



# Fourth Impact Report (2019-2023) of the 2019 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, July 2023



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## Executive summary

This fourth impact report for the 2019 BNG Bank Social housing bond is based on a framework report developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank. It measures the internal sustainability performance of the organisation, including its head office and rented housing units, and the external sustainability performance of the neighbourhood 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 88 indicators are included.

The original group of 100 elected housing associations for the 2019 bond has been transformed due to mergers. This resulted into a group of 87 elected associations.

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. Therefore, the scores of previous years can differ from the scores in this report. See Annex A for an overview of the changed indicators.

Table 1 Overview of the changes in sustainability scores over 2019-2023 for the groups of elected (n=87) and total (n=275) housing associations

Sustainability Field and capital	Total 2016	Elected 2016	Total 2023	Elected 2023	Total: Difference 2016-2023	Elected: Difference 2016-2023 <sup>1</sup>
<b>Total</b>	48.0	51.0	52.2	55.0	4.2	4.0
<b>Internal</b>	45.9	49.7	51.9	55.4	6.0	5.7
<b>External</b>	50.0	52.3	52.4	54.6	2.4	2.3

Elected associations showed an improved total sustainability score in the reporting period 2019 – 2023, shifting from 51.0 to 55.0. This improvement is due to an improvement of both the internal and external sustainability fields. The internal sustainability field improved with 5.7 percentage points. Within the internal sustainability field, the ecological capital increased with 6.5 percentage points for the elected group and the economic capital increased with 2.6 percentage points. The socio-cultural capital improved with 6.1 percentage points. The increase of the ecological capital is an important achievement, as

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

this was the lowest scoring capital in 2019. The progress of the external sustainability is 2.3 percentage points, and can be attributed to the economic capital. The economic capital improved with 2.6 percentage points for the elected group, and 2.9 for the total group of housing associations.

Comparison with the total group of 275 housing associations showed that these also improved their average score the past year. Yet, the elected group could maintain its lead.

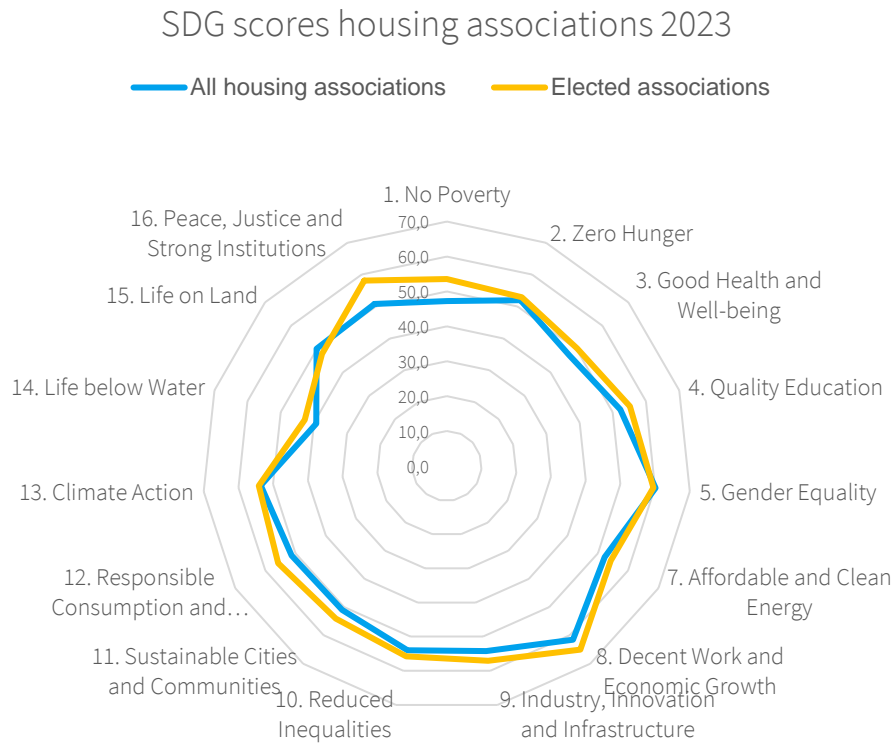
The 10 elected housing associations with the highest improvement over the reporting year are listed in Table 2.

Table 2 Elected housing associations with the highest sustainability improvement over reporting years 2019–2023

		Housing association	Sustainability score 2019	Sustainability score 2023	Difference
1	09056706	Stichting Woonservice IJsselland	47.7	56.9	9.1
2	27212980	Stichting Vidomes	42.2	49.9	7.7
3	31015064	Stichting Eemland Wonen	47.8	55.1	7.2
4	27070397	Woningbouwvereniging St Willibrordus	48.1	55.1	7.0
5	30039900	Cazas Wonen	47.7	54.5	6.8
6	17024195	Woningstichting Helpt Elkander	52.3	59.1	6.8
7	41188040	Woningstichting Leusden	53.7	60.1	6.4
8	23006058	Stichting Trivire	43.6	49.9	6.3
9	30038986	Veenendaalse Woningstichting	51.8	57.8	6.0
10	09055271	Stichting Woonstede	48.8	54.8	6.0

Annex B gives an overview of the improvement in sustainability score over the reporting period for the elected associations.

Figure 1 SDG scores for the elected (n=87) housing associations compared to the total group (n=275) of housing associations 2023



In this impact report, the progress on the 17 UN Sustainable Development Goals of the 87 elected housing associations was measured. As is shown in Figure 1, the highest scores for the elected group were found for Goals 8 (Decent Work and Economic Growth), 5 (Gender Equality), and 16 (Peace, justice and strong institutions). In general, the elected housing associations improved their sustainability score between 2019 and 2023 for 12 of the 15 goals measured, and the score of 1 goal remained unchanged.

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# 1 Introduction

In October 2019, BNG Bank issued its fourth Social housing bond, based on a framework report<sup>2</sup> developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank.

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

This fourth impact report for the 2019 BNG Bank Social housing bond will outline the outcome for the housing associations elected for the 2019 BNG Bank social housing bond, with the data of 2023.

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

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

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

## 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 organisation, including its head office and housing units, and the external sustainability performance of the neighbourhood of the housing units.

A prerequisite to operationalise 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 attended.

The result includes a framework based on 3 internal performance domains (called capitals), including ecological, social and economic aspects of the head office and rental units, and 3 external performance capitals (ecological, social and economic) of the neighbourhood of the rental units. The scores of the six capitals are calculated based on 21 themes (called stocks) which are derived from in total 88 indicators. A description of these indicators is given in Annex A.

Due to changes in data availability, and new scientific insights, some adjustments were made in the framework. To keep the data comparable over the reporting years, the adjustments have been implemented in the 2019, 2020, 2021 and 2022 datasets as well.

For a detailed overview of the changes in the dataset, see Annex A.

Internal and external performance have equal weighting as well as the capitals within the internal, respectively external, sustainability domain. The framework considers ten classes for associations depending on e.g. age of the units and size of the association.

### 2.2 Data sources

The data for the impact report on internal sustainability are mainly derived from the Dutch Human Environment and Transport Inspectorate (ILT) in its annual accountability report on social housing associations dVi (The Human Environment and Transport Inspectorate, 2022), The Dutch national statistical office (CBS) and the most recent Aedes benchmark report (2022) on the performance of Dutch housing associations. In Table 3, the sources from both internal as external indicators are given.

Table 3 Sources of indicators

Capital	Sources
Ecological Capital	National Statistics (CBS), CBS microdata, Emissieregistratie, Grootchalige Concentratiekaarten Nederland, RIVM, Risicokaart, Nationale Databank Flora en Fauna, Rijkswaterstaat klimaatmonitor, Human Environment and Transport Inspectorate (ILT, Corpodata), GGD, Atlas natuurlijk kapitaal, Earth Observatory Group, Aedes Benchmark
Economic capital	National Statistics (CBS), OVapi, Human Environment and Transport Inspectorate (ILT, Corpodata), Eco-movement, Aedes datacentrum, Aedes Benchmark
Socio-cultural capital	National Statistics (CBS), CBS microdata, Databank Verkiezingsuitslagen, RIVM, WoON, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes benchmark, Rijkswaterstaat (Water, Verkeer en Leefomgeving), Databank politie

Most of the external sustainability data has been collected on neighbourhood level, as described in the elaborated framework report of 2020<sup>3</sup>. After that, the data was recalculated and attributed to the housing associations via a model developed by Het PON & Telos. More detailed information about this model can be found in the elaborated framework reports.

## 2.3 Elected housing associations

On the basis of the 2019 Framework report on sustainable housing associations, a group of 100 associations was elected from a total group of 320 associations. This number of housing associations can however change over time due to mergers between housing associations, bankruptcies and emerging new housing associations.

Between 2019 and 2020 the total number of housing associations decreased from 320 to 310. Consequently, the number of elected housing associations decreased from 100 to 96 due to the following circumstances:

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

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

<sup>3</sup> Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework Report 2020. Retrieved from <https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/Framework-report-social-housing-associations-Sustainability-Bond-2020.PDF?rev=f56f165aeaa148db989b131931638dfe>

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

In 2022, the total group of housing associations decreased to 281. Therefore, the number of elected housing associations decreased to 89.

- ‘Woningstichting de Voortgang’ in Sassenheim is no longer available in the dataset due to an incomplete data availability.

In 2023, the total group of housing associations decreased to 275. The elected group has decreased to a number of 87 housing associations due to the following:

- ‘Woningstichting Cothen’ (L1588) was taken over by ‘Stichting Heuvelrug Wonen’ (elected), and therefore remains part of the elected group.
- ‘Stichting Provides’(L0317) has been taken over by ‘Stichting Cazas Wonen (old name: Stichting GroenWest’ (elected), therefore it is still part of the elected group.

