



Third Impact Report (2019-2022) of the 2019 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, october 2022

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Executive summary

This third impact report for the 2019 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 are included.

The original group of 100 elected housing associations for the 2019 bond has been transformed due to mergers. This resulted into a group of 89 elected associations.

Table S1 Overview of the changes in sustainability scores over 2019-2022 for the groups of elected (n=89) and total (n=281) housing associations

Sustainability Field and capital	Total 2019	Elected 2019	Total 2022	Elected 2022	Total: Difference 2019-2022	Elected: Difference 2019-2022 ¹
Total	47.9	51.1	50.1	53.3	2.2	2.2
Internal	46.7	50.3	50.5	54.3	3.8	3.9
External	49.0	51.9	49.6	52.4	0.6	0.5

Elected associations showed an improved total sustainability score in the reporting period 2019 – 2020, shifting from 51.1 to 53.3. This improvement is due to an improvement of both the internal and external sustainability fields. The internal sustainability field improved with 3.9 percentage points. Within the internal sustainability field, the ecological capital increased with 7.1 percentage points for the elected group and the economic capital increased with 4.3 percentage points. The socio-cultural capital improved with 0.3 percentage points. The increase of the ecological capital is an important achievement, as this was the lowest scoring capital in 2019. The progress of the external sustainability is small, and can be attributed to the socio-cultural capital. The socio-cultural capital improved with 2.5 percentage points between 2019 and 2022 for the elected group.

¹ 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 these also improved their average score the past year. Yet, the elected group could maintain its lead.

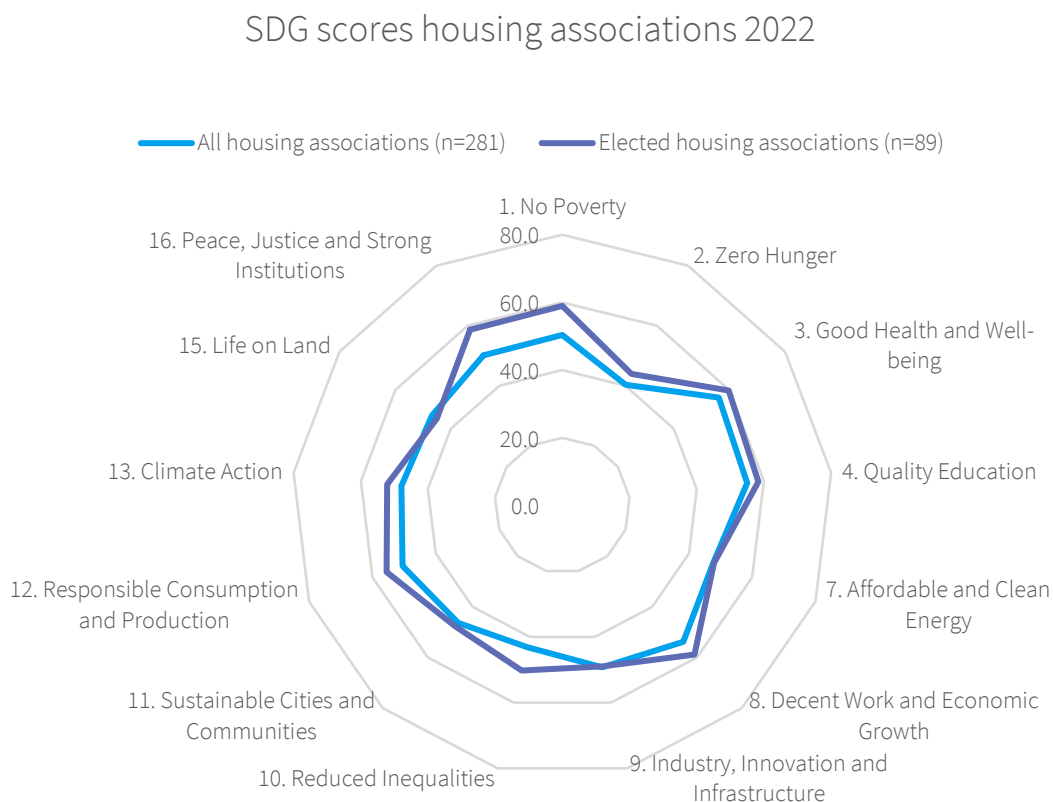
The 10 elected housing associations with the highest improvement over the reporting year are listed in Table S2.

Table S2 Elected housing associations with the highest sustainability improvement over reporting years 2019-2022

		Housing association	Sustainability score 2019	Sustainability score 2022	Difference
1	09056706	Stichting Woonservice IJsselland	47.6	53.2	5.6
2	17024195	Woningstichting Helpt Elkander	52.0	57.3	5.3
3	17024197	Woningstichting woningbelang	51.4	56.6	5.2
4	14021204	Woningstichting Vanhier Wonen	54.2	59.4	5.2
5	27212980	Stichting Vidomes	45.1	50.2	5.1
6	27070397	Woningbouwvereniging St. Willibrordus	47.8	52.7	4.9
7	06032887	Woningstichting Tubbergen	52.9	57.7	4.8
8	30039075	Woningbouwvereniging Utrecht	45.6	50.2	4.6
9	09055271	Stichting Woonstede	49.1	53.7	4.6
10	05047324	Woonstichting VechtHorst	55.1	59.6	4.5

Annex B shows which of elected associations improved in sustainability performance in the past reporting year.

Figure S1 SDG scores for the elected (n=89) housing associations compared to the total group (n=281) of housing associations 2022



In this impact report the progress on the 17 UN Sustainable Development Goals of the 90 elected housing associations was measured as well. As is shown in figure S1, the highest scores are found for Goals 3 (Good health and well-being), 1 (No poverty), 8 (Decent work and economic growth), 16 (Peace, justice and strong institutions) and 4 (Quality education). In general, the elected housing associations improved their sustainability score between 2019 and 2022 for 11 of the 13 goals measured.

Overall the data shows a steady transition over the past year of the housing associations to higher sustainability levels.

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1. Introduction

In October 2019, BNG Bank issued its fourth Social housing bond, based on a framework report² developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank.

The 5-year \$ 1 billion social bond is used to finance elected, which indicates? best in class, social housing associations in the Netherlands.

This third impact report for the 2019 BNG Bank Social housing bond will outline the sustainability framework used to assess the impact in reporting year 2021³ and the outcome for the housing associations elected for the 2019 BNG Bank social housing bond, with the data of 2022..

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.

² B.C.J. Zoeteman, R. Mulder and J. Dagevos, 2019, Sustainability Framework for a 2019 BNG Bank Social Bond for Dutch Housing Associations: Internal and External Assessment of PPP-sustainability and an Outlook at SDG Scores. Tilburg, Telos, Tilburg University, Document no. 19.210, <https://www.bngbank.com/Documents/Investors/Sustainability%20Bond%20for%20Dutch%20Housing%20Associations%20Framework%202119.PDF>

³ 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.

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 neighborhood of the 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 2019 and 2020 datasets 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)⁴ on the performance of Dutch housing associations. A more detailed

⁴ Aedes, 2021. Aedes Benchmark 2021; Individuele resultaten woningcorporaties.

elaboration of data used for external sustainability impact is available in the 2021 framework report⁵ from which table 2.1 is taken.

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 neighborhood level, 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 2019 Framework report on sustainable housing associations, a group of 100 associations was elected from a total group of 320 associations. This number of housing associations can however change over time due to mergers between housing associations, bankruptcies and emerging new housing associations. Between 2019 and 2022 the total number of housing associations decreased from 320 to 310. Consequently, the number of elected housing associations decreased from 100 to 96 due to the following circumstances:

⁵ 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.

