



Second Impact Report (2018-2020) of the 2018 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, November 2020



telos brabant's centrum voor
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Official Partner
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Executive summary

This first 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 83 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 84 elected associations.

Table S1 Overview of the changes in sustainability scores over 2018-2020 for the groups of elected (n=84) and total (n=304) housing associations

Sustainability Field and capital	Total 2018	Elected 2018	Total 2020	Elected 2020	Total: Difference 2018-2020	Elected: Difference 2018-2020
Total	48.8	51.7	50.5	53.3	1.7	1.6
Internal	45.9	49.1	47.7	50.7	1.8	1.6
External	51.6	54.3	53.2	55.9	1.6	1.6

Elected associations showed an improved total sustainability score in the reporting period 2018-2020, shifting from 51.7 to 53.3. This improvement is due to a balanced improvement of the internal and external sustainability fields. Except for the economic capital in the internal field, all underlying capitals show a positive development in their sustainability score.

Comparison with the total group of 320 housing associations showed that these also improved their average score the past year. Yet, the elected group could maintain its lead.

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

Table S2 Elected housing associations with the highest sustainability improvement over reporting years 2018-2020

	Housing association		Sustainability score 2018	Sustainability score 2020	Difference
1	06032843	Wonen Delden	54.7	59.3	4.6
2	41188040	Woningstichting Leusden	54.1	58.1	4.0
3	41080979	Charlotte Elisabeth van Beuningen Stichting	55.3	59.3	4.0
4	30038986	Veenendaalse Woningstichting	51.8	55.7	3.9
5	37030590	Woonstichting Langedijk	53.9	57.5	3.6
6	38013279	Woningstichting SallandWonen	54.0	57.6	3.6
7	30038949	Woningbouwvereniging Maarn	51.5	54.9	3.4
8	24107420	Stichting QuaWonen	49.0	52.4	3.4
9	06056970	Stichting WBO Wonen	53.1	56.3	3.2
10	09070389	Stichting Idealis	57.6	60.7	3.1

Annex 2 shows that 83.3% of elected associations improved in sustainability performance in the past reporting year.

As far as the energy transition is concerned, 74 out of 86 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.

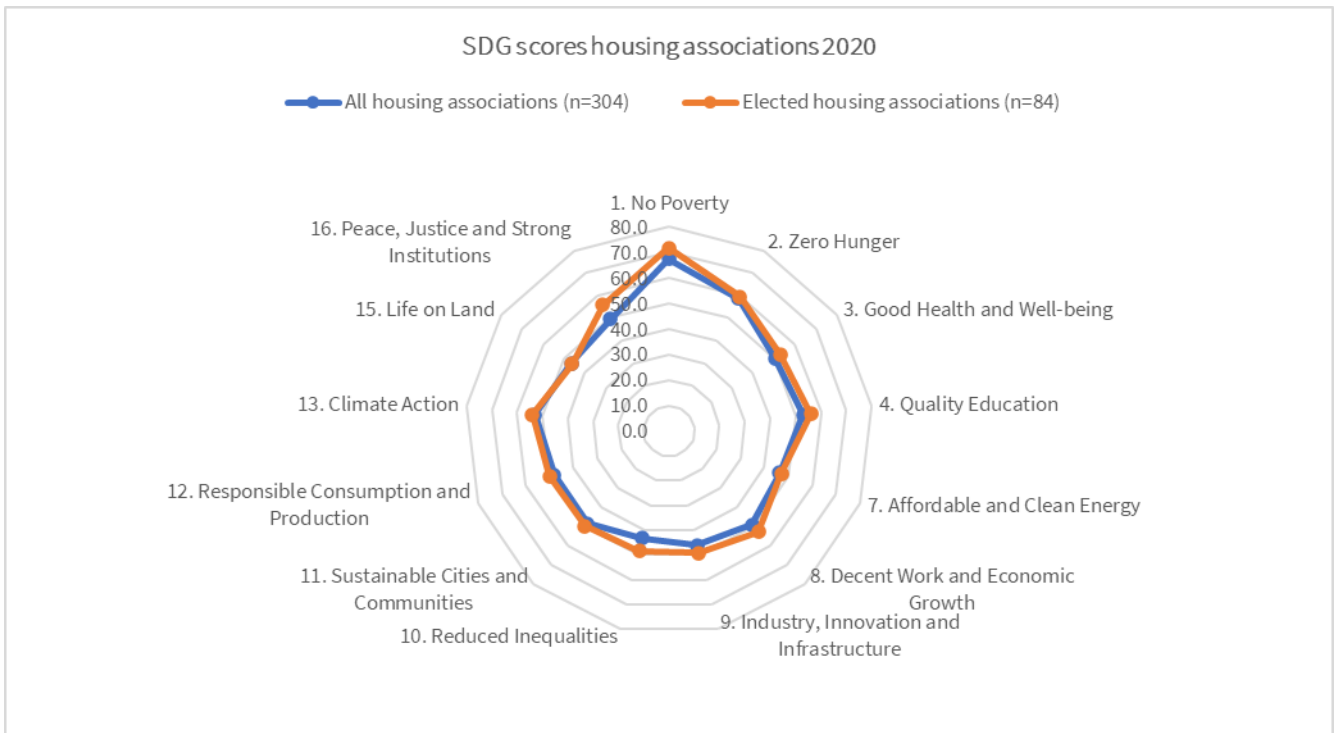


Figure S1 SDG scores for the elected (n=84) housing associations compared to the total group (n=304) of housing associations 2020

In this impact report the progress on the 17 UN Sustainable Development Goals of the 84 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 between 2018 and 2020 for 9 of the 13 goals measured.

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

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1 Introduction

On 8 November 2018, BNG Bank issued its third Social housing bond, based on a framework report¹ 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 second impact report for the 2018 BNG Bank Social housing bond will outline the sustainability framework used to assess the impact in reporting year 2020 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.

¹ 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 83 indicators. A description of these indicators is given in Annex 1.

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 datasets as well. For a detailed overview of the changes in the dataset, see Annex 1.

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), The Dutch national statistical office (CBS) and the most recent Aedes benchmark report (2020)² on the performance of Dutch

² Aedes, 2020. Aedes Benchmark 2019; Individuele resultaten woningcorporaties.

housing associations. A more detailed elaboration of data used for external sustainability impact is available in Mulder et al. (2020)³ from which table 2.1 is taken.

Table 2.1 Data sources used for the 2020 framework

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, 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, 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 2020. 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 report⁴.

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:

³ Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Housing Associations; Framework report 2020. PON/Telos report nr 205035.05, August 2020, Tilburg.

⁴ Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Housing Associations; Framework report 2020. PON/Telos report nr 205035.05, August 2020, Tilburg.

- 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 Benschop' (L1550, not elected) into the new housing association 'De woninggraat' (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.

3 Overall performance of housing associations over 2018–2020

3.1 Sustainability performance of the elected housing associations over 2018–2020

Table 3.1 gives an overview of the general outcome over the past two 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 84 elected associations shows an improved total score in the reporting period 2018-2020 from 51.7 until 53.3.

A closer look at the more detailed data indicates that the improvement can be traced back both to the internal and the external sustainability field. The internal sustainability score improved by 1.6 percentage points. All the capitals increased, the ecological capital increased strongly while the economic capital (corporational valuation, loss of revenue and future constancy) increased slightly. 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. Especially the ecological capital (energy and waste) showed great progress over the last year. The score for ecology improved with 4.5 percentage points. This is an important achievement, because this was the lowest scoring capital in the 2018 framework report. The causes for these changes will be discussed in chapter 4.

Progress in the external sustainability field has a more balanced profile. Here the social-cultural capital shows no improvement. Progress of external sustainability is mostly attributed to the ecological (air quality, noise annoyance, etc.) and economic capital (labor, competitiveness, infrastructure, etc.) which improved with relatively 0.9 and 3.7 percentage points over the period 2018-2020. 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.

