



Third Impact Report (2017-2020) of the 2017 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, October 2020



telos brabant's centrum voor
duurzame ontwikkeling

HETPON



Official Partner
Tilburg University

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Executive summary

This third impact report for the 2017 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 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 indicators. In total 83 indicators have been used.

The original group of 91 elected housing associations for the 2017 bond has been transformed as a result of mergers into a group of 80 elected associations.

Table S1 Overview of the changes in sustainability scores over 2017-2020 for the groups of elected (n=80) and total (n=304) housing associations

Sustainability Field and capital	Total 2017	Elected 2017	Total 2020	Elected 2020	Total: Difference 2017-2020	Elected: Difference 2017-2020
Total	48.2	50.5	50.5	52.7	2.3	2.2
Internal	45.5	47.8	47.7	49.8	2.2	2.0
External	51.0	53.3	53.2	55.6	2.2	2.3

Elected associations showed an improved total sustainability score in the reporting period 2017-2020, shifting from 50.5 to 52.7.

This improvement can be traced back both to the internal and the external sustainability field. The external performance score increased strongly. Especially the economical capital showed great progress over the last few years. Progress in the internal sustainability field has a different profile. Here the economical capital decreases with 0.4 percentage points. While the ecological capital shows an increase of 5.4 percentage points.

Comparison with the total group of 304 housing associations showed that these also improved the past years. Yet, the elected group could maintain its lead.

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

Table S2 Elected housing association with the highest sustainability improvement over reporting years 2017-2020

	Housing association		Sustainability score 2017	Sustainability score 2020	Difference
1	06032843	Wonen Delden	53.2	59.3	6.1
2	30038986	Veenendaalse Woningstichting	50.5	55.7	5.2
3	06056970	Stichting WBO Wonen	51.2	56.3	5.1
4	38013279	Woningstichting SallandWonen	52.6	57.6	5.0
5	37030590	Woonstichting Langedijk	53.0	57.5	4.5
6	30038949	Woningbouwvereniging Maarn	50.4	54.9	4.5
7	30086686	Stichting Heuvelrug Wonen	52.2	56.4	4.2
8	30039900	Stichting GroenWest	47.2	51.3	4.1
9	35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	48.7	52.5	3.8
10	24107420	Stichting QuaWonen	48.8	52.4	3.6

Annex 2 shows that 96% of elected associations improved in sustainability performance in the past reporting years. Overall the data show a steady transition over the past three years of the housing associations to higher sustainability levels.

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1 Introduction

On 14 December 2017, BNG Bank issued its second 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 \$ 750 million social bond is used to finance elected, best in class, social housing associations in the Netherlands.

This third impact report for this 2017 BNG Bank Social housing bond will briefly outline the elaborated sustainability framework used to assess the impact in reporting year 2020² and the outcome for the housing associations elected for the 2017 BNG Bank social housing bond.

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

- 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.
- An analysis on the level of stocks, and occasionally on the level of indicators, in order to understand better causes of changes in performance.
- 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, 2017, Sustainability Framework for a 2017 BNG Bank Social Bond for Dutch Housing Associations, Internal and external assessment from an integrated sustainability point of view Tilburg, Telos, Tilburg University, Document no. 17.166, 14 September 2017, <https://www.bngbank.com/Documents/Investors/Social%20Bond%20for%20Dutch%20Housing%20Associations%20Framework%202017.PDF>

² 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.

2 The methodology for assessing sustainability of social housing associations

2.1 The framework

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

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

The result includes a framework based on 3 internal performance domains (called capitals) including ecological, social and economic aspects and 3 external performance capitals (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 83 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 2017, 2018 and 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 several 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)³ on the performance of Dutch housing associations. A more detailed elaboration of data used for external sustainability impact is available in Mulder et al. (2020)⁴ from which table 2.1 is taken.

³ Aedes, 2020. Aedes Benchmark 2019; Individuele resultaten woningcorporaties.

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.

Table 2.1 Additional data sources for the external indicators used

Capital	Sources
Ecological Capital	Compendium voor de Leefomgeving, Centraal Bureau voor de Statistiek, CBS microdata, Emissieregistratie, Grootschalige Concentratiekaarten Nederland, WoonOnderzoek, RIVM, Risicokaart, KNMI, KRW portaal, Inspectie voor de Leefomgeving, Rioned, NOAA/NGDC, Nationale Databank Flora en Fauna, Rijkswaterstaat klimaatmonitor, lokale bronnen, RVO, ABF Research, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes report 'Corporations in Perspective', GGD, Atlas natuurlijk kapitaal
Economic capital	National Statistics (CBS), CBS microdata, Uitvoeringsinstituut Werknemersverzekeringen, LISA, IBIS, 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 elaborated framework reports⁵.

2.3 Elected housing associations

On the basis of the 2017 Framework report on sustainable housing associations, a group of 91 associations was elected from a total group of 331 associations. This number of housing associations can however change over time due to merges between housing associations, bankruptcies and new housing associations. Between 2017 and 2020 the total number of housing associations decreased from 331 to 304. Consequently, the number of elected housing associations decreased from 91 to 80.

⁵ 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.

Between 2017 and 2018, the number of elected housing associations decreased from 91 to 85 due to the following circumstances:

- Wonen Wijdemeren merged with Woningbouwvereniging Vecht en Omstreken,
- Stichting Goed Wonen Liempde merged with Woonstichting St. Joseph,
- Woningstichting 'Warmunda' merged with Woningcorporatie Stek,
- Stichting De Seyster Veste merged with De Combinatie under the new name Woongoed Zeist,
- Woningstichting Kessel merged with Stichting Antares Woonservice,
- Bouwvereniging Ambt Delden merged with Woningcorporatie Viverion.

Between 2018 and 2020, the total number of housing associations dropped to 304, and the number of elected housing associations decreased from 85 to 80 due to the following circumstances:

- 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.
- 'Woningstichting Volksbelang' (L0672, elected) was taken over by 'stichting ZO Wonen' (L0269, not elected). Therefore 'Woningstichting Volksbelang' is no longer in the elected group.
- 'Woningbouwvereniging Laren' (L0533, elected) was taken over by 'Stichting Woningcorporaties Het Gooi en Omstreken' (L1875, elected). Therefore 'Stichting Woningcorporaties Het Gooi en Omstreken' stays in the elected group.

3 Overall performance of housing associations over 2017–2020

3.1 Sustainability performance of the elected housing associations over 2017–2020

Table 3.1 gives an overview of the general outcome over the past years. Values express the goal achievement towards 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 80 elected associations showed an improved total score in the reporting period 2017-2020 from 50.5 until 52.7, continuing the trend of past years.

