



# Impact Report BNG ESG Bonds for Dutch Social Housing Associations

Full report

July 2023

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# **Impact Report BNG ESG Bonds for Dutch Social Housing Associations**

Full report

# Colophon

Commissioned by

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# About

## About Het PON & Telos

Het PON & Telos is a renowned research institute based in the Netherlands. It was formed through the merger of two well-established research organizations, Het PON and Telos, in 2020. The institute specializes in conducting interdisciplinary research and providing expertise in various domains, including social issues, sustainable development, and regional development.

Het PON & Telos aims to generate knowledge and insights that contribute to a better understanding of society and support evidence-based decision-making. They collaborate with government organizations, non-profit organizations, banks, and academic institutions to address complex challenges and promote sustainable and inclusive development.

Sustainable development is one of the key areas of expertise for Het PON & Telos. They undertake research and consultancy projects related to sustainable development, environmental impact, energy transition, circular economy, and social responsibility. By combining their expertise in sustainable development with social and economic factors, the institute helps organizations navigate the complexities of sustainable development and make informed decisions that balance environmental, social, and economic stakes.

## About BNG Bank

BNG Bank is a Dutch promotional bank and has traditionally been the bank for the public domain and the public interest in the Netherlands. The bank is owned by the Dutch central government (50%) and local governments (50%) in the Netherlands and it has provided financing to the public sector since 1914, at competitive terms and conditions.

Its clients are Dutch local authorities and institutions that are active in the social housing, healthcare, education, energy and infrastructure sectors. The majority of loans provided by the bank (more than 90%) are granted to or guaranteed by government bodies.

The bank has got the highest credit ratings by all three major credit ratings agencies (Moody's: Aaa; FitchRatings: AAA; S&P Global: AAA).

BNG Bank's mission statement is 'Driven by social impact'. This purpose is leading for all BNG Bank's activities. Instead of maximizing profits, its priority is to maximize the social impact of its activities. BNG Bank has set ambitious targets in its "Road to Impact strategy", to increase the impact in the Dutch public sector. In measuring this social impact, the UN Sustainable Development Goals (SDGs) are used as the point of reference. BNG Bank also launched its Climate Plan 'Going Green', which outlines how the bank plans to reduce emissions from the credit portfolio and those arising from its own operations in line with the 1.5°C target of the Paris Climate Agreement in the coming years.

BNG Bank is driven by the core values of sustainability, reliability and professionalism. BNG Bank is convinced that these conscious choices will enable it to achieve its ambitions: to be the promotional lender that delivers social impact and that is considered by clients and other stakeholders as their go-to partner for addressing the social challenges they have to cope with. Per year-end 2022 BNG Bank has a long-term loan portfolio of EUR 88 billion.

# SDG performance report of Dutch municipalities

In this report, Het PON & Telos presents a framework to measure the sustainable development of social housing associations along the Sustainable Development Goals of the UN. The SDGs are based on decades of work by countries and the United Nations (UN) and prominently became part of the sustainability agenda in 2030.

In the figure below, results of the 2023 framework can be found. The SDGs are scaled from 0 to 100, with higher values representing better performance. In this report, when referring to scores, the years 2016 to 2023 refer to the reporting years. This means that data prior to 2023 are used to calculate the scores; scores and data are no prognoses.

The highest scores are observed for SDG 8, which focuses on decent work and economic growth, with an average score of 61. SDG 5, which pertains to gender equality, closely follows with an average score of 60. Conversely, housing associations perform relatively poorly in terms of SDG 14, which addresses life below water. This outcome is not surprising considering the challenges the Netherlands faces in meeting the EU standards of the Water Directive Framework. For most other SDGs, the scores in 2023 fall within the range of 47 to 54. This indicates that there are still obstacles to overcome in order to meet sustainability standards in various areas.

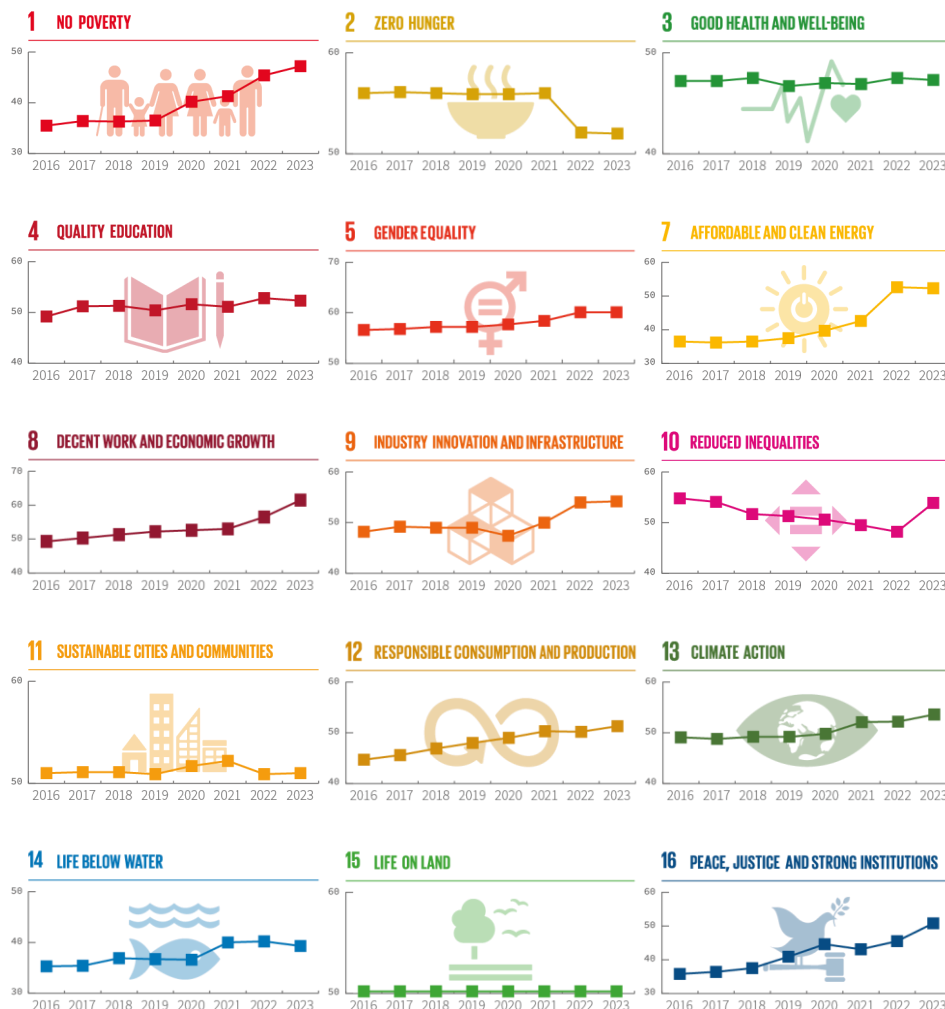
Figure 1 SDG scores



Most of the SDGs have shown a positive development over time (Figure 2). The greatest increases in scores are observed for SDG 7, which focuses on affordable and clean energy, and SDG 16, which pertains to peace, justice, and strong institutions. The progress in SDG 7 is mainly due to improvements in indicators energy expenditure ratio and energy burdens. However, this effect would have been different if the Dutch government had not provided compensation for the rising energy costs. Furthermore, an increase in the capacity of solar panels has had a positive effect on SDG 7. The progress in SDG 16 can be explained through a decrease in the number of youths going to the youth criminal bureau.

On the other hand, only two SDGs, namely SDG 10 (Reduced inequalities) and SDG 2 (Zero hunger), have shown a decrease in their sustainability scores over time. The share of allocations within the income limits of the ‘Wet op de Huurtoeslag’ has decreased, which is partly the explanation for the decrease in score for SDG 10. The decrease in score for SDG 2 is due to an increase in the number of unhealthy food suppliers.

Figure 2 SDG scores over time



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# 1 Introduction

## 1.1 Social housing associations and their role in the Dutch society

Social housing associations play a crucial role in public housing in the Netherlands. Today, the 279 Dutch social housing associations own nearly 2.4 million houses, from which 2.1 million are social rental houses. A limited part concerns commercial rental houses.<sup>1</sup> In total, social housing associations have a share of almost 30% of the total Dutch housing stock, and 67% of all rental properties in the Netherlands.<sup>2</sup> However, the significance of the social housing associations for public housing is not only determined by its quantitative share in the housing market, but even more so because of its primary task to provide affordable housing. After all, the target group of the social housing associations are people with a low socio-economic status.

The origins and development of social housing associations and their role in society starts in the middle of the nineteenth century. In 1852, the first Dutch social housing association was founded in Amsterdam, called “*de Vereeniging ten behoeve der arbeidersklasse te Amsterdam (VAK)*”. In the years that followed, against the background of the so called ‘sociale quaestie’ (the growing concern and attention in the Netherlands for housing, health and education of the working class), a large number of small-scale private housing associations were set up in the large cities and industrial centres.<sup>3</sup> The number of houses built by all these private initiatives was however, relatively small, and insufficient to provide decent housing for the large group of low-paid workers, paving a way for the government to take more regulatory and financing action in the housing market.

The Housing Act of 1901 made public housing a matter for the national state, but its implementation was a task of the municipalities. Municipalities were expected to give full support to ‘the private initiative’. The government explicitly did not regulate public housing itself, as for example, was the case in the United Kingdom or Austria. To stimulate private initiatives, the government provided loans through municipalities to government-approved (jargon: “*toegelaten*”) housing associations.<sup>4</sup> Under the regime of the Housing Act 1901, a significant number of rental houses has been realized, that is unique in the world. Over the last century, more than 2.5 million social houses have been built. And, with that, the living space of inhabitants has increased largely. In 1900, an average of 5 people lived in a house of less than 50 square meters: less than 10 square meters per resident. Now an average of

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<sup>1</sup> Autoriteit Woningcorporaties (2023). Staat van de corporatiesector 2022. Retrieved from <https://www.ilent.nl/documenten/rapporten/2023/03/02/staat-van-de-corporatiesector-2022>

<sup>2</sup> Retrieved from CBS statline in July, 2023.

<sup>3</sup> Wouter Beekers (2016). 1852 Vereeniging ten behoeve der Arbeidersklasse Eerste Nederlandse woningbouwvereniging, in Canon Volkshuisvesting, [https://www.canonsociaalwerk.eu/nl\\_vhv/details.php?cps=0&canon\\_id=472](https://www.canonsociaalwerk.eu/nl_vhv/details.php?cps=0&canon_id=472)

<sup>4</sup> Jos van der Lans (2020). 1901 De Woningwet ‘Zaak van het Rijk, taak van gemeenten’ in Canon Volkshuisvesting [https://www.canonsociaalwerk.eu/nl\\_vhv/details.php?cps=2&canon\\_id=265](https://www.canonsociaalwerk.eu/nl_vhv/details.php?cps=2&canon_id=265)

2.4 people live in a (new) house of 160 square meters: more than 65 square meters per person. That equates to more than 6,5 (!) times the living space of around 1900.<sup>5</sup>

Investments in the social housing sector are financed by social housing associations' own equity and bank loans. The collective assets of all social housing associations are used as collateral for financiers through the Social Housing Guarantee Fund (*“Waarborgfonds Sociale Woningbouw”*), which also watches over risk management. Ultimately, bank loans are backed up by the Dutch State and municipalities, which act as potential guarantors of last resort. This results in more favourable financing terms and counter-cyclical investments, without any direct government subsidies for new investments. This Guarantee Fund is considered very safe and stable (AAA-rating), and it has never needed to materialize a guarantee since its start in 1983.

## 1.2 The (non-) changing role of social housing associations

The basic principles of the 1901 Housing Act –affordable and good quality housing for people with relatively low incomes - are still highly relevant today, and haven't lost any of their significance. Availability, affordability, liveability and sustainability are dominating the current debate in the social housing association sector, just as it did over a century ago. Those principles are also reflected in the contemporary social housing sector, as visible in the 5 core ambitions of Aedes, the umbrella organization of the Dutch social housing associations.<sup>6</sup>

- Rents that residents can afford
- Sufficient and suitable social rental houses, everywhere in the country
- Sustainable rental houses without additional housing costs for tenants
- Rental houses in mixed neighbourhoods where people feel at home
- Good preconditions and healthy business operations

## 1.3 Contemporary social challenges of the Dutch social housing associations

At the same time, it can be concluded that realizing the 5 core ambitions of Aedes, is not without particular challenges. For example, the waiting lists for social rental houses are getting longer, and shortages in the middle segment of the housing market are increasing.<sup>7</sup> For young people and starters in the housing market in particular, access to affordable housing is very limited.<sup>8</sup> This applies to both the rental and the private owner-occupied

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<sup>5</sup> Jos van der Lans (2020). 1901 De Woningwet 'Zaak van het Rijk, taak van gemeenten' in Canon Volkshuisvesting

[https://www.canonsociaalwerk.eu/nl\\_vhv/details.php?cps=2&canon\\_id=265](https://www.canonsociaalwerk.eu/nl_vhv/details.php?cps=2&canon_id=265)

<sup>6</sup> Around 90% of the social housing organisations in the Netherlands is a member of Aedes. <https://aedes.nl/>

<sup>7</sup> <https://www.woonbond.nl/nieuws/jarenlang-wachten-sociale-huurwoning#:~:text=In%20een%20kwart%20van%20de,jaar%20op%20een%20sociale%20huurwoning.&text=In%20de%20vijf%20gemeenten%20met,uit%20onderzoek%20van%20de%20NOS%20>

<sup>8</sup> <https://nos.nl/op3/artikel/2377995-sociale-huurwoning-in-zeker-eeen-kwart-van-de-gemeenten-wacht-je-meer-dan-7-jaar>

sector. In addition, access to the housing market varies greatly over regions in the Netherlands. Especially in the larger cities, the housing market is more or less ‘locked in’.<sup>9</sup> There is a housing crisis in the eyes of many in the Dutch society, including Aedes. For this reason, Aedes, together with 33 partners, drafted the ‘Actieagenda Wonen’, a housing construction program for the next 10 years that should provide around 1 million homes.<sup>10</sup> The proposal in that agenda was embedded in the coalition agreement of cabinet Rutte 4, which in turn, resulted in the so called ‘National Performance Agreements’ (After: Performance Agreement), signed by the cabinet, Aedes, Woonbond<sup>11</sup> and the VNG<sup>12</sup>. Amongst others, those agreements include the doubling of the production of social housing between 2022 and 2030 (a total of 250,000 in this period), responsible rental raises, as well as lowering the rent for lower income households. Furthermore, it includes sustainability measures for over 675.000 houses, a budget of €1.5 billion to increase the investments in housing, living area and the wellbeing of tenants and an annual budget of €75 million to increase the living quality of neighbourhoods.<sup>13</sup>

Looking at Table 1, it becomes evident that social housing associations have indeed constructed new housing units as promised in the Performance Agreements. Almost 1,000 more housing units were constructed in 2021 compared to 2020, from which the most are social rental homes. However, it is important to note that the overall growth in housing units in 2021, as reported by ILT (Inspectorate for Living Environment and Transport), is approximately 4,400 when considering factors such as sales, purchases, demolitions of housing units, and administrative corrections.<sup>14</sup> Furthermore, the market share of housing associations within the housing market is declining. This implies that in order to meet the goals set for the growth of the housing stock, housing associations must accelerate the pace at which new housing units are constructed.

Table 1 Housing stock of social housing associations

	2019	2020	2021
Number of constructed homes	14,927	15,878	16,900
Number of dwellings at the end of the year <sup>15</sup>	2,379,611	2,381,712	2,383,346
Number of social rental units	2,091,260	2,097,457	2,098,637

Source: Autoriteit Woningcorporaties (2023). Staat van de Corporatiesector 2022.

<sup>9</sup> Ibid.

<sup>10</sup> <https://www.aedes.nl/dossiers/actieagenda-wonen.html>

<sup>11</sup> National association for tenants: <https://www.woonbond.nl/>

<sup>12</sup> Umbrella organisation of Dutch Municipalities: <https://vng.nl/>

<sup>13</sup> <https://aedes.nl/nationale-prestatieafspraken/wat-omvatten-de-nationale-prestatieafspraken-op-hoofdpijnen>

<sup>14</sup> Autoriteit Woningcorporaties (2023). Staat van de Corporatiesector 2022. Retrieved from <https://www.ilent.nl/documenten/rapporten/2023/03/02/staat-van-de-corporatiesector-2022>

<sup>15</sup> The number of dwellings is an indicator in the Harmonised Framework for Impact Reporting For Social Bonds (VI- Affordable housing) from ICMA (2022).

