



First Impact Report (2020-2021) of the 2020 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, October 2021

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Executive summary

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

The sustainability score measures the distance to quantified long-term desirable sustainability goals. A score of 100% means that the goal is reached. Internal and external sustainability are both measured by so-called constituting 'capitals', each of which are measured by stocks and their indicators. In total 82 indicators have been used.

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

Table S1 Overview of the changes in sustainability scores over 2020-2021 for the groups of elected (n=88) and total (n=288) housing associations

Sustainability Field and capital	Total 2020	Elected 2020	Total 2021	Elected 2021	Total: Difference 2020-2021	Elected: Difference 2020-2021 ¹
Total	51.0	54.3	51.9	55.0	0.9	0.6
Internal	48.5	52.3	49.9	53.3	1.4	1.0
External	53.4	56.4	53.8	56.6	0.5	0.2

In the reporting period 2020-2021, the elected associations showed an improved total sustainability score that shifted from 54.3 to 55.0. This improvement is due to an improvement of both the internal and external sustainability fields, although the external improvement is small. The internal sustainability score improved by 1.0 percentage point, while the external sustainability score improved with only 0.2 percentage point. The internal sustainability score's improvement is almost entirely attributed to the ecological capital, that improved by 2.9 percentage points. The ecological capital also made the biggest improvements in the external sustainability field. The economic capital had a small decrease in both the internal and the external sustainability fields.

Comparison with the total group of 288 housing associations showed that they made an even bigger improvement in its sustainability score than the elected group, with 0.9 and 0.6 percentage points respectively. Yet, the elected group could maintain its lead.

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

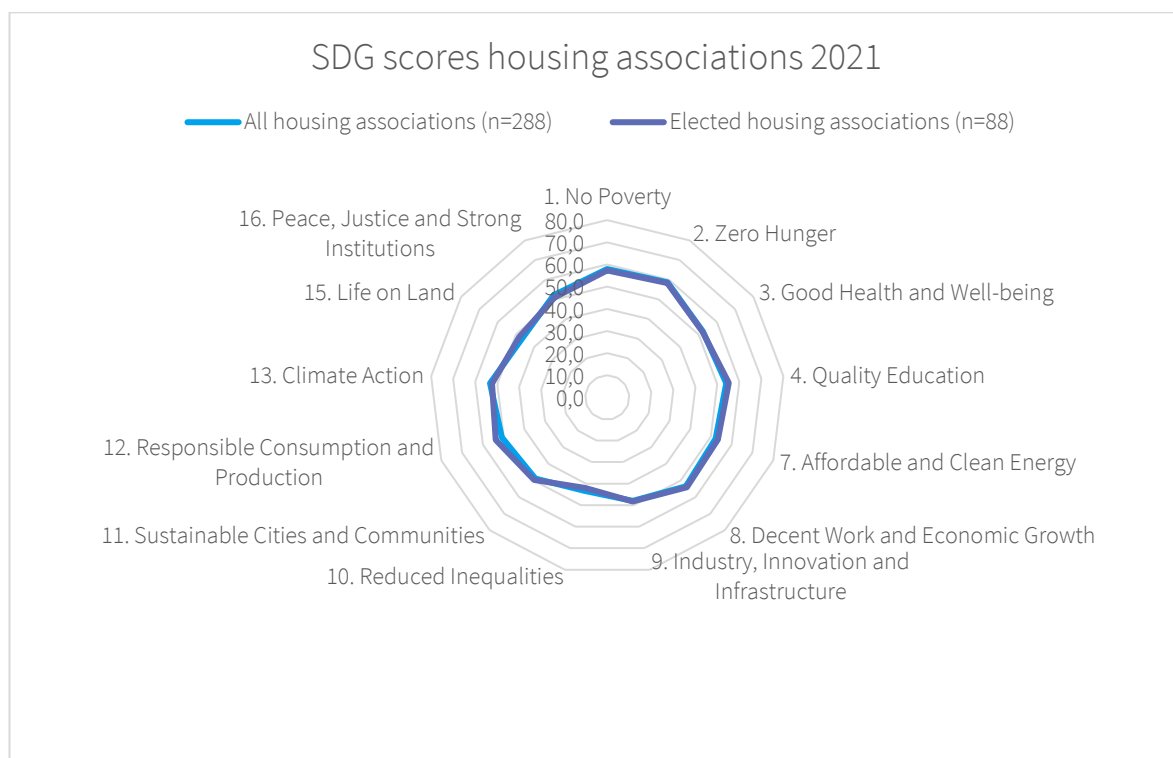
The ten elected housing associations with the highest improvement over the reporting year are listed in Table S2.

Table S2 Elected housing associations with the highest sustainability improvement over reporting years 2020-2021

		Housing association	Sustainability score 2020	Sustainability score 2021	Difference
1	14021204	Woningstichting Voerendaal	55.9	59.8	3.8
2	17024197	Woningstichting Woningbelang	52.5	56.2	3.6
3	05047339	Stichting Wetland Wonen Groep	53.6	57.1	3.5
4	02028204	Stichting Nijestee	52.5	55.4	2.9
5	02028302	Christelijke Woningstichting Patrimonium	51.8	54.4	2.6
6	06032887	Woningstichting Tubbergen	55.3	58.0	2.6
7	09002855	de Woningstichting	55.0	57.6	2.6
8	06033011	Stichting Reggewoon	54.0	56.3	2.3
9	22015097	Zeeuwsland	50.5	52.8	2.3
10	30040154	Woningbouwstichting Cothen	54.6	56.9	2.3

Annex 2 shows that 75% of elected associations improved their sustainability performance in the past reporting year. For almost 5% of the elected associations the sustainability score remained the same as last year.

Figure S1 SDG scores for the elected (n=88) housing associations compared to the total group (n=288) of housing associations 2021



In this impact report, the progress on the 17 UN Sustainable Development Goals of the 88 elected housing associations was measured as well. As is shown in figure S1, The highest scores are found for Goal 1 (No poverty), Goal 2 (zero hunger), and Goal 4 (Quality education). In total, the housing associations improved between 2020 and 2021 for 6 of the 13 goals measured.

Index

1	Introduction	1
2	The methodology for assessing sustainability of social housing associations	2
2.1	The framework	2
2.2	Data sources	2
2.3	Elected housing associations	3
3	Overall performance of housing associations over 2020-2021	5
3.1	Sustainability performance of the elected housing associations over 2020-2021	5
3.2	Differences between the group of elected associations and the total group over 2020-2021	6
3.3	General statistics for the elected housing associations 2020-2021	7
4	Detailed analysis of the sustainability of elected associations	8
4.1	Differences in internal sustainability	8
4.2	Differences in external sustainability	9
5	Elected housing associations with the largest improvement or greatest reduction in sustainability score	11
5.1	Association typology and performance differences	11
5.2	Housing associations with the largest improvement over 2020-2021	12
5.3	Housing associations showing greatest fallback over 2020-2021	13
6	Energy performance results within the group of elected associations	15
6.1	Housing associations showing highest improvement in energy performance between 2020-2021	15
6.2	Housing associations showing the least differences in energy performance between 2020-2021	16
7	Improvement in achieving the Sustainable Development Goals (SDGs)	18
7.1	Progress of the elected housing associations towards the SDGs	18
7.2	Differences between the elected and the total group of housing associations on the SDGs	20

1 Introduction

In October 2020, BNG Bank issued its fifth 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 12-year \$ 1 billion social bond is used to finance elected, best in class, social housing associations in the Netherlands.

This first impact report for the 2020 BNG Bank Social housing bond will outline the sustainability framework used to assess the impact in reporting year 2021 and the outcome for the housing associations elected for the 2020 BNG Bank social housing bond.

