



Sixth Impact Report (2016-2022) of the 2016 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, august 2022

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Executive summary

This sixth impact report for the 2016 BNG Bank Social housing bond is based on a framework for assessing sustainability performance that measures the combination of 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.

The original group of 92 elected housing associations for the 2016 bond has been transformed in 2022 as a result of mergers into a group of 76 elected associations.

The 76 elected associations showed an improvement in total sustainability score in the reporting period 2016-2022 from 47.6 till 51.5. A similar improvement has been made by the total group of 281 associations. The elected group was able to maintain its higher score level over the past years (see table S1).

Table S1 Overview of the changes in sustainability scores over 2016-2022 for the groups of elected (n=76) and total (n=281) housing associations

Sustainability Field and capital	Total 2016	Elected 2016	Total 2022	Elected 2022	Total: Difference 2016-2022	Elected: Difference 2016-2022 ¹
Total	46.1	47.6	50.1	51.5	4.0	3.9
Internal	45.1	47.7	50.5	52.6	5.4	4.8
External	47.1	47.5	49.6	50.4	2.6	2.9

All types of housing associations showed improvement in sustainability scores over the period 2016-2022, but improvement was highest for small sized associations and associations with old property.

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

Annex 2 shows that nearly all elected associations improved in sustainability performance in the past reporting years.

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.

Table S2 Elected housing association with the highest sustainability improvement over reporting years 2016-2022

	Housing association		Sustainability score 2016	Sustainability score 2022	Difference
1	09056706	Stichting Woonservice IJsselland	43.8	53.2	9.4
2	14021204	Woningstichting Vanhier Wonen	51.9	59.4	7.5
3	17024197	Woningstichting woningbelang	49.0	56.6	7.5
4	06062073	Stichting Jongeren Huisvesting Twente	45.1	52.4	7.3
5	06032843	Wonen Delden	52.0	59.2	7.2
6	06056970	Stichting WBO Wonen	49.5	56.5	7.0
7	10016923	Stichting Waardwonen	51.5	57.6	6.1
8	38013279	Woningstichting SallandWonen	50.1	56.2	6.1
9	14615881	Woningstichting Meerssen	48.1	54.1	6.0
10	06032887	Woningstichting Tubbergen	51.7	57.7	6.0

Overall, the elected housing associations are steadily improving their higher sustainability levels each year.

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1. Introduction

On 13 July 2016, BNG Bank issued its first Social Housing Bond, based on a prototype framework report² developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank on 2 February 2016. The 8-year € 1 billion social bond is used to finance social housing projects in the Netherlands.

During the year 2016 Het PON & Telos has developed, as agreed, a more elaborated framework, based on the prototype framework used for the bond, including not only the performance of headquarters and rental units of housing associations but also characteristics of the neighborhood of the rental units. This elaborated framework³ was accepted by BNG Bank at the end of 2016. In January 2017 BNG Bank decided to use the elaborated framework as the basis for the 8 years of impact reporting on the 2016 BNG Bank Social housing bond.

The first impact report for the 2016 BNG Bank Social housing bond was issued July 2017⁴, the second impact report was issued August 2018⁵, the third in August 2019⁶, the fourth in November 2020⁷ and the fifth in October 2021⁸.

This is the sixth impact report on this 2016 social housing bond. It briefly outlines the elaborated framework for impact assessment and the outcome in reporting year 2022 for the housing associations elected as best in class for the 2016 BNG Bank social housing bond.

² 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 nr 16.145, 18 May 2016, Tilburg University,
<http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

³ B.C.J. Zoeteman, and R. Mulder, Elaborated Framework 2016 for a BNG Bank Social Bond for Dutch Housing Associations, Assessment from an integrated ecological, social, economic and governance point of view, Telos report nr 16.160, 27 December 2017, Tilburg University,
<http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=813915>

⁴ https://www.bngbank.com/Documents/Investors/Impact_report_WOB0_2016-2017.PDF

⁵ <https://www.bngbank.com/Documents/Investors/Second-Impact-Social-Housing-Bond-2016.pdf>

⁶ [https://www.bngbank.com/Documents/Investors/Third%20Impact%20\(2016-2019\)%20of%20the%2021%20BNG%20Bank%20Social%20Housing%20Bond.pdf](https://www.bngbank.com/Documents/Investors/Third%20Impact%20(2016-2019)%20of%20the%2021%20BNG%20Bank%20Social%20Housing%20Bond.pdf)

⁷ <https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/Fourth-Impact-20162020-of-the-2016-BNG-Bank-Social-Housing-Bond.pdf>

⁸ <https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/Impact-Reports/2021/5th-Impact-Report-2016-2021-BNG-Bank-Social-Housing-bond.pdf?la=en&rev=6d182995733e418696c8776aa50902dd&hash=73A5E60731F36DA667491D1285C5F919>

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. 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 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 followed as is also done for the frameworks of later BNG Bank Social housing bonds.

The result includes a framework based on 3 internal performance domains (called capitals) including ecological, social and economic aspects and 3 external performance capitals (also ecological, social and economic). The scores of the 6 capitals are calculated on the basis of 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 2016, 2017, 2018, 2019, 2020 and 2021 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, and external, sustainability domain. The framework considers the same classes for associations as used in the prototype framework of 2016.

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, 2019), The Dutch national statistical office (CBS) and the most recent Aedes benchmark report (2021)⁹ on the performance of Dutch housing associations. A more detailed

⁹ Aedes, 2021. Aedes Benchmark 2019; Individuele resultaten woningcorporaties.

elaboration of data used for external sustainability impact is available in the 2021 framework report¹⁰ 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.

¹⁰ 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.

2.3. Elected housing associations

On the basis of the 2016 Framework report sustainable housing associations, a group of 92 associations was elected from the original group of 328 associations. However, four of the originally 92 elected associations were no longer taken in consideration in the first impact report of 2017.

- ‘Stichting Woonservice Urbanus’ (L1723) has been fused with ‘Woningstichting WoonWENZ’ (L0274), so ‘Stichting Woonservice Urbanus’ is no longer in the group of elected associations.
- ‘Bernardus Wonen’ (elected) and ‘Woningstichting Dinteloord’ (elected) have fused with ‘Brabantse Waard’ (not elected) into the new housing association Woonkwartier. Therefore they left the selection.
- ‘Alkemade Wonen’ (not elected) and ‘Woningstichting Buitenlust’ (elected) fused into the new housing association MeerWonen.

Therefore, four of the original group of 92 associations have been transformed, resulting into a group of 88 elected housing associations for the 2017 impact report.

In 2018 the situation changed again. In total a group of 331 associations has been assessed. The group of elected associations further diminished from 88 in 2017 to 85 in reporting year 2018. This is the result of three fusions.

- ‘Woningstichting Nijkerk’ (elected) merged with ‘Stichting De Nieuwe Woning’ (not elected) and was therefore removed from the elected group.
- ‘Woonstichting St. Joseph’ (elected) merged with ‘Stichting Goed Wonen Liempde’ (elected). The new ‘Woonstichting St. Joseph’ stays in the elected group.
- ‘Woningstichting Kessel’ (elected) merged with ‘Stichting Antares Woonservice’ (not elected) and thus left the elected group.

The same holds for the situation in 2019. In total a group of 320 associations has been assessed. The group of elected associations further diminished from 85 in 2018 to 82 in reporting year 2019. This is the result of three fusions.

