



Third Impact Report (2020-2023) of the 2020 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, July 2023

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Executive summary

This third impact report for the 2020 BNG Bank Social housing bond is based on a framework report developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank. It measures the internal sustainability performance of the organisation, including its head office and rented housing units, and the external sustainability performance of the neighbourhood of the housing units. In the final sustainability score, the internal and external sustainability scores are aggregated with the same weight.

The sustainability score measures the distance to quantified long-term desirable sustainability goals. A score of 100% means that the goal is reached. Internal and external sustainability are both measured by so-called constituting 'capitals', each of which are measured by stocks and their indicators. In total 88 indicators have been used.

The original group of 93 elected housing associations for the 2020 bond has been transformed as a result of mergers into a group of 86 elected associations.

Table 1 Overview of the changes in sustainability scores over 2020-2023 for the groups of elected (n=86) and total (n=275) housing associations

Sustainability Field and capital	Total 2016	Elected 2016	Total 2023	Elected 2023	Total: Difference 2016-2023	Elected: Difference 2016-2023 ¹
Total	48.2	51.2	52.2	54.8	3.9	3.5
Internal	46.3	49.7	51.9	54.7	5.6	4.9
External	50.1	52.7	52.4	54.9	2.3	2.2

In the reporting period 2020-2023, the elected associations showed an improved total sustainability score that ranged from 51.2 to 54.8. This improvement is due to an improvement of both the internal and external fields. The internal sustainability score improved with 4.9 percentage points for the elected group, and the external sustainability score improved with 2.2 percentage points.

Comparison with the total group of 275 housing associations showed that the total group made a larger improvement in its sustainability score than the elected group, with a 3.9 percentage points increase in the total score. The external score improved with 2.3 percentage points, and the internal score with 5.6 percentage points. Yet, the elected group could maintain its lead.

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

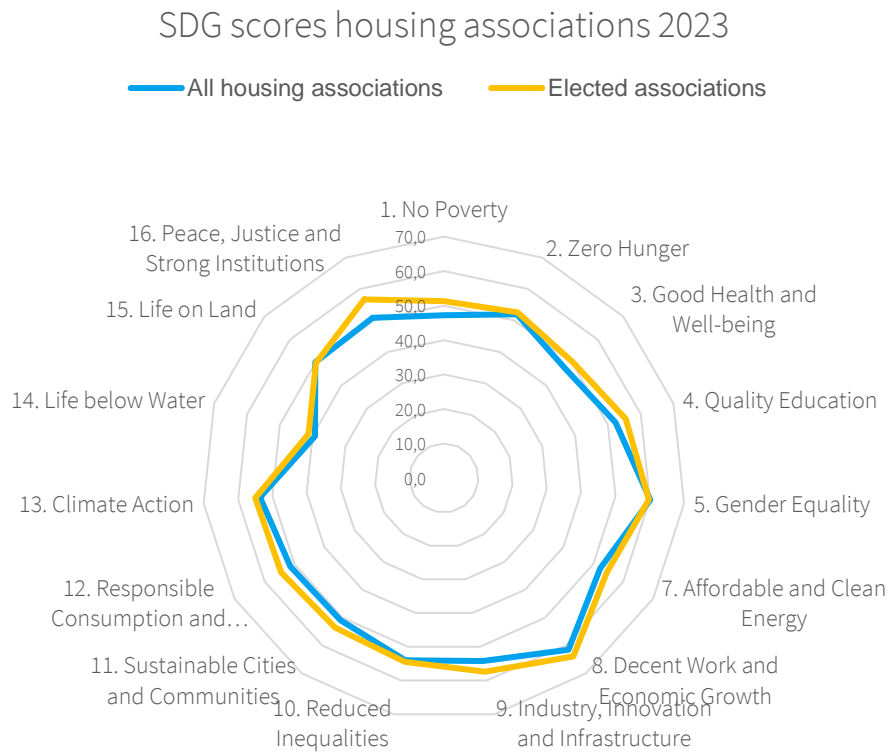
The ten elected housing associations with the highest improvement over the reporting year are listed in Table 2.

Table 2 Elected housing associations with the highest sustainability improvement over reporting years 2020-2023

		Housing association	Sustainability score 2020	Sustainability score 2023	Difference
1	22015097	Stichting Zeeuwland	46.4	53.0	6.6
2	17024197	Woningstichting Woningbelang	50.8	57.0	6.2
3	05047324	Woonstichting VechtHorst	55.4	61.2	5.8
4	38023122	Woonstichting De Marken	48.7	54.5	5.8
5	22014999	Stichting Woongoed Middelburg	49.0	54.7	5.6
6	02028302	Christelijke Woningstichting Patrimonium Groningen	46.4	51.9	5.5
7	30141504	Stichting Rhenam Wonen	52.0	57.5	5.5
8	06056970	Stichting WBO Wonen	50.7	56.2	5.5
9	16046495	Woonstichting Charlotte van Beuningen	51.9	57.3	5.5
10	37030589	Woningstichting Kennemer wonen	50.0	55.4	5.4

In this impact report, the progress on the 17 United Nations (UN) Sustainable Development Goals (SDGs) of the 86 elected housing associations was measured. As is shown in figure 1, the highest scores for the elected housing associations are found in Goal 8 (Decent work and economic growth), Goal 5 (Gender Equality) and Goal 9 (Industry, Innovation and Infrastructure). In total, the housing association improved between 2020 and 2023 for 13 of the 15 goals measured.

Figure 1 SDG scores for the elected (n=86) housing associations compared to the total group (n=275) of housing associations 2023



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1 Introduction

In October 2020, BNG Bank issued its fifth Social housing bond, based on a framework report² developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank. The 12-year € 1 billion social bond is used to finance elected, best in class, social housing associations in the Netherlands.

This third impact report for the 2020 BNG Bank Social housing bond will outline the sustainability framework used to assess the impact in reporting year 2023 and the outcome for the housing associations elected for the 2020 BNG Bank social housing bond.

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

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

² Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework report 2020. Tilburg, Het PON & Telos, Tilburg University.
<https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/Framework-report-social-housing-associations-Sustainability-Bond-2020.PDF>

2 The methodology for assessing sustainability of social housing associations

2.1 The framework

The framework for assessing sustainability performance of housing associations is based on measuring the internal sustainability performance of the organisation, including its head office and housing units, and the external sustainability performance of the neighbourhood of the housing units. A prerequisite to operationalise the external performance is knowledge of the location of the rental units. Location specific data are, however, not easily accessible. Therefore, an approximation of the location specific sustainability characteristics of rental units of housing associations is attended.