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

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

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

2 The methodology for assessing sustainability of social housing associations

2.1 The framework

The framework for assessing sustainability performance of housing associations is based on measuring the internal sustainability performance of the organization, including its head office and housing units, and the external sustainability performance of the neighborhood of the housing units.

A prerequisite to operationalize the external performance is knowledge of the location of the rental units. Location specific data are, however, not easily accessible. Therefore, an approximation of the location specific sustainability characteristics of rental units of housing associations is followed.

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 82 indicators. A description of these indicators is given in Annex A.

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

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

2.2 Data sources

The data for the impact report on internal sustainability are mainly derived from the Dutch Human Environment and Transport Inspectorate (ILT) in its annual accountability report on social housing associations dVi (The Human Environment and Transport Inspectorate, 2019), The Dutch national statistical office (CBS) and the most recent Aedes benchmark report (2021)³ on the performance of Dutch housing associations. A more detailed

³ Aedes, 2021. Aedes Benchmark 2019; Individuele resultaten woningcorporaties.

elaboration of data used for external sustainability impact is available in the 2021 framework report⁴ 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 level of the neighborhoods, as described in the elaborated framework report of 2021. After that, the data was recalculated and attributed to the housing associations via a model developed by Het PON & Telos. More detailed information about this model can be found in the elaborated framework reports.

2.3 Elected housing associations

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

⁴ 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.

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

3 Overall performance of housing associations over 2020–2021

3.1 Sustainability performance of the elected housing associations over 2020–2021

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

The group of 88 elected associations showed an improved total score in the reporting period 2020–2021 from 54.3 to 55.0.

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 sustainability score improved by 1.0 percentage points. The economic capital had a small increase of 0.1 percentage points, while the ecological and socio-cultural capital had an increase of 2.9 and 0.4 percentage points respectively. Especially the stock ‘energy’ showed great progress in the last year. The causes for these changes will be discussed in chapter 4.

The overall progress in the external sustainability field is very small. The progress is attributed to an increase in the ecological capital with 1.3 percentage points. The economic capital showed a decrease of 0.7 percentage points for the elected group. This might be due to the recent COVID-19 crisis. A more in depth analyses will be executed in chapter 4. Overall, these results are positive. The elected group keeps making progress in better achieving the sustainability goals.

Table 3.1 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 88 elected housing associations over 2019-2021 compared with the total group (n=288)

Field and capital	Total 2020	Elected 2020	Total 2021	Elected 2021	Total: Difference 2020-2021	Elected: Difference 2020-2021
Total	51.0	54.3	51.9	55.0	0.9	0.6
Internal	48.5	52.3	49.9	53.3	1.4	1.0
- Ecological	47.1	49.8	49.8	52.7	2.7	2.9
- Socio-cultural	48.0	52.9	49.0	53.3	1.0	0.4
- Economic	50.4	54.1	50.8	53.9	0.4	-0.1
External	53.4	56.4	53.8	56.6	0.5	0.2
- Ecological	50.7	57.0	56.0	58.3	5.3	1.3
- Socio-cultural	51.0	54.6	51.2	54.7	0.2	0.1
- Economic	54.4	57.5	54.3	56.8	-0.1	-0.7

3.2 Differences between the group of elected associations and the total group over 2020-2021

Not only the elected group of housing associations improved their score over the last year. The total group of associations improved their score with 0.9 percentage points, while the elected group improved with only 0.6 percentage points. The difference between the two groups thus became smaller. The difference used to be 3.3 percentage points, where it is now 3.1 percentage points.

Further research into the underlying concepts of the sustainability scores shows that the elected housing associations still score better than the other associations on all capitals. However, the difference between the two groups of housing associations became smaller for five out of the six capitals. Looking at the external sustainability field, the difference in improvement between the two groups on the ecological capital is quite big. The elected group improved with only 1.3 percentage points, while the total group improved with 5.3 percentage points. Even so, the elected group outperforms the total group on the ecological capital.

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 or be taken over by big successful housing associations.

3.3 General statistics for the elected housing associations 2020-2021

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

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

	Total 2020	Elected 2020
New houses developed	14,154	4,959
Allocations of new tenants	192,360	54,294
Dwellings	2,308,167	650,456

Table 3.2 shows that over the past year, the elected group realized 4,959 new housing units, compared to 14,154 for the total group. The elected associations allocated 54,294 new tenants. The elected group had 650,456 dwellings while the total group had 2,308,167 dwellings the past year.

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 improved from 2020–2021 with 1.0 percentage points for the elected associations and with 1.4 for the total group. The group of elected associations scores 3.4 percentage points higher on internal sustainability than the total group, while it was 3.8 percentage points last year.. More details are shown in table 4.1.

The table shows quite substantial progress for some of the stocks. The ‘Energy’ stock made the biggest improvements with 5.1 percentage point for the elected group, and 5.0 percentage point for the total group. The pressure on housing associations from the UN Paris agreement on Climate and the UN Sustainable Development Goals, as well as the Dutch national policies to take climate action is starting to pay off. Since 2016, the Energy-Index has improved quite a lot as the housing associations that are members of Aedes have had the ambition to have an energy label B on average in 2021.⁵ Above that, the same Aedes-benchmark report shows that the amount of investments on energy improvements have increased.

The stock ‘Physical and economic accessibility’ had a decrease of 2.1 percentage point for the elected group. This might be due to the shortage on the housing market. Houses from housing associations are often not available and the waiting lists are long, which makes it hard for people to find a suitable place to live in, within their income limits.⁶

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

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

Table 4.1 Detailed differences at theme level over reporting years 2020-2021 for the group of elected associations and the total group

Sustainability Field, and Theme	Total 2020	Elected 2020	Total 2021	Elected 2021	Total: Difference 2020-2021	Elected: Difference 2020-2021
Total score	51.0	54.3	51.9	55.0	0.9	0.6
Internal	48.5	52.3	49.9	53.3	1.4	1.0
- Energy	44.1	45.3	49.0	50.4	5.0	5.1
- Resources and Waste	50.2	54.3	50.7	55.0	0.5	0.7
- Physical and economic accessibility	45.1	47.3	44.4	45.2	-0.7	-2.1
- Living quality	42.4	44.8	44.3	46.9	1.9	2.1
- Safety and Security	51.4	58.5	52.5	59.1	1.2	0.6
- Residential satisfaction	53.2	61.1	54.7	61.9	1.5	0.8
- Corporational valuation	52.3	54.5	54.3	56.2	2.0	1.7
- Future Constancy	45.7	48.8	45.5	48.3	-0.2	-0.5
- Loss of revenue	53.3	58.9	52.6	57.3	-0.7	-1.6
External	53.4	56.4	53.8	56.6	0.5	0.2
- Air	62.0	64.2	65.7	67.8	3.7	3.6
- Annoyance and Emergencies	51.3	54.9	51.5	55.2	0.2	0.3
- Nature and Landscape	50.8	51.9	50.8	51.9	0.0	0.0
- Social Participation	47.2	52.4	47.2	52.4	0.0	0.0
- Economic Participation	42.9	47.0	43.5	47.6	0.6	0.6
- Arts and Culture	53.9	57.5	54.2	58.0	0.4	0.4
- Health	49.6	52.9	49.4	52.5	-0.2	-0.4
- Residential Environment	58.7	60.2	58.8	60.1	0.1	-0.1
- Education	53.9	57.5	54.2	57.7	0.2	0.2
- Labor	57.6	60.6	61.3	64.4	3.7	3.7
- Competitiveness	51.2	54.4	52.3	55.6	1.2	1.2
- Infrastructure and Accessibility	54.4	57.6	49.3	50.5	-5.2	-7.1

Although the total group has had higher improvements or smaller decreases in sustainability scores for six of the nine stocks in the internal sustainability field, 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 groups of housing associations is a bit more outspoken than the elected group's improvement (0.5 versus 0.2 percentage point).