### Challenges concerning the living conditions in neighbourhoods

Social housing associations are increasingly faced with social problems and deteriorating living conditions in their neighbourhoods. The growing share of vulnerable tenants in social rental houses is contributing to quality of life problems. Their share is growing because since 2011, even more than in the past, social rental houses have to be rented out to people with a low socio-economic status. It concerns a broadly varied group of people with low incomes and limited access to the labour market. In addition, changes in the Dutch health care system play a negative role as well. Care institutions nowadays can accommodate far fewer people. As a result, the number of mentally confused people on the streets and tenants with all kind of social problems 'behind the front door' is increasing.<sup>16</sup> In neighbourhoods with a high concentration of social housing, the quality of life is on average lower than in other neighbourhoods.<sup>17</sup> Since 2012, the quality of life here has also decreased more than in other neighbourhoods. This increases the social segmentation, between haves and have-nots and the gap between good and bad neighbourhoods.<sup>18</sup>

## 1.4 The role of social housing associations in the national climate agreement

In addition to the traditional housing association tasks - sufficient, affordable rental housing for people with lower socio-economic status - the housing associations are also asked to take the lead in making houses and residential areas more sustainable. With the Climate Agreement of 2019<sup>19</sup>, the Netherlands aims to reduce greenhouse gas emissions in line with the Paris UN Climate Agreement<sup>20</sup>. The goal for the Netherlands is to emit 49% less greenhouse gases by 2030 than in 1990, and up to 95% less in 2050. The agreements in the Performance Agreement also bind the associations to making sure their housing stock meets the sustainability requirements. For instance, the agreement includes a speeding up of renovating homes with energy labels E,F and G, so that there are no more homes with those labels as of 2028.<sup>21</sup>

Dutch social housing associations are showing their own commitment in the context of the climate agreement. They formulated the objective that all their rental houses are climate neutral by 2050. The first milestone on realizing these ambitions is getting closer: social housing association houses have an average energy label B as of 2022.<sup>22</sup> In addition, social housing organisations agreed in the Performance Agreement to no longer have homes with

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<sup>16</sup> For example, in 2016 1.8% of the residents in these neighbourhoods suffered from psychiatric problems and counselling is required. Nationally this is 0.9%. And 24% of the residents in these neighborhoods also have a mild intellectual disability. The national average is 9%. Source: RIGO (2018) Veerkracht in het corporatiebezit; kwetsbare bewoners en leefbaarheid. Eindrapport. In opdracht van Aedes.

<sup>17</sup> Maslowski, R., den Ridder, J., Josten, E., Boelhouwer, J., & van Campen, C. (2020). De sociale staat van Nederland.

<sup>18</sup> RIGO (2018) Veerkracht in het corporatiebezit; kwetsbare bewoners en leefbaarheid. Eindrapport. In opdracht van Aedes.

<sup>19</sup> <https://www.klimaatakkoord.nl/documenten/publicaties/2019/06/28/national-climate-agreement-the-netherlands>

<sup>20</sup> <https://unfccc.int/process-and-meetings/the-paris-agreement>

<sup>21</sup> Ministerie van Binnenlandse Zaken en Koninkrijksrelaties. (2022). Nationale Prestatieafspraken. Den Haag.

<sup>22</sup> Ibid.

an energy label lower than D in stock by 2028. There are currently about 250.000 social houses with an energy label of E or lower.<sup>23</sup> Hence, for the period up to 2030, the corporations will have to improve an average of over 41,000 homes annually. This is quite a challenge. At the same time this extra commitment to achieving the climate goals may not come at the expense of what corporations consider to be their most important social task, namely providing sufficient affordable housing.

Affordable housing is one of the foremost tasks of the housing associations, and agreements regarding the affordability of social housing are also in the Performance Agreement. Housing associations agreed to a reduction in the increase of rent in the upcoming 3 years. In those years, inflation no longer affects the rent increase. Furthermore, the rent of tenants with an income below 120% of the social minimum is reduced to €550,- and for all tenants, the rent will increase less than the increase in income.<sup>24</sup>

## 1.5 Sustainable Development Goals

As of today, there are several ways to measure and define sustainable development. The Sustainable Development Goals (SDGs) have been gathering international attention and are being used by a variety of institutions. The SDGs are based on decades of work by countries and the United Nations (UN) and prominently became part of the sustainability agenda in 2030. The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for action by all countries - developed and developing - in a global partnership. They recognize that ending poverty and other deprivations must go together with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling climate change and working to preserve our oceans and forests.

This report describes the performance of Dutch Housing associations, based on the Sustainable Development Goals by the United Nations. It respects the diverse challenges of the social housing associations, as well as the Sustainability Bond Guidelines of International Capital Market Association<sup>25</sup>. Besides the internal sustainability performance of social housing associations, the performance of the surrounding environment of the rental units of the association was taken into account and assessed. An elaborated description of this method will be given in chapter 2.

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<sup>23</sup> Ibid.

<sup>24</sup> Ibid.

<sup>25</sup> ICMA, 2018, Green and social bond principles, <https://www.icmagroup.org/green-social-and-sustainability-bonds/>. For this bond we comply to the ICMA Sustainability Guidelines.

## 1.6 BNG ESG Funding

With its excellent credit ratings (Moody's: Aaa; FitchRatings: AAA; S&P Global: AAA), BNG Bank has been a well-known issuer in the international capital markets for a long time. Increasing awareness and engagement in the field of ESG has led the global financial sector to develop ESG-labelled bond frameworks. In this light, BNG Bank has been an active issuer of ESG bonds (formerly known as SRI bonds) since 2014.

In 2014, BNG Bank developed an ESG issuance framework in cooperation with PON-Telos. Under this framework, the most sustainable municipalities and social housing associations were selected. The loans provided to these "best-in-class" performing core clients were consecutively funded with proceeds from the ESG bonds which the bank issued. This framework was successfully deployed until 2020. The launch of the UN SDGs, as well as the launch of BNG's Road to Impact strategy- provided a logical backdrop to modernize the framework in 2021. As a result, the BNG Sustainable Finance Framework was launched in that year. It is under this ESG framework that BNG Bank has issued ESG bonds for Dutch municipalities and social housing associations since 2021.

### BNG Bank Sustainable Finance Framework

The Sustainable Finance Framework follows the four key pillars of the ICMA Green Bond Principles (GBP) and Social Bond Principles (SBP), and of the LMA Green Loan Principles (GLP): Use of Proceeds, Process for Project Evaluation and Selection, Management of Proceeds and Reporting. Given this structure, the framework is divided in two sub-frameworks that each focus on a different client group in terms of use of proceeds:

- Sub-framework I for loans to Dutch municipalities
- Sub-framework II for loans to Dutch social housing associations

Each transaction BNG Bank initiates will include eligible proceeds from only one sub-framework to avoid mixed use of proceeds in one financial instrument.

### Financing Dutch social housing associations

BNG Bank is market leader in financing the Dutch social housing sector. The mandate of this sector and its activities are laid out in the Dutch Housing Act and the Rules of Participation of the Social Housing Guarantee Fund (WSW). The set of activities that can be financed with a WSW guarantee is therefore restricted.

The methodology of the social housing sub-framework maps the social housing associations' activities to the ICMA SBP (social bond) and to the UN SDGs. The proceeds of the BNG social housing bonds will be used to fund the SDG expenditures of the Dutch social housing associations.

Currently, there are 5 bonds issued for Dutch social housing associations under the Sustainable Finance Framework:

Table 2 Bonds issued for Dutch Social housing associations

2021	Coupon (%)	Maturity date	ISIN
EUR 1.5 bn	0.25	11/22/36	XS2408981103
2022			
AUD 500 mn	2.45	07/21/32	AU3CB0285898
CAD 300 mn	1.80	02/11/25	XS2441629750
EUR 1.2 bn	1.25	03/30/37	XS2463550702
EUR 1.75 bn	1.875	07/13/32	XS2500674887
EUR 200 mn	0.25	11/22/36	XS2408981103

## 1.7 Set-up of this report

In the next chapters, an SDG overview, operationalization and outcome of the performance measurements is presented. We start with an in-dept look at the SDGs and its goals, targets and indicators in chapter 2. In chapter 3 we will discuss the operationalization. The results of the analysis are presented in chapter 4.

## 2 Sustainable Development Goals

### 2.1 About the SDGs

The SDGs have a rich history. Starting in June 1992, 178 countries adapted the so-called Agenda 21, consisting of a comprehensive plan of action to build a global partnership for sustainable development. In the same year, The Commission on Sustainable Development (CSD) was created to ensure effective follow-up of the United Nations Conference on Environment and Development (UNCED), to monitor and report on implementation of the agreements at the local, national, regional and international levels. Marking the millennium, Member States adopted the Millennium Development Goals, consisting of 8 specific goals to reduce poverty. Some years later, after reaffirming the countries' commitment to poverty eradication and environmental protection, Member States decided on the development of a global set of sustainable goals in 2012. The first presentation and adaptation of the 17 SDGs found place in 2015.

Today, the Division for Sustainable Development Goals (DSDG) in the United Nations Department of Economic and Social Affairs (UNDESA) provide substantive support and capacity-building for the SDGs and their related thematic issues, including water, energy, climate, oceans, urbanization, transport, science and technology. In order to make the 2030 Agenda a reality, broad ownership of the SDGs must translate into a strong commitment by all stakeholders to implement the global goals. Below, we will briefly discuss each goal.

## SUSTAINABLE DEVELOPMENT GOALS





## 2.2 Goals, targets and indicators



### 1. No Poverty

SDG 1 is aimed at reducing poverty in all its forms. Meaning poverty in financial terms, as well as the impact of poverty on human lives. In 2020, about 6,8% of the Dutch households had an income below the low-income threshold. CPB Netherlands Bureau for Economic Policy Analysis (CPB) calculated that in 2021 and 2022, that percentage hasn't increased nor decreased.<sup>26</sup> Additionally, the number of homeless people are rising at an alarming rate.<sup>27</sup> There is especially a large increase among homeless youngsters. The Netherlands might, generally speaking, be a prosperous country, not all sections of the society benefit for that prosperity equally.

The indicators used to measure this are:

- Poor households
- Government assistance
- Long term debts
- A minimum household capital of € 5000,-
- Children in poverty
- Financial struggle



### 2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture

Undernourishment in the Netherlands is most prominent among the elderly. In a 2014 report, Kok and Scholte estimated that one in 5 elderly living in nursing homes is undernourished.<sup>28</sup> As a country with a very high cattle density and intensive agricultural practices, the Netherlands have large task at hand towards sustainable forms of agriculture. The National Review on the Sustainable Development Goals shows that circular agriculture is closely linked to the restoration of nature and biodiversity (SDGs 14 and 15) and ensuring a healthy food system for all (SDGs 2, 3 and 12). Although the Netherlands generally score well on this goal, organic production is still small compared to other European countries. The main challenge is nitrogen deposition in the environment, directly leading to a poor score on SDG 15.<sup>29</sup>

The two indicators used to measure this are:

- Distance to daily groceries and provisions
- Unhealthy food suppliers.

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<sup>26</sup> CPB (2021). Raming aantal personen/ huishoudens onder de lageinkomensgrens in 2021 en 2022. CPB Raming. Den Haag.

<sup>27</sup>

<https://www.rijksoverheid.nl/documenten/kamerstukken/2023/01/19/antwoorden-op-kamervragen-over-de-schrikbarende-stijging-van-het-aantal-daklozen-met-name-onder-jongeren>

<sup>28</sup> Kok, L., & Scholte, R. (2014). Ondervoeding onderschat: De kosten van ondervoeding en het rendement van medische voeding. SEO-rapport, (2014-11).

<sup>29</sup> Rijksoverheid. 2022. Voluntary National Review on the Sustainable Development Goals. Ministerie van Buitenlandse zaken. Den Haag.



### 3. Good health and well-being

Compared to other countries, the Dutch healthcare is well organised. The overall perceived health of Dutch inhabitants above 18 is quite high (roughly 60% perceives health as ‘good’), according to RIVM. Looking at SDG 3 from a wider perspective, the National review notes that there are three challenges the Netherlands are facing. Firstly, there is a relatively large health inequality between people with high and low socioeconomic status. The life expectancy of someone with a highest socioeconomic status compared a someone with a lowest socioeconomic status differs about 15 years.<sup>30</sup> Secondly, the increase in mental health problems; roughly 63% of the Dutch youths is feeling psychologically unwell.<sup>31</sup> Lastly, health and well-being challenges are posed by new forms of diseases due to climate change or zoonosis. The Netherlands are also coping with challenges around suitable and affordable housing.

The indicators used to measure this are:

- Life expectancy
- Perceived health
- Mental healthcare costs
- Severe loneliness
- Distance to general practitioner
- Distance to hospital
- Exercise-friendly environment
- Overweight
- Substance use
- Drugs
- Insufficient exercise



### 4. Ensure inclusive and equitable quality of education and promote lifelong learning opportunities for all

Sufficient education is important for people of all ages, in all stages of life. Ranging from primary education to lifelong learning programs. Education ensures that people have the proper skills to functions in knowledge intensive society.<sup>32</sup> In the Netherlands, the overall satisfaction of primary and secondary school is high and the amount of students who leave school has been declining over the past years (from 8,5% in 2013 to 7,2% in 2022). However, we might do well on lifelong learning internationally, but not all inhabitants of the Netherlands can benefit from these possibilities. Some parts of society are left behind.<sup>33</sup>

<sup>30</sup> <https://www.cbs.nl/nl-nl/nieuws/2019/33/verschil-levensverwachting-hoog-en-laagopgeleid-groeit>

<sup>31</sup> <https://www.rivm.nl/gezondheidsonderzoek-covid-19/kwartaalonderzoek-jongeren/mentale-gezondheid>

<sup>32</sup> SDG Nederland. (2022). DE 17 SDGs. SDG Nederland. Retrieved October 26, 2022, from <https://www.sdgnederland.nl/de-17-sdgs/>

<sup>33</sup> Rijksoverheid. 2022. Voluntary National Review on the Sustainable Development Goals. Ministerie van Buitenlandse zaken. Den Haag.

The indicators used to measure this are:

- Satisfaction with elementary school
- Satisfaction with secondary education
- Early leavers education
- Educational level
- Distance to elementary school
- Distance to secondary school



### 5. Achieve gender equality and empower all women and girls

Although the Netherlands scores well on some aspects of equality, there is still a way to go on achieving equality for women and girls. A notable difference in favour of men is still observed in economic independence, as well as a difference in salary for the same jobs.

We also see a noticeable difference in representation in public administration. A study showed that of the newly appointed members of parliament in municipalities in 2022, only about one third were women.<sup>34</sup>

The indicators used to measure this are:

- Gender inequality in healthcare costs
- Gender inequality in life expectancy
- Gender inequality in self-reliance
- Gender inequality in income
- Gender inequality in medicine use
- Gender inequality in violent crimes
- Gender inequality in property crimes
- Gender inequality among council members
- Gender inequality among aldermen
- Gender inequality in labour participation



### 6. Ensure availability and sustainable management of water and sanitation for all

The Netherlands has a longstanding history as a water-rich country, benefiting from abundant drinking water derived from both ground and surface water sources. The quality and accessibility of water have been well-maintained, and drinking water used to be naturally available. However, due to historical

processes and the effects of climate change, the clear accessibility to abundant drinking water is now being endangered.

Unfortunately, at present, there is insufficient subnational data available to accurately measure the impact of this goal, resulting in the absence of impact measurement in the overall analyses.

