



Fifth Impact Report (2016-2021) of the 2016 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, October 2021

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Executive summary

This fifth impact report for the 2016 BNG Bank Social housing bond is based on a framework for assessing sustainability performance that measures the combination of the internal sustainability performance of the organization, including its head office and rented housing units, and the external sustainability performance of the neighborhood of the housing units.

The original group of 92 elected housing associations for the 2016 bond has been transformed in 2021 as a result of mergers into a group of 77 elected associations.

The 77 elected associations showed an improvement in total sustainability score in the reporting period 2016-2021 from 50.0 till 53.0. A similar improvement has been made by the total group of 288 associations. The elected group was able to maintain its higher score level over the past years (see table S1).

Table S1 Overview of the changes in sustainability scores over 2016-2021 for the groups of elected (n=77) and total (n=288) housing associations

Sustainability Field and capital	Total 2016	Elected 2016	Total 2021	Elected 2021	Total: Difference 2016-2021	Elected: Difference 2016-2021
Total	48.6	50.0	51.9	53.0	3.2	3.1 ¹
Internal	46.5	49.1	49.9	51.9	3.3	2.8
External	50.7	50.8	53.8	54.2	3.2	3.3

All types of housing associations showed improvement in sustainability scores over the period 2016-2021, but improvement was highest for small sized associations and associations with old property.

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

Annex 2 shows that nearly all (99%) elected associations improved in sustainability performance in the past reporting years.

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

Table S2 Elected housing association with the highest sustainability improvement over reporting years 2016-2021

	Housing association		Sustainability score 2016	Sustainability score 2021	Difference
1	41188040	Woningstichting Leusden	54.3	61.3	7.0
2	14021204	Woningstichting Voerendaal	53.1	59.8	6.7
3	41023459	Harmonisch Wonen	43.7	49.8	6.1
4	10017157	Stichting Talis	48.3	54.3	5.9
5	06032843	Stichting Wonen Delden	54.0	59.8	5.8
6	06062073	Stichting Jongeren Huisvesting Twente	47.4	53.2	5.8
7	10022513	Woonstichting Gendt	51.8	57.4	5.6
8	06032887	Woningstichting Tubbergen	52.5	58.0	5.5
9	06056970	Stichting WBO Wonen	51.6	57.0	5.4
10	10016923	Stichting Waardwonen	54.2	59.5	5.3

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

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1 Introduction

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

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

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

This is the fifth impact report on this 2016 social housing bond. It briefly outlines the elaborated framework for impact assessment and the outcome in reporting year 2021 for the housing associations elected as best in class for the 2016 BNG Bank social housing bond.

² B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond , Assessment from an integrated ecological, social, economic and governance point of view, Telos Report nr 16.145, 18 May 2016, Tilburg University,
<http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

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

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

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

⁶ [https://www.bngbank.com/Documents/Investors/Third%20Impact%20\(2016-2019\)%20of%20the%202116%20BNG%20Bank%20Social%20Housing%20Bond.pdf](https://www.bngbank.com/Documents/Investors/Third%20Impact%20(2016-2019)%20of%20the%202116%20BNG%20Bank%20Social%20Housing%20Bond.pdf)

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

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

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

2 The methodology for assessing sustainability of social housing associations

2.1 The framework

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

A prerequisite to operationalize the external performance is knowledge of the location of the rental units. Location specific data are, however, not easily accessible. Therefore, an approximation of the location specific sustainability characteristics of rental units of housing associations is followed as is also done for the frameworks of later BNG Bank Social housing bonds.

The result includes a framework based on 3 internal performance domains (called capitals) including ecological, social and economic aspects and 3 external performance capitals (also ecological, social and economic). The scores of the 6 capitals are calculated on the basis of 21 themes (called stocks) which are derived from in total 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 2016, 2017, 2018, 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, and external, sustainability domain. The framework considers the same classes for associations as used in the prototype framework of 2016.

2.2 Data sources

The data for the impact report on internal sustainability are mainly derived from the Dutch Human Environment and Transport Inspectorate (ILT) in its annual accountability report on social housing associations dVi (The Human Environment and Transport Inspectorate, 2019), The Dutch national statistical office (CBS) and the most recent Aedes benchmark report (2021)⁸ on the performance of Dutch housing associations. A more detailed

⁸ Aedes, 2021. Aedes Benchmark 2019; Individuele resultaten woningcorporaties.

elaboration of data used for external sustainability impact is available in the 2021 framework report⁹ 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, Grootchalige Concentratiekaarten Nederland, WoonOnderzoek, RIVM, Risicokaart, KNMI, KRW portaal, Inspectie voor de Leefomgeving, Rioned, NOAA/NGDC, Nationale Databank Flora en Fauna, Rijkswaterstaat klimaatmonitor, lokale bronnen, RVO, ABF Research, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', GGD, Atlas natuurlijk kapitaal
Economic capital	National Statistics (CBS), CBS microdata, Uitvoeringsinstituut Werknemersverzekeringen, LISA, IBIS, OVapi, Compendium voor de Leefomgeving, BAK; PBL, Kamer van Koophandel, CROW, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', eco-movement, Aedes datacentrum
Socio-cultural capital	National Statistics (CBS), CBS microdata, Waarstaatjegemeente.nl, Databank Verkiezingsuitslagen, Verkiezingkaart, Nationale Zorgtoeslag, Kernkaart, DUO, WoON, SWAP, Uitvoeringsinstituut Werknemersverzekeringen, Erfgoed databank, BVI Stuurkubus, Kinderen in tel; VerweyJonker instituut, Inspectie voor het Onderwijs, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', Aedes datacentrum, Rijkswaterstaat (Water, Verkeer en Leefomgeving)

Most of the external sustainability data has been collected on the level of the neighborhoods, as described in the elaborated framework report of 2021. After that, the data was recalculated and attributed to the housing associations via a model developed by Het PON & Telos. More detailed information about this model can be found in the elaborated framework reports.

2.3 Elected housing associations

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

- Stichting Woonservice Urbanus (L1723) has been fused with Woningstichting WoonWENZ (L0274), so Stichting Woonservice Urbanus is no longer in the group of elected associations.

⁹ 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.

- Bernardus Wonen (elected) and Woningstichting Dinteloord (elected) have fused with Brabantse Waard (not elected) into the new housing association Woonkwartier. Therefore they left the selection.
- Alkemade Wonen (not elected) and Woningstichting Buitenlust (elected) fused into the new housing association MeerWonen.

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

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

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

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

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

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

- 'De goede woning Driemond' (L1034), merged with 'Woningcorporatie Eigen Haard' (not elected), and was therefore removed from the elected group.

Again, there were several merges between social housing associations in 2021. In total a group of 288 associations has been assessed. The group of elected associations further diminished from 81 in 2020 to 77 in reporting year 2021. This is the result of four fusions.