Table 3.1 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 84 elected housing associations over 2018–2020 compared with the total group (n=304)

Field and capital	Total 2018	Elected 2018	Total 2019	Elected 2019	Total 2020	Elected 2020	Total: Difference 2018-2020	Elected: Difference 2018-2020
Total	48.8	51.7	49.9	52.7	50.5	53.3	1.7	1.6
Internal	45.9	49.1	47.3	50.3	47.7	50.7	1.8	1.6
- Ecological	39.8	41.4	42.0	43.6	44.2	45.9	4.4	4.5
- Socio-cultural	47.8	51.3	49.5	52.8	48.5	51.9	0.7	0.6
- Economic	50.2	54.6	50.5	54.5	50.5	54.4	0.3	-0.2
External	51.6	54.3	52.5	55.1	53.2	55.9	1.6	1.6
- Ecological	55.5	56.8	56.0	57.3	56.4	57.7	0.9	0.9
- Socio-cultural	50.7	54.0	50.9	54.2	50.8	54.0	0.1	0.0
- Economic	48.6	52.3	50.5	53.9	52.5	56.0	3.9	3.7

3.2 Differences between the group of elected associations and the total group over 2018–2020

Not only the elected group of housing associations improved their score over the last year. The total group of associations improved their score with 1.7 percentage points. This means that the difference between the two groups became a bit smaller. From 2.9 percentage points in 2018 to 2.8 percentage points in 2020.

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 4 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.

3.3 General statistics for the elected housing associations 2018–2020

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 units with improvements in energy use realized in the period 2018-2020 for both groups of housing associations.

Table 3.2 General statistics of the 84 elected housing associations and the total group of associations (n=304) over 2018-2020

Aspects	Total 2018	Total 2019	Total: Difference 2018-2019		Elected 2018	Elected 2019	Elected: Difference 2018-2019	
New houses developed	13,987	13,855	-132	-1%	3,575	3,257	-318	-9%
Allocations of new tenants	188,773	195,747	6,974	4%	46,550	52,453	5,903	13%
Dwellings	2,333,924	2,304,502	-29,422	-1%	432,592	409,360	-23,232	-5%

Figure 3.1 Percentage of new houses developed

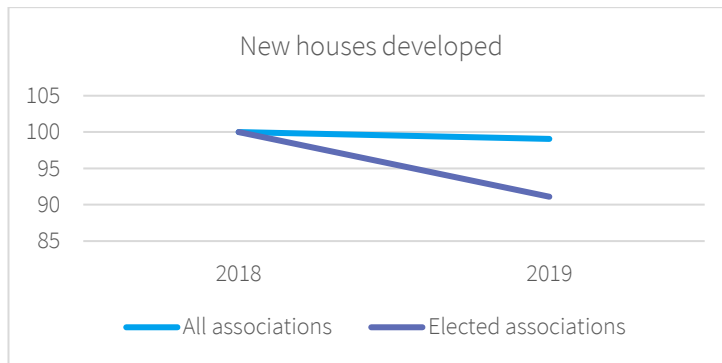


Figure 3.2 Percentage of new tenants

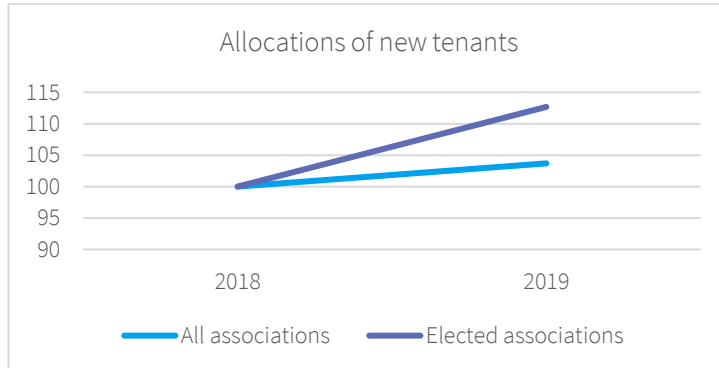


Figure 3.3 Percentage of dwellings

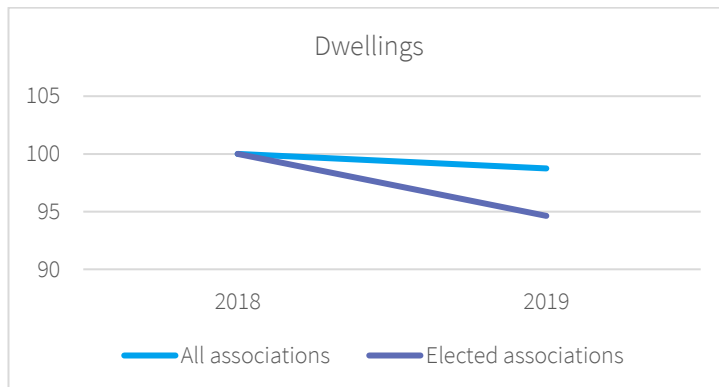


Table 3.2 shows that over the past two years, the elected group built less houses, but allocated more new tenants than the total group (relatively). Even so, the total amount of dwellings decreased more strongly for the elected group.

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 – 2020 with 1.6 percentage points for the elected associations and with 1.8 for the total group. In the end the group of elected associations still scored, with 50.7, 3.0 percentage points higher than the total group on internal sustainability. More details are shown in table 4.1.

This table shows that the progress is quite substantial for some of the stocks. There are big improvements in the ‘resources and waste’ and ‘energy’ stocks. This is a very welcome and important trend as these were the lowest scoring stocks in 2018. 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.

The stock ‘safety and security’ in the internal socio-cultural capital, has improved with 7.3 percentage points, the improvement in the ‘safety and security’ stock is the biggest improvement within the internal performance field. The reason for this improvement might be found in social exclusion theory⁵, which states that criminal (deviant) behavior is strongly related to unemployment and social participation. These stocks have improved greatly as well.

The scores for ‘residential satisfaction’ and ‘future constancy’ are improving as well, for both the elected and the total group.

⁵ CBS (2018). Armoede en Sociale Uitsluiting 2018. https://www.cbs.nl/-/media/_pdf/2018/03/armoede-en-sociale-uitsluiting-web.pdf

Table 4.1 Detailed differences at theme level over reporting years 2018–2020 for the group of elected associations and the total group

Sustainability Field, and Theme	Total 2018	Elected 2018	Total 2020	Elected 2020	Total: Difference 2018-2020	Elected: Difference 2018-2020
Total score	48.8	51.7	50.5	53.3	1.7	1.6
Internal	45.9	49.1	47.7	50.7	1.8	1.6
- Energy	37.6	38.8	43.9	44.4	6.3	5.6
- Resources and Waste	42.0	44.0	44.6	47.4	2.6	3.4
- Physical and economic accessibility	47.2	48.4	44.1	45.5	-3.1	-2.9
- Living quality	46.2	49.0	43.4	45.8	-2.8	-3.2
- Safety and Security	42.1	48.5	49.4	55.8	7.3	7.3
- Residential satisfaction	56.6	60.0	58.1	61.1	1.5	1.1
- Corporational valuation	53.4	56.2	52.4	55.0	-1.0	-1.2
- Future Constancy	44.5	49.4	45.6	50.0	1.1	0.6
- Loss of revenue	50.2	54.6	50.5	54.4	0.3	-0.2
External	51.6	54.3	53.2	55.9	1.6	1.6
- Air	58.7	59.4	61.0	61.8	2.3	2.4
- Annoyance and Emergencies	58.0	60.6	58.3	61.0	0.3	0.4
- Nature and Landscape	49.8	50.3	49.8	50.3	0.0	0.0
- Social Participation	47.0	51.2	47.8	52.3	0.8	1.1
- Economic Participation	42.1	47.3	43.4	48.6	1.3	1.3
- Arts and Culture	55.0	57.5	53.7	56.5	-1.3	-1.0
- Health	49.0	52.1	47.9	50.9	-1.1	-1.2
- Residential Environment	58.1	59.9	58.7	59.8	0.6	-0.1
- Education	53.0	55.8	53.2	56.1	0.2	0.3
- Labor	44.7	48.4	53.4	56.9	8.7	8.5
- Competitiveness	48.1	50.1	51.2	53.0	3.1	2.9
- Infrastructure and Accessibility	53.0	58.3	53.1	58.1	0.1	-0.2

The results also show a remarkable change in score for all the economic stocks. The stocks (corporational valuation and loss of revenue) all decreased in score. 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.

