



# Third Impact Report (2018-2021) of the 2018 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, October 2021



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## Executive summary

This third impact report for the 2018 BNG Bank Social housing bond is based on a framework report developed by Het PON & Telos, 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 90 elected housing associations for the 2018 bond has been transformed as a result of mergers into a group of 76 elected associations.

**Table S1** Overview of the changes in sustainability scores over 2018-2021 for the groups of elected (n=76) and total (n=288) housing associations

Sustainability Field and capital	Total 2018	Elected 2018	Total 2021	Elected 2021	Total: Difference 2018-2021	Elected: Difference 2018-2021 <sup>1</sup>
<b>Total</b>	49.6	52.4	51.9	54.4	2.3	2.0
<b>Internal</b>	47.1	50.2	49.9	52.7	2.8	2.5
<b>External</b>	52.1	54.7	53.8	56.2	1.8	1.5

In the reporting period, elected associations showed an improved total sustainability score 2018-2021 that shifted from 52.4 to 54.4. This improvement is due to an improvement of both the internal and external sustainability field, with the internal sustainability field having improved the most. Except for the economic capital in the internal field and the socio-cultural capital in the external field, all underlying capitals show a positive development in their sustainability score.

The total group of housing associations improved even more than the elected group. Yet, the elected group still outperforms the total group.

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

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<sup>1</sup> 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.

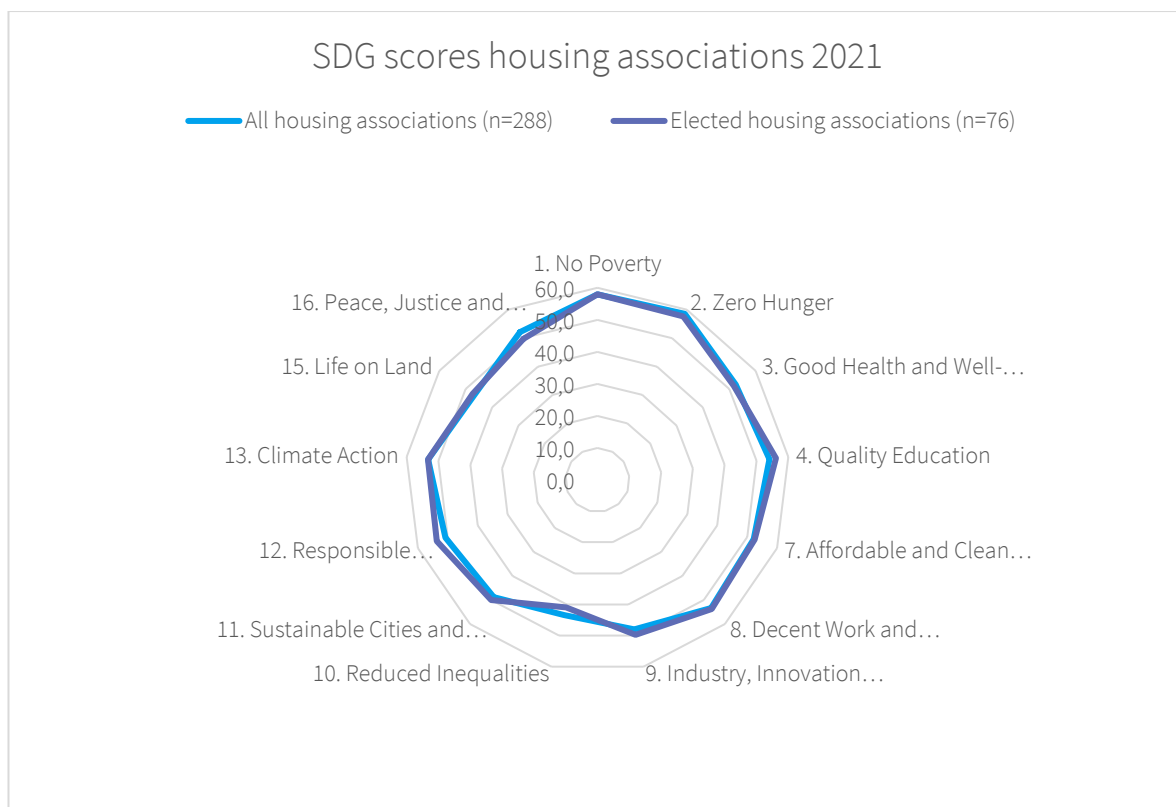
**Table S2** Elected housing associations with the highest sustainability improvement over reporting years 2018-2021

		Housing association	Sustainability score 2018	Sustainability score 2021	Difference
1	41188040	Woningstichting Leusden	55.5	61.3	5.8
2	14021204	Woningstichting Voerendaal	54.6	59.8	5.2
3	06032843	Stichting Wonen Delden	54.9	59.8	4.9
4	17024197	Woningstichting Woningbelang	51.4	56.2	4.8
5	30002710	Stichting Bo-Ex '91	51.5	56.1	4.6
6	30039108	R.K. Woningbouwvereniging Zeist	49.6	54.0	4.4
7	17058500	Stichting Woonbedrijf SWS.Hhvl	48.7	53.0	4.3
8	24107420	Stichting QuaWonen	50.1	54.1	3.9
9	23036526	Stichting Rhiant	51.3	55.0	3.8
10	28023118	Stichting Rijnhart Wonen	53.1	56.9	3.8

Annex 2 shows that approximately 92% of elected associations improved their sustainability score over the period 2018-2021.

As far as the energy transition is concerned, 75 out of 76 elected housing associations improved their energy score. In general a shift towards less electricity is dominant, accompanied by a rapidly growing use of solar panels.

**Figure S1** SDG scores for the elected (n=76) 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 76 elected housing associations was measured as well. As is shown in figure S3, the highest scores are found for Goal 1 (No poverty) and Goal 2 (zero hunger). In general, the housing associations improved their scores on 8 of the 13 goals between 2018 and 2021.

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

On the 8<sup>th</sup> of November 2018, BNG Bank issued its third Social housing bond, based on a framework report<sup>2</sup> developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank.

The 3-year \$500 million social bond is used to finance elected, best in class, social housing associations in the Netherlands.

This third impact report for the 2018 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 2018 BNG Bank social housing bond.

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

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

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<sup>2</sup> B.C.J. Zoeteman and R. Mulder, 2018, Sustainability Framework for a 2018 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. 18.189, 05 September 2017, <https://www.bngbank.com/Documents/Investors/framework-social-housing-2018.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 (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 2018, 2019 and 2020 data 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)<sup>3</sup> on the performance of Dutch housing associations. A more detailed

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<sup>3</sup> Aedes, 2021. Aedes Benchmark 2019; Individuele resultaten woningcorporaties.

elaboration of data used for external sustainability impact is available in the 2021 framework report<sup>4</sup> from which table 2.1 is taken.

**Table 2.1** Data sources used for the 2021 framework

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 framework report.