- 'Stichting Wonen Zuidwest Friesland' (L0676) was taken over by 'Stichting Lyaemer Wonen' (not elected), and was therefore removed from the elected group.
- 'Stichting Vallei Wonen' (L1543) was taken over by 'Stichting Omnia Wonen' (not elected). Therefore, the housing association was removed from the elected group.

- 'R&B Wonen' (L0543) was taken over by 'Regionale Woningstichting Samenwerking' (elected), and therefore housing association 'Regionale Woningstichting Samenwerking' was included in the elected group.
- 'Woongoed Goeree Overflakkee' (L1544) was taken over by Fides Wonen' (not elected), and was thus not included in the elected group.

The 77 remaining associations have been assessed in this fifth impact report.

3 Overall performance of housing associations over 2016–2021

3.1 Sustainability performance of the elected housing associations over 2016–2021

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

The group of 77 elected associations showed an improved total score in the reporting period 2016–2021 from 50.0 till 53.0, continuing the trend of past year.

A closer look at the more detailed data indicates that the improvement can be traced back both to the internal and the external sustainability field. The internal performance score increased over the past few years. This is mostly due to the big increase in the ecological capital. The score for ecology improved with 7.8 percentage points while the score for economy and socio-cultural only increased with 0.4 and 0.2 percentage points. The causes for these changes will be discussed in chapter 4.

In the external sustainability field, we see a different pattern. Here the ecological capital (air quality, noise annoyance, etc.) shows a smaller improvement of 1.8 percentage points. Progress of external sustainability is mostly attributed to the economic capital (Labor, competitiveness, infrastructure, etc.) which improved with 5.9 percentage points over the period 2016–2021. This might be due to the economic growth in the past few years. A more in depth analyses will be executed in chapter 4.

Overall, these results are very positive and may be due to the general economic improvement in the country after earlier years of recession. 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 in 2020.¹⁰

¹⁰ <https://www.cbs.nl/nl-nl/nieuws/2021/33/economie-groeit-met-3-1-procent-in-tweede-kwartaal-2021>

Table 3.1 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 77 elected housing associations over 2016–2021 compared with the total group (n=288)

Field and capital	Total 2016	Elected 2016	Total 2017	Elected 2017	Total 2018	Elected 2018	Total 2019	Elected 2019	Total 2020	Elected 2021	Total 2021	Elected 2021	Total: Difference 2016-2020	Elected: Difference 2016-2020
Total	48.6	50.0	49.1	50.4	49.6	50.9	50.4	51.6	51.0	52.0	51.9	53.0	3.2	3.1
Internal	46.5	49.1	47.0	49.5	47.1	49.3	48.2	50.3	48.5	50.4	49.9	51.9	3.3	2.8
- Ecological	42.2	44.0	42.8	44.5	43.1	44.8	44.9	46.5	47.1	49.0	49.8	51.8	7.7	7.8
- Socio-cultural	48.2	51.6	47.9	51.4	47.9	51.1	49.2	52.3	48.0	51.2	49.0	51.8	0.8	0.2
- Economic	49.2	51.6	50.4	52.7	50.2	52.2	50.4	52.3	50.4	50.9	50.8	52.0	1.6	0.4
External	50.7	50.8	51.1	51.2	52.1	52.4	52.6	52.8	53.4	53.6	53.8	54.2	3.2	3.3
- Ecological	54.2	54.6	53.9	54.4	54.3	54.7	54.5	54.9	50.7	55.1	56.0	56.4	1.8	1.8
- Socio-cultural	49.3	49.4	49.6	49.7	51.2	51.7	51.1	51.5	51.0	51.5	51.2	51.8	1.9	2.4
- Economic	48.6	48.5	49.8	49.5	50.7	50.8	52.2	52.2	54.4	54.3	54.3	54.4	5.7	5.9

3.2 Differences between the group of elected associations and the total group over 2016–2021

Both the performance of the elected group and the total group of housing associations increased over the last few years. The group of 77 elected associations has managed to keep the lead in sustainability performance. The difference between the elected group and the total group of housing associations shrunk a little from 1.4 percentage points in 2016 to 1.1 percentage points in 2021.

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

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

3.3 General statistics for the elected housing associations 2016-2021

In this section the general differences between the total group of housing associations and the elected associations will be compared. In table 3.2 a summary is given of the number of new housing units, the number of new tenants and the number of dwellings that the housing associations have in general, realized in the period 2016-2021 for both groups of housing associations.

Table 3.2 General statistics of the 77 elected housing associations and the total group of associations (n=288) over 2016-2021

	Total 2016	Total 2017	Total 2018	Total 2019	Total 2020	Total: Difference 2016-2020	2016-2020 (%)	Elected 2016	Elected 2017	Elected 2018	Elected 2019	Elected 2020	Elected: Difference 2016-2020	2016-2020 (%)
New houses developed	14,023	14,603	13,802	13,739	14154	131	1	3857	4228	3801	3611	4186	329	9
Allocations of new tenants	215,557	207,390	186,755	193,870	192360	-23197	-11	48842	45905	42543	42930	44503	-4339	-9
Dwellings	2,290,511	2,293,357	2,307,886	2,278,531	2308167	17656	1	515363	515156	522232	522561	533399	18036	3

