster, F., & Kroeze, J. (2021). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework report 2021. Tilburg, Het PON & Telos, Tilburg University.

**Table 7.1** SDG scores for elected (n=88) and all (n=281) housing associations 2020-2022

SDG measured	Total 2020	Elected 2020	Total 2022	Elected 2022	Total: Difference 2020-2022	Elected: Difference 2020-2022
1. No Poverty	49.6	53.6	50.4	54.3	0.8	0.7
2. Zero Hunger	48.0	52.5	40.3	44.6	-7.7	-7.9
3. Good Health and Well-being	52.2	54.8	56.2	58.8	4.0	4.0
4. Quality Education	53.5	57.4	55.0	59.0	1.6	1.5
5. Gender Equality						
6. Clean Water and Sanitation						
7. Affordable and Clean Energy	39.5	41.0	47.8	49.6	8.2	8.6
8. Decent Work and Economic Growth	52.5	56.2	53.8	57.5	1.4	1.2
9. Industry, Innovation and Infrastructure	45.0	46.1	49.3	51.0	4.3	4.9
10. Reduced Inequalities	41.7	45.9	43.2	47.5	1.4	1.5
11. Sustainable Cities and Communities	45.3	46.7	46.3	48.0	1.0	1.3
12. Responsible Consumption and Production	49.7	53.9	50.5	55.7	0.8	1.8
13. Climate Action	46.3	48.3	47.9	50.1	1.6	1.8
14. Life below Water						
15. Life on Land	46.9	48.9	46.9	48.9	0.0	0.0
16. Peace, Justice and Strong Institutions	45.4	53.4	50.1	57.3	4.6	3.9
17. Partnerships for the Goals						

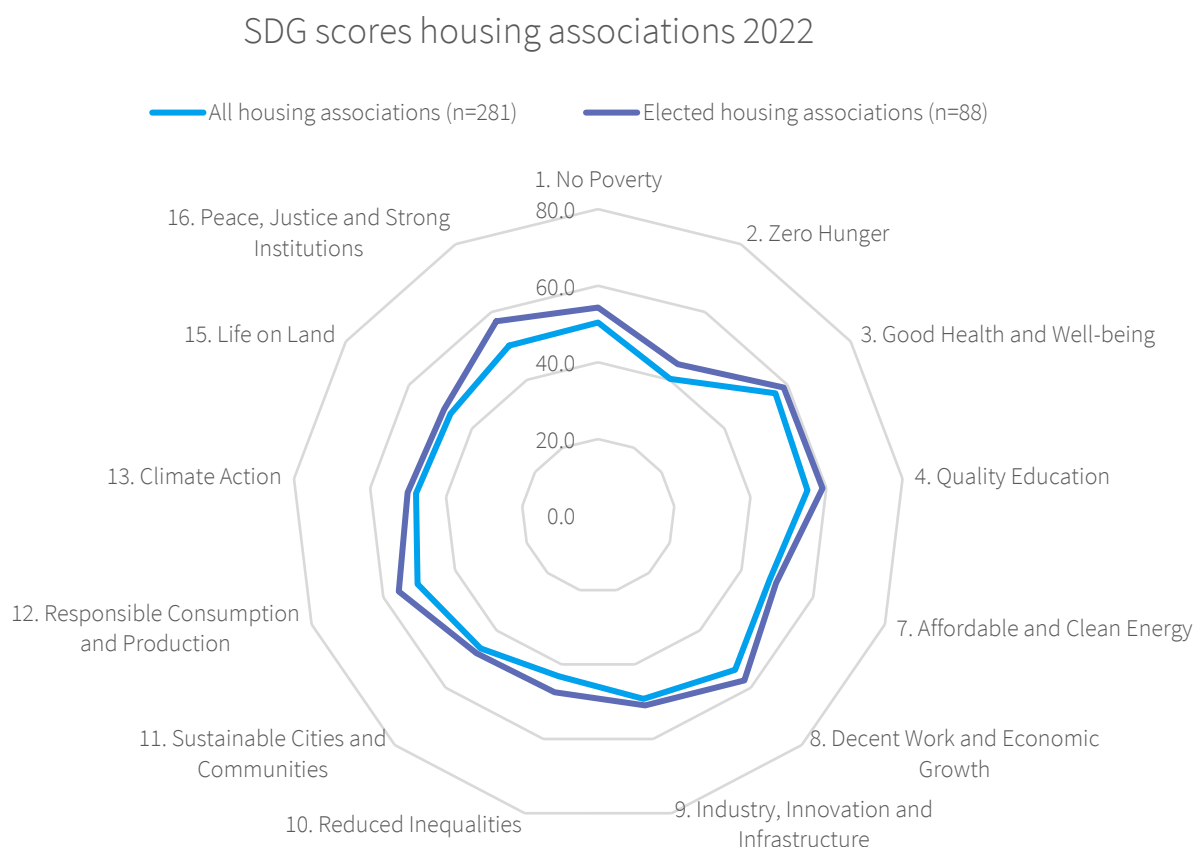
As shown in table 7.1, 4 out of the 17 SDGs could not be measured because of lack of data, or because they are not relevant for housing associations. These are goal 5 (Gender Equality), goal 6 (Clean Water and Sanitation), goal 14 (Life Below Water) and goal 17 (Partnerships for the Goals). Housing associations have no direct impact on marine life (goal 14) and Partnerships for the Goals (goal 17). So the 13 SDGs that are covered seem to be quite representative for the purpose of monitoring SDGs impact for housing associations and its progress in time.

## 7.2 Differences between the elected and the total group of housing associations on the SDGs

The performance of the group of elected housing associations deviates for some goals from the total group of housing associations as shown in figure 7.1. The elected associations outperform the total group for all the sustainability goals. For some goals the differences are bigger than for other goals. Overall, the elected group improved more strongly than the elected group. The total group improved their score on the same goals as the elected group of housing associations.