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

Due to changes in data availability, and new scientific insights, some adjustments were made in the framework. To keep the data comparable over the reporting years, the adjustments have been implemented in the 2020, 2021 and 2022 dataset as well. For a detailed overview of the changes in the dataset, see Annex A.

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

2.2 Data sources

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

³ Aedes (2023). Aedes Benchmark 2022. Stappen gezet, sprongen nodig. Retrieved from <https://benchmark.aedes.nl/>

Table 3 Sources of indicators

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

Most of the external sustainability data has been collected on the level of the neighbourhoods, as described in the elaborated framework report of 2020⁴. After that, the data was recalculated and attributed to the housing associations via a model developed by Het PON & Telos. More detailed information about this model can be found in the elaborated framework reports.

⁴ Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework Report 2020. Retrieved from <https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/Framework-report-social-housing-associations-Sustainability-Bond-2020.PDF?rev=f56f165aeaa148db989b131931638dfe>

2.3 Elected housing associations

On the basis of the 2020 Framework report on sustainable housing associations, a group of 93 associations was elected from a total group of 304 associations. This number of housing associations can however change over time due to mergers between housing associations, bankruptcies and emerging new housing associations. Between 2020 and 2021 the total number of housing associations decreased from 304 to 288, and in 2022 there were 281 housing associations in the dataset. Consequently, the number of elected housing associations decreased from 93 to 88 due to the following circumstances:

- ‘Charlotte Elisabeth van Beuningen Stichting’ (L1501) was taken over by ‘Stichting Woonwijze’ (elected), therefore ‘Stichting Woonwijze’ remains in the list of elected housing associations.
- ‘Stichting Vallei Wonen’ (L1543) has been taken over by ‘Stichting Omnia Wonen’ (not elected). This means that ‘Stichting Vallei Wonen’ is removed from the list of elected housing associations.
- ‘Noordwijkse Woningstichting’ (L2092) and ‘Woonstichting Vooruitgang’ (L0333) were both taken over by ‘Woonstichting Stek’ (elected). ‘Woonstichting Stek’ remains in the elected group.
- ‘Stichting Wonen Zuidwest Friesland’ (L0676) was taken over by ‘Stichting Lyaemer Wonen’ (elected). Therefore, ‘Stichting Lyaemer’ can still be found in the elected group.

In 2023, the total group of housing associations decreased to 275. The elected group has decreased to a number of 86 housing associations due to the following:

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

3 Overall performance of housing associations over 2020–2023

3.1 Sustainability performance of the elected housing associations over 2020–2023

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

The group of 86 elected associations showed an improved total score in the reporting period 2020-2023 from 51.2 to 54.8 percentage points.

Looking closer at the more detailed data indicates that the improvement can be traced back mainly to the internal sustainability field. The internal score improved by 4.9 percentage points for the elected associations, while the external score improved by 2.2 percentage points. Within the internal sustainability field, the socio-cultural field improved with 6.1 percentage points, the ecological field with 4.7 percentage points and the economic field with 3.0 percentage points. When we look at the external sustainability score, we see that the ecological field improved with 2.7 percentage points, the economic field with 3.0 percentage points and the socio-cultural field with 0.8 percentage points.

A more in depth analysis will be executed in chapter 4.

Table 4 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 86 elected housing associations over 2020-2023 compared with the total group (n=275)

Field and capital	Total 2019	Elected 2019	Total 2020	Elected 2020	Total 2021	Elected 2021	Total 2022	Elected 2022	Total 2023	Elected 2023	Total: Difference 2019-2023	Elected: Difference 2019-2023
Total	48.2	51.2	49.3	52.1	50.6	53.3	52.2	54.8	3.9	3.5	48.2	51.2
Internal	46.3	49.7	47.5	50.5	49.4	52.2	51.9	54.7	5.6	4.9	46.3	49.7
- Ecological	45.5	48.2	48.1	50.7	50.0	52.2	50.4	52.9	4.8	4.7	45.5	48.2
- Socio-cultural	47.0	51.5	47.2	51.3	49.0	53.2	53.9	57.6	6.8	6.1	47.0	51.5
- Economic	50.7	53.7	52.0	51.9	53.4	56.6	53.8	56.7	3.1	3.0	50.7	53.7
External	50.1	52.7	51.1	53.7	51.9	54.4	52.4	54.9	2.3	2.2	50.1	52.7
- Ecological	49.3	50.9	51.0	52.4	50.9	52.1	52.2	53.6	2.9	2.7	49.3	50.9
- Socio-cultural	50.2	53.5	50.3	53.6	51.4	54.4	51.1	54.3	0.9	0.8	50.2	53.5
- Economic	50.7	53.7	52.0	55.2	53.4	56.6	53.8	56.7	3.1	3.0	50.7	53.7

3.2 Differences between the group of elected associations and the total group over 2020-2023

Not only the elected group of housing associations improved their score over the last years. The total group of associations improved their score with 3.9 percentage points, while the elected group improved with 3.5 percentage points. The difference between the two groups thus became smaller. The difference is now 2.6 percentage points.

Further research into the underlying concept of the sustainability scores shows that the elected housing associations still have higher scores than the other associations on all capitals. However, the difference between the two groups of housing associations is becoming smaller, as the total group of associations made more progress in its sustainability scores than the elected group on all capitals.

Looking at the external sustainability field, the socio-cultural field only made small improvements for both the total group and the elected group. All three capitals within the internal sustainability field improved. The biggest improvements are made within the socio-cultural capital, followed by the ecological capital. Both groups of housing associations improved, but the elected group still outperforms the total group.