A closer look at the stocks shows that the performance of the stocks 'Air' and 'Labor' made the biggest improvement over the last year. The score for 'Air' improved with 3.6 percentage points and 'Labor' with 3.7 percentage points for the elected group. It is possible that the national policies to tackle climate change are showing an effect on the stock 'Air'. The growth in the stock 'Labor' might be due to the flourishing economy in the Netherlands the last year. However, it cannot be predicted how the recent COVID-19 crisis will have an effect on the labor market and economy.

The stocks 'Health' and 'Infrastructure and accessibility' decreased in the past year. The decrease in 'Infrastructure and accessibility' is bigger for the elected group (7.1 percentage points) than for the total group (5.1 percentage points). The elected group still scores better on this stock. Looking at the underlying indicators it is likely that this big decrease in 'Infrastructure and accessibility' is due to the increased distance to busstops, metro stations and tram stations in 2020 as compared with other years. As a consequence of the COVID-19 crisis in 2020, a lot of the public transportation services were cancelled and did not drive their normal time schedule.

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 framework⁷ for the BNG Bank social housing bonds has discussed 10 types of housing association and their performance differences. Based on the impact data collected, differences for these 10 types of associations are presented in Table 5.1.

All types of housing associations showed improvement in their sustainability score over the period 2020-2021. The associations with new property and medium-sized associations showed the highest increase in sustainability score over 2020-2021, both having increased their sustainability score with 0.9 percentage points. On average, the small-sized associations have the highest sustainability score in 2021, followed by associations with the newest property. The lowest score can be found in the group of associations with high-rise buildings, which is unfortunate as they are also the group of associations showing the lowest increase over time.

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

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

Table 5.1 Impact of association typology on sustainability performance differences

Typology	Total sustainability score 2020	Total sustainability score 2021	Difference 2020-2021
Small	55.7	55.9	0.3
Medium	54.0	54.9	0.9
Large	54.3	54.8	0.6
X-Large	53.5	54.3	0.8
One-family dwellings	53.8	54.3	0.5
High-rise buildings	53.5	53.7	0.2
Oldest property	53.5	54.0	0.5
Old property	54.0	54.4	0.5
New property	54.1	55.0	0.9
Newest property	54.9	55.5	0.5

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

5.2 Housing associations with the largest improvement over 2020-2021

Table 5.2 lists the 10 associations that improved most over 2020-2021.

Woningstichting Voerendaal showed the biggest increase in sustainability score, 3.8 percentage points, over the last year. One of the goals in their business plan for the years 2015-2019 was to invest in sustainability, for their new dwellings as for the maintenance of their older buildings.⁸ It is possible that the effect of these improvements are now showing in the data. Woningstichting Woningbelang is showing the second biggest improvement. One of their core activities is to help people who do not have the ability to find an appropriate home on their own (in financial, physical, psychological or social terms). They are making their dwellings energy efficient and are working on CO2 neutral dwellings.⁹

⁸ <https://www.vanhierwonen.nl/over-woningstichting-voerendaal/organisatie/missie-en-visie>

⁹ Jaarstukken Woningbelang 2020: <https://www.woningbelang.nl/over-woningbelang/publicaties>

Table 5.2 Ten elected associations showing largest sustainability improvement over 2020-2021

		Housing association	Sustainability score 2020	Sustainability score 2021	Difference
1	14021204	Woningstichting Voerendaal	55.9	59.8	3.8
2	17024197	Woningstichting Woningbelang	52.5	56.2	3.6
3	05047339	Stichting Wetland Wonen Groep	53.6	57.1	3.5
4	02028204	Stichting Nijestee	52.5	55.4	2.9
5	02028302	Christelijke Woningstichting Patrimonium	51.8	54.4	2.6
6	06032887	Woningstichting Tubbergen	55.3	58.0	2.6
7	09002855	de Woningstichting	55.0	57.6	2.6
8	06033011	Stichting Reggewoon	54.0	56.3	2.3
9	22015097	Zeeuwlant	50.5	52.8	2.3
10	30040154	Woningbouwstichting Cothen	54.6	56.9	2.3

Figure 5.1 New dwellings with solar panels that are gas free from Woningstichting Woningbelang¹⁰



5.3 Housing associations showing greatest fallback over 2020-2021

Most of the elected housing associations were able to improve their sustainability score. Twenty two associations decreased in score over the reported period, see table 5.3. 'Ons Huis Woningstichting' shows the biggest decrease, and their sustainability score already

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

wasn't that high to begin with. Stichting Idealis is still one of the best performing housing associations, even though they also show the third biggest decrease in score over the last year.

Table 5.3 Elected housing associations with the lowest improvement in sustainability performance over 2020-2021

		Housing association	Sustainability score 2020	Sustainability score 2021	Difference
1	08025640	Ons Huis Woningstichting	54.6	51.2	-3.4
2	30086686	Heuvelrug Wonen	57.2	55.0	-2.2
3	09070389	Stichting Idealis	61.5	59.4	-2.1
4	05024541	Stichting Beter Wonen	58.1	56.3	-1.8
5	41022121	Stichting Woonpalet Zeewolde	54.7	53.1	-1.6
6	30038949	Woningbouwvereniging Maarn	55.3	53.8	-1.5
7	30038986	Veenendaalse Woningstichting	56.4	55.0	-1.4
8	38013279	Woningstichting SallandWonen	57.7	56.4	-1.3
9	05040996	Woningstichting Vechtdal Wonen	53.5	52.4	-1.1
10	22014999	Stichting Woongoed Middelburg	54.8	53.8	-1.0

A more general overview of the differences in performance over 2020-2021 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2020-2021 for all 288 housing associations are given.

6 Energy performance results within the group of elected associations

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

6.1 Housing associations showing highest improvement in energy performance between 2020–2021

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

Looking at the individual associations, the improvements of Woningstichting Cothen and Woningstichting Naarden stand out in particular. Both housing associations invested a lot in energy improvements. For example, Woningstichting Cothen has renovated 11 houses in Cothen in 2019, to make them more energy efficient.¹¹ One of the goals of Woningstichting Naarden was to make sure that their houses have an energy label B on average.¹² This might be the energy label score improved quite a lot over the past year.

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

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

Table 6.1 Ten elected housing associations with the highest energy performance improvements over 2020-2021

Elected Association			Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2020-2021	Difference 2020-2021	Difference 2020-2021	Difference 2020-2021	Difference 2020-2021	Difference 2020-2021	Difference 2020-2021
1	30040154	Woningbouwstichting Cothen	0.2	7.9	5	1.2	*	72	17.3
2	32023314	Woningstichting Naarden	4.7	9.8	5.6	16.5	0	63.4	16.7
3	17024197	Woningstichting Woningbelang	12.6	9.8	6.6	8.6	0.4	38.3	12.7
4	41188040	Woningstichting Leusden	13.7	8	7.2	8.4	*	19.6	11.4
5	30038949	Woningbouwvereniging Maarn	18.2	10.2	5.9	1.1	0.8	29	10.9
6	05047339	Stichting Wetland Wonen Groep	7	11.6	3.2	-2.9	0.3	46	10.9
7	06033011	Stichting Reggewoon	8.3	14.1	4.8	0.3	1.4	30.9	10.0
8	30038986	Veenendaalse Woningstichting	8	8.7	2.9	3.2	3.2	33.6	9.9
9	06032843	Stichting Wonen Delden	19	21.7	12.9	-0.1	3.6	-0.2	9.5
10	08012356	Stichting Uwoon	11.5	7.8	8.9	4.9	2.5	20.5	9.4

* no data available

6.2 Housing associations showing the least differences in energy performance between 2020-2021

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

As Table 6.2 indicates, three associations are showing a decline in total energy score. For 'Woonstichting Lieven De Key' and 'Stichting Bo-Ex '91' this might be due to the acquisition of old property, as the drop in energy label score indicates. The lower total energy score of the other associations is mostly due to the stagnation in energy improvements.