## 3 Overall performance of housing associations over 2019–2023

### 3.1 Sustainability performance of the elected housing associations over 2019–2023

Table 4 gives an overview of the general outcome over the past three years. Values express the goal achievement towards the quantified sustainability goal for a certain aspect. The table presents the differences at the level of the total sustainability scores, the internal and external sustainability scores and the more detailed capital scores.

The group of 87 elected associations showed an improved total score in the reporting period 2019-2023 from 51.0 to 55.0.

Looking closer at the more detailed data indicates that the improvement can be traced back mainly to the internal sustainability field. The internal sustainability score improved by 5.7 percentage points. The ecological and economical capital increased, with 6.5 and 2.6 percentage points. The socio-cultural capital score increased 6.1 percentage points for the elected group of housing associations. Especially the ecological capital has been showing great progress over the last years.

Overall progress in the external sustainability field is a bit smaller than in the internal sustainability field, with an improvement of 2.3 percentage points for the elected group. The ecological capital improved with 2.9 percentage points for the elected group. The socio-cultural capital had the smallest improvement, with 1.4 percentage points for the elected group. The economic capital's score increased with 2.6 percentage points for the elected group.

### 3.2 Differences between the group of elected associations and the total group over 2019–2023

Not only the elected group of housing associations improved their score over the last four years. The total group of associations improved their score with 4.2 percentage points. This is 0.2 percentage points higher than the elected group of housing associations, suggesting that the total group has made real progress over the years.

Looking into the underlying concepts of the sustainability scores, it becomes clear that the elected housing associations are still scoring better than the other associations on all capitals. However, the differences are becoming smaller for some of the capitals. The total group improved its scores over the reporting period more than the elected group did, suggesting that the total group of housing associations are making efforts to close the gap.

Table 4 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 87 elected housing associations over 2019-2023 compared with the total group (n=275)

Field and capital	Total 2019	Elected 2019	Total 2020	Elected 2020	Total 2021	Elected 2021	Total 2022	Elected 2022	Total 2023	Elected 2023	Total: Difference 2019-2023	Elected: Difference 2019-2023
<b>Total</b>	<b>48.0</b>	<b>51.0</b>	<b>48.2</b>	<b>51.1</b>	<b>49.3</b>	<b>52.2</b>	<b>50.6</b>	<b>53.5</b>	<b>52.2</b>	<b>55.0</b>	<b>4.2</b>	<b>4.0</b>
<b>Internal</b>	<b>45.9</b>	<b>49.7</b>	<b>46.3</b>	<b>49.8</b>	<b>47.5</b>	<b>51.1</b>	<b>49.4</b>	<b>52.9</b>	<b>51.9</b>	<b>55.4</b>	<b>6.0</b>	<b>5.7</b>
- Ecological	43.6	46.7	45.5	48.2	48.1	51.0	50.0	52.5	50.4	53.2	6.8	6.5
- Socio-cultural	47.3	51.9	47.0	51.2	47.2	51.6	49.0	53.9	53.9	58.0	6.6	6.1
- Economic	50.9	53.9	50.7	53.7	52.0	51.3	53.4	56.3	53.8	56.5	2.9	2.6
<b>External</b>	<b>50.0</b>	<b>52.3</b>	<b>50.1</b>	<b>52.4</b>	<b>51.1</b>	<b>53.3</b>	<b>51.9</b>	<b>54.1</b>	<b>52.4</b>	<b>54.6</b>	<b>2.4</b>	<b>2.3</b>
- Ecological	49.1	50.0	49.3	50.0	51.0	51.6	50.9	51.6	52.2	52.9	3.1	2.9
- Socio-cultural	50.0	53.0	50.2	53.4	50.3	53.5	51.4	54.4	51.1	54.4	1.1	1.4
- Economic	50.9	53.9	50.7	53.7	52.0	54.9	53.4	56.3	53.8	56.5	2.9	2.6

### 3.3 General statistics for the elected housing associations 2019-2023

From a general perspective, differences between the elected group of associations and the total group can also be compared. In table 5 a summary is shown with the number of new housing units, the number of new tenants and the number of dwellings in the period 2019-2021 for both groups of housing associations.<sup>4</sup>

Table 5 General statistics of the 87 elected housing associations and the total group of associations (n=275) over 2019-2021

Aspects	Total 2019	Total 2021	Total: Difference 2019-2021	2019 – 2021 (%)	Elected 2019	Elected 2021	Elected: Difference 2019-2021	2019 – 2021 (%)
New houses developed	14,282	16,925	2,643	19	4,186	5,818	1,632	39
Allocations of new tenants	193,971	202,088	8,117	4	44,443	46,028	1,585	4
Dwellings	2,331,599	2,356,762	25,163	1	535,487	541,738	6,251	1

Table 5 shows that in 2021, the elected group realised 5,818 new housing units and the total group realised 16,925 new housing units. This indicates an increase of 39% for the elected group and only an increase of 19% for the total group compared to 2019. The elected associations allocated 46,028 new tenants. The elected group owned 541,748 dwellings while the total group owned 2,356,762 dwellings in 2021.

<sup>4</sup> The data from 2021 are the most recent available data. The data are from <https://aedesdatacentrum.nl/jive>

Figure 2 Percentage of new houses developed

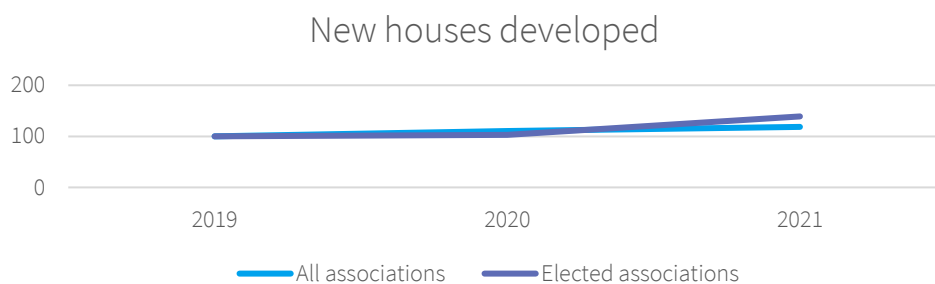


Figure 3 Percentage of new tenants

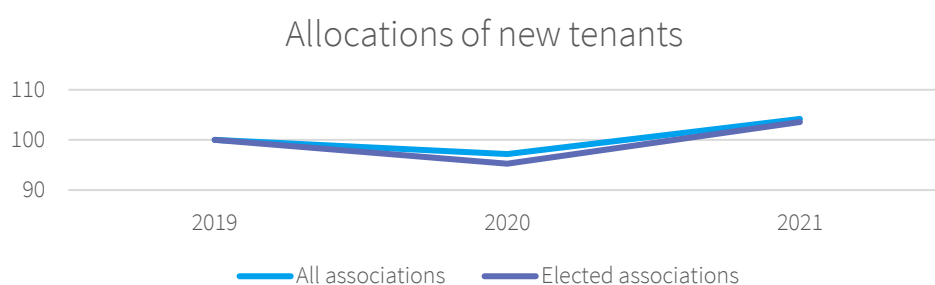
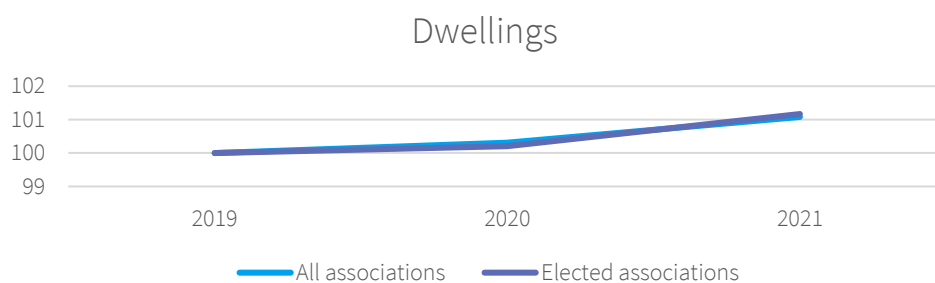


Figure 4 Percentage growth in amount of dwellings



Figures 2 and 3 show that over the period 2019-2021, the elected group allocated less new tenants than the total group, but did build more new housing (relatively). The total amount of dwellings (figure 4) increased slightly more for the elected group than for the total group.

## 4 Detailed analysis of the sustainability of elected associations

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

### 4.1 Differences in internal sustainability

As shown, internal sustainability scores improved from 2019–2023 with 6.0 percentage points for the total group and with 5.7 percentage points for the group of elected associations. The elected group of housing associations has a score of 55.4 on internal sustainability, which is 3.5 percentage points higher than the total group on internal sustainability. More details are shown in table 6.

The table shows that the progress is quite substantial for some of the stock. There are big improvements in the ‘Energy’ stock, which increased with 9.5 percentage points for the elected housing associations. This is an important trend and it seems that the pressure on housing associations from the UN Paris agreement on Climate and the UN Sustainable Development Goals, as well as the Dutch national policies to take climate action, is starting to pay off.

The stock ‘Corporational valuation’ increased with 11.0 percentage points for the elected group and with 10.4 for the total group – making it the biggest improvements within the internal performance field. The stocks ‘Safety and security’ and ‘Future constancy’ both made large improvements as well, as they both improved with 8.4 percentage points for the elected group. Research shows that crime rates have been decreasing in the last years.<sup>5</sup> Especially the amount of violent offences and vandalism decreased, which might be the reason why this stock is improving so greatly.

The scores for the stock ‘Loss of revenue’ decreased between 2019 and 2023, with 5.7 percentage points for the total group and 6.0 for the elected group. This is the only stock that decreased within the internal performance field.