## 2.3 Elected housing associations

On the basis of the 2018 Framework report on sustainable housing associations, a group of 90 associations was elected from a total group of 331 associations. This number of housing associations can however change over time due to mergers between housing associations, bankruptcies and emerging new housing associations. Between 2018 and 2020 the total number of housing associations covered in the national database decreased from 331 to 310. Consequently, the number of elected housing associations decreased from 90 to 84 due to the following circumstances:

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

- 'Wovesto' (L1857, elected) merged with 'Bouwvereniging Huis en Erf' (L0643, elected) into the new housing association 'Woonmeij' (L0643). Therefore the new housing association 'Woonmeij' is included in the elected group.
- 'Stichting wonen Wierden-Enter' (L2044, elected) merged with 'Woningstichting Hellendoorn' (L1413, elected) into the new housing association 'Reggewoon' (L1413). Therefore the new housing association 'Reggewoon' is included in the elected group.
- 'Stichting Woningbedrijf Warnsveld' (L2104, elected) was taken over by 'Ons huis Woningstichting' (L1691, not elected). Therefore 'Stichting Woningbedrijf Warnsveld' is no longer in the elected group.
- 'Woningbouwvereniging Lopik' (L1866, elected) and 'woningbouwvereniging Oudewater' (L1892, elected) merged with 'Goed wonen Benshop' (L1550, not elected) into the new housing association 'De woningraat' (L1892). Therefore, the new housing association was included in the elected group.
- 'Stichting Huisvesting Bejaarden Oosterhout' (elected) has been taken over by 'Woningcorporatie Thuisvester' (not elected). Therefore, 'Stichting Huisvesting Bejaarden Oosterhout' is no longer in the elected group.
- 'Beter Wonen Vechtdal' (elected) and 'De Veste' (not elected) reorganized themselves into two new social housing associations: 'Vechtdal Wonen' and 'De Veste Enschede'. Therefore, 'Beter Wonen Vechtdal' is no longer in the elected group.

In 2021 the elected group declined to only 76 housing associations, due to the following merges between housing associations:

- 'Charlotte Elisabeth van Beuningen Stichting' (L1501) was taken over by 'Stichting Woonwijze' (elected), and therefore 'Stichting Woonwijze' remains in the elected group.
- 'Stichting Vallei Wonen' (L1543) was taken over by 'Stichting Omnia Wonen' (not elected), and was therefore removed from the elected group.
- 'Noordwijkse Woningstichting' (L2092) and 'Woonstichting Vooruitgang' (L0333) were both taken over by 'Woonstichting Stek' (not elected). They were therefore both removed from the elected group of housing associations.
- 'Stichting Wonen Zuidwest Friesland' (L0676) has been taken over by 'Stichting Lyaemer Wonen' (not elected), and is thus no longer part of the elected group.
- 'Woningbouwvereniging Beter Wonen' in Goederede (L1700) and 'Woningbouwvereniging Beter Wonen' in Ooltgensplaat (L1482) were both taken over by 'Fides Wonen' (not elected). Therefore, both housing associations were removed from the elected group.
- 'Obbicht en Papenhoven' (L1247) was taken over by 'ZOWonen' (not elected), and is therefore no longer part of the elected group.

### 3 Overall performance of housing associations over 2018–2021

#### 3.1 Sustainability performance of the elected housing associations over 2018–2021

Table 3.1 gives an overview of the general outcome over the past three years. Values express the goal achievement in percentages 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 76 elected associations shows an improved total score in the reporting period 2018-2021 from 52.4 to 54.4.

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 with 2.5 percentage points. Especially the ecological capital (energy and waste) showed great progress over the last year. The score for ecology improved with 6.8 percentage points. This is an important achievement, because this was the lowest scoring capital in the 2018 framework report. The economic capital (corporational valuation, loss of revenue and future constancy) decreased slightly for the elected group. This is partly due to the fact that social housing associations are encouraged to invest their financial reserves in the construction of more dwellings, and the energy transition. Financial assets are being used to contribute to the contemporary societal challenges. In chapter 4 these changes will be discussed in more detail.

Progress in the external sustainability field is a bit more balanced. Here the social-cultural capital shows a minor decrease, while the other two capitals improved. Progress of external sustainability is mostly attributed to the economic capital (labor, competitiveness, infrastructure, etc.) which improved with 2.9 percentage points over the period 2018-2021 in the elected group. This might be due to the national economic growth in the past years. A more in depth analyses will be executed in chapter 4.

Overall, these results show a positive trend. The elected group keeps making progress towards achieving the sustainability goals.

Overall, these results are very positive and may be due to the general economic improvement in the country after earlier years of recession. Disclaimer to the economic growth is the recent global crisis of COVID-19, which will be expected to have an impact in the socio-cultural and economic capital in the upcoming years. However, for now it seems

that the economy is quickly recovering from the negative impact that COVID-19 had on the economy is 2020.<sup>5</sup>

**Table 3.1** Overview of the differences in sustainability performance (% of achieving sustainability goals) of 76 elected housing associations over 2018–2021 compared with the total group (n=288)

Field and capital	Total 2018	Elected 2018	Total 2019	Elected 2019	Total 2020	Elected 2020	Total 2021	Elected 2021	Total: Difference 2018-2021	Elected: Difference 2018-2021
<b>Total</b>	49.6	52.4	50.4	53.1	51.0	53.7	51.9	54.4	2.3	2.0
<b>Internal</b>	47.1	50.2	48.2	51.0	48.5	51.5	49.9	52.7	2.8	2.5
- Ecological	43.1	44.6	44.9	46.3	47.1	48.4	49.8	51.4	6.7	6.8
- Socio-cultural	47.9	51.2	49.2	52.2	48.0	51.1	49.0	51.9	1.1	0.7
- Economic	50.2	54.8	50.4	54.5	50.4	54.8	50.8	54.7	0.6	-0.1
<b>External</b>	52.1	54.7	52.6	55.2	53.4	55.9	53.8	56.2	1.8	1.5
- Ecological	54.3	55.6	54.5	55.9	50.7	56.0	56.0	57.3	1.8	1.7
- Socio-cultural	51.2	54.6	51.1	54.5	51.0	54.4	51.2	54.5	0.0	-0.1
- Economic	50.7	53.8	52.2	55.3	54.4	57.3	54.3	56.7	3.6	2.9

### 3.2 Differences between the group of elected associations and the total group over 2018–2021

Not only the elected group of housing associations improved their score over the last year. The total group of associations improved their score with 2.3 percentage points, which is a bigger improvement than the elected group. This means that the gap between the elected and the total group is becoming smaller. From 2.8 percentage points in 2018 to 2.5 percentage points in 2021.

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 every aspect of the framework. The difference between the two groups of housing associations however became smaller for 5 of the 6 capitals.

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.

<sup>5</sup> <https://www.cbs.nl/nl-nl/nieuws/2021/33/economie-groeit-met-3-1-procent-in-tweede-kwartaal-2021>

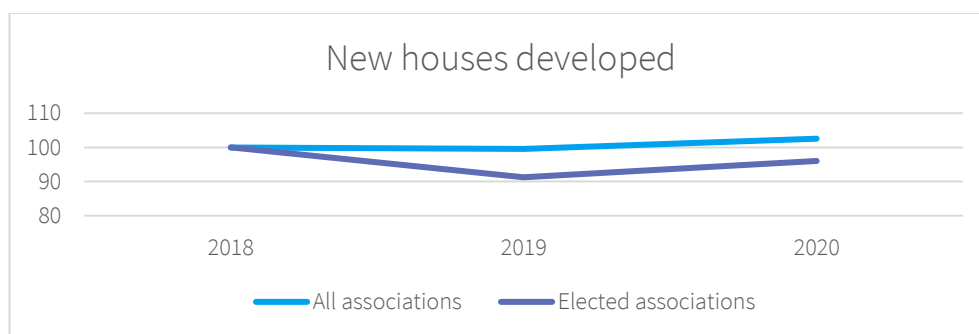
### 3.3 General statistics for the elected housing associations 2018-2021

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 that the housing association has in general, over the period 2018-2021 for both groups of housing associations.