More information about the method of analyses on the SDGs can be found in the 2021 framework report for social housing associations.<sup>15</sup>

**Figure 7.1** SDG scores for elected (n=88) and all (n=281) housing associations 2020-2022



<sup>15</sup> Paenen, S., Dagevos, J., Verhoeven, L., Bijster, F., & Kroeze, J. (2021). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework report 2021. Tilburg, Het PON & Telos, Tilburg University.



## Annex A Description of indicators used for this framework

### Adjustments in indicator set

Adjustments in the dataset and framework can occur on a yearly basis. Changes in data availability, new scientific insights and changing policies are examples of reasons to reconsider or adjust the framework. Because the datasets should be comparable over the different reporting years, adjustments are reconstructed for the previous years.

Within the dataset used for this report, three different kinds of changes were implemented. Some indicators have been added, some have been deleted from the analysis and some have been changed in definition. An overview of the adjustments is described in the next paragraphs.

### Changed indicators

- The data previously used for distance to green space is no longer being updated. Current available data on green space says something about the percentage of public green space in a district.
- The indicator risky behavior is split into the indicators alcohol use, smoking and obesity
- The indicator stress is added to the dataset

An overview of all the capitals, stocks and indicators can be found in the next table.

## Indicators used in the External sustainability performance

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Ecology	Air	Particular matter emissions	Total particulate matter emissions in kg from consumers. traffic/transport and services per inhabitant	kg/inhabitant	District
Ecology	Air	NOx Emissions	Total nitrogen emissions in kg from consumers. traffic/transport and services per inhabitant	kg/inhabitant	District
Ecology	Air	CO2 Emissions	Total CO2 emissions in kg from consumers. traffic/transport and services per inhabitant	kg/inhabitant	District
Ecology	Air	Concentration Particular Matter	The average yearly concentration of particulate matter in the air in µg/m3	µg/m3	District
Ecology	Air	Concentration NOx	The average yearly concentration of nitrogen in the air in µg/m3	µg/m3	District
Ecology	Annoyance and Emergencies	Light Intensity	Yearly emission of artificial light	nanoWatts/cm2 /sr	Neighborhood
Ecology	Annoyance and Emergencies	Urban heat islands	Yearly average temperature difference that occurs due to urban heat island effects	degrees celcius	Neighborhood
Ecology	Annoyance and Emergencies	Floods	Number of probable victims per inhabitant in case of a flood with a medium chance	Number of probable victims per inhabitant	Municipality
Ecology	Annoyance and Emergencies	Noise Intensity	Average background noise intensity	% land area with > 55 decibel	Neighborhood
Ecology	Annoyance and Emergencies	Industrial risk	Average distance to a location with an industrial risk	meter	Neighborhood
Ecology	Annoyance and Emergencies	Noise disturbance neighbors	Percentage of residents experiencing excessive noise disturbance from neighbors	%	Neighborhood
Ecology	Energy	Solar Energy	Average installed capacity of solar (PV) panels per address (kW peak)	Installed capacity/dwelling	Neighborhood
Ecology	Energy	Gas Consumption Rental Houses	Average Gas Consumption of Rental Houses	m3	Neighborhood
Ecology	Energy	Electricity Consumption Rental Houses	Average electricity consumption of rental houses	kWh/dwelling	Neighborhood
Ecology	Nature and Landscape	Biodiversity	The total number of observed species in the area in a 10 year period	species/km2	District
Ecology	Nature and Landscape	Distance to Recreational Water	The average distance of inhabitants to any form of recreational water	km	Municipality
Ecology	Nature and Landscape	Surface green space	The surface of green space	%	District

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Ecology	Nature and Landscape	Natural appearance	Perceived green spaces in urban environments	score	Neighborhood
Economic	Compatitiveness	Rate higher educated people	The total share of highly educated people	%	Neighborhood
Economic	Compatitiveness	Gross Regional Product per Capita	The total regional production divided by the number of inhabitants resulting in a regional version of gross domestic product (GDP)	Euro	Municipality
Economic	Compatitiveness	Vacant Retail Space	The share vacant retail space	%	Municipality
Economic	Infrastructure and Accessibility	Access to bus, metro or train	Average distance per inhabitant to a bus stop, metrostation or tram station	meter	Neighborhood
Economic	Infrastructure and Accessibility	Access to Train Station	Average distance per inhabitant to the closest train station with a connection to the domestic railway network.	km	Neighborhood
Economic	Infrastructure and Accessibility	Access to Main Roads	Average distance per inhabitant to the closest main road access point.	km	Neighborhood
Economic	Labor	Active Labor force	The share of people in the population (15-75 years old) that are active in the labor force	%	Neighborhood
Economic	Labor	Unemployment rate	percentage of unemployed people in the potential labor force	%	Municipality
Socio-cultural	Arts and Culture	Performing Arts & Cinema's	Average distance per inhabitant to for instance a theater or cinema.	km	Neighborhood
Socio-cultural	Arts and Culture	Distance to museums	Average distance per inhabitant to a museum.	km	Neighborhood
Socio-cultural	Economic Participation	Social Welfare Benefits	The share of the potential labor force that receives social assistance in the form of social welfare benefits.	%	Neighborhood
Socio-cultural	Economic Participation	Poor Households	The share of households with a household income below 101% of the social minimum	%	Neighborhood
Socio-cultural	Economic Participation	Financial reserves households	The share of households in possession of financial assets of 5.000 Euro or more (excluding real estate dept.)	%	Neighborhood
Socio-cultural	Social Participation	Turnout Municipal Elections	The turnout in the last municipal elections (2018)	%	Municipality
Socio-cultural	Social Participation	Volunteer work	The share of people that was enrolled in any form of volunteering in the past 12 months	%	Neighborhood
Socio-cultural	Social Participation	Informal Caregiving	The share of people that was enrolled in any form of informal care giving in the past 12 months	%	Neighborhood
Socio-cultural	Education	Early leavers education	The share of people that leaves the education circuit without a diploma	%	Municipality