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, which was the same for both groups (1.6).

A closer look at the underlying stocks shows that the performance in the 'labor' stock grew most over the last year. This is mainly due to the flourishing economy and growing political engagement in the Netherlands. In the social capital, there are two stocks which grew considerably over the last year. The 'economic participation' and 'social participation' stocks improved their scores, and the 'social participation' stock grew even stronger for the elected group than for the total group of associations.

The stocks 'arts and culture' and 'health' are however under pressure. The stocks 'residential environment' and 'infrastructure and accessibility' has decreased a little in the past few years but only for the elected group.

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 framework⁶ 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 2018-2020. Extra-large housing associations have the highest increase in sustainability score over 2018-2020. Their score increased by 2.0 percentage points. The highest sustainability score can be found for housing associations with the newest property. The lowest score can be found in the elected group of extra-large associations with, although the group is picking up pace as their improvement is average for elected associations.

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

⁶ 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 2020	Difference 2018-2020
Small	52.5	54.2	1.7
Medium	52.9	54.0	1.1
Large	51.4	53.1	1.7
X-Large	49.6	51.6	2.0
One-family dwellings	50.3	51.7	1.4
High-rise buildings	50.0	51.8	1.8
Oldest property	50.4	51.9	1.5
Old property	50.7	52.5	1.8
New property	52.2	53.7	1.5
Newest property	53.1	54.7	1.6

5.2 Housing associations with the largest improvement over 2018–2020

Table 5.2 lists the 10 associations improving most over 2018-2020.

Wonen Delden showed the biggest increase in sustainability score, 4.6 percentage points, over the reported period. In 2019 Wonen Delden renovated a part of their houses into more energy friendly houses. The renovated without increasing the rental costs and in cooperation with the tenants. This (amongst other things) resulted in an improved overall sustainability score. This (amongst other things) resulted in an improved overall sustainability score. Woningstichting Leusden had also improved their sustainability score with 4.0 percentage points. They signed a covenant to renovate 743 houses to increase their energy label.

Table 5.2 Ten elected associations showing largest sustainability improvement over 2018–2020

	Housing association	Sustainability score 2018	Sustainability score 2020	Difference
1	06032843 Wonen Delden	54.7	59.3	4.6
2	41188040 Woningstichting Leusden	54.1	58.1	4.0
3	41080979 Charlotte Elisabeth van Beuningen Stichting	55.3	59.3	4.0
4	30038986 Veenendaalse Woningstichting	51.8	55.7	3.9
5	37030590 Woonstichting Langedijk	53.9	57.5	3.6
6	38013279 Woningstichting SallandWonen	54.0	57.6	3.6
7	30038949 Woningbouwvereniging Maarn	51.5	54.9	3.4
8	24107420 Stichting QuaWonen	49.0	52.4	3.4
9	06056970 Stichting WBO Wonen	53.1	56.3	3.2
10	09070389 Stichting Idealis	57.6	60.7	3.1

Figure 5.1 Presentation of improvement houses to tenants⁷



Figure 5.2 Sustainable housing in Leusden⁸



⁷ <https://www.wonendelden.nl/groot-onderhoud-23-woningen/>

⁸ <https://www.wsleusden.nl/over-wsl/laatste-nieuws/nieuwsberichten/nieuwsbericht/het-wooncomfort-is-toegenomen>

5.3 Housing associations showing greatest fallback over 2018–2020

Most of the elected housing associations were able to improve their sustainability score (83.3%). Seven associations decreased in score over the reported period, see table 5.3. For de Woningraat and Woningstichting Obbicht en Papenhoeven this might become a problem, since they are already below average in the elected group.

Table 5.3 Elected housing associations with the lowest improvement in sustainability performance over 2018–2020

		Housing association	Sustainability score 2018	Sustainability score 2020	Difference
1	39049354	Chr. Woonstichting Patrimonium	56.9	55.1	-1.8
2	41042105	Woningstichting Nijkerk	58.2	57.1	-1.1
3	30070521	De Woningraat	49.7	48.8	-0.9
4	14021491	Woningstichting Obbicht en Papenhoven	48.4	47.7	-0.7
5	06033011	Stichting Reggewoon	55.4	55.1	-0.3
6	28049409	Woonstichting Vooruitgang	52.9	52.6	-0.3
7	16024073	Woonmeij	52.3	52.1	-0.2
8	30039004	Provides	50.3	50.5	0.2
9	01031631	Stichting voorheen De Bouwvereniging	51.7	51.9	0.2
10	27101650	Rijswijk Wonen	48.4	48.7	0.3

A more general overview of the differences in performance over 2018-2020 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2018-2020 for all 310 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 2018–2020

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.

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.

Table 6.1 Ten elected housing associations with the highest energy performance improvements over 2018–2020

Elected Association			Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage[1]	Energy improvements	Total Energy Score
			Difference 2018-2020	Difference 2018-2020	Difference 2018-2020	Difference 2018-2020	Difference 2018-2020	Difference 2018-2020	Difference 2018-2020
1	41080979	Charlotte Elisabeth van Beuningen Stichting	15.7	5.4	5.5	*	*	46.1	18.2
2	41188040	Woningstichting Leusden	20.2	9.5	3.9	2.3	*	48.2	16.8
3	09055271	Stichting Woonstede	16	3.8	3.9	25.5	13.2	28	15.1
4	37030590	Woonstichting Langedijk	24.2	5.1	4.3	9	5.7	30	13.1
5	23034266	Woningbouwvereniging Beter Wonen Goedereede	17	8.1	4.7	5.7	-0.1	38.2	12.3
6	30039108	R.K. Woningbouwvereniging Zeist	15.6	9	3.4	-7.2	*	39.2	12.0
7	30086686	Stichting Heuvelrug Wonen	5.8	0.7	3.7	3.5	-1.1	57.6	11.7
8	27070397	Woningbouwvereniging St. Willibrordus	9.4	0.7	2.4	21.4	0.8	35.5	11.7
9	09070389	Stichting Idealis	10.6	7.8	3.9	12.6	*	20.4	11.1
10	05047324	Woonstichting Vechthorst	28.2	0.3	7.1	1	0.5	25.2	10.4

* no data available

6.2 Housing associations showing the least differences in energy performance between 2018–2020

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

As Table 6.2 indicates, a few associations are showing a decline in total energy score. This might be due to the acquisition of old property, as the energy label score indicates. For most of these housing associations the energy score dropped because of the stagnation in Energy improvements.

Table 6.2 Ten elected housing associations with the lowest energy performance differences over 2018–2020

Elected Association			Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage[1]	Energy improvements	Total Energy Score
			Difference 2018-2020	Difference 2018-2020	Difference 2018-2020	Difference 2018-2020	Difference 2018-2020	Difference 2018-2020	Difference 2018-2020
1	30038949	Woningbouwvereniging Maarn	5.8	0.7	3.7	6.9	-0.9	-73.1	-9.5
2	30039668	Patrimonium woonservice	0.9	10.3	2.5	-1.7	-15	-14.9	-3.0
3	30039004	Provides	1.1	4.9	6.5	-4.5	-0.7	-23.9	-2.8
4	39049354	Chr. Woonstichting Patrimonium	11.8	11.7	2.5	9.2	*	-45.7	-2.1
5	32023314	Woningstichting Naarden	12.9	5.4	2.8	-39.1	-0.6	11.9	-1.1
6	01031614	Stichting Woningbouw achtkarspelen	10.3	0.5	3.1	0	*	-19.2	-1.1
7	11011893	Stichting Woningbeheer Betuwe	1	0.3	5.7	8.9	0.2	-21.2	-0.9
8	01031646	Wonen Zuidwest Friesland	3.5	2	2.6	10.8	0.1	-24.1	-0.9
9	14021204	Woningstichting Voerendaal	0.7	0.4	12.6	9.3	0	-27.2	-0.7
10	31015064	Stichting Eemland Wonen	14	10	5.8	-32	0.6	0.7	-0.2

* no data available

7 Improvement in achieving the Sustainable Development Goals (SDGs)

In the 2018 framework report, a method was introduced to measure the achievement of the 2015 UN Sustainable Development Goals (SDGs). Showing the impacts of societal activities in terms of their contribution to the SDGs, is recently becoming a must for many organizations and particularly for banks and pension funds. These have been active since 2015 to develop a so-called 'taxonomy on Sustainable Development Investments (SDIs)' that translates the SDGs into investable opportunities from the perspective of Asset Owners⁹.