- ‘Wovesto’ (L1857, elected) merged with ‘Bouwvereniging Huis en Erf’ (L0643, elected) into the new housing association ‘Woonmeij’ (L0643). Therefore the new housing association ‘Woonmeij’ is included in the elected group.
- ‘Woonstichting Spaubeek’ (L0264, elected) merged with ‘stichting Zo Wonen’ (L0269, not elected), and was therefore removed from the elected group.
- ‘Woningbouwvereniging Lopik’ (L1866, elected) merged with ‘Goed wonen Benshop’ (L1550, not elected) and ‘Woningbouwvereniging Oudewater’ (L1892, not elected) into the new housing association ‘De Woningraat’ (L1892). Therefore, the housing association was removed from the elected group.

The same is the case for the situation in 2020. In total a group of 304 associations has been assessed. The group of elected associations further diminished from 82 in 2019 to 81 in reporting year 2020. This is the result of one fusion.

- ‘De Goede Woning Driemond’ (L1034), merged with ‘Woningcorporatie Eigen Haard’ (not elected), and was therefore removed from the elected group.

Again, there were several merges between social housing associations in 2021. In total a group of 281 associations has been assessed. The group of elected associations further diminished from 81 in 2020 to 76 in reporting year 2022. This is the result of four fusions.

- ‘Stichting Wonen Zuidwest Friesland’ (L0676) was taken over by ‘Stichting Lyaemer Wonen’ (not elected), and was therefore removed from the elected group.
- ‘Stichting Vallei Wonen’ (L1543) was taken over by ‘Stichting Omnia Wonen’ (not elected). Therefore, the housing association was removed from the elected group.
- ‘R&B Wonen’ (L0543) was taken over by ‘Regionale Woningstichting Samenwerking’ (elected), and therefore housing association ‘Regionale Woningstichting Samenwerking’ was included in the elected group.
- ‘Woongoed Goeree Overflakkee’ (L1544) was taken over by Fides Wonen’ (not elected), and was thus not included in the elected group.

In reporting year 2022 ‘Stichting Huisvesting Vredewold’ is removed from the elected group, as they merged with ‘Woningcorporatie Wold & Waard’ (not elected). Five associations are removed from the calculations because of the low data quality. The 76 remaining associations have been assessed in this sixth impact report.

3. Overall performance of housing associations over 2016–2021

3.1. Sustainability performance of the elected housing associations over 2016–2022

Table 3.1 gives an overview of the general outcome over the past years. Values express the percentage points in achieving the 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 76 elected associations showed an improved total score in the reporting period 2016–2022 from 47.6 till 51.5, continuing the trend of past year.

A closer look at the more detailed data indicates that the improvement can be traced back both to the internal and the external sustainability field. The internal performance score increased over the past few years. This is mostly due to the big increase in the ecological capital and economical capital. The score for ecology improved with 8.9 percentage points and the score for economy improved with 6.2 percentage points. The score for the socio-cultural capital decreased with 0.6 percentage points. The causes for these changes will be discussed in chapter 4.

In the external sustainability field, we see a different pattern. Here the ecological capital (which includes air quality, noise annoyance, etc.) shows a small improvement of 0.5 percentage points. Progress of the external sustainability is attributed to the economical capital (including infrastructure, labor, competitiveness etc.) which improved 1.9 percentage points, but can mainly be attributed to the growth within the socio-cultural capital. The socio-cultural score improved with 6.3 percentage points. A more in depth analysis will be executed in chapter 4.

Overall, these results are very positive and may be due to the general economic improvement in the country after earlier years of recession. A disclaimer to the economic growth is the global crisis of COVID-19, which will be expected to have an impact in the socio-cultural and economic capital in the upcoming years. However, for now it seems that the economy quickly recovered from the negative impact that COVID-19 had on the economy in 2020.¹¹

¹¹ <https://www.cbs.nl/nl-nl/nieuws/2021/33/economie-groeit-met-3-1-procent-in-tweede-kwartaal-2021>

Table 3.1 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 76 elected housing associations over 2016-2021 compared with the total group (n=281)

Field and capital	Total 2016	Elected 2016	Total 2017	Elected 2017	Total 2018	Elected 2018	Total 2019	Elected 2019
Total	46.1	47.6	46.3	47.8	47.2	48.8	47.9	49.3
Internal	45.1	47.7	45.3	47.9	45.6	48.0	46.7	49.0
- Ecological	40.4	42.6	40.2	42.4	40.7	42.8	42.4	44.4
- Socio-cultural	50.0	53.3	49.5	52.7	49.3	52.3	49.7	52.6
- Economic	44.9	47.2	46.2	48.6	46.9	49.0	48.2	50.1
External	47.1	47.5	47.2	47.6	48.8	49.5	49.0	49.7
- Ecological	47.1	47.9	46.9	47.7	47.3	48.1	47.3	48.1
- Socio-cultural	49.1	49.2	49.7	49.8	51.3	51.8	52.2	52.5
- Economic	45.1	45.3	45.0	45.3	47.8	48.6	47.6	48.4

Field and capital	Total 2020	Elected 2020	Total 2021	Elected 2021	Total 2022	Elected 2022	Total: Difference 2016-2022	Elected: Difference 2016-2022
Total	48.2	49.5	49.0	50.3	50.1	51.5	4.0	3.9
Internal	46.8	48.7	48.4	50.3	50.5	52.6	5.4	4.8
- Ecological	44.3	46.1	47.0	48.6	49.5	51.5	9.0	8.9
- Socio-cultural	48.7	51.7	49.2	51.8	49.6	52.7	-0.3	-0.6
- Economic	47.5	48.3	49.0	50.5	52.5	53.4	7.6	6.2
External	49.7	50.4	49.5	50.3	49.6	50.4	2.6	2.9
- Ecological	47.6	49.2	47.4	48.3	47.5	48.4	0.5	0.5
- Socio-cultural	53.2	53.7	54.8	55.3	54.8	55.5	5.7	6.3
- Economic	47.4	48.2	46.4	47.2	46.6	47.3	1.5	1.9

3.2. Differences between the group of elected associations and the total group over 2016–2022

Both the performance of the elected group and the total group of housing associations increased over the last few years. The group of 76 elected associations has managed to keep the lead in sustainability performance. The difference between the elected group and the total group of housing associations shrunk a little from 1.5 percentage points in 2016 to 1.4 percentage points in 2022.

Looking into the underlying concepts of the sustainability score, it becomes clear that the difference between the elected and the total group decreased a bit in terms of the internal sustainability, but slightly increased in the external sustainability field. But these effects are minimal.

An explanation for this might be that well performing housing associations have more means to invest in the improvement of the surrounding environment of their dwellings. The decreasing difference in internal sustainability might be due to the law of the handicap of a head start, or to the fact that low performing small housing associations tend to merge with big successful housing associations.

3.3. General statistics for the elected housing associations 2016-2021

In this section the general differences between the total group of housing associations and the elected associations will be compared. In table 3.2 a summary is given of the number of new housing units, the number of new tenants and the number of dwellings that the housing associations have in general, realized in the period 2016-2021¹² for both groups of housing associations.