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<sup>34</sup> <https://www.raadsleden.nl/actueel/nieuws/krap-derde-geinstalleerde-raadsleden-is-vrouw>

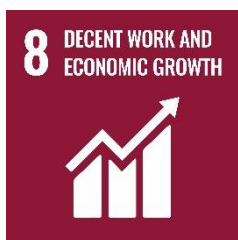


## 7. Ensure access to affordable, reliable, sustainable and modern energy for all

To reduce the dependence on fossil fuels, innovation and usage of new technologies regarding sustainable energy is an important step. The geopolitical tensions and war in Ukraine have made the need for action even more urgent. We have seen a steady increase in the amount of renewable energy, but affordability is becoming a concern. Many households are currently coping with high energy bills and energy poverty is increasing.<sup>35</sup>

The indicators used to measure this are:

- Gas consumption rental houses
- Electricity consumption rental houses
- Total costs of residential improvements
- Solar energy
- CO<sub>2</sub> reduction corporation housing
- Energy efficiency (EP2)
- Energy expenditure ratio
- Energy burdens



## 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

Economic growth is only sustainable when accounting for the sustainable and responsible use of materials, capital and employment and when profit and income is equally divided between employees and companies. Income and wealth inequality have increased in recent years, and the COVID-19 pandemic has exacerbated these issues.<sup>36</sup>

The indicators used to measure this are:

- Unemployment rate
- Active labour force
- Gross regional product
- Average value rental housing
- Solvency ratio
- Value rate homes
- Interest coverage rate

<sup>35</sup> <https://www.cbs.nl/nl-nl/corporate/2023/04/cbs-en-tno-brengen-energiearmoede-huishoudens-in-kaart>

<sup>36</sup> <https://www.uu.nl/in-de-media/door-de-coronacrisis-wordt-de-kloof-tussen-arm-en-rijk-weer-groter>



## 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

The physical infrastructure in the Netherlands is highly developed. Mobility and infrastructure enable people to move around, for example to and from work, to transport goods, keep in touch with each other and pursue activities in their leisure time. However, a highly developed infrastructure also has detrimental effects on society and the environment: people get stuck in traffic jams, road safety decreases and pressure on the environment increases. The Netherlands are not doing well on infrastructure and transport. Especially the pressure on the environment and the already busy roads is high and the transition towards electric transport is relatively low (roughly 2% in 7 years)<sup>37</sup>. The outbreak of coronavirus and the subsequent measures had a major impact on mobility in 2020 and 2021. The pandemic decreased some of the transport related emissions, but recent data shows that we are almost back a pre-pandemic levels.

The indicators used to measure this are:

- Electrical vehicle charging stations
- Perceived bicycle environment
- Distance to public transport (bus, tram, metro)
- Distance to train station
- Distance to main road
- Traffic safety
- Industrial risk
- Fiber optics connection



## 10. Reduce inequality within and among countries

This goal is aimed at the inequality between countries, but is also aimed at the social cohesion within countries. A lack in social cohesion is detrimental to the functioning of society. It is important that everyone has equal opportunities to take part in and make use of the social infrastructure.<sup>38</sup> Reducing inequality is also crucial to ensure fair transitions in the challenges the Netherlands are facing. The trust in the (national) government is however historically low and in recent years, people have been spending less time with family and friends and/or doing less voluntary work.<sup>39</sup> And where income inequality is a challenge for the Netherlands, wealth inequality is especially unequally divided.

The indicators used to measure this are:

- Allocation based on income
- Ratio of rental and owner-occupied homes

<sup>37</sup> As indicated by our data

<sup>38</sup> SDG Nederland. (2022). DE 17 SDGs. SDG Nederland. Retrieved October 26, 2022, from <https://www.sdgnederland.nl/de-17-sdgs/>

<sup>39</sup> Rijksoverheid. 2022. Voluntary National Review on the Sustainable Development Goals. Ministerie van Buitenlandse zaken. Den Haag.

- Ratio target population-rental homes
- Affordable rental homes



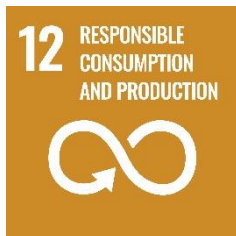
### 11. Make cities and human settlements inclusive, safe, resilient and sustainable

Affordable housing is one of the aspects on which people choose where to live and a dynamic housing market is important to starters and movers. The Netherlands is however, coping with an shortage in affordable housing. Due to the shortage, houses might be built on places that prove to be unfit for the longer term.

Especially starters are unable to find affordable housing.<sup>40</sup> Inclusiveness is a challenge the Netherlands faces throughout the SDGs.

The indicators used to measure this are:

- Rating of repair requests
- Noise hindrance by neighbours
- Noise hindrance by roads
- Distance to catering industry
- Distance to recreational facilities
- Volunteering
- Perceived self-sufficiency
- New housing units prognosis
- Tenants verdict
- Valuation rental home



### 12. Ensure sustainable consumption and production patterns

Producing and consuming sustainably, whilst accounting for the preciousness of raw materials is key to reduce the pressure on our environment and limit our dependence on those raw materials.

The Netherlands aims to be a fully circular economy by 2050, to prevent the depletion of raw materials and energy supply security risks. The Netherlands are doing relatively well on the separation of waste, and the ability to recycle. The amount of waste however, is still high and has increased over the last year, to 560 kg per inhabitant, of which just over two thirds (69%) is recycled.<sup>41</sup>

The indicators used to measure this are:

- Total amount of waste
- Dangerous waste
- Plastics
- Paper/cardboard
- Compostable waste

<sup>40</sup> <https://www.bnnvara.nl/kassa/artikelen/alleenstaande-starter-op-de-woningmarkt-moet-ee-jaarsalaris-meenemen-voor-koopwoning>

<sup>41</sup> As indicated by our data

- Separation percentage fine household waste
- Separation percentage bulky household waste



### 13. Take urgent action to combat climate change and its impacts

The last few years have been especially ardent in terms of climate change, in which the Netherlands experienced both one of the worst flooding in the last 25 years, as well as the longest period of severe drought in a 100 years. Furthermore, the Netherlands are combating severe amounts of nitrogen precipitation which locked the country down; preventing (amongst other things) the completion and development of housing. This goal is aimed at adapting and mitigating the effects of climate change and ensure a safe and healthy place for humans and nature.

The indicators used to measure this are:

- Surface hardening
- Heat stress
- Water hindrance
- Risk of flooding
- Green roofs
- CO<sub>2</sub> emissions
- Methane emissions
- Particulate matter emissions
- Nitrogen emissions
- Ammonia emissions
- Concentration of particulate matter
- Concentration of nitrogen



### 14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development

In-land water quality is a major challenge for the Netherlands. Currently, there is only roughly 1% of all the in-land waters that are complying with the EU-standards as mentioned in the Water Framework Directive (WFD).<sup>42</sup> Especially pollution, land degradation and effects of climate change are detrimental to the quality of water ways and the ecosystems they support. Small steps are being made with for instance the river basin project ('Ruimte voor de Rivier')<sup>43</sup>, but in order to meet the WFD standards by 2027, the Netherlands still have a long way to go.

The indicators used to measure this are:

- Fish stock
- Macro fauna

<sup>42</sup> As indicated by our data

<sup>43</sup> <https://www.rijkswaterstaat.nl/water/waterbeheer/bescherming-tegen-het-water/maatregelen-om-overstromingen-te-voorkomen/ruimte-voor-de-rivieren>

- Water flora
- Physio-chemical quality
- Presence of priority substances
- Other toxic substances
- Subsidence
- Quality swimming water



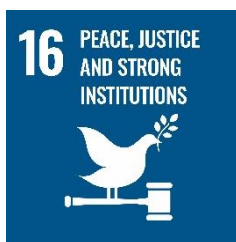
**15. Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss**

Aimed at restoring, protecting and sustainably maintaining the life on the land, goal 15 encompasses the restoration of ecosystems

and biodiversity to strengthen the resilience of society against demographic pressure, intensified land use and climate change. Land use is a challenging factor for the Netherlands, as the space is scarce, the population is growing and there is need for an increase in the amount of natural area.

The indicators used to measure this are:

- Public trees
- Public green space
- Landscape aesthetic value
- Red list species
- Species diversity
- Protected natural area



**16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels**

Trust in institutions, that take responsibility and are transparent are detrimental to a prosperous society. Both feelings of distrust and unsafety can have a major impact on society. On SDG 16, the

Netherlands are facing some challenges. There is an historically low trust in politics (39%) and one third of society expresses some feelings of unsafety.<sup>44</sup>

The indicators used to measure this are:

- Violent crimes
- Property crimes
- Vandalism
- Youth criminals
- Turnout Municipal Elections

<sup>44</sup> SCP noted that in their polls on political trust, it hadn't been this low in 50 years. <https://www.scp.nl/actueel/nieuws/2022/06/15/stand-van-het-land-verdeeldheid-en-onvrede-maar-ook-hoge-kwaliteit-van-leven>



**17** PARTNERSHIPS  
FOR THE GOALS



**17. Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development**

The last goal is aimed at the cooperation on international level and ensuring international accountability on the sustainability agenda. Due to the nature of this goal, there is no impact measurement on a local level.

## 3 Operationalisation

In 2018, Our World in Data published their SDG tracker on the Sustainable Development Goals.<sup>45</sup> The tracker provides a way to track global, regional and national progress across the 17 Goals, 169 Targets, and 232 Indicators of the SDGs. However, data availability dictates some of the measurability of the goals. For some, there is no available data and for others, data is either outdated or incomplete. Data availability is one of the most, if not the most impeding aspects of monitoring impact.

Het PON & Telos carefully selected the indicators to measure the impact along the SDGs but is also hampered by the availability of data. Not everything is measured and not everything that is measured is measured well. Taking that into account, Het PON & Telos comprised a set of indicators to measure the Sustainable Development Goals based on a long tradition of, and experience with sustainable development indicators and expert judgement. The choice of indicators is influenced by three basic principles:

- The indicator must be linked to an SDG financed by the new BNG ESG Bond
- The indicator must be closely linked to the municipal tasks or spheres of influence
- The data used must be of high quality, and from a reliable source

### 3.1 Sustainable development from an SDG perspective

The Sustainable Development Goals are not a new way of thinking about sustainable development. It builds upon a long tradition of inciting change through sustainable ways, which can be traced back to 1972, at the UN Conference on the Human environment, as mentioned in Chapter 2. What is different, is that the SDGs focus on transformation. Achieving the desired outcomes on the required scale.<sup>46</sup> requires intentional change, based on societal agreement and factual understanding.

Although the framework of the SDGs can be traced back to several other objectives agreed upon by the UN, and a tradition of thinking about sustainable development, the SDGs bring a new framework which provides an indivisible and universal whole. A framework with goals and targets and explicit interaction among them. The focus on interaction is highly influenced by our current understanding of the Earth as a closely linked human-environment system.<sup>47</sup> Gains in human wellbeing, both in the past as in the present, almost always come at an expense of the Earth's resources. Ranging from land degradation to the release of waste in the air.

The framework also recognizes that our rising (overall) prosperity is not equally distributed. Some people are experiencing high(er) standards of living, whilst others are not even living at our own defined minimum standards. The aggregated environmental costs, however, are

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<sup>45</sup> <https://sdg-tracker.org/>

<sup>46</sup> Independent Group of Scientists appointed by the Secretary-General, Global Sustainable Development Report 2019: The Future is Now – Science for Achieving Sustainable Development, (United Nations, New York, 2019).

<sup>47</sup> Ibid.

born by all. Hence, sustainable development is securing wellbeing for humans in ways that are safe within the boundaries of the Earth's system but is also about being a just development. According to the UN:

*Ultimately then, sustainable development should be pursued in the spirit of finding pathways that enable a good life for all, leaving no one behind, while safeguarding the environment for future generations and ensuring planetary justice.*<sup>48</sup>

Based on these principles, Het PON & Telos has developed a framework for housing associations that resembles in essence the framework developed for monitoring the sustainability of municipalities. The SDG-aspects are related to the characteristics of decentral housing property of the associations and their users. To account for the variety of aspects that affect the conditions in and surrounding social housing, the characteristics of decentral housing property have been divided in internal performance (the housing units themselves) and the external performance (the neighbourhood of the housing units).

### 3.2 General approach in sustainable development measurement of social housing

The framework for social housing associations from a sustainability point of view, is based on measuring two aspects: internal performance aspects of social housing associations and the external sustainability performance of the environment of the housing units. The internal sustainability is measured using the method for measuring the development along the SDGs. It covers, amongst others, the challenges in the financial sustainability of the organization and the energy transition in accordance with the climate agreement and the Performance Agreement. The external sustainability deals with the local environment in which the rental housing units are situated. This covers the challenges faced by social housing associations in terms of liveability, neighbourhood responsibility and quality of life. This leads to in total 15 goals, and 109 indicators.

A prerequisite to operationalize the external performance is knowledge of the location of the rental units. Until now, Het PON & Telos has not been able to acquire such data on the level of individual addresses. In the meantime, an approximation of the location specific sustainability characteristics of rental units of social housing associations is used, based on possession of social housing associations per municipality and neighbourhood. This method will be described later.

The internal and external sustainability performance are assessed separately, but weighted equally. It is considered to either weigh both aspects equally (1:1) or to give the internal performance score a heavier weight than the external performance score (e.g. 2:1). Arguments in favour of the latter are that social housing associations have more direct power to influence internal performance and that data for internal performance are more readily available. An argument for the equal weighing of both aspects is that, although

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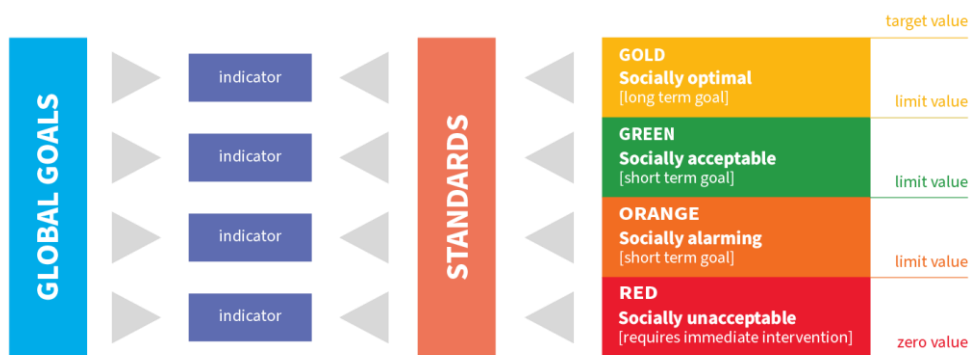
<sup>48</sup> Independent Group of Scientists appointed by the Secretary-General, Global Sustainable Development Report 2019: The Future is Now – Science for Achieving Sustainable Development, (United Nations, New York, 2019).

associations may not be able to directly influence external performance, associations have a dominant position in the neighbourhoods where they are active and therefore are a key player that can exert pressure on municipal authorities to improve sustainability. Furthermore, internal and external performance do mutually impact each-other. Based on the latter two arguments, internal and external performance are weighed equally.

### 3.3 Norms used for the indicators and aggregation to the goal score

In order to transform individual indicator scores into a uniform system of sustainability scores, Het PON & Telos has developed an approach using sustainability norms for each indicator by which ranges of sustainability goal achievement are defined (Figure 3). The system specifies minimum and maximum values and three intermediate categories indicated by colour codes (red -requires immediate intervention, orange – socially alarming, green - acceptable and gold – long term goal).

Figure 3 Flowchart goal achievement and norms



Determining the target values is a part of the method that is intended to generate a lot of discussion. In order to determine these target values, we use legislation, policy documents, comparisons over time, comparisons with other regions and the results of social discussions.

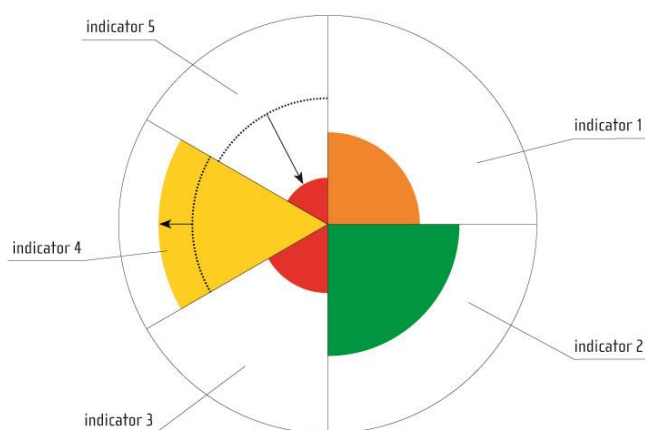
Once goal achievement scores of indicators have been derived, these are aggregated by giving them equal weight to goal scores.