Figure 3.1 Percentage of new houses developed

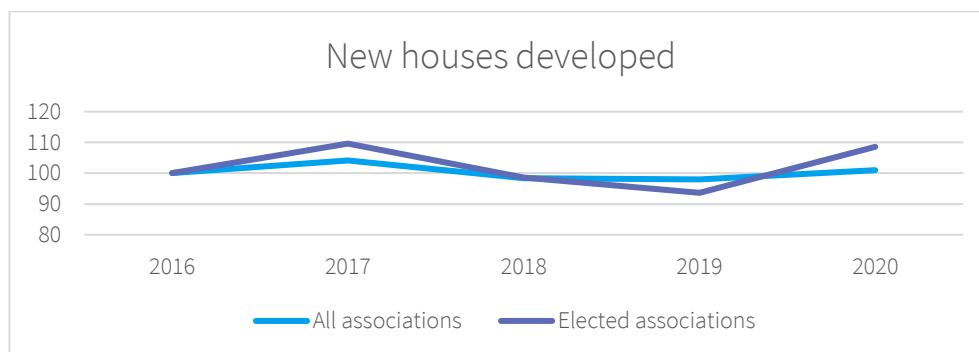


Figure 3.2 Percentage of new tenants

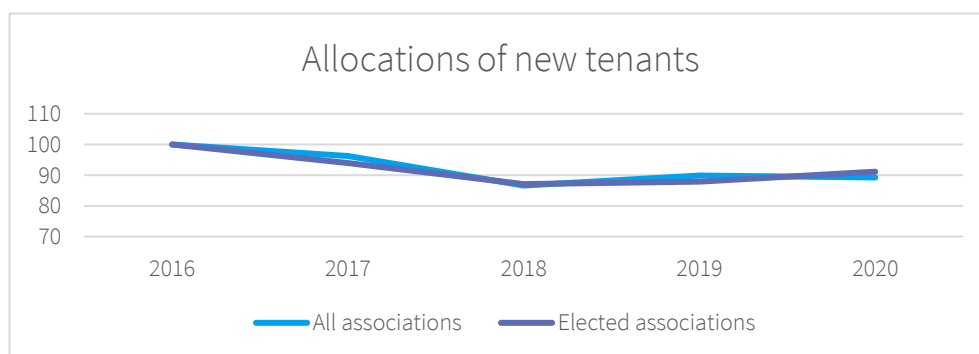
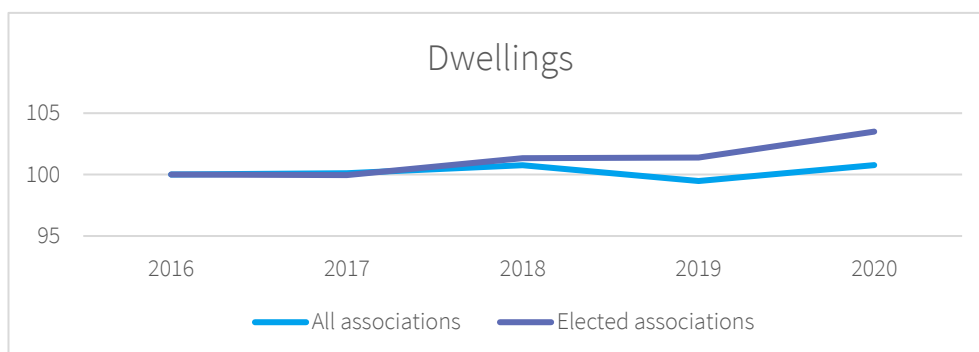


Figure 3.3 Percentage growth in amount of dwellings



Figures 3.1 and 3.3 show that in 2020 the total number of dwellings in the elected group has grown compared to the years before, due to the number of new houses that have been realized.

4 Detailed analysis of the sustainability of elected associations

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

4.1 Differences in internal sustainability

Internal sustainability improved from 2016 – 2021 with 2.8 percentage points for the elected associations and 3.3 percentage points for the total group. In the end, the group of elected associations still scored 2.0 percentage points higher than the total group on internal sustainability. The details are shown in table 4.1.

This table shows that the progress is quite significant for some of the stocks. The improvement in ‘Safety and security’ which occurred in the past few years, is continuing. With a growth of 9.7 percentage points, this is the second biggest improvement within the internal performance field. Research shows that crime rates are decreasing the last years.¹¹ Especially the amount of violent offences and vandalism are decreasing, which might be the reason why this stock is improving that much.

For the stock ‘loss of revenue’, the performance increased as well. This might be the consequence of the shortage of housing units on the housing market. People are struggling to find a suitable place to live, so the chances of loss of revenue due to vacancy are small. The stocks ‘Physical and economic accessibility’ and ‘Living quality’ are decreasing, probably due to the shortage on the housing market as well. Houses from housing associations are often not available and the waiting lists are long, which makes it hard for people to find a suitable place to live in, within their income limits.¹² The rent prices are increasing as well, which might be the reason why the stock ‘living quality’ has decreased over the years.¹³

There are also big improvements in the ‘resources and waste’ and ‘energy’ stocks. This is a very welcome and important trend as these were one of the lowest scoring stocks in 2016. It seems that the pressure on housing associations from the UN Paris agreement on Climate

¹¹ CBS (2020). Minder traditionele criminaliteit, meer cybercrime. <https://www.cbs.nl/nl-nl/nieuws/2020/10/minder-traditionele-criminaliteit-meer-cybercrime>

¹² 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>

¹³ CBS (2020). Grootste huurstijging in zes jaar. <https://www.cbs.nl/nl-nl/nieuws/2020/37/grootste-huurstijging-in-zes-jaar>

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 2021.¹⁴ Above that, the same Aedes-benchmark report shows that the amount of investments on energy improvements have increased.

Table 4.1 Detailed differences at theme level over reporting years 2016-2021 for the elected associations group and the total group

Sustainability Field, and Theme	Total 2016	Elected 2016	Total 2021	Elected 2021	Total: Difference 2016-2021	Elected: Difference 2016-2021
Total score	48.6	50.0	51.9	53.0	3.2	3.1
Internal	46.5	49.1	49.9	51.9	3.3	2.8
- Energy	37.1	37.5	49.0	49.4	11.9	11.8
- Resources and Waste	47.2	50.5	50.7	54.3	3.5	3.8
- Physical and economic accessibility	49.9	51.9	44.4	47.0	-5.5	-4.8
- Living quality	47.3	52.7	44.3	46.8	-3.0	-5.9
- Safety and Security	44.2	45.2	52.5	54.9	8.4	9.7
- Residential satisfaction	51.5	56.5	54.7	58.5	3.2	1.9
- Corporational valuation	52.0	54.7	54.3	54.5	2.3	-0.3
- Future Constancy	45.4	47.6	45.5	46.5	0.1	-1.1
- Loss of revenue	50.3	52.5	52.6	55.0	2.3	2.5
External	50.7	50.8	53.8	54.2	3.2	3.3
- Air	60.1	60.7	65.7	66.2	5.7	5.5
- Annoyance and Emergencies	51.8	54.6	51.5	54.6	-0.2	0.0
- Nature and Landscape	50.8	48.5	50.8	48.5	0.0	0.0
- Social Participation	47.1	48.7	47.2	48.9	0.1	0.2
- Economic Participation	40.2	42.1	43.5	45.7	3.3	3.6
- Arts and Culture	55.1	53.6	54.2	53.0	-0.8	-0.5
- Health	48.8	49.0	49.4	49.5	0.7	0.5
- Residential Environment	51.8	50.5	58.8	58.5	7.0	8.0
- Education	52.8	52.7	54.2	55.1	1.3	2.4
- Labor	43.6	44.5	61.3	62.6	17.7	18.1
- Competitiveness	47.4	46.7	52.3	51.4	4.9	4.7
- Infrastructure and Accessibility	54.6	54.3	49.3	49.1	-5.4	-5.1

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.

¹⁴ Aedes (2020). Meer tevreden huurders ondanks moeilijke tijden. Rapportage Aedes-benchmark 2020. <https://benchmark2020.aedes.nl/>

4.2 Differences in external sustainability

The external sustainability has been included in the analysis as social housing associations have a certain degree of influence on the quality of the neighborhood of their property. The direct influence by specific investments has however been limited by recent national policy decisions, but indirectly the influence remains considerable. The impact analysis, as represented in table 4.1, indicates that in both groups the external sustainability score showed improvement, which was a little bit more outspoken for the elected group of housing associations (3.3 versus 3.2).

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

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

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

The stocks 'arts and culture' and 'infrastructure and accessibility' are however under pressure. 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 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.

5 Specific performance of individual associations 2016–2021

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

5.1 Association typology and performance differences

The framework¹⁵ for the 2016 BNG Bank social housing bond has discussed 10 types of housing associations and their performance differences. Based on the impact data collected, differences for these 10 types of associations are presented in table 5.1.