Table 3.2 General statistics of the 76 elected housing associations and the total group of associations (n=281) over 2016-2021

	Total 2016	Total 2017	Total 2018	Total 2019	Total 2020	Total 2021	Total: Difference 2016-2021	Total: 2016-2021 (%)
New houses developed	14252	14807	14033	13777	14280	15827	1575	11
Allocations of new tenants	218098	209864	188788	195015	194331	188907	-29191	-13
Dwellings	2312244	2315167	2329924	2300658	2329646	2339682	27438	1

	Elected 2016	Elected 2017	Elected 2018	Elected 2019	Elected 2020	Elected 2021	Elected: Difference 2016-2021	Elected: Difference 2016-2011 %
New houses developed	3857	4228	3801	3611	4186	4318	461	12
Allocations of new tenants	48787	45853	42483	43057	44443	42336	-6451	-13
Dwellings	514741	514528	521604	521936	532774	536603	21862	4

¹² 2021 is the most recent year of data availability

Figure 3.1 Percentage of new houses developed

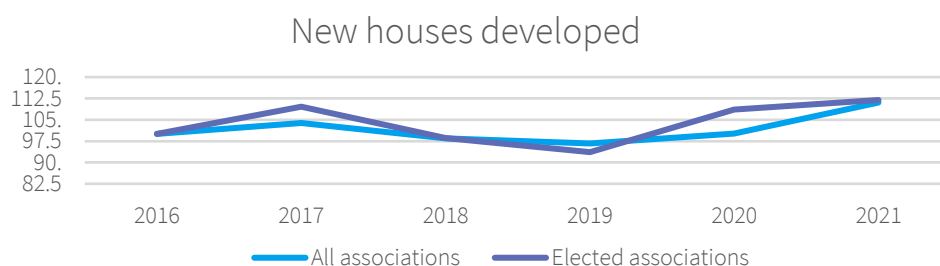


Figure 3.2 Percentage of new tenants

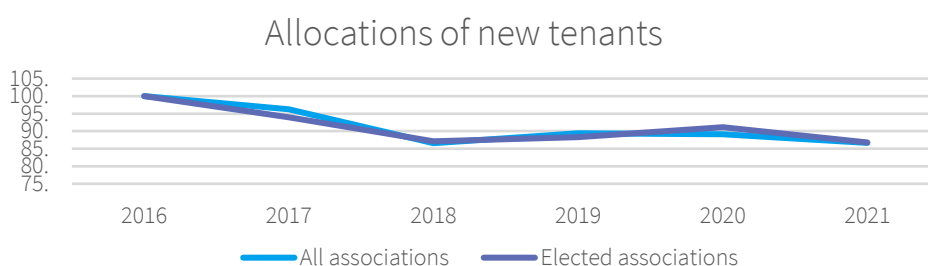
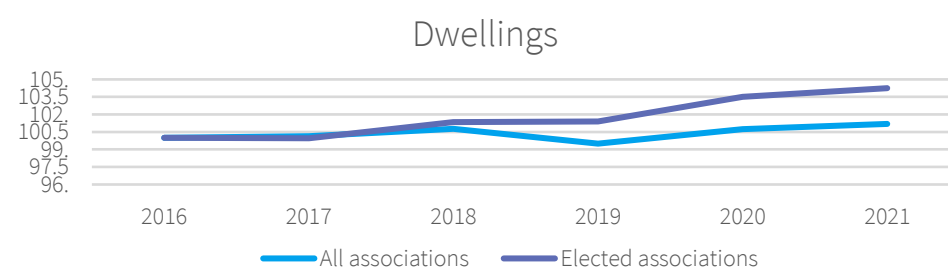


Figure 3.3 Percentage growth in amount of dwellings



Figures 3.1 and 3.3 show that in 2021 the total number of dwellings in the elected group has grown compared to the years before, due to the number of new houses that have been realized. The percentages of new houses developed in 2021 are similar for all associations and the elected associations.

4. Detailed analysis of the sustainability of elected associations

This chapter will look in more detail into the causes of the differences in sustainability scores identified in chapter 3.

4.1. Differences in internal sustainability

Internal sustainability improved from 2016 – 2022 with 4.8 percentage points for the elected associations and 5.4 percentage points for the total group. Still the group of elected associations scored 2.1 percentage points higher than the total group on internal sustainability. The details are shown in table 4.1.

This table shows that the progress is quite high for some of the stocks. The improvement in ‘Safety and security’ which occurred in the past few years, is continuing. With a growth of 15.7 percentage points, this is the biggest improvement within the internal performance field. Research shows that crime rates have been decreasing in the last years.¹³ Especially the amount of violent offences and vandalism are decreasing, which might be the reason why this stock is improving that much.

For the stock ‘loss of revenue’, the performance increased slightly. This might be the consequence of the shortage of housing units on the housing market. People are struggling to find a suitable place to live, so the chances of loss of revenue due to vacancy are small. The stocks ‘Physical and economic accessibility’, ‘Living quality’ and ‘Future constancy’ are decreasing, probably due to the shortage on the housing market as well. 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.¹⁴ The rent prices are increasing as well, which might be the reason why the stock ‘Living quality’ has decreased over the years.¹⁵

There are also large improvements in the ‘energy’ stock. The energy stock improved with 14.0 percentage points. This is a very welcome and important trend as these were one of the lowest scoring stocks in 2016. 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.

¹³ CBS (2020). Minder traditionele criminaliteit, meer cybercrime. <https://www.cbs.nl/nl-nl/nieuws/2020/10/minder-traditionele-criminaliteit-meer-cybercrime>

¹⁴ 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>

¹⁵ CBS (2020). Grootste huurstijging in zes jaar. <https://www.cbs.nl/nl-nl/nieuws/2020/37/grootste-huurstijging-in-zes-jaar>

Since 2016, the Energy-Index has improved quite a lot as the housing associations that are members of Aedes have the ambition to have on average an energy label B in 2022.¹⁶ Above that, the same Aedes-benchmark report shows that the amount of investments on energy improvements have increased.

Table 4.1 Detailed differences at theme level over reporting years 2016–2022 for the elected associations group and the total group

Sustainability Field. and Theme	Total 2016	Elected 2016	Total 2022	Elected 2022	Total: Difference 2016-2022	Elected: Difference 2016-2022
Total score	46.1	47.6	50.1	51.5	4.0	3.9
Internal	45.1	47.7	50.5	52.6	5.4	4.8
- Energy	33.9	35.0	48.6	49.0	14.7	14.0
- Resources and Waste	47.0	50.3	50.4	54.0	3.4	3.7
- Physical and economic accessibility	50.0	51.5	42.7	45.9	-7.3	-5.6
- Living quality	47.5	52.6	48.1	49.5	0.7	-3.1
- Safety and Security	37.0	39.3	51.9	55.0	14.8	15.7
- Residential satisfaction	52.3	56.4	56.9	61.9	4.6	5.5
- Corporational valuation	52.1	54.6	59.0	57.9	7.0	3.3
- Future Constancy	45.7	47.7	46.7	47.4	1.0	-0.3
- Loss of revenue	50.1	52.7	50.8	53.7	0.7	0.9
External	47.1	47.5	49.6	50.4	2.6	2.9
- Air	47.0	47.2	53.8	53.9	6.8	6.7
- Annoyance and Emergencies	49.9	53.7	44.1	48.0	-5.8	-5.7
- Nature and Landscape	44.3	42.7	44.8	43.2	0.5	0.5
- Social Participation	40.0	40.3	42.1	43.5	2.1	3.2
- Economic Participation	39.8	41.7	43.2	45.4	3.4	3.7
- Arts and Culture	55.4	54.0	54.6	52.9	-0.8	-1.1
- Health	49.2	49.8	51.1	51.5	1.9	1.7
- Residential Environment	51.7	50.6	58.9	58.8	7.2	8.2
- Education	52.7	52.5	55.1	55.4	2.4	2.9
- Labor	43.5	44.4	58.7	60.1	15.2	15.7
- Competitiveness	42.8	43.2	53.3	54.7	10.4	11.5
- Infrastructure and Accessibility	54.9	54.5	52.1	52.5	-2.8	-2.0

¹⁶ Aedes (2020). Meer tevreden huurders ondanks moeilijke tijden. Rapportage Aedes-benchmark 2020. <https://benchmark2020.aedes.nl/>

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 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 the influence remains considerable. The impact analysis, as represented in table 4.1, indicates that in both groups the external sustainability score showed improvement, which was a little bit more outspoken for the elected group of housing associations (3.3 versus 3.2).