An elaborated description of the methodology used to calculate the SDG scores can be found in the framework report 2020¹⁰. In essence it is based on aggregating elements of the sustainability scores in a way consistent with the definitions of the SDGs.

7.1 Progress of the elected housing associations towards the SDGs

Figure 7.1 shows the general outcome of the SDGs scores for the elected and the total group of housing associations. The highest scores are found for Goal 1 (No poverty), Goal 2 (zero hunger), and Goal 4 (Quality education).

The lowest scores occurred for Goal 15 (Life on land) and Goal 7 (affordable and clean energy). It indicates that housing associations still have a major challenge to improve their contribution to these goals, although more detailed measurement may shed a different light on the performance on these Goals.

Comparison over the years 2018 and 2020, as shown in table 7.1, makes clear that the performance of several goals improved substantially (Goals 1, 4, 7, 8, 9, 10, 12 and 16) , but other showed a small fallback (Goals 3 and 11)

In general, table 7.1 shows that the housing associations improved their performance between 2018 and 2020 for 9 of the 13 goals measured.

⁹ https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance_en

¹⁰ Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Housing Associations; Framework report 2020. PON/Telos report nr 205035.05, August 2020, Tilburg.

**Table 7.1 SDG scores for elected (n=84) and all (n=304) housing associations
2018-2020**

SDG measured	Total 2018	Elected 2018	Total 2020	Elected 2020	Total: Difference 2018-2020	Elected: Difference 2018-2020
1. No Poverty	66.5	70.6	67.5	71.7	1.0	1.1
2. Zero Hunger	58.7	59.6	58.7	59.6	0.0	0.0
3. Good Health and Well-being	51.4	53.9	50.4	52.9	-1.0	-1.0
4. Quality Education	53.0	55.8	53.2	56.1	0.2	0.3
5. Gender Equality						
6. Clean Water and Sanitation						
7. Affordable and Clean Energy	39.4	40.7	46.5	47.1	7.1	6.4
8. Decent Work and Economic Growth	45.3	49.0	49.2	52.9	3.9	3.9
9. Industry, Innovation and Infrastructure	42.6	45.9	46.2	49.3	3.6	3.4
10. Reduced Inequalities	42.1	47.3	43.4	48.6	1.3	1.3
11. Sustainable Cities and Communities	49.0	50.6	48.4	49.9	-0.6	-0.7
12. Responsible Consumption and Production	46.7	48.1	48.2	50.0	1.5	1.9
13. Climate Action	52.7	53.7	52.9	54.0	0.2	0.3
14. Life below Water						
15. Life on Land	46.6	46.3	46.6	46.3	0.0	0.0
16. Peace, Justice and Strong Institutions	41.8	48.3	49.4	55.9	7.6	7.6
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 12 out of the 13 measured goals, but the differences become smaller. Only for goal 15 (life on land) the total group performs better than the elected group, as was the case in 2018.

There are, however, some differences in the development of the scores between the two groups. For goal 7 (Affordable and Clean Energy) the difference between the groups grew smaller over the years. This goes too for goal 9 (Industry, Innovation and Infrastructure). The score for goal 3 decreased by 1.0 percentage point for both groups.

In goal 11 (Sustainable cities and communities), the difference between progress is pointing in the opposite direction. The elected group of associations is still scoring higher than the total group, but the difference shrunk from 1.6 percentage points to 1.5 percentage points.

More information about the method of analyses on the SDGs can be found in the 2020 framework report for social housing associations.¹¹

¹¹ Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Housing Associations; Framework report 2020. PON/Telos report nr 205035.05, August 2020, Tilburg.

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

- Industrial Risk; new data availability of industrial risk zones in living areas. Added to the Annoyance and Emergencies stock
- Noise disturbance neighbors; Noise disturbance by neighbors is a serious problem in highly dense neighborhoods. Added to the Annoyance and Emergencies stock
- Natural appearance; new data availability. Important for, amongst others, health, well-being, living quality, climate adaption and biodiversity. Added to the Nature and Landscape stock.
- Mental health care costs; New data availability. Added to the health stock
- Medicine use; New data availability. Added to the health stock
- Distance to recreational facilities; New insights. Leisure facilities are very important for well-being and quality of life. Added to the residential environment stock.

Deleted indicators

- Loss of rental income due to market conditions; no available data
- personnel costs by rental revenues (DEAB); new scientific insights. This indicator was very hard to norm. when is the personnel cost vs. rental revenues sufficient? Especially for small social housing associations this is hard to figure out.
- Physically highly accessible dwellings; no available data

Changed indicators

- Total costs residential improvements; This now includes energy related improvements. Therefore it has been moved to the stock 'Energy'.
- For the indicators 'volunteer work' and 'Informal Caregiving' an new data source is used.

An overview of all the capitals, stocks and indicators can be found in the next tables.

Indicators used to describe the external sustainability performance

Capital	Stock	Indicator	calculation	Unit	aggregation
Ecology	Air	CO2 Emissions	Total CO2 emissions in kg per inhabitants	kg/inhabitant	District
Ecology	Air	NOx Emissions	Total nitrogen emissions in kg per inhabitants	kg/inhabitant	District
Ecology	Air	Particular matter emissions (pm 2.5)	Total particulate matter emissions in kg per inhabitants	kg/inhabitant	District
Ecology	Air	Concentration NOx	The average yearly concentration of nitrogen in the air in µg/m3	µg/m3	District
Ecology	Air	Concentration Particular Matter (pm 2.5)	The average yearly concentration of particulate matter 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	Noise Intensity	Average background noise intensity	(Scale 1-8)	Neighborhood
Ecology	Annoyance and Emergencies	Earthquakes	The three-yearly moving average of the number of registered earthquakes in the area	Three-yearly average	Municipality
Ecology	Annoyance and Emergencies	Floods	Number of probable victims in case of a 100-year flood per squared kilometer	number of inhabitants	Municipality
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	Industrial risk	Average distance to a location with an industrial risk	Meter	Neighborhood
Ecology	Annoyance and Emergencies	Noise disturbance neighbours	Percentage of residents experiencing excessive noise disturbance from neighbors	%	Neighborhood
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	Distance to Recreational Water	The average distance of inhabitants to any form of recreational water	km	Municipality
Ecology	Nature and Landscape	Biodiversity	The total number of observed species in the area in a 10 year period	species/km2	Municipality
Ecology	Nature and Landscape	Natural appearance	Perceived green spaces in urban environments	score	Neighborhood
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	Turnout Municipal Elections	The turnout in the last municipal elections (2018)	%	Municipality
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	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	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 105% of the social minimum	%	Neighborhood
Socio-cultural	Arts and Culture	Performing Arts & Cinema's	Average distance per inhabitant to for instance a theater or cinema.	km	Neighborhood