**Table 3.2** General statistics of the 76 elected housing associations and the total group of associations (n=288) over 2018-2021

Aspects	Total 2018	Total 2019	Total 2020	Total: Difference 2018-2020	2018 -2020 (%)	Elected 2018	Elected 2019	Elected 2020	Elected: Difference 2018-2020	2018-2020 (%)
New houses developed	13,802	13,739	14,154	352	3	3,517	3,209	3,378	-139	-4
Allocations of new tenants	186,755	193,870	192,360	5,605	3	45,864	51,864	51,836	5,972	13
Dwellings	2,307,886	2,278,531	2,308,167	281	0	422,912	399,657	409,097	-13,815	-3

**Figure 3.1** Percentage of new houses developed



**Figure 3.2** Percentage of new tenants

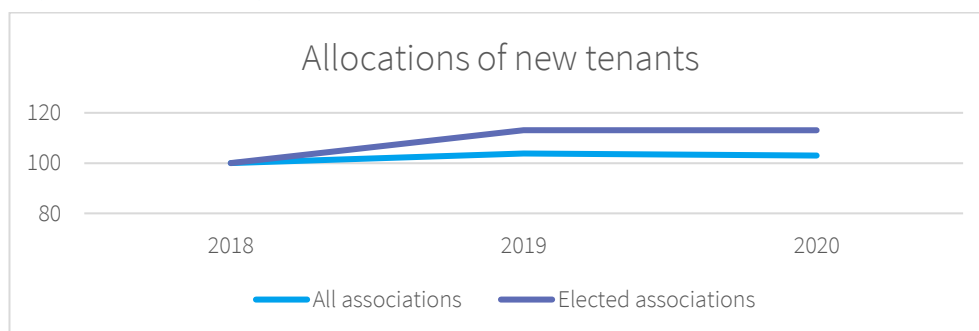




Figure 3.3 Percentage of growth in the amount dwellings

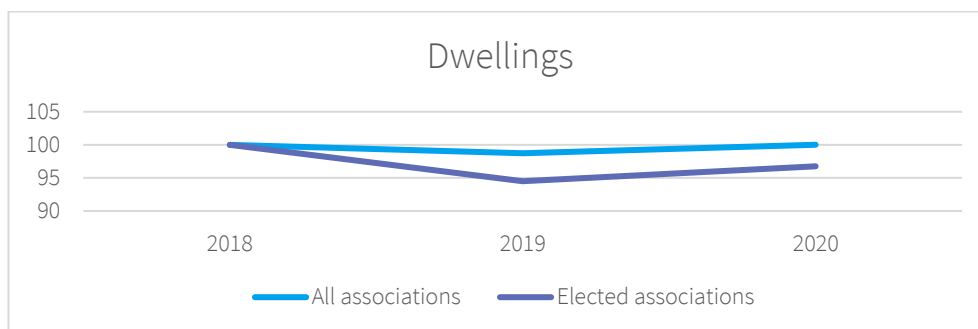


Table 3.2 shows that over the past years, the elected group built less houses, but allocated more new tenants than the total group (relatively). Even so, the total amount of dwellings decreased more strongly for the elected group.

## 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 improved from 2018 – 2021 with 2.5 percentage points for the elected associations and with 2.8 for the total group. In the end the group of elected associations still scored, with a score of 52.7, 2.8 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. The ‘energy’ stock improved with 10.5 percentage points over the past years. 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.<sup>6</sup> Above that, the same Aedes-benchmark report shows that the amount of investments on energy improvements have increased.

The stock ‘safety and security’ in the internal socio-cultural capital, has improved with 4.7 percentage points. The reason for this improvement might be the fact that crimes rates are decreasing over the years.<sup>7</sup> Especially the amount of violent offences and vandalism are decreasing, which might be the reason why this stock is improving that much.

The scores on ‘Physical and economic accessibility’ and ‘living quality’ are both decreasing, which might be due to the current shortage on the housing market. Houses from housing associations are often not available and the waiting lists are long, which makes it hard for people to find a suitable place to live in, within their income limits.<sup>8</sup> The rent prices are increasing as well, which might be the reason why the stock ‘living quality’ has decreased over the years.<sup>9</sup>

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

<sup>7</sup> CBS (2020). Minder traditionele criminaliteit, meer cybercrime. <https://www.cbs.nl/nl-nl/nieuws/2020/10/minder-traditionele-criminaliteit-meer-cybercrime>

<sup>8</sup> Ministerie van Binnenlandse Zaken en Koninkrijksrelaties (2021). Staat van de Woningmarkt – Jaarrapportage 2021. <https://www.woningmarktbeleid.nl/documenten/publicaties/2021/07/05/staat-van-de-woningmarkt-jaarrapportage-2021>

<sup>9</sup> 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 2018-2021  
for the group of elected associations and the total group

Sustainability Field, and Theme	Total 2018	Elected 2018	Total 2021	Elected 2021	Total: Difference 2018-2021	Elected: Difference 2018-2021
<b>Total score</b>	49.6	52.4	51.9	54.4	2.3	2.0
<b>Internal</b>	47.1	50.2	49.9	52.7	2.8	2.5
- Energy	37.8	39.3	49.0	49.8	11.2	10.5
- Resources and Waste	48.4	49.9	50.7	52.9	2.2	3.0
- Physical and economic accessibility	46.0	46.3	44.4	44.5	-1.6	-1.8
- Living quality	46.3	49.4	44.3	46.6	-2.0	-2.7
- Safety and Security	47.9	53.6	52.5	58.3	4.6	4.7
- Residential satisfaction	51.5	55.6	54.7	58.3	3.2	2.7
- Corporational valuation	53.3	56.4	54.3	57.3	0.9	0.9
- Future Constancy	44.7	50.0	45.5	50.0	0.8	0.0
- Loss of revenue	52.5	57.9	52.6	56.8	0.1	-1.1
<b>External</b>	52.1	54.7	53.8	56.2	1.8	1.5
- Air	60.1	61.3	65.7	67.1	5.6	5.7
- Annoyance and Emergencies	51.8	54.1	51.5	53.5	-0.3	-0.6
- Nature and Landscape	50.8	51.4	50.8	51.4	0.0	0.0
- Social Participation	47.1	51.2	47.2	51.6	0.1	0.3
- Economic Participation	42.0	46.4	43.5	48.0	1.5	1.6
- Arts and Culture	55.2	59.3	54.2	58.4	-1.0	-0.8
- Health	50.5	53.5	49.4	52.2	-1.1	-1.3
- Residential Environment	58.2	60.1	58.8	59.9	0.6	-0.1
- Education	54.1	57.4	54.2	57.1	0.1	-0.3
- Labor	49.5	53.0	61.3	64.7	11.8	11.6
- Competitiveness	48.2	50.4	52.3	54.3	4.1	3.9
- Infrastructure and Accessibility	54.5	58.0	49.3	51.1	-5.2	-6.9

Of the economic stocks in the internal sustainability field, 'loss of revenue' decreased for the elected group. This might be due to the fact that housing associations dare to take a little bit more risk than before due to the flourishing economy. However, it is possible that this will change due to the Covid19 crisis.

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 an improvement, and that the total group improved even more than the elected group with 1.8 and 1.5 respectively.

A closer look at the underlying stocks shows that the performance in the 'labor' stock grew most over the last years with 11.6 percentage points for the elected group. This is mainly due to the flourishing economy and growing political engagement in the Netherlands. The scores for the stock 'Air' have increased quite substantial as well, with 5.6 and 5.7 percentage points for the total group and elected group respectively. It is possible that the national policies to tackle climate change are responsible for this effect. Another stock that showed great progress is 'competitiveness', with an increase in sustainability score of 4.1 percentage points for the total group and 3.9 percentage points for the elected group.

The stock 'Infrastructure and accessibility' is not performing very well, as the scores decreased with -5.2 and -6.9 percentage points for the total group and the elected group respectively. For 'infrastructure and accessibility' the decrease in sustainability score is most probably caused by the increase of the distance to a busstop, metro station or tram station due to the recent Covid19 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.