- ‘Stichting Huisvesting Bejaarden Oosterhout’ (L1986) had merged with ‘Stichting Thuisvester’ (L1781).
- ‘Woningbouwstichting De Gemeenschap’(L1357) had merged with ‘Stichting Standvast Wonen (L0237) into Woonwaarts.
- ‘Woningbouwvereniging van Erfgooiers(L0667) had merged with ‘Woningcorporaties Het Gooi en omstreken’ (L1875)
- ‘Woningstichting Beter Wonen Vechtdal’ (L0762) had merged with De Veste (L1775)

In 2021, the total group of housing associations decreased to 288. Therefore, the number of elected housing associations decreased to 90 because of the following merges between housing associations:

- ‘Charlotte Elisabeth van Beuningen Stichting’ (L1501) has been taken over by ‘Stichting Woonwijze’ (elected), which means that ‘Stichting Woonwijze’ remains in the elected group.
- ‘Stichting Vallei Wonen’ (L1543) was taken over by ‘Stichting Omnia Wonen’ (not elected), therefore the housing associations is no longer part of the elected group.
- ‘Noordwijkse Woningstichting’ (L2092) was taken over by ‘Woonstichting Stek’ (not elected), and thus is removed from the group of elected associations.
- ‘Stichting Wonen Zuidwest Friesland’ (L0676) has been taken over by ‘Stichting Lyaemer Wonen’ (elected), therefore ‘Stichting Lyaemer’ is still part of the elected group.
- ‘Woningbouwvereniging Beter Wonen (L1700) was taken over by ‘Fides Wonen’ (not elected), which is why ‘Woningbouwvereniging Beter Wonen’ is no longer part of the elected group.
- ‘Woningbouwvereniging Beter Wonen (L1528) was taken over by ‘Stichting Lek en Waard Wonen’ (elected), and therefore ‘Woningbouwvereniging Beter Wonen’ remains part of the elected group.

In 2022, the total group of housing associations decreased to 281. Therefore, the number of elected housing associations decreased to 89.

- ‘Woningstichting de Voortgang’ in Sassenheim is no longer available in the dataset due to an incomplete data availability.

3. Overall performance of housing associations over 2019–2022

3.1. Sustainability performance of the elected housing associations over 2019–2022

Table 3.1 gives an overview of the general outcome over the past three years. 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 89 elected associations showed an improved total score in the reporting period 2019-2022 from 51.1 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 sustainability score improved by 3.9 percentage points. The ecological and economical capital increased, with 7.1 and 4.3 percentage points. The socio-cultural capital score had a small increase of 0.3 percentage points for the elected group of housing associations. Especially the ecological capital has been showing great progress over the last three years.

Overall progress in the external sustainability field is a bit smaller than in the internal sustainability field. The ecological capital improved with only 0.2 percentage points for the elected group. The socio-cultural capital made the biggest improvement, with 2.5 percentage points for the elected group and 2.6 percentage points for the total group of housing associations. The economic capital's score decreased with 1.2 percentage points for the elected group.

Table 3.1 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 89 elected housing associations over 2019-2022 compared with the total group (n=281)

Field and capital	Total 2019	Elected 2019	Total 2020	Elected 2020	Total 2021	Elected 2021	Total 2022	Elected 2022	Total: Difference 2019-2022	Elected: Difference 2019-2022
Total	47.9	51.1	48.2	51.4	49.0	52.1	50.1	53.3	2.2	2.2
Internal	46.7	50.3	46.8	50.3	48.4	52.0	50.5	54.3	3.8	3.9
- Ecological	42.4	44.9	44.3	46.6	47.0	49.5	49.5	52.1	7.1	7.1
- Socio-cultural	49.7	52.9	48.7	51.6	49.2	52.3	49.6	53.3	-0.1	0.3
- Economic	48.2	53.2	47.5	52.7	49.0	54.2	52.5	57.5	4.3	4.3
External	49.0	51.9	49.7	52.5	49.5	52.2	49.6	52.4	0.6	0.5
- Ecological	47.3	48.6	47.6	49.7	47.4	48.8	47.5	48.8	0.3	0.2
- Socio-cultural	52.2	55.1	53.2	56.1	54.8	57.6	54.8	57.6	2.6	2.5
- Economic	47.6	51.8	47.4	51.6	46.4	50.3	46.6	50.6	-1.0	-1.2

3.2. Differences between the group of elected associations and the total group over 2019–2022

Not only the elected group of housing associations improved their score over the last two years. The total group of associations improved their score with 2.2 percentage points. This is equal to the improvement of the elected group of housing associations.

Looking into the underlying concepts of the sustainability score, it becomes clear that the elected housing associations are still scoring better than the other associations on most capitals. The elected group of associations outperforms the total group of associations on every capital. However, the differences are becoming smaller for some of the capitals. The total group shows a bigger increase on the external sustainability field, or a smaller decrease than the elected group.

3.3. General statistics for the elected housing associations 2019–2022

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 shown with the number of new housing units, the number of new tenants and the number of dwellings in the period 2019–2022 for both groups of housing associations.

Table 3.2 General statistics of the 89 elected housing associations and the total group of associations (n=281) over 2019–2022

Aspects	Total 2019	Total 2022	Total: Difference 2019-2022	2019 – 2022 (%)	Elected 2019	Elected 2022	Elected: Difference 2019-2022	2019 – 2022 (%)
New houses developed	13777	15827	2050	15	4020	3251	-769	-19
Allocations of new tenants	195015	188907	-6108	-3	54650	50696	-3954	-7
Dwellings	2300658	2339682	39024	2	483161	499685	16524	3

Table 3.2 shows that over the past year, the elected group realized 3,251 new housing units, compared to 15,827 for the total group, which is a decrease of 19% for the elected group, but an increase of 15% for the total group compared to 2019. The elected associations realized 50,696 new tenants. The elected group had 499,685 dwellings while the total group had 2,339,682 dwellings the past year.

Figure 3.1 Percentage of new houses developed

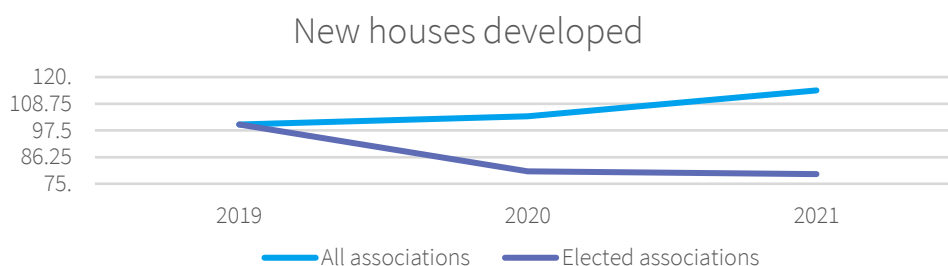


Figure 3.2 Percentage of new tenants

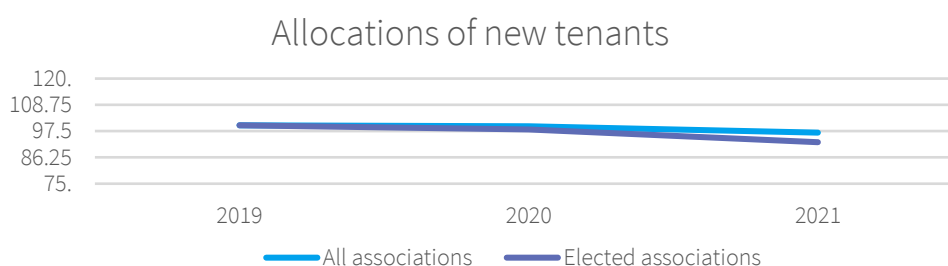
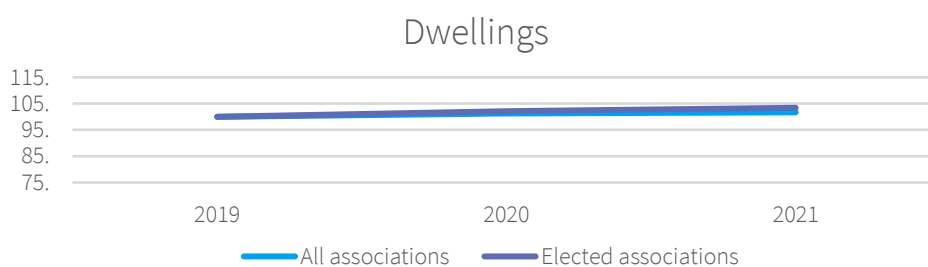