Table 5.1 Impact of association typology on differences in sustainability performance

Typology	Total sustainability score 2016	Total sustainability score 2021	Difference 2016–2021
Small	50.8	55.2	4.4*
Medium	51.2	53.8	2.7
Large	50.3	53.2	2.9
X-Large	48.0	51.0	3.0
One-family dwellings	50.8	53.7	3.0
High-rise buildings	49.0	52.5	3.5
Oldest property	49.3	52.2	2.9
Old property	49.1	52.8	3.7
New property	49.9	52.6	2.6
Newest property	50.8	53.9	3.1

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

¹⁵ B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond, Assessment from an integrated ecological, social, economic and governance point of view, Telos Report nr 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

All types of housing associations showed improvement in their sustainability score over the period 2016-2021. Small housing associations have the highest score in 2021, and also show the greatest improvement of all typologies compared to 2016. The improvement of 4.4 percentage points is significantly higher than the improvement of all elected housing associations. The lowest score can be found in the group of extra-large associations. However, they did improve their score more than others. The lowest improvement in sustainability score was found for new properties. The overall impression is that the sector is rapidly improving its sustainability performance for all types of associations.

5.2 Housing associations with the largest improvement over 2016-2021

Table 5.2 shows the 10 associations improving most over 2016-2021. Woningstichting Leusden showed the biggest increase in sustainability score over the reported period. They have been working on a sustainability project since 2017 that is due in 2022¹⁶, in which they are improving 700 of their dwellings by making them more energy efficient. Their goal is to have an average of energy label B for their total amount of dwellings. 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.¹⁷ It is possible that these improvements are now showing in the data.

Table 5.2 Ten elected associations showing largest sustainability improvement over 2016-2021

		Housing association	Sustainability score 2016	Sustainability score 2021	Difference
1	41188040	Woningstichting Leusden	54.3	61.3	7.0
2	14021204	Woningstichting Voerendaal	53.1	59.8	6.7
3	41023459	Harmonisch Wonen	43.7	49.8	6.1
4	10017157	Stichting Talis	48.3	54.3	5.9
5	06032843	Stichting Wonen Delden	54.0	59.8	5.8
6	06062073	Stichting Jongeren Huisvesting Twente	47.4	53.2	5.8
7	10022513	Woonstichting Gendt	51.8	57.4	5.6
8	06032887	Woningstichting Tubbergen	52.5	58.0	5.5
9	06056970	Stichting WBO Wonen	51.6	57.0	5.4
10	10016923	Stichting Waardwonen	54.2	59.5	5.3

¹⁶ <https://www.wsleusden.nl/duurzaamheid>

¹⁷ <https://www.vanhierwonen.nl/over-woningstichting-voerendaal/organisatie/missie-en-visie>

Figure 5.1 Sustainability project of Woningstichting Leusden¹⁸



5.3 Housing associations showing greatest reductions over 2016–2021

Almost all elected housing associations were able to improve their sustainability score (over 99%). Only one associations decreased in sustainability score over the reported period, see table 5.3. The ‘Christelijke Woongroep Marenland’ is the only housing association with a decrease in sustainability score, also showing the lowest scoring elected association this year.

A more general overview of the differences in performance over 2016-2021 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2016-2021 for all 288 housing associations are given.

¹⁸ <https://www.wsleusden.nl/over-wsl/laatste-nieuws/nieuwsberichten/nieuwsbericht/wsl-start-met-project-duurzaamheid-2017-2022>

Table 5.3 Elected housing associations with the greatest reductions in sustainability performance over 2016-2021

	Housing association		Sustainability score 2016	Sustainability score 2021	Difference
1	02028562	Christelijke Woongroep Marenland	46.3	43.5	-2.8
2	12012267	Stichting Destion	52.1	52.4	0.2
3	23028047	Stichting Lek en Waard Wonen	49.3	50.0	0.7
4	13017362	Stichting Woongoed 2-Duizend	46.0	46.8	0.8
5	40156630	Stichting KleurrijkWonen	47.8	48.6	0.8
6	24108291	Stichting Woonbron	44.7	45.7	1.0
7	37080102	Stichting Woonwaard Noord-Kennemerland	50.4	51.4	1.0
8	16045467	Stichting Wonen Vierlingsbeek	51.2	52.2	1.0
9	05042873	St Openbaar Belang	49.9	51.0	1.0
10	41041780	Stichting ProWonen	52.8	53.9	1.1

6 Energy performance results within the group of elected associations

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

6.1 Housing associations showing highest improvement in energy performance between 2016–2021

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

Looking at the individual associations, the improvements of Stichting Woonopmaat and Stichting Wonen Delden stand out in particular. Stichting Woonopmaat improved their score on total costs on energy improvements greatly, and Stichting Wonen Delden improved their scores on electricity consumption, gas consumption and solar panels quite significantly.

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

Table 6.1 Ten housing associations with the highest energy performance differences over 2016-2021

Elected Association			Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2016-2021	Difference 2016-2021	Difference 2016-2021	Difference 2016-2021	Difference 2016-2021	Difference 2016-2021	Difference 2016-2021
1	34057863	Stichting Woonopmaat	39	7.8	16	-2.5	1.4	75	22.8
2	06032843	Stichting Wonen Delden	44	21.9	19.1	9.4	10.4	29.7	22.4
3	41012114	Stichting Huisvesting Vredewold	41.5	0.4	12.6	-6.2	-0.5	75.1	20.5
4	39036239	Woningstichting GoedeStede	12	1.7	13.9	6.9	5	75	19.1
5	38013279	Woningstichting SallandWonen	50.8	6	16.8	2.9	3.5	29.9	18.3
6	40236239	Woningstichting Compaen	19.5	3.4	14.4	12.6	2.9	55	18.0
7	38023122	Woonstichting De Marken	41.9	15.1	8.5	16.3	0	25.4	17.9
8	10017041	Stichting Woonwaarts	43.5	8.7	13.9	9.2	0.7	29.1	17.5
9	01031631	Stichting v/h de Bouwvereniging	19.5	8.6	38.7	29.2	1.1	7.5	17.4
10	37030590	Woonstichting Langedijk	45.5	10.9	11.3	10.7	5.7	20.4	17.4

6.2 Housing associations showing lowest differences energy performance between 2016-2021

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

Table 6.2 Ten housing associations with the lowest energy performance differences over 2016-2021