Capital	Stock	Indicator	calculation	Unit	aggregation
Socio-cultural	Arts and Culture	Distance to museums	Average distance per inhabitant to a museum.	km	Neighborhood
Socio-cultural	Health	Insufficient Exercise	Share of the inhabitants that does not meet the requirements of sufficient physical activity	%	Neighborhood
Socio-cultural	Health	Risky Behavior	the share of the inhabitants that show risky behavior (heavy smokers or drinkers)	%	Neighborhood
Socio-cultural	Health	Distance to General Practitioner	Average distance per inhabitant to a general practitioner.	km	Neighborhood
Socio-cultural	Health	Life expectancy at Birth	The regional life expectancy at birth	Year	Municipality
Socio-cultural	Health	Perceived health	The share of inhabitants that assesses their own health as 'good' or 'very good'	%	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 inhabitant	Number	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 Daily Goods and Services	Average distance per inhabitant to shops who provide daily goods and services.	km	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 recreational facilities	Average distance per household to recreational facilities	Km	Neighborhood
Socio-cultural	Education	Distance to Elementary School	Average distance per inhabitant to the closest elementary school.	km	Neighborhood
Socio-cultural	Education	Distance to Secondary Education	Average distance per inhabitant to the closest school for secondary education	km	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 share of low educated people in the 18+ population (excluding students)	%	Neighborhood
Economic	Labor	Unemployment rate	percentage of unemployed people in the potential labor force	%	Municipality
Economic	Labor	Active Labor force	The share of the potential work force that is currently active in the labor market	%	Neighborhood
Economic	Competitiveness	Vacant Retail Space	The share vacant retail space	%	Municipality
Economic	Competitiveness	Gross Regional Product per Capita	The total regional production divided by the number of inhabitants resulting in a regional version of gross domestic product (GDP)	index	Municipality
Economic	Competitiveness	Rate higher educated people	The total share of highly educated people	%	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

Capital	Stock	Indicator	calculation	Unit	aggregation
Ecology	Energy	Electricity Consumption Rental Houses	Average electricity consumption of rental houses	kWh/dwelling	Neighborhood
Ecology	Energy	Gas Consumption Rental Houses	Average Gas Consumption of Rental Houses	m3	Neighborhood
Ecology	Energy	Solar Energy	Average installed capacity of solar (PV) panels per address (kW peak)	Installed capacity/dwelling	District

Indicators used to describe the internal sustainability performance

Capital	Stock	Indicator	calculation	Unit	aggregation
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	Housing association
Ecology	Energy	Total costs residential improvements	Total costs of residential improvements per rental unit (energy measures and accessibility for elderly people)	€/rental unit	Housing association
Ecology	Resources and Waste	Total household waste	Total amount of household waste produced in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	General household Waste	Total amount of residual waste produced in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Organic Waste	Total amount of organic waste produced in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Glass waste	Total amount of packaging glass collected in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Paper and Cardboard Waste	Total amount paper and cardboard waste in kg per inhabitant	kg/inhabitant	Municipality
Ecology	Resources and Waste	Plastic waste	Total amount of plastic waste in kg per inhabitant	kg/inhabitant	Municipality
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	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	standardized association exploitation value	€/rental unit	Housing association
Economic	Corporational valuation	Standardized corporation value per rental unit	standardized association exploitation value per rental unit	€	Housing association
Economic	Future Constancy	Electric Vehicle Charging Station	Total amount of (semi-)public charging stations for electronic vehicles	charging stations/10,000 inhabitants	Neighborhood

Capital	Stock	Indicator	calculation	Unit	aggregation
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	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	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 a association	Year	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	Solvency ratio	measures the resistivity of the housing association in relation to the total capital.	ratio	Housing association
Economic	Loss of revenue	Loss of rental income due to vacancy	This indicator relates to vacancy as a result of the execution of projects	%	Housing association
Economic	Loss of revenue	Rent arrears	The percentage of the annual rent that is missed by outstanding rental arrears	%	Housing association
Socio-cultural	Physical and economic accessibility	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	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	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	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	Living quality	Rental price in percentage of the assessed value	Rental price in percentage of the assessed value	%	Housing association
Socio-cultural	Safety and Security	Property Crimes	The number of arrested suspects for property related crimes per 10,000 inhabitants	crimes/10,000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Road Safety	The number of deaths or heavily wounded victims of traffic incidents per 1,000 inhabitants	crimes/10,000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Vandalism	The number of arrested suspects for vandalism per 10,000 inhabitants	crimes/10,000 inhabitants	Neighborhood
Socio-cultural	Safety and Security	Violent and sexual offences	The number of arrested suspects for violent crimes or sexual assaults per 10,000 inhabitants	crimes/10,000 inhabitants	Neighborhood
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
Socio-cultural	Residential satisfaction	Tenants' rating of social housing bond	Tenants' rating of social housing bond (1-10)	scale (1-10)	Housing association

Capital	Stock	Indicator	calculation	Unit	aggregation
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

Annex B. Sustainability progress of elected housing associations

	Housing Association	Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
6032843	Wonen Delden	54.7	59.3	4.6
41188040	Woningstichting Leusden	54.1	58.1	4
41080979	Charlotte Elisabeth van Beuningen Stichting	55.3	59.3	4
30038986	Veenendaalse Woningstichting	51.8	55.7	3.9
37030590	Woonstichting Langedijk	53.9	57.5	3.6
38013279	Woningstichting SallandWonen	54	57.6	3.6
30038949	Woningbouwvereniging Maarn	51.5	54.9	3.4
24107420	Stichting QuaWonen	49	52.4	3.4
6056970	Stichting WBO Wonen	53.1	56.3	3.2
9070389	Stichting Idealis	57.6	60.7	3.1
38009327	Rentree	51.1	54.2	3.1
38023122	Woonstichting De Marken	51.5	54.5	3
9055271	Stichting Woonstede	49.4	52.3	2.9
30039668	Patrimonium woonservice	49.9	52.8	2.9
28023118	Stichting Rijnhart Wonen	51.2	54	2.8
30039108	R.K. Woningbouwvereniging Zeist	48.6	51.4	2.8
41041816	Veluwonen	50.5	53.3	2.8
30086686	Stichting Heuvelrug Wonen	53.6	56.4	2.8
30002710	Stichting Bo-Ex '91	49.2	51.9	2.7
30092565	Stichting Studenten Huisvesting	49.2	51.8	2.6
10017157	Stichting Talis	50.3	52.7	2.4
6032802	Stichting Viverion	53.9	56.2	2.3
16024825	Woonstichting St. Joseph	51.2	53.4	2.2
28023102	Stichting Woonforte	48.1	50.3	2.2
23033882	Woningbouwvereniging Beter Wonen	47.1	49.2	2.1
5003860	Stichting deltaWonen	50.7	52.7	2
31014997	Stichting Vallei Wonen	55.7	57.7	2
23006058	Stichting Trivire	45.8	47.7	1.9
17058500	Stichting Woonbedrijf SWS.Hhvl	48.4	50.3	1.9

	Housing Association	Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
23034266	Woningbouwvereniging Beter Wonen Goedereede	49.6	51.5	1.9
8013464	Woningstichting Putten	56.6	58.5	1.9
30038910	Viveste	53.7	55.6	1.9
5024541	Stichting Beter Wonen	57	58.8	1.8
30040468	Woonstichting Jutphaas	49.4	51.1	1.7
17024197	Woningstichting Woningbelang	51.5	53.2	1.7
30136131	Stichting Mitros	49.1	50.8	1.7
18014093	Stichting TBV	49.1	50.8	1.7
17024184	Woonstichting 'thuis	50.2	51.9	1.7
6032990	Christelijke Woningstichting De Goede Woning	55	56.6	1.6
27220173	DUWO	49.9	51.5	1.6
14614646	Stichting Krijtland Wonen	50	51.5	1.5
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	51.6	53.1	1.5
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	47.8	49.3	1.5
1031646	Wonen Zuidwest Friesland	50.4	51.9	1.5
28023096	Noordwijkse Woningstichting	51.8	53.2	1.4
31015064	Stichting Eemland Wonen	49.3	50.7	1.4
5047324	Woonstichting Vechthorst	56.1	57.5	1.4
14021204	Woningstichting Voerendaal	56.4	57.8	1.4
5047482	Woningstichting SWZ	51.2	52.6	1.4
16024880	Stichting Area	51	52.4	1.4
32023314	Woningstichting Naarden	52.1	53.5	1.4
11011893	Stichting Woningbeheer Betuwe	49.2	50.4	1.2
10038227	Woningstichting Heteren	51.9	53	1.1
36005091	Stichting Woningbeheer De Vooruitgang	53.7	54.8	1.1
1032035	Stichting Wonen Noordwest Friesland	48.8	49.8	1
9086671	Woningstichting Barneveld	50.5	51.5	1
27212730	Stichting Rndom Wonen	51.3	52.3	1
8025155	Stichting IJsseldal Wonen	54.9	55.9	1
9002855	de Woningstichting	53.5	54.5	1
27070397	Woningbouwvereniging St. Willibrordus	50.7	51.7	1
17024194	Stichting Goed Wonen	53.6	54.6	1
28042168	Stichting Dunavie	53.3	54.2	0.9
41041780	Stichting ProWonen	52.3	53.2	0.9
32023773	Stichting Dudok Wonen	50.4	51.3	0.9
12012267	Stichting Destion	51.6	52.5	0.9
37030589	Woonstichting	51.8	52.6	0.8