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<sup>5</sup> CBS (2020). Minder traditionele criminaliteit, meer cybercrime.  
<https://www.cbs.nl/nl-nl/nieuws/2020/10/minder-traditionele-criminaliteit-meer-cybercrime>



Table 6 Detailed differences at theme level over reporting years 2019-2023 for the group of elected associations and the total group

Sustainability Field, and Theme	Total 2019	Elected 2019	Total 2023	Elected 2023	Total: Difference 2019-2023	Elected: Difference 2019-2023
<b>Total score</b>	<b>48.0</b>	<b>51.0</b>	<b>52.2</b>	<b>55.0</b>	<b>4.2</b>	<b>4.0</b>
<b>Internal</b>	<b>45.9</b>	<b>49.7</b>	<b>51.9</b>	<b>55.4</b>	<b>6.0</b>	<b>5.7</b>
- Energy	39.2	41.1	49.4	50.5	10.2	9.5
- Resources and Waste	48.0	52.3	51.3	55.8	3.3	3.5
- Physical and economic accessibility	46.0	46.2	49.6	52.0	3.7	5.8
- Living quality	47.2	51.9	56.0	57.9	8.8	6.1
- Safety and Security	43.0	52.5	51.7	60.9	8.7	8.4
- Residential satisfaction	53.1	56.8	58.2	61.2	5.1	4.3
- Corporational valuation	54.0	56.7	64.4	67.6	10.4	11.0
- Future Constancy	41.3	44.0	50.3	52.4	8.9	8.4
- Loss of revenue	45.5	50.7	39.8	44.7	-5.7	-6.0
<b>External</b>	<b>50.0</b>	<b>52.3</b>	<b>52.4</b>	<b>54.6</b>	<b>2.4</b>	<b>2.3</b>
- Air	48.7	48.2	57.4	56.4	8.7	8.2
- Annoyance and Emergencies	47.1	52.7	47.8	53.3	0.8	0.5
- Nature and Landscape	51.5	48.9	51.5	49.1	0.0	0.2
- Social Participation	45.6	51.2	40.1	45.0	-5.5	-6.2
- Economic Participation	40.2	47.0	47.2	54.1	7.0	7.1
- Arts and Culture	55.2	55.1	54.2	54.8	-1.1	-0.3
- Health	49.4	53.0	52.4	55.7	3.0	2.7
- Residential Environment	58.2	57.9	58.8	58.6	0.7	0.7
- Education	51.1	54.1	54.0	58.3	2.9	4.2
- Labour	52.3	57.4	58.7	63.6	6.3	6.2
- Competitiveness	46.2	48.6	51.8	54.0	5.6	5.4
- Infrastructure and Accessibility	54.2	55.6	51.0	51.7	-3.2	-3.9

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

## 4.2 Differences in external sustainability

The external sustainability has been included in the analysis as social housing associations have a certain degree of influence on, and responsibility for the quality of the neighbourhood 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 6, indicates that in both groups the external sustainability score improved. The improvement for the total group is a bit higher (2.4 percentage points) than for the elected group (2.3 percentage points).

A closer look at the underlying stocks shows that the performance in the 'Air' stock grew the most over the last years. The elected group shows a slightly smaller increase than the total group; respectively 8.2 and 8.7 percentage points. It is possible that the national policies to tackle climate change and to meet the goals of the UN Paris Agreement on Climate are showing its effect.

The 'Economic participation' and 'Labour' stock also improved their scores greatly: 7.1 percentage points and 6.2 percentage points for the elected group. This is mainly due to the flourishing economy in the Netherlands. At the moment, there is a shortage in the labour market, putting pressure on many industries and regions.<sup>6</sup> This might have an effect on the economic growth of the Netherlands, and consequently have an effect on the stocks 'Labour', 'Economic Participation' in the upcoming years.

The scores for 'Infrastructure and accessibility', 'Social participation' and 'Arts and Culture' all decreased, for both the elected and the total group. The significant decrease in 'social participation' is partly due to a decrease in the number of volunteers.<sup>7</sup> Furthermore, the turnout for the municipal elections of 2022 was historically low<sup>8</sup>, which also has its effect on the stock 'Social participation'.

The scores for 'Annoyance and Emergencies', 'Nature and landscape' and 'Residential environment' made almost no improvements, as shown in table 6.

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<sup>6</sup> <https://www.cbs.nl/nl-nl/nieuws/2023/20/krapte-op-de-arbeidsmarkt-blijft-op-zelfde-niveau-in-eerste-kwartaal>

<sup>7</sup> <https://www.cbs.nl/nl-nl/nieuws/2022/42/steeds-minder-mensen-doen-vrijwilligerswerk>

<sup>8</sup> <https://nos.nl/collectie/13894/artikel/2421544-historisch-lage-opkomst-waarom-gingen-zo-weinig-mensen-naar-de-stembus>

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

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

### 5.1 Association typology and performance differences

From the beginning, the framework<sup>9</sup> for the BNG Bank social housing bonds has discussed 10 types of housing association and their performance differences. Based on the impact data collected, differences for these 10 types of associations are presented in Table 7.

All types of housing associations showed improvement in their sustainability score over the period 2019-2023. The extra-large sized associations have the highest increase in sustainability score over 2019–2023. Their score increased by 4.9 percentage points, which is a higher improvement than the improvement of other housing associations. The associations with mostly high-rise buildings also have a high increase in sustainability score, with 4.6 percentage points.

The highest sustainability score can be found for housing associations with the newest property (56.8 percentage points) and small associations (56.2 percentage points). The lowest score can be found for housing associations with mainly high-rise buildings (52.5 percentage points) and high-rise buildings (52.5 percentage points). The scores for the associations with mainly high-rise buildings is, however, highly improving.

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

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<sup>9</sup> B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond , Assessment from an integrated ecological, social, economic and governance point of view, Telos Report no. 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

Table 7 Impact of association typology on sustainability performance differences

Typology	Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
Small	52.6	56.2	3.6
Medium	52.1	56.1	4.0
Large	51.2	54.7	3.5
X-Large	47.8	52.7	4.9*
One-family dwellings	50.6	54.3	3.7
High-rise buildings	47.8	52.5	4.6
Oldest property	48.8	53.0	4.1
Old property	50.4	54.4	4.1
New property	50.3	54.7	4.4
Newest property	53.2	56.8	3.5

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

## 5.2 Housing associations with the largest improvement over 2019–2023

Table 8 lists the 10 housing associations with the largest improvement over 2019–2023. ‘Stichting Woonservice IJsselland’ showed the biggest increase in sustainability score, with 9.1 percentage points over the reported period. They have been working on several sustainability projects in the past few years, including pilots on making neighbourhoods natural-gas free and making houses more sustainable.<sup>10</sup> The second biggest increase in sustainability score was found for ‘Stichting Vidomes’, with 7.7 percentage points. In the past few years, they have been working hard to make their houses free of natural gas usage.<sup>11</sup>

Table 8 Ten elected associations showing largest sustainability improvement over 2019–2023

		Housing association	Sustainability score 2019	Sustainability score 2023	Difference
1	09056706	Stichting Woonservice IJsselland	47.7	56.9	9.1
2	27212980	Stichting Vidomes	42.2	49.9	7.7
3	31015064	Stichting Eemland Wonen	47.8	55.1	7.2
4	27070397	Woningbouwvereniging St Willibrordus	48.1	55.1	7.0
5	30039900	Cazas Wonen	47.7	54.5	6.8
6	17024195	Woningstichting Helpt Elkander	52.3	59.1	6.8
7	41188040	Woningstichting Leusden	53.7	60.1	6.4
8	23006058	Stichting Trivire	43.6	49.9	6.3
9	30038986	Veenendaalse Woningstichting	51.8	57.8	6.0
10	09055271	Stichting Woonstede	48.8	54.8	6.0

<sup>10</sup> <https://www.woonserviceijsselland.nl/nieuws/projecten/>

<sup>11</sup> <https://www.vidomes.nl/ik-huur/duurzaam-wonen/aardgasvrij-wonen/>

### 5.3 Housing associations showing greatest fallback over 2019–2023

All elected housing associations were able to improve their sustainability score. ‘Stichting Idealis’, ‘Woonstichting Maasdriel’ and ‘Woningstichting Heteren’ all improved their scores with less than 1.0 percentage points.

Table 9 Elected housing associations with the lowest improvement in sustainability performance over 2019–2023

		Housing association	Sustainability score 2019	Sustainability score 2023	Difference
1	09070389	Stichting Idealis	57.8	58.1	0.3
2	11013536	Woningstichting Maasdriel	53.9	54.6	0.8
3	10038227	Woningstichting Heteren	50.4	51.3	0.9
4	27101650	Rijswijk Wonen	45.9	46.9	1.0
5	10016923	Stichting Waardwonen	55.9	56.9	1.0
6	06032990	Christelijke Woningstichting De Goede Woning	57.2	58.4	1.1
7	29012831	Groen Wonen Vlist	52.6	53.8	1.2
8	41032244	Stichting Mijande Wonen	51.1	52.6	1.5
9	08013464	Woningstichting Putten	59.5	61.0	1.6
10	12012267	Stichting Destion	50.4	52.1	1.7

A more general overview of the differences in performance over 2019–2023 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2019–2023 for all 275 housing associations are given.

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

As the energy transition is currently at the forefront of (inter)national sustainability policies, this impact report will focus in particular on the indicators of relevance for the total energy score: electricity consumption, gas consumption, energy efficiency (EP2), CO<sub>2</sub> reduction, energy improvements and solar energy.