Elected Association			Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage	Energy improvements	Total Energy Score
			Difference 2016-2021	Difference 2016-2021	Difference 2016-2021	Difference 2016-2021	Difference 2016-2021	Difference 2016-2021	Difference 2016-2021
1	12012267	Stichting Destion	2.6	-1.1	11.9	8.4	0.7	-13.7	1.5
2	27212730	Stichting Randon Wonen	5.7	0.2	10.2	4.4	0	-0.3	3.4
3	18111768	Casade	16.3	5.4	11.4	6.9	2.8	-21.4	3.6
4	41023459	Harmonisch Wonen	22.9	-15.4	15.1	8	*	-8.5	4.4
5	09051283	Stichting Wonion	30.3	3.5	15.1	0.7	-2.2	-16.1	5.2
6	17060165	Woningstichting de Zaligheden	13.7	8.6	12.4	-1	0	0	5.6
7	14021204	Woningstichting Voerendaal	12.1	5.7	23.3	9.2	1.1	-17.1	5.7
8	40156630	Stichting Kleurrijk Wonen	29.7	8.7	11.5	2.4	4.3	-20.5	6.0
9	13017362	Stichting Woongoed 2-Duizend	17.2	-0.9	10.8	11.1	2.5	-4.5	6.0
10	09044267	Woonstichting Vryleve	11.6	4.3	16	1.7	*	7	6.1

* no data available

Annex A Description of indicators used for this framework

Adjustments in indicator set

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

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

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 2016	Total sustainability score 2021	Difference 2016-2021
41188040	Woningstichting Leusden	54.3	61.3	7.0
14021204	Woningstichting Voerendaal	53.1	59.8	6.7
41023459	Harmonisch Wonen	43.7	49.8	6.1
10017157	Stichting Talis	48.3	54.3	5.9
06032843	Stichting Wonen Delden	54.0	59.8	5.8
06062073	Stichting Jongeren Huisvesting Twente	47.4	53.2	5.8
10022513	Woonstichting Gendt	51.8	57.4	5.6
06032887	Woningstichting Tubbergen	52.5	58.0	5.5
06056970	Stichting WBO Wonen	51.6	57.0	5.4
10016923	Stichting Waardwonen	54.2	59.5	5.3
17024197	Woningstichting Woningbelang	51.2	56.2	5.0
34057863	Stichting Woonopmaat	49.4	54.3	4.8
18014093	Stichting TBV	49.6	54.4	4.8
14615881	Woningstichting Meerssen	50.1	54.9	4.8
17024184	Woonstichting thuis	50.0	54.4	4.4
38013279	Woningstichting SallandWonen	52.1	56.4	4.3
39047475	Woonstichting Centrada	44.2	48.5	4.3
30136131	Stichting Mitros	49.7	53.9	4.2
14614646	Stichting Krijtland Wonen	48.0	52.1	4.1
38023122	Woonstichting De Marken	51.1	55.2	4.1
09056706	Stichting Woonservice IJsselland	46.9	51.0	4.1
06033220	Woningstichting Domijn	43.4	47.2	3.8
27212938	Stichting 3B Wonen	50.6	54.5	3.8
10017041	Stichting Woonwaarts	48.6	52.4	3.8
17038530	Stichting woC om	46.2	50.0	3.8
09044267	Woonstichting Vryleve	46.0	49.7	3.7
16046495	Woonstichting Charlotte van Beuningen	54.5	58.2	3.7
18111768	Casade	48.4	52.0	3.7
06032993	R.K. Woningstichting Ons Huis	46.2	49.8	3.7
41215563	Woonstichting Lieven De Key	49.1	52.6	3.5
40236239	Woningstichting Compaen	45.5	49.0	3.5
16024825	Woonstichting JOOST	48.6	52.1	3.5
22025529	Stichting Beveland Wonen	47.4	50.9	3.5
30040468	Woonstichting Jutphaas	49.7	53.1	3.4
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	52.1	55.4	3.3
01031925	Stichting WoonFriesland	45.1	48.3	3.2
37030590	Woonstichting Langedijk	53.9	57.1	3.2

	Housing Association	Total sustainability score 2016	Total sustainability score 2021	Difference 2016-2021
36005091	Stichting Woningbeheer De Vooruitgang	54.0	57.1	3.1
17024194	Stichting Goed Wonen Gemert	51.3	54.4	3.1
05047324	Woonstichting VechtHorst	56.2	59.2	3.1
04034448	Stichting Woonservice Drenthe	47.5	50.6	3.1
09002855	de Woningstichting	54.6	57.6	3.0
12012275	Woningstichting Woonwenz	47.0	50.1	3.0
27212730	Stichting Rndom Wonen	51.3	54.2	3.0
09055271	Stichting Woonstede	50.9	53.8	2.9
17058500	Stichting Woonbedrijf SWS.Hhvl	50.2	53.0	2.8
18115616	Woonstichting Land van Altena	49.8	52.4	2.6
41042105	Woningstichting Nijkerk	57.1	59.6	2.5
18030601	Tiwos, Tilburgse Woonstichting	49.1	51.6	2.4
16024073	Woonmeij	51.2	53.7	2.4
06033011	Stichting Reggewoon	54.0	56.3	2.3
41133736	Stichting Waterweg Wonen	46.6	48.8	2.3
17060165	Woningstichting de Zaligheden	51.7	53.9	2.2
09086671	Woningstichting Barneveld	51.6	53.7	2.1
01031631	Stichting v/h de Bouwvereniging	50.5	52.5	2.0
16024144	Stichting BrabantWonen	48.2	50.2	2.0
10016860	oosterpoort wonen	52.6	54.6	2.0
23036526	Stichting Rhiant	53.1	55.0	1.9
01032035	Stichting Wonen Noordwest Friesland	48.7	50.6	1.9
41012114	Stichting Huisvesting Vredewold	50.8	52.6	1.9
04017296	Stichting Domesta	46.3	48.0	1.7
08025155	Stichting IJsseldal Wonen	54.3	55.9	1.7
09051283	Stichting Wonion	49.8	51.3	1.5
39036239	Woningstichting GoedeStede	49.1	50.3	1.3
05047482	Woningstichting SWZ	50.9	52.1	1.3
08025640	Ons Huis Woningstichting	50.0	51.2	1.2
27090567	Stichting De Goede Woning	49.0	50.2	1.1
41041780	Stichting ProWonen	52.8	53.9	1.1
05042873	St Openbaar Belang	49.9	51.0	1.0
16045467	Stichting Wonen Vierlingsbeek	51.2	52.2	1.0
37080102	Stichting Woonwaard Noord-Kennemerland	50.4	51.4	1.0
24108291	Stichting Woonbron	44.7	45.7	1.0
40156630	Stichting KleurrijkWonen	47.8	48.6	0.8
13017362	Stichting Woongoed 2-Duizend	46.0	46.8	0.8
23028047	Stichting Lek en Waard Wonen	49.3	50.0	0.7
12012267	Stichting Destion	52.1	52.4	0.2
02028562	Christelijke Woongroep Marenland	46.3	43.5	-2.8