	Housing Association	Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
39024884	Stichting Oost Flevoland Woondiensten	50.5	51.3	0.8
1031973	Woningstichting Weststellingwerf	49.2	49.9	0.7
23036526	Stichting Rhiant	50.9	51.5	0.6
27212813	Stichting Wonen Midden-Delfland	56.7	57.2	0.5
2028153	Stichting De Huismeesters	49.2	49.6	0.4
1031614	Stichting Woningbouw achtkarspelen	48.5	48.9	0.4
10039364	Woonstichting Valburg	52.4	52.7	0.3
27101650	Rijswijk Wonen	48.4	48.7	0.3
16046495	Stichting Woonwijze	56.5	56.8	0.3
30039004	Provides	50.3	50.5	0.2
1031631	Stichting voorheen De Bouwvereniging	51.7	51.9	0.2
16024073	Woonmeij	52.3	52.1	-0.2
28049409	Woonstichting Vooruitgang	52.9	52.6	-0.3
6033011	Stichting Reggewoon	55.4	55.1	-0.3
14021491	Woningstichting Obbicht en Papenhoven	48.4	47.7	-0.7
30070521	De Woningraat	49.7	48.8	-0.9
41042105	Woningstichting Nijkerk	58.2	57.1	-1.1
39049354	Chr. Woonstichting Patrimonium	56.9	55.1	-1.8

Annex C. Sustainability changes over 2018–2020 of all 304 housing associations

	Housing Association	Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
06032903	Almelose Woningstichting Beter Wonen	46.1	47.3	1.2
09051070	Baston Wonen Stichting	48.3	48.2	-0.1
10016920	Bouwwerening Huis en Hof Nijmegen	50.9	53.2	2.3
24107608	Bouwwerening Onze Woning	43.3	43.8	0.5
34069796	Brederode Wonen	49.9	51.9	2
18111768	Casade	47.1	50	2.9
41080979	Charlotte Elisabeth van Beuningen Stichting	55.3	59.3	4
39049354	Chr. Woonstichting Patrimonium	56.9	55.1	-1.8
06032990	Christelijke Woningstichting De Goede Woning	55	56.6	1.6
02028302	Christelijke Woningstichting Patrimonium	49.8	51.4	1.6
02028562	Christelijke Woongroep Marenland	45.6	44.8	-0.8
30070521	De Woningraat	49.7	48.8	-0.9
09002855	de Woningstichting	53.5	54.5	1
08025175	De Woonmensen / SJA	48.5	49.8	1.3
27220173	DUWO	49.9	51.5	1.6
23031811	FidesWonen	48	50	2
29012831	Groen Wonen Vlist	51.1	53.3	2.2
23036284	HW Wonen	49.8	50.3	0.5
20024605	Laurentius	44.9	47.9	3
22014935	l'escaut woonservice	45.9	48.2	2.3
39024407	Mercatus	48	51.8	3.8
28023096	Noordwijkse Woningstichting	51.8	53.2	1.4
08025640	Ons Huis, Woningstichting	50.1	53.2	3.1
30039668	Patrimonium woonservice	49.9	52.8	2.9
34061728	Pré Wonen	46.7	48.5	1.8
30039004	Provides	50.3	50.5	0.2
22015002	R&B Wonen	50.3	51.2	0.9
30039108	R.K. Woningbouwvereniging Zeist	48.6	51.4	2.8
06032993	R.K. Woningstichting Ons Huis	46.2	50.4	4.2
22025529	Regionale Woonstichting Samenwerking	48.2	50.8	2.6
38009327	Rentree	51.1	54.2	3.1
27101650	Rijswijk Wonen	48.4	48.7	0.3

Housing Association		Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
09055542	Sité Woondiensten	48.6	52.1	3.5
27212938	Stichting 3B Wonen	49.6	51.7	2.1
02319720	Stichting Acantus	44	45.1	1.1
01031591	Stichting Accolade	47.4	49.4	2
04017657	Stichting Actium	46.4	47.7	1.3
20024511	Stichting Alwel	46.5	48.6	2.1
12012288	Stichting Antares Woonservice	45.8	47.8	2
27212889	Stichting Arcade mensen en wonen	46.4	48.1	1.7
16024880	Stichting Area	51	52.4	1.4
05024541	Stichting Beter Wonen	57	58.8	1.8
30002710	Stichting Bo-Ex '91	49.2	51.9	2.7
16024144	Stichting BrabantWonen	47.4	48.1	0.7
11011328	Stichting christelijke Woningcorporatie	44.8	46.9	2.1
21011288	Stichting Clavis	43.4	45.2	1.8
39048769	Stichting de Alliantie	47.6	49.8	2.2
02033859	Stichting De Delthe	47.6	48.5	0.9
27090567	Stichting De Goede Woning	47.8	49.4	1.6
02028153	Stichting De Huismeesters	49.2	49.6	0.4
24177789	Stichting De Leeuw van Putten	41	42.3	1.3
36004130	Stichting De Woonschakel Westfriesland	50.2	53.5	3.3
05003860	Stichting deltaWonen	50.7	52.7	2
12012267	Stichting Destion	51.6	52.5	0.9
04017296	Stichting Domesta	46	47.1	1.1
32023773	Stichting Dudok Wonen	50.4	51.3	0.9
28042168	Stichting Dunavie	53.3	54.2	0.9
04031659	Stichting Eelder Woningbouw	55.5	55.1	-0.4
31015064	Stichting Eemland Wonen	49.3	50.7	1.4
34009775	Stichting Elan Wonen	48.3	49.8	1.5
01031575	Stichting Elkien	45.7	46.3	0.6
23027876	Stichting Fien Wonen	51.3	52.4	1.1
17024194	Stichting Goed Wonen	53.6	54.6	1
30039900	Stichting GroenWest	48	51.3	3.3
30038801	Stichting Habion	46.5	46.3	-0.2
41023459	Stichting Harmonisch Wonen	45.3	45.4	0.1
24108317	Stichting Havensteder	40.7	43.1	2.4
30086686	Stichting Heuvelrug Wonen	53.6	56.4	2.8
41012114	Stichting Huisvesting Vredewold	49.1	49.9	0.8
09070389	Stichting Idealis	57.6	60.7	3.1
08025155	Stichting IJsseldal Wonen	54.9	55.9	1
36003604	Stichting Intermaris	46.5	47.7	1.2
06062073	Stichting Jongeren Huisvesting Twente	48.4	52.8	4.4