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 external performance score increased strongly. Especially the economical capital showed great progress over the last few years. The score for economy improved with 5.6 percentage points. The causes for these changes will be discussed in chapter 4.

Progress in the internal sustainability field has a different profile. Here the economical capital decreases with 0.4 percentage points. While the ecological capital shows an increase of 5.3 percentage points.. 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 Covid19. Which will be expected to have a (large) impact in the socio-cultural and economic capital in the next years.

Table 3.1 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 80 elected housing associations over 2017–2020 compared with the total group (n=304)

Field and capital	Total 2017	Elected 2017	Total 2018	Elected 2018	Total 2019	Elected 2019	Total 2020	Elected 2020	Total: Difference 2017-2020	Elected: Difference 2017-2020
Total	48.2	50.5	48.8	51.1	49.9	52.0	50.5	52.7	2.3	2.2
Internal	45.5	47.8	45.9	48.1	47.3	49.2	47.7	49.8	2.2	2.0
- Ecological	38.8	40.2	39.8	41.1	42.0	43.3	44.2	45.5	5.4	5.3
- Socio-cultural	47.3	50.3	47.8	50.8	49.5	52.2	48.5	51.5	1.2	1.2
- Economic	50.4	52.9	50.2	52.4	50.5	52.2	50.5	52.5	0.1	-0.4
External	51.0	53.3	51.6	54.0	52.5	54.8	53.2	55.6	2.2	2.3
- Ecological	55.1	55.3	55.5	55.7	56.0	56.3	56.4	56.7	1.3	1.4
- Socio-cultural	50.7	54.2	50.7	54.2	50.9	54.4	50.8	54.2	0.1	0.0
- Economic	47.1	50.3	48.6	52.1	50.5	53.7	52.5	55.9	5.4	5.6

3.2 Differences between the group of elected associations and the total group over 2017–2020

Not only the elected group of housing associations improved their sustainability score over the last three years. The total group of associations also improved their score with 2.3 percentage points over the past two years, which is slightly more than the improvement of the elected group. This means that the difference between the two groups became a bit smaller. From 2.3 percentage points in 2017 to 2.2 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 became smaller on three of the six 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 with big successful housing associations.

3.3 General statistics for the elected housing associations 2017–2020

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 2017-2020 for both groups of housing associations.

Table 3.2 General statistics of the 80 elected housing associations and the total group of associations (n=304) over 2017-2019

	Total 2017	Total 2018	Total 2019	Total: Difference 2017-2019	2016-2019 (%)	Elected 2017	Elected 2018	Elected 2019	Elected: Difference 2017-2019	2016-2019 (%)
New houses developed	14,834	13,987	13,855	-979	-7%	3,391	3,173	3,454	63	2%
Allocations of new tenants	209,330	188,773	195,747	-13,583	-6%	35,940	35,141	34,589	-1351	-4%
Dwellings	2,319,372	2,333,924	2,304,502	-14,870	-1%	448,563	457,570	455,705	7142	2%

Figure 3.1 Percentage of new houses developed

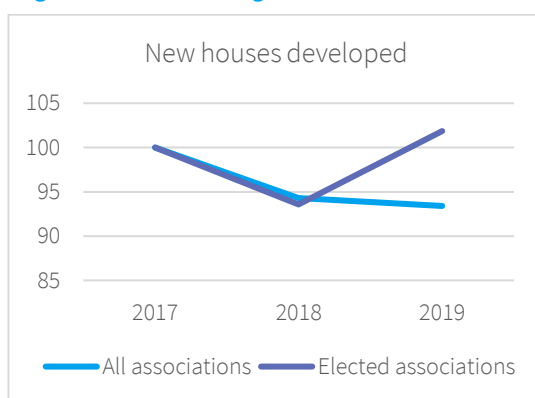


Figure 3.2 Percentage of new tenants

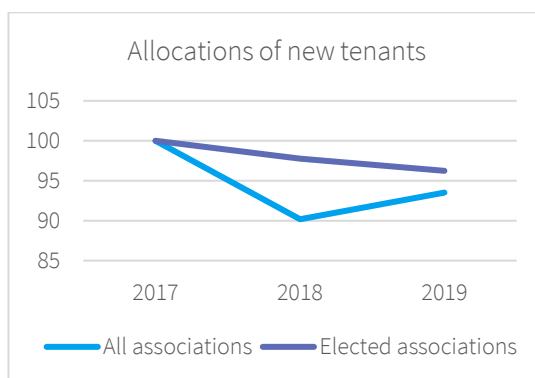


Figure 3.3 Percentage of new tenants

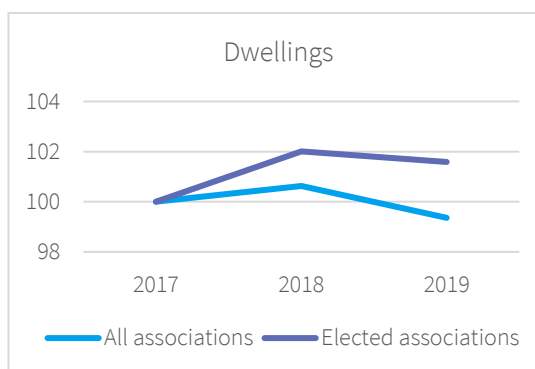


Table 3.2 shows that over the past three years, the total group has decreased the number of new houses realized. For the elected group, this is also the case for 2017-2018, but since 2018 the amount of new houses that were realized increased.

4 Detailed analysis of the sustainability of elected associations

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

4.1 Differences in internal sustainability

As shown, internal sustainability improved from 2017 – 2020 with 2.2 percentage points for the elected associations and with 2.0 for the total group. In the end the group of elected associations still scored 2.1 percentage points higher than the total group on internal sustainability. More details are shown in table 4.1.

This table shows that the progress is quite substantial for some of the stocks. The improvement in ‘safety and security’, which occurred in the past few years, is continuing. With a growth of 10.5 percentage points, this is the biggest improvement within the internal performance field. The reason for this improvement might be found in social exclusion theory⁶, which states that criminal (deviant) behavior is strongly related to unemployment and social participation. These stocks have improved as well.

There are also 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 2017. 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, are starting to pay off.

The results also show that the stock ‘physical and economic accessibility’ has dropped for the elected housing associations by 5.2 percentage points and has a lower score than in 2017. An explanation can be found when looking into one of the underlying indicators. Elected housing association had less allocations within income limits in 2019 compared to 2017. It is important that well-performing associations keep looking for ways to accommodate people in need.