3.3 General statistics for the elected housing associations

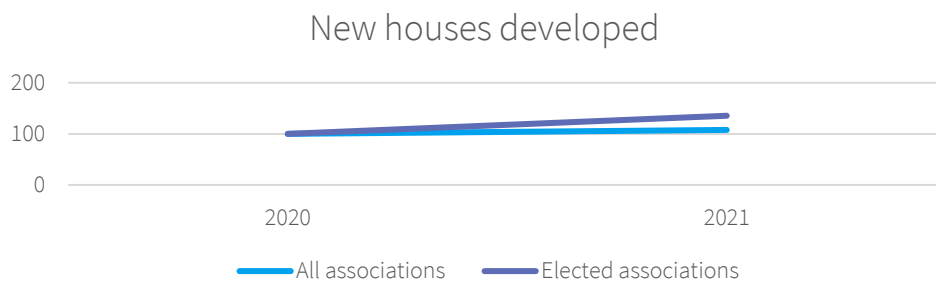
It is interesting to compare general trends, such as the building of new houses, in both groups. In table 5 a summary is given of the number of new housing units, the number of new tenants and the total numbers of dwellings in the period 2020-2021 for both groups of housing associations.⁵

Table 5 General statistics of the 86 elected housing associations and the total group of associations (n=275) over 2020-2021

Aspects	Total 2019	Total 2021	Total: Difference 2019-2021	2019 – 2021 (%)	Elected 2019	Elected 2021	Elected: Difference 2019-2021	2019 – 2021 (%)
New houses developed	15,794	16,925	1,131	7	4,318	5,818	1,500	35
Allocations of new tenants	188,500	202,088	13,588	7	42,336	46,028	3,692	9
Dwellings	2,338,900	2,356,762	17,862	1	536,603	541,738	5,135	1

Table 5 shows that the elected group realised 5,818 new housing units, compared to 16,925 for the total group. The elected associations allocated 46,028 new tenants. The elected group owned 541,738 dwellings, while the total group owned 2,356,762 dwellings in 2021.

Figure 2 Percentage of new houses developed



⁵ The data from 2021 are the most recent available data. The data are from <https://aedesdatacentrum.nl/jive>

Figure 3 Percentage of new tenants

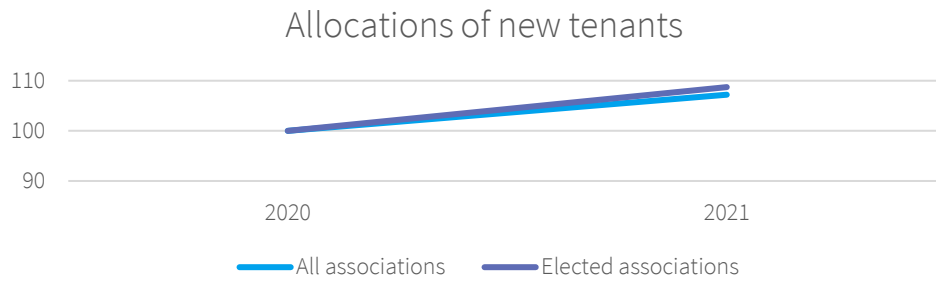


Figure 4 Percentage growth in amount of dwellings

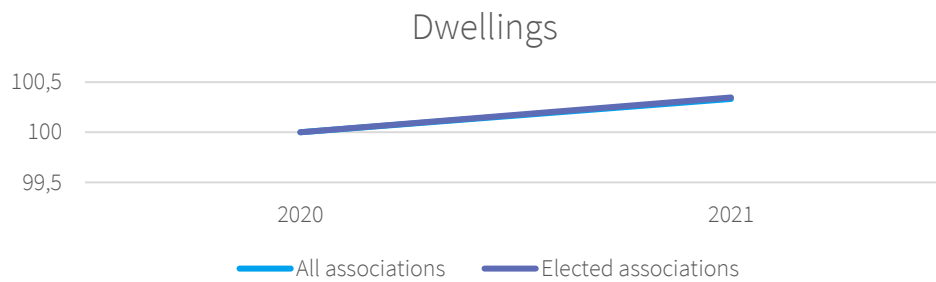


Figure 2 shows that the elected group of housing associations have a much higher share of new developed houses than the total group of housing associations. Figure 3 and 4 show that in 2021 the total number of allocations of new tenants and the number of dwellings is similar for both the elected group of housing associations as the total groups of housing associations.

4 Detailed analysis of the sustainability of elected associations

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

4.1 Differences in internal sustainability

As shown, the internal sustainability improved from 2020-2023 with 4.9 percentage points for the elected associations and with 5.6 percentage points for the total group. The elected housing associations scores 2.8 percentage points higher on internal sustainability than the total group, while it was 3.4 percentage points in 2020. More details are shown in table 6.

The table shows quite substantial progress for some of the stocks. The 'Energy' stock made the one of the biggest improvements, with 7.2 percentage points for the elected group and 7.4 percentage points for the total group. The pressure on housing associations, from the UN Paris Agreement on Climate and the UN Sustainable Development Goals, as well as the Dutch national policies, to take climate action is starting to pay off. The stocks 'Living Quality' and 'Corporational valuation' both increased largely as well: respectively with 14.5 and 11.2 percentage points.

The stock 'Loss of revenue' is the only stock that decreased in score, for both the total group (-5.7 percentage points) and the elected group (-9.0 percentage points). However, the elected group still outperforms the total group on this stock.

Table 6 Detailed differences at theme level over reporting years 2020-2023 for the group of elected associations and the total group

Sustainability Field, and Theme	Total 2019	Elected 2019	Total 2023	Elected 2023	Total: Difference 2019-2023	Elected: Difference 2019-2023
Total score	48.2	51.2	52.2	54.8	3.9	3.5
Internal	46.3	49.7	51.9	54.7	5.6	4.9
- Energy	42.0	44.1	49.4	51.3	7.4	7.2
- Resources and Waste	49.0	52.4	51.3	54.5	2.3	2.2
- Physical and economic accessibility	45.2	47.2	49.6	50.4	4.5	3.2
- Living quality	40.4	43.4	56.0	57.9	15.6	14.5
- Safety and Security	46.7	53.4	51.7	58.0	5.1	4.7
- Residential satisfaction	56.0	62.0	58.2	63.9	2.3	1.8
- Corporational valuation	53.4	54.9	64.4	66.1	11.0	11.2
- Future Constancy	40.5	43.0	50.3	52.9	9.7	9.9
- Loss of revenue	45.5	50.5	39.8	41.5	-5.7	-9.0
External	50.1	52.7	52.4	54.9	2.3	2.2
- Air	50.0	52.1	57.4	59.1	7.4	7.0
- Annoyance and Emergencies	46.5	50.0	47.8	51.2	1.4	1.2
- Nature and Landscape	51.5	50.6	51.5	50.5	0.0	-0.2
- Social Participation	45.6	50.4	40.1	44.2	-5.5	-6.2
- Economic Participation	41.0	45.3	47.2	51.3	6.2	6.1
- Arts and Culture	53.9	56.6	54.2	57.4	0.3	0.7
- Health	49.6	53.4	52.4	55.9	2.8	2.5
- Residential Environment	58.1	58.1	58.8	58.8	0.7	0.7
- Education	53.0	57.2	54.0	58.5	1.1	1.2
- Labour	54.2	58.1	58.7	62.4	4.5	4.3
- Competitiveness	49.2	52.5	51.8	54.7	2.6	2.1
- Infrastructure and Accessibility	48.8	50.6	51.0	53.1	2.3	2.5

Although the total group has had higher improvements or smaller decreases in sustainability scores for some of the stocks in the internal sustainability field, the elected group still outperforms the total group on every aspect of the internal sustainability score as shown in table 6.