Figure 3.3 Percentage growth in amount of dwellings



Figures 3.1 and 3.2 show that over the past two years, the elected group built less houses, and allocated less new tenants than the total group (relatively). The total amount of dwellings (figure 3.3) increased slightly more for the elected group than for the total group.

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, internal sustainability scores improved from 2019–2022 with 3.8 percentage points for the total group and with 3.9 percentage points for the group of elected associations. At the last measurement, the group of elected associations still increased its internal sustainability, with a score of 54.3. This is 3.8 percentage points higher than the total group on internal sustainability. More details are shown in table 4.1.

The table shows that the progress is quite substantial for some of the stock. There are big improvements in the ‘Energy’ stock, which increased with 11.4 percentage points for the elected housing associations. This is an important trend and it seems that 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 as the housing associations that are members of Aedes share the ambition to have on average an energy label B in 2021.⁶ Above that, the same Aedes-benchmark report shows that the amount of investments on energy improvements have increased.

The stocks ‘residential satisfaction’ and ‘corporational valuation’ in the internal socio-cultural capital both improved with 6.4 percentage points for the elected group, making it the biggest improvements within the internal performance field after the ‘energy’ stock. The overall? internal socio-cultural capital has improved with 3.9 percentage points, making it the biggest improvement within the internal performance field after the ‘energy’ stock. It is possible that due to the energy improvements that were made by the housing associations, tenants are more satisfied with their dwelling quality and with the social housing association.

The scores for ‘physical and economic accessibility’, ‘loss of revenue’ and ‘living quality’ decreased for both the elected and the total group. The decrease in ‘living quality’ is possibly a consequence of the increasing rent prices from the last years.⁷

⁶ Aedes (2020). Meer tevreden huurders ondanks moeilijke tijden. Rapportage Aedes-benchmark 2020. <https://benchmark2020.aedes.nl/>

⁷ CBS (2020). Grootste huurstijging in zes jaar. <https://www.cbs.nl/nl-nl/nieuws/2020/37/grootste-huurstijging-in-zes-jaar>

Table 4.1 Detailed differences at theme level over reporting years 2019-2022 for the group of elected associations and the total group

Sustainability Field, and Theme	Total 2019	Elected 2019	Total 2022	Elected 2022	Total: Difference 2019-2022	Elected: Difference 2019-2022
Total score	47.9	51.1	50.1	53.3	2.2	2.2
Internal	46.7	50.3	50.5	54.3	3.8	3.9
- Energy	36.6	37.2	48.6	48.7	12.0	11.4
- Resources and Waste	48.1	52.6	50.4	55.5	2.2	2.8
- Physical and economic accessibility	45.9	46.5	42.7	46.0	-3.2	-0.5
- Living quality	48.3	51.6	48.1	49.8	-0.2	-1.8
- Safety and Security	46.5	56.0	51.9	61.0	5.4	5.1
- Residential satisfaction	51.6	54.4	56.9	60.9	5.3	6.4
- Corporational valuation	53.2	56.0	59.0	62.3	5.8	6.4
- Future Constancy	44.8	47.6	46.7	49.0	1.8	1.4
- Loss of revenue	52.9	59.2	50.8	56.5	-2.1	-2.8
External	49.0	51.9	49.6	52.4	0.6	0.5
- Air	47.2	46.8	53.8	53.3	6.6	6.5
- Annoyance and Emergencies	49.9	55.1	44.1	49.3	-5.8	-5.8
- Nature and Landscape	44.7	43.9	44.8	43.9	0.0	0.0
- Social Participation	46.2	51.8	42.1	46.5	-4.1	-5.3
- Economic Participation	41.2	48.3	43.2	50.2	2.0	1.9
- Arts and Culture	55.5	55.5	54.6	55.2	-0.9	-0.2
- Health	50.1	54.1	51.1	54.7	0.9	0.6
- Residential Environment	58.1	59.3	58.9	60.0	0.8	0.7
- Education	51.5	54.3	55.1	58.4	3.6	4.1
- Labor	52.7	58.1	58.7	63.6	6.0	5.5
- Competitiveness	46.3	49.2	53.3	56.2	7.0	7.1
- Infrastructure and Accessibility	54.5	55.7	52.1	52.8	-2.5	-2.9

Although the total group has a tendency to narrow the difference with the elected group, this process is rather slow. The elected group still outperforms the total group on every aspect of the internal sustainability score.

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 a small improvement. The improvement for the total group is a bit higher (0.6 percentage points) than for the elected group (0.5 percentage points).

A closer look at the underlying stocks shows that the performance in the 'Competitiveness' stock grew the most over the last three years. The elected group shows a slightly bigger increase than the total group; respectively 7.1 and 7.0. Both the 'Labor' and 'Air' stock increased their score for the elected (5.5 and 6.5) and the total group (6.0 and 6.6). The 'Infrastructure and accessibility', 'Annoyance and emergencies', 'Social participation' and 'Arts and culture' stocks' scores decrease in the past few years as shown in table 4.1.

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, elected associations showing the largest improvements or the greatest reductions will be presented.

5.1. Association typology and performance differences

From the beginning, the framework⁸ 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 2019-2022. The extra-large sized associations have the highest increase in sustainability score over 2019-2022. Their score increased by 3.0 percentage points, which is a higher improvement than the improvement of other housing associations. The associations with mostly high-rise buildings also have a high increase in sustainability score, with 2.9 percentage points. The highest sustainability score can be found for housing associations with the newest property and small associations. The lowest score can be found for housing associations with mainly high-rise buildings and associations with the oldest property. The scores for the associations with mainly high-rise buildings is highly improving.

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

⁸ 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 2019	Total sustainability score 2022	Difference 2019-2022
Small	52.2	54.2	2.1
Medium	52.1	54.1	2.0
Large	51.8	53.7	1.9
X-Large	48.1	51.2	3.0*
One-family dwellings	50.3	52.1	1.8
High-rise buildings	47.8	50.8	2.9
Oldest property	48.4	50.8	2.4
Old property	50.2	53.1	2.8
New property	51.2	53.2	2.0
Newest property	53.2	55.0	1.8

* 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 2019-2022

Table 5.2 lists the 10 housing associations with the largest improvement over 2019-2022. Stichting Woonservice IJsselland showed the biggest increase in sustainability score, with 5.6 percentage points over the reported period. They have been working on several sustainability projects in the past few years, including pilots on making neighborhoods natural-gas free and making houses more sustainable.⁹ The second biggest increase in sustainability score was found for 'Woningstichting Helpt Elkander', with 5.3 percentage points. 'Woningstichting Helpt Elkander' launched a project in 2019, called 'Nuenen VerduurSamen'. In 2020-2022, they are making more than 440 houses more energy-efficient, making sure that they all have energy label B.¹⁰ It is possible that these improvements are now appearing in the data.