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Socio-cultural	Education	Education Level	The total share of lower educated people	%	Neighborhood
Socio-cultural	Education	Distance to Secondary Education	Average distance per inhabitant to the closest school for secondary education	km	Neighborhood
Socio-cultural	Education	Distance to Elementary School	Average distance per inhabitant to the closest elementary school.	km	Neighborhood
Socio-cultural	Health	Alcohol	The share of the inhabitants that show risky behavior (drinkers)	%	Neighborhood
Socio-cultural	Health	Smoking	The share of the inhabitants that show risky behavior (heavy smokers)	%	Neighborhood
Socio-cultural	Health	Stress	The share of the inhabitants that experiences stress	%	Neighborhood
Socio-cultural	Health	Obesity	The share of inhabitants with obesity	%	Neighborhood
Socio-cultural	Health	Perceived health	The share of inhabitants that assesses their own health as 'good' or 'very good'	%	Neighborhood
Socio-cultural	Health	Life expectancy at Birth	Life expectancy at birth	Year	Municipality
Socio-cultural	Health	Insufficient Exercise	Share of the inhabitants that does not meet the requirements of sufficient physical activity	%	Neighborhood
Socio-cultural	Health	Distance to General Practitioner	Average distance per inhabitant to a general practitioner.	km	Neighborhood
Socio-cultural	Health	Mental health care costs	Average mental health care costs per inhabitant	Euro	Neighborhood
Socio-cultural	Health	Medicine use	Average number of different medicines in use per drug user	Number	Neighborhood
Socio-cultural	Residential Environment	Satisfaction with Living Environment	The share of inhabitants that is satisfied with the living environment	%	Municipality
Socio-cultural	Residential Environment	Distance to Daily Goods and Services	Average distance per inhabitant to shops who provide daily goods and services.	km	Neighborhood
Socio-cultural	Residential Environment	Distance to accommodation or food facility	Average distance per inhabitant to catering facilities like restaurants or bars.	km	Neighborhood
Socio-cultural	Residential Environment	Distance to recreational facilities	Average distance per household to recreational facilities	km	Neighborhood

Indicators used in the Internal sustainability performance

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Ecology	Energy	Energy improvements	Total costs of residential improvements per rental unit (energy measures and accessibility for elderly people)	€/rental unit	Housing association
Ecology	Energy	Energy label index	This indicator represents the % of housing units of an association with a certain energy label. Based on scores attributed to the labels (AAA=0.505. AA=0.705. A=1.005. B=1.305. C=1.605. D=1.955. E=2.255. F=2.555. G=2.7.) The weighted average score of all housing units of the association is calculated.	index	Housing association
Ecology	Energy	CO2 emission of energy usage	Average co2 emission of the energy used for heating the dwellings. (gas-consumption and external heat supply)	kg/m2/year	Housing association
Ecology	Resources and Waste	Percentage of separated fine household waste	Percentage of separated fine household waste	%	Municipality
Ecology	Resources and Waste	Total fine household waste	Total amount of fine household waste produced in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Percentage of separated bulky household waste	Percentage of separated bulky household waste	%	Municipality
Ecology	Resources and Waste	Total bulky household waste	Total amount of bulky household waste produced in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Total household waste	Total amount of household waste produced in kg per inhabitant	kg/inhabitant	Municipality
Economic	Corporational valuation	Loan to value	The ratio of the long term debts and the standardized association exploitation value.	€	Housing association
Economic	Corporational valuation	Standardized corporation value per rental unit	standardized association exploitation value per rental unit	€	Housing association
Economic	Corporational valuation	Standardized corporation value	standardized association exploitation value	€/rental unit	Housing association
Economic	Corporational valuation	Average amount of points in housing valuation system	Condition-score based on the NEN 2767 norms for housing	score	Housing association
Economic	Future Constancy	Electric Vehicle Charging Station	Total amount of (semi-)public charging stations for electronic vehicles	charging stations/10.000 inhabitants	District

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Economic	Future Constancy	Remaining lifespan of property	The remaining lifespan of property is a standardized measure under the auspices of the CFV (Dutch: Centraal Fonds Volkshuisvesting) representing with a margin of 3 years the average remaining lifespan of the property of an association	Year	Housing association
Economic	Future Constancy	New housing units realized	Number of newly constructed housing units to be rented as percentage of the total stock exploited in the reporting year. Newly constructed units destined for direct sale or for rental by third parties are excluded from this figure	%	Housing association
Economic	Future Constancy	Solvency ratio	measures the resistivity of the housing association in relation to the total capital.	%	Housing association
Economic	Future Constancy	Interest coverage ratio	Interest coverage ratio is based on net cash flow . national government contributions. corporate income tax. levies special project support and sanitation. divided by payed interest minus interest collected	ratio	Housing association
Economic	Future Constancy	New housing units prognosis	Expected revenues from new housing units realized over 2017-2021 as a percentage of the current revenues from rent	%	Housing association
Economic	Loss of revenue	Loss of rental income due to vacancy	This indicator relates to vacancy as a result of the execution of projects	%	Housing association
Economic	Loss of revenue	Rent arrears	The percentage of the annual rent that is missed by outstanding rental arrears	%	Housing association
Socio-cultural	Physical and economic accessibility	Total allocations within income limits	Two-yearly average of the percentage of allocations within the income limits of the Wht	%	Housing association
Socio-cultural	Physical and economic accessibility	Share of affordable dwellings	The share of affordable and low cost dwellings suitable to provide housing to low income households within the regional market	%	Housing association
Socio-cultural	Physical and economic accessibility	Conformity of dwellings and target group	Match between the housing stock of a corporation with regard to the target group in the area of the possession of the housing association	%	Housing association
Socio-cultural	Living quality	Rental price in percentage of the assessed value	Rental price in percentage of the assessed value	%	Housing association
Socio-cultural	Living quality	Expenses on quality of life	Expenses on quality of the living environment (social and physical activities) per rental unit	€/rental unit	Housing association
Socio-cultural	Living quality	Rent price as a percentage of the maximum permitted rent	Average rental price of the DEAB-dwellings divided by the number of points in the housing condition assessment (NEN 2767)	%	Housing association