4.2 Differences in external sustainability

The external sustainability has been included in the analysis as social housing associations have a certain degree of influence on, and responsibility for, the quality of the neighbourhood of their property. The direct influence by specific investments has however been limited by recent national policy decisions, but indirectly this influence still remains considerable. The impact analysis, as represented in table 6, indicates that in both groups

the external sustainability score showed a small improvement. The score for the total group of housing associations improved with 2.3 percentage points, and the score for the elected group of housing associations improved with 2.2 percentage points.

A closer look at the stocks show that some of the stocks did make some improvements. The score for 'Air' increased with 7.0 percentage points, and the score for 'Economic participation' increased with 6.1 percentage points. It is possible that the national policies to tackle climate change are showing an effect on the stock 'Air'.

The stocks 'Nature and landscape' and 'Social participation' decreased in the past few years. The decrease in score for 'Social participation' is bigger for the elected group (-6.2 percentage points) than for the total group (-5.5 percentage points). However, the elected group still outperforms the total group on this stock. The significant decrease in 'social participation' is partly due to a decrease in the number of volunteers.⁶ Furthermore, the turnout for the municipal elections of 2022 was historically low⁷, which also has its effect on the stock 'Social participation'.

'Nature and landscape' is the only group where the total group outperforms the elected group – with a difference of 1 percentage point. The score for 'Residential environment' is equal for both the elected and the total group, with 58.8 percentage points.

⁶ <https://www.cbs.nl/nl-nl/nieuws/2022/42/steeds-minder-mensen-doen-vrijwilligerswerk>

⁷ <https://nos.nl/collectie/13894/artikel/2421544-historisch-lage-opkomst-waarom-gingen-zo-weinig-mensen-naar-de-stembus>

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

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

5.1 Association typology and performance differences

From the beginning, the framework⁸ for the BNG Bank social housing bonds has discussed 10 types of housing association and their performance differences. Based on the impact data collected, differences for these 10 types of associations are presented in Table 7.

All types of housing associations showed improvement in their sustainability score over the period 2020-2023. The associations with one-family dwellings, medium-sized property, oldest property and new property showed the highest increase in their sustainability score between 2020 and 2023. On average, the small-sized associations have the highest sustainability score with 57.7 percentage points in 2023, followed by newest property (56.6 percentage points) and medium-sized property (56.4 percentage points). The lowest score can be found in the group of associations with extra large buildings, with 53.8 percentage points.

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

⁸ B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond , Assessment from an integrated ecological, social, economic and governance point of view, Telos Report no. 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

Table 7 Impact of association typology on sustainability performance differences

Typology	Total sustainability score 2019	Total sustainability score 2023	Difference 2019-2023
Small	54.1	57.7	3.6
Medium	52.4	56.4	3.9
Large	51.2	55.1	3.8
X-Large	50.0	53.8	3.7
One-family dwellings	52.2	56.3	4.0
High-rise buildings	51.2	54.8	3.6
Oldest property	50.8	54.7	3.9
Old property	51.6	55.3	3.7
New property	52.0	55.9	3.9
Newest property	52.8	56.6	3.8

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

5.2 Housing associations with the largest improvement over 2020-2023

Table 8 lists the 10 associations that improved most over 2020-2023. ‘Stichting Zeeuwendland’ showed the biggest increase in their sustainability score, with 6.6 percentage points. ‘Woningstichting Woningbelang’ also showed a big increase, with 6.2 percentage points. One of their core activities is to help people who do not have the ability to find an appropriate home on their own (due to financial, physical, psychological or social causes). They are making their dwellings energy efficient and are working on CO₂ neutral dwellings.⁹

Table 8 Ten elected associations showing largest sustainability improvement over 2020-2023

		Housing association	Sustainability score 2020	Sustainability score 2023	Difference
1	22015097	Stichting Zeeuwendland	46.4	53.0	6.6
2	17024197	Woningstichting Woningbelang	50.8	57.0	6.2
3	05047324	Woonstichting VechtHorst	55.4	61.2	5.8
4	38023122	Woonstichting De Marken	48.7	54.5	5.8
5	22014999	Stichting Woongoed Middelburg	49.0	54.7	5.6
6	02028302	Christelijke Woningstichting Patrimonium Groningen	46.4	51.9	5.5
7	30141504	Stichting Rhenam Wonen	52.0	57.5	5.5
8	06056970	Stichting WBO Wonen	50.7	56.2	5.5
9	16046495	Woonstichting Charlotte van Beuningen	51.9	57.3	5.5
10	37030589	Woningstichting Kennemer wonen	50.0	55.4	5.4

Figure 5 New dwellings with solar panels that are gas free from Woningstichting Woningbelang¹⁰



⁹ Jaarstukken Woningbelang 2020: <https://www.woningbelang.nl/over-woningbelang/publicaties>

¹⁰ <https://www.woningbelang.nl/ik-zoek-een-woning/nieuwbouw/opgeleverd/molensteen-lannervalk>

5.3 Housing associations showing greatest fallback over 2020–2023

Most of the elected housing associations were able to improve their sustainability score, only one out of the 86 elected housing associations did not improve their score. Table 9 shows the bottom 10 performing elected housing associations over the past three years. ‘Stichting Idealis’ is the only housing associations that did not improve its score, but decreased with 0.3 percentage points. The score of ‘Sité Woondiensten’ remained the same.