Table 3 Example of weighting indicators when requirements are of equal importance

		weighting in %	angle
SDG X	Indicator 1	50.00	180
	Indicator 2	50.00	180
SDG Y	Indicator 3	33.33	120
	Indicator 4	33.33	120
	Indicator 5	33.33	120

The weighting of indicators can be seen from the vertex of the angle of the sector each occupies in the pie charts. The arc length of the pie chart sector shows the measured situation. The greater the arc length, the better the score. The dotted line represents the situation at the time of the previous measurement. An outward-facing arrow indicates an improvement, an inward-facing arrow indicates a deterioration. For measuring the current situation, the most recently available data for each indicator has been used. Where possible, we use a trend of T-8 years. The sum of the indicators within a particular goal subsequently determines the score of the goal.

Figure 4 Example of a pie chart



### 3.4 Linking neighbourhood data to social housing association property

As mentioned before, there is no data available about the precise location of the associations property, which is why we developed a method to link external data of neighbourhood characteristics to the social housing associations. As we do know the municipality in which rental units of social housing associations are located, we need to link data on the level of neighbourhoods (or districts) to municipalities.

First, data of all Dutch neighbourhoods (or if this is not available, on the level of districts) is gathered, after which the neighbourhoods that are not relevant for this framework are excluded, mainly based on two criteria. Neighbourhoods with less than 100 houses were excluded, as well as neighbourhoods with less than 150 inhabitants. Second, the neighbourhood data is aggregated to municipality level. This is done by taking the weighted average of all the neighbourhoods in a municipality.

In the last step, the data on municipality level is allocated to the social housing associations based on a weighted average on property per municipality. For example: association A has 25% of its property in Amsterdam, and 75% of its property in Utrecht. In our framework, the total score of that association includes 25% of the sustainability score in Amsterdam and 75% of the sustainability scores in Utrecht.. The used approximation is not perfect, but, given the data available, the best possible at the moment.

### 3.5 Remarks on allocation of indicators to sustainable development goals

A detailed description of the 109 indicators used is given in Annex B. It should be realized that the Dutch social housing association sector, seen in an international context, is rather unique. Therefore, the social housing sector uses many concepts with a national signature, which are difficult to translate correctly into English. Where appropriate, the Dutch term is added.

### 3.6 Sources of data on indicators

Indicator values for the social housing associations have been retrieved from the sources listed in Table 4. The sources are, amongst others, Aedes, - the Dutch association of social housing associations, which publishes yearly data on the individual associations in its report Aedes Benchmarkrapportage 2022<sup>49</sup>, the social housing associations authority, part of the Dutch Human Environment and Transport Inspectorate (ILT) in its annual accountability report on social housing associations dVi (The Human Environment and Transport Inspectorate, 2021)<sup>50</sup>; and from National Statistics (CBS) as far as neighbourhood related data are concerned.

Table 4 All sources used to obtain indicator values the SDGs

SDG	Sources
SDG 2-7-12-13-14-15	Centraal Bureau voor de Statistiek (CBS), CBS microdata, Emissieregistratie, Grootchalige Concentratiekaarten Nederland, Risicokaart, KRW portaal, Nationale Databank Flora en Fauna, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes Benchmark report, Atlas natuurlijk kapitaal, Pointer, EEA, RIVM, Atlas van de Leefomgeving, Bluelabel, Radar, Klimateffectatlas, SkyGeo
SDG 8-9-10	Centraal Bureau voor de Statistiek (CBS), OVapi, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes Benchmark report, Eco-movement, Fietsersbond, Rijkswaterstaat, Risicokaart, Stratix
SDG 1-3-4-5-11-16	Centraal Bureau voor de Statistiek (CBS), Mulier Instituut, Scholenopdekaart.nl, CBS microdata, RIVM, Waarstaatjegemeente.nl, Databank politie, Raadsleden.nl, Databank Verkiezingsuitslagen, DUO, Human Environment and Transport Inspectorate (ILT, Corpodata), Stichting Halt

<sup>49</sup> Aedes (2022). Stappen gezet, sprongen nodig. Rapportage Aedes-benchmark 2022.

<sup>50</sup> Human Environment and Transport Inspectorate. (2021). Verantwoordingsinformatie woningcorporaties 2021 (hfst 1-5).

### 3.7 The group of associations included in the framework

Based on most recent data, 279 social housing associations are active in the Netherlands.<sup>51</sup> These vary in size and own a wide variety of housing units. Some associations have more than 10,000 housing units and a large staff. They are also major players in local developments. Others own only a small number of several hundred housing units and show little dynamism in time.

In order to link external data to social housing associations, we rely on the dVi data as our primary source.<sup>52</sup> The framework includes a total of 280 social housing associations that were in existence by the end of 2021, according to dVi. However, five of these associations were excluded from the assessment due to insufficient data, resulting in a total of 275 associations being evaluated within the framework. In Table 5 an overview of the average sizes of the 275 associations are given.<sup>53</sup>

Table 5 Size of the associations included in the framework

Size	Number of housing associations
< 1.000 rental units	21
1.001-2.500 rental units	49
2.501-5.000 rental units	56
5.001-10.000	75
10.001-25.000	56
>25.000	18

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<sup>51</sup> ILT. (2023). Corporatieregister. Publicaties, cijfers en wetgeving | Inspectie Leefomgeving en Transport (ILT). Retrieved June 1st, 2023, from <https://www.ilent.nl/onderwerpen/publicaties-cijfers-en-wetgeving-autoriteit-woningcorporaties/actuele-gegevens-woningcorporaties/corporatieregister>

<sup>52</sup> Human Environment and Transport Inspectorate. (2021). Verantwoordingsinformatie woningcorporaties 2021 (hfst 1-5).

<sup>53</sup> Aedes (2022). Stappen gezet, sprongen nodig. Rapportage Aedes-benchmark 2022.

## 4 Results SDGs

In this chapter, we will first give an overview of the SDG scores of the most recent year, as presented in Figure 5. Thereafter, in Figure 6, the SDG scores over time are shown. We will briefly discuss the developments over time, after which we will have a more in depth look at SDG 1, 4, 7, 10, and 11. Although the SDGs have many synergies with one another and goals cannot be met without meeting others, the BNG Bank has a specific focus on the beforementioned SDGs regarding social housing associations, since they correspond closely to the activities financed by the bank.<sup>54</sup>

Figure 5 SDG scores of 2023 and 2016



<sup>54</sup> BNG Bank (2021). Sustainable Finance Framework. Retrieved from <https://www.bngbank.com/sustainability>



## 4.1 Overall score of Dutch housing associations

Figure 5 provides an overview of the SDG scores for the year 2023. The highest scores are observed for SDG 8, which focuses on decent work and economic growth, with an average score of 61. SDG 5, which pertains to gender equality, closely follows with an average score of 60. Conversely, housing associations perform relatively poorly in terms of SDG 14, which addresses life below water. This outcome is not surprising considering the challenges the Netherlands faces in meeting the EU standards of the Water Directive Framework. As a result, the score for SDG 14 lags behind. For most other SDGs, the scores in 2023 fall within the range of 47 to 54. This indicates that there are still obstacles to overcome in order to meet sustainability standards in various areas.

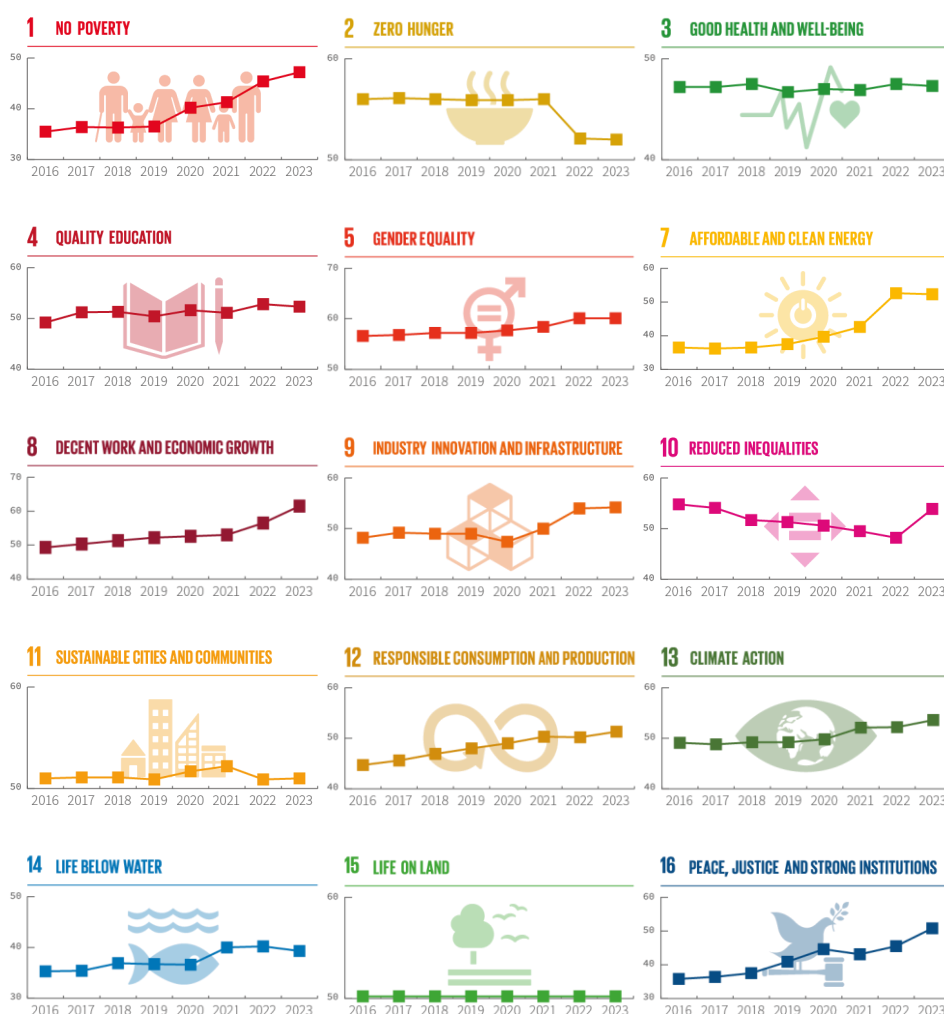
A list of the scores on the SDGs for all individual associations can be found in Annex C.

## 4.2 SDGs over time

Most of the SDGs have shown a positive development over time, see Figure 6. The greatest increases in scores are observed for SDG 7, which focuses on affordable and clean energy, and SDG 16, which pertains to peace, justice, and strong institutions. The scores for these SDGs have increased by 16 and 15 percentage points, respectively, during the period from 2016 to 2023. The progress in SDG 7 is mainly due to improvements in indicators energy expenditure ratio and energy burdens. However, this effect would have been different if the Dutch government had not provided compensation for the rising energy costs. Furthermore, an increase in the capacity of solar panels has had a positive effect on SDG 7. The progress in SDG 16 can be explained through a decrease in the number of youths going to the youth criminal bureau. Although there is still room for improvement in both areas, significant progress has been made in recent years to ensure affordable, reliable, sustainable, and modern energy for residents, as well as in promoting peaceful and inclusive societies, providing access to justice, and building effective and accountable institutions at all levels.

On the other hand, only two SDGs, namely SDG 10 (Reduced inequalities) and SDG 2 (Zero hunger), have shown a decrease in their sustainability scores over time. The scores for these SDGs have decreased by 1 and 4 percentage points, respectively. The share of allocations within the income limits of the '*Wet op de Huurtoeslag*' has decreased, which is partly the explanation for the decrease in score for SDG 10. The decrease in score for SDG 2 is due to an increase in the number of unhealthy food suppliers. The scores for SDG 3 (Good health and well-being), SDG 15 (Life on land), and SDG 11 (Sustainable cities and communities) have remained the same over the period from 2016 to 2023.

Figure 6 Development in time of the SDG scores



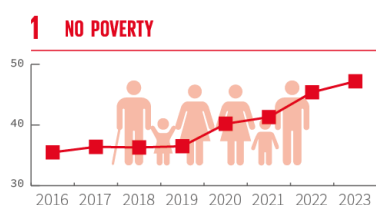
### 4.3 Results SDGs in depth

The Social Housing Guarantee Fund restricts the Use of Proceeds to a number of core tasks of housing associations. In the Sustainable Finance Framework (after: Framework), the list of eligible proceeds is mentioned in ‘Sub-Framework II’<sup>55</sup>. The methodology of the social housing sub-framework maps the social housing associations’ activities to the ICMA SBP (social bond) and to the SDGs. The proceeds of the BNG social housing bonds will be used to fund the SDG expenditures of the Dutch social housing associations, meaning that contributions are made on expenditures on SDGs 1, 4, 7, 10 and 11.

<sup>55</sup> BNG Bank (2021). Sustainable Finance Framework. Retrieved from <https://www.bngbank.com/sustainability>

We will discuss the developments of these SDGs and we will highlight some indicators that are part of the overall score on the SDGs. The presented indicators will match or fit the indicators mentioned in (inter)nationally developed frameworks by the ICMA.<sup>56</sup>

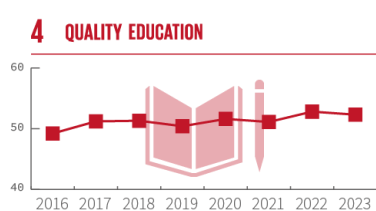
### SDG 1: No poverty



The scores for SDG 1 have shown a consistent upward trend over the period 2016-2023, indicating significant progress in addressing poverty. Social housing associations play a crucial role in combating poverty in the Netherlands, as they provide affordable housing for households with a low socio-economic status. On average, tenants are paying a smaller

proportion of their income towards rent, which confirms the contribution to affordable housing since 2015.<sup>57</sup> Furthermore, there is a positive trend regarding poverty noticeable in the Netherlands. For example, the percentage of households with an income below 101% of the social minimum was 6.7% in 2021, compared to 10% in 2013. This demonstrates the positive developments and advancements being made in the country to combat poverty, aligning with the goals of SDG 1.

### SDG 4: Quality education



The progress towards achieving SDG 4 has been positive, with scores showing a slight increase from 49 in 2016 to 52 in 2023. Social housing associations have a dominant position in the neighbourhoods where they are active and can therefore play a role in community development and cohesion. They often invest in improving neighbourhood infrastructure,

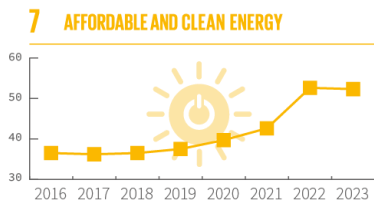
which includes schools. In doing so, they have an effect on the education system. Education is of high quality in the Netherlands. Primary schools have received an average rating of 8.0, and high schools have an average rating of 7.0 in 2021, indicating that people are satisfied with Dutch schools. Furthermore, the number of early dropouts has fluctuated, with a slight increase in the past year, where 1,65% of young adults (between 12 and 23 years old) left school before obtaining a basic qualification.<sup>58</sup> However, the percentage of early dropouts has decreased by over 1% since 2013. These developments highlight the country's efforts towards fulfilling the goals outlined in SDG 4.

<sup>56</sup> ICMA (2022). Harmonised framework for impact reporting for social bonds. Retrieved from Harmonised-Framework-for-Impact-Reporting-Social-Bonds\_June-2022-280622.pdf (icmagroup.org)

<sup>57</sup> Autoriteit Woningcorporaties (2023). Staat van de Corporatiesector 2022. Retrieved from <https://www.ilent.nl/documenten/rapporten/2023/03/02/staat-van-de-corporatiesector-2022>

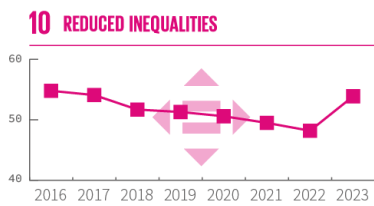
<sup>58</sup> A basis qualification is a Senior general secondary education (HAVO), a university education (VWO) or an Intermediate vocational diploma (MBO-2)

## SDG 7: Affordable and clean energy



Significant progress has been made in achieving SDG 7, as indicated by the increase in scores from 36 to 52 over the reporting period. These improvements can be attributed to progress along a couple of indicators. Within the 275 housing associations in the data, we observed a noteworthy reduction in average greenhouse gas emissions, resulting from energy consumption, electricity usage, and district heating in social housing dwellings. These emissions decreased from 18,671 to 17,605-ton CO<sub>2</sub> equivalent on average over the period 2019-2020. Additionally, the average energy efficiency of social housing corporations improved from 201 to 196 from 2020 to 2021, measured as the theoretical primary fossil energy consumption per square meter. To enhance energy efficiency, the group of social housing associations in the Netherlands have installed solar panels on their dwellings. Aedes reports that the percentage of social housing association-owned dwellings equipped with solar panels has increased from 2% to 16.1% between 2015 and 2022. This initiative directly contributes to SDG 7's objective of ensuring affordable and clean energy for all.