### 6.1 Housing associations showing highest improvement in energy performance between 2019–2023

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

Looking at the individual associations, ‘Woningstichting Leusden’ made the biggest improvement in total energy score, followed by ‘Woningbouwstichting Naarden’. Further research showed that ‘Woningstichting Leusden’ is doing a project to make their houses more sustainable, which is supposed to finish in 2023.<sup>12</sup>

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<sup>12</sup> <https://www.wsleusden.nl/over-wsl/laatste-nieuws/nieuwsberichten/nieuwsbericht/wsl-start-met-project-duurzaamheid-2017-2023>

Table 10 Ten elected housing associations with the highest energy performance improvements over 2019-2023

	Elected Association	Electricity consumption	Gas consumption	Solar power	CO <sub>2</sub> Reduction	Energy efficiency (EP2)	Energy improvements	Total Energy Score
		Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023
1	41188040 Woningstichting Leusden	18.6	6	35.2	2.4	*	68.3	26.1
2	32023314 Woningstichting Naarden	18.9	0.4	24.4	1.4	*	75.2	24.1
3	02040386 Stichting Wold & Waard	23.3	0.7	35.7	0.9	6.8	67	22.4
4	17024195 Woningstichting Helpt Elkander	0.8	2.7	37.7	1.8	7.8	69.7	20.1
5	08012356 Uwoon	16.7	5.7	37.8	6.2	6.9	37.2	18.4
6	04031659 Stichting Eelder Woningbouw	47.5	0.8	45.5	1.6	1.9	5.9	17.2
7	06033011 Stichting Reggewoon	1.2	0.1	33.5	4.7	2.2	57.8	16.6
8	09086671 Woningstichting Barneveld	1.2	0.4	36.2	3.6	1.1	53.3	16.0
9	38013279 Woningstichting SallandWonen	45.1	0.3	38.4	4.7	4.9	1.8	15.9
10	06032887 Woningstichting Tubbergen	0.7	0.4	45.6	2	1.1	44.9	15.8

\* no data available



## 6.2 Housing associations showing the least differences in energy performance between 2019–2023

Finally, an overview of the least improving elected associations on energy score is given in Table 11.

As Table 11 indicates, there three housing association that show a decline in the total energy score, namely 'Woonstichting Valburg' with a decrease (-1.1 percentage points), 'Woningstichting Nijkerk' and 'Woningstichting Heteren' (both -0.7 percentage points).

Table 11 Ten elected housing associations with the lowest energy performance improvements over 2019–2023

		Elected Association	Electricity consumption	Gas consumption	Solar power	CO <sub>2</sub> Reduction	Energy efficiency (EP2)	Energy improvements	Total Energy Score
			Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023
1	10039364	Woonstichting Valburg	0.9	0.4	26.6	2	2	-38.3	-1.1
2	41042105	Woningstichting Nijkerk	4	2.4	33.9	1.9	4.7	-51	-0.7
3	10038227	Woningstichting Heteren	0.9	0.4	26.6	1.5	*	-32.8	-0.7
4	14614646	Stichting Krijtland Wonen	21.2	0.4	20.3	-12.8	0.5	-23.8	1.0
5	29012831	Groen Wonen Vlist	4.9	1.4	19.9	1.6	0	-19.3	1.4
6	18114807	Stichting Bazalt Wonen	0.9	0.4	37	-8.1	0	-20.9	1.6
7	36005091	Stichting Woningbeheer De Vooruitgang	0.1	0.2	27.7	1.7	3	-19.7	2.2
8	27101650	Rijswijk Wonen	0.5	0.2	12.5	1.7	0	-0.1	2.5
9	30039075	Woningbouwvereniging Utrecht	4	1.7	22.3	0.1	*	-10.8	3.5
10	22015083	Woningbouwvereniging Arnemuiden	1	-2.4	20.9	0.3	3.4	0	3.9

\* 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 retirement funds. These have been active since 2015 to develop a so-called 'taxonomy on Sustainable Development Investments (SDIs)' that translates the SDGs into investable opportunities from the perspective of Asset Owners<sup>13</sup>.

Since 2021, BNG Bank issues ESG Bonds under the Sustainable Finance Framework<sup>14</sup>, which connects the expenditures of Dutch Social housing associations to the 17 SDG's. Het PON & Telos provides annual impact reports. The SDG's scores of the social housing associations, measured in those impact reports, are the source for the following paragraphs. 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

Table 12 shows the general outcomes of the SDGs scores for the elected and the total group of housing associations. The highest scores for the elected group are found for Goal 8 (Decent work and economic growth), 5 (Gender Equality), and 16 (Peace, justice and strong institutions).

The lowest scores for the elected group are found for Goal 14 (Life below Water) and Goal 15 (Life on land). It indicates that housing associations still have a major challenge to improve their contribution to these goals.

Comparison over the years 2019 and 2023 for the elected group, as shown in table 12, makes clear that the performance of most goals improved substantially. Especially Goal 7 (Affordable and Clean Energy) improved substantially with 14.2 percentage points. Only two goals showed a fallback; Goal 2 (Zero hunger) with 4.2 percentage points and Goal 11 (Sustainable cities and Communities) with 1 percentage point. Goal 15 (Life on land) remained stable.

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<sup>13</sup> [https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance\\_en](https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance_en)

<sup>14</sup> BNG Bank(2021). Sustainable Finance Framework. Retrieved from <https://www.bngbank.com/Funding/ESG-Bonds>

Table 12 SDG scores for elected (n=87) and all (n=275) housing associations 2019-2023

SDG measured	Total 2019	Elected 2019	Total 2023	Elected 2023	Total: Difference 2019-2023	Elected: Difference 2019-2023
1. No Poverty	36.5	42.4	47.2	53.5	10.7	11.1
2. Zero Hunger	55.9	57.1	52.0	52.9	-4.0	-4.2
3. Good Health and Well-being	46.7	49.6	47.3	50.3	0.6	0.6
4. Quality Education	50.4	52.4	52.3	55.2	1.9	2.8
5. Gender Equality	57.2	56.7	60.1	59.5	2.9	2.8
6. Clean Water and Sanitation						
7. Affordable and Clean Energy	37.5	40.0	52.3	54.2	14.7	14.2
8. Decent Work and Economic Growth	52.2	55.6	61.5	65.1	9.3	9.4
9. Industry, Innovation and Infrastructure	49.0	52.1	54.2	57.1	5.2	5.0
10. Reduced Inequalities	51.3	51.5	53.9	55.8	2.6	4.3
11. Sustainable Cities and Communities	50.9	55.0	51.0	54.0	0.1	-1.0
12. Responsible Consumption and Production	48.0	52.3	51.3	55.8	3.3	3.5
13. Climate Action	49.2	50.1	53.6	54.1	4.4	4.0
14. Life below Water	36.7	38.7	39.3	42.8	2.6	4.1
15. Life on Land	50.2	48.0	50.2	48.0	0.0	0.0
16. Peace, Justice and Strong Institutions	40.9	49.3	50.8	58.2	9.9	8.9
17. Partnerships for the Goals						

As shown in table 12, 2 out of the 17 SDGs could not be measured because of the lack of data, or because they are not relevant for housing associations. These are Goal 6 (Clean water and sanitation) and Goal 17 (Partnerships for the Goals).

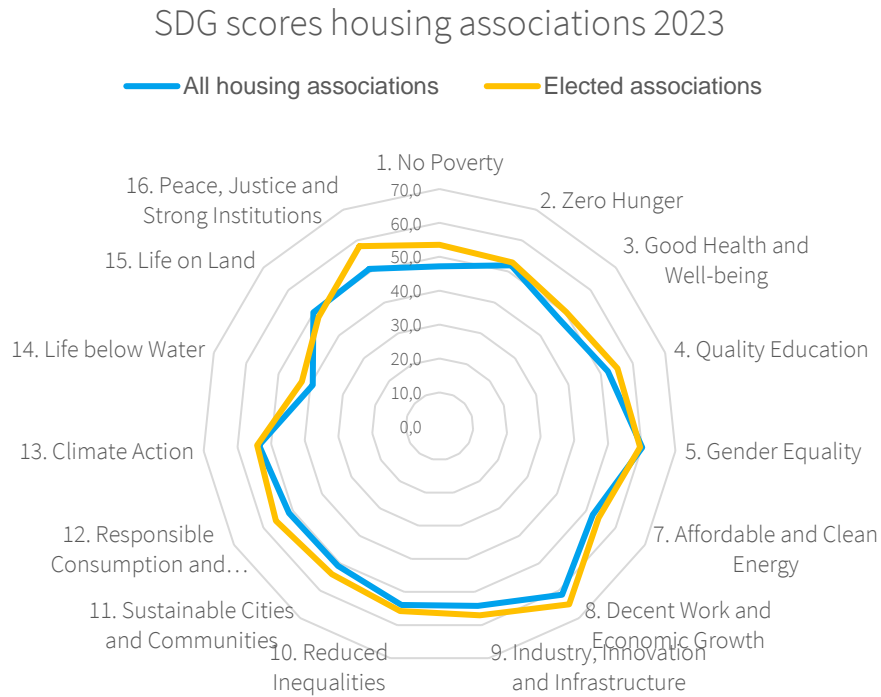
## 7.2 Differences between the elected and the total group of housing associations on the SDGs

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 13 out of the 15 measured goals, but the differences became smaller. The total group performed better on goals 5 (Gender Equality) and 15 (Life on land) than the elected group.

The total group showed a bigger improvement (or a minor decrease) over the reported period on 7 of the goals: Goals 2, 5, 7, 9, 11, 13 and 16.

More information about the method of analyses on the SDGs can be found in the 2022 performance report for social housing associations.<sup>15</sup>

Figure 5 SDG scores of the total group and elected group of housing associations in 2023



<sup>15</sup> Paenen, S., van Asseldonk, M., & Bijster (2022). Performance Report of Dutch Social housing associations BNG Bank Social Bond – 2021. Retrieved from <https://www.bngbank.com/Funding/ESG-Bonds>

# 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. Furthermore, some indicator names have been changed to align it with the SDG impact report.

## Added indicators

- 'Public trees' has been added to 'Nature and landscape'.
- 'Financial struggle' has been added to 'Economic participation'.
- 'Loneliness' has been added to 'Social participation'.
- 'Distance to hospital' has been added to 'Health'.

## Changed indicators

- 'Energy label index' has been changed to 'Energy efficiency (EP2)'.
- 'CO<sub>2</sub> emission of energy usage' has been changed to 'Energy reduction'.
- 'Total fine household waste' and 'Total bulky household waste' have been changed to 'Dangerous waste', 'Plastics', 'Paper/cardboard' and 'Compostable waste'.