Table 9 Elected housing associations with the lowest improvement in sustainability performance over 2020–2023

		Housing association	Sustainability score 2019	Sustainability score 2023	Difference
1	09070389	Stichting Idealis	58.4	58.1	-0.3
2	09055542	Sité Woondiensten	49.5	49.5	0.0
3	10016923	Stichting Waardwonen	56.6	56.9	0.3
4	33011078	Stichting Stadgenoot	49.7	50.1	0.4
5	29012831	Groen Wonen Vlist	53.2	53.8	0.7
6	28028654	Woningbouwvereniging De Sleutels	49.9	50.7	0.7
7	27082731	Stichting WoonInvest	45.8	47.0	1.3
8	10022513	WOONstichting Gendt	55.7	57.3	1.6
9	14614646	Stichting Krijtland Wonen	50.2	51.8	1.6
10	28027900	Woningstichting Ons Doel	51.5	53.1	1.7

A more general overview of the differences in performance over 2020-2023 for the whole group of elected associations is given in Annex B. In Annex C sustainability changes over 2020-2023 for all 275 housing associations are given.

6 Energy performance results within the group of elected associations

As the energy transition is currently at the forefront of (inter)national sustainability policies, this impact report will focus in particular on the indicators of relevance for the total energy score: electricity consumption, gas consumption, energy efficiency (EP2), CO₂ reduction, energy improvements and solar energy.

6.1 Housing associations showing highest improvement in energy performance between 2020–2023

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

Looking at the individual associations, the improvements of ‘Woningstichting Naarden’ and ‘Woningstichting de Volmacht’ stand in particular. ‘Woningstichting Naarden’ has made sizable improvements as it comes to energy. ‘Woningstichting de Volmacht’ has renovated 21 dwellings to make them more energy efficient, by for example placing solar panels and insulating roof plates.¹¹

Figure 6 Project from ‘Woningstichting de Volmacht’¹².



¹¹ <https://www.devolmacht.nl/projecten/onderhoud/verduurzaming/>

¹² Retrieved from [devolmacht.nl/projecten/onderhoud/verduurzaming/](https://www.devolmacht.nl/projecten/onderhoud/verduurzaming/)

Table 10 Ten elected housing associations with the highest energy performance improvements over 2020-2023

Elected Association		Electricity consumption	Gas consumption	Solar power	CO ₂ Reduction	Energy efficiency (EP2)	Energy improvements	Total Energy Score
		Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023
1	32023314 Woningstichting Naarden	11.6	0.4	21.6	0.8	*	75.2	21.9
2	04034340 Woningstichting De Volmacht	19.9	0.7	34.4	1.7	8.8	25.7	15.2
3	08012356 Uwoon	16	1.6	32.6	3.4	6.9	25.9	14.4
4	41188040 Woningstichting Leusden	17.9	1.1	31.3	0.7	*	19.7	14.1
5	01031931 Dynhus	4.5	0	33.7	1.9	3.8	40.8	14.1
6	17024197 Woningstichting Woningbelang	1.5	1.3	38.8	2.1	-0.1	38.4	13.7
7	04031659 Stichting Eelder Woningbouw	31.5	0.8	37.6	1.4	1.9	2.8	12.7
8	08025155 Stichting IJsseldal Wonen	8.5	0.3	29.8	1.8	6.6	28.8	12.6
9	28023118 Stichting Rijnhart Wonen	13.3	0.7	20.7	1.4	-0.1	38.3	12.4
10	30038949 Woningbouwvereniging Maarn	1.5	0.4	23.2	0.3	2.1	45.2	12.1

* no data available

6.2 Housing associations showing the least differences in energy performance between 2020–2023

Finally, an overview of the 10 least improving elected housing associations on energy score is given in Table 11.

As table 11 indicates, four associations are showing a decline in its total energy score. These are ‘Woningstichting Nijkerk’, ‘Woonstichting Langedijk’, ‘Stichting Krijtland Wonen’ and ‘Stichting Bazalt Wonen’.

Table 11 Ten elected housing associations with the lowest energy performance differences over 2020–2023

	Elected Association	Electricity consumption	Gas consumption	Solar power	CO ₂ Reduction	Energy efficiency (EP2)	Energy improvements	Total Energy Score
		Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023
1	41042105 Woningstichting Nijkerk	-10.3	0.3	28.4	0.8	4.7	-52.2	-4.7
2	37030590 Woonstichting Langedijk	-39.7	12.4	25.8	1.3	2	-20.2	-3.1
3	14614646 Stichting Krijtland Wonen	21	0.3	18.8	-9.3	0.5	-39	-1.3
4	18114807 Stichting Bazalt Wonen	0.4	0.3	30	-10.5	0	-24.5	-0.7
5	29012831 Groen Wonen Vlist	1.3	1.7	17.2	0.8	0	-19.2	0.3
6	09002855 de Woningstichting	-22	5.6	17.2	-0.5	3	0	0.6
7	09070389 Stichting Idealis	-22	5.6	17.2	-0.6	-0.4	4.1	0.7
8	33011078 Stichting Stadgenoot	0	2.8	8.6	0.5	2.9	0.1	2.5
9	09055542 Site Woondiensten	-7.6	0.3	22.8	1.5	0	0	2.8
10	33012701 Woningstichting Rochdale	0	2.8	12.6	0.9	1	-0.1	2.9

* no data available

7 Improvement in achieving the Sustainable Development Goals (SDGs)

In the 2018 framework report, a method was introduced to measure the achievement of the 2015 UN Sustainable Development Goals (SDGs). Showing the impacts of societal activities in terms of their contribution to the SDGs, is recently becoming a must for many organisations and particularly for banks and pension funds. These have been active since 2015 to develop a so-called 'taxonomy on Sustainable Development Investments (SDIs)' that translates the SDGs into investable opportunities from the perspective of Asset Owners.¹³

Since 2021, BNG Bank issues ESG Bonds under the Sustainable Finance Framework¹⁴, which connects the expenditures of Dutch Social housing associations to the 17 SDG's. Het PON & Telos provides annual impact reports. The SDG's scores of the social housing associations, measured in those impact reports, are the source for the following paragraphs. In essence it is based on aggregating elements of the sustainability scores in a way consistent with the definitions of the SDGs.