Annex C Sustainability changes over 2016–2021 for all 288 housing associations

	Housing Association	Total sustainability score 2016	Total sustainability score 2021	Difference 2016-2021
06032903	Almelose Woningstichting Beter Wonen	45.4	45.3	-0.2
09051070	Baston Wonen Stichting	48.7	49.1	0.4
10016920	Bouwvereniging Huis en Hof Nijmegen	46.4	53.0	6.7
24107608	Bouwvereniging Onze Woning	44.5	46.4	1.9
34069796	Brederode Wonen	47.8	54.9	7.1
18111768	Casade	48.4	52.0	3.7
39049354	Chr. Woonstichting Patrimonium	58.5	57.0	-1.5
06032990	Christelijke Woningstichting De Goede Woning	54.8	57.5	2.6
02028302	Christelijke Woningstichting Patrimonium	50.4	54.4	4.0
02028562	Christelijke Woongroep Marenland	46.3	43.5	-2.8
30070521	De Woningraat	49.9	49.9	0.0
09002855	de Woningstichting	54.6	57.6	3.0
08025175	De Woonmensen / SJA	48.9	49.3	0.4
29012831	Groen Wonen Vlist	50.7	56.6	6.0
41023459	Harmonisch Wonen	43.7	49.8	6.1
30086686	Heuvelrug Wonen	53.8	55.0	1.2
23036284	HW Wonen	49.3	50.9	1.6
30038910	J.W. van Dijk	54.4	57.0	2.6
20024605	Laurentius	47.3	49.8	2.5
01031931	Lyaemer Wonen	48.3	52.8	4.6
39024407	Mercatus	47.6	53.9	6.3
08025640	Ons Huis Woningstichting	50.0	51.2	1.2
23031811	Oost West Wonen	50.1	52.7	2.6
10016860	oosterpoort wonen	52.6	54.6	2.0
30039668	Patrimonium woonservice	51.3	52.8	1.6
34061728	Pré Wonen	46.6	50.7	4.1
30039004	Provides	50.0	51.9	1.9
30039108	R.K. Woningbouwvereniging Zeist	49.5	54.0	4.5
06032993	R.K. Woningstichting Ons Huis	46.2	49.8	3.7
38009327	Rentree	49.0	54.5	5.5
41134627	Ressort Wonen	46.1	49.8	3.6
27101650	Rijswijk Wonen	47.6	47.1	-0.5
09055542	Sité Woondiensten	50.4	51.1	0.7

	Housing Association	Total sustainability score 2016	Total sustainability score 2021	Difference 2016-2021
05042873	St Openbaar Belang	49.9	51.0	1.0
27212938	Stichting 3B Wonen	50.6	54.5	3.8
02319720	Stichting Acantus	42.7	43.9	1.2
01031591	Stichting Accolade	49.1	50.4	1.4
04017657	Stichting Actium	46.5	48.0	1.4
20024511	Stichting Alwel	46.1	51.7	5.6
12012288	Stichting Antares Woonservice	45.8	49.1	3.3
27212889	Stichting Arcade mensen en wonen	47.2	48.9	1.8
16024880	Stichting Area	50.2	54.4	4.2
05024541	Stichting Beter Wonen	55.4	56.3	0.9
22025529	Stichting Beveland Wonen	47.4	50.9	3.5
30002710	Stichting Bo-Ex '91	49.7	56.1	6.5
16024144	Stichting BrabantWonen	48.2	50.2	2.0
21011288	Stichting Clavis	41.7	45.8	4.2
39048769	Stichting de Alliantie	48.2	51.4	3.1
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	42.2	44.9	2.8
36004130	Stichting De Woonschakel Westfriesland	51.6	54.7	3.1
05003860	Stichting deltaWonen	50.1	54.1	4.0
12012267	Stichting Destion	52.1	52.4	0.2
04017296	Stichting Domesta	46.3	48.0	1.7
32023773	Stichting Dudok Wonen	49.8	52.0	2.2
28042168	Stichting Dunavie	53.0	55.9	2.9
27220173	Stichting DUWO	46.4	52.0	5.5
04031659	Stichting Eelder Woningbouw	53.5	57.3	3.8
31015064	Stichting Eemland Wonen	49.6	51.3	1.6
34009775	Stichting Elan Wonen	49.0	51.0	2.0
01031575	Stichting Elkien	46.1	49.1	3.0
23027876	Stichting Fien Wonen	51.2	53.5	2.3
17024194	Stichting Goed Wonen Gemert	51.3	54.4	3.1
30039900	Stichting GroenWest	49.5	53.9	4.3
30038801	Stichting Habion	45.3	46.5	1.2
24108317	Stichting Havensteder	42.5	46.8	4.3
41012114	Stichting Huisvesting Vredewold	50.8	52.6	1.9
09070389	Stichting Idealis	57.9	59.4	1.5
08025155	Stichting IJsseldal Wonen	54.3	55.9	1.7
36003604	Stichting Intermaris	45.5	49.1	3.6
06062073	Stichting Jongeren Huisvesting Twente	47.4	53.2	5.8

	Housing Association	Total sustainability score 2016	Total sustainability score 2021	Difference 2016-2021
37030589	Stichting Kennemer Wonen	52.0	54.0	2.0
40156630	Stichting Kleurrijk Wonen	47.8	48.6	0.8
14614646	Stichting Krijtland Wonen	48.0	52.1	4.1
41129724	Stichting Laurens Wonen	43.9	47.7	3.8
02028826	Stichting Lefier	42.6	46.2	3.6
23028047	Stichting Lek en Waard Wonen	49.3	50.0	0.7
23036735	Stichting Lekstedewonen	45.1	49.0	3.9
22014935	Stichting l'escaut woonservice	45.5	49.1	3.6
24218464	Stichting Maasdelta Groep	44.1	44.3	0.2
28032485	Stichting MeerWonen	52.2	54.5	2.3
41032244	Stichting Mijande Wonen	51.5	54.1	2.7
30136131	Stichting Mitros	49.7	53.9	4.2
31036365	Stichting Mooiland	46.0	49.6	3.6
29012913	Stichting Mozaïek Wonen	48.2	53.2	5.0
02028204	Stichting Nijestee	49.8	55.4	5.6
31014972	Stichting Omnia Wonen	50.0	54.0	4.0
39024884	Stichting Oost Flevoland Woondiensten	50.2	52.9	2.6
24185744	Stichting Ouderenhuisvesting Rotterdam	44.9	46.2	1.3
35010382	Stichting Parteon	44.1	45.5	1.5
16049902	Stichting Peelrand Wonen	50.8	56.1	5.4
09043274	Stichting Plavei	44.9	49.2	4.3
23032248	Stichting Poort6	46.4	50.9	4.5
30038487	Stichting Portaal	47.2	52.5	5.2
41041780	Stichting ProWonen	52.8	53.9	1.1
24107420	Stichting QuaWonen	49.8	54.1	4.3
06033011	Stichting Reggewoon	54.0	56.3	2.3
30141504	Stichting Rhenam Wonen	53.7	54.7	1.0
23036526	Stichting Rhiant	53.1	55.0	1.9
28023118	Stichting Rijnhart Wonen	52.0	56.9	4.9
27212730	Stichting Rndom Wonen	51.3	54.2	3.0
17024183	Stichting Sint Trudo	45.9	50.8	5.0
41055121	Stichting SSHN	49.6	56.8	7.2
33011078	Stichting Stadgenoot	49.4	53.4	4.0
20038082	Stichting Stadlander	45.9	47.4	1.5
27070802	Stichting Staedion	43.6	45.7	2.1
30092565	Stichting Studenten Huisvesting	48.5	53.2	4.7
23036310	Stichting Tablis Wonen	47.1	50.1	3.1
10017157	Stichting Talis	48.3	54.3	5.9
18014093	Stichting TBV	49.6	54.4	4.8
11011893	Stichting Thius	46.8	50.6	3.8