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

All types of housing associations showed improvement in their sustainability score over the period 2018-2021. Extra-large housing associations have the highest increase in sustainability score over 2018-2021. Their score increased by 2.7 percentage points and this is significantly higher than the improvement of other typologies of housing associations. Housing associations with old property also improved significantly more than other housing associations, with 2.6 percentage points. The highest sustainability score can be found for housing associations with newest property, followed up by medium and small housing associations. The lowest score can be found in the group of one family dwellings and housing associations with the oldest property; their improvement over the years were also one of the lowest.

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

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<sup>10</sup> B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond, Assessment from an integrated ecological, social, economic and governance point of view, Telos Report no. 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

Table 5.1 Impact of association typology on sustainability performance differences

Typology	Total sustainability score 2018	Total sustainability score 2021	Difference 2018-2021
Small	53.3	55.1	1.8
Medium	53.5	55.3	1.8
Large	52.3	54.1	1.8
X-Large	50.6	53.3	2.7*
One-family dwellings	50.7	52.4	1.7
High-rise buildings	50.7	53.3	2.6
Oldest property	50.8	52.5	1.6
Old property	51.3	53.8	2.6*
New property	52.9	54.9	2.0
Newest property	54.1	55.9	1.8

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

## 5.2 Housing associations with the largest improvement over 2018-2021

Table 5.2 lists the 10 associations improving most over 2018-2021. Woningstichting Leusden improved the most over the reported years, with 5.8 percentage points. They signed a covenant to renovate almost 750 houses to increase their energy label.<sup>11</sup> Wonen Delden showed the third largest increase in sustainability score, 4.9 percentage points, over the reported period. In 2019 Wonen Delden renovated a part of their houses into more energy friendly houses. They renovated without increasing the rental costs and in cooperation with the tenants.<sup>12</sup> This (amongst other things) resulted in an improved overall sustainability score.

Table 5.2 Ten elected associations showing largest sustainability improvement over 2018-2021

	Housing association	Sustainability score 2018	Sustainability score 2021	Difference
1	41188040 Woningstichting Leusden	55.5	61.3	5.8
2	14021204 Woningstichting Voerendaal	54.6	59.8	5.2
3	06032843 Stichting Wonen Delden	54.9	59.8	4.9
4	17024197 Woningstichting Woningbelang	51.4	56.2	4.8
5	30002710 Stichting Bo-Ex '91	51.5	56.1	4.6
6	30039108 R.K. Woningbouwvereniging Zeist	49.6	54.0	4.4
7	17058500 Stichting Woonbedrijf SWS.Hhvl	48.7	53.0	4.3
8	24107420 Stichting QuaWonen	50.1	54.1	3.9
9	23036526 Stichting Rhiant	51.3	55.0	3.8
10	28023118 Stichting Rijnhart Wonen	53.1	56.9	3.8

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

<sup>12</sup> <https://www.wonendelden.nl/groot-onderhoud-23-woningen/>

Figure 5.1 Sustainability project of Woningstichting Leusden<sup>13</sup>



Figure 5.2 Presentation of improved houses to tenants<sup>14</sup>



<sup>13</sup> <https://www.wsleusden.nl/over-wsl/laatste-nieuws/nieuwsberichten/nieuwsbericht/wsl-start-met-project-duurzaamheid-2017-2022>

<sup>14</sup> <https://www.wonendelden.nl/groot-onderhoud-23-woningen/>



### 5.3 Housing associations showing greatest fallback over 2018–2021

Most of the elected housing associations were able to improve their sustainability score (93%). Six associations decreased in score over the reported period, see table 5.3. For De Woningraat and Rijswijk Wonen this might become a problem, since they are already scoring below average in the elected group. Stichting Beter Wonen and Chr. Woonstichting Patrimonium are still performing rather well, even though their scores decreased over the years.

**Table 5.3** Elected housing associations with the lowest improvement in sustainability performance over 2018–2021

		Housing association	Sustainability score 2018	Sustainability score 2021	Difference
1	05024541	Stichting Beter Wonen	58.2	56.3	-1.9
2	39049354	Chr. Woonstichting Patrimonium	58.4	57.0	-1.4
3	30070521	De Woningraat	51.0	49.9	-1.1
4	27101650	Rijswijk Wonen	47.5	47.1	-0.4
5	12012267	Stichting Destion	52.5	52.4	-0.1
6	01031631	Stichting v/h de Bouwvereniging	52.6	52.5	-0.1
7	09070389	Stichting Idealis	59.3	59.4	0.2
8	30039004	Provides	51.7	51.9	0.2
9	05047482	Woningstichting SWZ	52.0	52.1	0.2
10	01032035	Stichting Wonen Noordwest Friesland	50.3	50.6	0.3

A more general overview of the differences in performance over 2018–2021 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2018–2021 for all 288 housing associations are given.

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

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

### 6.1 Housing associations showing highest improvement in energy performance between 2018–2021

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 increased use of solar panels. For energy improvements, the score can vary largely from year to year, as this is often realized in large projects.

‘Woningstichting Leusden’ and ‘Heuvelrug Wonen’ are the housing associations with the biggest improvement of their total energy score. For both housing associations this is caused by an increase in their energy improvements. For ‘Woningstichting Leusden’ this is probably due to the sustainability project that they have been working on.<sup>15</sup>

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

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<sup>15</sup> <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 2018-2021

Elected Association			Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2018-2021	Difference 2018-2021	Difference 2018-2021	Difference 2018-2021	Difference 2018-2021	Difference 2018-2021	Difference 2018-2021
1	41188040	Woningstichting Leusden	33.9	17.5	11.1	10.7	*	67.8	28.2
2	30086686	Heuvelrug Wonen	23.9	10.9	9.6	8.8	-0.3	57.8	18.5
3	09055271	Stichting Woonstede	25.7	16.4	9.2	24.4	14.4	20.1	18.4
4	06032843	Stichting Wonen Delden	42.9	22.1	19.1	9.4	10.4	0	17.3
5	30039108	R.K. Woningbouwvereniging Zeist	26.2	16.9	11.5	-7.5	*	39.1	17.2
6	05047324	Woonstichting VechtHorst	36.5	6	21.3	11.9	0.9	25.2	17.0
7	06033011	Stichting Reggewoon	21	19.6	7.6	-1.3	-0.8	51.4	16.3
8	37030590	Woonstichting Langedijk	21.6	16.5	11.3	10.7	5.7	30.7	16.1
9	27070397	Wbv. St. Willibrordus	16.7	12.3	9.8	17.4	4	35.7	16.0
10	08013464	Woningstichting Putten	21.4	26.8	8.8	24.9	4.6	8.1	15.8

\* no data available

## 6.2 Housing associations showing the least differences in energy performance between 2018-2021

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

As Table 6.2 indicates, one association is showing a decline in total energy score. This might be due to the fact that they did not invest in energy improvements in the last year(s).

**Table 6.2** Ten elected housing associations with the lowest energy performance differences over 2018-2021

		Elected Association	Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage[1]	Energy improvements	Total Energy Score
			Difference 2018-2021	Difference 2018-2021	Difference 2018-2021	Difference 2018-2021	Difference 2018-2021	Difference 2018-2021	Difference 2018-2021
1	39049354	Chr. Woonstichting Patrimonium	20.1	17.5	12.6	10.5	*	-65.6	-1.0
2	30039004	Provides	1.7	11	12.4	-2.8	0.7	-21.6	0.2
3	01031614	Stichting Woningbouw Achtkarspelen	10.8	1.3	10.8	3	*	-19.2	1.3
4	30038949	Woningbouwvereniging Maarn	24	10.9	9.6	8	-0.1	-44.1	1.4
5	02028153	Stichting De Huismeesters	1.6	18.3	11.6	-12.3	-1.1	0	3.0
6	30039668	Patrimonium woonservice	8.9	19	5.5	-2.1	-10.7	0	3.4
7	30002710	Stichting Bo-Ex '91	5.2	3.6	9.3	1.7	6.1	-0.1	4.3
8	27212730	Stichting Rndom Wonen	4.6	10.2	10.2	4.4	0	-0.8	4.8
9	14021204	Woningstichting Voerendaal	11.3	6.1	23.3	9.2	1.1	-21.7	4.9
10	12012267	Stichting Destion	1.2	12	11.9	8.4	0.7	-1.7	5.4

\* no data available

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

In the 2018 framework report<sup>16</sup>, a method was introduced to measure the achievement of the 2015 UN Sustainable Development Goals (SDGs). Showing the impacts of societal activities in terms of their contribution to the SDGs, is recently becoming a must for many organizations and particularly for banks and pension funds. These have been active since 2015 to develop a so-called 'taxonomy on Sustainable Development Investments (SDIs)' that translates the SDGs into investable opportunities from the perspective of Asset Owners<sup>17</sup>.