## Removed indicators

- 'Remaining lifespan of property' has been removed from the data as the data has not been updated for a while.
- 'Rent arrears' has been removed from the data as the data has not been updated for a while.
- 'Expenses for quality of life' has been removed from the data as the data has not been updated for a while.

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

Table 13 Indicators used in the External sustainability performance

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Ecology	Air	Particular matter emissions	Total particulate matter (PM2.5) emissions in kg from consumers, traffic/transport and services per inhabitant	kg/inhabitant	District
Ecology	Air	NOx Emissions	Total nitrogen emissions (NOx) in kg from consumers, traffic/transport and services per inhabitant	kg/inhabitant	District
Ecology	Air	CO <sub>2</sub> Emissions	Total CO <sub>2</sub> emissions in kg from consumers, traffic/transport and services per inhabitant	kg/inhabitant	District
Ecology	Air	Concentration Particular Matter	The average yearly concentration of particulate matter in the air.	µg/m <sup>3</sup>	Surface area
Ecology	Air	Concentration NOx	The average yearly concentration of nitrogen in the air.	µg/m <sup>3</sup>	Surface area
Ecology	Annoyance and Emergencies	Light Intensity	Yearly emission of artificial light	nanoWatts/cm <sup>2</sup> /sr	Neighbourhood
Ecology	Annoyance and Emergencies	Urban heat islands	Annual average temperature difference due to the heat-island effect	°C	Surface area
Ecology	Annoyance and Emergencies	Risk of flooding	Number of probable victims in case of a flood with a medium chance	Number of probable victims	Surface area
Ecology	Annoyance and Emergencies	Noise Intensity	Average background noise intensity	% land area with > 55 decibel	Neighbourhood
Ecology	Annoyance and Emergencies	Industrial risk	Distance to high risk locations	meter	Neighbourhood
Ecology	Annoyance and Emergencies	Noise hindrance by neighbours	Percentage of residents experiencing excessive noise disturbance from neighbours	%	Municipality
Ecology	Nature and Landscape	Species diversity	The total number of observed species in the area in a 10 year period	species/km <sup>2</sup>	Surface area
Ecology	Nature and Landscape	Distance to Recreational Water	The average distance of inhabitants to any form of recreational water	km	Neighbourhood
Ecology	Nature and Landscape	Public green space	Percentage of the area of a Neighbourhood that is covered with low greenery, excluding agriculture.	%	Surface area
Ecology	Nature and Landscape	Landscape aesthetic value	A score for the experience value of the green landscape.	score	Surface area
Ecology	Nature and Landscape	Public trees	Percentage of the area of a Neighbourhood that is covered with trees, excluding agriculture.	%	Surface area
Economic	Competitiveness	Rate higher educated people	The total share of highly educated people	%	Neighbourhood
Economic	Competitiveness	Gross regional product	The total regional production divided by the number of inhabitants resulting in a regional version of gross domestic product (GDP)	Euro	COROP
Economic	Competitiveness	Vacant Retail Space	The share vacant retail space	%	Municipality

Economic	Infrastructure and Accessibility	Distance to public transport (bus, tram, metro)	Average distance per inhabitant to a bus stop, metro station or tram station.	meter	Neighbourhood
Economic	Infrastructure and Accessibility	Distance to train station	Average distance per inhabitant to the closest train station with a connection to the domestic railway network.	km	Neighbourhood
Economic	Infrastructure and Accessibility	Distance to main road	Average distance per inhabitant to the closest main road access point.	km	Neighbourhood
Economic	Labour	Active Labour force	The share of people in the population (15-75 years old) that are active in the labour force	%	Neighbourhood
Economic	Labour	Unemployment rate	Percentage of unemployed people in the potential labour force	%	Municipality
Socio-cultural	Arts and Culture	Performing Arts & Cinema's	Average distance per inhabitant to for instance a theatre or cinema.	km	Neighbourhood
Socio-cultural	Arts and Culture	Distance to museums	Average distance per inhabitant to a museum.	km	Neighbourhood
Socio-cultural	Economic Participation	Government assistance	Average amount of inhabitants having government assistance	%	Neighbourhood
Socio-cultural	Economic Participation	Poor Households	The share of households with a household income below 101% of the social minimum	%	Neighbourhood
Socio-cultural	Economic Participation	A minimum household capital of € 5000,-	The share of households in possession of financial assets of 5,000 Euro or more (excluding real estate dept.)	%	Neighbourhood
Socio-cultural	Economic participation	Financial struggle	Percentage of persons (>18 years old) that self-reported that they are having difficulties making ends meet in the last 12 months	%	Municipality
Socio-cultural	Social Participation	Turnout Municipal Elections	The average turnout in the municipal elections in the period 2010-2022.	%	Municipality
Socio-cultural	Social Participation	Volunteering	The share of people that was enrolled in any form of volunteer work.	%	Neighbourhood
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	%	Neighbourhood
Socio-cultural	Social Participation	Loneliness	Percentage of population with a high emotional or social loneliness score (adults over 19)	%	Neighbourhood
Socio-cultural	Education	Early leavers education	The share of people that leaves the education circuit without a diploma	%	Municipality
Socio-cultural	Education	Education Level	The total share of lower educated people	%	Neighbourhood
Socio-cultural	Education	Distance to Secondary Education	Average distance per inhabitant to the closest school for secondary education	km	Neighbourhood
Socio-cultural	Education	Distance to Elementary School	Average distance per inhabitant to the closest elementary school.	km	Neighbourhood
Socio-cultural	Health	Alcohol	The share of the inhabitants that show risky behaviour (drinkers)	%	Neighbourhood
Socio-cultural	Health	Smoking	The share of the inhabitants that show risky behaviour (heavy smokers)	%	Neighbourhood

Socio-cultural	Health	Stress	The share of the inhabitants that experiences stress	%	Neighbourhood
Socio-cultural	Health	Overweight	Percentage of population that are severely overweight	%	Neighbourhood
Socio-cultural	Health	Perceived health	The share of inhabitants that assesses their own health as 'good' or 'very good'	%	Neighbourhood
Socio-cultural	Health	Life expectancy	Life expectancy at birth	Year	Municipality
Socio-cultural	Health	Insufficient Exercise	Share of the inhabitants that does not meet the requirements of sufficient physical activity	%	Municipality
Socio-cultural	Health	Distance to General Practitioner	Average distance per inhabitant to a general practitioner.	km	Neighbourhood
Socio-cultural	Health	Mental health care costs	Average mental health care costs per inhabitant	Euro	Neighbourhood
Socio-cultural	Health	Medicine use	Average number of different medicines in use per inhabitant.	Number	Neighbourhood
Socio-cultural	Health	Distance to hospital	Average distance per inhabitant to a hospital.	km	Neighbourhood
Socio-cultural	Residential Environment	Satisfaction with Living Environment	The share of inhabitants that is satisfied with the living environment	%	Municipality
Socio-cultural	Residential Environment	Distance to Daily Goods and Services	Average distance per inhabitant to shops who provide daily goods and services.	km	Neighbourhood
Socio-cultural	Residential Environment	Distance to catering industry	Average distance per inhabitant to catering facilities like restaurants or bars.	km	Neighbourhood
Socio-cultural	Residential Environment	Distance to recreational facilities	Average distance per household to recreational facilities	km	Neighbourhood



Table 14 Indicators used in the Internal sustainability performance

Capital	Stock	Indicator	Calculation	Unit	Aggregation
Ecology	Energy	Energy improvements	Average costs of energy improvements (for example energy usage, liveability for the elderly) per rental unit	Euro	Housing association
Ecology	Energy	Energy efficiency (EP2)	The EP2 is a measure of energy efficiency and indicates the theoretical primary fossil energy consumption per m2.	kWh/m2	Housing association
Ecology	Energy	CO <sub>2</sub> reduction social housing corporations	Average greenhouse gas emissions due to gas consumption, electricity consumption and district heating of dwellings owned by social housing corporations.	Ton CO <sub>2</sub> - equivalent	Housing association
Ecology	Energy	Solar Energy	Average installed capacity of solar (PV) panels per dwelling (kW peak)	kWh/dwelling	Neighbourhood
Ecology	Energy	Gas Consumption Rental Houses	Average gas consumption of households living in rental houses	m3	Neighbourhood
Ecology	Energy	Electricity Consumption Rental Houses	Average electricity consumption of households living in rental houses	kWh	Neighbourhood
Ecology	Resources and Waste	Separation percentage fine household waste	Percentage of separated fine household waste relative to the total amount	%	Municipality
Ecology	Resources and Waste	Total amount of waste	Total amount of household waste produced	kg/inhabitant	Municipality
Ecology	Resources and Waste	Separation percentage bulky household waste	Percentage of separated bulky household waste relative to the total amount	%	Municipality
Ecology	Resources and Waste	Dangerous waste	Amount of collected dangerous waste produced by industry	kg/inhabitant	Municipality
Ecology	Resources and Waste	Compostable waste	Amount of separately collected compostable waste	kg/inhabitant	Municipality
Ecology	Resources and Waste	Paper/cardboard	Amount of separately collected paper and cardboard	kg/inhabitant	Municipality
Ecology	Resources and Waste	Plastics	Amount of separately collected plastics (packaging, cans and packaging for beverages)	kg/inhabitant	Municipality
Economic	Corporational valuation	Loan to value	The ratio of the long term debts and the standardized association exploitation value.	€	Housing association
Economic	Corporational valuation	Standardized corporation value per rental unit	Standardized exploitation value per rental unit.	Euro	Housing association
Economic	Corporational valuation	Average value rental units	Exploitation value divided by the weighted amount of rental units	Euro	Housing association
Economic	Corporational valuation	Corporational valuation	Average score for the state of the homes of a social housing association.	Score	Housing association
Economic	Future Constancy	Electric Vehicle Charging Station	Amount of (semi-)public charging stations for electronic vehicles per 1.000 cars	Amount per 1,000 cars	District
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.	%	Housing association
Economic	Future Constancy	Solvency ratio	The resistivity of the housing association in relation to the total capital.	ratio	Housing association

