



Second Impact Report (2019-2021) of the 2019 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, October 2021

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Executive summary

This second impact report for the 2019 BNG Bank Social housing bond is based on a framework report developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank. It measures the internal sustainability performance of the organization, including its head office and rented housing units, and the external sustainability performance of the neighborhood of the housing units. In the final sustainability score, the internal and external sustainability scores are aggregated with the same weight.

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

The original group of 100 elected housing associations for the 2019 bond has been transformed as a result of mergers into a group of 90 elected associations.

Table S1 Overview of the changes in sustainability scores over 2019-2021 for the groups of elected (n=90) and total (n=288) housing associations

| Sustainability Field and capital | Total 2019 | Elected 2019 | Total 2021 | Elected 2021 | Total: Difference 2019-2021 | Elected: Difference 2019-2021 ¹ |
|----------------------------------|------------|--------------|------------|--------------|-----------------------------|--|
| Total | 50.4 | 53.3 | 51.9 | 54.7 | 1.5 | 1.4 |
| Internal | 48.2 | 51.6 | 49.9 | 53.3 | 1.7 | 1.7 |
| External | 52.6 | 55.0 | 53.8 | 56.1 | 1.3 | 1.1 |

Elected associations showed an improved total sustainability score in the reporting period 2019-2021, shifting from 53.3 to 54.7. This improvement is due to an improvement of both the internal and external sustainability fields. The internal sustainability score improved by 1.7 percentage points. Within the internal sustainability field, the ecological capital increased with 4.9 percentage points, while the socio-cultural capital decreased with 0.3 percentage points. The economic capital had a small increase of 0.6 percentage points. The increase of the ecological capital is an important achievement, as this was the lowest scoring capital in the framework report in 2019. Progress of the external sustainability can be attributed to the ecological and economic capital, which improved with 1.5 and 1.6 percentage points over the period 2019-2021.

Comparison with the total group of 288 housing associations showed that these also improved their average score the past year. 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.

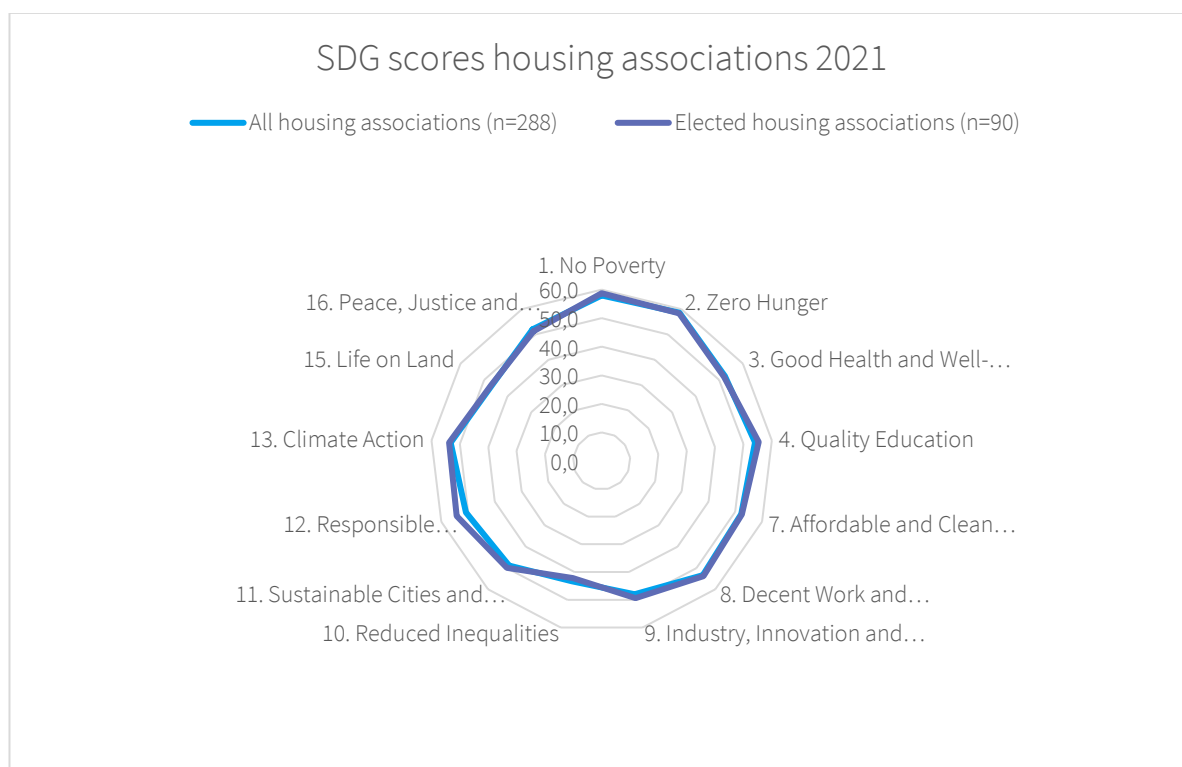
The ten elected housing associations with the highest improvement over the reporting year are listed in Table S2.

Table S2 Elected housing associations with the highest sustainability improvement over reporting years 2019-2021

| | | Housing association | Sustainability score 2019 | Sustainability score 2021 | Difference |
|----|----------|----------------------------------|---------------------------|---------------------------|------------|
| 1 | 41188040 | Woningstichting Leusden | 55.8 | 61.3 | 5.5 |
| 2 | 14021204 | Woningstichting Voerendaal | 54.8 | 59.8 | 4.9 |
| 3 | 27070397 | Wbv. St. Willibrordus | 49.5 | 53.7 | 4.3 |
| 4 | 22015083 | Woningbouwvereniging Arnhemuiden | 52.9 | 57.0 | 4.1 |
| 5 | 20067125 | Stichting WonenBreburch | 49.6 | 53.7 | 4.1 |
| 6 | 18014093 | Stichting TBV | 50.4 | 54.4 | 3.9 |
| 7 | 06032887 | Woningstichting Tubbergen | 54.1 | 58.0 | 3.9 |
| 8 | 17024197 | Woningstichting Woningbelang | 52.4 | 56.2 | 3.8 |
| 9 | 27212980 | Stichting Vidomes | 47.7 | 51.4 | 3.7 |
| 10 | 29012831 | Groen Wonen Vlist | 53.5 | 56.6 | 3.2 |

Annex B shows that 84.4% of elected associations improved in sustainability performance in the past reporting year.

Figure S1 SDG scores for the elected (n=90) 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 90 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). Goal 7, Affordable and Clean Energy shows the biggest increase between 2019 and 2021, in line with the UN Paris Agreement. In general, the elected housing associations improved their sustainability score between 2019 and 2021 for 9 of the 13 goals measured.

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

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1 Introduction

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

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

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

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

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

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

³ Paenen, S., Dagevos, J., Verhoeven, L., Bijster, F., & Kroeze, J. (2021). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework report 2021. Tilburg, Het PON & Telos, Tilburg University.

2 The methodology for assessing sustainability of social housing associations

2.1 The framework

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

A prerequisite to operationalize the external performance is knowledge of the location of the rental units. Location specific data are, however, not easily accessible. Therefore, an approximation of the location specific sustainability characteristics of rental units of housing associations is 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 2019 and 2020 datasets as well. For a detailed overview of the changes in the dataset, see Annex A.

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

2.2 Data sources

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

report (2021)⁴ on the performance of Dutch housing associations. A more detailed elaboration of data used for external sustainability impact is available in the 2021 framework report⁵ from which table 2.1 is taken.

Table 2.1 Additional data sources for the external indicators used

| Capital | Sources |
|------------------------|---|
| Ecological Capital | Compendium voor de Leefomgeving, Centraal Bureau voor de Statistiek, CBS microdata, Emissieregistratie, Grootschalige Concentratiekaarten Nederland, WoonOnderzoek, RIVM, Riscokaart, 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 2019 Framework report on sustainable housing associations, a group of 100 associations was elected from a total group of 320 associations. This number of housing associations can however change over time due to mergers between housing associations, bankruptcies and emerging new housing associations. Between 2019 and

⁴ Aedes, 2021. Aedes Benchmark 2019; Individuele resultaten woningcorporaties.

⁵ Paenen, S., Dagevos, J., Verhoeven, L., Bijster, F., & Kroeze, J. (2021). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework report 2021. Tilburg, Het PON & Telos, Tilburg University.

2021 the total number of housing associations decreased from 320 to 310. Consequently, the number of elected housing associations decreased from 100 to 96 due to the following circumstances:

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

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

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

3 Overall performance of housing associations over 2019–2021

3.1 Sustainability performance of the elected housing associations over 2019–2021

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

The group of 90 elected associations showed an improved total score in the reporting period 2019–2021 from 53.3 to 54.7.

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 1.7 percentage points. The ecological and economic capital increased, while the socio-cultural capital decreased somewhat. Especially the ecological capital (energy and resources and waste) showed great progress over the last two years, by improving with 4.9 percentage points. This is an important achievement, because this was the lowest scoring capital in the framework report. The causes for these changes will be discussed in chapter 4.