7.1 Progress of the elected housing associations towards the SDGs

Table 12 shows the general outcome of the SDGs scores for the elected and the total group of housing associations. The highest scores for the elected group are found for Goal 8 (Decent Work and Economic Growth), Goal 5 (Gender equality) and Goal 9 (Industry, Innovation and Infrastructure). The goals with the lowest scores are Goal 14 (Life below water) and 15 (Life on Land). It indicates that housing associations still have a major challenge to improve their contribution to these goals.

Comparison over the years 2020 and 2023, as shown in table 12 shows that the performance of 12 goals improved, and the score on one goal (Life on Land) remained unchanged. Especially for Goal 7 (Affordable and Clean Energy) the score improved strongly, with 12.8 percentage points for the elected group. This was one of the lowest performing goals in 2020, so the improvement is welcome. The same is the case for Goal 8 (Decent Work and Economic Growth) which improved with 9.0 percentage points for the elected group. The score for Goal 2 (Zero Hunger) decreased with 4.3 percentage points for the elected group and Goal 11 (Sustainable cities and Communities) decreased with 1.6 percentage points. Social housing associations should focus on making progress on these goals in the upcoming years.

¹³ https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance_en

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

Table 12 SDG scores for elected (n=86) and all (n=275) housing associations
2020-2023

SDG measured	Total 2020	Elected 2020	Total 2023	Elected 2023	Total: Difference 2020-2023	Elected: Difference 2020-2023
1. No Poverty	40.2	44.5	47.2	51.3	7.0	6.8
2. Zero Hunger	55.9	56.8	52.0	52.6	-3.9	-4.3
3. Good Health and Well-being	47.0	50.0	47.3	50.2	0.3	0.2
4. Quality Education	51.6	54.6	52.3	55.4	0.7	0.8
5. Gender Equality	57.7	57.8	60.1	59.8	2.5	1.9
6. Clean Water and Sanitation						
7. Affordable and Clean Energy	39.7	41.9	52.3	54.6	12.6	12.8
8. Decent Work and Economic Growth	52.6	54.9	61.5	63.9	8.9	9.0
9. Industry, Innovation and Infrastructure	47.4	50.3	54.2	57.4	6.9	7.1
10. Reduced Inequalities	50.6	52.1	53.9	54.5	3.3	2.4
11. Sustainable Cities and Communities	51.7	55.2	51.0	53.6	-0.7	-1.6
12. Responsible Consumption and Production	49.0	52.4	51.3	54.5	2.3	2.2
13. Climate Action	49.8	51.4	53.6	55.0	3.8	3.6
14. Life below Water	36.6	38.0	39.3	41.2	2.8	3.2
15. Life on Land	50.2	49.9	50.2	49.9	0.0	0.0
16. Peace, Justice and Strong Institutions	44.6	51.5	50.8	56.7	6.2	5.2
17. Partnerships for the Goals						

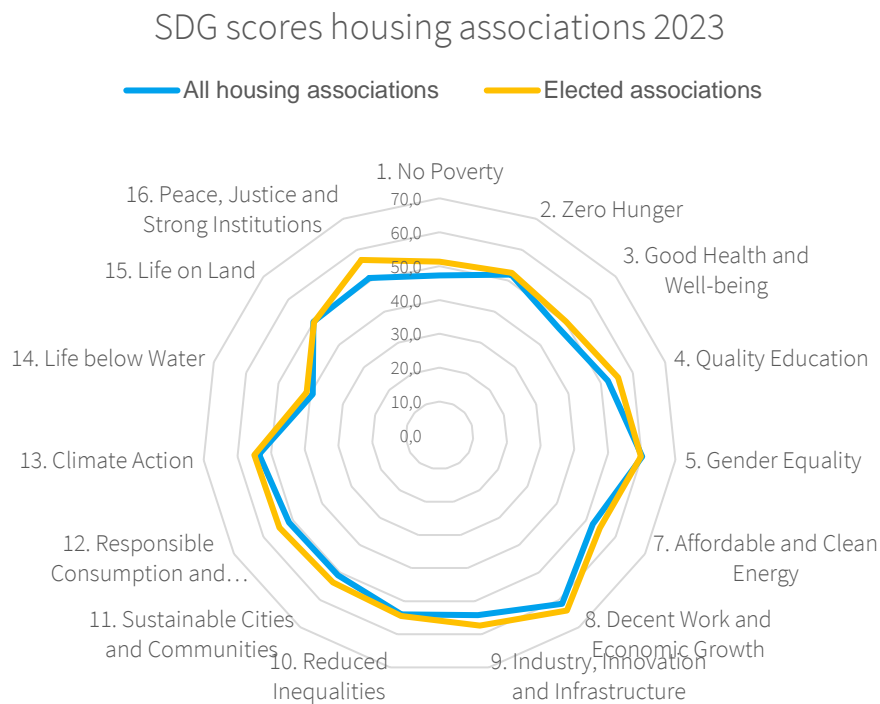
As shown in table 12, 2 out of the 17 SDGs could not be measured because of lack of data, or because they are not relevant for housing associations. These are goal 6 (Clean Water and Sanitation) and goal 17 (Partnerships for the Goals).

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

The performance of the group of elected housing associations deviates for some goals from the total group of housing associations as shown in figure 7. The elected associations outperform the total group on all the SDG's, except Goal 5 (Gender equality) and Goal 15 (Life on land). Overall, the total group of housing associations improved more strongly than the elected group. They made more progress on 9 of the 15 goals, thus are likely to close the gap between the elected and the total group of associations.

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

Figure 7 SDG scores for elected (n=86) and all (n=275) housing associations 2020-2023



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

Annex A Description of indicators used for this framework

Adjustments in indicator set

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

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

Added indicators

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

Changed indicators

- 'Energy label index' has been changed to 'Energy efficiency (EP2)'.
- 'CO2 emission of energy usage' has been changed to 'Energy reduction'.
- 'Total fine household waste' and 'Total bulky household waste' have been changed to 'Dangerous waste', 'Plastics', 'Paper/cardboard' and 'Compostable waste'.