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Socio-cultural	Safety and Security	Road Safety	The number traffic incidents per kilometer road	Traffic accidents/km road	Neighborhood
Socio-cultural	Safety and Security	Violent and sexual offences	The yearly number of violent crimes or sexual assaults registered by the police per 1.000 inhabitants for neighborhoods with 100 or more inhabitants.	Crimes/1000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Vandalism	The yearly number of vandalism crimes registered by the police per 1.000 inhabitants for neighborhoods with 100 or more inhabitants.	Crimes/1000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Property Crimes	The yearly number of property related crimes registered by the police per 1.000 inhabitants for neighborhoods with 100 or more inhabitants.	Crimes/1000 inhabitants	Neighborhood
Socio-cultural	Residential satisfaction	Rating of tenants with repair request	Tenants' rating of social housing bond (1-10). after a repair request	scale (1-10)	Housing association
Socio-cultural	Residential satisfaction	Tenants' rating of social housing bond	Tenants' rating of social housing bond (1-10)	scale (1-10)	Housing association
Socio-cultural	Residential satisfaction	Assessment of dwelling quality	Index between the assessed dwelling quality and the reference value of the Dutch national average	index	Housing association



## Annex B Sustainability progress of elected housing associations

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
17024197	Woningstichting woningbelang	51.8	56.6	4.8
41042105	Woningstichting Nijkerk	55.0	58.8	3.8
14021204	Woningstichting Vanhier Wonen	55.7	59.4	3.7
06032887	Woningstichting Tubbergen	54.2	57.7	3.5
06056970	Stichting WBO Wonen	53.2	56.5	3.3
22014999	Stichting Woongoed Middelburg	49.8	53.0	3.3
22015097	Stichting Zeeuwland	47.9	51.2	3.2
05047324	Woonstichting VechtHorst	56.3	59.6	3.2
09002855	de Woningstichting	53.0	56.2	3.2
17024194	Stichting Goed Wonen Gemert	51.4	54.6	3.2
17024184	Woonstichting thuis	49.8	52.9	3.2
32032703	Stichting Woningcorporatie Het gooi en Omstreken	50.0	53.1	3.2
30040154	Woningbouwstichting Cothen	53.9	57.0	3.0
06032802	Stichting Viverion	53.8	56.8	3.0
09055271	Stichting Woonstede	50.9	53.7	2.8
34069796	Brederode Wonen	49.2	51.9	2.7
41188040	Woningstichting Leusden	55.7	58.4	2.7
30002710	Stichting Bo-Ex '91	50.1	52.7	2.6
02028302	Christelijke Woningstichting Patrimonium Groningen	46.8	49.4	2.6
30039004	Provides	49.6	52.2	2.6
01031631	Stichting v/h de Bouwvereniging	48.4	51.0	2.6
02028204	Stichting Nijestee	47.4	50.0	2.6
33012701	Woningstichting Rochdale	45.7	48.3	2.6
27212980	Stichting Vidomes	47.6	50.2	2.6
05047339	Stichting Wetland Wonen Groep	50.3	52.9	2.6
04031659	Stichting Eelder Woningbouw	54.4	56.8	2.4

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
06032843	Wonen Delden	56.8	59.2	2.4
38009327	Rentree	50.8	53.1	2.3
37030589	Woningstichting Kennemer wonen	50.5	52.7	2.2
06032990	Christelijke Woningstichting De Goede Woning	55.5	57.7	2.2
05047482	Woningstichting SWZ	48.2	50.5	2.2
06032957	Stichting Welbions	49.7	51.9	2.2
41032244	Stichting Mijande Wonen	50.8	52.9	2.2
05003860	Stichting deltaWonen	49.3	51.4	2.2
08012356	Uwoon	51.5	53.6	2.1
36005091	Stichting Woningbeheer De Vooruitgang	52.7	54.8	2.1
28023790	Woonstichting Stek	53.0	55.0	2.0
09055542	Sité Woondiensten	48.1	50.1	2.0
36004130	Stichting De Woonschakel Westfriesland	50.9	52.8	1.9
29013498	Woningbouwvereniging Reeuwijk	50.9	52.8	1.9
04024478	Stichting Woonconcept	47.5	49.4	1.9
38023122	Woonstichting De Marken	50.9	52.7	1.8
30038986	Veenendaalse Woningstichting	53.2	54.9	1.7
05024541	Stichting Beter Wonen	55.4	57.2	1.7
30039668	Patrimonium woonservice	49.8	51.5	1.7
32023314	Woningstichting Naarden	49.9	51.4	1.5
41212857	Stichting Ymere	46.0	47.4	1.5
30141504	Stichting Rhenam Wonen	52.6	54.1	1.4
06033011	Stichting Reggewoon	54.5	56.0	1.4
10017157	Stichting Talis	49.8	51.2	1.4
41041780	Stichting Prowonen	51.2	52.6	1.4
27212813	Stichting Wonen Midden-Delfland	54.4	55.7	1.3