Overall progress in the external sustainability field is a bit smaller than in the internal sustainability field. The ecological and economic capital improved with 1.5 and 1.6 percentage points, while the socio-cultural capital only improved with 0.1 percentage point. The progress of the external sustainability is almost entirely attributed to the big improvements in labor and economic participation, which made large improvements over the period 2019–2021. This might be due to the national economic growth in the past years. A more in depth analyses will be executed in chapter 4.

Table 3.1 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 90 elected housing associations over 2019-2021 compared with the total group (n=288)

| Field and capital | Total 2019 | Elected 2019 | Total 2020 | Elected 2020 | Total 2021 | Elected 2021 | Total: Difference 2019-2021 | Elected: Difference 2019-2021 |
|-------------------|------------|--------------|------------|--------------|------------|--------------|-----------------------------|-------------------------------|
| Total | 50.4 | 53.3 | 51.0 | 53.8 | 51.9 | 54.7 | 1.5 | 1.4 |
| Internal | 48.2 | 51.6 | 48.5 | 51.9 | 49.9 | 53.3 | 1.7 | 1.7 |
| - Ecological | 44.9 | 47.5 | 47.1 | 49.6 | 49.8 | 52.4 | 4.9 | 4.9 |
| - Socio-cultural | 49.2 | 53.0 | 48.0 | 51.7 | 49.0 | 52.6 | -0.2 | -0.3 |
| - Economic | 50.4 | 54.3 | 50.4 | 54.5 | 50.8 | 54.9 | 0.4 | 0.6 |
| External | 52.6 | 55.0 | 53.4 | 55.7 | 53.8 | 56.1 | 1.3 | 1.1 |
| - Ecological | 54.5 | 55.4 | 50.7 | 55.6 | 56.0 | 56.8 | 1.5 | 1.5 |
| - Socio-cultural | 51.1 | 54.5 | 51.0 | 54.5 | 51.2 | 54.6 | 0.1 | 0.1 |
| - Economic | 52.2 | 55.1 | 54.4 | 57.0 | 54.3 | 56.7 | 2.1 | 1.6 |

3.2 Differences between the group of elected associations and the total group over 2019-2021

Not only the elected group of housing associations improved their score over the last two years. The total group of associations improved their score with 1.5 percentage points. This is a 0.1 percentage point bigger improvement than the elected group of housing associations.

Looking into the underlying concepts of the sustainability score, it becomes clear that the elected housing associations are still scoring better than the other associations on most capitals. The elected group of associations outperforms the total group of associations on every capital. However, the differences are becoming smaller for two of the six capitals. The total group shows a bigger increase in the economic capital of the external sustainability field, and the decrease in the socio-cultural capital of the internal sustainability field is smaller than for the elected group.

3.3 General statistics for the elected housing associations 2019-2021

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 number of dwellings in the period 2019-2021 for both groups of housing associations.

Table 3.2 General statistics of the 90 elected housing associations and the total group of associations (n=288) over 2019-2021

| Aspects | Total 2019 | Total 2021 | Total: Difference 2019-2021 | 2019 – 2021 (%) | Elected 2019 | Elected 2021 | Elected: Difference 2019-2021 | 2019 – 2021 (%) |
|----------------------------|------------|------------|-----------------------------|-----------------|--------------|--------------|-------------------------------|-----------------|
| New houses developed | 13,739 | 14,154 | 415 | 3 | 4,020 | 3,292 | -728 | -18 |
| Allocations of new tenants | 193,870 | 192,360 | -1,510 | -1 | 54,456 | 53,644 | -812 | -1 |
| Dwellings | 2,278,531 | 2,308,167 | 29,636 | 1 | 483,161 | 493,614 | 10,453 | 2 |

Table 3.2 shows that over the past year, the elected group realized 3,292 new housing units, compared to 4,020 for the total group, which is a decrease of 18% for the elected group, but an increase of 3% for the total group compared to 2019. The elected associations realized 53,644 new tenants. The elected group had 493,614 dwellings while the total group had 2,308,167 dwellings the past year.

Figure 3.1 Percentage of new houses developed

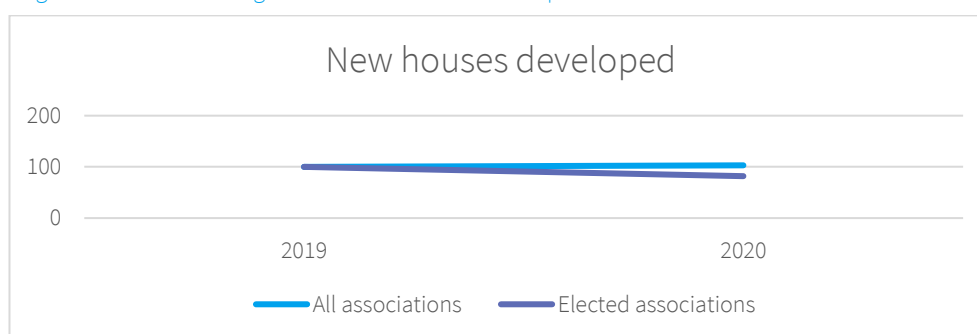


Figure 3.2 Percentage of new tenants

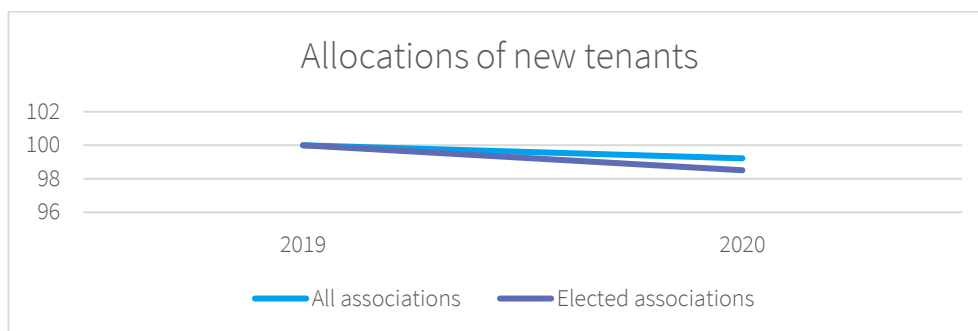


Figure 3.3 Percentage growth in amount of dwellings

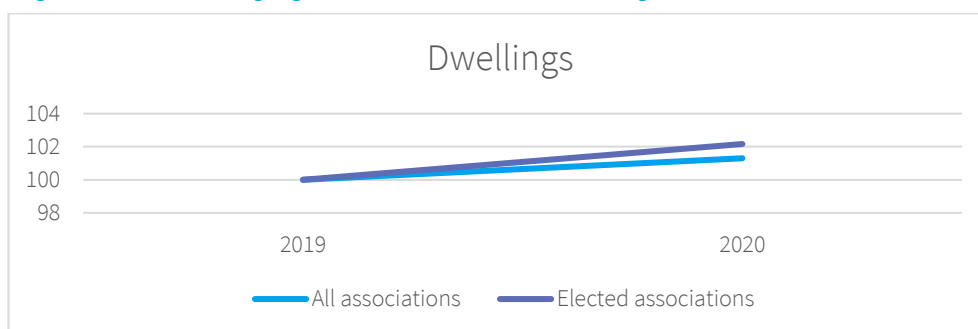


Table 3.2 shows that over the past two years, the elected group built less houses, and allocated less new tenants than the total group (relatively). The total amount of dwellings increased more strongly for the elected group than for the total group.

4 Detailed analysis of the sustainability of elected associations

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

4.1 Differences in internal sustainability

As shown, internal sustainability scores improved from 2019–2021 with 1.4 percentage points for the elected associations and with 1.5 percentage points for the total group. In the end, the group of elected associations still scored, with a score of 53.3, 3.4 percentage points higher than the total group on internal sustainability. More details are shown in table 4.1.

This table shows that the progress is quite substantial for some of the stocks. There are big improvements in the ‘Energy’ stock, which increased with 8.3 percentage points for the elected housing associations. This is an important trend and it seems that the pressure on housing associations from the UN Paris agreement on Climate and the UN Sustainable Development Goals, as well as the Dutch national policies to take climate action is starting to pay off. Since 2016, the Energy-Index has improved quite a lot as the housing associations that are members of Aedes have the ambition to have on average an energy label B in 2021.⁶ Above that, the same Aedes-benchmark report shows that the amount of investments on energy improvements have increased.