An elaborated description of the methodology used to calculate the SDG scores can be found in the framework report 2021<sup>18</sup>. In essence it is based on aggregating elements of the sustainability scores in a way consistent with the definitions of the SDGs.

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

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 were found for 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, although more detailed measurements may shed a different light on the performance on these Goals.

Comparison over the years 2018 and 2021, as shown in table 7.1, makes clear that the performance of several goals improved substantially (Goals 4, 7, 8, 9 and 12), but other showed a small fallback (Goals 1, 2, 3, 10 and 11).

In general, table 7.1 shows that the housing associations improved their performance between 2018 and 2021 for 8 of the 13 goals measured.

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<sup>16</sup> <https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/framework-social-housing-2018.pdf>

<sup>17</sup> [https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance\\_en](https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance_en)

<sup>18</sup> Paenen, S., Dagevos, J., Verhoeven, L., Bijster, F., & Kroeze, J. (2021). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework report 2021. Tilburg, Het PON & Telos, Tilburg University.

**Table 7.1** SDG scores for elected (n=76) and all (n=288) housing associations  
2018-2021

SDG measured	Total 2018	Elected 2018	Total 2021	Elected 2021	Total: Difference 2018-2021	Elected: Difference 2018-2021
1. No Poverty	57.5	58.5	58.0	58.0	0.5	-0.6
2. Zero Hunger	58.6	58.2	58.6	57.7	0.0	-0.6
3. Good Health and Well-being	52.7	53.8	52.4	51.7	-0.3	-2.1
4. Quality Education	54.0	53.8	54.1	56.1	0.1	2.3
5. Gender Equality						
6. Clean Water and Sanitation						
7. Affordable and Clean Energy	39.4	38.9	52.2	52.5	12.8	13.5
8. Decent Work and Economic Growth	48.7	50.2	53.4	53.8	4.7	3.6
9. Industry, Innovation and Infrastructure	48.9	47.8	48.0	49.8	-0.9	2.0
10. Reduced Inequalities	41.9	44.0	43.4	41.0	1.5	-3.0
11. Sustainable Cities and Communities	50.0	50.5	48.9	50.0	-1.1	-0.5
12. Responsible Consumption and Production	49.5	48.9	50.8	53.7	1.3	4.8
13. Climate Action	52.8	52.6	53.2	53.3	0.4	0.7
14. Life below Water						
15. Life on Land	46.7	46.5	46.7	47.3	0.0	0.8
16. Peace, Justice and Strong Institutions	47.9	49.7	52.1	49.8	4.2	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 8 out of the 13 measured goals, but the differences become smaller.

There are, however, some differences in the development of the scores between the two groups. The total group now outperforms the elected group on Goals 2, 3, 10, and 16. Both groups now perform the same on Goal 1 (No Poverty), as the total group is improving its score while the elected group is falling back.

More information about the method of analyses on the SDGs can be found in the 2021 framework report for social housing associations.<sup>19</sup>

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<sup>19</sup> Paenen, S., Dagevos, J., Verhoeven, L., Bijster, F., & Kroeze, J. (2021). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework report 2021. Tilburg, Het PON & Telos, Tilburg University.



## Annex A Description of indicators used for this framework

### Adjustments in indicator set

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

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

### 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 2018	Total sustainability score 2021	Difference 2018-2021
41188040	Woningstichting Leusden	55.5	61.3	5.8
14021204	Woningstichting Voerendaal	54.6	59.8	5.2
06032843	Stichting Wonen Delden	54.9	59.8	4.9
17024197	Woningstichting Woningbelang	51.4	56.2	4.8
30002710	Stichting Bo-Ex '91	51.5	56.1	4.6
30039108	R.K. Woningbouwvereniging Zeist	49.6	54.0	4.4
17058500	Stichting Woonbedrijf SWS.Hhvl	48.7	53.0	4.3
24107420	Stichting QuaWonen	50.1	54.1	3.9
23036526	Stichting Rhiant	51.3	55.0	3.8
28023118	Stichting Rijnhart Wonen	53.1	56.9	3.8
05047324	Woonstichting VechtHorst	55.6	59.2	3.6
10017157	Stichting Talis	50.7	54.3	3.6
06056970	Stichting WBO Wonen	53.5	57.0	3.5
09055271	Stichting Woonstede	50.4	53.8	3.3
18014093	Stichting TBV	51.0	54.4	3.3
38023122	Woonstichting De Marken	51.9	55.2	3.3
27070397	Wbv. St. Willibrordus	50.5	53.7	3.3
17024184	Woonstichting thuis	51.1	54.4	3.2
23006058	Stichting Trivire	45.8	49.0	3.2
05003860	Stichting deltaWonen	51.0	54.1	3.1
38009327	Rentree	51.5	54.5	3.0
27220173	Stichting DUWO	49.0	52.0	3.0
30092565	Stichting Studenten Huisvesting	50.3	53.2	2.9
36005091	Stichting Woningbeheer De Vooruitgang	54.2	57.1	2.9
01031614	Stichting Woningbouw Achtkarspelen	46.8	49.5	2.7
06032802	Stichting Viverion	54.1	56.8	2.7
30136131	Stichting Mitros	51.2	53.9	2.6
30040468	Woonstichting Jutphaas	50.7	53.1	2.3
11011893	Stichting Thius	48.3	50.6	2.3
09002855	de Woningstichting	55.4	57.6	2.2
27212813	Stichting Wonen Midden-Delfland	56.9	59.0	2.1
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	53.3	55.4	2.1
30038910	J.W. van Dijk	54.9	57.0	2.1
16024880	Stichting Area	52.3	54.4	2.1
09086671	Woningstichting Barneveld	51.7	53.7	2.0
30038986	Veenendaalse Woningstichting	52.9	55.0	2.0
17024194	Stichting Goed Wonen Gemert	52.5	54.4	2.0