	Housing Association	Total sustainability score 2016	Total sustainability score 2021	Difference 2016-2021
20024594	Stichting Thuisvester	47.3	50.0	2.7
01031632	Stichting Thús Wonen	49.0	50.8	1.8
23006058	Stichting Trivire	45.6	49.0	3.4
02036488	Stichting Uithuizer Woningbouw	47.6	49.3	1.7
08012356	Stichting Uwoon	53.4	55.2	1.7
01031631	Stichting v/h de Bouwvereniging	50.5	52.5	2.0
34090425	Stichting Velison Wonen	44.1	47.7	3.6
29034021	Stichting Vestia	41.3	45.0	3.7
27212980	Stichting Vidomes	45.4	51.4	6.0
09031467	Stichting Vivare	46.6	48.9	2.3
06032802	Stichting Viverion	52.0	56.8	4.8
09063142	Stichting Volkshuisvesting Arnhem	45.4	47.5	2.0
10016923	Stichting Waardwonen	54.2	59.5	5.3
41133736	Stichting Waterweg Wonen	46.6	48.8	2.3
06056970	Stichting WBO Wonen	51.6	57.0	5.4
06032957	Stichting Welbions	50.0	52.7	2.7
14021286	Stichting Weller Wonen	45.0	49.9	4.9
05047339	Stichting Wetland Wonen Groep	50.8	57.1	6.4
17038530	Stichting woC om	46.2	50.0	3.8
02040386	Stichting Wold & Waard	49.1	54.4	5.3
06032843	Stichting Wonen Delden	54.0	59.8	5.8
27212813	Stichting Wonen Midden-Delfland	55.5	59.0	3.5
01032035	Stichting Wonen Noordwest Friesland	48.7	50.6	1.9
16045467	Stichting Wonen Vierlingsbeek	51.2	52.2	1.0
27212687	Stichting Wonen Wateringen	49.3	54.0	4.8
14614645	Stichting Wonen Wittem	49.9	50.5	0.6
13011993	Stichting Wonen Zuid	45.7	48.7	3.1
20067125	Stichting WonenBreburch	48.0	53.7	5.7
34099987	Stichting Woningbedrijf Velsen	46.5	48.4	1.9
36005091	Stichting Woningbeheer De Vooruitgang	54.0	57.1	3.1
01031614	Stichting Woningbouw Achtkarspelen	45.7	49.5	3.8
09056559	Stichting Woningcorporatie Plicht Getrouw	48.4	53.3	4.9
10016880	Stichting Woningcorporatie WoonGenoot	50.7	53.2	2.6
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	52.1	55.4	3.3
09051283	Stichting Wonion	49.8	51.3	1.5
38013096	Stichting Woonbedrijf Ieder1	49.0	51.8	2.9

	Housing Association	Total sustainability score 2016	Total sustainability score 2021	Difference 2016-2021
17058500	Stichting Woonbedrijf SWS.Hhvl	50.2	53.0	2.8
04031749	Stichting Woonborg	48.6	54.9	6.3
24108291	Stichting Woonbron	44.7	45.7	1.0
36001723	Stichting Wooncompagnie	47.2	52.2	5.0
24108743	Stichting Wooncompas	47.4	51.1	3.7
04024478	Stichting Woonconcept	50.3	51.1	0.8
28073027	Stichting Woondiensten Aarwoude	48.7	53.2	4.6
36000577	Stichting Woondiensten Enkhuizen	48.1	52.7	4.5
28023102	Stichting Woonforte	48.4	51.5	3.1
01031925	Stichting WoonFriesland	45.1	48.3	3.2
13017362	Stichting Woongoed 2-Duizend	46.0	46.8	0.8
22014999	Stichting Woongoed Middelburg	53.0	53.8	0.8
21013149	Stichting Woongoed Zeeuws-Vlaanderen	43.2	49.9	6.7
30039138	Stichting Woongoed Zeist	47.0	49.5	2.6
17007288	Stichting Wooninc.	44.2	48.8	4.6
27082731	Stichting WoonInvest	47.0	47.8	0.7
23060266	Stichting Woonkracht10	46.4	49.6	3.1
18114807	Stichting Woonlinie	51.0	54.5	3.4
34057863	Stichting Woonopmaat	49.4	54.3	4.8
41022121	Stichting Woonpalet Zeewolde	50.4	53.1	2.7
17076031	Stichting Woonpartners	44.6	47.1	2.5
41134252	Stichting Woonplus Schiedam	44.2	46.1	1.9
14614656	Stichting Woonpunt	42.4	48.5	6.1
04034448	Stichting Woonservice Drenthe	47.5	50.6	3.1
09056706	Stichting Woonservice IJsselland	46.9	51.0	4.1
18115871	Stichting Woonservice Meander	49.4	50.5	1.1
24041502	Stichting Woonstad Rotterdam	44.2	47.6	3.5
09055271	Stichting Woonstede	50.9	53.8	2.9
37030575	Stichting Woontij	47.7	51.0	3.3
18115545	Stichting Woonveste	50.6	53.7	3.0
37080102	Stichting Woonwaard Noord-Kennemerland	50.4	51.4	1.0
10017041	Stichting Woonwaarts	48.6	52.4	3.8
33107894	Stichting Woonzorg Nederland	42.9	46.6	3.7
35010466	Stichting WormerWonen	49.1	54.1	5.0
41212857	Stichting Ymere	47.8	51.3	3.5
35010383	Stichting Zaandams Volkshuisvesting	44.8	45.4	0.6
16024737	Stichting Zayaz	47.6	53.3	5.7