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

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

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

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

Table 4.1 Detailed differences at theme level over reporting years 2019–2021 for the group of elected associations and the total group

| Sustainability Field, and Theme | Total 2019 | Elected 2019 | Total 2021 | Elected 2021 | Total: Difference 2019-2021 | Elected: Difference 2019-2021 |
|---------------------------------------|------------|--------------|------------|--------------|-----------------------------|-------------------------------|
| Total score | 50.4 | 53.3 | 51.9 | 54.7 | 1.5 | 1.4 |
| Internal | 48.2 | 51.6 | 49.9 | 53.3 | 1.7 | 1.7 |
| - Energy | 40.4 | 40.9 | 49.0 | 49.2 | 8.6 | 8.3 |
| - Resources and Waste | 49.4 | 54.1 | 50.7 | 55.7 | 1.3 | 1.6 |
| - Physical and economic accessibility | 46.0 | 46.5 | 44.4 | 45.8 | -1.6 | -0.7 |
| - Living quality | 48.1 | 51.6 | 44.3 | 46.3 | -3.8 | -5.3 |
| - Safety and Security | 51.6 | 60.0 | 52.5 | 60.8 | 0.9 | 0.8 |
| - Residential satisfaction | 51.0 | 53.8 | 54.7 | 57.7 | 3.8 | 3.9 |
| - Corporational valuation | 53.2 | 56.0 | 54.3 | 57.8 | 1.1 | 1.8 |
| - Future Constancy | 44.7 | 47.7 | 45.5 | 48.3 | 0.8 | 0.6 |
| - Loss of revenue | 53.3 | 59.2 | 52.6 | 58.7 | -0.7 | -0.6 |
| External | 52.6 | 55.0 | 53.8 | 56.1 | 1.3 | 1.1 |
| - Air | 60.9 | 60.9 | 65.7 | 65.6 | 4.9 | 4.7 |
| - Annoyance and Emergencies | 51.7 | 55.7 | 51.5 | 55.5 | -0.2 | -0.3 |
| - Nature and Landscape | 50.8 | 49.4 | 50.8 | 49.4 | 0.0 | 0.0 |
| - Social Participation | 47.2 | 52.9 | 47.2 | 52.9 | 0.0 | 0.0 |
| - Economic Participation | 42.3 | 49.0 | 43.5 | 50.3 | 1.2 | 1.2 |
| - Arts and Culture | 55.2 | 55.9 | 54.2 | 55.2 | -0.9 | -0.7 |
| - Health | 50.1 | 53.5 | 49.4 | 52.6 | -0.6 | -0.9 |
| - Residential Environment | 58.0 | 59.3 | 58.8 | 59.9 | 0.8 | 0.7 |
| - Education | 53.8 | 56.5 | 54.2 | 56.9 | 0.4 | 0.4 |
| - Labor | 52.8 | 58.0 | 61.3 | 65.3 | 8.5 | 7.3 |
| - Competitiveness | 49.6 | 51.5 | 52.3 | 54.9 | 2.8 | 3.4 |
| - Infrastructure and Accessibility | 54.3 | 55.8 | 49.3 | 49.9 | -5.1 | -5.9 |

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

4.2 Differences in external sustainability

The external sustainability has been included in the analysis as social housing associations have a certain degree of influence on, and responsibility for, the quality of the neighborhood of their property. The direct influence by specific investments has however been limited by recent national policy decisions, but indirectly this influence still remains considerable. The impact analysis, as represented in table 4.1, indicates that in both groups the external sustainability score showed a small improvement. This improvement was a bit

more outspoken for the total group of housing associations (1.3) than for the elected group (1.1).

A closer look at the underlying stocks shows that the performance in the 'labor' stock grew most over the last two years. The total group showed a bigger increase than the increase for the elected group. The progress in this stock is mainly due to the flourishing economy and growing political engagement in the Netherlands. However, it is not known what the effect of the recent COVID-19 crisis will be on the economy and labor market in the long term. The 'air' stock also had a big increase of the last two years. It is possible that the policies that are try to tackle climate change are having an effect.

The infrastructure and accessibility stock had the biggest decrease over the last two years. This is most probably caused by the increase of the distance to a busstop, metro station or tram station due to the recent COVID-19 crisis. In 2020, not all public transportation services were allowed to maintain their normal schedule in order to slow down the spread of the coronavirus.

The stocks 'nature and landscape' and 'social participation' stayed the same, both for the total group as the elected group. 'Competitiveness', 'education', 'residential environment' and 'economic participation' all had a (small) increase in sustainability score. 'Health', 'annoyance and emergencies' and 'arts and culture' had a small decrease.

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

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

5.1 Association typology and performance differences

From the beginning, the framework⁸ for the BNG Bank social housing bonds has discussed 10 types of housing association and their performance differences. Based on the impact data collected, differences for these 10 types of associations are presented in Table 5.1.

All types of housing associations showed improvement in their sustainability score over the period 2019-2021. The associations with mostly high-rise buildings have the highest increase in sustainability score over 2019-2021. Their score increased by 2.4 percentage points, which is a significantly higher improvement than the improvement of other housing associations. The same is the case for housing associations with old property; their increase of 2.1 is significantly higher than was found for other housing associations. The highest sustainability score can be found for housing associations with the newest property. The lowest score can be found in the elected group of associations with the oldest property, although the group is improving its score similar as other housing associations.

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

⁸ B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond, Assessment from an integrated ecological, social, economic and governance point of view, Telos Report no. 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

Table 5.1 Impact of association typology on sustainability performance differences

| Typology | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------------------|---------------------------------|---------------------------------|----------------------|
| Small | 54.0 | 55.6 | 1.6 |
| Medium | 54.3 | 55.2 | 0.9 |
| Large | 53.5 | 54.7 | 1.2 |
| X-Large | 51.2 | 53.1 | 1.9 |
| One-family dwellings | 52.3 | 53.3 | 1.1 |
| High-rise buildings | 50.6 | 53.0 | 2.4* |
| Oldest property | 51.1 | 52.5 | 1.5 |
| Old property | 52.4 | 54.5 | 2.1* |
| New property | 53.4 | 54.6 | 1.2 |
| Newest property | 55.1 | 56.2 | 1.0 |

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

5.2 Housing associations with the largest improvement over 2019-2021

Table 5.2 lists the 10 associations improving most over 2019-2021.

Woningstichting Leusden showed the biggest increase in sustainability score, with 5.5 percentage points, over the reported period. They signed a covenant to renovate almost 750 houses to increase their energy label.⁹ This (amongst other things) resulted in an improved overall sustainability score. The second biggest increase in sustainability score was found for 'Woningstichting Voerendaal'. 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.¹⁰ It is possible that these improvements are now showing in the data.

⁹ <https://www.wsleusden.nl/duurzaamheid>

¹⁰ <https://www.vanhierwonen.nl/over-woningstichting-voerendaal/organisatie/missie-en-visie>

Table 5.2 Ten elected associations showing largest sustainability improvement over 2019-2021

| | | Housing association | Sustainability score 2019 | Sustainability score 2021 | Difference |
|----|----------|----------------------------------|---------------------------|---------------------------|------------|
| 1 | 41188040 | Woningstichting Leusden | 55.8 | 61.3 | 5.5 |
| 2 | 14021204 | Woningstichting Voerendaal | 54.8 | 59.8 | 4.9 |
| 3 | 27070397 | Wbv. St. Willibrordus | 49.5 | 53.7 | 4.3 |
| 4 | 22015083 | Woningbouwvereniging Arnhemuiden | 52.9 | 57.0 | 4.1 |
| 5 | 20067125 | Stichting WonenBreborg | 49.6 | 53.7 | 4.1 |
| 6 | 18014093 | Stichting TBV | 50.4 | 54.4 | 3.9 |
| 7 | 06032887 | Woningstichting Tubbergen | 54.1 | 58.0 | 3.9 |
| 8 | 17024197 | Woningstichting Woningbelang | 52.4 | 56.2 | 3.8 |
| 9 | 27212980 | Stichting Vidomes | 47.7 | 51.4 | 3.7 |
| 10 | 29012831 | Groen Wonen Vlist | 53.5 | 56.6 | 3.2 |

Figure 5.1 Sustainability project of Woningstichting Leusden¹¹



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

5.3 Housing associations showing greatest fallback over 2019–2021

Most of the elected housing associations were able to improve their sustainability score (84.4%). Fourteen associations decreased in score over the reported period, see table 5.3. For ‘HW Wonen’, ‘Stichting Lek en Waard Wonen’ and ‘Rijswijk Wonen’ another decrease might become a problem, since they are already below average in the elected group. ‘Woningstichting Putten’ seems to have some trouble with the law of the handicap of a head start, as they are still amongst the highest scoring social housing associations.

Table 5.3 Elected housing associations with the lowest improvement in sustainability performance over 2019–2021

| | | Housing association | Sustainability score 2019 | Sustainability score 2021 | Difference |
|----|----------|--------------------------------|---------------------------|---------------------------|------------|
| 1 | 16045467 | Stichting Wonen Vierlingsbeek | 55.0 | 52.2 | -2.8 |
| 2 | 05024541 | Stichting Beter Wonen | 58.6 | 56.3 | -2.3 |
| 3 | 08013464 | Woningstichting Putten | 60.2 | 58.4 | -1.8 |
| 4 | 12012267 | Stichting Destion | 54.0 | 52.4 | -1.7 |
| 5 | 23036284 | HW Wonen | 52.4 | 50.9 | -1.5 |
| 6 | 39049354 | Chr. Woonstichting Patrimonium | 58.3 | 57.0 | -1.3 |
| 7 | 23028047 | Stichting Lek en Waard Wonen | 51.1 | 50.0 | -1.1 |
| 8 | 30086686 | Heuvelrug Wonen | 56.1 | 55.0 | -1.1 |
| 9 | 30039004 | Provides | 52.9 | 51.9 | -1.0 |
| 10 | 27101650 | Rijswijk Wonen | 47.8 | 47.1 | -0.7 |

A more general overview of the differences in performance over 2019–2021 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2019–2021 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 2019–2021

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

Looking at the individual associations, ‘Woningstichting Leusden’ made the biggest improvement in total energy score, followed up by ‘Woningbouwstichting Cothen’. Further research showed that they are doing a project to make their houses more sustainable, which is supposed to finish in 2022¹².