	Housing Association	Total sustainability score 2018	Total sustainability score 2021	Difference 2018-2021
02028153	Stichting De Huismeesters	50.2	52.1	1.9
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	49.0	50.9	1.9
10039364	Woonstichting Valburg	52.5	54.4	1.9
38013279	Woningstichting SallandWonen	54.6	56.4	1.8
16024825	Woonstichting JOOST	50.4	52.1	1.7
30039668	Patrimonium woonservice	51.1	52.8	1.7
28023102	Stichting Woonforte	49.8	51.5	1.7
16046495	Woonstichting Charlotte van Beuningen	56.6	58.2	1.6
30038949	Woningbouwvereniging Maarn	52.2	53.8	1.6
41041816	Veluwonen	51.4	53.0	1.5
27212730	Stichting Rndom Wonen	52.8	54.2	1.4
06032990	Christelijke Woningstichting De Goede Woning	56.0	57.5	1.4
06033011	Stichting Reggewoon	54.9	56.3	1.4
14614646	Stichting Krijtland Wonen	50.8	52.1	1.4
08025155	Stichting IJsseldal Wonen	54.6	55.9	1.3
37030590	Woonstichting Langedijk	55.8	57.1	1.3
31015064	Stichting Eemland Wonen	50.0	51.3	1.3
28042168	Stichting Dunavie	54.7	55.9	1.2
39024884	Stichting Oost Flevoland Woondiensten	51.7	52.9	1.2
10038227	Woningstichting Heteren	49.6	50.6	1.0
37030589	Stichting Kennemer Wonen	53.1	54.0	0.9
30086686	Heuvelrug Wonen	54.4	55.0	0.6
01031973	Woningstichting Weststellingwerf	49.5	50.1	0.6
32023314	Woningstichting Naarden	53.1	53.6	0.5
16024073	Woonmeij	53.2	53.7	0.5
41041780	Stichting ProWonen	53.4	53.9	0.5
08013464	Woningstichting Putten	57.9	58.4	0.5
41042105	Woningstichting Nijkerk	59.1	59.6	0.4
32023773	Stichting Dudok Wonen	51.6	52.0	0.4
01032035	Stichting Wonen Noordwest Friesland	50.3	50.6	0.3
05047482	Woningstichting SWZ	52.0	52.1	0.2
30039004	Provides	51.7	51.9	0.2
09070389	Stichting Idealis	59.3	59.4	0.2
01031631	Stichting v/h de Bouwvereniging	52.6	52.5	-0.1
12012267	Stichting Destion	52.5	52.4	-0.1
27101650	Rijswijk Wonen	47.5	47.1	-0.4
30070521	De Woningraat	51.0	49.9	-1.1
39049354	Chr. Woonstichting Patrimonium	58.4	57.0	-1.4
05024541	Stichting Beter Wonen	58.2	56.3	-1.9

## Annex C Sustainability changes over 2018–2021 of all 288 housing associations

	Housing Association	Total sustainability score 2018	Total sustainability score 2021	Difference 2018-2021
06032903	Almelose Woningstichting Beter Wonen	47.1	45.3	-1.8
09051070	Baston Wonen Stichting	48.5	49.1	0.6
10016920	Bouwvereniging Huis en Hof Nijmegen	49.6	53.0	3.4
24107608	Bouwvereniging Onze Woning	45.7	46.4	0.7
34069796	Brederode Wonen	50.4	54.9	4.5
18111768	Casade	49.2	52.0	2.8
39049354	Chr. Woonstichting Patrimonium	58.4	57.0	-1.4
06032990	Christelijke Woningstichting De Goede Woning	56.0	57.5	1.4
02028302	Christelijke Woningstichting Patrimonium	50.9	54.4	3.5
02028562	Christelijke Woongroep Marenland	44.9	43.5	-1.4
30070521	De Woningraat	51.0	49.9	-1.1
09002855	de Woningstichting	55.4	57.6	2.2
08025175	De Woonmensen / SJA	49.2	49.3	0.0
29012831	Groen Wonen Vlist	51.8	56.6	4.9
41023459	Harmonisch Wonen	45.5	49.8	4.3
30086686	Heuvelrug Wonen	54.4	55.0	0.6
23036284	HW Wonen	51.8	50.9	-0.9
30038910	J.W. van Dijk	54.9	57.0	2.1
20024605	Laurentius	46.4	49.8	3.4
01031931	Lyaemer Wonen	50.4	52.8	2.4
39024407	Mercatus	49.7	53.9	4.2
08025640	Ons Huis Woningstichting	51.0	51.2	0.1
23031811	Oost West Wonen	50.6	52.7	2.1
10016860	oosterpoort wonen	52.8	54.6	1.8
30039668	Patrimonium woonservice	51.1	52.8	1.7
34061728	Pré Wonen	48.3	50.7	2.4
30039004	Provides	51.7	51.9	0.2
30039108	R.K. Woningbouwvereniging Zeist	49.6	54.0	4.4
06032993	R.K. Woningstichting Ons Huis	47.7	49.8	2.1
38009327	Rentree	51.5	54.5	3.0
41134627	Ressort Wonen	48.2	49.8	1.5
27101650	Rijswijk Wonen	47.5	47.1	-0.4
09055542	Sité Woondiensten	49.1	51.1	2.0
05042873	St Openbaar Belang	50.4	51.0	0.6
27212938	Stichting 3B Wonen	51.7	54.5	2.7
02319720	Stichting Acantus	43.2	43.9	0.7

	Housing Association	Total sustainability score 2018	Total sustainability score 2021	Difference 2018-2021
01031591	Stichting Accolade	49.2	50.4	1.3
04017657	Stichting Actium	46.8	48.0	1.2
20024511	Stichting Alwel	48.2	51.7	3.5
12012288	Stichting Antares Woonservice	46.8	49.1	2.3
27212889	Stichting Arcade mensen en wonen	46.9	48.9	2.0
16024880	Stichting Area	52.3	54.4	2.1
05024541	Stichting Beter Wonen	58.2	56.3	-1.9
22025529	Stichting Beveland Wonen	47.3	50.9	3.6
30002710	Stichting Bo-Ex '91	51.5	56.1	4.6
16024144	Stichting BrabantWonen	49.0	50.2	1.3
21011288	Stichting Clavis	43.5	45.8	2.3
39048769	Stichting de Alliantie	49.0	51.4	2.3
27090567	Stichting De Goede Woning	49.0	50.2	1.1
02028153	Stichting De Huismeesters	50.2	52.1	1.9
24177789	Stichting de Leeuw van Putten	42.1	44.9	2.9
36004130	Stichting De Woonschakel Westfriesland	51.4	54.7	3.4
05003860	Stichting deltaWonen	51.0	54.1	3.1
12012267	Stichting Destion	52.5	52.4	-0.1
04017296	Stichting Domesta	46.9	48.0	1.2
32023773	Stichting Dudok Wonen	51.6	52.0	0.4
28042168	Stichting Dunavie	54.7	55.9	1.2
27220173	Stichting DUWO	49.0	52.0	3.0
04031659	Stichting Eelder Woningbouw	56.0	57.3	1.3
31015064	Stichting Eemland Wonen	50.0	51.3	1.3
34009775	Stichting Elan Wonen	49.9	51.0	1.2
01031575	Stichting Elken	47.1	49.1	2.0
23027876	Stichting Fien Wonen	51.9	53.5	1.7
17024194	Stichting Goed Wonen Gemert	52.5	54.4	2.0
30039900	Stichting GroenWest	50.2	53.9	3.7
30038801	Stichting Habion	47.5	46.5	-1.0
24108317	Stichting Havensteder	43.0	46.8	3.8
41012114	Stichting Huisvesting Vredewold	50.4	52.6	2.2
09070389	Stichting Idealis	59.3	59.4	0.2
08025155	Stichting IJsseldal Wonen	54.6	55.9	1.3
36003604	Stichting Intermaris	46.5	49.1	2.6
06062073	Stichting Jongeren Huisvesting Twente	49.8	53.2	3.4
37030589	Stichting Kennemer Wonen	53.1	54.0	0.9
40156630	Stichting KleurrijkWonen	48.2	48.6	0.3
14614646	Stichting Krijtland Wonen	50.8	52.1	1.4
41129724	Stichting Laurens Wonen	45.8	47.7	1.9
02028826	Stichting Lefier	44.4	46.2	1.7