A closer look at the underlying stocks shows that the performance in the 'Labor' stock grew most over the last few years. This is mainly due to the flourishing economy and growing political engagement in the Netherlands. The elected group increased even more than the total group in those two areas. However, it is not unlikely that the recent COVID-19 crisis will have an effect on the economy and the labor market in the coming years.

Another stock that is improving quite a lot is the 'Residential environment'. This can be explained by looking at the underlying indicators. People are now more satisfied with their living environment than they were before, and the distances to shops, food facilities and recreational facilities seem to have decreased over the years.

The performance of the stock 'Air' has increased as well. It is possible that the national policies to tackle climate change are showing an effect.

The stocks 'Annoyance and Emergencies', 'Arts and Culture' and 'Infrastructure and Accessibility' are however under pressure. For 'Infrastructure and accessibility', the decrease in the sustainability score is most likely caused by the increase of the distance to a bus stop, metro or tram station due to the COVID-19 crisis. Not all public transportation services were allowed to maintain their normal schedule in order to slow the spread of the coronavirus. Two years after the start of the pandemic, this is still the case in some areas.

5. Specific performance of individual associations 2016–2022

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

5.1. Association typology and performance differences

The framework¹⁷ for the 2016 BNG Bank social housing bond has discussed 10 types of housing associations and their performance differences. Based on the impact data collected, differences for these 10 types of associations are presented in table 5.1.

Table 5.1 Impact of association typology on differences in sustainability performance

Typology	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
Small	46.8	54.5	7.7*
Medium	51.9	52.6	0.7
Large	45.1	51.9	6.8
X-Large	43.1	48.6	5.5
One-family dwellings	49.8	52.9	3.1
High-rise buildings	43.2	50.4	7.2
Oldest property	46.0	49.8	3.7
Old property	42.9	51.3	8.4
New property	43.9	51.2	7.4
Newest property	49.7	52.4	2.7

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

¹⁷ 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 nr 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

All types of housing associations showed improvement in their sustainability score over the period 2016-2022. Small housing associations have the highest score in 2022 and old property shows the greatest improvement of all typologies compared to 2016. The improvement of 8.4 percentage points is higher than the improvement of the associations in other typologies. The lowest score can be found in the group extra-large associations. However, they did improve their score with 5.5 percentage points between 2016 and 2022. The lowest improvement in sustainability score was found for the group medium associations. The overall impression is that the sector is rapidly improving its sustainability performance for all types of associations.

5.2. Housing associations with the largest improvement over 2016-2022

Table 5.2 shows the 10 associations improving most over 2016-2022. Stichting 'Woonservice IJsselland' shows the biggest increase in sustainability score 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.¹⁸ The second biggest increase in sustainability score was found for 'Woningstichting Vanhier Wonen'. Their houses have on average energy label B and they are working towards making their houses step by step more energy neutral.¹⁹ It is possible that these improvement are showing in the data.

Table 5.2 Ten elected associations showing largest sustainability improvement over 2016-2022

		Housing association	Sustainability score 2016	Sustainability score 2022	Difference
1	09056706	Stichting Woonservice IJsselland	43.8	53.2	9.4
2	14021204	Woningstichting Vanhier Wonen	51.9	59.4	7.5
3	17024197	Woningstichting woningbelang	49.0	56.6	7.5
4	06062073	Stichting Jongeren Huisvesting Twente	45.1	52.4	7.3
5	06032843	Wonen Delden	52.0	59.2	7.2
6	06056970	Stichting WBO Wonen	49.5	56.5	7.0
7	10016923	Stichting Waardwonen	51.5	57.6	6.1
8	38013279	Woningstichting SallandWonen	50.1	56.2	6.1
9	14615881	Woningstichting Meerssen	48.1	54.1	6.0
10	06032887	Woningstichting Tubbergen	51.7	57.7	6.0

¹⁸ <https://www.woonserviceijsselland.nl/nieuws/projecten/>

¹⁹ <https://www.vanhierwonen.nl/over-woningstichting-voerendaal/nieuws-en-publicaties/laatste-nieuws/nieuwsbericht/duurzaam-wonen-dat-voelt-goed>

5.3. Housing associations showing greatest reductions over 2016–2022

Almost all elected housing associations were able to improve their sustainability score (over 99%). Only two associations decreased in sustainability score over the reported period. see table 5.3. The ‘Christelijke Woongroep Marenland’ and ‘Stichting Nester’ are the only two housing associations with a decrease in sustainability score and are some of the lowest scoring elected associations this year.

A more general overview of the differences in performance over 2016–2022 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2016–2022 for all 281 housing associations are given.

Table 5.3 Elected housing associations with the greatest reductions in sustainability performance over 2016–2022

		Housing association	Sustainability score 2016	Sustainability score 2022	Difference
1	02028562	Stichting Christelijke Woongroep Marenland	44.4	42.2	-2.2
2	13017362	Stichting Nester	43.6	42.7	-0.9
3	23028047	Stichting Lek en Waard Wonen	48.7	49.1	0.4
4	24108291	Stichting Woonbron	41.3	42.5	1.2
5	12012267	Stichting Destion	49.7	51.2	1.5
6	37080102	Stichting Woonwaard Noord-Kennemerland	48.4	50.1	1.6
7	41041780	Stichting Prowonen	50.9	52.6	1.7
8	04017296	Stichting Domesta	43.9	45.6	1.7
9	18030601	Tiwos. Tilburgse Woonstichting	45.7	47.6	1.9
10	40156630	Stichting KleurrijkWonen	44.4	46.4	1.9

6. Energy performance results within the group of elected associations

As the energy transition is at present 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 2016–2022

Table 6.1 shows the 10 best performing housing associations for ‘energy’. In general a shift towards less electricity use is dominant, accompanied by increased use of solar panels. 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 improvement of ‘Woningstichting GoedeStede’, ‘Stichting Woonopmaat’ and ‘Stichting v/h de Bouwvereniging’ stand out in particular. ‘Stichting Woonopmaat’ improved their score on electricity consumption and energy improvements greatly. ‘Woningstichting GoedeStede’ improved their score on CO2 emission of energy usage and energy improvements quite significantly.

The energy label is not always improved in this top 10 group. A reason is that not all units have been given a label in the past. This is obligatory at the moment that property changes of owner. The score can become negative when old properties are changing owner and can be positive when a new complex of rental units is delivered or an existing complex is renovated.