Table 6.2 Ten elected housing associations with the lowest energy performance differences over 2020-2021

Elected Association			Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2020-2021	Difference 2020-2021	Difference 2020-2021	Difference 2020-2021	Difference 2020-2021	Difference 2020-2021	Difference 2020-2021
1	41215563	Woonstichting Lieven De Key	0.5	8.6	1.9	-14.2	0.5	-7	-1.6
2	30002710	Stichting Bo-Ex '91	0.6	1.5	5.5	-9.7	-2.1	-0.1	-0.7
3	28027900	Woningstichting Ons Doel	0.5	3.4	3.2	1.4	0.7	-9.6	-0.1
4	41042105	Woningstichting Nijkerk	-0.3	8.5	7.8	5.5	1.8	-20.4	0.5
5	09070389	Stichting Idealis	-0.1	7.6	6.1	5.9	*	-15.3	0.8
6	39049354	Chr. Woonstichting Patrimonium	8.3	5.8	10.1	1.3	*	-19.9	1.1
7	33012701	Woningstichting Rochdale	0.6	8.8	2.4	-2	-1.9	-0.1	1.3
8	27082731	Stichting WoonInvest	0.6	5.7	4.2	0.1	1.1	-3	1.5
9	28028654	Woningbouwvereniging De Sleutels	0.5	4.3	3.3	2.3	-0.7	0.1	1.6
10	30038910	J.W. van Dijk	11.4	7.3	3.8	0.7	3.3	-16.5	1.7

* no data available

7 Improvement in achieving the Sustainable Development Goals (SDGs)

In the 2018 framework report, a method was introduced to measure the achievement of the 2015 UN Sustainable Development Goals (SDGs). Showing the impacts of societal activities in terms of their contribution to the SDGs, is recently becoming a must for many organizations and particularly for banks and pension funds. These have been active since 2015 to develop a so-called 'taxonomy on Sustainable Development Investments (SDIs)' that translates the SDGs into investable opportunities from the perspective of Asset Owners¹³.

An elaborated description of the methodology used to calculate the SDG scores can be found in the framework report 2021¹⁴. 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

Figure 7.1 shows the general outcome of the SDGs scores for the elected and the total group of housing associations. The highest scores are found for Goal 1 (No poverty), Goal 2 (zero hunger), Goal 4 (Quality education) and Goal 8 (Decent Work and Economic Growth). The Goals with the lowest scores are Goal 10 (Reduced Inequalities) and Goal 15 (Life on Land). It indicates that housing associations still have a major challenge to improve their contribution to these goals.

Comparison over the years 2020 and 2021, as shown in table 7.1, makes clear that the performance of seven goals improved substantially (Goals 4, 6, 7, 8, 11, 12 and 15). Especially the score for Goal 7 (Affordable and Clean Energy) improved strongly, with 6.6 percentage points for the elected group. This is a welcome surprise, as this was one of the lowest performing Goal in 2020. The same is the case for Goal 15 (Life on Land), which was the second lowest performing goal in 2020. The performance increased with 2.9 percentage points over the last year. However, the scores on Goals 1, 3, 9, 10, 13, and 16 declined the last year. For Goal 10 (Reduced Inequalities) this may become a problem, as the sustainability score for this goal is already quite low.

¹³ https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance_en

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.

Table 7.1 SDG scores for elected (n=88) and all (n=288) housing associations
2020-2021

SDG measured	Total 2020	Elected 2020	Total 2021	Elected 2021	Total: Difference 2020-2021	Elected: Difference 2020-2021
1. No Poverty	57.7	59.5	58.0	57.3	0.3	-2.2
2. Zero Hunger	58.6	58.2	58.6	58.2	0.0	0.0
3. Good Health and Well-being	51.8	53.0	52.4	52.2	0.6	-0.8
4. Quality Education	53.9	54.5	54.1	55.2	0.2	0.7
5. Gender Equality						
6. Clean Water and Sanitation						
7. Affordable and Clean Energy	46.5	46.8	52.2	53.4	5.7	6.6
8. Decent Work and Economic Growth	51.9	52.9	53.4	54.1	1.6	1.1
9. Industry, Innovation and Infrastructure	51.1	50.2	48.0	48.3	-3.1	-2.0
10. Reduced Inequalities	42.8	44.8	43.4	42.0	0.6	-2.8
11. Sustainable Cities and Communities	49.6	49.3	48.9	49.7	-0.8	0.4
12. Responsible Consumption and Production	50.7	52.6	50.8	53.8	0.1	1.2
13. Climate Action	53.2	53.2	53.2	52.3	0.0	-0.8
14. Life below Water						
15. Life on Land	46.7	45.2	46.7	48.1	0.0	2.9
16. Peace, Justice and Strong Institutions	50.7	53.8	52.1	50.9	1.4	-2.9
17. Partnerships for the Goals						

As shown in table 7.1, 4 of the 17 SDGs could not be measured because of lack of data, or because they are not relevant for housing associations. These are nr. 5 (Gender equality), nr. 6 (Clean water and sanitation), nr. 14 (Life below water) and nr.17 (Partnerships for the Goals). Housing associations have no direct impact on marine life (nr. 14) and partnerships for the Goals (nr.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 outperforms the total group in 7 out of the 13 measured goals, and the differences are only getting smaller. The total group improved more strongly than the elected group on 5 of the 13 measured goals.

The total group improved their score on 8 goals, and the score remained the same for three goals. Only on two Goals ('Industry, Innovation and infrastructure' and 'Sustainable Cities and Communities') the score decreased over the past year, whereas in the elected group the scores declined for 6 out of the 13 measured goals.

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

¹⁵ 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.

Added indicators

- Access to bus, metro, tram; New data available. Added to Infrastructure and Accessibility
- Total fine household waste; Added to Resources and waste. Replaces the glass, organic, paper and plastic waste indicators, which were difficult to interpret.
- Total bulky household waste; Added to Resources and waste. Replaces the glass, organic, paper and plastic waste indicators, which were difficult to interpret.
- Separated fine household waste; Added to Resources and waste. Replaces the glass, organic, paper and plastic waste indicators, which were difficult to interpret.
- Separated bulky household waste; Added to Resources and waste. Replaces the glass, organic, paper and plastic waste indicators, which were difficult to interpret.

Deleted indicators

- Earthquakes; New insight. Only applies to certain housing associations in parts of the Netherlands. Also not an indicator that relates well to housing associations.
- Glass waste; New insight. A high number of glass waste was assessed to be positive, since it's recyclable material. For that reason high numbers of waste were rewarded, which is not logical. Therefore new waste indicators have been added.
- Organic waste; New insight. A high number of organic waste was assessed to be positive, since it's recyclable material. For that reason high numbers of waste were rewarded, which is not logical. Therefore new waste indicators have been added.
- Paper and cardboard waste; New insight. A high number of paper and cardboard waste was assessed to be positive, since it's recyclable material. For that reason high numbers of waste were rewarded, which is not logical. Therefore new waste indicators have been added.
- Plastic waste; New insight. A high number of plastic waste was assessed to be positive, since it's recyclable material. For that reason high numbers of waste were rewarded, which is not logical. Therefore new waste indicators have been added.