	Housing Association	Total sustainability score 2018	Total sustainability score 2021	Difference 2018-2021
23028047	Stichting Lek en Waard Wonen	50.8	50.0	-0.8
23036735	Stichting Lekstedewonen	46.6	49.0	2.4
22014935	Stichting l'escaut woonservice	45.8	49.1	3.3
24218464	Stichting Maasdelta Groep	43.1	44.3	1.2
28032485	Stichting MeerWonen	52.9	54.5	1.6
41032244	Stichting Mijande Wonen	51.4	54.1	2.7
30136131	Stichting Mitros	51.2	53.9	2.6
31036365	Stichting Mooiland	45.9	49.6	3.7
29012913	Stichting Mozaïek Wonen	48.6	53.2	4.6
02028204	Stichting Nijestee	49.6	55.4	5.8
31014972	Stichting Omnia Wonen	52.0	54.0	2.0
39024884	Stichting Oost Flevoland Woondiensten	51.7	52.9	1.2
24185744	Stichting Ouderenhuisvesting Rotterdam	44.9	46.2	1.3
35010382	Stichting Parteon	44.7	45.5	0.9
16049902	Stichting PeelrandWonen	52.2	56.1	4.0
09043274	Stichting Plavei	46.9	49.2	2.4
23032248	Stichting Poort6	45.8	50.9	5.1
30038487	Stichting Portaal	48.9	52.5	3.5
41041780	Stichting ProWonen	53.4	53.9	0.5
24107420	Stichting QuaWonen	50.1	54.1	3.9
06033011	Stichting Reggewoon	54.9	56.3	1.4
30141504	Stichting Rhenam Wonen	53.0	54.7	1.7
23036526	Stichting Rhiant	51.3	55.0	3.8
28023118	Stichting Rijnhart Wonen	53.1	56.9	3.8
27212730	Stichting Rndom Wonen	52.8	54.2	1.4
17024183	Stichting Sint Trudo	43.6	50.8	7.3
41055121	Stichting SSHN	51.0	56.8	5.8
33011078	Stichting Stadgenoot	49.8	53.4	3.6
20038082	Stichting Stadlander	45.7	47.4	1.7
27070802	Stichting Staedion	44.3	45.7	1.3
30092565	Stichting Studenten Huisvesting	50.3	53.2	2.9
23036310	Stichting Tablis Wonen	49.6	50.1	0.5
10017157	Stichting Talis	50.7	54.3	3.6
18014093	Stichting TBV	51.0	54.4	3.3
11011893	Stichting Thius	48.3	50.6	2.3
20024594	Stichting Thuisvester	48.5	50.0	1.5
01031632	Stichting Thús Wonen	50.2	50.8	0.7
23006058	Stichting Trivire	45.8	49.0	3.2
02036488	Stichting Uithuizer Woningbouw	48.1	49.3	1.2
08012356	Stichting Uwoon	53.5	55.2	1.7
01031631	Stichting v/h de Bouwvereniging	52.6	52.5	-0.1

	Housing Association	Total sustainability score 2018	Total sustainability score 2021	Difference 2018-2021
34090425	Stichting Velison Wonen	44.8	47.7	3.0
29034021	Stichting Vestia	43.3	45.0	1.7
27212980	Stichting Vidomes	45.3	51.4	6.1
09031467	Stichting Vivare	46.1	48.9	2.8
06032802	Stichting Viverion	54.1	56.8	2.7
09063142	Stichting Volkshuisvesting Arnhem	45.7	47.5	1.8
10016923	Stichting Waardwonen	56.7	59.5	2.8
41133736	Stichting Waterweg Wonen	48.2	48.8	0.6
06056970	Stichting WBO Wonen	53.5	57.0	3.5
06032957	Stichting Welbions	51.5	52.7	1.2
14021286	Stichting Weller Wonen	46.9	49.9	3.1
05047339	Stichting Wetland Wonen Groep	53.8	57.1	3.3
17038530	Stichting woC om	46.8	50.0	3.2
02040386	Stichting Wold & Waard	51.9	54.4	2.4
06032843	Stichting Wonen Delden	54.9	59.8	4.9
27212813	Stichting Wonen Midden-Delfland	56.9	59.0	2.1
01032035	Stichting Wonen Noordwest Friesland	50.3	50.6	0.3
16045467	Stichting Wonen Vierlingsbeek	54.5	52.2	-2.3
27212687	Stichting Wonen Wateringen	51.7	54.0	2.3
14614645	Stichting Wonen Wittem	51.5	50.5	-1.0
13011993	Stichting Wonen Zuid	47.0	48.7	1.8
20067125	Stichting WonenBreburch	48.9	53.7	4.7
34099987	Stichting Woningbedrijf Velsen	46.5	48.4	1.9
36005091	Stichting Woningbeheer De Vooruitgang	54.2	57.1	2.9
01031614	Stichting Woningbouw Achtkarspelen	46.8	49.5	2.7
09056559	Stichting Woningcorporatie Plicht Getrouw	48.6	53.3	4.8
10016880	Stichting Woningcorporatie WoonGenoot	51.8	53.2	1.4
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	53.3	55.4	2.1
09051283	Stichting Wonion	49.8	51.3	1.5
38013096	Stichting Woonbedrijf Ieder1	50.2	51.8	1.6
17058500	Stichting Woonbedrijf SWS.Hhvl	48.7	53.0	4.3
04031749	Stichting Woonborg	51.0	54.9	3.9
24108291	Stichting Woonbron	44.2	45.7	1.5
36001723	Stichting Wooncompagnie	48.1	52.2	4.1
24108743	Stichting Wooncompas	49.5	51.1	1.7
04024478	Stichting Woonconcept	51.4	51.1	-0.3
28073027	Stichting Woondiensten Aarwoude	48.7	53.2	4.5
36000577	Stichting Woondiensten Enkhuizen	50.2	52.7	2.4
28023102	Stichting Woonforte	49.8	51.5	1.7
01031925	Stichting WoonFriesland	47.2	48.3	1.1
13017362	Stichting Woongoed 2-Duizend	45.6	46.8	1.2

	Housing Association	Total sustainability score 2018	Total sustainability score 2021	Difference 2018-2021
22014999	Stichting Woongoed Middelburg	53.6	53.8	0.2
21013149	Stichting Woongoed Zeeuws-Vlaanderen	44.1	49.9	5.8
30039138	Stichting Woongoed Zeist	48.4	49.5	1.1
17007288	Stichting Wooninc.	44.7	48.8	4.1
27082731	Stichting WoonInvest	47.1	47.8	0.7
23060266	Stichting Woonkracht10	46.7	49.6	2.8
18114807	Stichting Woonlinie	52.1	54.5	2.4
34057863	Stichting Woonopmaat	51.0	54.3	3.2
41022121	Stichting Woonpalet Zeewolde	50.9	53.1	2.2
17076031	Stichting Woonpartners	45.5	47.1	1.6
41134252	Stichting Woonplus Schiedam	44.5	46.1	1.6
14614656	Stichting Woonpunt	43.9	48.5	4.6
04034448	Stichting Woonservice Drenthe	48.3	50.6	2.3
09056706	Stichting Woonservice IJsselland	48.6	51.0	2.4
18115871	Stichting Woonservice Meander	50.2	50.5	0.3
24041502	Stichting Woonstad Rotterdam	44.1	47.6	3.5
09055271	Stichting Woonstede	50.4	53.8	3.3
37030575	Stichting Woontij	48.7	51.0	2.3
18115545	Stichting Woonveste	51.5	53.7	2.1
37080102	Stichting Woonwaard Noord-Kennemerland	49.8	51.4	1.7
10017041	Stichting Woonwaarts	48.5	52.4	3.9
33107894	Stichting Woonzorg Nederland	43.9	46.6	2.7
35010466	Stichting WormerWonen	50.9	54.1	3.2
41212857	Stichting Ymere	48.3	51.3	3.0
35010383	Stichting Zaandams Volkshuisvesting	44.0	45.4	1.4
16024737	Stichting Zayaz	49.9	53.3	3.3
18030601	Tiwos, Tilburgse Woonstichting	49.7	51.6	1.8
30038986	Veenendaalse Woningstichting	52.9	55.0	2.0
41041816	Veluwonen	51.4	53.0	1.5
14031369	Vincio Wonen	46.2	48.8	2.6
27070711	Wassenaarsche Bouwstichting	51.4	50.4	-1.0
24108729	WBV Poortugaal	49.8	52.6	2.8
27070397	Wbv. St. Willibrordus	50.5	53.7	3.3
29012915	Woningbouwstichting "Samenwerking"	47.3	50.7	3.3
30040154	Woningbouwstichting Cothen	54.9	56.9	2.0
17024189	Woningbouwvereniging "Volksbelang"	46.1	46.4	0.3
22015083	Woningbouwvereniging Arnemuiden	50.8	57.0	6.3
17024192	Woningbouwvereniging Bergopwaarts	50.4	53.7	3.2
37030918	Woningbouwvereniging Beter Wonen	48.7	51.8	3.1
29012827	Woningbouwvereniging Beter Wonen Ammerstol	47.9	51.1	3.2
11020332	Woningbouwvereniging De Goede Woningen - Neerijnen	45.6	48.0	2.4