Removed indicators

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

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

Table 13 Indicators used in the External sustainability performance

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

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

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

Table 14 Indicators used in the Internal sustainability performance

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

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

Annex B Sustainability progress of elected housing associations

Table 15 Sustainability performance of elected group of associations

	Housing Association	Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
22015097	Stichting Zeeuwendland	46.4	53.0	6.6
17024197	Woningstichting Woningbelang	50.8	57.0	6.2
05047324	Woonstichting VechtHorst	55.4	61.2	5.8
38023122	Woonstichting De Marken	48.7	54.5	5.8
22014999	Stichting Woongoed Middelburg	49.0	54.7	5.6
02028302	Christelijke Woningstichting Patrimonium Groningen	46.4	51.9	5.5
30141504	Stichting Rhenam Wonen	52.0	57.5	5.5
06056970	Stichting WBO Wonen	50.7	56.2	5.5
16046495	Woonstichting Charlotte van Beuningen	51.9	57.3	5.5
37030589	Woningstichting Kennemer wonen	50.0	55.4	5.4
05047482	Woningstichting SWZ	48.2	53.6	5.4
08012356	Uwoon	49.2	54.6	5.4
02028204	Stichting Nijestee	47.2	52.6	5.4
38009327	Rentree	49.3	54.6	5.3
32032703	Stichting Woningcorporatie Het Gooi en Omstreken	49.7	54.9	5.2
30038986	Veenendaalse Woningstichting	52.7	57.8	5.2
05047339	Stichting Wetland Wonen Groep	48.7	53.8	5.1
05003860	Stichting deltaWonen	48.3	53.3	5.0
41188040	Woningstichting Leusden	55.2	60.1	5.0
28042168	Stichting Dunavie	51.9	56.9	5.0
17024184	Woonstichting Thuis	50.5	55.5	4.9
06032887	Woningstichting Tubbergen	53.6	58.5	4.9
39049354	Chr. Woonstichting Patrimonium	53.2	58.1	4.9
16024880	Stichting Area	50.9	55.8	4.9
34069796	Brederode Wonen	48.9	53.6	4.7
17024194	Stichting Goed Wonen Gemert	51.4	56.0	4.6
09002855	de Woningstichting	52.2	56.9	4.6

	Housing Association	Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
27212980	Stichting Vidomes	45.3	49.9	4.6
30038910	Viveste	52.8	57.3	4.6
08013464	Woningstichting Putten	56.5	61.0	4.5
29013498	Woningbouwvereniging Reeuwijk	50.7	55.2	4.5
41055121	Stichting SSHN	51.7	56.2	4.5
06033011	Stichting Reggewoon	52.2	56.5	4.3
05040996	Woningstichting Vechtdal Wonen	48.9	53.3	4.3
10017157	Stichting Talis	48.3	52.6	4.3
04031659	Stichting Eelder Woningbouw	54.0	58.3	4.3
36004130	Stichting De Woonschakel Westfriesland	50.4	54.6	4.2
33012701	Woningstichting Rochdale	46.4	50.3	3.9
08025155	Stichting IJsseldal Wonen	53.2	57.0	3.8
41041816	Woningstichting Veluwonen	47.9	51.6	3.8
30039668	Stichting Patrimonium woonservice	49.3	52.9	3.6
28023118	Stichting Rijnhart Wonen	53.5	57.1	3.6
30038949	Woningbouwvereniging Maarn	53.1	56.7	3.6
09055271	Stichting Woonstede	51.3	54.8	3.5
37030590	Woonstichting Langedijk	52.7	56.2	3.5
41042105	Woningstichting Nijkerk	55.2	58.7	3.5
30086686	Stichting Heuvelrug Wonen	54.6	58.0	3.4
22015083	Woningbouwvereniging Arnhemuiden	54.7	58.0	3.4
14021204	Woningstichting Vanhier Wonen	56.2	59.5	3.3
41041780	Stichting ProWonen	49.9	53.1	3.1
10031122	Woonstichting De Kernen	49.8	53.0	3.1
28023790	Woonstichting Stek	52.3	55.4	3.1
36005091	Stichting Woningbeheer De Vooruitgang	54.0	57.1	3.1
12012267	Stichting Destion	49.1	52.1	3.0
41215563	Woonstichting Lieven de Key	50.0	52.8	2.8
18114807	Stichting Bazalt Wonen	52.4	55.1	2.7

	Housing Association	Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
06032990	Christelijke Woningstichting De Goede Woning	55.7	58.4	2.7
06032843	Stichting Wonen Delden	56.5	59.2	2.6
16024825	Woonstichting JOOST	49.0	51.6	2.6
01031631	Stichting v/h de Bouwvereniging	50.3	52.9	2.6
05024541	Stichting Beter Wonen	54.8	57.4	2.6
06032957	Stichting Welbions	50.0	52.5	2.6
38013279	Woningstichting SallandWonen	54.1	56.7	2.6
01031931	Dynhus	50.0	52.6	2.5
41212857	Stichting Ymere	47.5	50.0	2.5
24107420	Stichting QuaWonen	50.9	53.4	2.5
32023314	Woningstichting Naarden	50.5	52.8	2.3
27212813	Stichting Wonen Midden-Delfland	53.8	56.0	2.3
06032802	Stichting Viverion	52.3	54.6	2.3
08025640	Ons Huis, Woningstichting	49.8	51.8	2.1
33006516	Woningstichting Eigen Haard	49.6	51.7	2.1
41032244	Stichting Mijande Wonen	50.6	52.6	2.0
41022121	Stichting Woonpalet Zeewolde	51.9	53.9	2.0
30002710	Stichting Bo-Ex '91	51.5	53.3	1.8
04034340	Woningstichting De Volmacht	49.2	51.0	1.8
04024478	Stichting Woonconcept	48.4	50.1	1.7
28027900	Woningstichting Ons Doel	51.5	53.1	1.7
14614646	Stichting Krijtland Wonen	50.2	51.8	1.6
10022513	WOONstichting Gendt	55.7	57.3	1.6
27082731	Stichting WoonInvest	45.8	47.0	1.3
28028654	Woningbouwvereniging De Sleutels	49.9	50.7	0.7
29012831	Groen Wonen Vlist	53.2	53.8	0.7
33011078	Stichting Stadgenoot	49.7	50.1	0.4
10016923	Stichting Waardwonen	56.6	56.9	0.3
09055542	Sité Woondiensten	49.5	49.5	0.0
09070389	Stichting Idealis	58.4	58.1	-0.3