¹² <https://www.wsleusden.nl/over-wsl/laatste-nieuws/nieuwsberichten/nieuwsbericht/wsl-start-met-project-duurzaamheid-2017-2022>

Table 6.1 Ten elected housing associations with the highest energy performance improvements over 2019-2021

| | | Elected Association | Electricity consumption | Gas consumption | Solar power | Energy label | CO2 emission of energy usage | Energy improvements | Total Energy Score |
|----|----------|------------------------------|-------------------------|----------------------|-----------------------|----------------------|------------------------------|----------------------|----------------------|
| | | | Difference 2019-2021 | Difference 2019-2021 | Difference 2019-2021* | Difference 2019-2021 | Difference 2019-2021 | Difference 2019-2021 | Difference 2019-2021 |
| 1 | 41188040 | Woningstichting Leusden | 25.8 | 12.9 | 11.1 | 13.9 | * | 68.2 | 26.4 |
| 2 | 30040154 | Woningbouwstichting Cothen | 1.1 | 11 | 11.3 | 7.6 | * | 75.1 | 21.2 |
| 3 | 02040386 | Stichting Wold & Waard | 16.8 | 0.8 | 12.6 | 2 | 0.7 | 66.8 | 16.6 |
| 4 | 30086686 | Heuvelrug Wonen | 23.5 | 10.5 | 9.6 | 5.4 | -1.1 | 49.4 | 16.2 |
| 5 | 17024197 | Woningstichting Woningbelang | 13.1 | 10.8 | 13 | 18.3 | 1.1 | 39.3 | 15.9 |
| 6 | 06033011 | Stichting Reggewoon | 16.7 | 17.3 | 7.6 | -2.3 | -1.1 | 53.7 | 15.3 |
| 7 | 32023314 | Woningstichting Naarden | 9.6 | 10.9 | 8.4 | 13.9 | -0.8 | 45 | 14.5 |
| 8 | 06032843 | Stichting Wonen Delden | 28.7 | 21.9 | 19.1 | 9.2 | 4.3 | -0.1 | 13.9 |
| 9 | 30038986 | Veenendaalse Woningstichting | 8.4 | 13.4 | 5.5 | 13.3 | 4.3 | 37.7 | 13.8 |
| 10 | 08012356 | Stichting Uwoon | 24.8 | 11.9 | 14.4 | -2.8 | 1.4 | 31.8 | 13.6 |

* no data available

6.2 Housing associations showing the least differences in energy performance between 2019-2021

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

As Table 6.2 indicates, there is only one housing associations that shows a decline in the total energy score. For most of these housing associations the energy score dropped because of the stagnation in Energy improvements.

Table 6.2 Ten elected housing associations with the lowest energy performance differences over 2019-2021

| | | Elected Association | Electricity consumption | Gas consumption | Solar power | Energy label | CO2 emission of energy usage | Energy improvements | Total Energy Score |
|----|----------|------------------------------------|-------------------------|----------------------|----------------------|----------------------|------------------------------|----------------------|----------------------|
| | | | Difference 2019-2021 | Difference 2019-2021 | Difference 2019-2021 | Difference 2019-2021 | Difference 2019-2021 | Difference 2019-2021 | Difference 2019-2021 |
| 1 | 30039004 | Provides | 1.2 | 7.2 | 12.4 | -2.9 | 0.7 | -21.6 | -0.5 |
| 2 | 01031614 | Stichting Woningbouw Achtkarspelen | 5.1 | 0.6 | 10.8 | 3 | * | -19.2 | 0.1 |
| 3 | 29012831 | Groen Wonen Vlist | 11 | 8.4 | 7.9 | -19.4 | 0.7 | -0.1 | 1.4 |
| 4 | 30039075 | Woningbouwvereniging Utrecht | 1 | 2.3 | 9.3 | 0 | * | -5.2 | 1.5 |
| 5 | 27212730 | Stichting Rndom Wonen | 4.3 | 1.5 | 10.2 | -2.6 | -1.4 | -0.8 | 1.9 |
| 6 | 30002710 | Stichting Bo-Ex '91 | 1 | 2.3 | 9.3 | -3.7 | 3.9 | -0.1 | 2.1 |
| 7 | 10022513 | Woonstichting Gendt | 11 | 11.6 | 9.8 | 0.6 | 1.4 | -21 | 2.2 |
| 8 | 10039364 | Woonstichting Valburg | 13.1 | 11 | 6.1 | 3.9 | 1 | -14.5 | 3.4 |
| 9 | 33012701 | Woningstichting Rochdale | 1.1 | 9.8 | 4.9 | 5.3 | 0.1 | 0 | 3.5 |
| 10 | 30039668 | Patrimonium woonservice | 8.4 | 13.4 | 5.5 | -0.8 | -10.7 | 6.6 | 3.7 |

* 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) and Goal 4 (Quality Education).

The lowest scores occurred for Goal 15 (Life on land) and Goal 10 (Reduced inequalities). It indicates that housing associations still have a major challenge to improve their contribution to these goals, although more detailed measurement may shed a different light on the performance on these Goals.

Comparison over the years 2019 and 2021 for the elected group, as shown in table 7.1, makes clear that the performance of several goals improved substantially (Goals 1, 2, 4, 7, 8, 9, 10, 12 and 16), but others showed a small fallback (Goals 11, 13 and 16). Goal 3 stayed the same.

In general, table 7.2 shows that the housing associations improved their performance between 2019 and 2021 for 8 of the 13 goals measured.

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=90) and all (n=288) housing associations
2019-2021

| SDG measured | Total 2019 | Elected 2019 | Total 2021 | Elected 2021 | Total: Difference 2019-2021 | Elected: Difference 2019-2021 |
|--|---------------|-----------------|---------------|-----------------|-----------------------------------|-------------------------------------|
| 1. No Poverty | 57.3 | 58.2 | 58.0 | 58.8 | 0.7 | 0.5 |
| 2. Zero Hunger | 58.6 | 58.1 | 58.6 | 58.4 | 0.0 | 0.3 |
| 3. Good Health and Well-being | 52.6 | 52.0 | 52.4 | 52.0 | -0.2 | 0.0 |
| 4. Quality Education | 53.7 | 52.9 | 54.1 | 55.4 | 0.4 | 2.5 |
| 5. Gender Equality | | | | | | |
| 6. Clean Water and Sanitation | | | | | | |
| 7. Affordable and Clean Energy | 42.3 | 41.8 | 52.2 | 52.5 | 9.8 | 10.7 |
| 8. Decent Work and Economic Growth | 49.5 | 49.1 | 53.4 | 53.8 | 3.9 | 4.7 |
| 9. Industry, Innovation and Infrastructure | 48.8 | 48.3 | 48.0 | 49.4 | -0.8 | 1.1 |
| 10. Reduced Inequalities | 42.2 | 41.8 | 43.4 | 42.2 | 1.2 | 0.3 |
| 11. Sustainable Cities and Communities | 50.1 | 50.4 | 48.9 | 49.9 | -1.2 | -0.5 |
| 12. Responsible Consumption and Production | 49.9 | 50.5 | 50.8 | 54.3 | 0.9 | 3.7 |
| 13. Climate Action | 53.0 | 54.4 | 53.2 | 53.8 | 0.2 | -0.6 |
| 14. Life below Water | | | | | | |
| 15. Life on Land | 46.7 | 48.4 | 46.7 | 46.9 | 0.0 | -1.5 |
| 16. Peace, Justice and Strong Institutions | 51.2 | 51.2 | 52.1 | 51.3 | 0.9 | 0.1 |
| 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 still outperforms the total group in 9 out of the 13 measured goals, but the differences become smaller. For Goal 2 (Zero hunger), Goal 3 (Good health and Well-being), Goal 10 (Reduced Inequalities) and Goal 16 (Peace, justice and strong institutions), the total group performed better than the elected group.

The total group showed a bigger improvement over the reported period on Goals 1 (No Poverty), Goal 10 (Reduced Inequalities), Goal 13 (Climate Action), Goal 14 (Life on Land), and Goal 16 (Peace, Justice and Strong Institutions).