Changed indicators

- Property Crimes; The data that was used before was no longer available. Current available data is the number of crimes that is registered by the police, consisting of theft/break-in at a house, theft from a motor vehicle or other vehicle, motor vehicle or bicycle theft, theft (waters), pickpocketing, theft/break-in at businesses, shoplifting and other property crimes, per 1000 inhabitants. Neighborhoods with less than 100 inhabitants were removed due to unreliability.
- Vandalism; The data that was used before was no longer available. Current available data is the number of crimes that is registered by the police, consisting of destruction or property damage per 1000 inhabitants. Neighborhoods with less than 100 inhabitants were removed due to unreliability.
- Violent and sexual offences; The data that was used before was no longer available. Current available data is the number of crimes registered by the police, consisting of sex crime, public violence to a person, threat, assault or street robbery per 1000 inhabitants. Neighborhoods with less than 100 inhabitants were removed due to unreliability.
- Active labor force; The data that was used before was no longer available. Therefore, the indicator was changed into the number of people that are active in the labor force in the population (people with the age of 15-75).
- Medicine use; Instead of taking the average medicine use per inhabitant, the average per drug user was calculated.

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	Percentage of probable victims in case of a flood with a medium chance	% of inhabitants	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	Distance to green space	The average distance of inhabitants to all forms of public green (e.g. (recreational) parks and public gardens)	km	Neighborhood
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

Capital	Stock	Indicator	calculation	Unit	aggregation
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
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	Risky Behavior	The share of the inhabitants that show risky behavior (heavy smokers or drinkers)	%	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 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

Capital	Stock	Indicator	calculation	Unit	aggregation
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
Socio-cultural	Safety and Security	Road Safety	The number traffic incidents per kilometer road	Traffic accidents/km road	Neighborhood
Socio-cultural	Safety and Security	Violent and sexual offences	The yearly number of violent crimes or sexual assaults registered by the police per 1,000 inhabitants for neighborhoods with 100 or more inhabitants.	Crimes/1000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Vandalism	The yearly number of vandalism crimes registered by the police per 1,000 inhabitants for neighborhoods with 100 or more inhabitants.	Crimes/1000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Property Crimes	The yearly number of property related crimes registered by the police per 1,000 inhabitants for neighborhoods with 100 or more inhabitants.	Crimes/1000 inhabitants	Neighborhood
Socio-cultural	Residential satisfaction	Rating of tenants with repair request	Tenants' rating of social housing bond (1-10), after a repair request	scale (1-10)	Housing association
Socio-cultural	Residential satisfaction	Tenants' rating of social housing bond	Tenants' rating of social housing bond (1-10)	scale (1-10)	Housing association
Socio-cultural	Residential satisfaction	Assessment of dwelling quality	Index between the assessed dwelling quality and the reference value of the Dutch national average	index	Housing association

Annex B Sustainability progress of elected housing associations

	Housing Association	Total sustainability score 2020	Total sustainability score 2020	Difference 2020-2021
14021204	Woningstichting Voerendaal	55.9	59.8	3.8
17024197	Woningstichting Woningbelang	52.5	56.2	3.6
05047339	Stichting Wetland Wonen Groep	53.6	57.1	3.5
02028204	Stichting Nijestee	52.5	55.4	2.9
02028302	Christelijke Woningstichting Patrimonium	51.8	54.4	2.6
06032887	Woningstichting Tubbergen	55.3	58.0	2.6
09002855	de Woningstichting	55.0	57.6	2.6
06033011	Stichting Reggewoon	54.0	56.3	2.3
22015097	Zeeuwsland	50.5	52.8	2.3
30040154	Woningbouwstichting Cothen	54.6	56.9	2.3
41055121	Stichting SSHN	54.6	56.8	2.2
34069796	Brederode Wonen	52.8	54.9	2.1
04031659	Stichting Eelder Woningbouw	55.3	57.3	2.0
27212813	Stichting Wonen Midden-Delfland	57.1	59.0	2.0
17024194	Stichting Goed Wonen Gemert	52.5	54.4	1.9
17024184	Woonstichting thuis	52.4	54.4	1.9
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	53.7	55.4	1.7
41188040	Woningstichting Leusden	59.6	61.3	1.7
05047324	Woonstichting VechtHorst	57.6	59.2	1.7
36005091	Stichting Woningbeheer De Vooruitgang	55.5	57.1	1.6
41042105	Woningstichting Nijkerk	58.0	59.6	1.6
29012831	Groen Wonen Vlist	55.1	56.6	1.5
16024880	Stichting Area	52.9	54.4	1.5
10017157	Stichting Talis	52.8	54.3	1.4
36004130	Stichting De Woonschakel Westfriesland	53.3	54.7	1.4
41032244	Stichting Mijande Wonen	52.8	54.1	1.3
22015083	Woningbouwvereniging Arnhem	55.8	57.0	1.2
01031931	Lyaemer Wonen	51.7	52.8	1.1
41041780	Stichting ProWonen	52.8	53.9	1.1
28028654	Woningbouwvereniging De Sleutels	53.2	54.2	1.1
30002710	Stichting Bo-Ex '91	55.1	56.1	1.1
06032802	Stichting Viverion	55.7	56.8	1.1
29013498	Woningbouwvereniging Reeuwijk	53.0	54.1	1.0
14614646	Stichting Krijtland Wonen	51.1	52.1	1.0
10031122	Woonstichting De Kernen	52.6	53.5	0.9

	Housing Association	Total sustainability score 2020	Total sustainability score 2020	Difference 2020-2021
16046495	Woonstichting Charlotte van Beuningen	57.3	58.2	0.9
28023118	Stichting Rijnhart Wonen	56.0	56.9	0.9
30039004	Provides	51.0	51.9	0.9
01031631	Stichting v/h de Bouwvereniging	51.7	52.5	0.8
10022513	Woonstichting Gendt	56.6	57.4	0.8
08025155	Stichting IJsseldal Wonen	55.2	55.9	0.7
27212980	Stichting Vidomes	50.8	51.4	0.6
05003860	Stichting deltaWonen	53.5	54.1	0.6
28027900	Woningstichting Ons Doel	52.1	52.7	0.6
06056970	Stichting WBO Wonen	56.4	57.0	0.6
06032843	Stichting Wonen Delden	59.2	59.8	0.6
38023122	Woonstichting De Marken	54.7	55.2	0.5
41212857	Stichting Ymere	50.9	51.3	0.5
37030589	Stichting Kennemer Wonen	53.5	54.0	0.5
24107420	Stichting QuaWonen	53.6	54.1	0.5
08012356	Stichting Uwoon	54.7	55.2	0.5
09055271	Stichting Woonstede	53.4	53.8	0.3
32023314	Woningstichting Naarden	53.3	53.6	0.3
28042168	Stichting Dunavie	55.6	55.9	0.3
06032990	Christelijke Woningstichting De Goede Woning	57.1	57.5	0.3
30141504	Stichting Rhenam Wonen	54.4	54.7	0.3
33011078	Stichting Stadgenoot	53.2	53.4	0.3
33006516	Woningstichting Eigen Haard	52.2	52.5	0.3
38009327	Rentree	54.3	54.5	0.2
33012701	Woningstichting Rochdale	49.9	50.1	0.2
37030590	Woonstichting Langedijk	56.9	57.1	0.2
30039668	Patrimonium woonservice	52.7	52.8	0.1
10016923	Stichting Waardwonen	59.4	59.5	0.0
09055542	Sité Woondiensten	51.0	51.1	0.0
04024478	Stichting Woonconcept	51.1	51.1	0.0
04034340	Woningstichting De Volmacht	51.5	51.5	0.0
12012267	Stichting Destion	52.5	52.4	-0.1
41215563	Woonstichting Lieven De Key	52.8	52.6	-0.1
18114807	Stichting Woonlinie	54.6	54.5	-0.1
27082731	Stichting WoonInvest	47.9	47.8	-0.2
30038910	J.W. van Dijk	57.2	57.0	-0.2
06032957	Stichting Welbions	53.2	52.7	-0.5
16024825	Woonstichting JOOST	52.6	52.1	-0.5
28023790	Woonstichting Stek	56.2	55.5	-0.7
08013464	Woningstichting Putten	59.1	58.4	-0.7