## SDG 10: Reduced inequalities



The scores for SDG 10 has had some ups and downs. In the period 2016 to 2022, the average scores have decreased. However, scores have improved from 2022 to 2023, resulting in a slightly lower score for 2023 compared to 2016. This suggests that there may have been challenges in achieving the goals outlined in SDG 10 during that period. The slight decrease in score may be due to developments in a couple of indicators. For example, the match between the housing stock of a corporation with regard to the target group in the area of the possession of the housing associations has increased 6,6 percentage point to 92.7% in the period 2016-2021. Furthermore, the share of affordable and low-cost dwellings within the regional market has improved slightly from 81.9% to 83.7% in the period 2016-2021. Even though the progress is small here, it suggests that the availability of affordable housing for low-income households is increasing. In contrast, the share of allocations within the income limits of the 'Wet op de Huurtoeslag' has decreased with 5.6 percentage point to 70.5%. This suggests that a smaller proportion of housing allocated by social housing associations is falling within the income limits set for rent subsidies.

## SDG 11: Sustainable cities and communities



The stability of the scores for SDG 11 over the period 2016-2023 suggests that there has been little change or improvement in certain aspects related to sustainable cities and communities. For example, in the period 2016-2021, the average residential satisfaction has increased slightly with 0.1 percentage points – resulting in a rating of 7.7 out of 10 - which

indicates that there has been small progress in enhancing the satisfaction levels of residents living in social housing. The same is the case for the rating of repair requests; the average score increased with 0.1 percentage points as well. Looking at the state of the dwellings, the average score has decreased with 0.1 percentage point. This highlights that there is still room for further improvement in maintaining and upgrading the quality of social housing properties. Overall, the stable scores for SDG 11 suggest that there is a need for continued efforts to enhance the sustainability, liveability, and quality of social housing communities.

## 5 Conclusion

The funds raised through the BNG social housing bonds are allocated towards supporting the Sustainable Development Goal (SDG) expenditures of Dutch social housing associations. This means that the contributions made through these bonds will be specifically directed towards investments in SDGs 1, 4, 7, 10, and 11.

By utilizing the proceeds from these bonds, social housing associations will be able to further their efforts in areas such as combating poverty (SDG 1), promoting quality education (SDG 4), achieving affordable and clean energy for all (SDG 7), reducing inequalities (SDG 10), and enhancing the sustainability and liveability of social housing communities (SDG 11).

The analysis of the data reveals promising advancements made by social housing associations in contributing towards these Sustainable Development Goals. Through their investments, social housing associations have positively impacted the goal of combating poverty, as evidenced by the increasing sustainability score for SDG 1. Additionally, although progress towards achieving quality education (SDG 4) has been gradual, it is encouraging to see a positive trend emerging. Significant strides have been made in providing affordable and clean energy for all (SDG 7), indicating the effectiveness of efforts undertaken by social housing associations in this area. Moreover, their commitment to reducing inequalities (SDG 10) is reflected in the increased sustainability score for this goal. While there has been a slight decrease in the sustainability score for SDG 11, which pertains to the sustainability and liveability of social housing communities, it underscores the need for continuous dedication to improving these aspects.

Albeit not part of their core tasks, housing associations also affect the surrounding neighbourhoods, resulting in both direct and indirect effects on other SDGs than the ones described before. This year, the highest scores are observed for SDG 8, which focuses on decent work and economic growth, with an average score of 61. SDG 5, which pertains to gender equality, closely follows with an average score of 60. Conversely, housing associations perform relatively poorly in terms of SDG 14, which addresses life below water. This outcome is not surprising considering the challenges the Netherlands faces in meeting the EU standards of the Water Directive Framework. As a result, the score for SDG 14 lags behind. For most other SDGs, the scores in 2023 fall within the range of 47 to 54. This indicates that there are still obstacles to overcome in order to meet sustainability standards in various areas.

Overall, social housing associations have demonstrated their role as key contributors to the SDGs, actively working towards creating sustainable and inclusive communities. The progress made in various areas highlights their ongoing commitment to the principles of sustainable development and lays a foundation for further advancements in the future.

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# Annex B – Overview of SDG-indicators

## 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 paragraph.

## Changed indicators

- The data previously used to measure 'Rent arrears' in SDG 1 will no longer be updated. Therefore, this indicator is removed from the set.
- 'Financial struggle' has been added to SDG 1.
- 'Distance to hospital' is added to SDG 3.
- 'Gender equality in income', 'Gender equality in life expectancy' and 'Gender equality in medicine use' are added to SDG 5.
- 'Energy label index' has been removed from the data, as this indicator overlaps with 'Energy efficiency EP2'
- 'Energy expenditure ratio' and 'Energy burdens' have been added to SDG 7.
- 'Forest coverage per person' has been changed to 'Public trees' in SDG 15.
- 'Protected natural area' is added to SDG 15.

Table 6 Descriptions of the indicators in the framework.

SDG	Indicator	Calculation	Unit	Aggregation
SDG 1	Poor households	The share of households with a household income below 101% of the social minimum	%	Neighbourhood
	Government assistance	Average amount of inhabitants having government assistance	%	Neighbourhood
	Long term debts	The share of households with a debt of €1000,- or more for at least 3 consecutive years	%	Neighbourhood
	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
	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
	Children in poverty	Percentage of minors (<18 years old) living in a household below the low-income threshold	%	Municipality
SDG 2	Distance to daily goods and services	Average distance per inhabitant to shops who provide daily goods and services.	km	Neighbourhood
	Unhealthy food suppliers	Amount of unhealthy food suppliers per 1000 inhabitants	Amount per 1.000 inhabitants	Municipality
SDG 3	Life expectancy	Life expectancy at birth	Year	Municipality
	Perceived health	The share of inhabitants that assesses their own health as 'good' or 'very good'	%	Neighbourhood
	Mental healthcare costs	Average mental health care costs per inhabitant	Euro	Neighbourhood
	Loneliness	Percentage of population with a high emotional or social loneliness score (adults over 19)	%	Neighbourhood
	Distance to general practitioner	Average distance per inhabitant to a general practitioner.	km	Neighbourhood
	Distance to hospital	Average distance per inhabitant to a hospital.	km	Neighbourhood
	Exercise friendly environment	Exercise friendly environment consists of several sub indicators (amount of public sport accommodations, sport -and playfields, sport, play and exercise areas, routes, rural area, distance to recreational facilities) that together make up the score for exercise friendly environment	Score	Municipality
	Overweight	Percentage of population that are severely overweight	%	Neighbourhood
	Substance use	Average share of inhabitants that are heavy drinkers or smokers	%	Neighbourhood
	Drugs	Share of minors that have smoked weed or hasj in the last four weeks	%	Municipality
	Insufficient exercise	Share of the inhabitants that does not meet the requirements of sufficient physical activity	%	Municipality
SDG 4	Satisfaction with elementary school	Satisfaction score elementary schools	Score (1-10)	Municipality
	Satisfaction with secondary education	Satisfaction score secondary education	Score (1-10)	Municipality

	Early leavers education	The share of people that leaves the education circuit without a diploma	%	Municipality
	Educational level	The total share of lower educated people	%	Neighbourhood
	Distance to elementary school	Average distance per inhabitant to the closest elementary school.	km	Neighbourhood
	Distance to secondary school	Average distance per inhabitant to the closest school for secondary education	km	Neighbourhood
SDG 5	Gender inequality in healthcare costs	Average healthcare cost of women relative to the average healthcare costs of the population	ratio	Neighbourhood
	Gender inequality in violent crimes	Amount of violent crimes against women relative to the total amount of violent crimes.	ratio	District
	Gender inequality in property crimes	Amount of property crimes against women relative tot the total amount of property crimes.	ratio	Neighbourhood
	Gender inequality among council members	Amount of female council members relative to the total amount of council members.	ratio	Municipality
	Gender inequality among aldermen	Amount of female alderman relative to the total amount.	ratio	Municipality
	Gender inequality in labour participation	Percentage of net female labour participation relative to the average net labour participation of the population.	ratio	Municipality
	Gender inequality in income	Average income of women relative to the total average income	ratio	Neighbourhood
	Gender inequality in life expectancy	Average life expectancy relative to the total average life expectancy of the population.	ratio	Municipality
	Gender inequality in medicine use	Average medicine use of women relative to the average medicine use of the total population.	ratio	Neighbourhood
SDG 7	Gas consumption rental houses	Average gas consumption of households living in rental houses	m3	Neighbourhood
	Electricity Consumption Rental Houses	Average electricity consumption of households living in rental houses	kWh	Neighbourhood
	Total costs of energy improvements	Average costs of energy improvements (for example energy usage, liveability for the elderly) per rental unit	Euro	Housing association
	Solar energy	Average installed capacity of solar (PV) panels per dwelling (kW peak)	kWh/dwelling	Neighbourhood
	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
	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
	Energy expenditure ratio	Share of households where the energy bill as a share of income is (too) high, which indicates that energy occupies a large part of the available budget.	%	Neighbourhood
	Energy burdens	Share of low-income households with high energy bills, which indicates short-term payment risks.	%	Neighbourhood
SDG 8	Unemployment rate	Percentage of unemployed people in the potential labour force	%	Municipality

	Active labour force	The share of people in the population (15-75 years old) that are active in the labour force	%	Neighbourhood
	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
	Average value rental units	Exploitation value divided by the weighted amount of rental units	Euro	Housing association
	Solvency ratio	The resistivity of the housing association in relation to the total capital.	ratio	Housing association
	Standardized corporation value per rental unit	Standardized exploitation value per rental unit.	Euro	Housing association
	Interest coverage rate	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
SDG 9	Electric Vehicle Charging Station	Amount of (semi-)public charging stations for electronic vehicles per 1.000 cars	Amount per 1,000 cars	District
	Perceived bicycle environment	The perceived bicycle environment is determined through a couple of indicators: ability to cycle for 8 and 80-year olds, experience, maintenance, network, infrastructure, detour factor, roundabouts, 50 km/h roads and urban density.	Score	Municipality
	Distance to public transport (bus, tram, metro)	Average distance per inhabitant to a bus stop, metro station or tram station.	meter	Neighbourhood
	Distance to train station	Average distance per inhabitant to the closest train station with a connection to the domestic railway network.	km	Neighbourhood
	Distance to main road	Average distance per inhabitant to the closest main road access point.	km	Neighbourhood
	Traffic safety	The number traffic accidents per kilometre national and provincial road	Traffic accidents per km road	Neighbourhood
	Industrial risk	Distance to high risk locations	meter	Neighbourhood
	Fiber optics connection	Percentage of homes that can easily be connected or are already connected to a fiber optics connection	%	Municipality
SDG 10	Ratio of rental and owner-occupied homes	Amount of rental homes relative to owner-occupied homes	ratio	Neighbourhood
	Allocation based on income	Two-yearly average of the percentage of allocations within the income limits of the 'Wet op de Huurtoeslag'	%	Housing association
	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
	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
SDG 11	Rating of repair requests	Score based on tenants judgement of repair requests	Score	Housing association

	Noise hindrance by neighbours	Percentage of residents experiencing excessive noise disturbance from neighbours	%	Municipality
	Noise hindrance by roads	Percentage of the population that experiences severe noise hindrance by traffic	%	Municipality
	Distance to catering industry	Average distance per inhabitant to catering facilities like restaurants or bars.	km	Neighbourhood
	Distance to recreational facilities	Average distance per household to recreational facilities	km	Neighbourhood
	Volunteering	The share of people that was enrolled in any form of volunteer work.	%	Neighbourhood
	Self-reliance	Percentage of population over 18 that experiences average to a lot of self-direction over their life. Based on 7 statements.	%	Neighbourhood
	New housing units prognosis	Returns of new housings units relative to the total amount of returns.	%	Housing association
	Residential satisfaction	Score of tenants' satisfaction with the housing association	score	Housing association
	Corporational valuation	Average score for the state of the homes of a social housing association.	Score	Housing association
SDG 12	Total amount of waste	Total amount of household waste produced	kg/inhabitant	Municipality
	Dangerous waste	Amount of collected dangerous waste produced by industry	kg/inhabitant	Municipality
	Plastics	Amount of separately collected plastics (packaging, cans and packaging for beverages)	kg/inhabitant	Municipality
	Paper/cardboard	Amount of separately collected paper and cardboard	kg/inhabitant	Municipality
	Compostable waste	Amount of separately collected compostable waste	kg/inhabitant	Municipality
	Separation percentage fine household waste	Percentage of separated fine household waste relative to the total amount	%	Municipality
	Separation percentage bulky household waste	Percentage of separated bulky household waste relative to the total amount	%	Municipality
SDG 13	Surface hardening	Percentage of surface area that is hardened	%	Surface area
	Urban heat islands	Annual average temperature difference due to the heat-island effect	°C	Surface area
	Water hindrance	Percentage of buildings with a probability of experiencing water hindrance in case of severe rain	%	Municipality
	Risk of flooding	Number of probable victims in case of a flood with a medium chance	Number of probable victims	Surface area
	Green roofs	Total coverage of green roofs relative to the total surface of flat roof	%	Neighbourhood
	CO <sub>2</sub> emissions	Total CO <sub>2</sub> emissions in kg from consumers, traffic/transport and services per inhabitant	kg/inhabitant	District
	Methane emissions	Total methane emissions in kg from consumers, traffic/transport and services per inhabitant	kg/inhabitant	District
	Particulate matter emissions	Total particulate matter (PM2.5) emissions in kg from consumers, traffic/transport and services per inhabitant	kg/inhabitant	District

	Nitrogen emissions	Total nitrogen emissions (NOx) in kg from consumers, traffic/transport and services per inhabitant	kg/inhabitant	District
	Ammonia emissions	Total ammonia emissions in kg from consumers, traffic/transport and services per inhabitant	kg/inhabitant	District
	Concentration of particulate matter	The average yearly concentration of particulate matter in the air.	µg/m3	Surface area
	Concentration of nitrogen	The average yearly concentration of nitrogen in the air.	µg/m3	Surface area
SDG 14	Fish stock	Percentage of water bodies in which the quality of the fish stock suffices according to the Water Framework Directive	%	Surface area
	Macro fauna	Percentage of water bodies in which the quality of the macro fauna suffices according to the Water Framework Directive	%	Surface area
	Water flora	Percentage of water bodies in which the quality of the water flora suffices according to the Water Framework Directive	%	Surface area
	Physio-chemical quality	Percentage of water bodies in which the physio-chemical quality suffices according to the Water Framework Directive	%	Surface area
	Presence of priority substances	Percentage of water bodies in which the presence of priority substance suffices according to the Water Framework Directive	%	Surface area
	Other toxic substances	Percentage of water bodies in which the presence of other toxic substances suffices according to the Water Framework Directive	%	Surface area
	Subsidence	Area with a subsidence over 2 mm per year	%	Surface area
	Quality swimming water	Quality score of swimming waters (excluding oceans)	Score 1-4	Surface area
SDG 15	Public trees	Percentage of the area of a neighbourhood that is covered with trees, excluding agriculture.	%	Surface area
	Public green space	Percentage of the area of a neighbourhood that is covered with low greenery, excluding agriculture.	%	Surface area
	Landscape aesthetic value	A score for the experience value of the green landscape.	score	Surface area
	Red list species	The total number of observed red-list species in the area in a 10 year period	species/km2	Surface area
	Species diversity	The total number of observed species in the area in a 10 year period	species/km2	Surface area
	Protected natural area	Percentage of a municipality that is protected by Natura2000 or NatuurNetwerk Nederland (NNN).	%	Municipality
SDG 16	Violent crimes	The yearly number of violent crimes registered by the police per 1,000 inhabitants for neighbourhoods with 100 or more inhabitants.	Number per 1,000 inhabitants	District
	Property crimes	The yearly number of property related crimes registered by the police per 1,000 inhabitants for neighbourhoods with 100 or more inhabitants.	Number per 1,000 inhabitants	District
	Vandalism	The yearly number of vandalism crimes registered by the police per 1,000 inhabitants for neighbourhoods with 100 or more inhabitants.	Number per 1,000 inhabitants	District

	Youth criminals	Youths (12 to 17) going to the youth criminal bureau per 10.000 inhabitants	Number per 10,000 inhabitants	Municipality
	Turnout Municipal Elections	The average turnout in the municipal elections in the period 2010-2022.	%	Municipality



## Annex C – Overview of SDG-scores

Table 7 Scores on the SDGs per housing association.