Table 5.2 Ten elected associations showing largest sustainability improvement over 2019-2022

		Housing association	Sustainability score 2019	Sustainability score 2022	Difference
1	09056706	Stichting Woonservice IJsselland	47.6	53.2	5.6
2	17024195	Woningstichting Helpt Elkander	52.0	57.3	5.3
3	17024197	Woningstichting woningbelang	51.4	56.6	5.2
4	14021204	Woningstichting Vanhier Wonen	54.2	59.4	5.2
5	27212980	Stichting Vidomes	45.1	50.2	5.1
6	27070397	Woningbouwvereniging St. Willibrordus	47.8	52.7	4.9
7	06032887	Woningstichting Tubbergen	52.9	57.7	4.8
8	30039075	Woningbouwvereniging Utrecht	45.6	50.2	4.6
9	09055271	Stichting Woonstede	49.1	53.7	4.6
10	05047324	Woonstichting VechtHorst	55.1	59.6	4.5

⁹ <https://www.woonserviceijsselland.nl/nieuws/projecten/>

¹⁰ <https://www.nuenenverduursamen.nl/ons-verhaal/onze-ambitie>

5.3. Housing associations showing greatest fallback over 2019–2022

Most of the elected housing associations were able to improve their sustainability score. Eight associations decreased in score over the reported period, as table 5.3 shows. ‘Stichting Destion’, ‘Chr. Woonstichting Patrimonium’ and ‘Rijswijk Wonen’ show the biggest decreases; respectively -1.3, -1.3 and -0.8.

Table 5.3 Elected housing associations with the lowest improvement in sustainability performance over 2019–2022

		Housing association	Sustainability score 2019	Sustainability score 2022	Difference
1	12012267	Stichting Destion	52.5	51.2	-1.3
2	39049354	Chr. Woonstichting Patrimonium	56.8	55.5	-1.3
3	27101650	Rijswijk Wonen	45.5	44.7	-0.8
4	10038227	Woningstichting Heteren	48.1	47.5	-0.6
5	23028047	Stichting Lek en Waard Wonen	49.6	49.1	-0.5
6	16045467	Stichting Wonen Vierlingsbeek	53.7	53.4	-0.3
7	08013464	Woningstichting Putten	57.6	57.5	-0.1
8	37030590	Woonstichting Langedijk	52.5	52.4	-0.1
9	14614646	Stichting Krijtland Wonen	49.0	49.2	0.2
10	41041780	Stichting Prowonen	52.4	52.6	0.2

A more general overview of the differences in performance over 2019–2022 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2019–2022 for all 281 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 2019–2022

Table 6.1 shows the 10 best performing housing associations for ‘energy’. In general a shift towards less electricity and gas use is dominant, accompanied by a better energy label. 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, ‘Woningstichting Leusden’ made the biggest improvement in total energy score, followed up by ‘Woningbouwstichting Cothen’. Further research showed that they are doing a project to make their houses more sustainable, which is supposed to finish in 2022¹¹.

¹¹ <https://www.wsleusden.nl/over-wsl/laatste-nieuws/nieuwsberichten/nieuwsbericht/wsl-start-met-project-duurzaamheid-2017-2022>

Table 6.1 Ten elected housing associations with the highest energy performance improvements over 2019-2022

		Elected Association	Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2019-2022	Difference 2019-2022	Difference 2019-2022	Difference 2019-2022	Difference 2019-2022	Difference 2019-2022	Difference 2019-2022
1	41188040	Woningstichting Leusden	15.5	18.5	17.9	13.3	*	68.2	26.7
2	30040154	Woningbouwstichting Cothen	1.3	17.7	13.4	7.7	*	75	23.0
3	32023314	Woningstichting Naarden	33.6	16.7	14	21.3	-0.8	45	21.6
4	27220173	Stichting DUWO	18.1	13.7	10	*	*	33.4	21.2
5	05047324	Woonstichting VechtHorst	47.2	9.1	57.1	11.5	6.2	-4.7	21.1
6	02040386	Stichting Wold & Waard	31.9	1.6	16.5	2.6	2.5	66.9	20.3
7	09055271	Stichting Woonstede	19.3	30.7	10.6	24.7	15.9	20	20.2
8	17024195	Woningstichting Helpt Elkander	1	19.5	16	11.9	1.4	69.7	19.9
9	08012356	Stichting Uwoon	16.7	20.3	20.7	10.8	5.7	37.2	18.6
10	17024197	Woningstichting Woningbelang	1.7	17.7	21.2	19.4	5.4	39.4	17.5

* no data available

6.2. Housing associations showing the least differences in energy performance between 2019-2022

Finally, an overview of the least improving elected associations on energy score is given in Table 6.2. For the explanations the same factors apply as discussed above.

As Table 6.2 indicates, there is only one housing association that shows a decline in the total energy score, namely 'Woonstichting Valburg' with a decrease of 0.5.

Table 6.2 Ten elected housing associations with the lowest energy performance improvements over 2019-2022

		Elected Association	Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2019-2022	Difference 2019-2022	Difference 2019-2022	Difference 2019-2022	Difference 2019-2022	Difference 2019-2022	Difference 2019-2022
1	10039364	Woonstichting Valburg	0.9	10.3	16.8	4.1	5.9	-40.7	-0.5
2	30039004	Provides	1.1	12.0	10.2	14.0	3.9	-40.2	0.2
3	10038227	Woningstichting Heteren	0.9	10.3	16.8	-2.7	*	-22.8	0.5
4	10022513	Woonstichting Gendt	12.6	20.2	16.8	0.7	5.3	-34.6	3.5
5	27101650	Rijswijk Wonen	12.4	15.5	7.4	12.4	4.6	-28.7	3.9
6	29012831	Groen Wonen Vlist	12.6	16.2	8.9	-18.3	5.7	-0.1	4.2
7	36005091	Stichting Woningbeheer De Vooruitgang	2.9	17.2	14.7	6.4	7.2	-22.8	4.3
8	01032035	Stichting Wonen Noordwest Friesland	0.4	5.5	12.5	10.8	2.6	-4.7	4.5
9	11013536	Woningstichting Maasdriel	-6.5	1.1	16.8	12.9	6.4	-1.7	4.8
10	30039075	Woningbouwvereniging Utrecht	18.6	3.6	12.5	0.0	*	-8.1	5.3

* 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 retirement 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 Owners¹².

An elaborated description of the methodology used to calculate the SDG scores can be found in the framework report 2021¹³. 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 outcomes 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 1 (No poverty), Goal 8 (Decent work and economic growth) and Goal 16 (Peace, justice and strong institutions).

The lowest scores occurred for Goal 2 (Zero hunger) and Goal 15 (Life on land). It indicates that housing associations still have a major challenge to improve their contribution to these goals, although more detailed measurement may shed a different light on the performance on these Goals.

Comparison over the years 2019 and 2022 for the elected group, as shown in table 7.1, makes clear that the performance of most goals improved substantially. Only Goal 2 (Zero hunger) showed a fallback of 8.0 percentage points. Goal 15 (Life on land) remained stable.