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
41055121	Stichting SSHN	51.1	52.5	1.3
08013464	Woningstichting Putten	56.2	57.5	1.3
24107420	Stichting QuaWonen	50.6	51.8	1.3
16046495	Woonstichting Charlotte van Beuningen	54.3	55.6	1.3
28023118	Stichting Rijnhart Wonen	53.9	55.1	1.2
05040996	Woningstichting Vechtdal Wonen	51.0	52.2	1.2
22015083	Woningbouwvereniging Arnhemuiden	52.5	53.7	1.2
16024880	Stichting Area	51.3	52.4	1.1
08025155	Stichting IJsseldal Wonen	53.5	54.6	1.1
41041816	Stichting Veluwonen	49.8	51.0	1.1
28042168	Stichting Dunavie	53.6	54.6	1.0
38013279	Woningstichting SallandWonen	55.3	56.2	1.0
10031122	Woonstichting De Kernen	51.1	52.1	1.0
01031931	Dynhus	50.7	51.6	0.9
10016923	Stichting Waardwonen	56.7	57.6	0.9
39049354	Chr. Woonstichting Patrimonium	54.6	55.5	0.8
41215563	Woonstichting Lieven De Key	48.3	49.0	0.7
28028654	Woningbouwvereniging De Sleutels	49.9	50.6	0.7
33006516	Woningstichting Eigen Haard	47.7	48.3	0.6
29012831	Groen Wonen Vlist	52.2	52.8	0.6
28027900	Woningstichting Ons Doel	49.3	49.9	0.5
30038910	Viveste	55.8	56.2	0.4
27082731	Stichting WoonInvest	44.4	44.8	0.4
33011078	Stichting Stadgenoot	48.8	49.1	0.3
14614646	Stichting Krijtland Wonen	48.9	49.2	0.3
08025640	Ons Huis, Woningstichting	51.0	51.3	0.3
10022513	WOONstichting Gendt	55.3	55.5	0.2

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
30038949	Woningbouwvereniging Maarn	53.7	53.9	0.2
18114807	Stichting Bazalt Wonen	53.5	53.4	-0.1
37030590	Woonstichting Langedijk	52.6	52.4	-0.3
12012267	Stichting Destion	51.6	51.2	-0.4
16024825	Woonstichting JOOST	50.0	49.4	-0.5
09070389	Stichting Idealis	58.8	58.2	-0.6
30086686	Heuvelrug Wonen	55.6	54.7	-0.8
04034340	Woningstichting De Volmacht	50.8	49.9	-0.9
41022121	Stichting Woonpalet Zeewolde	51.7	50.3	-1.4

## Annex C Sustainability changes over 2020-2022 of all 281 housing associations

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
06032903	Almelose Woningstichting Beter Wonen	45.4	46.4	1.0
09051070	Baston Wonen Stichting	47.3	48.6	1.2
34069796	Brederode Wonen	49.2	51.9	2.7
18111768	Casade	50.6	50.2	-0.3
39049354	Chr. Woonstichting Patrimonium	54.6	55.5	0.8
06032990	Christelijke Woningstichting De Goede Woning	55.5	57.7	2.2
02028302	Christelijke Woningstichting Patrimonium Groningen	46.8	49.4	2.6
30070521	De Woningraat	48.1	48.6	0.5
09002855	de Woningstichting	53.0	56.2	3.2
01031931	Dynhus	50.7	51.6	0.9
29012831	Groen Wonen Vlist	52.2	52.8	0.6
30086686	Heuvelrug Wonen	55.6	54.7	-0.8
23036284	HW Wonen	48.5	50.1	1.6
20024605	Laurentius	44.4	46.8	2.4
39024407	Mercatus	48.7	50.1	1.4
08025640	Ons Huis, Woningstichting	51.0	51.3	0.3
23031811	Oost West Wonen	50.5	51.6	1.0
10016860	Oosterpoort Wonen	51.6	54.3	2.7
30039668	Patrimonium woonservice	49.8	51.5	1.7
34061728	Pré Wonen	45.6	47.9	2.3
30039004	Provides	49.6	52.2	2.6
30039108	R.K. Woningbouwvereniging Zeist	50.0	51.0	1.0
06032993	R.K. Woningstichting Ons Huis	46.4	48.4	2.0
38009327	Rentree	50.8	53.1	2.3
41134627	Ressort Wonen	43.9	45.7	1.9

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
27101650	Rijswijk Wonen	46.1	44.7	-1.3
09055542	Sité Woondiensten	48.1	50.1	2.0
27212938	stichting 3B Wonen	50.4	52.9	2.5
02319720	Stichting Acantus	42.2	44.0	1.9
01031591	Stichting Accolade	48.1	48.7	0.6
04017657	Stichting Actium	44.6	46.7	2.1
20024511	Stichting Alwel	47.0	49.4	2.4
12012288	Stichting Antares Woonservice	44.7	44.7	0.0
27212889	Stichting Arcade mensen en wonen	44.6	46.4	1.8
16024880	Stichting Area	51.3	52.4	1.1
18114807	Stichting Bazalt Wonen	53.5	53.4	-0.1
05024541	Stichting Beter Wonen	55.4	57.2	1.7
22025529	Stichting Beveland Wonen	48.9	49.4	0.5
30002710	Stichting Bo-Ex '91	50.1	52.7	2.6
16024144	Stichting BrabantWonen	45.0	47.4	2.4
02028562	Stichting Christelijke Woongroep Marenland	41.4	42.2	0.8
21011288	Stichting Clavis	43.2	44.8	1.6
39048769	Stichting de Alliantie	46.7	48.4	1.7
02033859	Stichting de Delthe	45.8	47.5	1.7
27090567	Stichting De Goede Woning	49.6	50.7	1.1
02028153	Stichting De Huismeesters	45.7	48.1	2.4
24177789	Stichting de Leeuw van Putten	41.3	42.9	1.6
08025175	Stichting De Woonmensen	46.7	49.0	2.3
36004130	Stichting De Woonschakel Westfriesland	50.9	52.8	1.9
05003860	Stichting deltaWonen	49.3	51.4	2.2
12012267	Stichting Destion	51.6	51.2	-0.4
04017296	Stichting Domesta	44.0	45.6	1.6
32023773	Stichting Dudok Wonen	48.4	50.1	1.7
28042168	Stichting Dunavie	53.6	54.6	1.0