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 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|---------------------------------------|---------------------------------|---------------------------------|----------------------|
| 41188040 | Woningstichting Leusden | 55.8 | 61.3 | 5.5 |
| 14021204 | Woningstichting Voerendaal | 54.8 | 59.8 | 4.9 |
| 27070397 | Wbv. St. Willibrordus | 49.5 | 53.7 | 4.3 |
| 22015083 | Woningbouwvereniging Arnhem | 52.9 | 57.0 | 4.1 |
| 20067125 | Stichting WonenBreda | 49.6 | 53.7 | 4.1 |
| 18014093 | Stichting TBV | 50.4 | 54.4 | 3.9 |
| 06032887 | Woningstichting Tubbergen | 54.1 | 58.0 | 3.9 |
| 17024197 | Woningstichting Woningbelang | 52.4 | 56.2 | 3.8 |
| 27212980 | Stichting Vidomes | 47.7 | 51.4 | 3.7 |
| 29012831 | Groen Wonen Vlist | 53.5 | 56.6 | 3.2 |
| 30002710 | Stichting Bo-Ex '91 | 52.9 | 56.1 | 3.2 |
| 06032843 | Stichting Wonen Delden | 56.8 | 59.8 | 3.0 |
| 17058500 | Stichting Woonbedrijf SWS.Hhvl | 50.0 | 53.0 | 2.9 |
| 09002855 | de Woningstichting | 54.8 | 57.6 | 2.9 |
| 27220173 | Stichting DUWO | 49.3 | 52.0 | 2.7 |
| 17024184 | Woonstichting thuis | 51.7 | 54.4 | 2.7 |
| 30039075 | Woningbouwvereniging Utrecht | 50.1 | 52.6 | 2.6 |
| 30136131 | Stichting Mitros | 51.3 | 53.9 | 2.5 |
| 16024880 | Stichting Area | 51.9 | 54.4 | 2.5 |
| 09055271 | Stichting Woonstede | 51.3 | 53.8 | 2.5 |
| 16049902 | Stichting PeelrandWonen | 53.7 | 56.1 | 2.4 |
| 30039900 | Stichting GroenWest | 51.5 | 53.9 | 2.3 |
| 10022513 | Woonstichting Gendt | 55.1 | 57.4 | 2.3 |
| 11013536 | Woningstichting Maasdriel | 52.3 | 54.5 | 2.2 |
| 17024195 | Woningstichting Helpt Elkander | 54.2 | 56.4 | 2.2 |
| 04031659 | Stichting Eelder Woningbouw | 55.2 | 57.3 | 2.1 |
| 05047324 | Woonstichting VechtHorst | 57.1 | 59.2 | 2.1 |
| 23006058 | Stichting Trivire | 46.8 | 49.0 | 2.1 |
| 36005091 | Stichting Woningbeheer De Vooruitgang | 55.0 | 57.1 | 2.1 |
| 10017157 | Stichting Talis | 52.2 | 54.3 | 2.1 |
| 10039364 | Woonstichting Valburg | 52.3 | 54.4 | 2.1 |
| 02040386 | Stichting Wold & Waard | 52.3 | 54.4 | 2.1 |
| 01031614 | Stichting Woningbouw Achtkarspelen | 47.5 | 49.5 | 2.0 |
| 14614646 | Stichting Krijtland Wonen | 50.1 | 52.1 | 2.0 |
| 33012701 | Woningstichting Rochdale | 48.1 | 50.1 | 2.0 |
| 38009327 | Rentree | 52.5 | 54.5 | 2.0 |

| | Housing Association | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|---|---------------------------------|---------------------------------|----------------------|
| 32032703 | Stichting Woningcorporaties Het Gooi en Omstreken | 53.5 | 55.4 | 1.9 |
| 05003860 | Stichting deltaWonen | 52.2 | 54.1 | 1.9 |
| 30038910 | J.W. van Dijk | 55.1 | 57.0 | 1.9 |
| 06032802 | Stichting Viverion | 54.9 | 56.8 | 1.8 |
| 41032244 | Stichting Mijande Wonen | 52.4 | 54.1 | 1.7 |
| 30040154 | Woningbouwstichting Cothen | 55.2 | 56.9 | 1.6 |
| 10016920 | Bouwwerening Huis en Hof Nijmegen | 51.5 | 53.0 | 1.6 |
| 16024825 | Woonstichting JOOST | 50.5 | 52.1 | 1.6 |
| 38023122 | Woonstichting De Marken | 53.7 | 55.2 | 1.5 |
| 17024192 | Woningbouwvereniging Bergopwaarts | 52.2 | 53.7 | 1.5 |
| 08017332 | Woningstichting De Goede Woning | 50.1 | 51.5 | 1.4 |
| 10016923 | Stichting Waardwonen | 58.1 | 59.5 | 1.4 |
| 09086671 | Woningstichting Barneveld | 52.4 | 53.7 | 1.4 |
| 09056706 | Stichting Woonservice IJsselland | 49.7 | 51.0 | 1.3 |
| 16046495 | Woonstichting Charlotte van Beuningen | 56.9 | 58.2 | 1.3 |
| 06033011 | Stichting Reggewoon | 55.0 | 56.3 | 1.3 |
| 29013498 | Woningbouwvereniging Reeuwijk | 52.8 | 54.1 | 1.3 |
| 28023118 | Stichting Rijnhart Wonen | 55.6 | 56.9 | 1.3 |
| 01031931 | Lyaemer Wonen | 51.8 | 52.8 | 1.0 |
| 27212813 | Stichting Wonen Midden-Delfland | 58.0 | 59.0 | 1.0 |
| 18114807 | Stichting Woonlinie | 53.5 | 54.5 | 1.0 |
| 30039668 | Patrimonium woonservice | 51.9 | 52.8 | 1.0 |
| 06032990 | Christelijke Woningstichting De Goede Woning | 56.5 | 57.5 | 0.9 |
| 28036171 | Woningstichting Sint Antonius van Padua | 55.5 | 56.4 | 0.9 |
| 17024194 | Stichting Goed Wonen Gemert | 53.6 | 54.4 | 0.8 |
| 41042105 | Woningstichting Nijkerk | 58.7 | 59.6 | 0.8 |
| 10038227 | Woningstichting Heteren | 49.9 | 50.6 | 0.7 |
| 28042168 | Stichting Dunavie | 55.4 | 55.9 | 0.5 |
| 08012356 | Stichting Uwoon | 54.8 | 55.2 | 0.4 |
| 16024073 | Woonmeij | 53.3 | 53.7 | 0.4 |
| 30038949 | Woningbouwvereniging Maarn | 53.4 | 53.8 | 0.4 |
| 09070389 | Stichting Idealis | 59.1 | 59.4 | 0.3 |
| 30038986 | Veenendaalse Woningstichting | 54.6 | 55.0 | 0.3 |
| 38013096 | Stichting Woonbedrijf Ieder1 | 51.6 | 51.8 | 0.3 |
| 08025155 | Stichting IJsseldal Wonen | 55.7 | 55.9 | 0.2 |
| 37030590 | Woonstichting Langedijk | 56.9 | 57.1 | 0.2 |
| 31015064 | Stichting Eemland Wonen | 51.1 | 51.3 | 0.2 |
| 27212730 | Stichting Rndom Wonen | 54.1 | 54.2 | 0.1 |

| | Housing Association | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|-------------------------------------|---------------------------------|---------------------------------|----------------------|
| 38013279 | Woningstichting SallandWonen | 56.3 | 56.4 | 0.1 |
| 01032035 | Stichting Wonen Noordwest Friesland | 50.5 | 50.6 | 0.1 |
| 32023314 | Woningstichting Naarden | 53.8 | 53.6 | -0.2 |
| 41041780 | Stichting ProWonen | 54.1 | 53.9 | -0.3 |
| 01031631 | Stichting v/h de Bouwvereniging | 52.8 | 52.5 | -0.3 |
| 17060165 | Woningstichting de Zaligheden | 54.5 | 53.9 | -0.7 |
| 27101650 | Rijswijk Wonen | 47.8 | 47.1 | -0.7 |
| 30039004 | Provides | 52.9 | 51.9 | -1.0 |
| 30086686 | Heuvelrug Wonen | 56.1 | 55.0 | -1.1 |
| 23028047 | Stichting Lek en Waard Wonen | 51.1 | 50.0 | -1.1 |
| 39049354 | Chr. Woonstichting Patrimonium | 58.3 | 57.0 | -1.3 |
| 23036284 | HW Wonen | 52.4 | 50.9 | -1.5 |
| 12012267 | Stichting Destion | 54.0 | 52.4 | -1.7 |
| 08013464 | Woningstichting Putten | 60.2 | 58.4 | -1.8 |
| 05024541 | Stichting Beter Wonen | 58.6 | 56.3 | -2.3 |
| 16045467 | Stichting Wonen Vierlingsbeek | 55.0 | 52.2 | -2.8 |