Table 6.1 Ten housing associations with the highest energy performance differences over 2016-2022

		Elected Association	Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2016-2022	Difference 2016-2022	Difference 2016-2022	Difference 2016-2022	Difference 2016-2022	Difference 2016-2022	Difference 2016-2022
1	39036239	Woningstichting GoedeStede	2.4	22.9	19.5	18	42	75	29.96
2	34057863	Stichting Woonopmaat	49.4	17.1	23.6	0.1	6.1	75	28.55
3	01031631	Stichting v/h de Bouwvereniging	50.8	16.8	50.9	31.2	5.8	7.5	27.17
4	27090567	Stichting De Goede Woning	2.2	21.5	20.6	11.8	11.4	70.4	22.98
5	38013279	Woningstichting SallandWonen	50.7	12.3	26.6	6.6	8.2	31.9	22.72
6	05042873	St Openbaar Belang	52.2	23	13.4	14.9	6.8	23.8	22.35
7	38023122	Woonstichting De Marken	34.4	25.9	13.5	20.9	0	37.4	22.02
8	06032843	Stichting Wonen Delden	25.3	17.6	23.4	13.4	20.7	29.8	21.70
9	06056970	Stichting WBO Wonen	36.2	26.6	20.3	5.6	12.6	28.1	21.56
10	30040468	Woonstichting Jutphaas	3.1	13.9	17	6.5	28.5	56.7	20.95

6.2. Housing associations showing lowest differences energy performance between 2016–2022

Finally, an overview of the bottom 10 elected housing associations on energy score is given in Table 6.2. For energy improvements the score can vary largely from year to year, as this is often realized in large projects. The lowest energy performances are mainly due to these fluctuations.

Table 6.2 Ten housing associations with the lowest energy performance differences over 2016–2022

		Elected Association	Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2016-2022	Difference 2016-2022	Difference 2016-2022	Difference 2016-2022	Difference 2016-2022	Difference 2016-2022	Difference 2016-2022
1	41023459	Harmonisch Wonen	2	-25.8	22.3	7.9	*	-11.3	-0.98
2	40156630	Stichting KleurrijkWonen	3	21.7	19.2	4.1	10	-32.3	4.28
3	13017362	Stichting Woongoed 2-Duizend	2	12.7	21.8	14.7	11.8	-36.1	4.48
4	14614646	Stichting Krijtland Wonen	13.4	14.3	13.2	3.5	7.3	-19.4	5.38
5	36005091	Stichting Woningbeheer De Vooruitgang	5.6	17.3	19.1	7.2	7.2	-22.8	5.60
6	12012267	Stichting Destion	2.7	11.4	20.9	16.2	2.1	-15.4	6.32
7	09056706	Stichting Woonservice IJsselland	1.6	4.1	25.6	11.5	5.3	-10.1	6.33
8	16045467	Stichting Wonen Vierlingsbeek	2.7	7.4	23.1	7.7	2.5	0	7.23
9	09044267	Woonstichting Vryleve	2.4	8.2	27.9	2	*	0.8	7.57
10	18030601	Tiwos. Tilburgse Woonstichting	7.2	7.8	14.3	10.8	4.2	1.2	7.58

* no data available

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 Celsius	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	Competitiveness	Rate higher educated people	The total share of highly educated people	%	Neighborhood
Economic	Competitiveness	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	Competitiveness	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 2016	Total sustainability score 2022	Difference 2016-2022
09056706	Stichting Woonservice IJsselland	43.8	53.2	9.4
14021204	Woningstichting Vanhier Wonen	51.9	59.4	7.5
17024197	Woningstichting woningbelang	49.0	56.6	7.5
06062073	Stichting Jongeren Huisvesting Twente	45.1	52.4	7.3
06032843	Wonen Delden	52.0	59.2	7.2
06056970	Stichting WBO Wonen	49.5	56.5	7.0
10016923	Stichting Waardwonen	51.5	57.6	6.1
38013279	Woningstichting SallandWonen	50.1	56.2	6.1
14615881	Woningstichting Meerssen	48.1	54.1	6.0
06032887	Woningstichting Tubbergen	51.7	57.7	6.0
17024194	Stichting Goed Wonen Gemert	49.1	54.6	5.6
17060165	Woningstichting de Zaligheden	49.0	54.6	5.5
41188040	Woningstichting Leusden	52.9	58.4	5.5
10017157	Stichting Talis	45.9	51.2	5.3
27212938	stichting 3B Wonen	47.7	52.9	5.2
09044267	Woonstichting Vryleve	43.9	49.1	5.2
09055271	Stichting Woonstede	48.5	53.7	5.2
17024184	Woonstichting thuis	47.7	52.9	5.2
10022513	WOONstichting Gendt	50.4	55.5	5.2
18115616	Woonstichting Land van Altena	49.3	54.4	5.1
06033220	Woningstichting Domijn	40.8	45.9	5.1
01031631	Stichting v/h de Bouwvereniging	46.0	51.0	5.0
30136131	Stichting Mitros	45.9	50.8	4.9
40236239	Woningstichting Compaen	43.1	48.0	4.9
09086671	Woningstichting Barneveld	50.0	54.8	4.9
17038530	Stichting woCom	44.5	49.3	4.7

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
05047324	Woonstichting VechtHorst	54.9	59.6	4.6
08025640	Ons Huis. Woningstichting	46.7	51.3	4.6
06032993	R.K. Woningstichting Ons Huis	43.8	48.4	4.6
22025529	Stichting Beveland Wonen	45.0	49.4	4.5
18014093	Stichting TBV	46.2	50.5	4.3
10016860	Oosterpoort Wonen	50.0	54.3	4.3
38023122	Woonstichting De Marken	48.5	52.7	4.2
27212730	Stichting Rndom Wonen	48.9	53.1	4.1
41042105	Woningstichting Nijkerk	54.7	58.8	4.1
41215563	Woonstichting Lieven De Key	45.0	49.0	4.1
34057863	Stichting Woonopmaat	46.9	51.0	4.0
09002855	de Woningstichting	52.3	56.2	3.8
16024825	Woonstichting JOOST	45.7	49.4	3.7
32032703	Stichting Woningcorporatie Het gooi en Omstreken	49.5	53.1	3.6
14614646	Stichting Krijtland Wonen	45.7	49.2	3.5
41133736	Stichting Waterweg Wonen	43.1	46.5	3.5
16045467	Stichting Wonen Vierlingsbeek	49.9	53.4	3.4
18111768	Casade	46.8	50.2	3.4
16046495	Woonstichting Charlotte van Beuningen	52.2	55.6	3.3
36005091	Stichting Woningbeheer De Vooruitgang	51.5	54.8	3.3
39047475	Woonstichting Centrada	43.5	46.8	3.3
30040468	Woonstichting Jutphaas	45.8	49.1	3.3
09051283	Stichting Wonion	47.7	50.9	3.2
23036526	Stichting Rhiant	52.1	55.3	3.2
10017041	Stichting Woonwaarts	45.9	49.0	3.1
01031925	Stichting Woonfriesland	42.5	45.5	3.0
27090567	Stichting De Goede Woning	47.7	50.7	3.0
04034448	Stichting Woonservice Drenthe	45.5	48.5	3.0