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, except for Physical and economic accessibility.

⁶ 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 stock level over reporting years 2017–2020 for the group of elected associations and the total group

Sustainability Field, and Theme	Total 2017	Elected 2017	Total 2020	Elected 2020	Total: Difference 2017-2020	Elected: Difference 2017-2020
Total score	48.2	50.5	50.5	52.7	2.3	2.2
Internal	45.5	47.8	47.7	49.8	2.2	2.0
- Energy	37.1	37.6	43.9	43.5	6.8	5.9
- Resources and Waste	40.5	42.8	44.6	47.6	4.1	4.8
- Physical and economic accessibility	48.4	47.0	44.1	41.8	-4.3	-5.2
- Living quality	44.9	50.0	43.4	46.7	-1.5	-3.3
- Safety and Security	40.4	45.8	49.4	56.3	9.0	10.5
- Residential satisfaction	56.6	58.9	58.1	62.0	1.5	3.1
- Corporational valuation	54.3	56.0	52.4	53.9	-1.9	-2.1
- Future Constancy	45.2	47.2	45.6	47.6	0.4	0.4
- Loss of revenue	50.4	52.9	50.5	52.5	0.1	-0.4
External	51.0	53.3	53.2	55.6	2.2	2.3
- Air	57.8	56.9	61.0	60.5	3.2	3.6
- Annoyance and Emergencies	57.7	59.9	58.3	60.4	0.6	0.5
- Nature and Landscape	49.8	49.1	49.8	49.1	0.0	0.0
- Social Participation	47.0	52.2	47.8	52.9	0.8	0.7
- Economic Participation	42.8	49.1	43.4	49.7	0.6	0.6
- Arts and Culture	54.8	56.7	53.7	56.1	-1.1	-0.6
- Health	47.8	50.7	47.9	50.9	0.1	0.2
- Residential Environment	58.1	60.3	58.7	60.1	0.6	-0.2
- Education	53.7	55.9	53.2	55.5	-0.5	-0.4
- Labor	39.9	44.0	53.4	57.4	13.5	13.4
- Competitiveness	48.2	49.7	51.2	53.5	3.0	3.8
- Infrastructure and Accessibility	53.1	57.1	53.1	56.7	0.0	-0.4

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 an improvement in the external sustainability score for both groups, with 2.3 for the elected group and 2.2 for the total group.

A closer look at the underlying stocks shows that the performance in the 'labor' and 'competitiveness' stocks 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 for the stock 'competitiveness'.

The stocks 'residential environment', 'arts and culture', 'education' and 'infrastructure and accessibility' are however under pressure. Especially the indicator 'satisfaction with the living environment' has decreased over the years. For 'infrastructure and accessibility' the distance to main train stations increased, and the distance to main roads decreased. This might be due to the fact that new built dwellings are further away from city centers, and closer to highways that are surrounding the cities.

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

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

5.1 Association typology and performance differences

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

All types of housing associations showed improvement in their sustainability score over the period 2017-2020. Housing associations with the newest property have the highest score in 2020, due to their improvement which is higher than the average of all elected associations: 2.0 percentage points. The lowest score can be found in the elected group of associations with high-rise buildings. With their improvement below average, this group is slightly under pressure.

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

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

Table 5.1 Impact of association typology on sustainability performance differences

Typology	Total sustainability score 2017	Total sustainability score 2020	Difference 2017-2020
Small	51.4	54.0	2.6
Medium	51.9	53.5	1.6
Large	50.6	52.9	2.3
X-Large	48.0	50.4	2.4
One-family dwellings	50.2	52.2	2.0
High-rise buildings	48.2	50.3	2.1
Oldest property	49.4	51.8	2.4
Old property	49.7	52.0	2.3
New property	50.5	52.6	2.1
Newest property	52.2	54.2	2.0

5.2 Housing associations with the largest improvement over 2017-2020

Table 5.2 lists the 10 associations improving most over 2017-2020. 'Wonen Delden' showed the biggest increase in sustainability score 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.

Table 5.2 Ten elected associations showing largest sustainability improvement over 2017-2020

		Housing association	Sustainability score 2018	Sustainability score 2020	Difference
1	06032843	Wonen Delden	53.2	59.3	6.1
2	30038986	Veenendaalse Woningstichting	50.5	55.7	5.2
3	06056970	Stichting WBO Wonen	51.2	56.3	5.1
4	38013279	Woningstichting SallandWonen	52.6	57.6	5.0
5	37030590	Woonstichting Langedijk	53.0	57.5	4.5
6	30038949	Woningbouwvereniging Maarn	50.4	54.9	4.5
7	30086686	Stichting Heuvelrug Wonen	52.2	56.4	4.2
8	30039900	Stichting GroenWest	47.2	51.3	4.1
9	35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	48.7	52.5	3.8
10	24107420	Stichting QuaWonen	48.8	52.4	3.6

Figure 5.1 Presentation of improvement houses to tenants⁸



⁸ <https://www.wonendelden.nl/groot-onderhoud-23-woningen/>

Figure 5.2 New apartments in Veenendaal with extra privilege for single households who are leaving a more spacious house for families.⁹



Figure 5.3 Big maintenance in Oldenzaal by Stichting WBO wonen.¹⁰



⁹ <https://www.veenendaalsewoningstichting.nl/over-ons/nieuws/14/282/vws-bevordert-doorstroming.aspx>

¹⁰ <https://www.wbowonen.nl/projecten/groot-onderhoud/onderhoud-in-de-jaren-50-wijk-glinde-hooiland>

5.3 Housing associations showing greatest fallback over 2017–2020

Almost all elected housing associations were able to improve their sustainability score (96%). three associations decreased in score over the reported period, see table 5.3. For Woningstichting Obbicht en Papenhoven and De Woningraat this might become a problem, since they are already below average in the elected group. Stichting Reggewoon seems to have some trouble with the law of the handicap of a head start, as they are still amongst the highest scoring social housing associations.

Table 5.3 Elected housing associations with the lowest improvement in sustainability performance over 2017–2020

	Housing association		Sustainability score 2018	Sustainability score 2020	Difference
1	14021491	Woningstichting Obbicht en Papenhoven	49.0	47.7	-1.3
2	27070397	Woningbouwvereniging St. Willibrordus	52.2	51.7	-0.5
3	30070521	De Woningraat	49.1	48.8	-0.3
4	06033011	Stichting Reggewoon	55.1	55.1	0.0
5	30039004	Provides	50.3	50.5	0.2
6	27212813	Stichting Wonen Midden-Delfland	57.0	57.2	0.2
7	08025155	Stichting IJsseldal Wonen	55.5	55.9	0.4
8	14031369	Woningstichting De Voorzorg	45.3	45.8	0.5
9	27070711	Wassenaarsche Bouwstichting	48.5	49.1	0.6
10	36005091	Stichting Woningbeheer De Vooruitgang	54.1	54.8	0.7

A more general overview of the differences in performance over 2017-2020 for the group of elected associations is given in Annex 2. In Annex 3 sustainability changes over 2017-2020 for all 304 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 2017–2020

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.