	SDG 1	SDG 2	SDG 3	SDG 4	SDG 5	SDG 7	SDG 8	SDG 9	SDG 10	SDG 11	SDG 12	SDG 13	SDG 14	SDG 15	SDG 16
Almelose Woningstichting Beter Wonen	29.3	48.8	38.5	51.1	49.1	40	53.1	55.2	44.6	44.6	44.2	54.5	48.2	25.8	29.7
Baston Wonen Stichting	49.6	52	45.5	44.6	60.2	49.6	51.9	64.2	52.6	49.9	57.9	53	39.6	57.2	60.7
Brederode Wonen	46.2	55.1	50.4	60.4	58.7	52.9	60.4	53.3	39.9	59.5	43.4	48.2	61.1	72.5	43.8
Casade	56.6	54.8	48.3	50	58.6	48.4	61.7	42.7	50.8	45.1	61	51.7	48.5	44.1	49.2
Cazas Wonen	55	53.6	56.7	58.9	61	54	66.1	55.6	60.2	54.4	54.9	48.4	35.7	48.9	65.5
Chr. Woonstichting Patrimonium	60.3	58.2	56.6	56.8	38.8	51	69.4	59.8	64.6	65.5	49.7	69.5	42.9	43.9	53.2
Christelijke Woningstichting De Goede Woning	61.7	61	56.6	65.3	53.2	56.6	66.1	61	70.1	49.7	55.5	61.3	38.1	30.2	80.8
Christelijke Woningstichting Patrimonium Groningen	34.6	51	46.3	57.1	68.2	49.2	60.2	56.9	49.3	53	43.8	50.4	36.1	59.6	35.8
Christelijke Woongroep Marenland	36	48.9	33.1	41.6	57.7	44.3	47.9	48.9	56.7	44.3	43.3	54.8	33.6	50.9	42.6
De Woningraat	63	59.1	48.6	47.3	55.3	57.9	71.7	53.1	45.4	52.2	56.4	47.9	22.2	35.1	60.5
de Woningstichting	45	54.1	53.8	61.3	58.8	56.8	52.8	64.2	48.4	56.3	50.6	61.4	37.5	70.4	48.4
DUWO	35.3	49.1	52	56.8	63.8	45.9	65.8	52.1	77.9	47	44.5	53.8	26.4	57.2	33.1
Dynhus	52.2	48.1	49.7	51.7	60.1	56.1	57.1	37	65.7	60.9	51.4	56.7	33.2	44.7	64
Groen Wonen Vlist	60.5	59.2	49.5	47.9	63.6	56	71.8	46.9	60.6	54.8	57	50.7	20.9	47	62.4
HW Wonen	64.4	54.1	51.3	50.4	54.5	54.6	59.6	47.8	46.8	50.4	57.5	47	31.4	43.2	71.3
Laurentius	42.4	50.1	49.5	56.6	67.1	52.1	61.8	45.8	34.4	46.5	47.2	51	35.7	61.2	28.5
MaasWonen	23.8	46.1	41.5	51.1	61.3	56.7	49.9	47.8	47.8	43.5	36.4	53.5	38.4	54.8	32.8
Mercatus	43.2	51.6	43.2	44.6	65	53.1	64.6	57.1	48.5	58.5	60.4	51.7	43.9	48.5	49.6
Ons Huis, Woningstichting	43.4	51.1	45.7	54.1	55.7	54	60.5	55.3	47.4	55.2	56.3	57.3	74.5	55.6	47.4
Oost West Wonen	61.3	46.4	43.6	45.5	55.3	56.4	68.9	51.9	62.2	47.5	58	45.5	28.6	47	71.4
Oosterpoort Wonen	54.1	49	44.9	50.6	59.2	52.7	64.1	63.3	54.7	53	63	48.1	44	59.5	62.5
Pré Wonen	37.4	49.2	46.5	53.4	63.6	48.6	56.2	53.2	45.1	55.2	40.1	54.3	59	51.8	32.8
R.K. Woningstichting Ons Huis	31	48.7	42.6	52.8	52.4	44	49	63.3	40.3	49.1	58.2	59	42.8	46.8	33.1
R.K. Woningstichting Zeist	44.8	57.1	46.5	61.3	59	53.4	69.2	54.1	32.3	56.5	40.1	60.4	28.6	61.3	42.1
Rentree	39.3	50.8	45.1	50.7	59.3	54.6	64.7	60.6	47.3	52.4	59.5	61.3	38	54.4	33.4
Ressort wonen	23.6	46.1	41.2	51	61.3	56.5	51.9	47.8	59	49.2	36.4	53.5	38.8	55	32.6
Rijswijk Wonen	34.2	55.9	47.7	57.1	61.5	48.1	60.6	45.4	44.7	46.3	40.9	51.1	28.2	60.8	29.8
Sité Woondiensten	41.1	48.9	42.8	52.2	62.3	50.4	56	59.7	62.6	46.9	44.4	56.8	49.3	42.7	45.9
stichting 3B Wonen	62.8	54.7	61.7	60.4	69.6	60.6	69.5	54.8	46.2	54.2	50.7	57.8	39.6	38.1	70.5
Stichting Acantus	35.2	48.5	30.7	42.2	56.3	37.6	53.1	46.6	65.6	43	44	53.5	47.1	51.3	43.9
Stichting Accolade	45.3	48.3	43.3	51.1	61.8	50.2	61.8	45	64.2	58.1	54.5	55.3	29.7	44.4	49.5
Stichting Actium	45.4	53.4	38.9	47.7	58.4	50.8	53.8	44.4	55.2	53.3	51	50.9	51.6	48.2	52.4
Stichting Alwel	43.6	49.3	48.1	51.8	63	47.5	62.5	45	51.6	44	59.8	54.3	34.8	56.3	30
Stichting Antares Woonservice	39.1	47.7	46.1	46.5	56.3	49.8	58	44.9	35.2	44.6	53.8	49.2	45.4	48.4	38.9
Stichting Arcade mensen en wonen	47.4	55.1	53.5	55.1	64.7	51.6	65.3	49.5	33	59	35.6	49	23.3	32.3	48.9
Stichting Area	57.3	51.2	48.9	53.9	55.6	54.2	69.3	54.4	41.7	55.1	64.7	48.2	43.9	39	64.2
Stichting Bazalt Wonen	64.9	54.3	49	48.5	56.1	48.9	68.8	42.9	56	55.7	65.6	50.9	38.7	48.6	59.7
Stichting Beter Wonen	50.2	54.2	52.4	54.6	55.3	62.7	69.1	61.2	66.3	59.3	55.4	55.5	28.5	29.2	65.7
Stichting Beveland Wonen	55.5	50.4	42.9	49.9	58.9	58.4	65.9	52.3	61.8	46.7	48.1	48.8	31.4	54.6	49.1
Stichting Bo-Ex '91	36.6	49.3	53.5	59.8	64.9	62.6	68.2	58.3	34.2	48.7	44.9	53.4	46.3	57.7	43.8
Stichting BrabantWonen	44.7	52	46.1	50.2	56.7	45.2	60.5	55.8	45.3	50.2	39.9	50.2	38.4	40.9	30.8
Stichting Clavis	42.6	56.8	33	36.8	56.1	58.9	57.3	42.9	64.7	41.1	44.3	60.1	44	59.2	49.2
Stichting de Alliantie	35.5	48.7	49.3	55.7	65.4	53.1	66.5	63.7	41.6	48.9	44.5	55.6	31.7	59.5	43.2
Stichting de Delthe	50.8	54.4	39.7	50.1	67.5	42.6	55.9	49.9	77.8	49.6	35.3	50.4	31.7	49.6	54.3
Stichting De Goede Woning	41.1	50.8	50.6	50.9	72.8	54.3	58.2	51.9	75.8	59	42.5	62.3	45	51.1	38.5
Stichting De Huismeesters	34.6	51	46.3	57.1	68.2	49.3	53.5	56.9	47.2	50.8	43.8	50.4	36.1	59.6	35.8
Stichting de Leeuw van Putten	32.8	54.3	39.7	43.6	53.3	48.6	64.5	40	47	41.2	52	56.1	34.6	42.3	40
Stichting De Woonmensen	44.6	50.6	45.4	54.9	54	54.2	56	55.3	47.9	49.8	57.2	55.8	75	51.6	49.5

Stichting De Woonschakel Westfriesland	58.2	59.7	52.5	47.4	61.8	53.1	64.1	43.4	57.4	56.6	54	62.4	15.6	45	63.3
Stichting deltaWonen	46.4	52.5	50.7	54.5	59.1	54.4	68.8	63	50.3	58.6	47.3	53.9	32.2	47.3	45.3
Stichting Destion	59.9	41.5	46.1	48.6	58.5	45.4	52.1	48.6	60.7	51.8	51.2	52.5	36.5	64.2	60
Stichting Domesta	41.2	48.4	39.1	43.3	51.5	50.2	46.2	50.2	64.2	51.8	52.6	56.4	55.1	40	45.4
Stichting Dudok Wonen	45.7	48.9	51.3	57	68.5	52.4	55.5	67.5	48.3	53.5	53.8	56.4	28.6	57.8	54.5
Stichting Dunavie	54.3	63.8	52.9	58.4	48.2	58.6	68.1	53	56	54.7	46.8	59.7	59.2	57.7	59.8
Stichting Eelder Woningbouw	64.3	58	49.1	52.7	65.1	61.7	58.8	52.4	57.2	58.5	53.8	55.6	37.4	59.9	72.4
Stichting Eemland Wonen	52.5	51.4	48.8	57	52.1	58.9	65.6	59.2	64.7	53.1	50.2	46.1	55.6	50.5	71
Stichting Elan Wonen	42.7	53.8	52.1	59.9	66.5	52.4	45.7	52.8	38.6	59.2	39.1	52.8	59	49.1	40.6
Stichting Elkien	36.3	50.9	42.2	50.8	60.4	47.6	55.8	51.8	57.3	56.4	39.9	51	34.8	57.7	38.3
Stichting Fien Wonen	60.6	57.6	50.5	51	56.9	62.9	69.9	61.1	59.8	54.9	42.8	43.1	38.2	53.5	67
Stichting Goed Wonen Gemert	59.7	48.4	53.2	56	50.8	57.2	74.3	51.6	60.3	53.2	50.5	53.2	29.3	40.2	52.4
Stichting Habion	39.6	50.6	46.3	51.6	61.1	45.1	52	53.1	40.1	52.3	45.4	50.4	38.3	54.2	45.4
Stichting Harmonisch Wonen	27.1	51	42.9	45.2	64	47.7	58.3	65.9	75.6	41.3	47.6	63.6	29.5	61	32.7
Stichting Havensteder	24.6	49.7	42.1	50	61.5	47	56.3	45.9	42.1	42	37.9	54.6	37.2	52.8	35.4
Stichting Heuvelrug Wonen	57.6	53.5	52.2	51.9	62.3	54.4	70.5	61.8	66.6	49.6	61	54.6	50	66.6	68.3
Stichting Idealis	45	54.1	53.8	61.3	58.8	46.6	61.9	64.2	79	60.7	50.6	61.4	37.5	70.4	48.4
Stichting IJsseldal Wonen	61.9	58.6	49.9	57	59.2	53.1	63.2	65.1	49.2	60.7	53.3	48.5	63	38	74.3
Stichting Intermaris	42.2	51.8	47.9	49.1	59.6	58.4	60.9	46.6	52.6	54	42.4	64.1	19	51.2	49.1
Stichting Jongeren Huisvesting Twente	31.5	48.9	42.8	53.1	53.4	42.6	60.2	62.6	80.8	45.1	58.1	58.7	41.7	45.6	33.7
Stichting KleurrijkWonen	49.8	50.3	46.6	45.1	59.7	46.4	55	56.6	51.3	54.2	59.8	47.1	41.8	46	58.4
Stichting Krijtland Wonen	44.2	52.7	38.8	47.5	56.2	42.4	60.1	46	66	42.9	62.7	62	51.3	55.3	64.5
Stichting Lefier	35.4	48.7	35.7	46.8	58.1	40.5	45.7	49.8	60.1	41.3	44.5	53.1	46	51.3	42.8
Stichting Lek en Waard Wonen	69.6	62	51.4	51.2	61.2	56.1	57.6	52.5	54.3	57.4	42	48.3	35.3	43	79.3
Stichting Lekstedewonen	47.8	52.2	50.4	45.6	62.1	54.6	65	56.9	42.4	47.4	42.5	59.7	39.6	51.4	61.9
Stichting l'escaut woonservice	34.7	47.9	42.3	47.5	59	57.9	49.6	47.5	70.3	42.6	39.9	53.1	28.2	57.7	30.7
Stichting Maasdelta Groep	39.2	55.5	43.4	46.3	57.2	46.9	64.4	51.5	61.8	46.6	38.2	57.7	30.7	54.2	47.8
Stichting MeerWonen	59.7	61.3	55.5	51.5	63.4	62.2	67	54	48.8	53.3	57.9	42	59.9	34.9	66.2
Stichting Mijande Wonen	55.4	53.1	46.8	53.6	58.2	47.2	62.9	61.1	65.2	47.2	50.4	53	47.5	35.4	68
Stichting Mitros	38.4	49.9	54.4	59.3	65.4	57.4	69.1	54.2	38.3	48.4	44.9	50.9	45.9	58.9	43
Stichting Mooiland	50.3	49.9	46.1	55.8	58.8	46.4	57.7	49.8	52.9	52.4	55.2	49.2	40.8	45.4	38.7
Stichting Mozaiek Wonen	47.4	54.9	54.3	51.8	59.7	56.5	64.5	55.7	66.9	46.9	52.3	49.7	36.3	55	53.2
Stichting Nester	41.1	48.7	45.3	50.4	61.9	45.9	40.7	48.2	60.6	41	48	47.6	42	50.8	46.4
Stichting Nijestee	34.6	51	46.3	57.1	68.2	47.1	60.3	56.9	47.6	57.3	43.8	50.4	36.1	59.6	35.8
Stichting Omnia Wonen	49.4	52.8	43.8	52.7	59.5	51	61.3	56.6	48.6	61.1	56.9	47.8	50.8	50	51.5
Stichting Oost Flevoland Woondiensten	42.6	54.9	47.6	43.5	65.3	56.3	59.6	58.2	58.6	49.8	65.3	60.3	25.4	52.9	53.3
Stichting Openbaar Belang	42.7	51.3	51.1	56.2	60.8	62.4	64.2	62.6	47.5	53.5	44.6	56.9	34.3	54.4	38.1
Stichting Ouderenhuisvesting Rotterdam	24.4	46.7	41.7	50.6	60.7	54.2	53.8	46.3	32.5	46	38.7	53.4	38.5	55.4	32.9
Stichting Parteon	37.7	54.4	46.5	51.5	67.3	46.2	58.9	53.2	44.8	42.9	41.4	54.7	9.9	52.9	45.1
Stichting Patrimonium woonservice	47.8	54.1	51.9	52.8	49.8	52.8	65.7	65.9	60.1	50.2	58.4	57.3	42.8	39.5	48.7
Stichting PeelrandWonen	71.1	50	51	52.8	55.1	60.3	69.6	59.6	66.4	54.5	64.9	52.3	29.2	24.1	70.3
Stichting Plavei	52.2	59.4	43.3	47.5	62.6	53.3	61.8	57.8	62.3	52.5	62.4	46.9	51.7	31.1	69.4
Stichting Poort6	41.4	48.5	46.5	53.2	52.8	52.7	62.8	40.9	53.1	46.2	43.3	57.5	32.3	65.8	45.9
Stichting Portaal	39	50	49.8	56.8	64	53.1	62.9	61.6	42.8	51.5	48.2	48.8	40.6	57.1	42.9
Stichting ProWonen	59	57	48	57.7	56	52.7	60.5	55.2	52.1	55.4	57.7	48.5	45.5	30.3	71.7
Stichting QuaWonen	57.5	59.4	50.3	50.8	62.2	52.6	64.9	51.7	54.8	56.1	49.5	53.1	22.3	56.7	70.9
Stichting Reggewoon	61.8	56.1	51.2	59.9	66	54.7	64.2	55.5	47.2	56	62.3	64.9	50.5	42.9	78.8
Stichting Rhenam Wonen	53.4	54	50	57	66.3	52.4	70.3	58.2	47.4	54.8	50.8	62.7	45.1	61.9	69.5
Stichting Rhiant	63.4	60.5	61.6	56.8	56.8	65.9	68.6	60.9	61.4	63.3	44	67.1	26.2	52.8	60.7
Stichting Rijnhart Wonen	56.6	57.8	54.7	62.1	57.8	59.5	65.3	54.3	55.6	55.1	54.9	51.9	48.8	51.9	66.4
Stichting Rondon Wonen	64.3	56.8	62.5	56.3	73.5	52.6	64.7	55	45.8	64	49.3	47.7	39	46.7	67.9
Stichting Sint Trudo	38.6	45.6	48.8	54	58.1	47.8	62.3	56.2	65.1	46.7	54.1	50.9	55.5	46.9	24.9
Stichting SSHN	35.3	47.5	44.6	57.4	67.1	49.2	56.4	62	74.3	56.8	57.5	57.7	54.2	55.4	37.1
Stichting Stadgenoot	27.5	44	47.3	57.1	66.2	48.9	62.8	56.4	42.2	41.2	40	53.9	25.3	54.3	39.4