	Housing Association	Total sustainability score 2020	Total sustainability score 2020	Difference 2020-2021
41041816	Veluwonen	53.8	53.0	-0.8
05047482	Woningstichting SWZ	53.0	52.1	-0.8
39049354	Chr. Woonstichting Patrimonium	57.9	57.0	-0.9
22014999	Stichting Woongoed Middelburg	54.8	53.8	-1.0
05040996	Woningstichting Vechtdal Wonen	53.5	52.4	-1.1
38013279	Woningstichting SallandWonen	57.7	56.4	-1.3
30038986	Veenendaalse Woningstichting	56.4	55.0	-1.4
30038949	Woningbouwvereniging Maarn	55.3	53.8	-1.5
41022121	Stichting Woonpalet Zeewolde	54.7	53.1	-1.6
05024541	Stichting Beter Wonen	58.1	56.3	-1.8
09070389	Stichting Idealis	61.5	59.4	-2.1
30086686	Heuvelrug Wonen	57.2	55.0	-2.2
08025640	Ons Huis Woningstichting	54.6	51.2	-3.4

Annex C Sustainability changes over 2020-2021 of all 288 housing associations

	Housing Association	Total sustainability score 2020	Total sustainability score 2021	Difference 2020-2021
06032903	Almelose Woningstichting Beter Wonen	47.9	45.3	-2.6
09051070	Baston Wonen Stichting	49.4	49.1	-0.3
10016920	Bouwvereniging Huis en Hof Nijmegen	52.0	53.0	1.0
24107608	Bouwvereniging Onze Woning	44.6	46.4	1.8
34069796	Brederode Wonen	52.8	54.9	2.1
18111768	Casade	51.4	52.0	0.6
39049354	Chr. Woonstichting Patrimonium	57.9	57.0	-0.9
06032990	Christelijke Woningstichting De Goede Woning	57.1	57.5	0.3
02028302	Christelijke Woningstichting Patrimonium	51.8	54.4	2.6
02028562	Christelijke Woongroep Marenland	42.0	43.5	1.5
30070521	De Woningraat	49.4	49.9	0.5
09002855	de Woningstichting	55.0	57.6	2.6
08025175	De Woonmensen / SJA	50.2	49.3	-0.9
29012831	Groen Wonen Vlist	55.1	56.6	1.5
41023459	Harmonisch Wonen	47.1	49.8	2.7
30086686	Heuvelrug Wonen	57.2	55.0	-2.2
23036284	HW Wonen	50.1	50.9	0.8
30038910	J.W. van Dijk	57.2	57.0	-0.2
20024605	Laurentius	48.5	49.8	1.3
01031931	Lyaemer Wonen	51.7	52.8	1.1
39024407	Mercatus	52.1	53.9	1.8
08025640	Ons Huis Woningstichting	54.6	51.2	-3.4
23031811	Oost West Wonen	51.2	52.7	1.5
10016860	oosterpoort wonen	52.7	54.6	1.9
30039668	Patrimonium woonservice	52.7	52.8	0.1
34061728	Pré Wonen	50.1	50.7	0.7
30039004	Provides	51.0	51.9	0.9
30039108	R.K. Woningbouwvereniging Zeist	52.6	54.0	1.3
06032993	R.K. Woningstichting Ons Huis	51.2	49.8	-1.4
38009327	Rentree	54.3	54.5	0.2
41134627	Ressort Wonen	48.5	49.8	1.3
27101650	Rijswijk Wonen	48.0	47.1	-0.9
09055542	Sité Woondiensten	51.0	51.1	0.0
05042873	St Openbaar Belang	51.8	51.0	-0.9
27212938	Stichting 3B Wonen	53.0	54.5	1.5
02319720	Stichting Acanthus	43.7	43.9	0.2

	Housing Association	Total sustainability score 2020	Total sustainability score 2021	Difference 2020-2021
01031591	Stichting Accolade	50.6	50.4	-0.1
04017657	Stichting Actium	46.2	48.0	1.7
20024511	Stichting Alwel	49.9	51.7	1.8
12012288	Stichting Antares Woonservice	48.6	49.1	0.5
27212889	Stichting Arcade mensen en wonen	48.1	48.9	0.8
16024880	Stichting Area	52.9	54.4	1.5
05024541	Stichting Beter Wonen	58.1	56.3	-1.8
22025529	Stichting Beveland Wonen	50.0	50.9	0.8
30002710	Stichting Bo-Ex '91	55.1	56.1	1.1
16024144	Stichting BrabantWonen	48.1	50.2	2.2
21011288	Stichting Clavis	45.5	45.8	0.4
39048769	Stichting de Alliantie	51.2	51.4	0.2
27090567	Stichting De Goede Woning	51.8	50.2	-1.7
02028153	Stichting De Huismeesters	50.5	52.1	1.6
24177789	Stichting de Leeuw van Putten	44.3	44.9	0.6
36004130	Stichting De Woonschakel Westfriesland	53.3	54.7	1.4
05003860	Stichting deltaWonen	53.5	54.1	0.6
12012267	Stichting Destion	52.5	52.4	-0.1
04017296	Stichting Domesta	47.3	48.0	0.7
32023773	Stichting Dudok Wonen	51.5	52.0	0.4
28042168	Stichting Dunavie	55.6	55.9	0.3
27220173	Stichting DUWO	50.5	52.0	1.5
04031659	Stichting Eelder Woningbouw	55.3	57.3	2.0
31015064	Stichting Eemland Wonen	50.8	51.3	0.5
34009775	Stichting Elan Wonen	50.6	51.0	0.4
01031575	Stichting Elkien	47.5	49.1	1.6
23027876	Stichting Fien Wonen	51.4	53.5	2.1
17024194	Stichting Goed Wonen Gemert	52.5	54.4	1.9
30039900	Stichting GroenWest	54.2	53.9	-0.4
30038801	Stichting Habion	45.3	46.5	1.2
24108317	Stichting Havensteder	46.0	46.8	0.8
41012114	Stichting Huisvesting Vredewold	50.2	52.6	2.5
09070389	Stichting Idealis	61.5	59.4	-2.1
08025155	Stichting IJsseldal Wonen	55.2	55.9	0.7
36003604	Stichting Intermaris	47.7	49.1	1.4
06062073	Stichting Jongeren Huisvesting Twente	53.7	53.2	-0.4
37030589	Stichting Kennemer Wonen	53.5	54.0	0.5
40156630	Stichting KleurrijkWonen	48.4	48.6	0.2
14614646	Stichting Krijtland Wonen	51.1	52.1	1.0
41129724	Stichting Laurens Wonen	47.2	47.7	0.5
02028826	Stichting Lefier	44.9	46.2	1.2