¹² https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance_en

¹³ 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=89) and all (n=281) housing associations 2019-2022

SDG measured	Total 2019	Elected 2019	Total 2022	Elected 2022	Total: Difference 2019-2022	Elected: Difference 2019-2022
1. No Poverty	49.6	58.6	50.4	59.0	0.8	0.4
2. Zero Hunger	48.0	51.9	40.3	43.9	-7.7	-8.0
3. Good Health and Well-being	52.0	55.8	56.2	59.7	4.3	3.9
4. Quality Education	51.5	54.3	55.0	58.3	3.5	4.1
5. Gender Equality						
6. Clean Water and Sanitation						
7. Affordable and Clean Energy	38.5	38.8	47.8	47.9	9.2	9.1
8. Decent Work and Economic Growth	49.5	54.5	53.8	58.8	4.3	4.3
9. Industry, Innovation and Infrastructure	48.1	48.1	49.3	48.9	1.2	0.8
10. Reduced Inequalities	41.2	48.3	43.2	50.2	2.0	1.9
11. Sustainable Cities and Communities	46.6	47.3	46.3	47.7	-0.2	0.5
12. Responsible Consumption and Production	49.2	53.5	50.5	55.6	1.2	2.1
13. Climate Action	45.9	50.1	47.9	52.1	2.0	2.1
14. Life below Water						
15. Life on Land	46.9	45.1	46.9	45.1	0.0	0.0
16. Peace, Justice and Strong Institutions	46.4	55.3	50.1	58.7	3.7	3.4
17. Partnerships for the Goals						

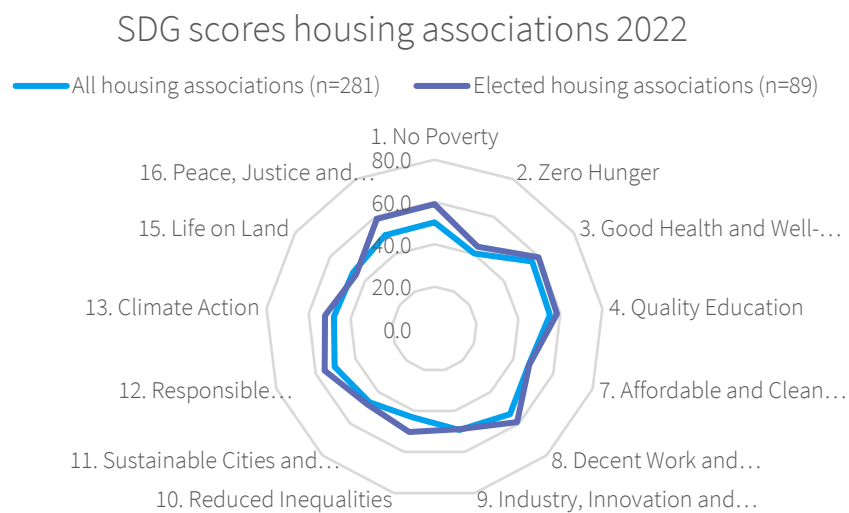
As shown in table 7.1, 4 out of the 17 SDGs could not be measured because of the lack of data, or because they are not relevant for housing associations. These are Goal 5 (Gender equality), Goal 6 (Clean water and sanitation), Goal 14 (Life below water) and Goal 17 (Partnerships for the Goals). Housing 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. The elected associations still outperforms the total group in 11 out of the 13 measured goals, but the differences became smaller. For Goal 9 (Industry, innovation and infrastructure) and for Goal 15 (Life on land) the total group performed better than the elected group.

The total group showed a bigger improvement over the reported period on 6 of the goals: Goals 1, 2, 3, 7, 9 and 16.

More information about the method of analyses on the SDGs can be found in the 2021 framework report for social housing associations.¹⁴



¹⁴ 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

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Ecology	Nature and Landscape	Surface green space	The surface of green space	%	District
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

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Socio-cultural	Education	Early leavers education	The share of people that leaves the education circuit without a diploma	%	Municipality
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
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	Year	Housing association

Capital	Stock	Indicator	Calculation	Unit	Aggregation
			remaining lifespan of the property of an 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 2019	Total sustainability score 2022	Difference 2019-2022
09056706	Stichting Woonservice IJsselland	47.6	53.2	5.6
17024195	Woningstichting Helpt Elkander	52.0	57.3	5.3
17024197	Woningstichting woningbelang	51.4	56.6	5.2
14021204	Woningstichting Vanhier Wonen	54.2	59.4	5.2
27212980	Stichting Vidomes	45.1	50.2	5.1
27070397	Woningbouwvereniging St. Willibrordus	47.8	52.7	4.9
06032887	Woningstichting Tubbergen	52.9	57.7	4.8
30039075	Woningbouwvereniging Utrecht	45.6	50.2	4.6
09055271	Stichting Woonstede	49.1	53.7	4.6
05047324	Woonstichting VechtHorst	55.1	59.6	4.5
20067125	Stichting WonenBreborg	46.0	50.4	4.4
30002710	Stichting Bo-Ex '91	48.4	52.7	4.4
33012701	Woningstichting Rochdale	44.1	48.3	4.3
41188040	Woningstichting Leusden	54.2	58.4	4.2
27220173	Stichting Duwo	45.3	49.3	4.0
06032843	Wonen Delden	55.3	59.2	3.9
30038986	Veenendaalse Woningstichting	51.1	54.9	3.8
30136131	Stichting Mitros	47.0	50.8	3.8
38009327	Rentree	49.4	53.1	3.7
30039900	Stichting GroenWest	48.2	51.7	3.5
31015064	Stichting Eemland Wonen	47.6	51.1	3.5
18014093	Stichting TBV	47.0	50.5	3.5
38013096	Stichting Woonbedrijf Ieder1	48.7	52.1	3.5
17024184	Woonstichting thuis	49.5	52.9	3.4
23006058	Stichting Trivire	43.8	47.1	3.4
09086671	Woningstichting Barneveld	51.5	54.8	3.3
06032802	Stichting Viverion	53.4	56.8	3.3
05003860	Stichting deltaWonen	48.4	51.4	3.1
16049902	Stichting PeelrandWonen	52.8	55.7	3.0
09002855	de Woningstichting	53.2	56.2	2.9
01031614	Stichting Woningbouw Achtkarspelen	46.5	49.4	2.9

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
30039668	Patrimonium woonservice	48.6	51.5	2.9
32032703	Stichting Woningcorporatie Het gooi en Omstreken	50.3	53.1	2.8
36005091	Stichting Woningbeheer De Vooruitgang	52.0	54.8	2.8
22015083	Woningbouwvereniging Arnhem	50.9	53.7	2.8
17024194	Stichting Goed Wonen Gemert	52.0	54.6	2.6
29013498	Woningbouwvereniging Reeuwijk	50.2	52.8	2.6
38013279	Woningstichting SallandWonen	53.7	56.2	2.5
38023122	Woonstichting De Marken	50.2	52.7	2.5
41042105	Woningstichting Nijkerk	56.4	58.8	2.4
30038949	Woningbouwvereniging Maarn	51.5	53.9	2.4
10017157	Stichting Talis	48.9	51.2	2.3
04031659	Stichting Eelder Woningbouw	54.6	56.8	2.3
16024825	Woonstichting JOOST	47.2	49.4	2.3
28023118	Stichting Rijnhart Wonen	52.9	55.1	2.2
06032990	Christelijke Woningstichting De Goede Woning	55.5	57.7	2.2
08017332	Woningstichting De Goede Woning	47.6	49.8	2.2
29012831	Groen Wonen Vlist	50.6	52.8	2.2
17058500	Stichting Woonbedrijf SWS.Hhvl	47.0	49.2	2.1
17024192	Woningbouwvereniging Bergopwaarts	50.8	52.9	2.1
41032244	Stichting Mijande Wonen	51.0	52.9	1.9
30040154	Woningbouwstichting Cothen	55.2	57.0	1.7
16024880	Stichting Area	50.7	52.4	1.7
01031931	Dynhus	49.9	51.6	1.7
10016923	Stichting Waardwonen	55.9	57.6	1.7
02040386	Stichting Wold & Waard	51.2	52.8	1.6
17060165	Woningstichting de Zaligheden	53.1	54.6	1.5
16046495	Woonstichting Charlotte van Beuningen	54.1	55.6	1.5
10022513	WOONstichting Gendt	54.2	55.5	1.4
06033011	Stichting Reggewoon	54.7	56.0	1.3
09070389	Stichting Idealis	56.9	58.2	1.3
08012356	Uwoon	52.4	53.6	1.2