Stichting Stadlander	44.5	51.9	44.7	48.1	54	47.5	61.5	52.7	61	47.6	41.8	47.6	24.6	55.7	39.8
Stichting Staedion	24.9	50.1	43.9	50.3	63.3	48.3	54.4	41.9	43.7	51	36.2	52.5	33.2	50.1	32.8
Stichting Studentenhuisvesting	35.1	49.5	51.6	58.8	63.8	52.6	70.2	57.4	72.8	48.7	43.9	50.7	41.9	59.4	42
Stichting Tablis Wonen	51.8	60.2	47.8	54.9	54.2	62.4	63.8	47.8	48.2	51.8	47.8	52.4	37.1	54.1	72.3
Stichting Talis	38.5	49.3	43.9	54.9	63.9	51.1	55.7	63.7	59.7	49.6	56.7	57.6	51.5	53.5	43.9
Stichting TBV	34.2	48.6	38.5	50.9	61.2	54	56.7	50.5	55	51.9	63.6	57.8	50.1	44.4	22.4
Stichting Thius	46.9	49	41.1	42	55	46.5	67.5	52.5	55.9	51.8	66.6	48.2	48.6	41.3	51.1
Stichting Thuisvester	50.5	55.2	46.1	47.3	57.6	48.8	63.4	43.7	49.1	52.5	60.9	53.7	52.4	39.3	42.6
Stichting Thús Wonen	52.2	54.9	40.3	46.4	47.7	49.9	56.4	49.7	72.2	58.9	48.7	60.8	29.8	47.3	69.5
Stichting Trivire	32	53.9	46	49.2	52.9	49.5	61.6	58.2	53.4	47.8	46.4	60.7	35.6	61.7	49.7
Stichting Uithuizer Woningbouw	50.8	54.4	39.7	50.1	67.5	43.5	66.5	49.9	74.3	51.1	35.3	50.4	31.7	49.6	54.3
Stichting v/h de Bouwvereniging	38.1	45.6	46.6	55.4	51.9	66.3	59.4	54.3	62.7	55.7	33.6	51.6	24.1	52.6	68.2
Stichting Velison Wonen	39.2	55.4	48.2	49.6	55	51.8	59.2	47.7	40.8	48.3	38.2	43.7	47.9	63.6	35
Stichting Vestia	27.1	48.9	45.4	50.7	62.4	45.7	48.9	43.9	41.2	40.8	38.3	53	32.1	54.4	31
Stichting Vidomes	37.7	51.6	51.7	53.9	67.8	46.3	62.6	52.5	59	53.5	42.3	57.5	41.1	57.3	34.4
Stichting Vincio Wonen	26.4	45.6	34.9	49.4	54.4	34.1	51.6	50.2	46.1	38.4	61.2	58.2	16.8	51.3	29.1
Stichting Vivare	39.5	51.8	45	50.7	60.6	45	54.6	61.9	54.8	45.2	49.2	55.5	44.1	60.1	43.3
Stichting Viverion	57.4	58	49.3	61	58.2	53.6	60.8	64.4	61.9	47.7	57.5	52.6	47.4	31.6	75.7
Stichting Volkshuisvesting Arnhem	29.5	48.2	40.4	50.1	60.3	42	50.8	63.9	57.1	41.1	44.7	56.8	33.3	66.2	34.3
Stichting Waardwonen	62.9	54.4	50.1	54.2	65.2	57.3	68.7	60.9	53.2	53.6	73	49.5	48.2	56.6	69.5
Stichting Waterweg Wonen	35.4	52	43.4	49.8	58.5	54.6	59.8	38.6	68.9	50.4	39.2	47.4	32	55.9	29.2
Stichting WBO Wonen	50.9	57.7	58.5	62.4	69.3	54.4	57.7	66.6	63.8	48.9	60.4	63.9	37.5	48.6	55.9
Stichting Welbions	41.9	50.1	44.2	57.3	62.3	49	54.2	60.8	59.8	51.5	64.4	56.6	31.4	34.5	49.1
Stichting Weller Wonen	28.5	47	35.3	48.3	53.1	35.8	56	54	67.9	45	62.2	56.8	19.4	50.5	27.3
Stichting Wetland Wonen Groep	52.3	48.9	48.6	46.5	48.3	49.1	69.1	45.9	48.9	51.9	74.2	57.8	41.9	43.9	59.9
Stichting woCom	55.8	52.7	49.9	51.8	58.6	49.8	60	49.1	66.5	55.9	54.7	49.2	47	37.7	45.8
Stichting Wold & Waard	59	57	45.9	53.8	70	47	64	52.7	64.2	48.1	69.4	51.7	36.6	42.8	70.4
Stichting Wonen Delden	56.5	52.9	46.9	63.1	58.5	60.3	69.1	63	61.8	54.4	64.4	50.7	45.8	30.6	74.2
Stichting Wonen Limburg	49.5	47.7	44.9	50	60.9	47.9	64.9	56.7	57.4	48.3	50.5	49.1	41.3	42.3	51.9
Stichting Wonen Midden-Delfland	68.6	66.2	65.6	63.9	64.1	65.3	60.9	62	45.8	63.4	51.5	41.8	32.8	49.1	74.9
Stichting Wonen Noordwest Friesland	48.7	48.8	40.8	47.6	54.9	52.9	59.1	47.9	67.1	55.3	39.4	56.7	27.6	38.2	62.8
Stichting Wonen Vierlingsbeek	58.3	47.3	47	60.9	60.9	46.7	67.8	51	48.6	50.8	67.6	53.4	39.8	44.2	28.8
Stichting Wonen Wateringen	58.9	56.6	56.6	57.3	65.4	57.9	66.8	54.6	49.6	59.7	47.4	47.6	22.7	30.2	63.5
Stichting Wonen Wittem	57.6	40.4	37	52.2	66.1	47.8	55.5	48.8	68.4	49.1	61.1	54.7	53.6	55.5	70.1
stichting Wonen Zuid	34.4	43.9	36.8	46.4	57.6	39.7	53	54.5	49.6	45	54.7	49.3	39	57.6	41
Stichting WonenBreburch	36.4	49	42.2	52.9	62.6	49.7	60.4	49	49	48.3	58.8	55.6	45.2	50.2	24
Stichting Woningbedrijf Velsen	39.2	55.4	48.2	49.6	55	46.7	54.9	47.7	58.9	50.3	38.2	43.7	47.9	63.6	35
Stichting Woningbeheer De Vooruitgang	63.1	52.1	59	51.1	47	52.8	73.6	43.8	52.6	55.7	43.3	57.8	19.3	48.2	71.1
Stichting Woningbouw Achtkarspelen	53.2	41.4	43.8	45.4	51.9	38.5	69	50.6	65.7	54.3	51.2	54.7	36.8	39.8	68
Stichting Woningcorporatie Het Gooi en Omstreken	49.4	51.5	52	58.2	64.1	48.1	69.7	62.4	53.3	49.6	50.3	53.9	27.3	57.4	61.5
Stichting Wonion	48.7	54.1	44.6	48.2	65.1	49.2	59.7	63	50.2	55.8	55.7	52.7	54.2	25	69.9
Stichting Woonbedrijf Ieder1	38.5	52.1	45.6	50.4	61.6	48.1	57.8	60.9	51	50.2	55.7	63.3	49.9	62.7	35.5
Stichting Woonbedrijf SWS.HHvI	40.6	47.3	49.4	53.8	58.1	44.4	65.9	56.9	57.7	43.2	54.9	50.9	54.5	48.6	28
Stichting Woonborg	51.9	52.8	46.5	52.8	62.2	54.7	55.1	52.7	62.5	56.6	44.5	52.3	35.7	64	68.1
Stichting Woonbron	27.4	48.3	43.9	51.3	59.2	46	48.9	48.8	41.4	45.3	40.2	55	35.3	57.5	33.3
Stichting Wooncompagnie	54.3	51.6	50	47.5	58.9	55.6	67.1	50.8	55.9	57.5	49.9	55.9	23.4	46.2	61.3
Stichting Wooncompas	48.1	56	51.5	50.7	63.5	52.5	67.6	43.7	51.2	50.7	44.9	54.9	28.4	59.4	51.4
Stichting Woonconcept	44.5	51	43.1	48	55.1	49.8	58.1	51.5	52.2	53.9	54	57.6	46.3	46.3	57.1
Stichting Woondiensten Aarwoude	62.4	61.2	51.5	42.2	64.7	59.3	72.4	49.7	65.5	48.5	61.3	43.8	42.4	33.8	64.1
Stichting Woondiensten Enkhuizen	47	50.7	53.5	49.3	58	50.8	62.9	45.9	55.5	52.5	43.7	72.4	21.2	59.3	36.9
Stichting Woonforte	50.6	55.1	51.8	52.9	56.3	57.1	66.7	59.2	54.2	49.2	48.1	50	45.6	36.6	53.4
Stichting WoonFriesland	38.1	47.7	40.9	51.1	60.9	48.8	53	46.9	63.6	53	45.1	52.8	30.8	55.1	43.1
Stichting Woongoed Middelburg	41.9	52.9	49.4	55.4	53	59.8	58.4	56.4	62.4	44	51.7	62.3	33.3	61.5	36.6
Stichting Woongoed Zeeuws-Vlaanderen	49.4	44.2	35.9	36.7	57.9	54.5	65.5	46.4	69.6	47.9	50.4	49.8	38.8	50.5	55.8

Stichting Woongoed Zeist	44.8	57.1	46.5	61.3	59	47.4	59.6	54.2	62	49.9	40.1	60.4	37.6	61.3	42.3
Stichting Wooninc.	44.3	48	49.2	52.6	58.1	42.5	64.8	57.1	47.6	44.9	56.8	48.5	53.1	48	32.9
Stichting WoonInvest	35.5	53.6	53.6	54.4	65.6	51.3	48.6	51.6	60.4	42.8	43	57	46.9	54.3	34.8
Stichting Woonkracht10	47.3	57.2	50.2	50.1	61.1	51.2	61.5	46.9	51.3	54.6	47.6	57.8	33.5	54.3	64.6
Stichting Woonopmaat	42.6	54.3	50	52.6	57	55.4	53.6	50.8	53	51	46.1	66.4	36.9	52.1	43.5
Stichting Woonpalet Zeewolde	56	53.4	50.1	57.8	57.1	64.5	59.8	54.5	42.8	54.4	57.4	49.5	25.6	48.7	46
Stichting Woonpartners	34	54.4	43.9	48.4	61.5	50.4	59.4	47.3	57.7	41.6	49.2	57.5	46.4	32.4	23.1
Stichting Woonplus Schiedam	27.1	57.9	42.8	51.8	59.8	45.4	58.2	57.2	49.1	38	38.7	45.8	29.3	48.4	40.5
Stichting Woonpunt	32.3	46.4	37.7	49.4	57.8	37.2	57.6	51.6	51.9	44.8	62.4	53.6	42.6	57.7	27.7
Stichting Woonservice Drenthe	49.2	47.7	35.6	42.9	59.5	51.6	55	53.9	62.4	56.8	47.8	49.7	51.5	45.2	65.3
Stichting Woonservice IJsselland	33.5	49.4	45.6	40.8	70.4	50.8	60.6	47.4	66.9	52	59.4	57.7	45.8	69.3	70.1
Stichting Woonstad Rotterdam	23.6	46.1	41.2	51	61.3	48.7	54.6	47.8	57.9	49.6	36.4	53.5	38.8	55	32.6
Stichting Woonstede	50.7	52.8	49.3	55	65.4	58	64	55.4	58.1	56.7	55.2	58.2	52.8	52.2	55.2
Stichting Woontij	48.4	29.3	46.8	42.8	59.4	57.8	62.4	54.8	63.6	56.1	30.5	57.6	25.9	66.9	48.2
Stichting Woonveste	59.7	52.7	47.8	55.3	55.3	47.8	59.5	48.9	46.3	46.4	73.1	57.6	51.8	56.1	50.7
Stichting Woonwaard Noord-Kennemerland	44.8	50.9	47.3	56.8	57.6	55.9	56.6	61.4	51.7	54.8	43.4	58	25	59.5	41.6
Stichting Woonwaarts	41.8	46.4	44.3	53	61.6	50.3	57.2	58.9	47.1	58.6	64.2	48.9	49.8	51.2	43.5
Stichting Woonzorg Nederland	40.4	51.1	45.6	50.6	61	47.8	55	52.2	47.7	50.5	43.6	52	35.4	54.8	42.1
Stichting WormerWonen	56.2	60.7	49.5	54.4	57.1	58.9	67.5	52.5	57.1	58.3	41.3	49	6.8	50.8	70.9
Stichting Ymere	30	46.4	49.2	55.6	67	50.5	68.2	59.7	37.5	45.7	42	50.7	32	51.3	35
Stichting Zaandams Volkshuisvesting	37.6	54.3	46.5	51.5	67.3	50.6	57.3	53.2	49.9	44.1	37.5	54.8	9.9	52.9	45
Stichting Zeeuwend	53.5	36.4	44.7	48.7	58.9	59.4	59.9	51.5	48.7	44.1	53	46.2	35.6	61.8	54.2
Tiwos, Tilburgse Woonstichting	33.9	48.5	38.3	50.8	61.3	53	55.6	50.5	32.4	48.9	63.7	57.9	50	44.2	22.2
Uwoon	52.2	52.6	47.4	54.9	58.8	55.3	67.3	58.2	50.4	58.8	54.9	57.2	57.8	47.1	49.8
Van Alckmaer voor Wonen	40.7	48.2	43.3	52.8	56.7	60.4	59.4	61.7	40	50.3	44.7	57.2	21	67.3	43.6
Veenendaalse Woningstichting	47.7	54.2	51.1	52.8	49.7	60	64	65.9	57.2	59.5	58.4	57.3	42.9	39.5	48.8
Viveste	61.2	52.7	50.2	59.3	67.6	50.5	71.5	68.7	45.1	58.3	59.1	65.3	44	49.7	69.9
Wassenaarsche Bouwstichting	49.6	52.7	54	59	69	51.5	56.9	48.2	44.1	61.1	44.4	45.2	31.8	60.6	55.8
Woningbouwvereniging "Volksbelang"	34.1	54.4	43.9	48.4	61.5	48.5	62.2	47.3	47.4	41.7	49.2	57.5	46.4	32.4	23.1
Woningbouwvereniging Arnhemuiden	42	53.1	49.4	55.5	52.9	55.6	65.6	56.5	78.9	43.4	51.9	62.5	33.3	61.5	36.7
Woningbouwvereniging Bergopwaarts	58.1	52.1	53.4	50.7	57.3	50.4	66	49.6	63.6	57.4	59.5	47	39.5	37.8	48.7
Woningbouwvereniging Beter Wonen	57.1	56.1	47.4	39.8	61.9	54.2	66.2	47.6	69.3	58.8	53	47.4	24.3	49.6	67
Woningbouwvereniging Beter Wonen Ammerstol	60.5	59.2	49.5	47.9	63.6	48.9	67.2	46.9	44.6	43.8	57	50.7	20.9	47	62.4
Woningbouwvereniging De Sleutels	40.7	48.7	53.7	59	60.8	56.3	62.5	53.4	43.5	45.6	44.4	51.6	31.8	51.7	37.2
Woningbouwvereniging Habeko Wonen	50.6	55.1	51.8	52.9	56.3	65.6	69.7	59.2	45	50.2	48.1	50	45.6	36.6	53.4
Woningbouwvereniging Heerjansdam	36	53.7	49.9	51.3	63.5	59.9	61.1	44.5	44.5	37.5	42.1	55.7	27.1	41.6	60.2
Woningbouwvereniging Hoek van Holland	23.6	46.1	41.2	51	61.3	55.4	55.9	47.8	51.4	44	36.4	53.5	38.8	55	32.6
Woningbouwvereniging Maarn	57.4	52.8	52.5	51.5	62.2	53.7	70.2	61.8	40.1	49.8	59.9	54.2	50	67.2	67.9
Woningbouwvereniging Oostzaanse Volkshuisvesting	59.9	58.2	56.8	53.5	66.2	56.1	73.9	49.1	53.8	47.3	39.7	51.2	13.4	74.5	61.2
Woningbouwvereniging Poortugaal	60	66.3	53	55.4	66.7	60.7	72.1	65.3	42.2	47.7	48.9	53.7	22.5	55.6	51.8
Woningbouwvereniging Reeuwijk	62.3	59.9	58.6	51.4	60.6	59.8	67	58.1	49.9	55.5	57.5	40.8	44.8	47.5	66.7
Woningbouwvereniging Rosehaghe	38.3	52.5	49.4	55.9	66.5	52.1	68	53	28.8	44.7	42.1	52.3	54.7	46.2	33.7
Woningbouwvereniging St Willibrordus	46.1	51	53.7	58.7	70.5	53.8	63	46.6	54.4	60.3	45.1	52.1	42.9	68.7	47.8
Woningbouwvereniging Utrecht	36.6	49.3	53.5	59.8	64.9	70.4	75.7	58.3	26.4	37.4	44.9	53.4	46.3	57.7	43.8
Woningstichting Anna Paulowna	57.1	56	47.5	39.8	61.9	53.8	64	47.7	54.3	55.3	53	47.4	24.3	49.6	66.9
Woningstichting Barneveld	60.9	50.8	56.1	49.3	56.7	54	63	62.2	71.2	57.3	66.3	48.5	62.5	37.4	71.9
Woningstichting Berg en Terblijt	46.7	48.1	38	48	66.4	54	63.7	62.8	54.6	38.7	59.5	63.1	42.9	72.1	57.8
Woningstichting Compaen	38.7	54.6	46.6	48	58.1	53.2	64.7	51.4	69	47.6	52.7	57	47.1	40.4	26.8
Woningstichting De Goede Woning	44.6	50.6	45.4	54.9	54	49.4	63.8	55.3	50.2	46.9	57.2	55.8	75	51.6	49.5
Woningstichting De Volmacht	57.2	53	46.2	47.9	58.5	51.3	58.9	50.6	49.3	49.4	50.8	51.4	55.5	59.3	76.1
Woningstichting de Woonplaats	35.9	50.9	42.6	53.3	53.5	42.4	56.4	58.1	36.9	49.2	58.5	56.8	42.2	42.6	45
Woningstichting de Zaligheden	69.1	38.7	45.9	56.7	57.3	49.2	63.7	52.8	57	54.1	68.8	53.1	45	38.7	56
Woningstichting Den Helder	37.5	48.2	43.6	46.8	56.1	46.5	50	52.9	45.6	44.3	40.4	63.9	25.1	74.3	33.1