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
27220173	Stichting Duwo	45.9	49.3	3.4
04031659	Stichting Eelder Woningbouw	54.4	56.8	2.4
31015064	Stichting Eemland Wonen	47.4	51.1	3.7
34009775	Stichting Elan Wonen	46.5	48.2	1.7
01031575	Stichting Elkien	45.1	46.7	1.5
23027876	Stichting Fien Wonen	49.0	51.6	2.6
17024194	Stichting Goed Wonen Gemert	51.4	54.6	3.2
30039900	Stichting GroenWest	49.8	51.7	1.9
30038801	Stichting Habion	41.2	43.3	2.0
41023459	Stichting Harmonisch Wonen	45.1	45.5	0.4
24108317	Stichting Havensteder	41.6	42.7	1.1
09070389	Stichting Idealis	58.8	58.2	-0.6
08025155	Stichting IJsseldal Wonen	53.5	54.6	1.1
36003604	Stichting Intermaris	45.8	48.8	3.0
06062073	Stichting Jongeren Huisvesting Twente	49.0	52.4	3.3
40156630	Stichting KleurrijkWonen	45.3	46.4	1.0
14614646	Stichting Krijtland Wonen	48.9	49.2	0.3
02028826	Stichting Lefier	41.1	44.4	3.3
23028047	Stichting Lek en Waard Wonen	47.6	49.1	1.5
23036735	Stichting Lekstedewonen	46.5	48.8	2.3
22014935	Stichting l'escaut woonservice	45.9	47.6	1.7
24218464	Stichting Maasdelta Groep	41.3	43.0	1.7
41129724	Stichting MaasWonen	42.3	43.6	1.2
28032485	Stichting MeerWonen	51.7	54.4	2.8
41032244	Stichting Mijande Wonen	50.8	52.9	2.2
30136131	Stichting Mitros	48.8	50.8	2.0
31036365	Stichting Mooiland	46.6	48.3	1.8
29012913	Stichting Mozaïek Wonen	48.6	52.0	3.4
13017362	Stichting Nester	43.1	42.7	-0.4

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
02028204	Stichting Nijestee	47.4	50.0	2.6
31014972	Stichting Omnia Wonen	47.5	49.8	2.3
39024884	Stichting Oost Flevoland Woondiensten	47.5	50.3	2.8
05042873	Stichting Openbaar Belang	47.2	49.7	2.6
24185744	Stichting Ouderenhuisvesting Rotterdam	41.6	43.5	1.8
35010382	Stichting Parteon	41.7	44.0	2.3
16049902	Stichting PeelrandWonen	51.6	55.7	4.1
09043274	Stichting Plavei	47.9	49.7	1.8
23032248	Stichting Poort6	47.1	49.4	2.2
30038487	Stichting Portaal	46.6	49.3	2.7
41041780	Stichting Prowonen	51.2	52.6	1.4
24107420	Stichting QuaWOnen	50.6	51.8	1.3
06033011	Stichting Reggewoon	54.5	56.0	1.4
30141504	Stichting Rhenam Wonen	52.6	54.1	1.4
23036526	Stichting Rhiant	50.6	55.3	4.7
28023118	Stichting Rijnhart Wonen	53.9	55.1	1.2
27212730	Stichting Rndom Wonen	51.5	53.1	1.5
17024183	Stichting Sint Trudo	44.0	47.3	3.3
41055121	Stichting SSHN	51.1	52.5	1.3
33011078	Stichting Stadgenoot	48.8	49.1	0.3
20038082	Stichting Stadlander	44.3	46.5	2.2
27070802	Stichting Staedion	42.3	43.6	1.3
30092565	Stichting Studenten Huisvesting	46.4	51.1	4.7
23036310	Stichting Tablis Wonen	47.1	48.5	1.4
10017157	Stichting Talis	49.8	51.2	1.4
18014093	Stichting TBV	49.0	50.5	1.5
11011893	Stichting Thius	47.6	47.8	0.2
20024594	Stichting Thuisvester	46.5	49.4	2.9
01031632	Stichting Thús Wonen	49.5	49.8	0.3



	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
23006058	Stichting Trivire	44.9	47.1	2.2
02036488	Stichting Uithuizer Woningbouw	46.7	47.5	0.9
01031631	Stichting v/h de Bouwvereniging	48.4	51.0	2.6
34090425	Stichting Velison Wonen	45.5	45.1	-0.4
41041816	Stichting Veluwonen	49.8	51.0	1.1
29034021	Stichting Vestia	41.5	42.5	1.0
27212980	Stichting Vidomes	47.6	50.2	2.6
09031467	Stichting Vivare	44.1	46.2	2.0
06032802	Stichting Viverion	53.8	56.8	3.0
09063142	Stichting Volkshuisvesting Arnhem	42.2	45.5	3.3
10016923	Stichting Waardwonen	56.7	57.6	0.9
41133736	Stichting Waterweg Wonen	45.7	46.5	0.8
06056970	Stichting WBO Wonen	53.2	56.5	3.3
06032957	Stichting Welbions	49.7	51.9	2.2
14021286	Stichting Weller Wonen	45.4	47.1	1.7
05047339	Stichting Wetland Wonen Groep	50.3	52.9	2.6
17038530	Stichting woCom	46.1	49.3	3.1
02040386	Stichting Wold & Waard	51.1	52.8	1.7
13012102	Stichting Wonen Limburg	47.1	49.6	2.5
27212813	Stichting Wonen Midden-Delfland	54.4	55.7	1.3
01032035	Stichting Wonen Noordwest Friesland	47.9	48.8	0.9
16045467	Stichting Wonen Vierlingsbeek	50.6	53.4	2.7
27212687	Stichting Wonen Wieringen	49.7	51.0	1.3
14614645	Stichting Wonen Wittem	49.5	51.7	2.2
13011993	Stichting Wonen Zuid	44.4	45.9	1.5
20067125	Stichting WonenBreborg	48.2	50.4	2.2
34099987	Stichting Woningbedrijf Velsen	43.7	44.8	1.0
36005091	Stichting Woningbeheer De Vooruitgang	52.7	54.8	2.1
01031614	Stichting Woningbouw Achtkarspelen	48.0	49.4	1.4