Annex C Sustainability changes over 2019-2021 of all 288 housing associations

| | Housing Association | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|--|---------------------------------|---------------------------------|----------------------|
| 06032903 | Almelose Woningstichting Beter Wonen | 47.7 | 45.3 | -2.5 |
| 09051070 | Baston Wonen Stichting | 48.7 | 49.1 | 0.4 |
| 10016920 | Bouwvereniging Huis en Hof Nijmegen | 51.5 | 53.0 | 1.6 |
| 24107608 | Bouwvereniging Onze Woning | 45.5 | 46.4 | 0.9 |
| 34069796 | Brederode Wonen | 51.8 | 54.9 | 3.0 |
| 18111768 | Casade | 51.1 | 52.0 | 1.0 |
| 39049354 | Chr. Woonstichting Patrimonium | 58.3 | 57.0 | -1.3 |
| 06032990 | Christelijke Woningstichting De Goede Woning | 56.5 | 57.5 | 0.9 |
| 02028302 | Christelijke Woningstichting Patrimonium | 51.2 | 54.4 | 3.2 |
| 02028562 | Christelijke Woongroep Marenland | 43.8 | 43.5 | -0.3 |
| 30070521 | De Woningraat | 48.8 | 49.9 | 1.1 |
| 09002855 | de Woningstichting | 54.8 | 57.6 | 2.9 |
| 08025175 | De Woonmensen / SJA | 49.9 | 49.3 | -0.7 |
| 29012831 | Groen Wonen Vlist | 53.5 | 56.6 | 3.2 |
| 41023459 | Harmonisch Wonen | 45.6 | 49.8 | 4.2 |
| 30086686 | Heuvelrug Wonen | 56.1 | 55.0 | -1.1 |
| 23036284 | HW Wonen | 52.4 | 50.9 | -1.5 |
| 30038910 | J.W. van Dijk | 55.1 | 57.0 | 1.9 |
| 20024605 | Laurentius | 47.3 | 49.8 | 2.5 |
| 01031931 | Lyaemer Wonen | 51.8 | 52.8 | 1.0 |
| 39024407 | Mercatus | 51.2 | 53.9 | 2.6 |
| 08025640 | Ons Huis Woningstichting | 52.5 | 51.2 | -1.3 |
| 23031811 | Oost West Wonen | 51.7 | 52.7 | 0.9 |
| 10016860 | oosterpoort wonen | 53.4 | 54.6 | 1.2 |
| 30039668 | Patrimonium woonservice | 51.9 | 52.8 | 1.0 |
| 34061728 | Pré Wonen | 49.1 | 50.7 | 1.6 |
| 30039004 | Provides | 52.9 | 51.9 | -1.0 |
| 30039108 | R.K. Woningbouwvereniging Zeist | 51.8 | 54.0 | 2.2 |
| 06032993 | R.K. Woningstichting Ons Huis | 48.8 | 49.8 | 1.1 |
| 38009327 | Rentree | 52.5 | 54.5 | 2.0 |
| 41134627 | Ressort Wonen | 48.6 | 49.8 | 1.1 |
| 27101650 | Rijswijk Wonen | 47.8 | 47.1 | -0.7 |
| 09055542 | Sité Woondiensten | 50.1 | 51.1 | 1.0 |
| 05042873 | St Openbaar Belang | 51.4 | 51.0 | -0.5 |
| 27212938 | Stichting 3B Wonen | 52.6 | 54.5 | 1.9 |
| 02319720 | Stichting Acantus | 43.6 | 43.9 | 0.3 |

| | Housing Association | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|--|---------------------------------|---------------------------------|----------------------|
| 01031591 | Stichting Accolade | 50.1 | 50.4 | 0.3 |
| 04017657 | Stichting Actium | 47.6 | 48.0 | 0.3 |
| 20024511 | Stichting Alwel | 49.0 | 51.7 | 2.7 |
| 12012288 | Stichting Antares Woonservice | 47.3 | 49.1 | 1.8 |
| 27212889 | Stichting Arcade mensen en wonen | 47.1 | 48.9 | 1.8 |
| 16024880 | Stichting Area | 51.9 | 54.4 | 2.5 |
| 05024541 | Stichting Beter Wonen | 58.6 | 56.3 | -2.3 |
| 22025529 | Stichting Beveland Wonen | 48.9 | 50.9 | 2.0 |
| 30002710 | Stichting Bo-Ex '91 | 52.9 | 56.1 | 3.2 |
| 16024144 | Stichting BrabantWonen | 49.4 | 50.2 | 0.8 |
| 21011288 | Stichting Clavis | 44.8 | 45.8 | 1.0 |
| 39048769 | Stichting de Alliantie | 49.6 | 51.4 | 1.8 |
| 27090567 | Stichting De Goede Woning | 48.6 | 50.2 | 1.5 |
| 02028153 | Stichting De Huismeesters | 49.5 | 52.1 | 2.6 |
| 24177789 | Stichting de Leeuw van Putten | 43.0 | 44.9 | 2.0 |
| 36004130 | Stichting De Woonschakel Westfriesland | 52.9 | 54.7 | 1.8 |
| 05003860 | Stichting deltaWonen | 52.2 | 54.1 | 1.9 |
| 12012267 | Stichting Destion | 54.0 | 52.4 | -1.7 |
| 04017296 | Stichting Domesta | 47.1 | 48.0 | 0.9 |
| 32023773 | Stichting Dudok Wonen | 52.4 | 52.0 | -0.4 |
| 28042168 | Stichting Dunavie | 55.4 | 55.9 | 0.5 |
| 27220173 | Stichting DUWO | 49.3 | 52.0 | 2.7 |
| 04031659 | Stichting Eelder Woningbouw | 55.2 | 57.3 | 2.1 |
| 31015064 | Stichting Eemland Wonen | 51.1 | 51.3 | 0.2 |
| 34009775 | Stichting Elan Wonen | 50.8 | 51.0 | 0.2 |
| 01031575 | Stichting Elkien | 47.8 | 49.1 | 1.3 |
| 23027876 | Stichting Fien Wonen | 52.5 | 53.5 | 1.0 |
| 17024194 | Stichting Goed Wonen Gemert | 53.6 | 54.4 | 0.8 |
| 30039900 | Stichting GroenWest | 51.5 | 53.9 | 2.3 |
| 30038801 | Stichting Habion | 46.4 | 46.5 | 0.1 |
| 24108317 | Stichting Havensteder | 43.8 | 46.8 | 3.0 |
| 41012114 | Stichting Huisvesting Vredewold | 51.9 | 52.6 | 0.8 |
| 09070389 | Stichting Idealis | 59.1 | 59.4 | 0.3 |
| 08025155 | Stichting IJsseldal Wonen | 55.7 | 55.9 | 0.2 |
| 36003604 | Stichting Intermaris | 46.8 | 49.1 | 2.3 |
| 06062073 | Stichting Jongeren Huisvesting Twente | 51.5 | 53.2 | 1.7 |
| 37030589 | Stichting Kennemer Wonen | 54.1 | 54.0 | -0.1 |
| 40156630 | Stichting KleurrijkWonen | 48.5 | 48.6 | 0.0 |
| 14614646 | Stichting Krijtland Wonen | 50.1 | 52.1 | 2.0 |
| 41129724 | Stichting Laurens Wonen | 46.9 | 47.7 | 0.8 |
| 02028826 | Stichting Lefier | 44.8 | 46.2 | 1.4 |

| | Housing Association | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|--|---------------------------------|---------------------------------|----------------------|
| 23028047 | Stichting Lek en Waard Wonen | 51.1 | 50.0 | -1.1 |
| 23036735 | Stichting Lekstedewonen | 47.6 | 49.0 | 1.3 |
| 22014935 | Stichting l'escout woonservice | 46.7 | 49.1 | 2.4 |
| 24218464 | Stichting Maasdelta Groep | 44.6 | 44.3 | -0.3 |
| 28032485 | Stichting MeerWonen | 52.6 | 54.5 | 1.9 |
| 41032244 | Stichting Mijande Wonen | 52.4 | 54.1 | 1.7 |
| 30136131 | Stichting Mitros | 51.3 | 53.9 | 2.5 |
| 31036365 | Stichting Mooiland | 48.2 | 49.6 | 1.4 |
| 29012913 | Stichting Mozaïek Wonen | 49.8 | 53.2 | 3.4 |
| 02028204 | Stichting Nijestee | 50.6 | 55.4 | 4.8 |
| 31014972 | Stichting Omnia Wonen | 53.2 | 54.0 | 0.8 |
| 39024884 | Stichting Oost Flevoland Woondiensten | 50.7 | 52.9 | 2.2 |
| 24185744 | Stichting Ouderenhuisvesting Rotterdam | 45.4 | 46.2 | 0.8 |
| 35010382 | Stichting Parteon | 45.0 | 45.5 | 0.6 |
| 16049902 | Stichting PeelrandWonen | 53.7 | 56.1 | 2.4 |
| 09043274 | Stichting Plavei | 48.3 | 49.2 | 1.0 |
| 23032248 | Stichting Poort6 | 47.5 | 50.9 | 3.4 |
| 30038487 | Stichting Portaal | 49.9 | 52.5 | 2.6 |
| 41041780 | Stichting ProWonen | 54.1 | 53.9 | -0.3 |
| 24107420 | Stichting QuaWonen | 52.0 | 54.1 | 2.0 |
| 06033011 | Stichting Reggewoon | 55.0 | 56.3 | 1.3 |
| 30141504 | Stichting Rhenam Wonen | 53.7 | 54.7 | 1.0 |
| 23036526 | Stichting Rhiant | 52.8 | 55.0 | 2.2 |
| 28023118 | Stichting Rijnhart Wonen | 55.6 | 56.9 | 1.3 |
| 27212730 | Stichting Rndom Wonen | 54.1 | 54.2 | 0.1 |
| 17024183 | Stichting Sint Trudo | 45.5 | 50.8 | 5.4 |
| 41055121 | Stichting SSHN | 52.5 | 56.8 | 4.3 |
| 33011078 | Stichting Stadgenoot | 50.4 | 53.4 | 3.1 |
| 20038082 | Stichting Stadlander | 46.8 | 47.4 | 0.6 |
| 27070802 | Stichting Staedion | 44.7 | 45.7 | 0.9 |
| 30092565 | Stichting Studenten Huisvesting | 50.3 | 53.2 | 2.9 |
| 23036310 | Stichting Tablis Wonen | 50.1 | 50.1 | 0.0 |
| 10017157 | Stichting Talis | 52.2 | 54.3 | 2.1 |
| 18014093 | Stichting TBV | 50.4 | 54.4 | 3.9 |
| 11011893 | Stichting Thius | 49.3 | 50.6 | 1.2 |
| 20024594 | Stichting Thuisvester | 48.3 | 50.0 | 1.7 |
| 01031632 | Stichting Thús Wonen | 49.7 | 50.8 | 1.1 |
| 23006058 | Stichting Trivire | 46.8 | 49.0 | 2.1 |
| 02036488 | Stichting Uithuizer Woningbouw | 49.2 | 49.3 | 0.1 |
| 08012356 | Stichting Uwoon | 54.8 | 55.2 | 0.4 |
| 01031631 | Stichting v/h de Bouwvereniging | 52.8 | 52.5 | -0.3 |