	Housing Association	Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
14614646	Stichting Krijtland Wonen	50	51.5	1.5
41129724	Stichting Laurens Wonen	43.3	45.5	2.2
02028826	Stichting Lefier	43.6	45	1.4
23028047	Stichting Lek en Waard Wonen	49.4	49.5	0.1
23036735	Stichting Lekstedewonen	45	48	3
01031931	Stichting Lyaemer Wonen	50.1	52.4	2.3
24218464	Stichting Maasdelta Groep	41.8	43.4	1.6
28032485	Stichting MeerWonen	51.7	52.8	1.1
41032244	Stichting Mijande Wonen	51.8	52.9	1.1
30136131	Stichting Mitros	49.1	50.8	1.7
31036365	Stichting Mooliland	45.1	49.4	4.3
29012913	Stichting Mozaiek Wonen	47.8	51	3.2
02028204	Stichting Nijestee	48.5	51.8	3.3
31014972	Stichting Omnia Wonen	49.9	51.2	1.3
39024884	Stichting Oost Flevoland Woondiensten	50.5	51.3	0.8
10016860	Stichting Oosterpoort Wonen	51.9	52.5	0.6
05042873	Stichting Openbaar Belang	49.5	51.7	2.2
24185744	Stichting Ouderenhuisvesting Rotterdam	43.2	45.8	2.6
35010382	Stichting Parteon	43.4	45.5	2.1
16049902	Stichting PeelrandWonen	50.7	52.5	1.8
09043274	Stichting Plavei	46.8	48.4	1.6
23032248	Stichting Poort6	45.6	48.8	3.2
30038487	Stichting Portaal	47.4	49.4	2
41041780	Stichting ProWonen	52.3	53.2	0.9
24107420	Stichting QuaWonen	49	52.4	3.4
06033011	Stichting Reggewoon	55.4	55.1	-0.3
30141504	Stichting Rhenam Wonen	51.4	53.6	2.2
23036526	Stichting Rhiant	50.9	51.5	0.6
28023118	Stichting Rijnhart Wonen	51.2	54	2.8
27212730	Stichting Rondon Wonen	51.3	52.3	1
17024183	Stichting Sint Trudo	45.1	48.7	3.6
41055121	Stichting SSHN	50.8	54	3.2
33011078	Stichting Stadgenoot	48.7	51	2.3
20038082	Stichting Stadlander	44.5	46	1.5
27070802	Stichting Staedion	43.5	45.2	1.7
30092565	Stichting Studenten Huisvesting	49.2	51.8	2.6
23036310	Stichting Tablis Wonen	47.5	49.1	1.6
10017157	Stichting Talis	50.3	52.7	2.4
18014093	Stichting TBV	49.1	50.8	1.7
20024594	Stichting Thuisvester	46.7	47.1	0.4
01031632	Stichting Thús Wonen	48.6	48	-0.6

Housing Association		Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
23006058	Stichting Trivire	45.8	47.7	1.9
02036488	Stichting Uithuizer Woningbouw	48.7	49.8	1.1
08012356	Stichting UWON	51.3	52.3	1
31014997	Stichting Vallei Wonen	55.7	57.7	2
34090425	Stichting Velison Wonen	43.6	47	3.4
29034021	Stichting Vestia	42.3	44.1	1.8
27212980	Stichting Vidomes	44.6	49.2	4.6
09031467	Stichting Vivare	46	48.8	2.8
06032802	Stichting Viverion	53.9	56.2	2.3
09063142	Stichting Volkshuisvesting Arnhem	45.2	45.5	0.3
01031631	Stichting voorheen De Bouwvereniging	51.7	51.9	0.2
10016923	Stichting Waardwonen	54.5	57.1	2.6
41133736	Stichting Waterweg Wonen	46.1	47.3	1.2
06056970	Stichting WBO Wonen	53.1	56.3	3.2
06032957	Stichting Welbions	49.8	52.3	2.5
14021286	Stichting Weller Wonen	46.3	47	0.7
05047339	Stichting Wetland Wonen Groep	52.5	53.9	1.4
17038530	Stichting woCom	46.6	48.4	1.8
02040386	Stichting Wold & Waard	51	52.2	1.2
27212813	Stichting Wonen Midden-Delfland	56.7	57.2	0.5
01032035	Stichting Wonen Noordwest Friesland	48.8	49.8	1
16045467	Stichting Wonen Vierlingsbeek	53.3	53.3	0
27212687	Stichting Wonen Wateringen	50.7	53.2	2.5
14614645	Stichting Wonen Wittem	50	50.3	0.3
13011993	Stichting Wonen Zuid	46.8	48	1.2
20067125	Stichting WonenBreborg	47.1	50.3	3.2
34099987	Stichting Woningbedrijf Velsen	45.3	45.7	0.4
11011893	Stichting Woningbeheer Betuwe	49.2	50.4	1.2
36005091	Stichting Woningbeheer De Vooruitgang	53.7	54.8	1.1
01031614	Stichting Woningbouw achtkarspelen	48.5	48.9	0.4
09056559	Stichting Woningcorporatie Plicht Getrouw	47.8	50.5	2.7
10016880	Stichting Woningcorporatie WoonGenoot	51.4	52.3	0.9
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	51.6	53.1	1.5
09051283	Stichting Wonion	48.7	50.4	1.7
38013096	Stichting Woonbedrijf ieder1	50	51.5	1.5
17058500	Stichting Woonbedrijf SWS.Hhvl	48.4	50.3	1.9
04031749	Stichting Woonborg	50.1	52.8	2.7
24108291	Stichting Woonbron	42.7	44.4	1.7
36001723	Stichting Wooncompagnie	47.2	50.2	3
41126255	Stichting WoonCompas	41	44.5	3.5
04024478	Stichting Woonconcept	51.5	51.8	0.3

	Housing Association	Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
28073027	Stichting Woondiensten Aarwoude	48.1	50.3	2.2
36000577	Stichting Woondiensten Enkhuizen	51.7	51.9	0.2
28023102	Stichting Woonforte	48.1	50.3	2.2
01031925	Stichting WoonFriesland	45.8	46.3	0.5
13017362	Stichting Woongoed 2-Duizend	45.1	46.2	1.1
22014999	Stichting Woongoed Middelburg	49.9	51.8	1.9
21013149	Stichting Woongoed Zeeuws-Vlaanderen	44.6	47.4	2.8
30039138	Stichting Woongoed Zeist	47.4	49.8	2.4
17007288	Stichting Wooninc.	44.6	46.8	2.2
27082731	Stichting WoonInvest	47	48.6	1.6
23060266	Stichting Woonkracht10	45	47	2
20050013	Stichting Woonkwartier	45.4	47.4	2
18114807	Stichting Woonlinie	50.7	53.2	2.5
34057863	Stichting Woonmaat	49.2	51.3	2.1
41022121	Stichting Woonpalet Zeewolde	49.5	53.6	4.1
17076031	Stichting Woonpartners	45.7	46.5	0.8
41134252	Stichting Woonplus Schiedam	43.2	44.7	1.5
14614656	Stichting Woonpunt	43.5	45.1	1.6
04034448	Stichting Woonservice Drenthe	47.6	51.1	3.5
09056706	Stichting Woonservice IJsselland	50	51.7	1.7
18115871	Stichting Woonservice Meander	48.5	50.6	2.1
24041502	Stichting Woonstad Rotterdam	42	43.4	1.4
09055271	Stichting Woonstede	49.4	52.3	2.9
37030575	Stichting Woontij	47.6	47.6	0
18115545	Stichting Woonveste	49	50.8	1.8
24108743	Stichting Woonvisie	47	48.4	1.4
37080102	Stichting Woonwaard Noord-Kennemerland	48.6	50.5	1.9
10017041	Stichting Woonwaarts	47.5	49.7	2.2
12012275	Stichting Woonwenz	46.8	48.2	1.4
16046495	Stichting Woonwijze	56.5	56.8	0.3
33107894	Stichting Woonzorg Nederland	43.1	45.6	2.5
35010466	Stichting WormerWonen	49.7	52.1	2.4
41212857	Stichting Ymere	47.2	49.5	2.3
35010383	Stichting Zaanams Volkshuisvesting	42.8	45.9	3.1
16024737	Stichting Zayaz	47.5	50	2.5
14021205	Stichting ZO Wonen	45	46.1	1.1
40156630	Stichting KleurrijkWonen	47	48.5	1.5
18030601	Tiws, Tilburgse Woonstichting	47.8	49.3	1.5
37030892	Van Alckmaer voor Wonen	46.6	48.6	2
30038986	Veenendaalse Woningstichting	51.8	55.7	3.9
41041816	Veluwonen	50.5	53.3	2.8