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
37030590	Woonstichting Langedijk	49.5	52.4	2.8
06033011	Stichting Reggewoon	53.2	56.0	2.8
01032035	Stichting Wonen Noordwest Friesland	46.1	48.8	2.7
05042873	Stichting Openbaar Belang	47.0	49.7	2.7
41023459	Stichting Harmonisch Wonen	42.8	45.5	2.7
05047482	Woningstichting SWZ	48.0	50.5	2.5
16024144	Stichting BrabantWonen	45.0	47.4	2.5
39036239	Woningstichting GoedeStede	45.3	47.7	2.4
17058500	Stichting Woonbedrijf SWS.Hhvl	46.9	49.2	2.3
16024073	Woonmeij	49.8	52.1	2.3
08025155	Stichting IJsseldal Wonen	52.4	54.6	2.3
12012275	Woningstichting Woonwenz	43.9	45.9	2.0
40156630	Stichting KleurrijkWonen	44.4	46.4	1.9
18030601	Tiwos. Tilburgse Woonstichting	45.7	47.6	1.9
04017296	Stichting Domesta	43.9	45.6	1.7
41041780	Stichting Prowonen	50.9	52.6	1.7
37080102	Stichting Woonwaard Noord-Kennemerland	48.4	50.1	1.6
12012267	Stichting Destion	49.7	51.2	1.5
24108291	Stichting Woonbron	41.3	42.5	1.2
23028047	Stichting Lek en Waard Wonen	48.7	49.1	0.4
13017362	Stichting Nester	43.6	42.7	-0.9
02028562	Stichting Christelijke Woongroep Marenland	44.4	42.2	-2.2

Annex C Sustainability changes over 2016–2022 for all 281 housing associations

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
06032903	Almelose Woningstichting Beter Wonen	43.1	46.4	3.4
09051070	Baston Wonen Stichting	45.8	48.6	2.8
34069796	Brederode Wonen	45.0	51.9	6.9
18111768	Casade	46.8	50.2	3.4
39049354	Chr. Woonstichting Patrimonium	56.8	55.5	-1.3
06032990	Christelijke Woningstichting De Goede Woning	53.5	57.7	4.2
02028302	Christelijke Woningstichting Patrimonium Groningen	46.8	49.4	2.6
30070521	De Woningraat	49.6	48.6	-1.0
09002855	de Woningstichting	52.3	56.2	3.8
01031931	Dynhus	45.7	51.6	5.9
29012831	Groen Wonen Vlist	48.5	52.8	4.3
30086686	Heuvelrug Wonen	52.1	54.7	2.6
23036284	HW Wonen	47.1	50.1	3.0
20024605	Laurentius	43.6	46.8	3.2
39024407	Mercatus	45.9	50.1	4.2
08025640	Ons Huis. Woningstichting	46.7	51.3	4.6
23031811	Oost West Wonen	47.7	51.6	3.9
10016860	Oosterpoort Wonen	50.0	54.3	4.3
30039668	Patrimonium woonservice	48.5	51.5	3.0
34061728	Pré Wonen	43.2	47.9	4.7
30039004	Provides	48.7	52.2	3.5
30039108	R.K. Woningbouwvereniging Zeist	47.8	51.0	3.2

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
06032993	R.K. Woningstichting Ons Huis	43.8	48.4	4.6
38009327	Rentree	46.8	53.1	6.3
41134627	Ressort Wonen	42.3	45.7	3.4
27101650	Rijswijk Wonen	44.8	44.7	0.0
09055542	Sité Woondiensten	47.4	50.1	2.7
27212938	stichting 3B Wonen	47.7	52.9	5.2
02319720	Stichting Acantus	41.6	44.0	2.5
01031591	Stichting Accolade	46.1	48.7	2.6
04017657	Stichting Actium	44.8	46.7	1.9
20024511	Stichting Alwel	43.2	49.4	6.2
12012288	Stichting Antares Woonservice	42.4	44.7	2.2
27212889	Stichting Arcade mensen en wonen	43.7	46.4	2.7
16024880	Stichting Area	48.7	52.4	3.7
18114807	Stichting Bazalt Wonen	49.6	53.4	3.8
05024541	Stichting Beter Wonen	52.5	57.2	4.6
22025529	Stichting Beveland Wonen	45.0	49.4	4.5
30002710	Stichting Bo-Ex '91	45.9	52.7	6.8
16024144	Stichting BrabantWonen	45.0	47.4	2.5
02028562	Stichting Christelijke Woongroep Marenland	44.4	42.2	-2.2
21011288	Stichting Clavis	39.3	44.8	5.5
39048769	Stichting de Alliantie	44.8	48.4	3.7
02033859	Stichting de Delthe	45.5	47.5	2.1
27090567	Stichting De Goede Woning	47.7	50.7	3.0
02028153	Stichting De Huismeesters	46.6	48.1	1.5

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
24177789	Stichting de Leeuw van Putten	39.2	42.9	3.7
08025175	Stichting De Woonmensen	45.6	49.0	3.4
36004130	Stichting De Woonschakel Westfriesland	48.7	52.8	4.1
05003860	Stichting deltaWonen	46.5	51.4	4.9
12012267	Stichting Destion	49.7	51.2	1.5
04017296	Stichting Domesta	43.9	45.6	1.7
32023773	Stichting Dudok Wonen	47.3	50.1	2.9
28042168	Stichting Dunavie	50.4	54.6	4.2
27220173	Stichting Duwo	42.5	49.3	6.7
04031659	Stichting Eelder Woningbouw	53.0	56.8	3.9
31015064	Stichting Eemland Wonen	46.4	51.1	4.7
34009775	Stichting Elan Wonen	45.4	48.2	2.7
01031575	Stichting Elkien	43.2	46.7	3.4
23027876	Stichting Fien Wonen	49.0	51.6	2.6
17024194	Stichting Goed Wonen Gemert	49.1	54.6	5.6
30039900	Stichting GroenWest	47.1	51.7	4.6
30038801	Stichting Habion	41.4	43.3	1.9
41023459	Stichting Harmonisch Wonen	42.8	45.5	2.7
24108317	Stichting Havensteder	39.1	42.7	3.6
09070389	Stichting Idealis	54.9	58.2	3.2
08025155	Stichting IJsseldal Wonen	52.4	54.6	2.3
36003604	Stichting Intermaris	43.8	48.8	5.0
06062073	Stichting Jongeren Huisvesting Twente	45.1	52.4	7.3
40156630	Stichting KleurrijkWonen	44.4	46.4	1.9

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
14614646	Stichting Krijtland Wonen	45.7	49.2	3.5
02028826	Stichting Lefier	40.0	44.4	4.4
23028047	Stichting Lek en Waard Wonen	48.7	49.1	0.4
23036735	Stichting Lekstedewonen	43.9	48.8	4.9
22014935	Stichting l'escaut woonservice	42.0	47.6	5.5
24218464	Stichting Maasdelta Groep	41.5	43.0	1.5
41129724	Stichting MaasWonen	40.0	43.6	3.6
28032485	Stichting MeerWonen	49.8	54.4	4.6
41032244	Stichting Mijande Wonen	49.4	52.9	3.5
30136131	Stichting Mitros	45.9	50.8	4.9
31036365	Stichting Mooiland	43.1	48.3	5.2
29012913	Stichting Mozaïek Wonen	45.3	52.0	6.7
13017362	Stichting Nester	43.6	42.7	-0.9
02028204	Stichting Nijestee	46.1	50.0	3.9
31014972	Stichting Omnia Wonen	45.7	49.8	4.2
39024884	Stichting Oost Flevoland Woondiensten	46.9	50.3	3.5
05042873	Stichting Openbaar Belang	47.0	49.7	2.7
24185744	Stichting Ouderenhuisvesting Rotterdam	41.4	43.5	2.0
35010382	Stichting Parteon	41.0	44.0	3.0
16049902	Stichting PeelrandWonen	49.2	55.7	6.6
09043274	Stichting Plavei	42.7	49.7	7.0
23032248	Stichting Poort6	44.3	49.4	5.1
30038487	Stichting Portaal	43.5	49.3	5.8
41041780	Stichting Prowonen	50.9	52.6	1.7