	Housing Association	Total sustainability score 2020	Total sustainability score 2021	Difference 2020-2021
23028047	Stichting Lek en Waard Wonen	48.9	50.0	1.1
23036735	Stichting Lekstedewonen	48.1	49.0	0.9
22014935	Stichting l'escout woonservice	50.5	49.1	-1.4
24218464	Stichting Maasdelta Groep	44.3	44.3	0.0
28032485	Stichting MeerWonen	54.0	54.5	0.6
41032244	Stichting Mijande Wonen	52.8	54.1	1.3
30136131	Stichting Mitros	53.4	53.9	0.4
31036365	Stichting Mooiland	49.2	49.6	0.4
29012913	Stichting Mozaïek Wonen	51.3	53.2	2.0
02028204	Stichting Nijestee	52.5	55.4	2.9
31014972	Stichting Omnia Wonen	53.2	54.0	0.9
39024884	Stichting Oost Flevoland Woondiensten	51.9	52.9	1.0
24185744	Stichting Ouderenhuisvesting Rotterdam	45.7	46.2	0.5
35010382	Stichting Parteon	46.1	45.5	-0.5
16049902	Stichting PeelrandWonen	53.3	56.1	2.8
09043274	Stichting Plavei	48.7	49.2	0.5
23032248	Stichting Poort6	49.4	50.9	1.5
30038487	Stichting Portaal	51.3	52.5	1.2
41041780	Stichting ProWonen	52.8	53.9	1.1
24107420	Stichting QuaWonen	53.6	54.1	0.5
06033011	Stichting Reggewoon	54.0	56.3	2.3
30141504	Stichting Rhenam Wonen	54.4	54.7	0.3
23036526	Stichting Rhiant	51.6	55.0	3.5
28023118	Stichting Rijnhart Wonen	56.0	56.9	0.9
27212730	Stichting Rondom Wonen	53.7	54.2	0.6
17024183	Stichting Sint Trudo	47.5	50.8	3.4
41055121	Stichting SSHN	54.6	56.8	2.2
33011078	Stichting Stadgenoot	53.2	53.4	0.3
20038082	Stichting Stadlander	47.3	47.4	0.1
27070802	Stichting Staedion	45.8	45.7	-0.2
30092565	Stichting Studenten Huisvesting	51.4	53.2	1.8
23036310	Stichting Tablis Wonen	49.7	50.1	0.4
10017157	Stichting Talis	52.8	54.3	1.4
18014093	Stichting TBV	52.7	54.4	1.7
11011893	Stichting Thius	50.4	50.6	0.2
20024594	Stichting Thuisvester	48.0	50.0	2.0
01031632	Stichting Thús Wonen	50.1	50.8	0.7
23006058	Stichting Trivire	48.5	49.0	0.5
02036488	Stichting Uithuizer Woningbouw	48.5	49.3	0.8
08012356	Stichting Uwoon	54.7	55.2	0.5
01031631	Stichting v/h de Bouwvereniging	51.7	52.5	0.8

	Housing Association	Total sustainability score 2020	Total sustainability score 2021	Difference 2020-2021
34090425	Stichting Velison Wonen	47.8	47.7	-0.1
29034021	Stichting Vestia	44.6	45.0	0.4
27212980	Stichting Vidomes	50.8	51.4	0.6
09031467	Stichting Vivare	48.0	48.9	0.9
06032802	Stichting Viverion	55.7	56.8	1.1
09063142	Stichting Volkshuisvesting Arnhem	45.7	47.5	1.8
10016923	Stichting Waardwonen	59.4	59.5	0.0
41133736	Stichting Waterweg Wonen	49.3	48.8	-0.5
06056970	Stichting WBO Wonen	56.4	57.0	0.6
06032957	Stichting Welbions	53.2	52.7	-0.5
14021286	Stichting Weller Wonen	49.0	49.9	0.9
05047339	Stichting Wetland Wonen Groep	53.6	57.1	3.5
17038530	Stichting woC om	48.4	50.0	1.6
02040386	Stichting Wold & Waard	52.4	54.4	2.0
06032843	Stichting Wonen Delden	59.2	59.8	0.6
27212813	Stichting Wonen Midden-Delfland	57.1	59.0	2.0
01032035	Stichting Wonen Noordwest Friesland	50.4	50.6	0.2
16045467	Stichting Wonen Vierlingsbeek	52.3	52.2	-0.1
27212687	Stichting Wonen Wateringen	52.9	54.0	1.1
14614645	Stichting Wonen Wittem	50.5	50.5	0.0
13011993	Stichting Wonen Zuid	48.1	48.7	0.7
20067125	Stichting WonenBreburch	52.1	53.7	1.6
34099987	Stichting Woningbedrijf Velsen	46.1	48.4	2.3
36005091	Stichting Woningbeheer De Vooruitgang	55.5	57.1	1.6
01031614	Stichting Woningbouw Achtkarspelen	48.6	49.5	0.9
09056559	Stichting Woningcorporatie Plicht Getrouw	51.5	53.3	1.8
10016880	Stichting Woningcorporatie WoonGenoot	52.6	53.2	0.6
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	53.7	55.4	1.7
09051283	Stichting Wonion	50.2	51.3	1.1
38013096	Stichting Woonbedrijf Ieder1	52.1	51.8	-0.2
17058500	Stichting Woonbedrijf SWS.Hhvl	51.0	53.0	2.0
04031749	Stichting Woonborg	54.9	54.9	0.0
24108291	Stichting Woonbron	46.3	45.7	-0.7
36001723	Stichting Wooncompagnie	50.3	52.2	1.9
24108743	Stichting Wooncompas	49.8	51.1	1.4
04024478	Stichting Woonconcept	51.1	51.1	0.0
28073027	Stichting Woondiensten Aarwoude	52.1	53.2	1.1
36000577	Stichting Woondiensten Enkhuizen	49.6	52.7	3.1
28023102	Stichting Woonforte	52.4	51.5	-0.8
01031925	Stichting WoonFriesland	47.1	48.3	1.2
13017362	Stichting Woongoed 2-Duizend	45.2	46.8	1.6

	Housing Association	Total sustainability score 2020	Total sustainability score 2021	Difference 2020-2021
22014999	Stichting Woongoed Middelburg	54.8	53.8	-1.0
21013149	Stichting Woongoed Zeeuws-Vlaanderen	48.0	49.9	1.9
30039138	Stichting Woongoed Zeist	51.2	49.5	-1.6
17007288	Stichting Wooninc.	47.7	48.8	1.1
27082731	Stichting WoonInvest	47.9	47.8	-0.2
23060266	Stichting Woonkracht10	48.2	49.6	1.3
18114807	Stichting Woonlinie	54.6	54.5	-0.1
34057863	Stichting Woonopmaat	52.2	54.3	2.1
41022121	Stichting Woonpalet Zeewolde	54.7	53.1	-1.6
17076031	Stichting Woonpartners	45.6	47.1	1.5
41134252	Stichting Woonplus Schiedam	46.6	46.1	-0.5
14614656	Stichting Woonpunt	46.8	48.5	1.8
04034448	Stichting Woonservice Drenthe	50.3	50.6	0.2
09056706	Stichting Woonservice IJsselland	47.9	51.0	3.1
18115871	Stichting Woonservice Meander	50.5	50.5	0.0
24041502	Stichting Woonstad Rotterdam	46.6	47.6	1.1
09055271	Stichting Woonstede	53.4	53.8	0.3
37030575	Stichting Woontij	48.5	51.0	2.4
18115545	Stichting Woonveste	52.0	53.7	1.7
37080102	Stichting Woonwaard Noord-Kennemerland	50.8	51.4	0.6
10017041	Stichting Woonwaarts	50.4	52.4	2.0
33107894	Stichting Woonzorg Nederland	45.1	46.6	1.6
35010466	Stichting WormerWonen	53.6	54.1	0.4
41212857	Stichting Ymere	50.9	51.3	0.5
35010383	Stichting Zaandams Volkshuisvesting	46.8	45.4	-1.4
16024737	Stichting Zayaz	52.3	53.3	1.0
18030601	Tiwo's, Tilburgse Woonstichting	50.7	51.6	0.9
30038986	Veenendaalse Woningstichting	56.4	55.0	-1.4
41041816	Veluwonen	53.8	53.0	-0.8
14031369	Vincio Wonen	47.6	48.8	1.3
27070711	Wassenaarsche Bouwstichting	49.7	50.4	0.7
24108729	WBV Poortugaal	50.9	52.6	1.8
27070397	Wbv. St. Willibrordus	52.5	53.7	1.3
29012915	Woningbouwstichting "Samenwerking"	50.8	50.7	-0.1
30040154	Woningbouwstichting Cothen	54.6	56.9	2.3
17024189	Woningbouwvereniging "Volksbelang"	45.3	46.4	1.1
22015083	Woningbouwvereniging Arnhem	55.8	57.0	1.2
17024192	Woningbouwvereniging Bergopwaarts	52.6	53.7	1.0
37030918	Woningbouwvereniging Beter Wonen	48.6	51.8	3.2
29012827	Woningbouwvereniging Beter Wonen Ammerstol	51.4	51.1	-0.3
11020332	Woningbouwvereniging De Goede Woningen - Neerijnen	46.7	48.0	1.3