Looking at the individual associations, the improvements of Stichting Woonstede and Woonstichting De Marken stand out in particular. They were both able to strongly increase the score of energy label. Further research revealed that Stichting Woonstede has strong ambitions towards improving the energy-index in 2020¹¹. Woonstichting De Marken has the ambitions to make the neighborhood Bathmen gas free.¹²

Table 6.1 Ten elected housing associations with the highest energy performance differences over 2017–2020

Elected Association		Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage[1]	Energy improvements	Total Energy Score	
		Difference 2017-2020	Difference 2017-2020	Difference 2017-2020	Difference 2017-2020	Difference 2017-2020	Difference 2017-2020	Difference 2017-2020	
1	34057863	Stichting Woonopmaat	18.4	2.5	5.1	-7	0.7	75.1	15.8
2	06056970	Stichting WBO Wonen	27.9	9.9	4.4	7.4	1.3	34.4	14.2
3	38023122	Woonstichting De Marken	21.5	10.1	2.7	17.1	0	31.6	13.8
4	30086686	Stichting Heuvelrug Wonen	5.9	0.6	3.7	3.5	-1.1	68.9	13.6
5	16024825	Woonstichting St. Joseph	25.9	2.6	3.2	9.4	0.7	37.5	13.2
6	38013279	Woningstichting SallandWonen	33.7	2.3	6.3	3	1.8	31.9	13.2
7	06032843	Wonen Delden	24.6	0.4	6.2	9.5	6.8	28.2	12.6
8	37030590	Woonstichting Langedijk	34.6	-1.5	4.3	9	5.7	21.3	12.2
9	27212813	Stichting Wonen Midden-Delfland	28.5	0.7	6	10.5	-0.4	25	11.7
10	09055271	Stichting Woonstede	25.9	3.5	3.9	25.5	13.2	-5.3	11.1

¹¹ <https://www.woonstede.nl/duurzaamheid>

¹² <https://www.demarken.nl/news/item/57/bathmen-loopt-warm-voor-aardgasvrij>

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.

6.2 Housing associations showing least differences in energy performance between 2017-2020

Finally, an overview of 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. Remarkably, the solar power score for all these housing associations is nevertheless increasing and the consumption of gas and electricity decreasing.

Table 6.2 Ten elected housing associations with the lowest energy performance differences over 2017-2020

Elected Association			Electricity consumption	Gas consumption	Solar power	Energy label	CO2 emission of energy usage[1]	Energy improvements	Total Energy Score
			Difference 2017-2020	Difference 2017-2020	Difference 2017-2020	Difference 2017-2020	Difference 2017-2020	Difference 2017-2020	Difference 2017-2020
1	30038949	Woningbouwvereniging Maarn	5.9	0.6	3.7	6.9	-0.9	-73.1	-9.5
2	30039668	Patrimonium woonservice	1	3.2	2.5	-1.7	-15	-14.9	-4.2
3	30039004	Provides	1.8	11.5	6.5	-4.5	-0.7	-23.9	-1.6
4	01031646	Wonen Zuidwest Friesland	9	1.7	2.6	10.8	0.1	-30.8	-1.1
5	24217811	Woningstichting Samenwerking Vlaardingen	2.3	6.8	1.7	9.5	-0.3	-25.8	-1.0
6	32023314	Woningstichting Naarden	15.8	4.1	2.8	-39.1	-0.6	11.9	-0.9
7	31015064	Stichting Eemland Wonen	25.6	6.1	5.8	-32	0.6	-10.7	-0.8
8	01031614	Stichting Woningbouw achtkarspelen	15.1	0.3	3.1	0	*	-19.2	-0.1
9	14021204	Woningstichting Voerendaal	0.9	0.2	12.6	9.3	0	-22.6	0.1
10	36005091	Stichting Woningbeheer De Vooruitgang	11.9	3.9	4.5	2.7	0	-22.2	0.1

* 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

- 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
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

Capital	Stock	Indicator	calculation	Unit	aggregation
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
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

Capital	Stock	Indicator	calculation	Unit	aggregation
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
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	%	Housing association

Capital	Stock	Indicator	calculation	Unit	aggregation
			direct sale or for rental by third parties are excluded from this figure		
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
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 2017	Total sustainability score 2020	Difference 2017-2020
6032843	Wonen Delden	53.2	59.3	6.1
30038986	Veenendaalse Woningstichting	50.5	55.7	5.2
6056970	Stichting WBO Wonen	51.2	56.3	5.1
38013279	Woningstichting SallandWonen	52.6	57.6	5
37030590	Woonstichting Langedijk	53	57.5	4.5
30038949	Woningbouwvereniging Maarn	50.4	54.9	4.5
30086686	Stichting Heuvelrug Wonen	52.2	56.4	4.2
30039900	Stichting GroenWest	47.2	51.3	4.1
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	48.7	52.5	3.8
24107420	Stichting QuaWonen	48.8	52.4	3.6
41188040	Woningstichting Leusden	54.5	58.1	3.6
17060165	Woningstichting de Zaligheden	49.8	53.3	3.5
6032802	Stichting Viverion	52.8	56.2	3.4
33012701	Woningstichting Rochdale	45.5	48.9	3.4
38023122	Woonstichting De Marken	51.1	54.5	3.4
22015083	Woningbouwvereniging Arnhemuiden	50.1	53.4	3.3
34069796	Brederode Wonen	48.6	51.9	3.3
28023790	Woonstichting Stek	52.2	55.5	3.3
28023118	Stichting Rijnhart Wonen	50.8	54	3.2
28042168	Stichting Dunavie	51.2	54.2	3
17024184	Woonstichting 'thuis	48.9	51.9	3
5003860	Stichting deltaWonen	49.8	52.7	2.9
31014997	Stichting Vallei Wonen	54.8	57.7	2.9
8017332	Woningstichting De Goede Woning	48	50.9	2.9
9055271	Stichting Woonstede	49.4	52.3	2.9
14021204	Woningstichting Voerendaal	55	57.8	2.8
16024880	Stichting Area	49.6	52.4	2.8
30038910	Viveste	52.9	55.6	2.7
17024194	Stichting Goed Wonen	51.9	54.6	2.7
2040386	Stichting Wold & Waard	49.5	52.2	2.7
34057863	Stichting Woonmaat	48.6	51.3	2.7
10038227	Woningstichting Heteren	50.4	53	2.6
30039668	Patrimonium woonservice	50.2	52.8	2.6
22015002	R&B Wonen	48.7	51.2	2.5
41041816	Veluwonen	51.1	53.3	2.2
16046495	Stichting Woonwijze	54.6	56.8	2.2
16024073	Woonmeij	50	52.1	2.1