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
32032703	Stichting Woningcorporatie Het gooi en Omstreken	50.0	53.1	3.2
09056559	Stichting Woningcorporatie Plicht Getrouw	49.2	53.3	4.1
10016880	Stichting Woningcorporatie WoonGenoot	49.1	50.3	1.2
09051283	Stichting Wonion	48.2	50.9	2.7
38013096	Stichting Woonbedrijf Ieder1	49.1	52.1	3.0
17058500	Stichting Woonbedrijf SWS.Hhvl	47.6	49.2	1.5
04031749	Stichting Woonborg	53.0	53.9	0.8
24108291	Stichting Woonbron	42.1	42.5	0.3
36001723	Stichting Wooncompagnie	47.5	50.7	3.2
24108743	Stichting Wooncompas	46.4	48.5	2.1
04024478	Stichting Woonconcept	47.5	49.4	1.9
28073027	Stichting Woondiensten Aarwoude	50.2	50.5	0.3
36000577	Stichting Woondiensten Enkhuizen	45.6	51.0	5.4
28023102	Stichting Woonforte	49.4	50.5	1.1
01031925	Stichting Woonfriesland	44.4	45.5	1.0
22014999	Stichting Woongoed Middelburg	49.8	53.0	3.3
21013149	Stichting Woongoed Zeeuws-Vlaanderen	45.5	48.2	2.7
30039138	Stichting Woongoed Zeist	48.6	48.9	0.3
17007288	Stichting Wooninc.	44.4	46.0	1.6
27082731	Stichting WoonInvest	44.4	44.8	0.4
23060266	Stichting Woonkracht10	46.3	47.3	1.0
20050013	Stichting Woonkwartier	44.6	44.5	0.0
34057863	Stichting Woonopmaat	49.1	51.0	1.9
41022121	Stichting Woonpalet Zeewolde	51.7	50.3	-1.4
17076031	Stichting Woonpartners	43.8	46.0	2.2
41134252	Stichting Woonplus Schiedam	42.8	42.5	-0.3
14614656	Stichting Woonpunt	43.4	45.8	2.4
04034448	Stichting Woonservice Drenthe	47.6	48.5	0.9

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
09056706	Stichting Woonservice IJsselland	45.5	53.2	7.6
24041502	Stichting Woonstad Rotterdam	42.3	44.4	2.1
09055271	Stichting Woonstede	50.9	53.7	2.8
37030575	Stichting Woontij	46.3	48.7	2.4
18115545	Stichting Woonveste	49.0	52.2	3.2
37080102	Stichting Woonwaard Noord-Kennemerland	49.0	50.1	1.1
10017041	Stichting Woonwaarts	47.0	49.0	2.0
33107894	Stichting Woonzorg Nederland	41.8	44.3	2.5
35010466	Stichting WormerWonen	50.3	51.0	0.8
41212857	Stichting Ymere	46.0	47.4	1.5
35010383	Stichting Zaandams Volkshuisvesting	42.3	43.4	1.1
16024737	Stichting Zayaz	48.9	50.2	1.4
22015097	Stichting Zeeuwland	47.9	51.2	3.2
18030601	Tiwos, Tilburgse Woonstichting	47.0	47.6	0.6
08012356	Uwoon	51.5	53.6	2.1
37030892	Van Alckmaer voor Wonen	48.2	49.8	1.6
30038986	Veenendaalse Woningstichting	53.2	54.9	1.7
14031369	Vincio Wonen	43.2	45.7	2.4
30038910	Viveste	55.8	56.2	0.4
27070711	Wassenaarsche Bouwstichting	45.8	47.5	1.7
06032843	Wonen Delden	56.8	59.2	2.4
29012915	Woningbouwstichting "Samenwerking"	47.9	47.9	0.0
30040154	Woningbouwstichting Cothen	53.9	57.0	3.0
17024189	Woningbouwvereniging "Volksbelang"	43.3	45.1	1.9
22015083	Woningbouwvereniging Arnhemuiden	52.5	53.7	1.2
17024192	Woningbouwvereniging Bergopwaarts	51.2	52.9	1.7
37030918	Woningbouwvereniging Beter Wonen	45.5	49.2	3.7
29012827	Woningbouwvereniging Beter Wonen Ammerstol	48.8	48.2	-0.6

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
28028654	Woningbouwvereniging De Sleutels	49.9	50.6	0.7
28023105	Woningbouwvereniging Habeko Wonen	50.7	51.8	1.1
23037112	Woningbouwvereniging Heerjansdam	42.4	43.8	1.4
24108268	Woningbouwvereniging Hoek van Holland	41.9	44.0	2.1
30038949	Woningbouwvereniging Maarn	53.7	53.9	0.2
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	47.8	51.0	3.2
24108729	Woningbouwvereniging Poortugaal	46.9	48.9	1.9
29013498	Woningbouwvereniging Reeuwijk	50.9	52.8	1.9
40594387	Woningbouwvereniging Rosehaghe	47.0	49.0	2.0
27070397	Woningbouwvereniging St. Willibrordus	49.9	52.7	2.8
30039075	Woningbouwvereniging Utrecht	47.1	50.2	3.1
37030580	Woningstichting Anna Paulowna	47.5	48.8	1.4
09086671	Woningstichting Barneveld	50.7	54.8	4.2
14614618	Woningstichting Berg en Terblijt	49.4	54.4	5.0
40236239	Woningstichting Compaen	45.6	48.0	2.4
08017332	Woningstichting De Goede Woning	48.8	49.8	0.9
04034340	Woningstichting De Volmacht	50.8	49.9	-0.9
41038970	Woningstichting de Woonplaats	44.4	47.4	3.0
17060165	Woningstichting de Zaligheden	52.9	54.6	1.7
37030636	Woningstichting Den Helder	44.5	47.6	3.1
06033220	Woningstichting Domijn	43.0	45.9	2.9
33006516	Woningstichting Eigen Haard	47.7	48.3	0.6
39036239	Woningstichting GoedeStede	45.4	47.7	2.3
27070420	Woningstichting Haag Wonen	40.8	43.6	2.8
14021260	Woningstichting HEEMwonen	44.7	47.8	3.1
17024195	Woningstichting Helpt Elkander	51.3	57.3	6.0
36000581	Woningstichting Het Grootslag	51.2	53.0	1.8
10038227	Woningstichting Heteren	46.9	47.5	0.6