| | Housing Association | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|---|---------------------------------|---------------------------------|----------------------|
| 34090425 | Stichting Velison Wonen | 47.1 | 47.7 | 0.7 |
| 29034021 | Stichting Vestia | 44.4 | 45.0 | 0.6 |
| 27212980 | Stichting Vidomes | 47.7 | 51.4 | 3.7 |
| 09031467 | Stichting Vivare | 47.6 | 48.9 | 1.3 |
| 06032802 | Stichting Viverion | 54.9 | 56.8 | 1.8 |
| 09063142 | Stichting Volkshuisvesting Arnhem | 46.3 | 47.5 | 1.1 |
| 10016923 | Stichting Waardwonen | 58.1 | 59.5 | 1.4 |
| 41133736 | Stichting Waterweg Wonen | 47.5 | 48.8 | 1.3 |
| 06056970 | Stichting WBO Wonen | 54.8 | 57.0 | 2.2 |
| 06032957 | Stichting Welbions | 52.3 | 52.7 | 0.4 |
| 14021286 | Stichting Weller Wonen | 46.6 | 49.9 | 3.3 |
| 05047339 | Stichting Wetland Wonen Groep | 54.5 | 57.1 | 2.6 |
| 17038530 | Stichting woC om | 47.5 | 50.0 | 2.5 |
| 02040386 | Stichting Wold & Waard | 52.3 | 54.4 | 2.1 |
| 06032843 | Stichting Wonen Delden | 56.8 | 59.8 | 3.0 |
| 27212813 | Stichting Wonen Midden-Delfland | 58.0 | 59.0 | 1.0 |
| 01032035 | Stichting Wonen Noordwest Friesland | 50.5 | 50.6 | 0.1 |
| 16045467 | Stichting Wonen Vierlingsbeek | 55.0 | 52.2 | -2.8 |
| 27212687 | Stichting Wonen Wateringen | 53.5 | 54.0 | 0.5 |
| 14614645 | Stichting Wonen Wittem | 50.8 | 50.5 | -0.3 |
| 13011993 | Stichting Wonen Zuid | 47.4 | 48.7 | 1.4 |
| 20067125 | Stichting WonenBreburch | 49.6 | 53.7 | 4.1 |
| 34099987 | Stichting Woningbedrijf Velsen | 47.4 | 48.4 | 1.0 |
| 36005091 | Stichting Woningbeheer De Vooruitgang | 55.0 | 57.1 | 2.1 |
| 01031614 | Stichting Woningbouw Achtkarspelen | 47.5 | 49.5 | 2.0 |
| 09056559 | Stichting Woningcorporatie Plicht Getrouw | 49.1 | 53.3 | 4.2 |
| 10016880 | Stichting Woningcorporatie WoonGenoot | 52.8 | 53.2 | 0.4 |
| 32032703 | Stichting Woningcorporaties Het Gooi en Omstreken | 53.5 | 55.4 | 1.9 |
| 09051283 | Stichting Wonion | 50.4 | 51.3 | 0.9 |
| 38013096 | Stichting Woonbedrijf Ieder1 | 51.6 | 51.8 | 0.3 |
| 17058500 | Stichting Woonbedrijf SWS.Hhvl | 50.0 | 53.0 | 2.9 |
| 04031749 | Stichting Woonborg | 51.2 | 54.9 | 3.7 |
| 24108291 | Stichting Woonbron | 44.6 | 45.7 | 1.1 |
| 36001723 | Stichting Wooncompagnie | 50.0 | 52.2 | 2.2 |
| 24108743 | Stichting Wooncompas | 49.9 | 51.1 | 1.2 |
| 04024478 | Stichting Woonconcept | 51.9 | 51.1 | -0.8 |
| 28073027 | Stichting Woondiensten Aarwoude | 50.1 | 53.2 | 3.2 |
| 36000577 | Stichting Woondiensten Enkhuizen | 51.1 | 52.7 | 1.6 |
| 28023102 | Stichting Woonforte | 50.6 | 51.5 | 0.9 |
| 01031925 | Stichting WoonFriesland | 47.2 | 48.3 | 1.1 |
| 13017362 | Stichting Woongoed 2-Duizend | 47.3 | 46.8 | -0.5 |

| | Housing Association | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|--|---------------------------------|---------------------------------|----------------------|
| 22014999 | Stichting Woongoed Middelburg | 54.5 | 53.8 | -0.7 |
| 21013149 | Stichting Woongoed Zeeuws-Vlaanderen | 46.6 | 49.9 | 3.3 |
| 30039138 | Stichting Woongoed Zeist | 49.9 | 49.5 | -0.3 |
| 17007288 | Stichting Wooninc. | 46.1 | 48.8 | 2.7 |
| 27082731 | Stichting WoonInvest | 48.6 | 47.8 | -0.8 |
| 23060266 | Stichting Woonkracht10 | 48.2 | 49.6 | 1.3 |
| 18114807 | Stichting Woonlinie | 53.5 | 54.5 | 1.0 |
| 34057863 | Stichting Woonopmaat | 51.3 | 54.3 | 3.0 |
| 41022121 | Stichting Woonpalet Zeewolde | 52.9 | 53.1 | 0.2 |
| 17076031 | Stichting Woonpartners | 46.0 | 47.1 | 1.1 |
| 41134252 | Stichting Woonplus Schiedam | 44.2 | 46.1 | 1.9 |
| 14614656 | Stichting Woonpunt | 44.8 | 48.5 | 3.8 |
| 04034448 | Stichting Woonservice Drenthe | 49.3 | 50.6 | 1.2 |
| 09056706 | Stichting Woonservice IJsselland | 49.7 | 51.0 | 1.3 |
| 18115871 | Stichting Woonservice Meander | 51.0 | 50.5 | -0.5 |
| 24041502 | Stichting Woonstad Rotterdam | 45.0 | 47.6 | 2.6 |
| 09055271 | Stichting Woonstede | 51.3 | 53.8 | 2.5 |
| 37030575 | Stichting Woontij | 49.4 | 51.0 | 1.6 |
| 18115545 | Stichting Woonveste | 52.9 | 53.7 | 0.8 |
| 37080102 | Stichting Woonwaard Noord-Kennemerland | 50.7 | 51.4 | 0.8 |
| 10017041 | Stichting Woonwaarts | 49.8 | 52.4 | 2.6 |
| 33107894 | Stichting Woonzorg Nederland | 45.0 | 46.6 | 1.6 |
| 35010466 | Stichting WormerWonen | 51.2 | 54.1 | 2.9 |
| 41212857 | Stichting Ymere | 49.6 | 51.3 | 1.8 |
| 35010383 | Stichting Zaandams Volkshuisvesting | 44.7 | 45.4 | 0.7 |
| 16024737 | Stichting Zayaz | 50.3 | 53.3 | 3.0 |
| 18030601 | Tiws, Tilburgse Woonstichting | 49.7 | 51.6 | 1.8 |
| 30038986 | Veenendaalse Woningstichting | 54.6 | 55.0 | 0.3 |
| 41041816 | Veluwonen | 51.9 | 53.0 | 1.0 |
| 14031369 | Vincio Wonen | 46.6 | 48.8 | 2.2 |
| 27070711 | Wassenaarsche Bouwstichting | 51.6 | 50.4 | -1.2 |
| 24108729 | WBV Poortugaal | 50.6 | 52.6 | 2.0 |
| 27070397 | Wbv, St. Willibrordus | 49.5 | 53.7 | 4.3 |
| 29012915 | Woningbouwstichting "Samenwerking" | 48.6 | 50.7 | 2.1 |
| 30040154 | Woningbouwstichting Cothen | 55.2 | 56.9 | 1.6 |
| 17024189 | Woningbouwvereniging "Volksbelang" | 46.2 | 46.4 | 0.2 |
| 22015083 | Woningbouwvereniging Arnhemuiden | 52.9 | 57.0 | 4.1 |
| 17024192 | Woningbouwvereniging Bergopwaarts | 52.2 | 53.7 | 1.5 |
| 37030918 | Woningbouwvereniging Beter Wonen | 48.7 | 51.8 | 3.1 |
| 29012827 | Woningbouwvereniging Beter Wonen Ammerstol | 48.2 | 51.1 | 2.9 |
| 11020332 | Woningbouwvereniging De Goede Woningen - Neerijnen | 47.0 | 48.0 | 1.0 |