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
05024541	Stichting Beter Wonen	56.1	57.2	1.1
28036171	Woningstichting Sint Antonius van Padua	52.3	53.4	1.1
30039004	Provides	51.2	52.2	1.0
32023314	Woningstichting Naarden	50.5	51.4	1.0
28042168	Stichting Dunavie	53.7	54.6	0.9
01031631	Stichting v/h de Bouwvereniging	50.1	51.0	0.9
10039364	Woonstichting Valburg	50.4	51.1	0.7
23036284	HW Wonen	49.4	50.1	0.7
27212730	Stichting Rndom Wonen	52.4	53.1	0.7
11013536	Woningstichting Maasdriel	50.4	51.0	0.6
01032035	Stichting Wonen Noordwest Friesland	48.2	48.8	0.6
30038910	Viveste	55.6	56.2	0.5
30086686	Heuvelrug Wonen	54.2	54.7	0.5
18114807	Stichting Bazalt Wonen	53.0	53.4	0.5
16024073	Woonmeij	51.6	52.1	0.4
08025155	Stichting IJsseldal Wonen	54.3	54.6	0.3
27212813	Stichting Wonen Midden-Delfland	55.4	55.7	0.3
41041780	Stichting Prowonen	52.4	52.6	0.2
14614646	Stichting Krijtland Wonen	49.0	49.2	0.2
37030590	Woonstichting Langedijk	52.5	52.4	-0.1
08013464	Woningstichting Putten	57.6	57.5	-0.2
16045467	Stichting Wonen Vierlingsbeek	53.7	53.4	-0.3
23028047	Stichting Lek en Waard Wonen	49.6	49.1	-0.5
10038227	Woningstichting Heteren	48.1	47.5	-0.6
27101650	Rijswijk Wonen	45.5	44.7	-0.8
39049354	Chr. Woonstichting Patrimonium	56.8	55.5	-1.3
12012267	Stichting Destion	52.5	51.2	-1.4

Annex C Sustainability changes over 2019-2022 of all 281 housing associations

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
06032903	Almelose Woningstichting Beter Wonen	44.6	46.4	1.8
09051070	Baston Wonen Stichting	47.4	48.6	1.2
34069796	Brederode Wonen	47.8	51.9	4.0
18111768	Casade	49.1	50.2	1.1
39049354	Chr. Woonstichting Patrimonium	56.8	55.5	-1.3
06032990	Christelijke Woningstichting De Goede Woning	55.5	57.7	2.2
02028302	Christelijke Woningstichting Patrimonium Groningen	47.3	49.4	2.0
30070521	De Woningraat	48.7	48.6	0.0
09002855	de Woningstichting	53.2	56.2	2.9
01031931	Dynhus	49.9	51.6	1.7
29012831	Groen Wonen Vlist	50.6	52.8	2.2
30086686	Heuvelrug Wonen	54.2	54.7	0.5
23036284	HW Wonen	49.4	50.1	0.7
20024605	Laurentius	43.8	46.8	2.9
39024407	Mercatus	48.5	50.1	1.6
08025640	Ons Huis, Woningstichting	49.7	51.3	1.6
23031811	Oost West Wonen	50.0	51.6	1.6
10016860	Oosterpoort Wonen	52.7	54.3	1.7
30039668	Patrimonium woonservice	48.6	51.5	2.9
34061728	Pré Wonen	44.7	47.9	3.3
30039004	Provides	51.2	52.2	1.0
30039108	R.K. Woningbouwvereniging Zeist	49.9	51.0	1.1
06032993	R.K. Woningstichting Ons Huis	46.1	48.4	2.3
38009327	Rentree	49.4	53.1	3.7
41134627	Ressort Wonen	44.4	45.7	1.3
27101650	Rijswijk Wonen	45.5	44.7	-0.8

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
09055542	Sité Woondiensten	48.0	50.1	2.1
27212938	stichting 3B Wonen	51.4	52.9	1.6
02319720	Stichting Acantus	42.4	44.0	1.6
01031591	Stichting Accolade	47.7	48.7	1.0
04017657	Stichting Actium	45.7	46.7	1.0
20024511	Stichting Alwel	46.3	49.4	3.1
12012288	Stichting Antares Woonservice	43.8	44.7	0.8
27212889	Stichting Arcade mensen en wonen	43.5	46.4	2.9
16024880	Stichting Area	50.7	52.4	1.7
18114807	Stichting Bazalt Wonen	53.0	53.4	0.5
05024541	Stichting Beter Wonen	56.1	57.2	1.1
22025529	Stichting Beveland Wonen	47.4	49.4	2.0
30002710	Stichting Bo-Ex '91	48.4	52.7	4.4
16024144	Stichting BrabantWonen	46.3	47.4	1.1
02028562	Stichting Christelijke Woongroep Marenland	43.4	42.2	-1.1
21011288	Stichting Clavis	43.3	44.8	1.5
39048769	Stichting de Alliantie	45.7	48.4	2.7
02033859	Stichting de Delthe	45.7	47.5	1.8
27090567	Stichting De Goede Woning	46.8	50.7	3.9
02028153	Stichting De Huismeesters	45.8	48.1	2.3
24177789	Stichting de Leeuw van Putten	40.3	42.9	2.6
08025175	Stichting De Woonmensen	47.4	49.0	1.6
36004130	Stichting De Woonschakel Westfriesland	50.5	52.8	2.3
05003860	Stichting deltaWonen	48.4	51.4	3.1
12012267	Stichting Destion	52.5	51.2	-1.4
04017296	Stichting Domesta	44.4	45.6	1.2
32023773	Stichting Dudok Wonen	49.3	50.1	0.8
28042168	Stichting Dunavie	53.7	54.6	0.9
27220173	Stichting Duwo	45.3	49.3	4.0

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
04031659	Stichting Elder Woningbouw	54.6	56.8	2.3
31015064	Stichting Eemland Wonen	47.6	51.1	3.5
34009775	Stichting Elan Wonen	46.4	48.2	1.8
01031575	Stichting Elkien	45.3	46.7	1.4
23027876	Stichting Fien Wonen	50.3	51.6	1.4
17024194	Stichting Goed Wonen Gemert	52.0	54.6	2.6
30039900	Stichting GroenWest	48.2	51.7	3.5
30038801	Stichting Habion	42.4	43.3	0.9
41023459	Stichting Harmonisch Wonen	44.0	45.5	1.5
24108317	Stichting Havensteder	39.8	42.7	2.9
09070389	Stichting Idealis	56.9	58.2	1.3
08025155	Stichting IJsseldal Wonen	54.3	54.6	0.3
36003604	Stichting Intermaris	44.2	48.8	4.6
06062073	Stichting Jongeren Huisvesting Twente	48.9	52.4	3.5
40156630	Stichting KleurrijkWonen	45.6	46.4	0.8
14614646	Stichting Krijtland Wonen	49.0	49.2	0.2
02028826	Stichting Lefier	41.6	44.4	2.8
23028047	Stichting Lek en Waard Wonen	49.6	49.1	-0.5
23036735	Stichting Lekstedewonen	46.1	48.8	2.6
22014935	Stichting l'escaut woonservice	44.7	47.6	2.9
24218464	Stichting Maasdelta Groep	41.9	43.0	1.1
41129724	Stichting MaasWonen	42.4	43.6	1.2
28032485	Stichting MeerWonen	50.7	54.4	3.7
41032244	Stichting Mijande Wonen	51.0	52.9	1.9
30136131	Stichting Mitros	47.0	50.8	3.8
31036365	Stichting Mooiland	45.8	48.3	2.5
29012913	Stichting Mozaïek Wonen	46.6	52.0	5.4
13017362	Stichting Nester	44.9	42.7	-2.2
02028204	Stichting Nijestee	46.8	50.0	3.3