Woningstichting Domijn	35.3	49.3	44.5	54.2	53.7	39.8	54.1	61.1	61.5	47.6	52.1	58.4	42.8	47.8	46.2
Woningstichting Eigen Haard	30.7	47.4	50.4	55.7	66.5	49	62.3	56.6	35.6	49.7	42.2	53.9	25.3	55	42.6
Woningstichting GoedeStede	33	49.6	48.5	50.8	69	61.6	54	71.9	42.5	51.1	46.5	67.1	28.5	63	52.3
Woningstichting Haag Wonen	24.5	49.8	43.2	50.5	63.1	47.8	55.2	41.7	42.4	43.8	35.6	52.8	34.2	50	32.6
Woningstichting HEEMwonen	31.8	49.5	32.5	48.7	49.9	41.6	47.3	52.1	57.3	48.3	62.7	59	39.1	49.7	33.1
Woningstichting Helpt Elkander	66.3	75.3	55	61.5	68.2	59.3	69	57.7	68.7	56.8	51.9	55.6	66.7	54.7	71.8
Woningstichting Het Grootslag	58.6	55.7	51.8	49.2	58.3	58.1	63.9	41.2	59	57.3	53.3	61.4	15.1	40.9	64.4
Woningstichting Heteren	57.1	52	44.4	54.3	59.6	49.8	60.7	65.1	59.2	56.9	56.3	47.8	41.4	27.4	64.6
Woningstichting Kennemer wonen	56.9	49.7	51.6	56.2	60.3	61.3	57.9	56.7	41.2	54.2	46.6	58.1	20.9	69.4	65.2
Woningstichting Leusden	64	55.8	58.6	49.4	64.3	65.2	67.3	69.1	52.3	60.6	67.9	59.9	60.4	62.9	78.5
Woningstichting Maasdriel	60.1	46.2	43	49.6	56.5	56.8	67.5	62.1	32.9	53.7	67.4	44.4	41.7	32.4	49.2
Woningstichting Maasvallei Maastricht	34.7	46.7	41	51.9	60.5	43.5	51.5	52	54.7	50.4	62.2	57.4	49.8	60.3	28.5
Woningstichting Meerssen	60.4	46.5	43.1	55.8	58.9	55.8	54.8	62.5	58	44.2	58.1	57	47.6	62.2	55.3
Woningstichting Naarden	50.2	49.7	52.9	60.7	68.4	57.6	66	66.7	42.3	45.1	53.9	47.8	29.2	61.6	59.3
Woningstichting Nieuwkoop	65.3	62.7	51.8	40.9	64.4	56.9	66.8	52.1	48.2	50	63	51.2	26.6	45.7	62
Woningstichting Nijkerk	64	54.4	60.5	59.6	64.2	50.1	70.2	68.7	73.8	63.9	67	60.3	48.9	40.5	69.5
Woningstichting Ons Doel	39.9	48.3	53.1	59.2	60.8	62.7	60.5	53.7	54.7	51.6	45.4	51.3	31.6	51.3	36.4
Woningstichting Putten	65.7	53	54.4	56.7	53.9	57.4	70.1	64.6	54.6	65.2	69.2	47.7	59.5	46.3	62.9
Woningstichting Rochdale	28.1	46.2	47.4	55.8	65.3	50.7	62.8	54.5	33.7	45.4	40.3	54.4	22.5	54	39.9
Woningstichting SallandWonen	60.8	57.9	48	56.1	62.5	61.3	62.3	57.7	62.6	62.4	69.3	56.7	49.9	31.2	72.7
Woningstichting Samenwerking Vlaardingen	35.4	52	43.4	49.8	58.5	54.1	64.1	38.6	43	50.3	39.2	47.4	32	55.9	29.2
Woningstichting Servatius	35.3	46.8	41.3	51.3	60.2	41.4	53.6	52	51.6	47.9	62.2	57.7	49.3	60	29
Woningstichting Sint Antonius van Padua	57.5	51.9	50.5	62.4	57.8	57.6	63.9	63.6	58.1	60.8	40.2	64.3	75	55.1	54.4
Woningstichting Sint Joseph Almelo	29.2	48.8	38.5	51.1	49.1	39.1	39.4	55.2	44.3	43.6	44.2	54.5	48.2	25.7	29.6
Woningstichting SWZ	42.7	51.3	51.1	56.2	60.8	59.4	61.7	62.6	48.6	56	44.6	56.9	34.3	54.4	38.1
Woningstichting Tubbergen	70.6	54.7	58	60.1	65.5	59.3	67.9	63.4	57.5	57.7	52.4	52.4	30.7	26.5	82.5
Woningstichting Vanhier Wonen	60.4	44.3	48.5	64.6	52.1	53.8	65.1	50.7	48.1	56.7	74.5	72.7	14.3	36.8	71.6
Woningstichting Vecht en Omstreken	55.8	55.8	47	53.6	67.2	56.7	68.9	65.4	49.2	47.7	43.5	43.5	24.3	52.1	68.2
Woningstichting Vechtdal Wonen	46.7	49.2	47.8	51	54.1	48.1	56.5	56.1	71.1	53.4	62.2	55.8	57.5	41.5	61.9
Woningstichting Veluwonen	49.8	53	45.7	45.9	59.3	56.7	55.7	53.5	48.9	55.1	56.5	52.2	66.7	50.6	62.9
Woningstichting Weststellingwerf	46.6	52.6	44	47.5	68.9	54.8	64	57.5	64.2	54.8	42	54.5	40.2	37.3	56.6
Woningstichting Wierden en Borgen	41.3	50.7	39.1	50.5	59.8	47.1	54.8	50.8	45.2	41.7	46.5	46.9	33.5	58.4	47.1
Woningstichting Woensdrecht	58.4	53	48.8	48.8	57.6	54.7	72.1	53	43.6	54.7	36.7	50.7	21.1	57.6	49.4
Woningstichting Woningbelang	57.6	54.5	45.9	54.5	61.8	53.8	70.2	61.7	51.1	53.7	59.9	59.8	49.4	59.9	59.5
Woningstichting Woonvizier	66.2	58.2	51.7	49	58.2	56.2	57.9	40.5	47.3	52.5	49	39.4	47.5	45	58
Woningstichting Woonwenz	36.1	46.9	45.1	47.2	55.9	49.1	57.9	42.6	53.8	43.1	52.9	50.2	46.7	51	37.2
Woningstichting WUTA	55	57.3	47.4	53.4	67.9	50.8	67.3	69.2	49.7	44.7	42.5	40.3	25.3	47.3	67.2
Woningvereniging Woonik	63.1	51	49.9	61.4	63	51.5	64.4	53.5	53.5	54.4	53.6	48.4	46.9	39.7	68.1
Woonkwartier	53.7	48.2	44.4	42.5	54.6	49.3	63.2	44.7	47.6	43.1	56.3	41.1	28.4	39.4	51.9
Woonmeij	62.7	51.3	48.4	54.3	61.5	54.2	70	53.7	44.4	56.6	62.2	45.5	47.1	34.4	65.7
Woonpartners Midden-Holland, stichting voor bouwen en beheren	50.5	53.4	53.6	53.3	60.1	52.7	55.4	55.2	60.3	45.8	53.7	47.2	38.7	49.5	56.8
Woonstichting Centrada	27.1	51	42.9	45.2	64	41.7	55.8	65.9	64.2	42.5	47.6	63.6	29.5	61	32.7
Woonstichting Charlotte van Beuningen	61.6	54.6	46.2	58.8	56.2	48.8	67.5	66.9	64.7	56.4	64.9	44	45.6	57.2	62.7
Woonstichting De Kernen	60.1	42.3	44.6	49	60.4	54.6	66.9	55	40.4	59.2	64.6	45.6	35.9	34.5	59.9
Woonstichting De Marken	39.3	50.8	45.1	50.7	59.3	57.8	60.1	60.6	45.7	47.4	59.5	61.3	38	54.4	33.4
Woonstichting De Zes Kernen	34	54.2	39.9	43.6	53.9	54.1	62.7	40.4	49.1	41.7	49.6	56.5	34.6	43.3	40
WOONstichting Gendt	66.3	55.2	52	56.9	66.1	54.6	68.3	61.6	58	49	77.3	49.8	50	55.9	70.3
Woonstichting Groninger Huis	33.2	52.3	30.4	43.4	58.1	41.5	49.4	42.3	62.7	40.3	48.1	50.2	41	51.3	47.7
Woonstichting Hulst	55.4	45.8	38.6	42.8	59.3	68.6	56.1	40.1	54.9	43.8	54.6	54.5	30.9	54.2	58.6
Woonstichting JOOST	51.3	51.4	46.2	56.5	59.7	52	67.2	51.6	51	49.1	42.4	45.9	53.6	53.9	35.6
Woonstichting Jutphaas	47	52.1	52	53.8	67.8	63.6	69.6	46.5	48.5	49.8	42	44.4	45	59	40.7
Woonstichting Land van Altena	67.4	58	49.4	48	62.7	50.8	66.3	40.6	71	49.3	65.7	52.4	38.8	45.9	60
Woonstichting Langedijk	55.3	55.8	55.1	63.5	59.4	64.3	58.3	57.5	59.4	57.3	49	58.5	27.8	36.7	40.5

Woonstichting Leystromen	61.6	56.6	49.3	50.9	64.4	50.1	55.2	51.3	45.9	53.1	62.9	54.7	35.4	45.7	55.3
Woonstichting Lieve de Key	27.6	44.6	47.3	56.9	65.7	48.4	68	57.1	57.2	43	40	53.8	25.3	54.7	39.6
Woonstichting Patrimonium Barendrecht	59.9	50	53.7	57.6	62.6	60.6	64.4	52.2	53.4	58.6	44.7	57.3	19.5	40.1	62.6
Woonstichting SSW	55.2	60.5	52.6	57.3	71.3	48.2	57.1	58.5	57.9	52.5	56.6	53.3	42.5	61.9	65.3
Woonstichting Stek	59.3	55.7	51.6	63.5	56.5	56.5	68.3	60.8	51	51	43.4	56.5	63	36.7	58.2
Woonstichting Thuis	52.3	52.1	51.5	54.5	60.8	51	69.1	64.4	55.9	52.9	59.2	48	50.9	48.3	37.7
Woonstichting Triada	58.9	52.4	49	45.2	61.1	49.5	65.7	46.9	48.4	60	61.2	49.6	59.7	51.3	73.8
Woonstichting Valburg	57.1	52	44.4	54.3	59.6	47.6	65.7	65.1	46.9	56.3	56.3	47.8	41.4	27.4	64.6
Woonstichting VechtHorst	67.1	53	52.4	52.3	53.1	62.1	69.6	50.9	61.9	65.4	72.6	52.4	54.6	27	80.7
Woonstichting Vryleve	49.6	52	45.5	44.6	60.2	49.7	63.5	64.2	56.6	44.8	57.9	53	39.6	57.2	60.7
Woonstichting Zaam Wonen	51.2	52	42.8	45.5	63.7	54	64.5	58.2	80.9	39.2	48.3	49.3	44.1	55.3	43.3
Zayaz	43	48.3	44.3	52.8	57.3	45.1	64.8	59.3	55.5	42.3	38.9	45.9	44.6	51.5	25.1
ZOwonen	40.8	48.8	41.1	47.9	57.4	43.8	57.2	53.5	56.1	50	51.3	45.8	37.2	41.9	40.9

HET **pon | telos**



OPGERICHT IN  
**1947**



GEVESTIGD IN  
**TILBURG**

## KENNISONDERNEMING

STICHTING ZONDER WINSTOOGMERK

### AANTAL MEDEWERKERS

**30**



## INTENSIEVE SAMENWERKINGEN

MET UNIVERSEITEN EN ANDERE  
KENNISINSTELLINGEN

### SPECIFIEKE THEMA'S

- > VEERKRACHT
- > RUIMTE EN ENERGIE
- > OMGEVING
- > ARBEID
- > CULTUUR
- > ERFGOED
- > MIGRATIE
- > PARTICIPATIE
- > JEUGD
- > STURING

### ONZE OPDRACHTGEVERS

- > PROVINCIES
- > GEMEENTEN
- > ZORG- EN WELZIJNSINSTELLINGEN
- > FONDSEN

## About Het PON & Telos

### Improving social decision-making

Het PON & Telos is a renowned research institute based in the Netherlands. It was formed through the merger of two well-established research organizations, Het PON and Telos, in 2020. The institute specializes in conducting interdisciplinary research and providing expertise in various domains, including social issues, sustainable development, and regional development.

Het PON & Telos aims to generate knowledge and insights that contribute to a better understanding of society and support evidence-based decision-making. They collaborate with government organizations, non-profit organizations, banks, and academic institutions to address complex challenges and promote sustainable and inclusive development.

Sustainable development is one of the key areas of expertise for Het PON & Telos. They undertake research and consultancy projects related to sustainable development, environmental impact, energy transition, circular economy, and social responsibility. By combining their expertise in sustainable development with social and economic factors, the institute helps organizations navigate the complexities of sustainable development and make informed decisions that balance environmental, social, and economic stakes.

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