	Housing Association	Total sustainability score 2018	Total sustainability score 2021	Difference 2018-2021
28028654	Woningbouwvereniging De Sleutels	50.8	54.2	3.4
28023105	Woningbouwvereniging Habeko Wonen	51.9	53.3	1.4
23037112	Woningbouwvereniging Heerjansdam	44.2	45.2	1.0
24108268	Woningbouwvereniging Hoek van Holland	48.0	49.9	1.9
30038949	Woningbouwvereniging Maarn	52.2	53.8	1.6
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	49.7	53.2	3.4
29013498	Woningbouwvereniging Reeuwijk	51.2	54.1	2.9
40594387	Woningbouwvereniging Rosehaghe	47.8	52.9	5.1
30039075	Woningbouwvereniging Utrecht	50.1	52.6	2.5
30040187	Woningbouwvereniging Vecht en Omstreken	46.8	49.8	3.0
37030580	Woningstichting Anna Paulowna	49.6	52.3	2.7
09086671	Woningstichting Barneveld	51.7	53.7	2.0
14614618	Woningstichting Berg en Terblijt	49.7	53.4	3.7
40236239	Woningstichting Compaen	45.8	49.0	3.2
02033859	Woningstichting de Delthe	47.0	47.2	0.2
08017332	Woningstichting De Goede Woning	49.2	51.5	2.3
04034340	Woningstichting De Volmacht	49.5	51.5	2.0
41038970	Woningstichting de Woonplaats	45.4	50.9	5.5
17060165	Woningstichting de Zaligheden	53.6	53.9	0.3
06033220	Woningstichting Domijn	43.6	47.2	3.6
13011864	Woningstichting Domus	46.9	50.0	3.1
33006516	Woningstichting Eigen Haard	50.4	52.5	2.1
39036239	Woningstichting GoedeStede	48.3	50.3	2.0
29012863	Woningstichting Gouderak	49.0	55.0	6.0
27070420	Woningstichting Haag Wonen	41.9	44.2	2.3
14021260	Woningstichting HEEMwonen	45.2	49.2	4.0
17024195	Woningstichting Helpt Elkander	53.1	56.4	3.2
36000581	Woningstichting Het Grootslag	51.7	53.6	1.9
10038227	Woningstichting Heteren	49.6	50.6	1.0
30039251	Woningstichting Kockengen	44.7	50.0	5.3
41188040	Woningstichting Leusden	55.5	61.3	5.8
11013536	Woningstichting Maasdriel	51.2	54.5	3.3
14614794	Woningstichting Maasvallei Maastricht	47.2	49.8	2.6
14615881	Woningstichting Meerssen	51.5	54.9	3.4
32023314	Woningstichting Naarden	53.1	53.6	0.5
28065875	Woningstichting Nieuwkoop	48.2	51.8	3.6
41042105	Woningstichting Nijkerk	59.1	59.6	0.4
28027900	Woningstichting Ons Doel	50.2	52.7	2.5
08013464	Woningstichting Putten	57.9	58.4	0.5
33012701	Woningstichting Rochdale	46.7	50.1	3.4
38013279	Woningstichting SallandWonen	54.6	56.4	1.8

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24217811	Woningstichting Samenwerking Vlaardingen	44.1	47.2	3.1
14614733	Woningstichting Servatius	45.8	48.9	3.1
14021409	Woningstichting Simpelveld	46.3	48.9	2.6
28036171	Woningstichting Sint Antonius van Padua	53.9	56.4	2.5
06032776	Woningstichting Sint Joseph Almelo	45.9	46.4	0.5
13011861	Woningstichting St. Joseph	48.7	54.4	5.7
05047482	Woningstichting SWZ	52.0	52.1	0.2
06032887	Woningstichting Tubbergen	52.1	58.0	5.9
37030892	Woningstichting Van Alckmaer voor Wonen	48.0	52.6	4.7
05040996	Woningstichting Vechtdal Wonen	52.1	52.4	0.3
14021204	Woningstichting Voerendaal	54.6	59.8	5.2
01031973	Woningstichting Weststellingwerf	49.5	50.1	0.6
02033956	Woningstichting Wierden en Borgen	45.2	47.8	2.5
20054748	Woningstichting Woensdrecht	48.2	51.7	3.5
17024197	Woningstichting Woningbelang	51.4	56.2	4.8
18113959	Woningstichting Woonvizier	50.0	50.1	0.1
12012275	Woningstichting Woonwenz	47.8	50.1	2.3
30039074	Woningstichting Wuta	43.1	44.9	1.8
13021011	Woningvereniging Nederweert	52.2	55.0	2.8
20050013	Woonkwartier	45.9	46.9	1.0
16024073	Woonmeij	53.2	53.7	0.5
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	49.0	50.9	1.9
39047475	Woonstichting Centrada	44.5	48.5	3.9
16046495	Woonstichting Charlotte van Beuningen	56.6	58.2	1.6
41134270	Woonstichting De Zes kernen	44.1	44.5	0.4
10031122	Woonstichting De Kernen	50.4	53.5	3.1
38023122	Woonstichting De Marken	51.9	55.2	3.3
10022513	Woonstichting Gendt	54.5	57.4	2.9
02319567	Woonstichting Groninger Huis	45.2	45.8	0.6
21014394	Woonstichting Hulst	50.2	51.1	0.9
16024825	Woonstichting JOOST	50.4	52.1	1.7
30040468	Woonstichting Jutphaas	50.7	53.1	2.3
18115616	Woonstichting Land van Altena	50.3	52.4	2.1
37030590	Woonstichting Langedijk	55.8	57.1	1.3
18028418	Woonstichting Leystromen	50.6	51.1	0.5
41215563	Woonstichting Lieven De Key	50.3	52.6	2.3
24108167	Woonstichting Patrimonium Barendrecht	50.2	54.7	4.4
30039328	Woonstichting SSW	48.4	51.6	3.2
28023790	Woonstichting Stek	53.3	55.5	2.2
17024184	Woonstichting thuis	51.1	54.4	3.2



Housing Association		Total sustainability score 2018	Total sustainability score 2021	Difference 2018-2021
08027485	Woonstichting Triada	51.1	50.8	-0.4
10039364	Woonstichting Valburg	52.5	54.4	1.9
05047324	Woonstichting VechtHorst	55.6	59.2	3.6
09044267	Woonstichting Vryleve	47.0	49.7	2.8
14021210	Woonstichting Zaam Wonen	50.1	53.5	3.4
22015097	Zeeuwland	50.0	52.8	2.8
14021205	ZOwonen	45.7	49.3	3.6



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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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