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
31014972	Stichting Omnia Wonen	48.2	49.8	1.7
39024884	Stichting Oost Flevoland Woondiensten	47.5	50.3	2.8
05042873	Stichting Openbaar Belang	47.9	49.7	1.8
24185744	Stichting Ouderenhuisvesting Rotterdam	41.5	43.5	2.0
35010382	Stichting Parteon	41.7	44.0	2.3
16049902	Stichting PeelrandWonen	52.8	55.7	3.0
09043274	Stichting Plavei	46.7	49.7	3.1
23032248	Stichting Poort6	45.3	49.4	4.1
30038487	Stichting Portaal	45.7	49.3	3.7
41041780	Stichting Prowonen	52.4	52.6	0.2
24107420	Stichting QuaWOnen	49.4	51.8	2.4
06033011	Stichting Reggewoon	54.7	56.0	1.3
30141504	Stichting Rhenam Wonen	52.2	54.1	1.8
23036526	Stichting Rhiant	51.6	55.3	3.7
28023118	Stichting Rijnhart Wonen	52.9	55.1	2.2
27212730	Stichting Rondon Wonen	52.4	53.1	0.7
17024183	Stichting Sint Trudo	42.5	47.3	4.8
41055121	Stichting SSHN	48.8	52.5	3.6
33011078	Stichting Stadgenoot	45.9	49.1	3.3
20038082	Stichting Stadlander	44.3	46.5	2.2
27070802	Stichting Staedion	41.9	43.6	1.7
30092565	Stichting Studenten Huisvesting	45.6	51.1	5.5
23036310	Stichting Tablis Wonen	47.8	48.5	0.7
10017157	Stichting Talis	48.9	51.2	2.3
18014093	Stichting TBV	47.0	50.5	3.5
11011893	Stichting Thius	46.8	47.8	1.0
20024594	Stichting Thuisvester	47.5	49.4	1.9
01031632	Stichting Thús Wonen	49.2	49.8	0.7
23006058	Stichting Trivire	43.8	47.1	3.4

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
02036488	Stichting Uithuizer Woningbouw	47.6	47.5	-0.1
01031631	Stichting v/h de Bouwvereniging	50.1	51.0	0.9
34090425	Stichting Velison Wonen	44.8	45.1	0.3
41041816	Stichting Veluwonen	48.5	51.0	2.5
29034021	Stichting Vestia	41.7	42.5	0.8
27212980	Stichting Vidomes	45.1	50.2	5.1
09031467	Stichting Vivare	43.7	46.2	2.5
06032802	Stichting Viverion	53.4	56.8	3.3
09063142	Stichting Volkshuisvesting Arnhem	43.0	45.5	2.6
10016923	Stichting Waardwonen	55.9	57.6	1.7
41133736	Stichting Waterweg Wonen	44.4	46.5	2.1
06056970	Stichting WBO Wonen	52.6	56.5	3.8
06032957	Stichting Welbions	49.5	51.9	2.4
14021286	Stichting Weller Wonen	44.2	47.1	2.9
05047339	Stichting Wetland Wonen Groep	51.5	52.9	1.4
17038530	Stichting woCom	45.2	49.3	4.0
02040386	Stichting Wold & Waard	51.2	52.8	1.6
13012102	Stichting Wonen Limburg	46.7	49.6	2.9
27212813	Stichting Wonen Midden-Delfland	55.4	55.7	0.3
01032035	Stichting Wonen Noordwest Friesland	48.2	48.8	0.6
16045467	Stichting Wonen Vierlingsbeek	53.7	53.4	-0.3
27212687	Stichting Wonen Wateringen	50.4	51.0	0.5
14614645	Stichting Wonen Wittem	49.8	51.7	2.0
13011993	Stichting Wonen Zuid	43.9	45.9	2.0
20067125	Stichting WonenBreburch	46.0	50.4	4.4
34099987	Stichting Woningbedrijf Velsen	45.1	44.8	-0.3
36005091	Stichting Woningbeheer De Vooruitgang	52.0	54.8	2.8
01031614	Stichting Woningbouw Achtkarspelen	46.5	49.4	2.9
32032703	Stichting Woningcorporatie Het gooi en Omstreken	50.3	53.1	2.8

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
09056559	Stichting Woningcorporatie Plicht Getrouw	47.1	53.3	6.2
10016880	Stichting Woningcorporatie WoonGenoot	48.9	50.3	1.3
09051283	Stichting Wonion	48.6	50.9	2.3
38013096	Stichting Woonbedrijf Ieder1	48.7	52.1	3.5
17058500	Stichting Woonbedrijf SWS.Hhvl	47.0	49.2	2.1
04031749	Stichting Woonborg	49.5	53.9	4.4
24108291	Stichting Woonbron	41.0	42.5	1.4
36001723	Stichting Wooncompagnie	46.8	50.7	3.9
24108743	Stichting Wooncompas	46.8	48.5	1.8
04024478	Stichting Woonconcept	49.7	49.4	-0.3
28073027	Stichting Woondiensten Aarwoude	47.9	50.5	2.6
36000577	Stichting Woondiensten Enkhuizen	47.6	51.0	3.4
28023102	Stichting Woonforte	48.0	50.5	2.5
01031925	Stichting Woonfriesland	44.7	45.5	0.8
22014999	Stichting Woongoed Middelburg	50.5	53.0	2.6
21013149	Stichting Woongoed Zeeuws-Vlaanderen	44.2	48.2	3.9
30039138	Stichting Woongoed Zeist	48.1	48.9	0.8
17007288	Stichting Wooninc.	43.2	46.0	2.8
27082731	Stichting WoonInvest	45.3	44.8	-0.5
23060266	Stichting Woonkracht10	45.3	47.3	1.9
20050013	Stichting Woonkwartier	45.7	44.5	-1.1
34057863	Stichting Woonopmaat	47.9	51.0	3.1
41022121	Stichting Woonpalet Zeewolde	50.4	50.3	-0.1
17076031	Stichting Woonpartners	44.4	46.0	1.6
41134252	Stichting Woonplus Schiedam	41.3	42.5	1.2
14614656	Stichting Woonpunt	41.5	45.8	4.3
04034448	Stichting Woonservice Drenthe	47.5	48.5	1.0
09056706	Stichting Woonservice IJsselland	47.6	53.2	5.6
24041502	Stichting Woonstad Rotterdam	41.0	44.4	3.3