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
24107420	Stichting QuaWonen	47.4	51.8	4.4
06033011	Stichting Reggewoon	53.2	56.0	2.8
30141504	Stichting Rhenam Wonen	52.1	54.1	1.9
23036526	Stichting Rhiant	52.1	55.3	3.2
28023118	Stichting Rijnhart Wonen	50.3	55.1	4.8
27212730	Stichting Rendom Wonen	48.9	53.1	4.1
17024183	Stichting Sint Trudo	42.6	47.3	4.6
41055121	Stichting SSHN	46.2	52.5	6.3
33011078	Stichting Stadgenoot	45.0	49.1	4.1
20038082	Stichting Stadlander	43.0	46.5	3.5
27070802	Stichting Staedion	41.0	43.6	2.6
30092565	Stichting Studenten Huisvesting	44.1	51.1	7.0
23036310	Stichting Tablis Wonen	44.1	48.5	4.4
10017157	Stichting Talis	45.9	51.2	5.3
18014093	Stichting TBV	46.2	50.5	4.3
11011893	Stichting Thius	44.4	47.8	3.5
20024594	Stichting Thuisvester	45.6	49.4	3.8
01031632	Stichting Thús Wonen	47.6	49.8	2.2
23006058	Stichting Trivire	43.3	47.1	3.9
02036488	Stichting Uithuizer Woningbouw	46.2	47.5	1.4
01031631	Stichting v/h de Bouwvereniging	46.0	51.0	5.0
34090425	Stichting Velison Wonen	42.1	45.1	3.0
41041816	Stichting Veluwonen	46.6	51.0	4.3
29034021	Stichting Vestia	39.2	42.5	3.3

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
27212980	Stichting Vidomes	43.0	50.2	7.2
09031467	Stichting Vivare	42.6	46.2	3.6
06032802	Stichting Viverion	50.3	56.8	6.5
09063142	Stichting Volkshuisvesting Arnhem	42.0	45.5	3.5
10016923	Stichting Waardwonen	51.5	57.6	6.1
41133736	Stichting Waterweg Wonen	43.1	46.5	3.5
06056970	Stichting WBO Wonen	49.5	56.5	7.0
06032957	Stichting Welbions	47.6	51.9	4.3
14021286	Stichting Weller Wonen	42.6	47.1	4.5
05047339	Stichting Wetland Wonen Groep	47.0	52.9	5.9
17038530	Stichting woCom	44.5	49.3	4.7
02040386	Stichting Wold & Waard	48.4	52.8	4.4
13012102	Stichting Wonen Limburg	45.7	49.6	3.9
27212813	Stichting Wonen Midden-Delfland	52.6	55.7	3.1
01032035	Stichting Wonen Noordwest Friesland	46.1	48.8	2.7
16045467	Stichting Wonen Vierlingsbeek	49.9	53.4	3.4
27212687	Stichting Wonen Wateringen	46.0	51.0	5.0
14614645	Stichting Wonen Wittem	47.8	51.7	4.0
13011993	Stichting Wonen Zuid	42.1	45.9	3.8
20067125	Stichting WonenBreburch	44.4	50.4	6.0
34099987	Stichting Woningbedrijf Velsen	44.0	44.8	0.7
36005091	Stichting Woningbeheer De Vooruitgang	51.5	54.8	3.3
01031614	Stichting Woningbouw Achtkarspelen	45.1	49.4	4.3
32032703	Stichting Woningcorporatie Het gooi en Omstreken	49.5	53.1	3.6

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
09056559	Stichting Woningcorporatie Plicht Getrouw	45.8	53.3	7.5
10016880	Stichting Woningcorporatie WoonGenoot	47.2	50.3	3.1
09051283	Stichting Wonion	47.7	50.9	3.2
38013096	Stichting Woonbedrijf Ieder1	46.2	52.1	5.9
17058500	Stichting Woonbedrijf SWS.Hhvl	46.9	49.2	2.3
04031749	Stichting Woonborg	47.6	53.9	6.2
24108291	Stichting Woonbron	41.3	42.5	1.2
36001723	Stichting Wooncompagnie	43.6	50.7	7.0
24108743	Stichting Wooncompas	44.0	48.5	4.6
04024478	Stichting Woonconcept	47.6	49.4	1.8
28073027	Stichting Woondiensten Aarwoude	46.6	50.5	3.9
36000577	Stichting Woondiensten Enkhuizen	45.4	51.0	5.6
28023102	Stichting Woonforte	45.6	50.5	4.9
01031925	Stichting Woonfriesland	42.5	45.5	3.0
22014999	Stichting Woongoed Middelburg	47.4	53.0	5.6
21013149	Stichting Woongoed Zeeuws-Vlaanderen	40.3	48.2	7.9
30039138	Stichting Woongoed Zeist	45.4	48.9	3.5
17007288	Stichting Wooninc.	41.2	46.0	4.8
27082731	Stichting WoonInvest	43.6	44.8	1.2
23060266	Stichting Woonkracht10	43.8	47.3	3.4
20050013	Stichting Woonkwartier	43.4	44.5	1.2
34057863	Stichting Woonopmaat	46.9	51.0	4.0
41022121	Stichting Woonpalet Zeewolde	48.0	50.3	2.3
17076031	Stichting Woonpartners	42.8	46.0	3.3

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
41134252	Stichting Woonplus Schiedam	40.3	42.5	2.2
14614656	Stichting Woonpunt	40.1	45.8	5.7
04034448	Stichting Woonservice Drenthe	45.5	48.5	3.0
09056706	Stichting Woonservice IJsselland	43.8	53.2	9.4
24041502	Stichting Woonstad Rotterdam	40.5	44.4	3.8
09055271	Stichting Woonstede	48.5	53.7	5.2
37030575	Stichting Woontij	45.2	48.7	3.4
18115545	Stichting Woonveste	47.4	52.2	4.8
37080102	Stichting Woonwaard Noord-Kennemerland	48.4	50.1	1.6
10017041	Stichting Woonwaarts	45.9	49.0	3.1
33107894	Stichting Woonzorg Nederland	40.2	44.3	4.1
35010466	Stichting WormerWonen	46.7	51.0	4.4
41212857	Stichting Ymere	43.5	47.4	4.0
35010383	Stichting Zaandams Volkshuisvesting	41.6	43.4	1.8
16024737	Stichting Zayaz	43.8	50.2	6.4
22015097	Stichting Zeeuwland	46.0	51.2	5.2
18030601	Tiwos. Tilburgse Woonstichting	45.7	47.6	1.9
08012356	Uwoon	50.1	53.6	3.5
37030892	Van Alckmaer voor Wonen	45.8	49.8	4.0
30038986	Veenendaalse Woningstichting	48.8	54.9	6.1
14031369	Vincio Wonen	43.4	45.7	2.2
30038910	Viveste	54.0	56.2	2.2
27070711	Wassenaarsche Bouwstichting	45.7	47.5	1.8
06032843	Wonen Delden	52.0	59.2	7.2