	Housing association	Total sustainability score 2017	Total sustainability score 2020	Difference 2017-2020
40236239	Woningstichting Compaen	46.5	48.6	2.1
17058500	Stichting Woonbedrijf SWS.Hhvl	48.2	50.3	2.1
22014999	Stichting Woongoed Middelburg	49.7	51.8	2.1
41041780	Stichting ProWonen	51.2	53.2	2
32023314	Woningstichting Naarden	51.5	53.5	2
17024197	Woningstichting Woningbelang	51.3	53.2	1.9
1031925	Stichting WoonFriesland	44.4	46.3	1.9
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	51.2	53.1	1.9
32023773	Stichting Dudok Wonen	49.5	51.3	1.8
1031646	Wonen Zuidwest Friesland	50.1	51.9	1.8
41133736	Stichting Waterweg Wonen	45.5	47.3	1.8
30040468	Woonstichting Jutphaas	49.4	51.1	1.7
16024825	Woonstichting St. Joseph	51.7	53.4	1.7
10039364	Woonstichting Valburg	51.1	52.7	1.6
8013464	Woningstichting Putten	56.9	58.5	1.6
30039328	Woonstichting SSW	48.9	50.5	1.6
40156630	Stichting KleurrijkWonen	46.9	48.5	1.6
23006058	Stichting Trivire	46.1	47.7	1.6
28023096	Noordwijkse Woningstichting	51.8	53.2	1.4
27212730	Stichting Rndom Wonen	50.9	52.3	1.4
9086671	Woningstichting Barneveld	50.2	51.5	1.3
8012356	Stichting UWoon	51	52.3	1.3
10016860	Stichting Oosterpoort Wonen	51.3	52.5	1.2
24217811	Woningstichting Samenwerking Vlaardingen	43.4	44.6	1.2
16024144	Stichting BrabantWonen	47	48.1	1.1
1031614	Stichting Woningbouw achtkarspelen	47.8	48.9	1.1
9002855	de Woningstichting	53.5	54.5	1
41042105	Woningstichting Nijkerk	56.1	57.1	1
31015064	Stichting Eemland Wonen	49.7	50.7	1
20024594	Stichting Thuisvester	46.1	47.1	1
12012267	Stichting Destion	51.6	52.5	0.9
23036526	Stichting Rhiant	50.6	51.5	0.9
5047324	Woonstichting Vechthorst	56.7	57.5	0.8
36005091	Stichting Woningbeheer De Vooruitgang	54.1	54.8	0.7
27070711	Wassenaarsche Bouwstichting	48.5	49.1	0.6
14031369	Woningstichting De Voorzorg	45.3	45.8	0.5
8025155	Stichting IJsseldal Wonen	55.5	55.9	0.4
27212813	Stichting Wonen Midden-Delfland	57	57.2	0.2
30039004	Provides	50.3	50.5	0.2

	Housing association	Total sustainability score 2017	Total sustainability score 2020	Difference 2017-2020
6033011	Stichting Reggewoon	55.1	55.1	0
30070521	De Woningraat	49.1	48.8	-0.3
27070397	Woningbouwvereniging St. Willibrordus	52.2	51.7	-0.5
2028562	Christelijke Woongroep Marenland	45.7	44.8	-0.9

Annex C. Sustainability changes over 2017-2020 of all 304 housing associations (alphabetical order)

	Housing Association	Total sustainability score 2017	Total sustainability score 2020	Difference 2017-2020
06032903	Almelose Woningstichting Beter Wonen	45.2	47.3	2.1
09051070	Baston Wonen Stichting	47.7	48.2	0.5
10016920	Bouwwerening Huis en Hof Nijmegen	46.7	53.2	6.5
24107608	Bouwwerening Onze Woning	43.1	43.8	0.7
34069796	Brederode Wonen	48.6	51.9	3.3
18111768	Casade	46.2	50.0	3.8
41080979	Charlotte Elisabeth van Beuningen Stichting	54.2	59.3	5.1
39049354	Chr. Woonstichting Patrimonium	56.3	55.1	-1.2
06032990	Christelijke Woningstichting De Goede Woning	54.3	56.6	2.3
02028302	Christelijke Woningstichting Patrimonium	49.8	51.4	1.6
02028562	Christelijke Woongroep Marenland	45.7	44.8	-0.9
30070521	De Woningraat	49.1	48.8	-0.3
09002855	de Woningstichting	53.5	54.5	1
08025175	De Woonmensen / SJA	47.2	49.8	2.6
27220173	DUWO	48.0	51.5	3.5
23031811	FidesWonen	49.0	50.0	1
29012831	Groen Wonen Vlist	49.9	53.3	3.4
23036284	HW Wonen	48.7	50.3	1.6
20024605	Laurentius	45.5	47.9	2.4
22014935	l'escaut woonservice	45.5	48.2	2.7
39024407	Mercatus	46.5	51.8	5.3
28023096	Noordwijkse Woningstichting	51.8	53.2	1.4
08025640	Ons Huis, Woningstichting	49.3	53.2	3.9
30039668	Patrimonium woonservice	50.2	52.8	2.6
34061728	Pré Wonen	46.3	48.5	2.2
30039004	Provides	50.3	50.5	0.2
22015002	R&B Wonen	48.7	51.2	2.5
30039108	R.K. Woningbouwvereniging Zeist	48.3	51.4	3.1
06032993	R.K. Woningstichting Ons Huis	45.5	50.4	4.9
22025529	Regionale Woonstichting Samenwerking	48.9	50.8	1.9
38009327	Rentree	49.7	54.2	4.5
27101650	Rijswijk Wonen	47.4	48.7	1.3
09055542	Sité Woondiensten	47.9	52.1	4.2
27212938	Stichting 3B Wonen	49.3	51.7	2.4
02319720	Stichting Acantus	44.2	45.1	0.9
01031591	Stichting Accolade	47.4	49.4	2