| | Housing Association | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|--|---------------------------------|---------------------------------|----------------------|
| 28028654 | Woningbouwvereniging De Sleutels | 52.7 | 54.2 | 1.5 |
| 28023105 | Woningbouwvereniging Habeko Wonen | 52.6 | 53.3 | 0.7 |
| 23037112 | Woningbouwvereniging Heerjansdam | 44.3 | 45.2 | 0.9 |
| 24108268 | Woningbouwvereniging Hoek van Holland | 46.3 | 49.9 | 3.7 |
| 30038949 | Woningbouwvereniging Maarn | 53.4 | 53.8 | 0.4 |
| 35017759 | Woningbouwvereniging Oostzaanse Volkshuisvesting | 51.0 | 53.2 | 2.2 |
| 29013498 | Woningbouwvereniging Reeuwijk | 52.8 | 54.1 | 1.3 |
| 40594387 | Woningbouwvereniging Rosehaghe | 49.5 | 52.9 | 3.4 |
| 30039075 | Woningbouwvereniging Utrecht | 50.1 | 52.6 | 2.6 |
| 30040187 | Woningbouwvereniging Vecht en Omstreken | 47.8 | 49.8 | 2.0 |
| 37030580 | Woningstichting Anna Paulowna | 50.9 | 52.3 | 1.4 |
| 09086671 | Woningstichting Barneveld | 52.4 | 53.7 | 1.4 |
| 14614618 | Woningstichting Berg en Terblijt | 50.3 | 53.4 | 3.1 |
| 40236239 | Woningstichting Compaen | 46.6 | 49.0 | 2.4 |
| 02033859 | Woningstichting de Delthe | 47.0 | 47.2 | 0.1 |
| 08017332 | Woningstichting De Goede Woning | 50.1 | 51.5 | 1.4 |
| 04034340 | Woningstichting De Volmacht | 49.7 | 51.5 | 1.8 |
| 41038970 | Woningstichting de Woonplaats | 46.9 | 50.9 | 4.0 |
| 17060165 | Woningstichting de Zaligheden | 54.5 | 53.9 | -0.7 |
| 06033220 | Woningstichting Domijn | 44.7 | 47.2 | 2.5 |
| 13011864 | Woningstichting Domus | 48.2 | 50.0 | 1.8 |
| 33006516 | Woningstichting Eigen Haard | 51.7 | 52.5 | 0.8 |
| 39036239 | Woningstichting GoedeStede | 48.8 | 50.3 | 1.5 |
| 29012863 | Woningstichting Gouderak | 51.2 | 55.0 | 3.9 |
| 27070420 | Woningstichting Haag Wonen | 42.1 | 44.2 | 2.1 |
| 14021260 | Woningstichting HEEMwonen | 45.4 | 49.2 | 3.8 |
| 17024195 | Woningstichting Helpt Elkander | 54.2 | 56.4 | 2.2 |
| 36000581 | Woningstichting Het Grootslag | 53.5 | 53.6 | 0.1 |
| 10038227 | Woningstichting Heteren | 49.9 | 50.6 | 0.7 |
| 30039251 | Woningstichting Kockengen | 46.1 | 50.0 | 3.9 |
| 41188040 | Woningstichting Leusden | 55.8 | 61.3 | 5.5 |
| 11013536 | Woningstichting Maasdriel | 52.3 | 54.5 | 2.2 |
| 14614794 | Woningstichting Maasvallei Maastricht | 48.1 | 49.8 | 1.7 |
| 14615881 | Woningstichting Meerssen | 52.6 | 54.9 | 2.3 |
| 32023314 | Woningstichting Naarden | 53.8 | 53.6 | -0.2 |
| 28065875 | Woningstichting Nieuwkoop | 49.1 | 51.8 | 2.8 |
| 41042105 | Woningstichting Nijkerk | 58.7 | 59.6 | 0.8 |
| 28027900 | Woningstichting Ons Doel | 50.6 | 52.7 | 2.1 |
| 08013464 | Woningstichting Putten | 60.2 | 58.4 | -1.8 |
| 33012701 | Woningstichting Rochdale | 48.1 | 50.1 | 2.0 |
| 38013279 | Woningstichting SallandWonen | 56.3 | 56.4 | 0.1 |

| | Housing Association | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|----------|---|---------------------------------|---------------------------------|----------------------|
| 24217811 | Woningstichting Samenwerking Vlaardingen | 44.5 | 47.2 | 2.7 |
| 14614733 | Woningstichting Servatius | 47.8 | 48.9 | 1.0 |
| 14021409 | Woningstichting Simpelveld | 45.8 | 48.9 | 3.1 |
| 28036171 | Woningstichting Sint Antonius van Padua | 55.5 | 56.4 | 0.9 |
| 06032776 | Woningstichting Sint Joseph Almelo | 46.7 | 46.4 | -0.3 |
| 13011861 | Woningstichting St. Joseph | 50.4 | 54.4 | 4.0 |
| 05047482 | Woningstichting SWZ | 52.9 | 52.1 | -0.7 |
| 06032887 | Woningstichting Tubbergen | 54.1 | 58.0 | 3.9 |
| 37030892 | Woningstichting Van Alckmaer voor Wonen | 49.3 | 52.6 | 3.3 |
| 05040996 | Woningstichting Vechtdal Wonen | 54.5 | 52.4 | -2.1 |
| 14021204 | Woningstichting Voerendaal | 54.8 | 59.8 | 4.9 |
| 01031973 | Woningstichting Weststellingwerf | 49.7 | 50.1 | 0.3 |
| 02033956 | Woningstichting Wierden en Borgen | 45.4 | 47.8 | 2.4 |
| 20054748 | Woningstichting Woensdrecht | 49.5 | 51.7 | 2.1 |
| 17024197 | Woningstichting Woningbelang | 52.4 | 56.2 | 3.8 |
| 18113959 | Woningstichting Woonvizier | 50.0 | 50.1 | 0.1 |
| 12012275 | Woningstichting Woonwenz | 47.5 | 50.1 | 2.5 |
| 30039074 | Woningstichting Wuta | 44.1 | 44.9 | 0.8 |
| 13021011 | Woningvereniging Nederweert | 52.9 | 55.0 | 2.1 |
| 20050013 | Woonkwartier | 46.9 | 46.9 | 0.0 |
| 16024073 | Woonmeij | 53.3 | 53.7 | 0.4 |
| 29045958 | Woonpartners Midden-Holland, stichting voor bouwen en beheren | 50.0 | 50.9 | 0.8 |
| 39047475 | Woonstichting Centrada | 46.4 | 48.5 | 2.0 |
| 16046495 | Woonstichting Charlotte van Beuningen | 56.9 | 58.2 | 1.3 |
| 41134270 | Woonstichting De Zes kernen | 44.8 | 44.5 | -0.3 |
| 10031122 | Woonstichting De Kernen | 52.3 | 53.5 | 1.2 |
| 38023122 | Woonstichting De Marken | 53.7 | 55.2 | 1.5 |
| 10022513 | Woonstichting Gendt | 55.1 | 57.4 | 2.3 |
| 02319567 | Woonstichting Groninger Huis | 43.9 | 45.8 | 1.9 |
| 21014394 | Woonstichting Hulst | 51.3 | 51.1 | -0.2 |
| 16024825 | Woonstichting JOOST | 50.5 | 52.1 | 1.6 |
| 30040468 | Woonstichting Jutphaas | 51.1 | 53.1 | 2.0 |
| 18115616 | Woonstichting Land van Altena | 51.5 | 52.4 | 0.8 |
| 37030590 | Woonstichting Langedijk | 56.9 | 57.1 | 0.2 |
| 18028418 | Woonstichting Leystromen | 51.5 | 51.1 | -0.4 |
| 41215563 | Woonstichting Lieven De Key | 50.9 | 52.6 | 1.8 |
| 24108167 | Woonstichting Patrimonium Barendrecht | 50.7 | 54.7 | 4.0 |
| 30039328 | Woonstichting SSW | 50.5 | 51.6 | 1.1 |
| 28023790 | Woonstichting Stek | 54.1 | 55.5 | 1.4 |
| 17024184 | Woonstichting thuis | 51.7 | 54.4 | 2.7 |

| Housing Association | | Total sustainability score 2019 | Total sustainability score 2021 | Difference 2019-2021 |
|---------------------|--------------------------|---------------------------------|---------------------------------|----------------------|
| 08027485 | Woonstichting Triada | 51.3 | 50.8 | -0.5 |
| 10039364 | Woonstichting Valburg | 52.3 | 54.4 | 2.1 |
| 05047324 | Woonstichting VechtHorst | 57.1 | 59.2 | 2.1 |
| 09044267 | Woonstichting Vryleve | 47.6 | 49.7 | 2.1 |
| 14021210 | Woonstichting Zaam Wonen | 50.9 | 53.5 | 2.6 |
| 22015097 | Zeeuwsland | 51.2 | 52.8 | 1.6 |
| 14021205 | ZOwonen | 45.5 | 49.3 | 3.8 |

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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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