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
29012915	Woningbouwstichting "Samenwerking"	43.2	47.9	4.7
30040154	Woningbouwstichting Cothen	53.3	57.0	3.6
17024189	Woningbouwvereniging "Volksbelang"	42.8	45.1	2.3
22015083	Woningbouwvereniging Arnhem	47.4	53.7	6.3
17024192	Woningbouwvereniging Bergopwaarts	47.2	52.9	5.7
37030918	Woningbouwvereniging Beter Wonen	44.9	49.2	4.3
29012827	Woningbouwvereniging Beter Wonen Ammerstol	44.0	48.2	4.2
28028654	Woningbouwvereniging De Sleutels	47.7	50.6	2.9
28023105	Woningbouwvereniging Habeko Wonen	46.0	51.8	5.8
23037112	Woningbouwvereniging Heerjansdam	40.1	43.8	3.6
24108268	Woningbouwvereniging Hoek van Holland	41.7	44.0	2.2
30038949	Woningbouwvereniging Maarn	49.8	53.9	4.1
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	43.8	51.0	7.2
24108729	Woningbouwvereniging Poortugaal	42.6	48.9	6.2
29013498	Woningbouwvereniging Reeuwijk	47.7	52.8	5.1
40594387	Woningbouwvereniging Rosehaghe	41.2	49.0	7.8
27070397	Woningbouwvereniging St. Willibrordus	47.9	52.7	4.8
30039075	Woningbouwvereniging Utrecht	43.7	50.2	6.5
37030580	Woningstichting Anna Paulowna	44.9	48.8	4.0
09086671	Woningstichting Barneveld	50.0	54.8	4.9
14614618	Woningstichting Bergen Terblijt	46.4	54.4	8.0
40236239	Woningstichting Compaen	43.1	48.0	4.9
08017332	Woningstichting De Goede Woning	46.0	49.8	3.7
04034340	Woningstichting De Volmacht	49.2	49.9	0.8

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
41038970	Woningstichting de Woonplaats	42.5	47.4	5.0
17060165	Woningstichting de Zaligheden	49.0	54.6	5.5
37030636	Woningstichting Den Helder	45.4	47.6	2.2
06033220	Woningstichting Domijn	40.8	45.9	5.1
33006516	Woningstichting Eigen Haard	44.6	48.3	3.6
39036239	Woningstichting GoedeStede	45.3	47.7	2.4
27070420	Woningstichting Haag Wonen	39.1	43.6	4.5
14021260	Woningstichting HEEMwonen	43.6	47.8	4.1
17024195	Woningstichting Helpt Elkander	50.3	57.3	7.0
36000581	Woningstichting Het Grootslag	48.0	53.0	5.0
10038227	Woningstichting Heteren	45.8	47.5	1.6
37030589	Woningstichting Kennemer wonen	48.8	52.7	3.9
41188040	Woningstichting Leusden	52.9	58.4	5.5
11013536	Woningstichting Maasdriel	46.9	51.0	4.1
14614794	Woningstichting Maasvallei Maastricht	43.4	48.2	4.8
14615881	Woningstichting Meerssen	48.1	54.1	6.0
32023314	Woningstichting Naarden	48.9	51.4	2.5
28065875	Woningstichting Nieuwkoop	45.8	49.7	3.9
41042105	Woningstichting Nijkerk	54.7	58.8	4.1
28027900	Woningstichting Ons Doel	46.0	49.9	3.9
08013464	Woningstichting Putten	54.0	57.5	3.5
33012701	Woningstichting Rochdale	41.9	48.3	6.4
38013279	Woningstichting SallandWonen	50.1	56.2	6.1
24217811	Woningstichting Samenwerking Vlaardingen	40.7	44.4	3.7

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
14614733	Woningstichting Servatius	41.5	46.9	5.3
28036171	Woningstichting Sint Antonius van Padua	50.8	53.4	2.6
06032776	Woningstichting Sint Joseph Almelo	42.4	45.4	2.9
13011861	Woningstichting St. Joseph	46.3	51.8	5.5
05047482	Woningstichting SWZ	48.0	50.5	2.5
06032887	Woningstichting Tubbergen	51.7	57.7	6.0
14021204	Woningstichting Vanhier Wonen	51.9	59.4	7.5
30040187	Woningstichting Vecht en Omstreken	44.8	48.9	4.2
05040996	Woningstichting Vechtdal Wonen	50.5	52.2	1.7
01031973	Woningstichting Weststellingwerf	45.2	48.8	3.6
02033956	Woningstichting Wierden en Borgen	41.1	43.5	2.4
20054748	Woningstichting Woensdrecht	46.9	50.5	3.6
17024197	Woningstichting woningbelang	49.0	56.6	7.5
18113959	Woningstichting Woonvizier	47.8	50.2	2.4
12012275	Woningstichting Woonwenz	43.9	45.9	2.0
30039074	Woningstichting WUTA	40.5	46.4	5.9
13021011	Woningvereniging Nederweert	51.6	53.5	1.9
16024073	Woonmeij	49.8	52.1	2.3
29045958	Woonpartners Midden-Holland. stichting voor bouwen en beheren	45.5	47.9	2.4
02319567	Woonschng Groninger Huis	42.7	43.9	1.2
39047475	Woonstichting Centrada	43.5	46.8	3.3
16046495	Woonstichting Charlotte van Beuningen	52.2	55.6	3.3
10031122	Woonstichting De Kernen	47.8	52.1	4.3
38023122	Woonstichting De Marken	48.5	52.7	4.2

	Housing Association	Total sustainability score 2016	Total sustainability score 2022	Difference 2016-2022
41134270	Woonstichting De Zes kernen	39.6	42.9	3.3
10022513	WOONstichting Gendt	50.4	55.5	5.2
21014394	Woonstichting Hulst	45.6	51.6	6.0
16024825	Woonstichting JOOST	45.7	49.4	3.7
30040468	Woonstichting Jutphaas	45.8	49.1	3.3
18115616	Woonstichting Land van Altena	49.3	54.4	5.1
37030590	Woonstichting Langedijk	49.5	52.4	2.8
18028418	Woonstichting Leystromen	46.6	50.5	3.9
41215563	Woonstichting Lieven De Key	45.0	49.0	4.1
24108167	Woonstichting Patrimonium Barendrecht	45.6	51.5	5.8
30039328	Woonstichting SSW	46.6	50.6	4.0
28023790	Woonstichting Stek	49.8	55.0	5.2
17024184	Woonstichting thuis	47.7	52.9	5.2
08027485	Woonstichting Triada	49.6	51.8	2.3
10039364	Woonstichting Valburg	48.0	51.1	3.1
05047324	Woonstichting VechtHorst	54.9	59.6	4.6
09044267	Woonstichting Vryleve	43.9	49.1	5.2
14021210	Woonstichting Zaam Wonen	45.5	52.2	6.7
14021205	ZOwonen	42.0	48.1	6.2

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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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