	Housing Association	Total sustainability score 2017	Total sustainability score 2020	Difference 2017-2020
04017657	Stichting Actium	46.7	47.7	1
20024511	Stichting Alwel	44.8	48.6	3.8
12012288	Stichting Antares Woonservice	45.9	47.8	1.9
27212889	Stichting Arcade mensen en wonen	47.9	48.1	0.2
16024880	Stichting Area	49.6	52.4	2.8
05024541	Stichting Beter Wonen	54.4	58.8	4.4
30002710	Stichting Bo-Ex '91	47.0	51.9	4.9
16024144	Stichting BrabantWonen	47.0	48.1	1.1
11011328	Stichting christelijke Woningcorporatie	44.3	46.9	2.6
21011288	Stichting Clavis	43.3	45.2	1.9
39048769	Stichting de Alliantie	47.2	49.8	2.6
02033859	Stichting De Delthe	47.9	48.5	0.6
27090567	Stichting De Goede Woning	46.5	49.4	2.9
02028153	Stichting De Huismeesters	49.6	49.6	0
24177789	Stichting De Leeuw van Putten	40.2	42.3	2.1
36004130	Stichting De Woonschakel Westfriesland	50.2	53.5	3.3
05003860	Stichting deltaWonen	49.8	52.7	2.9
12012267	Stichting Destion	51.6	52.5	0.9
04017296	Stichting Domesta	46.1	47.1	1
32023773	Stichting Dudok Wonen	49.5	51.3	1.8
28042168	Stichting Dunavie	51.2	54.2	3
04031659	Stichting Eelder Woningbouw	53.9	55.1	1.2
31015064	Stichting Eemland Wonen	49.7	50.7	1
34009775	Stichting Elan Wonen	48.1	49.8	1.7
01031575	Stichting Elkien	44.2	46.3	2.1
23027876	Stichting Fien Wonen	51.0	52.4	1.4
17024194	Stichting Goed Wonen	51.9	54.6	2.7
30039900	Stichting GroenWest	47.2	51.3	4.1
30038801	Stichting Habion	46.0	46.3	0.3
41023459	Stichting Harmonisch Wonen	44.1	45.4	1.3
24108317	Stichting Havensteder	40.2	43.1	2.9
30086686	Stichting Heuvelrug Wonen	52.2	56.4	4.2
41012114	Stichting Huisvesting Vredewold	49.7	49.9	0.2
09070389	Stichting Idealis	56.5	60.7	4.2
08025155	Stichting IJsseldal Wonen	55.5	55.9	0.4
36003604	Stichting Intermaris	46.3	47.7	1.4
06062073	Stichting Jongeren Huisvesting Twente	46.8	52.8	6
14614646	Stichting Krijtland Wonen	48.8	51.5	2.7
41129724	Stichting Laurens Wonen	42.2	45.5	3.3
02028826	Stichting Lefier	42.9	45.0	2.1
23028047	Stichting Lek en Waard Wonen	50.1	49.5	-0.6

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23036735	Stichting Lekstedewonen	44.1	48.0	3.9
01031931	Stichting Lyaemer Wonen	49.0	52.4	3.4
24218464	Stichting Maasdelta Groep	42.9	43.4	0.5
28032485	Stichting MeerWonen	51.8	52.8	1
41032244	Stichting Mijande Wonen	51.7	52.9	1.2
30136131	Stichting Mitros	47.7	50.8	3.1
31036365	Stichting Mooiland	44.6	49.4	4.8
29012913	Stichting Mozaiek Wonen	47.5	51.0	3.5
02028204	Stichting Nijestee	48.8	51.8	3
31014972	Stichting Omnia Wonen	48.7	51.2	2.5
39024884	Stichting Oost Flevoland Woondiensten	48.5	51.3	2.8
10016860	Stichting Oosterpoort Wonen	51.3	52.5	1.2
05042873	Stichting Openbaar Belang	48.9	51.7	2.8
24185744	Stichting Ouderenhuisvesting Rotterdam	44.2	45.8	1.6
35010382	Stichting Parteon	43.3	45.5	2.2
16049902	Stichting PeelrandWonen	49.4	52.5	3.1
09043274	Stichting Plavei	45.9	48.4	2.5
23032248	Stichting Poort6	46.0	48.8	2.8
30038487	Stichting Portaal	46.0	49.4	3.4
41041780	Stichting ProWonen	51.2	53.2	2
24107420	Stichting QuaWonen	48.8	52.4	3.6
06033011	Stichting Reggewoon	55.1	55.1	0
30141504	Stichting Rhenam Wonen	52.5	53.6	1.1
23036526	Stichting Rhiant	50.6	51.5	0.9
28023118	Stichting Rijnhart Wonen	50.8	54.0	3.2
27212730	Stichting Rondon Wonen	50.9	52.3	1.4
17024183	Stichting Sint Trudo	44.7	48.7	4
41055121	Stichting SSHN	49.7	54.0	4.3
33011078	Stichting Stadgenoot	48.4	51.0	2.6
20038082	Stichting Stadlander	44.5	46.0	1.5
27070802	Stichting Staedion	45.1	45.2	0.1
30092565	Stichting Studenten Huisvesting	48.1	51.8	3.7
23036310	Stichting Tablis Wonen	47.2	49.1	1.9
10017157	Stichting Talis	49.4	52.7	3.3
18014093	Stichting TBV	48.0	50.8	2.8
20024594	Stichting Thuisvester	46.1	47.1	1
01031632	Stichting Thús Wonen	47.7	48.0	0.3
23006058	Stichting Trivire	46.1	47.7	1.6
02036488	Stichting Uithuizer Woningbouw	49.2	49.8	0.6
08012356	Stichting UWONN	51.0	52.3	1.3
31014997	Stichting Valleï Wonen	54.8	57.7	2.9