Housing Association		Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
30038910	Viveste	53.7	55.6	1.9
27070711	Wassenaarsche Bouwstichting	49.5	49.1	-0.4
24108729	WBV Poortugaal	49	50.2	1.2
06032843	Wonen Delden	54.7	59.3	4.6
01031646	Wonen Zuidwest Friesland	50.4	51.9	1.5
23036410	Woningbouwstichting "Beter Wonen"	50.1	49.2	-0.9
30040154	Woningbouwstichting Cothen	53.6	54	0.4
29012915	Woningbouwstichting 'Samenwerking'	47.9	50.4	2.5
22015083	Woningbouwvereniging Arnemuiden	49.7	53.4	3.7
17024192	Woningbouwvereniging Bergopwaarts	49.8	53.2	3.4
23033882	Woningbouwvereniging Beter Wonen	47.1	49.2	2.1
29012827	Woningbouwvereniging Beter Wonen	49.6	51.7	2.1
37030918	Woningbouwvereniging Beter Wonen	47	48.8	1.8
23034266	Woningbouwvereniging Beter Wonen Goedereede	49.6	51.5	1.9
11020332	Woningbouwvereniging De Goede Woningen - Neerijnen	46.5	48.5	2
28028654	Woningbouwvereniging De Sleutels van Zijl en Vliet	48.8	51.6	2.8
28023105	Woningbouwvereniging Habeko Wonen	50.1	51.7	1.6
23037112	Woningbouwvereniging Heerjansdam	46.2	47.1	0.9
24108268	Woningbouwvereniging Hoek van Holland	45.8	44.9	-0.9
30038949	Woningbouwvereniging Maarn	51.5	54.9	3.4
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	50.4	52.5	2.1
29013498	Woningbouwvereniging Reeuwijk	51	53.5	2.5
40594387	Woningbouwvereniging Rosehaghe	47.4	50.3	2.9
27070397	Woningbouwvereniging St. Willibrordus	50.7	51.7	1
30039075	Woningbouwvereniging Utrecht	49	49.7	0.7
30040187	Woningbouwvereniging Vecht en Omstreken	45.9	48.9	3
17024189	Woningbouwvereniging Volksbelang	46.3	46.8	0.5
37030580	Woningstichting Anna Paulowna	47.9	51.4	3.5
09086671	Woningstichting Barneveld	50.5	51.5	1
14614618	Woningstichting Berg en Terblijt	51.1	52.2	1.1
40236239	Woningstichting Compaen	46.4	48.6	2.2
08017332	Woningstichting De Goede Woning	48.4	50.9	2.5
04034340	Woningstichting De Volmacht	49.5	51.1	1.6
14031369	Woningstichting De Voorzorg	45.1	45.8	0.7
41038970	Woningstichting De Woonplaats	45.5	49.1	3.6
17060165	Woningstichting de Zaligheden	51.7	53.3	1.6
06033220	Woningstichting Domijn	44.1	47.5	3.4
13011864	Woningstichting Domus	46.3	48.5	2.2
24143657	Woningstichting Eendracht	39.8	40.3	0.5
33006516	Woningstichting Eigen Haard	49	51.1	2.1
39036239	Woningstichting Goede Stede	47	48	1

Housing Association		Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
29012863	Woningstichting Gouderak	48.3	52.1	3.8
27070420	Woningstichting Haag Wonen	41.3	43.3	2
14021260	Woningstichting HEEMwonen	45.5	46.7	1.2
17024195	Woningstichting Helpt Elkander	52.3	53.1	0.8
36000581	Woningstichting Het Grootslag	50.7	53.5	2.8
10038227	Woningstichting Heteren	51.9	53	1.1
16045671	Woningstichting Kleine Meierij	47.1	48.8	1.7
30039251	Woningstichting Kockengen	46.1	47.6	1.5
41188040	Woningstichting Leusden	54.1	58.1	4
11013536	Woningstichting Maasdriel	50.8	51.4	0.6
14614794	Woningstichting Maasvallei Maastricht	46.6	47.9	1.3
14615881	Woningstichting Meerssen	51.8	52.3	0.5
32023314	Woningstichting Naarden	52.1	53.5	1.4
28065875	Woningstichting Nieuwkoop	47.8	49.3	1.5
41042105	Woningstichting Nijkerk	58.2	57.1	-1.1
14021491	Woningstichting Obbicht en Papenhoven	48.4	47.7	-0.7
28027900	Woningstichting Ons Doel	48.3	49.3	1
08013464	Woningstichting Putten	56.6	58.5	1.9
41134627	Woningstichting Resort Wonen	45.8	47	1.2
33012701	Woningstichting Rochdale	45.8	48.9	3.1
38013279	Woningstichting SallandWonen	54	57.6	3.6
24217811	Woningstichting Samenwerking Vlaardingen	42	44.6	2.6
14614733	Woningstichting Servatius	47.2	49.3	2.1
14021409	Woningstichting Simpelveld	46.7	48.9	2.2
28036171	Woningstichting Sint Antonius van Padua	52.5	53.4	0.9
06032776	Woningstichting Sint Joseph Almelo	44.9	46.8	1.9
13011861	Woningstichting St. Joseph	45.9	47.4	1.5
05047482	Woningstichting SWZ	51.2	52.6	1.4
06032887	Woningstichting Tubbergen	52.6	55.8	3.2
05040996	Woningstichting Vechtdal Wonen	51.3	52.2	0.9
14021204	Woningstichting Voerendaal	56.4	57.8	1.4
01031973	Woningstichting Weststellingwerf	49.2	49.9	0.7
02033956	Woningstichting Wierden en Borgen	45.9	46.9	1
20054748	Woningstichting Woensdrecht	48.5	50.8	2.3
17024197	Woningstichting Woningbelang	51.5	53.2	1.7
18113959	Woningstichting Woonvizier	49.1	49.9	0.8
30039074	Woningstichting WUTA	44	44.5	0.5
13021011	Woningvereniging Nederweert	51.1	50.5	-0.6
23034176	Woongoed Goeree-Overflakkee	49.2	50	0.8
16024073	Woonmeij	52.3	52.1	-0.2

Housing Association		Total sustainability score 2018	Total sustainability score 2020	Difference 2018-2020
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	47.8	49.3	1.5
37030589	Woonstichting	51.8	52.6	0.8
39047475	Woonstichting Centrada	44.2	46.1	1.9
10031122	Woonstichting De Kernen	49	51.1	2.1
41215563	Woonstichting De KeY	48.8	51	2.2
38023122	Woonstichting De Marken	51.5	54.5	3
41134270	Woonstichting De Zes Kernen	43	43	0
10022513	Woonstichting Gendt	55.2	56.9	1.7
02319567	Woonstichting Groninger Huis	45.7	45.4	-0.3
21014394	Woonstichting Hulst	49.8	51.1	1.3
30040468	Woonstichting Jutphaas	49.4	51.1	1.7
18115616	Woonstichting Land van Altena	48.6	50.1	1.5
37030590	Woonstichting Langedijk	53.9	57.5	3.6
18028418	Woonstichting Leystromen	49.5	50.8	1.3
24108167	Woonstichting Patrimonium Barendrecht	48.5	51.7	3.2
30039328	Woonstichting SSW	48.7	50.5	1.8
16024825	Woonstichting St. Joseph	51.2	53.4	2.2
28023790	Woonstichting Stek	51.9	55.5	3.6
18035674	Woonstichting 't Heem	48.4	50.6	2.2
17024184	Woonstichting 'thuis	50.2	51.9	1.7
08027485	Woonstichting Triada	49.7	50.2	0.5
10039364	Woonstichting Valburg	52.4	52.7	0.3
05047324	Woonstichting Vechthorst	56.1	57.5	1.4
28049409	Woonstichting Vooruitgang	52.9	52.6	-0.3
09044267	Woonstichting Vryleve	48.8	50.3	1.5
14021210	Woonstichting Zaam Wonen	49.7	51	1.3
22015097	Zeeuwland	49.9	50.7	0.8



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