Economic	Future Constancy	Interest coverage ratio	Three-year average of the net cash flow , national government contributions, corporate income tax, levies special project support and sanitation, divided by paid interest minus interest collected.	ratio	Housing association
Economic	Future Constancy	New housing units prognosis	Returns of new housings units relative to the total amount of returns.	%	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
Socio-cultural	Physical and economic accessibility	Allocation based on income	Two-yearly average of the percentage of allocations within the income limits of the 'Wet op de Huurtoeslag'	%	Housing association
Socio-cultural	Physical and economic accessibility	Affordable rental homes	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	Match between target population and rental homes	Match between the housing stock of a corporation with regard to the target group in the area of the possession of the housing association.	%	Housing association
Socio-cultural	Living quality	Rental price in percentage of the assessed value	Rental price in percentage of the assessed value	%	Housing association
Socio-cultural	Living quality	Rent price as a percentage of the maximum permitted rent	Average rental price of the DEAB-dwellings divided by the number of points in the housing condition assessment (NEN 2767)	%	Housing association
Socio-cultural	Safety and Security	Traffic safety	The number traffic accidents per kilometre national and provincial road	Traffic accidents/km road	Neighbourhood
Socio-cultural	Safety and Security	Violent crimes	The yearly number of violent crimes registered by the police per 1,000 inhabitants for Neighbourhoods with 100 or more inhabitants.	Amount per 1,000 inhabitants	District
Socio-cultural	Safety and Security	Vandalism	The yearly number of vandalism crimes registered by the police per 1,000 inhabitants for Neighbourhoods with 100 or more inhabitants.	Amount per 1,000 inhabitants	District
Socio-cultural	Safety and Security	Property crimes	The yearly number of property related crimes registered by the police per 1,000 inhabitants for Neighbourhoods with 100 or more inhabitants.	Amount per 1,000 inhabitants	District
Socio-cultural	Residential satisfaction	Rating of repair requests	Score based on tenants judgement of repair requests	Score	Housing association
Socio-cultural	Residential satisfaction	Residential satisfaction	Score of tenants' satisfaction with the housing association	score	Housing association
Socio-cultural	Residential satisfaction	Assessment of dwelling quality	Index between the assessed dwelling quality and the reference value of the Dutch national average	index	Housing association

## Annex B Sustainability progress of elected housing associations

Table 15 Sustainability performance of elected housing associations

	Housing Association	Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
09056706	Stichting Woonservice IJsselland	47.7	56.9	9.1
27212980	Stichting Vidomes	42.2	49.9	7.7
31015064	Stichting Eemland Wonen	47.8	55.1	7.2
27070397	Woningbouwvereniging St Willibrordus	48.1	55.1	7.0
30039900	Cazas Wonen	47.7	54.5	6.8
17024195	Woningstichting Helpt Elkander	52.3	59.1	6.8
41188040	Woningstichting Leusden	53.7	60.1	6.4
23006058	Stichting Trivire	43.6	49.9	6.3
30038986	Veenendaalse Woningstichting	51.8	57.8	6.0
09055271	Stichting Woonstede	48.8	54.8	6.0
32032703	Stichting Woningcorporatie Het Gooi en Omstreken	48.9	54.9	6.0
30039075	Woningbouwvereniging Utrecht	48.1	54.0	5.9
16024880	Stichting Area	49.9	55.8	5.9
16049902	Stichting PeelrandWonen	52.4	58.2	5.8
17024197	Woningstichting Woningbelang	51.2	57.0	5.8
06032887	Woningstichting Tubbergen	52.7	58.5	5.7
28042168	Stichting Dunavie	51.1	56.9	5.7
17024194	Stichting Goed Wonen Gemert	50.3	56.0	5.7
16046495	Woonstichting Charlotte van Beuningen	51.6	57.3	5.7
30038949	Woningbouwvereniging Maarn	51.1	56.7	5.6
17024184	Woonstichting Thuis	49.9	55.5	5.5
05047324	Woonstichting VechtHorst	55.6	61.2	5.5
33012701	Woningstichting Rochdale	44.9	50.3	5.4
10017157	Stichting Talis	47.3	52.6	5.4
20067125	Stichting WonenBreburg	46.1	51.4	5.3
05003860	Stichting deltaWonen	48.2	53.3	5.1
38009327	Rentree	49.5	54.6	5.1
22015083	Woningbouwvereniging Arnemuiden	53.0	58.0	5.0
18014093	Stichting TBV	47.2	52.2	5.0

	Housing Association	Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
17024192	Woningbouwvereniging Bergopwaarts	49.1	54.0	5.0
27220173	DUWO	46.4	51.2	4.8
14021204	Woningstichting Vanhier Wonen	54.7	59.5	4.8
09086671	Woningstichting Barneveld	51.7	56.4	4.7
02040386	Stichting Wold & Waard	49.3	54.0	4.7
04031659	Stichting Eelder Woningbouw	53.8	58.3	4.5
08017332	Woningstichting De Goede Woning	46.4	50.9	4.5
29013498	Woningbouwvereniging Reeuwijk	50.8	55.2	4.4
06032843	Stichting Wonen Delden	54.8	59.2	4.3
30039668	Stichting Patrimonium woonservice	48.6	52.9	4.3
28023118	Stichting Rijnhart Wonen	52.9	57.1	4.2
23036284	HW Wonen	49.3	53.5	4.2
30086686	Stichting Heuvelrug Wonen	53.7	58.0	4.2
38023122	Woonstichting De Marken	50.3	54.5	4.2
30038910	Viveste	53.3	57.3	4.0
08012356	Uwoon	50.6	54.6	4.0
06033011	Stichting Reggewoon	52.5	56.5	4.0
16024073	Woonmeij	49.8	53.7	3.8
01031614	Stichting Woningbouw Achtkarspelen	45.9	49.8	3.8
38013096	Stichting Woonbedrijf Ieder1	47.8	51.6	3.8
09002855	de Woningstichting	53.1	56.9	3.8
16024825	Woonstichting JOOST	48.0	51.6	3.6
38013279	Woningstichting SallandWonen	53.1	56.7	3.6
32023314	Woningstichting Naarden	49.3	52.8	3.5
36005091	Stichting Woningbeheer De Vooruitgang	53.7	57.1	3.4
17058500	Stichting Woonbedrijf SWS.HHvl	48.2	51.3	3.1
27212730	Stichting Rondon Wonen	51.9	54.9	3.1
30002710	Stichting Bo-Ex '91	50.4	53.3	2.9
01032035	Stichting Wonen Noordwest Friesland	49.0	51.8	2.9
06032802	Stichting Viverion	51.7	54.6	2.9
10022513	WOONstichting Gendt	54.5	57.3	2.8
10039364	Woonstichting Valburg	51.6	54.5	2.8
41041780	Stichting ProWonen	50.4	53.1	2.7
05024541	Stichting Beter Wonen	54.8	57.4	2.6

	Housing Association	Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
37030590	Woonstichting Langedijk	53.6	56.2	2.6
23028047	Stichting Lek en Waard Wonen	49.0	51.6	2.6
17060165	Woningstichting de Zaligheden	52.4	55.0	2.5
28036171	Woningstichting Sint Antonius van Padua	53.6	56.1	2.5
01031931	Dynhus	50.1	52.6	2.5
30136131	Stichting Mitros	48.9	51.3	2.4
14614646	Stichting Krijtland Wonen	49.4	51.8	2.4
08025155	Stichting IJsseldal Wonen	54.7	57.0	2.3
39049354	Chr. Woonstichting Patrimonium	55.8	58.1	2.3
18114807	Stichting Bazalt Wonen	53.0	55.1	2.1
27212813	Stichting Wonen Midden-Delfland	54.0	56.0	2.0
41042105	Woningstichting Nijkerk	56.8	58.7	1.9
01031631	Stichting v/h de Bouwvereniging	51.1	52.9	1.9
16045467	Stichting Wonen Vierlingsbeek	53.8	55.6	1.9
12012267	Stichting Destion	50.4	52.1	1.7
08013464	Woningstichting Putten	59.5	61.0	1.6
41032244	Stichting Mijande Wonen	51.1	52.6	1.5
29012831	Groen Wonen Vlist	52.6	53.8	1.2
06032990	Christelijke Woningstichting De Goede Woning	57.2	58.4	1.1
10016923	Stichting Waardwonen	55.9	56.9	1.0
27101650	Rijswijk Wonen	45.9	46.9	1.0
10038227	Woningstichting Heteren	50.4	51.3	0.9
11013536	Woningstichting Maasdriel	53.9	54.6	0.8
09070389	Stichting Idealis	57.8	58.1	0.3

## Annex C Sustainability changes over 2019–2023 of all 275 housing associations

Table 16 Sustainability performance of total group of associations

Housing Association		Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
06032903	Almelose Woningstichting Beter Wonen	42.6	44.0	1.4
09051070	Baston Wonen Stichting	47.7	51.0	3.3
34069796	Brederode Wonen	48.5	53.6	5.1
18111768	Casade	46.5	49.9	3.3
30039900	Cazas Wonen	47.7	54.5	6.8
39049354	Chr. Woonstichting Patrimonium	55.8	58.1	2.3
06032990	Christelijke Woningstichting De Goede Woning	57.2	58.4	1.1
02028302	Christelijke Woningstichting Patrimonium Groningen	46.8	51.9	5.1
02028562	Christelijke Woongroep Marenland	44.1	46.9	2.7
30070521	De Woningraat	48.1	53.4	5.3
09002855	de Woningstichting	53.1	56.9	3.8
27220173	DUWO	46.4	51.2	4.8
01031931	Dynhus	50.1	52.6	2.5
29012831	Groen Wonen Vlist	52.6	53.8	1.2
23036284	HW Wonen	49.3	53.5	4.2
20024605	Laurentius	44.7	49.8	5.1
41129724	MaasWonen	44.9	46.1	1.2
39024407	Mercatus	49.1	53.4	4.2
08025640	Ons Huis, Woningstichting	49.0	51.8	2.8
23031811	Oost West Wonen	46.4	53.0	6.6
10016860	Oosterpoort Wonen	51.8	54.5	2.7
34061728	Pré Wonen	44.6	50.2	5.6
06032993	R.K. Woningstichting Ons Huis	46.5	49.8	3.3
30039108	R.K. Woningstichting Zeist	51.1	53.9	2.8
38009327	Rentree	49.5	54.6	5.1
41134627	Ressort wonen	45.3	48.6	3.3
27101650	Rijswijk Wonen	45.9	46.9	1.0