Housing Association		Total sustainability score 2017	Total sustainability score 2020	Difference 2017-2020
34090425	Stichting Velison Wonen	43.2	47.0	3.8
29034021	Stichting Vestia	41.2	44.1	2.9
27212980	Stichting Vidomes	43.4	49.2	5.8
09031467	Stichting Vivare	46.1	48.8	2.7
06032802	Stichting Viverion	52.8	56.2	3.4
09063142	Stichting Volkshuisvesting Arnhem	45.5	45.5	0
01031631	Stichting voorheen De Bouwvereniging	50.9	51.9	1
10016923	Stichting Waardwonen	52.8	57.1	4.3
41133736	Stichting Waterweg Wonen	45.5	47.3	1.8
06056970	Stichting WBO Wonen	51.2	56.3	5.1
06032957	Stichting Welbions	48.5	52.3	3.8
14021286	Stichting Weller Wonen	44.8	47.0	2.2
05047339	Stichting Wetland Wonen Groep	50.1	53.9	3.8
17038530	Stichting woCom	45.5	48.4	2.9
02040386	Stichting Wold & Waard	49.5	52.2	2.7
27212813	Stichting Wonen Midden-Delfland	57.0	57.2	0.2
01032035	Stichting Wonen Noordwest Friesland	48.0	49.8	1.8
16045467	Stichting Wonen Vierlingsbeek	52.0	53.3	1.3
27212687	Stichting Wonen Wateringen	49.9	53.2	3.3
14614645	Stichting Wonen Wittem	49.0	50.3	1.3
13011993	Stichting Wonen Zuid	46.3	48.0	1.7
20067125	Stichting WonenBreborg	46.1	50.3	4.2
34099987	Stichting Woningbedrijf Velsen	45.8	45.7	-0.1
11011893	Stichting Woningbeheer Betuwe	48.8	50.4	1.6
36005091	Stichting Woningbeheer De Vooruitgang	54.1	54.8	0.7
01031614	Stichting Woningbouw achtkarspelen	47.8	48.9	1.1
09056559	Stichting Woningcorporatie Plicht Getrouw	46.9	50.5	3.6
10016880	Stichting Woningcorporatie WoonGenoot	50.2	52.3	2.1
32032703	Stichting Woningcorporaties Het Gooi en Omstreken	51.2	53.1	1.9
09051283	Stichting Wonion	48.1	50.4	2.3
38013096	Stichting Woonbedrijf ieder1	49.7	51.5	1.8
17058500	Stichting Woonbedrijf SWS.Hhvl	48.2	50.3	2.1
04031749	Stichting Woonborg	48.8	52.8	4
24108291	Stichting Woonbron	43.1	44.4	1.3
36001723	Stichting Wooncompagnie	46.3	50.2	3.9
41126255	Stichting WoonCompas	40.3	44.5	4.2
04024478	Stichting Woonconcept	51.3	51.8	0.5
28073027	Stichting Woondiensten Aarwoude	48.9	50.3	1.4
36000577	Stichting Woondiensten Enkhuzen	50.3	51.9	1.6
28023102	Stichting Woonforte	47.8	50.3	2.5
01031925	Stichting WoonFriesland	44.4	46.3	1.9

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13017362	Stichting Woongoed 2-Duizend	46.2	46.2	0
22014999	Stichting Woongoed Middelburg	49.7	51.8	2.1
21013149	Stichting Woongoed Zeeuws-Vlaanderen	44.2	47.4	3.2
30039138	Stichting Woongoed Zeist	46.5	49.8	3.3
17007288	Stichting Wooninc.	43.7	46.8	3.1
27082731	Stichting WoonInvest	46.8	48.6	1.8
23060266	Stichting Woonkracht10	45.1	47.0	1.9
20050013	Stichting Woonkwartier	45.6	47.4	1.8
18114807	Stichting Woonlinie	49.0	53.2	4.2
34057863	Stichting Woonopmaat	48.6	51.3	2.7
41022121	Stichting Woonpalet Zeewolde	49.9	53.6	3.7
17076031	Stichting Woonpartners	45.7	46.5	0.8
41134252	Stichting Woonplus Schiedam	42.6	44.7	2.1
14614656	Stichting Woonpunt	42.5	45.1	2.6
04034448	Stichting Woonservice Drenthe	47.9	51.1	3.2
09056706	Stichting Woonservice IJsselland	50.3	51.7	1.4
18115871	Stichting Woonservice Meander	48.1	50.6	2.5
24041502	Stichting Woonstad Rotterdam	42.0	43.4	1.4
09055271	Stichting Woonstede	49.4	52.3	2.9
37030575	Stichting Woontij	46.6	47.6	1
18115545	Stichting Woonveste	48.2	50.8	2.6
24108743	Stichting Woonvisie	46.6	48.4	1.8
37080102	Stichting Woonwaard Noord-Kennemerland	49.8	50.5	0.7
10017041	Stichting Woonwaarts	47.5	49.7	2.2
12012275	Stichting Woonwenz	46.6	48.2	1.6
16046495	Stichting Woonwijze	54.6	56.8	2.2
33107894	Stichting Woonzorg Nederland	42.8	45.6	2.8
35010466	Stichting WormerWonen	49.6	52.1	2.5
41212857	Stichting Ymere	47.0	49.5	2.5
35010383	Stichting Zaandams Volkshuisvesting	43.9	45.9	2
16024737	Stichting Zayaz	45.9	50.0	4.1
14021205	Stichting ZO Wonen	44.6	46.1	1.5
40156630	Stichting KleurrijkWonen	46.9	48.5	1.6
18030601	Tiwos, Tilburgse Woonstichting	46.9	49.3	2.4
37030892	Van Alckmaer voor Wonen	47.3	48.6	1.3
30038986	Veenendaalse Woningstichting	50.5	55.7	5.2
41041816	Veluwonen	51.1	53.3	2.2
30038910	Viveste	52.9	55.6	2.7
27070711	Wassenaarsche Bouwstichting	48.5	49.1	0.6
24108729	WBV Poortugaal	48.5	50.2	1.7
06032843	Wonen Delden	53.2	59.3	6.1