	Housing Association	Total sustainability score 2016	Total sustainability score 2021	Difference 2016-2021
18030601	Tiwos, Tilburgse Woonstichting	49.1	51.6	2.4
30038986	Veenendaalse Woningstichting	51.9	55.0	3.1
41041816	Veluwonen	50.4	53.0	2.5
14031369	Vincio Wonen	46.2	48.8	2.6
27070711	Wassenaarsche Bouwstichting	50.1	50.4	0.3
24108729	WBV Poortugaal	46.1	52.6	6.5
27070397	Wbv. St. Willibrordus	51.2	53.7	2.6
29012915	Woningbouwstichting "Samenwerking"	45.5	50.7	5.1
30040154	Woningbouwstichting Cothen	54.5	56.9	2.4
17024189	Woningbouwvereniging "Volksbelang"	44.7	46.4	1.7
22015083	Woningbouwvereniging Arnhem	51.4	57.0	5.6
17024192	Woningbouwvereniging Bergopwaarts	49.5	53.7	4.2
37030918	Woningbouwvereniging Beter Wonen	47.6	51.8	4.2
29012827	Woningbouwvereniging Beter Wonen Ammerstol	46.0	51.1	5.1
11020332	Woningbouwvereniging De Goede Woningen - Neerijnen	44.6	48.0	3.4
28028654	Woningbouwvereniging De Sleutels	51.1	54.2	3.1
28023105	Woningbouwvereniging Habeko Wonen	49.2	53.3	4.1
23037112	Woningbouwvereniging Heerjansdam	42.3	45.2	2.9
24108268	Woningbouwvereniging Hoek van Holland	45.6	49.9	4.3
30038949	Woningbouwvereniging Maarn	51.4	53.8	2.4
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	47.0	53.2	6.2
29013498	Woningbouwvereniging Reeuwijk	49.4	54.1	4.7
40594387	Woningbouwvereniging Rosehaghe	45.5	52.9	7.4
30039075	Woningbouwvereniging Utrecht	47.2	52.6	5.5
30040187	Woningbouwvereniging Vecht en Omstreken	47.0	49.8	2.8
37030580	Woningstichting Anna Paulowna	47.7	52.3	4.5
09086671	Woningstichting Barneveld	51.6	53.7	2.1
14614618	Woningstichting Bergen en Terblijt	48.7	53.4	4.7
40236239	Woningstichting Compaen	45.5	49.0	3.5
02033859	Woningstichting de Delthe	46.6	47.2	0.6
08017332	Woningstichting De Goede Woning	49.3	51.5	2.2
04034340	Woningstichting De Volmacht	49.2	51.5	2.3

	Housing Association	Total sustainability score 2016	Total sustainability score 2021	Difference 2016-2021
41038970	Woningstichting de Woonplaats	44.7	50.9	6.2
17060165	Woningstichting de Zaligheden	51.7	53.9	2.2
06033220	Woningstichting Domijn	43.4	47.2	3.8
13011864	Woningstichting Domus	45.9	50.0	4.1
33006516	Woningstichting Eigen Haard	48.5	52.5	4.0
39036239	Woningstichting GoedeStede	49.1	50.3	1.3
29012863	Woningstichting Gouderak	48.1	55.0	7.0
27070420	Woningstichting Haag Wonen	41.6	44.2	2.6
14021260	Woningstichting HEEMwonen	45.9	49.2	3.3
17024195	Woningstichting Helpt Elkander	52.0	56.4	4.4
36000581	Woningstichting Het Grootslag	50.4	53.6	3.2
10038227	Woningstichting Heteren	49.7	50.6	0.9
30039251	Woningstichting Kockengen	44.7	50.0	5.2
41188040	Woningstichting Leusden	54.3	61.3	7.0
11013536	Woningstichting Maasdriel	49.1	54.5	5.5
14614794	Woningstichting Maasvallei Maastricht	45.6	49.8	4.2
14615881	Woningstichting Meerssen	50.1	54.9	4.8
32023314	Woningstichting Naarden	52.0	53.6	1.6
28065875	Woningstichting Nieuwkoop	47.3	51.8	4.5
41042105	Woningstichting Nijkerk	57.1	59.6	2.5
28027900	Woningstichting Ons Doel	49.1	52.7	3.6
08013464	Woningstichting Putten	56.6	58.4	1.8
33012701	Woningstichting Rochdale	45.8	50.1	4.3
38013279	Woningstichting SallandWonen	52.1	56.4	4.3
24217811	Woningstichting Samenwerking Vlaardingen	44.1	47.2	3.1
14614733	Woningstichting Servatius	43.7	48.9	5.1
14021409	Woningstichting Simpelveld	43.3	48.9	5.6
28036171	Woningstichting Sint Antonius van Padua	53.7	56.4	2.7
06032776	Woningstichting Sint Joseph Almelo	44.9	46.4	1.5
13011861	Woningstichting St. Joseph	49.3	54.4	5.2
05047482	Woningstichting SWZ	50.9	52.1	1.3
06032887	Woningstichting Tubbergen	52.5	58.0	5.5
37030892	Woningstichting Van Alckmaer voor Wonen	48.2	52.6	4.4
05040996	Woningstichting Vechtdal Wonen	52.1	52.4	0.4
14021204	Woningstichting Voerendaal	53.1	59.8	6.7
01031973	Woningstichting Weststellingwerf	49.2	50.1	0.9

	Housing Association	Total sustainability score 2016	Total sustainability score 2021	Difference 2016-2021
02033956	Woningstichting Wierden en Borgen	44.2	47.8	3.6
20054748	Woningstichting Woensdrecht	48.4	51.7	3.3
17024197	Woningstichting Woningbelang	51.2	56.2	5.0
18113959	Woningstichting Woonvizier	49.0	50.1	1.1
12012275	Woningstichting Woonwenz	47.0	50.1	3.0
30039074	Woningstichting Wuta	42.7	44.9	2.2
13021011	Woningvereniging Nederweert	52.0	55.0	3.0
20050013	Woonkwartier	45.3	46.9	1.6
16024073	Woonmeij	51.2	53.7	2.4
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	48.5	50.9	2.4
39047475	Woonstichting Centrada	44.2	48.5	4.3
16046495	Woonstichting Charlotte van Beuningen	54.5	58.2	3.7
41134270	Woonstichting De Zes kernen	42.6	44.5	1.9
10031122	Woonstichting De Kernen	48.8	53.5	4.7
38023122	Woonstichting De Marken	51.1	55.2	4.1
10022513	Woonstichting Gendt	51.8	57.4	5.6
02319567	Woonstichting Groninger Huis	44.3	45.8	1.5
21014394	Woonstichting Hulst	49.7	51.1	1.3
16024825	Woonstichting JOOST	48.6	52.1	3.5
30040468	Woonstichting Jutphaas	49.7	53.1	3.4
18115616	Woonstichting Land van Altena	49.8	52.4	2.6
37030590	Woonstichting Langedijk	53.9	57.1	3.2
18028418	Woonstichting Leystromen	49.1	51.1	2.0
41215563	Woonstichting Lieven De Key	49.1	52.6	3.5
24108167	Woonstichting Patrimonium Barendrecht	49.2	54.7	5.5
30039328	Woonstichting SSW	49.4	51.6	2.2
28023790	Woonstichting Stek	52.4	55.5	3.1
17024184	Woonstichting thuis	50.0	54.4	4.4
08027485	Woonstichting Triada	50.7	50.8	0.1
10039364	Woonstichting Valburg	51.9	54.4	2.5
05047324	Woonstichting VechtHorst	56.2	59.2	3.1
09044267	Woonstichting Vryleve	46.0	49.7	3.7
14021210	Woonstichting Zaam Wonen	48.7	53.5	4.8
22015097	Zeeuwend	48.9	52.8	3.9
14021205	ZOwonen	44.5	49.3	4.8

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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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