	Housing Association	Total sustainability score 2020	Total sustainability score 2021	Difference 2020-2021
28028654	Woningbouwvereniging De Sleutels	53.2	54.2	1.1
28023105	Woningbouwvereniging Habeko Wonen	54.2	53.3	-0.9
23037112	Woningbouwvereniging Heerjansdam	45.3	45.2	0.0
24108268	Woningbouwvereniging Hoek van Holland	46.4	49.9	3.5
30038949	Woningbouwvereniging Maarn	55.3	53.8	-1.5
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	51.8	53.2	1.4
29013498	Woningbouwvereniging Reeuwijk	53.0	54.1	1.0
40594387	Woningbouwvereniging Rosehaghe	52.0	52.9	0.9
30039075	Woningbouwvereniging Utrecht	52.0	52.6	0.7
30040187	Woningbouwvereniging Vecht en Omstreken	49.9	49.8	-0.1
37030580	Woningstichting Anna Paulowna	50.7	52.3	1.5
09086671	Woningstichting Barneveld	51.6	53.7	2.1
14614618	Woningstichting Berg en Terblijt	51.1	53.4	2.3
40236239	Woningstichting Compaen	48.2	49.0	0.9
02033859	Woningstichting de Delthe	47.4	47.2	-0.2
08017332	Woningstichting De Goede Woning	52.3	51.5	-0.7
04034340	Woningstichting De Volmacht	51.5	51.5	0.0
41038970	Woningstichting de Woonplaats	48.0	50.9	2.9
17060165	Woningstichting de Zaligheden	53.8	53.9	0.1
06033220	Woningstichting Domijn	47.0	47.2	0.2
13011864	Woningstichting Domus	47.8	50.0	2.2
33006516	Woningstichting Eigen Haard	52.2	52.5	0.3
39036239	Woningstichting GoedeStede	48.2	50.3	2.2
29012863	Woningstichting Gouderak	53.4	55.0	1.7
27070420	Woningstichting Haag Wonen	44.5	44.2	-0.2
14021260	Woningstichting HEEMwonen	47.1	49.2	2.1
17024195	Woningstichting Helpt Elkander	53.3	56.4	3.1
36000581	Woningstichting Het Grootslag	52.7	53.6	0.9
10038227	Woningstichting Heteren	49.8	50.6	0.8
30039251	Woningstichting Kockengen	45.8	50.0	4.2
41188040	Woningstichting Leusden	59.6	61.3	1.7
11013536	Woningstichting Maasdriel	50.6	54.5	3.9
14614794	Woningstichting Maasvallei Maastricht	48.7	49.8	1.1
14615881	Woningstichting Meerssen	51.7	54.9	3.2
32023314	Woningstichting Naarden	53.3	53.6	0.3
28065875	Woningstichting Nieuwkoop	50.1	51.8	1.7
41042105	Woningstichting Nijkerk	58.0	59.6	1.6
28027900	Woningstichting Ons Doel	52.1	52.7	0.6
08013464	Woningstichting Putten	59.1	58.4	-0.7
33012701	Woningstichting Rochdale	49.9	50.1	0.2
38013279	Woningstichting SallandWonen	57.7	56.4	-1.3

	Housing Association	Total sustainability score 2020	Total sustainability score 2021	Difference 2020-2021
24217811	Woningstichting Samenwerking Vlaardingen	46.6	47.2	0.6
14614733	Woningstichting Servatius	47.7	48.9	1.1
14021409	Woningstichting Simpelveld	47.0	48.9	1.9
28036171	Woningstichting Sint Antonius van Padua	54.6	56.4	1.8
06032776	Woningstichting Sint Joseph Almelo	46.2	46.4	0.3
13011861	Woningstichting St. Joseph	48.9	54.4	5.5
05047482	Woningstichting SWZ	53.0	52.1	-0.8
06032887	Woningstichting Tubbergen	55.3	58.0	2.6
37030892	Woningstichting Van Alckmaer voor Wonen	50.2	52.6	2.4
05040996	Woningstichting Vechtdal Wonen	53.5	52.4	-1.1
14021204	Woningstichting Voerendaal	55.9	59.8	3.8
01031973	Woningstichting Weststellingwerf	49.3	50.1	0.8
02033956	Woningstichting Wierden en Borgen	45.9	47.8	1.9
20054748	Woningstichting Woensdrecht	51.4	51.7	0.3
17024197	Woningstichting Woningbelang	52.5	56.2	3.6
18113959	Woningstichting Woonvizier	49.7	50.1	0.4
12012275	Woningstichting Woonwenz	48.4	50.1	1.6
30039074	Woningstichting Wuta	43.3	44.9	1.6
13021011	Woningvereniging Nederweert	51.1	55.0	3.9
20050013	Woonkwartier	46.3	46.9	0.6
16024073	Woonmeij	51.5	53.7	2.2
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	49.1	50.9	1.7
39047475	Woonstichting Centrada	47.0	48.5	1.5
16046495	Woonstichting Charlotte van Beuningen	57.3	58.2	0.9
41134270	Woonstichting De Zes kernen	43.9	44.5	0.5
10031122	Woonstichting De Kernen	52.6	53.5	0.9
38023122	Woonstichting De Marken	54.7	55.2	0.5
10022513	Woonstichting Gendt	56.6	57.4	0.8
02319567	Woonstichting Groninger Huis	44.9	45.8	0.9
21014394	Woonstichting Hulst	51.6	51.1	-0.6
16024825	Woonstichting JOOST	52.6	52.1	-0.5
30040468	Woonstichting Jutphaas	51.9	53.1	1.2
18115616	Woonstichting Land van Altena	51.6	52.4	0.8
37030590	Woonstichting Langedijk	56.9	57.1	0.2
18028418	Woonstichting Leystromen	51.1	51.1	0.0
41215563	Woonstichting Lieven De Key	52.8	52.6	-0.1
24108167	Woonstichting Patrimonium Barendrecht	53.3	54.7	1.4
30039328	Woonstichting SSW	50.5	51.6	1.2
28023790	Woonstichting Stek	56.2	55.5	-0.7
17024184	Woonstichting thuis	52.4	54.4	1.9

Housing Association		Total sustainability score 2020	Total sustainability score 2021	Difference 2020-2021
08027485	Woonstichting Triada	51.3	50.8	-0.6
10039364	Woonstichting Valburg	53.7	54.4	0.7
05047324	Woonstichting VechtHorst	57.6	59.2	1.7
09044267	Woonstichting Vryleve	49.2	49.7	0.5
14021210	Woonstichting Zaam Wonen	51.2	53.5	2.3
22015097	Zeeuwland	50.5	52.8	2.3
14021205	ZOwonen	46.7	49.3	2.6

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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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