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01031646	Wonen Zuidwest Friesland	50.1	51.9	1.8
23036410	Woningbouwstichting "Beter Wonen"	51.2	49.2	-2
30040154	Woningbouwstichting Cothen	52.2	54.0	1.8
29012915	Woningbouwstichting 'Samenwerking'	46.9	50.4	3.5
22015083	Woningbouwvereniging Arnemuiden	50.1	53.4	3.3
17024192	Woningbouwvereniging Bergopwaarts	49.3	53.2	3.9
29012827	Woningbouwvereniging Beter Wonen	48.8	51.7	2.9
23033882	Woningbouwvereniging Beter Wonen	47.4	49.2	1.8
37030918	Woningbouwvereniging Beter Wonen	46.7	48.8	2.1
23034266	Woningbouwvereniging Beter Wonen Goedereede	49.6	51.5	1.9
11020332	Woningbouwvereniging De Goede Woningen - Neerijnen	45.7	48.5	2.8
28028654	Woningbouwvereniging De Sleutels van Zijl en Vliet	49.5	51.6	2.1
28023105	Woningbouwvereniging Habeko Wonen	48.9	51.7	2.8
23037112	Woningbouwvereniging Heerjansdam	44.3	47.1	2.8
24108268	Woningbouwvereniging Hoek van Holland	44.2	44.9	0.7
30038949	Woningbouwvereniging Maarn	50.4	54.9	4.5
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	48.7	52.5	3.8
29013498	Woningbouwvereniging Reeuwijk	50.3	53.5	3.2
40594387	Woningbouwvereniging Rosehaghe	47.6	50.3	2.7
27070397	Woningbouwvereniging St. Willibrordus	52.2	51.7	-0.5
30039075	Woningbouwvereniging Utrecht	45.6	49.7	4.1
30040187	Woningbouwvereniging Vecht en Omstreken	45.7	48.9	3.2
17024189	Woningbouwvereniging Volksbelang	46.3	46.8	0.5
37030580	Woningstichting Anna Paulowna	46.9	51.4	4.5
09086671	Woningstichting Barneveld	50.2	51.5	1.3
14614618	Woningstichting Berg en Terblijt	50.2	52.2	2
40236239	Woningstichting Compaen	46.5	48.6	2.1
08017332	Woningstichting De Goede Woning	48.0	50.9	2.9
04034340	Woningstichting De Volmacht	49.2	51.1	1.9
14031369	Woningstichting De Voorzorg	45.3	45.8	0.5
41038970	Woningstichting De Woonplaats	44.7	49.1	4.4
17060165	Woningstichting de Zaligheden	49.8	53.3	3.5
06033220	Woningstichting Domijn	43.5	47.5	4
13011864	Woningstichting Domus	45.7	48.5	2.8
24143657	Woningstichting Eendracht	39.3	40.3	1
33006516	Woningstichting Eigen Haard	47.9	51.1	3.2
39036239	Woningstichting Goede Stede	47.2	48.0	0.8
29012863	Woningstichting Gouderak	47.6	52.1	4.5
27070420	Woningstichting Haag Wonen	41.5	43.3	1.8
14021260	Woningstichting HEEMwonen	45.8	46.7	0.9
17024195	Woningstichting Helpt Elkander	51.8	53.1	1.3

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36000581	Woningstichting Het Grootslag	48.9	53.5	4.6
10038227	Woningstichting Heteren	50.4	53.0	2.6
16045671	Woningstichting Kleine Meierij	45.8	48.8	3
30039251	Woningstichting Kockengen	46.0	47.6	1.6
41188040	Woningstichting Leusden	54.5	58.1	3.6
11013536	Woningstichting Maasdriel	50.6	51.4	0.8
14614794	Woningstichting Maasvallei Maastricht	47.5	47.9	0.4
14615881	Woningstichting Meerssen	51.6	52.3	0.7
32023314	Woningstichting Naarden	51.5	53.5	2
28065875	Woningstichting Nieuwkoop	46.4	49.3	2.9
41042105	Woningstichting Nijkerk	56.1	57.1	1
14021491	Woningstichting Obbicht en Papenhoven	49.0	47.7	-1.3
28027900	Woningstichting Ons Doel	47.9	49.3	1.4
08013464	Woningstichting Putten	56.9	58.5	1.6
41134627	Woningstichting Resort Wonen	44.9	47.0	2.1
33012701	Woningstichting Rochdale	45.5	48.9	3.4
38013279	Woningstichting SallandWonen	52.6	57.6	5
24217811	Woningstichting Samenwerking Vlaardingen	43.4	44.6	1.2
14614733	Woningstichting Servatius	46.5	49.3	2.8
14021409	Woningstichting Simpelveld	45.4	48.9	3.5
28036171	Woningstichting Sint Antonius van Padua	53.7	53.4	-0.3
06032776	Woningstichting Sint Joseph Almelo	44.1	46.8	2.7
13011861	Woningstichting St. Joseph	47.0	47.4	0.4
05047482	Woningstichting SWZ	50.1	52.6	2.5
06032887	Woningstichting Tubbergen	52.3	55.8	3.5
05040996	Woningstichting Vechtdal Wonen	51.9	52.2	0.3
14021204	Woningstichting Voerendaal	55.0	57.8	2.8
01031973	Woningstichting Weststellingwerf	49.1	49.9	0.8
02033956	Woningstichting Wierden en Borgen	45.6	46.9	1.3
20054748	Woningstichting Woensdrecht	48.1	50.8	2.7
17024197	Woningstichting Woningbelang	51.3	53.2	1.9
18113959	Woningstichting Woonvizier	48.5	49.9	1.4
30039074	Woningstichting WUTA	42.7	44.5	1.8
13021011	Woningvereniging Nederweert	50.8	50.5	-0.3
23034176	Woongoed Goeree-Overflakkee	50.1	50.0	-0.1
16024073	Woonmeij	50.0	52.1	2.1
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	47.9	49.3	1.4
37030589	Woonstichting	52.1	52.6	0.5
39047475	Woonstichting Centrada	43.8	46.1	2.3
10031122	Woonstichting De Kernen	48.4	51.1	2.7

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41215563	Woonstichting De KeY	47.8	51.0	3.2
38023122	Woonstichting De Marken	51.1	54.5	3.4
41134270	Woonstichting De Zes Kernen	42.0	43.0	1
10022513	Woonstichting Gendt	52.9	56.9	4
02319567	Woonstichting Groninger Huis	45.9	45.4	-0.5
21014394	Woonstichting Hulst	49.7	51.1	1.4
30040468	Woonstichting Jutphaas	49.4	51.1	1.7
18115616	Woonstichting Land van Altena	48.4	50.1	1.7
37030590	Woonstichting Langedijk	53.0	57.5	4.5
18028418	Woonstichting Leystromen	47.3	50.8	3.5
24108167	Woonstichting Patrimonium Barendrecht	48.6	51.7	3.1
30039328	Woonstichting SSW	48.9	50.5	1.6
16024825	Woonstichting St. Joseph	51.7	53.4	1.7
28023790	Woonstichting Stek	52.2	55.5	3.3
18035674	Woonstichting 't Heem	46.3	50.6	4.3
17024184	Woonstichting 'thuis	48.9	51.9	3
08027485	Woonstichting Triada	48.9	50.2	1.3
10039364	Woonstichting Valburg	51.1	52.7	1.6
05047324	Woonstichting Vechthorst	56.7	57.5	0.8
28049409	Woonstichting Vooruitgang	51.6	52.6	1
09044267	Woonstichting Vryleve	47.4	50.3	2.9
14021210	Woonstichting Zaam Wonen	48.9	51.0	2.1
22015097	Zeeuwland	49.7	50.7	1



telos brabants centrum voor
duurzame ontwikkeling

HETPON



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