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
09055271	Stichting Woonstede	49.1	53.7	4.6
37030575	Stichting Woontij	47.1	48.7	1.5
18115545	Stichting Woonveste	50.3	52.2	1.9
37080102	Stichting Woonwaard Noord-Kennemerland	48.6	50.1	1.4
10017041	Stichting Woonwaarts	46.5	49.0	2.5
33107894	Stichting Woonzorg Nederland	41.8	44.3	2.5
35010466	Stichting WormerWonen	48.2	51.0	2.8
41212857	Stichting Ymere	44.8	47.4	2.6
35010383	Stichting Zaandams Volkshuisvesting	41.3	43.4	2.0
16024737	Stichting Zayaz	46.4	50.2	3.8
22015097	Stichting Zeeuwend	48.3	51.2	2.8
18030601	Tiwos, Tilburgse Woonstichting	46.3	47.6	1.4
08012356	Uwoon	52.4	53.6	1.2
37030892	Van Alckmaer voor Wonen	46.9	49.8	2.9
30038986	Veenendaalse Woningstichting	51.1	54.9	3.8
14031369	Vincio Wonen	43.5	45.7	2.1
30038910	Viveste	55.6	56.2	0.5
27070711	Wassenaarsche Bouwstichting	48.6	47.5	-1.1
06032843	Wonen Delden	55.3	59.2	3.9
29012915	Woningbouwstichting "Samenwerking"	45.8	47.9	2.1
30040154	Woningbouwstichting Cothen	55.2	57.0	1.7
17024189	Woningbouwvereniging "Volksbelang"	44.5	45.1	0.6
22015083	Woningbouwvereniging Arnhem	50.9	53.7	2.8
17024192	Woningbouwvereniging Bergopwaarts	50.8	52.9	2.1
37030918	Woningbouwvereniging Beter Wonen	46.4	49.2	2.9
29012827	Woningbouwvereniging Beter Wonen Ammerstol	45.7	48.2	2.5
28028654	Woningbouwvereniging De Sleutels	49.4	50.6	1.2
28023105	Woningbouwvereniging Habeko Wonen	49.5	51.8	2.3
23037112	Woningbouwvereniging Heerjansdam	41.4	43.8	2.3

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
24108268	Woningbouwvereniging Hoek van Holland	42.1	44.0	1.9
30038949	Woningbouwvereniging Maarn	51.5	53.9	2.4
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	47.3	51.0	3.7
24108729	Woningbouwvereniging Poortugaal	46.3	48.9	2.5
29013498	Woningbouwvereniging Reeuwijk	50.2	52.8	2.6
40594387	Woningbouwvereniging Rosehaghe	44.2	49.0	4.9
27070397	Woningbouwvereniging St. Willibrordus	47.8	52.7	4.9
30039075	Woningbouwvereniging Utrecht	45.6	50.2	4.6
37030580	Woningstichting Anna Paulowna	48.4	48.8	0.5
09086671	Woningstichting Barneveld	51.5	54.8	3.3
14614618	Woningstichting Berg en Terblijt	46.9	54.4	7.5
40236239	Woningstichting Compaen	44.3	48.0	3.7
08017332	Woningstichting De Goede Woning	47.6	49.8	2.2
04034340	Woningstichting De Volmacht	48.9	49.9	1.0
41038970	Woningstichting de Woonplaats	44.0	47.4	3.4
17060165	Woningstichting de Zaligheden	53.1	54.6	1.5
37030636	Woningstichting Den Helder	44.7	47.6	2.9
06033220	Woningstichting Domijn	42.2	45.9	3.6
33006516	Woningstichting Eigen Haard	47.2	48.3	1.0
39036239	Woningstichting GoedeStede	46.2	47.7	1.5
27070420	Woningstichting Haag Wonen	39.1	43.6	4.5
14021260	Woningstichting HEEMwonen	43.7	47.8	4.1
17024195	Woningstichting Helpt Elkander	52.0	57.3	5.3
36000581	Woningstichting Het Grootslag	51.6	53.0	1.5
10038227	Woningstichting Heteren	48.1	47.5	-0.6
37030589	Woningstichting Kennemer wonen	50.6	52.7	2.1
41188040	Woningstichting Leusden	54.2	58.4	4.2
11013536	Woningstichting Maasdriel	50.4	51.0	0.6
14614794	Woningstichting Maasvallei Maastricht	44.8	48.2	3.4

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
14615881	Woningstichting Meerssen	49.8	54.1	4.2
32023314	Woningstichting Naarden	50.5	51.4	1.0
28065875	Woningstichting Nieuwkoop	47.1	49.7	2.6
41042105	Woningstichting Nijkerk	56.4	58.8	2.4
28027900	Woningstichting Ons Doel	47.6	49.9	2.3
08013464	Woningstichting Putten	57.6	57.5	-0.2
33012701	Woningstichting Rochdale	44.1	48.3	4.3
38013279	Woningstichting SallandWonen	53.7	56.2	2.5
24217811	Woningstichting Samenwerking Vlaardingen	41.3	44.4	3.1
14614733	Woningstichting Servatius	44.2	46.9	2.7
28036171	Woningstichting Sint Antonius van Padua	52.3	53.4	1.1
06032776	Woningstichting Sint Joseph Almelo	43.5	45.4	1.8
13011861	Woningstichting St. Joseph	47.9	51.8	3.9
05047482	Woningstichting SWZ	49.3	50.5	1.2
06032887	Woningstichting Tubbergen	52.9	57.7	4.8
14021204	Woningstichting Vanhier Wonen	54.2	59.4	5.2
30040187	Woningstichting Vecht en Omstreken	45.1	48.9	3.8
05040996	Woningstichting Vechtdal Wonen	53.7	52.2	-1.5
01031973	Woningstichting Weststellingwerf	47.3	48.8	1.5
02033956	Woningstichting Wierden en Borgen	41.9	43.5	1.5
20054748	Woningstichting Woensdrecht	48.6	50.5	1.9
17024197	Woningstichting woningbelang	51.4	56.6	5.2
18113959	Woningstichting Woonvizier	49.5	50.2	0.8
12012275	Woningstichting Woonwenz	44.4	45.9	1.5
30039074	Woningstichting WUTA	41.6	46.4	4.8
13021011	Woningvereniging Nederweert	53.1	53.5	0.3
16024073	Woonmeij	51.6	52.1	0.4
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	46.9	47.9	1.0

	Housing Association	Total sustainability score 2019	Total sustainability score 2022	Difference 2019-2022
02319567	Woonschng Groninger Huis	42.0	43.9	1.9
39047475	Woonstichting Centrada	44.9	46.8	1.9
16046495	Woonstichting Charlotte van Beuningen	54.1	55.6	1.5
10031122	Woonstichting De Kernen	50.8	52.1	1.3
38023122	Woonstichting De Marken	50.2	52.7	2.5
41134270	Woonstichting De Zes kernen	42.2	42.9	0.7
10022513	WOONstichting Gendt	54.2	55.5	1.4
21014394	Woonstichting Hulst	49.7	51.6	1.9
16024825	Woonstichting JOOST	47.2	49.4	2.3
30040468	Woonstichting Jutphaas	46.9	49.1	2.1
18115616	Woonstichting Land van Altena	51.8	54.4	2.6
37030590	Woonstichting Langedijk	52.5	52.4	-0.1
18028418	Woonstichting Leystromen	49.0	50.5	1.6
41215563	Woonstichting Lieven De Key	46.3	49.0	2.7
24108167	Woonstichting Patrimonium Barendrecht	47.6	51.5	3.8
30039328	Woonstichting SSW	48.2	50.6	2.4
28023790	Woonstichting Stek	51.3	55.0	3.7
17024184	Woonstichting thuis	49.5	52.9	3.4
08027485	Woonstichting Triada	51.1	51.8	0.7
10039364	Woonstichting Valburg	50.4	51.1	0.7
05047324	Woonstichting VechtHorst	55.1	59.6	4.5
09044267	Woonstichting Vryleve	46.7	49.1	2.4
14021210	Woonstichting Zaam Wonen	47.8	52.2	4.4
14021205	ZOwonen	43.5	48.1	4.7

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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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