Housing Association		Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
09055542	Sité Woondiensten	48.5	49.5	1.0
27212938	stichting 3B Wonen	50.4	53.9	3.4
02319720	Stichting Acantus	41.7	45.7	4.0
01031591	Stichting Accolade	48.1	51.8	3.6
04017657	Stichting Actium	45.3	47.7	2.4
20024511	Stichting Alwel	45.4	50.6	5.2
12012288	Stichting Antares Woonservice	42.0	46.1	4.2
27212889	Stichting Arcade mensen en wonen	45.2	47.6	2.4
16024880	Stichting Area	49.9	55.8	5.9
18114807	Stichting Bazalt Wonen	53.0	55.1	2.1
05024541	Stichting Beter Wonen	54.8	57.4	2.6
22025529	Stichting Beveland Wonen	47.9	52.4	4.5
30002710	Stichting Bo-Ex '91	50.4	53.3	2.9
16024144	Stichting BrabantWonen	45.3	48.8	3.5
21011288	Stichting Clavis	45.5	48.4	2.9
39048769	Stichting de Alliantie	46.0	51.4	5.4
02033859	Stichting de Delthe	47.1	51.2	4.0
27090567	Stichting De Goede Woning	46.6	53.4	6.8
02028153	Stichting De Huismeesters	47.3	52.5	5.2
24177789	Stichting de Leeuw van Putten	40.7	47.9	7.1
08025175	Stichting De Woonmensen	45.9	51.1	5.2
36004130	Stichting De Woonschakel Westfriesland	50.6	54.6	4.0
05003860	Stichting deltaWonen	48.2	53.3	5.1
12012267	Stichting Destion	50.4	52.1	1.7
04017296	Stichting Domesta	43.6	51.3	7.7
32023773	Stichting Dudok Wonen	48.1	52.0	3.9
28042168	Stichting Dunavie	51.1	56.9	5.7
04031659	Stichting Eelder Woningbouw	53.8	58.3	4.5
31015064	Stichting Eemland Wonen	47.8	55.1	7.2
34009775	Stichting Elan Wonen	47.7	50.6	2.9
01031575	Stichting Elkien	44.0	47.9	3.9
23027876	Stichting Fien Wonen	50.6	53.5	3.0
17024194	Stichting Goed Wonen Gemert	50.3	56.0	5.7

Housing Association		Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
30038801	Stichting Habion	43.2	46.1	2.9
41023459	Stichting Harmonisch Wonen	47.0	52.2	5.2
24108317	Stichting Havensteder	40.5	44.2	3.7
30086686	Stichting Heuvelrug Wonen	53.7	58.0	4.2
09070389	Stichting Idealis	57.8	58.1	0.3
08025155	Stichting IJsseldal Wonen	54.7	57.0	2.3
36003604	Stichting Intermaris	43.9	52.4	8.5
06062073	Stichting Jongeren Huisvesting Twente	49.9	55.9	6.0
40156630	Stichting KleurrijkWonen	46.3	50.2	3.9
14614646	Stichting Krijtland Wonen	49.4	51.8	2.4
02028826	Stichting Lefier	40.6	46.8	6.2
23028047	Stichting Lek en Waard Wonen	49.0	51.6	2.6
23036735	Stichting Lekstedewonen	48.1	53.3	5.2
22014935	Stichting l'escaut woonservice	44.4	49.7	5.3
24218464	Stichting Maasdelta Groep	40.5	47.6	7.1
28032485	Stichting MeerWonen	49.2	54.2	5.0
41032244	Stichting Mijande Wonen	51.1	52.6	1.5
30136131	Stichting Mitros	48.9	51.3	2.4
31036365	Stichting Mooiland	44.0	48.9	4.9
29012913	Stichting Mozaïek Wonen	46.0	54.2	8.2
13017362	Stichting Nester	42.7	45.5	2.7
02028204	Stichting Nijestee	47.0	52.6	5.5
31014972	Stichting Omnia Wonen	48.3	52.8	4.5
39024884	Stichting Oost Flevoland Woondiensten	47.4	52.1	4.7
05042873	Stichting Openbaar Belang	48.8	54.1	5.3
24185744	Stichting Ouderenhuisvesting Rotterdam	41.6	45.4	3.8
35010382	Stichting Parteon	41.5	47.6	6.1
30039668	Stichting Patrimonium woonservice	48.6	52.9	4.3
16049902	Stichting PeelrandWonen	52.4	58.2	5.8
09043274	Stichting Plavei	46.1	51.8	5.7
23032248	Stichting Poort6	45.8	50.2	4.4
30038487	Stichting Portaal	46.1	51.0	5.0
41041780	Stichting ProWonen	50.4	53.1	2.7



	Housing Association	Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
24107420	Stichting QuaWonen	49.8	53.4	3.6
06033011	Stichting Reggewoon	52.5	56.5	4.0
30141504	Stichting Rhenam Wonen	52.4	57.5	5.1
23036526	Stichting Rhiant	49.5	57.7	8.2
28023118	Stichting Rijnhart Wonen	52.9	57.1	4.2
27212730	Stichting Rondom Wonen	51.9	54.9	3.1
17024183	Stichting Sint Trudo	43.5	49.4	5.8
41055121	Stichting SSHN	50.3	56.2	5.9
33011078	Stichting Stadgenoot	46.1	50.1	4.0
20038082	Stichting Stadlander	42.9	47.4	4.5
27070802	Stichting Staedion	42.4	46.1	3.7
30092565	Stichting Studentenhuisvesting	48.3	53.3	5.0
23036310	Stichting Tablis Wonen	46.6	52.0	5.4
10017157	Stichting Talis	47.3	52.6	5.4
18014093	Stichting TBV	47.2	52.2	5.0
11011893	Stichting Thius	47.2	51.2	4.0
20024594	Stichting Thuisvester	46.9	51.3	4.4
01031632	Stichting Thús Wonen	49.0	52.2	3.1
23006058	Stichting Trivire	43.6	49.9	6.3
02036488	Stichting Uithuizer Woningbouw	50.6	51.5	0.9
01031631	Stichting v/h de Bouwvereniging	51.1	52.9	1.9
34090425	Stichting Velison Wonen	44.8	48.8	3.9
29034021	Stichting Vestia	41.1	43.2	2.1
27212980	Stichting Vidomes	42.2	49.9	7.7
14031369	Stichting Vincio Wonen	43.8	46.4	2.6
09031467	Stichting Vivare	44.4	49.4	5.1
06032802	Stichting Viverion	51.7	54.6	2.9
09063142	Stichting Volkshuisvesting Arnhem	44.5	49.4	4.9
10016923	Stichting Waardwonen	55.9	56.9	1.0
41133736	Stichting Waterweg Wonen	44.8	47.7	2.9
06056970	Stichting WBO Wonen	52.6	56.2	3.6
06032957	Stichting Welbions	49.4	52.5	3.1
14021286	Stichting Weller Wonen	43.1	48.2	5.1

	Housing Association	Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
05047339	Stichting Wetland Wonen Groep	49.2	53.8	4.5
17038530	Stichting woCom	45.3	51.6	6.4
02040386	Stichting Wold & Waard	49.3	54.0	4.7
06032843	Stichting Wonen Delden	54.8	59.2	4.3
13012102	Stichting Wonen Limburg	45.6	50.3	4.6
27212813	Stichting Wonen Midden-Delfland	54.0	56.0	2.0
01032035	Stichting Wonen Noordwest Friesland	49.0	51.8	2.9
16045467	Stichting Wonen Vierlingsbeek	53.8	55.6	1.9
27212687	Stichting Wonen Wateringen	48.8	52.3	3.5
14614645	Stichting Wonen Wittem	51.0	55.3	4.4
13011993	stichting Wonen Zuid	42.0	46.9	4.9
20067125	Stichting WonenBreburch	46.1	51.4	5.3
34099987	Stichting Woningbedrijf Velsen	46.5	48.9	2.4
36005091	Stichting Woningbeheer De Vooruitgang	53.7	57.1	3.4
01031614	Stichting Woningbouw Achtkarspelen	45.9	49.8	3.8
32032703	Stichting Woningcorporatie Het Gooi en Omstreken	48.9	54.9	6.0
09051283	Stichting Wonion	48.9	52.0	3.1
38013096	Stichting Woonbedrijf leder1	47.8	51.6	3.8
17058500	Stichting Woonbedrijf SWS.HHvl	48.2	51.3	3.1
04031749	Stichting Woonborg	48.3	53.5	5.2
24108291	Stichting Woonbron	40.1	43.9	3.8
36001723	Stichting Wooncompagnie	47.1	54.1	7.0
24108743	Stichting Wooncompas	47.7	50.4	2.7
04024478	Stichting Woonconcept	49.0	50.1	1.0
28073027	Stichting Woondiensten Aarwoude	50.9	53.8	2.9
36000577	Stichting Woondiensten Enkhuizen	51.2	54.2	3.0
28023102	Stichting Woonforte	48.1	52.6	4.5
01031925	Stichting WoonFriesland	43.0	47.5	4.5
22014999	Stichting Woongoed Middelburg	49.2	54.7	5.5
21013149	Stichting Woongoed Zeeuws-Vlaanderen	44.2	50.6	6.4
30039138	Stichting Woongoed Zeist	49.8	51.4	1.6
17007288	Stichting Wooninc.	44.4	49.2	4.8