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
37030589	Woningstichting Kennemer wonen	50.5	52.7	2.2
41188040	Woningstichting Leusden	55.7	58.4	2.7
11013536	Woningstichting Maasdriel	48.7	51.0	2.3
14614794	Woningstichting Maasvallei Maastricht	45.8	48.2	2.4
14615881	Woningstichting Meerssen	50.0	54.1	4.1
32023314	Woningstichting Naarden	49.9	51.4	1.5
28065875	Woningstichting Nieuwkoop	48.6	49.7	1.1
41042105	Woningstichting Nijkerk	55.0	58.8	3.8
28027900	Woningstichting Ons Doel	49.3	49.9	0.5
08013464	Woningstichting Putten	56.2	57.5	1.3
33012701	Woningstichting Rochdale	45.7	48.3	2.6
38013279	Woningstichting SallandWonen	55.3	56.2	1.0
24217811	Woningstichting Samenwerking Vlaardingen	43.0	44.4	1.4
14614733	Woningstichting Servatius	44.6	46.9	2.3
28036171	Woningstichting Sint Antonius van Padua	51.7	53.4	1.7
06032776	Woningstichting Sint Joseph Almelo	43.7	45.4	1.7
13011861	Woningstichting St. Joseph	47.0	51.8	4.8
05047482	Woningstichting SWZ	48.2	50.5	2.2
06032887	Woningstichting Tubbergen	54.2	57.7	3.5
14021204	Woningstichting Vanhier Wonen	55.7	59.4	3.7
30040187	Woningstichting Vecht en Omstreken	47.1	48.9	1.9
05040996	Woningstichting Vechtdal Wonen	51.0	52.2	1.2
01031973	Woningstichting Weststellingwerf	46.4	48.8	2.4
02033956	Woningstichting Wierden en Borgen	42.3	43.5	1.2
20054748	Woningstichting Woensdrecht	50.7	50.5	-0.2
17024197	Woningstichting woningbelang	51.8	56.6	4.8
18113959	Woningstichting Woonvizier	49.3	50.2	0.9
12012275	Woningstichting Woonwenz	44.8	45.9	1.0
30039074	Woningstichting WUTA	40.7	46.4	5.8

	Housing Association	Total sustainability score 2020	Total sustainability score 2022	Difference 2020-2022
13021011	Woningvereniging Nederweert	51.7	53.5	1.8
16024073	Woonmeij	50.1	52.1	1.9
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	46.3	47.9	1.6
02319567	Woonschng Groninger Huis	42.8	43.9	1.0
39047475	Woonstichting Centrada	45.3	46.8	1.5
16046495	Woonstichting Charlotte van Beuningen	54.3	55.6	1.3
10031122	Woonstichting De Kernen	51.1	52.1	1.0
38023122	Woonstichting De Marken	50.9	52.7	1.8
41134270	Woonstichting De Zes kernen	40.7	42.9	2.2
10022513	WOONstichting Gendt	55.3	55.5	0.2
21014394	Woonstichting Hulst	49.9	51.6	1.7
16024825	Woonstichting JOOST	50.0	49.4	-0.5
30040468	Woonstichting Jutphaas	47.4	49.1	1.6
18115616	Woonstichting Land van Altena	51.0	54.4	3.4
37030590	Woonstichting Langedijk	52.6	52.4	-0.3
18028418	Woonstichting Leystromen	48.5	50.5	2.0
41215563	Woonstichting Lieven De Key	48.3	49.0	0.7
24108167	Woonstichting Patrimonium Barendrecht	49.9	51.5	1.5
30039328	Woonstichting SSW	48.1	50.6	2.5
28023790	Woonstichting Stek	53.0	55.0	2.0
17024184	Woonstichting thuis	49.8	52.9	3.2
08027485	Woonstichting Triada	50.6	51.8	1.2
10039364	Woonstichting Valburg	50.7	51.1	0.4
05047324	Woonstichting VechtHorst	56.3	59.6	3.2
09044267	Woonstichting Vryleve	47.6	49.1	1.5
14021210	Woonstichting Zaam Wonen	49.0	52.2	3.2
14021205	ZOwonen	44.3	48.1	3.9

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## About Het PON & Telos

### Improving social decision-making

Het PON & Telos is a social knowledge organisation at the heart of society. We consider it our mission to improve social decision-making. We do this by linking scientific knowledge to practical knowledge. In this process every voice counts! We collect, investigate, analyse, and interpret opinions and facts using stimulating approaches and innovative methods. In doing so, we are always focused on sustainable development: the harmonious connection between social, environmental and economic objectives. In this way we contribute to the quality of society at large, now and in the future.

With a multidisciplinary and creative team of nearly 30 research consultants, we work mainly for local and regional authorities in the Netherlands, but also for corporate bodies, banks, care and welfare institutions, funds, and social organisations. We work closely with civic organisations and other knowledge institutions and are an official partner of Tilburg University. We use our knowledge and insights to advise initiators, policy-makers and managers. This enables them to make informed choices and give a positive impulse to the society of tomorrow.

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