Housing Association		Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
27082731	Stichting WoonInvest	46.5	47.0	0.6
23060266	Stichting Woonkracht10	45.2	50.4	5.2
34057863	Stichting Woonopmaat	48.2	52.9	4.6
41022121	Stichting Woonpalet Zeewolde	50.2	53.9	3.7
17076031	Stichting Woonpartners	44.0	48.4	4.4
41134252	Stichting Woonplus Schiedam	40.4	43.5	3.1
14614656	Stichting Woonpunt	41.2	47.4	6.1
04034448	Stichting Woonservice Drenthe	46.9	50.2	3.3
09056706	Stichting Woonservice IJsselland	47.7	56.9	9.1
24041502	Stichting Woonstad Rotterdam	41.6	46.3	4.7
09055271	Stichting Woonstede	48.8	54.8	6.0
37030575	Stichting Woontij	47.9	53.8	5.9
18115545	Stichting Woonveste	51.1	54.9	3.8
37080102	Stichting Woonwaard Noord-Kennemerland	48.4	52.3	3.9
10017041	Stichting Woonwaarts	47.3	53.0	5.8
33107894	Stichting Woonzorg Nederland	41.7	47.2	5.5
35010466	Stichting WormerWonen	48.9	54.1	5.2
41212857	Stichting Ymere	46.6	50.0	3.4
35010383	Stichting Zaandams Volkshuisvesting	42.5	46.6	4.1
22015097	Stichting Zeeuwend	47.6	53.0	5.4
18030601	Tiwos, Tilburgse Woonstichting	47.3	51.0	3.7
08012356	Uwoon	50.6	54.6	4.0
37030892	Van Alckmaer voor Wonen	47.9	52.6	4.6
30038986	Veenendaalse Woningstichting	51.8	57.8	6.0
30038910	Viveste	53.3	57.3	4.0
27070711	Wassenaarsche Bouwstichting	48.0	50.1	2.1
17024189	Woningbouwvereniging "Volksbelang"	44.4	48.4	4.0
22015083	Woningbouwvereniging Arnemuiden	53.0	58.0	5.0
17024192	Woningbouwvereniging Bergopwaarts	49.1	54.0	5.0
37030918	Woningbouwvereniging Beter Wonen	49.2	54.6	5.5
29012827	Woningbouwvereniging Beter Wonen Ammerstol	47.7	49.0	1.3
28028654	Woningbouwvereniging De Sleutels	49.2	50.7	1.5
28023105	Woningbouwvereniging Habeko Wonen	51.0	54.5	3.5

	Housing Association	Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
23037112	Woningbouwvereniging Heerjansdam	42.6	46.1	3.5
24108268	Woningbouwvereniging Hoek van Holland	42.4	48.2	5.8
30038949	Woningbouwvereniging Maarn	51.1	56.7	5.6
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	50.7	54.0	3.4
24108729	Woningbouwvereniging Poortugaal	46.8	50.1	3.4
29013498	Woningbouwvereniging Reeuwijk	50.8	55.2	4.4
40594387	Woningbouwvereniging Rosehaghe	47.2	49.2	1.9
27070397	Woningbouwvereniging St Willibrordus	48.1	55.1	7.0
30039075	Woningbouwvereniging Utrecht	48.1	54.0	5.9
37030580	Woningstichting Anna Paulowna	51.5	54.4	2.9
09086671	Woningstichting Barneveld	51.7	56.4	4.7
14614618	Woningstichting Berg en Terblijt	49.3	55.5	6.3
40236239	Woningstichting Compaen	44.6	51.7	7.1
08017332	Woningstichting De Goede Woning	46.4	50.9	4.5
04034340	Woningstichting De Volmacht	48.5	51.0	2.5
41038970	Woningstichting de Woonplaats	43.4	48.1	4.8
17060165	Woningstichting de Zaligheden	52.4	55.0	2.5
37030636	Woningstichting Den Helder	43.5	47.9	4.4
06033220	Woningstichting Domijn	41.9	46.8	4.9
33006516	Woningstichting Eigen Haard	48.9	51.7	2.7
39036239	Woningstichting GoedeStede	48.1	52.9	4.8
27070420	Woningstichting Haag Wonen	40.9	45.6	4.7
14021260	Woningstichting HEEMwonen	43.5	48.9	5.4
17024195	Woningstichting Helpt Elkander	52.3	59.1	6.8
36000581	Woningstichting Het Grootslag	51.7	56.1	4.4
10038227	Woningstichting Heteren	50.4	51.3	0.9
37030589	Woningstichting Kennemer wonen	51.0	55.4	4.5
41188040	Woningstichting Leusden	53.7	60.1	6.4
11013536	Woningstichting Maasdriel	53.9	54.6	0.8
14614794	Woningstichting Maasvallei Maastricht	46.7	50.9	4.1
14615881	Woningstichting Meerssen	50.7	55.5	4.9
32023314	Woningstichting Naarden	49.3	52.8	3.5

	Housing Association	Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
28065875	Woningstichting Nieuwkoop	48.1	53.9	5.8
41042105	Woningstichting Nijkerk	56.8	58.7	1.9
28027900	Woningstichting Ons Doel	48.9	53.1	4.2
08013464	Woningstichting Putten	59.5	61.0	1.6
33012701	Woningstichting Rochdale	44.9	50.3	5.4
38013279	Woningstichting SallandWonen	53.1	56.7	3.6
24217811	Woningstichting Samenwerking Vlaardingen	42.8	47.7	4.9
14614733	Woningstichting Servatius	45.9	50.4	4.5
28036171	Woningstichting Sint Antonius van Padua	53.6	56.1	2.5
06032776	Woningstichting Sint Joseph Almelo	41.5	42.5	1.0
05047482	Woningstichting SWZ	50.1	53.6	3.4
06032887	Woningstichting Tubbergen	52.7	58.5	5.7
14021204	Woningstichting Vanhier Wonen	54.7	59.5	4.8
30040187	Woningstichting Vecht en Omstreken	46.0	52.0	6.0
05040996	Woningstichting Vechtdal Wonen	52.6	53.3	0.6
41041816	Woningstichting Veluwonen	47.3	51.6	4.4
01031973	Woningstichting Weststellingwerf	48.7	53.6	5.0
02033956	Woningstichting Wierden en Borgen	42.8	46.8	4.0
20054748	Woningstichting Woensdrecht	49.3	52.7	3.4
17024197	Woningstichting Woningbelang	51.2	57.0	5.8
18113959	Woningstichting Woonvizier	48.7	50.7	2.0
12012275	Woningstichting Woonwenz	44.3	48.4	4.1
30039074	Woningstichting WUTA	44.3	51.1	6.8
13021011	Woningvereniging Woonik	50.5	52.3	1.8
20050013	Woonkwartier	46.0	48.4	2.4
16024073	Woonmeij	49.8	53.7	3.8
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	47.0	50.2	3.2
39047475	Woonstichting Centrada	43.3	49.9	6.6
16046495	Woonstichting Charlotte van Beuningen	51.6	57.3	5.7
10031122	Woonstichting De Kernen	51.1	53.0	1.9
38023122	Woonstichting De Marken	50.3	54.5	4.2
41134270	Woonstichting De Zes Kernen	42.2	47.2	5.0

Housing Association		Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
10022513	WOONstichting Gendt	54.5	57.3	2.8
02319567	Woonstichting Groninger Huis	41.0	46.5	5.5
21014394	Woonstichting Hulst	50.1	52.3	2.2
16024825	Woonstichting JOOST	48.0	51.6	3.6
30040468	Woonstichting Jutphaas	48.4	52.2	3.8
18115616	Woonstichting Land van Altena	51.7	55.9	4.2
37030590	Woonstichting Langedijk	53.6	56.2	2.6
18028418	Woonstichting Leystromen	49.4	52.8	3.4
41215563	Woonstichting Lieven de Key	47.5	52.8	5.3
24108167	Woonstichting Patrimonium Barendrecht	48.2	55.6	7.5
30039328	Woonstichting SSW	49.2	52.9	3.7
28023790	Woonstichting Stek	50.6	55.4	4.8
17024184	Woonstichting Thuis	49.9	55.5	5.5
08027485	Woonstichting Triada	49.1	53.3	4.2
10039364	Woonstichting Valburg	51.6	54.5	2.8
05047324	Woonstichting VechtHorst	55.6	61.2	5.5
09044267	Woonstichting Vryleve	45.2	52.3	7.1
14021210	Woonstichting Zaam Wonen	46.6	52.5	5.9
16024737	Zayaz	46.1	50.3	4.2
14021205	ZOwonen	41.9	49.0	7.1

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## About Het PON & Telos

### Improving social decision-making

Het PON & Telos is a social knowledge organisation at the heart of society. We consider it our mission to improve social decision-making. We do this by linking scientific knowledge to practical knowledge. In this process every voice counts! We collect, investigate, analyse, and interpret opinions and facts using stimulating approaches and innovative methods. In doing so, we are always focused on sustainable development: the harmonious connection between social, environmental and economic objectives. In this way we contribute to the quality of society at large, now and in the future.

With a multidisciplinary and creative team of nearly 30 research consultants, we work mainly for local and regional authorities in the Netherlands, but also for corporate bodies, banks, care and welfare institutions, funds, and social organisations. We work closely with civic organisations and other knowledge institutions and are an official partner of Tilburg University. We use our knowledge and insights to advise initiators, policy-makers and managers. This enables them to make informed choices and give a positive impulse to the society of tomorrow.

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