Annex C Sustainability changes over 2020–2023 of all 275 housing associations

Table 16 Sustainability performance of total group of associations

	Housing Association	Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
06032903	Almelose Woningstichting Beter Wonen	42.3	44.0	1.8
09051070	Baston Wonen Stichting	47.4	51.0	3.6
34069796	Brederode Wonen	48.9	53.6	4.7
18111768	Casade	48.3	49.9	1.6
30039900	Cazas Wonen	49.3	54.5	5.2
39049354	Chr. Woonstichting Patrimonium	53.2	58.1	4.9
06032990	Christelijke Woningstichting De Goede Woning	55.7	58.4	2.7
02028302	Christelijke Woningstichting Patrimonium Groningen	46.4	51.9	5.5
02028562	Christelijke Woongroep Marenland	42.7	46.9	4.2
30070521	De Woningraat	48.2	53.4	5.3
09002855	de Woningstichting	52.2	56.9	4.6
27220173	DUWO	46.8	51.2	4.4
01031931	Dynhus	50.0	52.6	2.5
29012831	Groen Wonen Vlist	53.2	53.8	0.7
23036284	HW Wonen	48.4	53.5	5.1
20024605	Laurentius	46.3	49.8	3.5
41129724	MaasWonen	44.6	46.1	1.5
39024407	Mercatus	49.5	53.4	3.8
08025640	Ons Huis, Woningstichting	49.8	51.8	2.1
23031811	Oost West Wonen	47.6	53.0	5.4
10016860	Oosterpoort Wonen	50.9	54.5	3.6
34061728	Pré Wonen	45.3	50.2	4.8
06032993	R.K. Woningstichting Ons Huis	46.7	49.8	3.1
30039108	R.K. Woningstichting Zeist	51.4	53.9	2.5
38009327	Rentree	49.3	54.6	5.3
41134627	Ressort wonen	44.9	48.6	3.7
27101650	Rijswijk Wonen	46.9	46.9	0.0
09055542	Sité Woondiensten	49.5	49.5	0.0
27212938	stichting 3B Wonen	50.2	53.9	3.7
02319720	Stichting Acantus	41.3	45.7	4.4
01031591	Stichting Accolade	47.9	51.8	3.8
04017657	Stichting Actium	44.9	47.7	2.8

Housing Association		Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
20024511	Stichting Alwel	46.4	50.6	4.2
12012288	Stichting Antares Woonservice	42.5	46.1	3.6
27212889	Stichting Arcade mensen en wonen	45.7	47.6	1.9
16024880	Stichting Area	50.9	55.8	4.9
18114807	Stichting Bazalt Wonen	52.4	55.1	2.7
05024541	Stichting Beter Wonen	54.8	57.4	2.6
22025529	Stichting Beveland Wonen	48.2	52.4	4.3
30002710	Stichting Bo-Ex '91	51.5	53.3	1.8
16024144	Stichting BrabantWonen	44.7	48.8	4.2
21011288	Stichting Clavis	45.5	48.4	2.8
39048769	Stichting de Alliantie	46.8	51.4	4.6
02033859	Stichting de Delthe	46.9	51.2	4.3
27090567	Stichting De Goede Woning	50.2	53.4	3.2
02028153	Stichting De Huismeesters	46.8	52.5	5.8
24177789	Stichting de Leeuw van Putten	41.1	47.9	6.8
08025175	Stichting De Woonmensen	45.1	51.1	6.0
36004130	Stichting De Wooschakel Westfriesland	50.4	54.6	4.2
05003860	Stichting deltaWonen	48.3	53.3	5.0
12012267	Stichting Destion	49.1	52.1	3.0
04017296	Stichting Domesta	44.3	51.3	7.0
32023773	Stichting Dudok Wonen	48.6	52.0	3.4
28042168	Stichting Dunavie	51.9	56.9	5.0
04031659	Stichting Eelder Woningbouw	54.0	58.3	4.3
31015064	Stichting Eemland Wonen	48.2	55.1	6.9
34009775	Stichting Elan Wonen	46.8	50.6	3.8
01031575	Stichting Elkien	44.1	47.9	3.8
23027876	Stichting Fien Wonen	49.1	53.5	4.4
17024194	Stichting Goed Wonen Gemert	51.4	56.0	4.6
30038801	Stichting Habion	42.5	46.1	3.6
41023459	Stichting Harmonisch Wonen	48.1	52.2	4.1
24108317	Stichting Havensteder	41.9	44.2	2.3
30086686	Stichting Heuvelrug Wonen	54.6	58.0	3.4
09070389	Stichting Idealis	58.4	58.1	-0.3
08025155	Stichting IJsseldal Wonen	53.2	57.0	3.8
36003604	Stichting Intermaris	45.3	52.4	7.1
06062073	Stichting Jongeren Huisvesting Twente	49.9	55.9	5.9
40156630	Stichting KleurrijkWonen	46.1	50.2	4.2
14614646	Stichting Krijtland Wonen	50.2	51.8	1.6
02028826	Stichting Lefier	41.6	46.8	5.1

	Housing Association	Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
23028047	Stichting Lek en Waard Wonen	46.7	51.6	4.9
23036735	Stichting Lekstedewonen	48.6	53.3	4.7
22014935	Stichting l'escaut woonservice	44.3	49.7	5.3
24218464	Stichting Maasdelta Groep	40.8	47.6	6.9
28032485	Stichting MeerWonen	50.9	54.2	3.3
41032244	Stichting Mijande Wonen	50.6	52.6	2.0
30136131	Stichting Mitros	51.1	51.3	0.2
31036365	Stichting Mooiland	45.0	48.9	3.8
29012913	Stichting Mozaïek Wonen	48.0	54.2	6.2
13017362	Stichting Nester	39.9	45.5	5.6
02028204	Stichting Nijestee	47.2	52.6	5.4
31014972	Stichting Omnia Wonen	48.8	52.8	4.0
39024884	Stichting Oost Flevoland Woondiensten	47.5	52.1	4.6
05042873	Stichting Openbaar Belang	47.9	54.1	6.2
24185744	Stichting Ouderenhuisvesting Rotterdam	41.5	45.4	3.9
35010382	Stichting Parteon	40.4	47.6	7.2
30039668	Stichting Patrimonium woonservice	49.3	52.9	3.6
16049902	Stichting PeelrandWonen	51.9	58.2	6.4
09043274	Stichting Plavei	46.8	51.8	4.9
23032248	Stichting Poort6	47.1	50.2	3.1
30038487	Stichting Portaal	46.4	51.0	4.6
41041780	Stichting ProWonen	49.9	53.1	3.1
24107420	Stichting QuaWonen	50.9	53.4	2.5
06033011	Stichting Reggewoon	52.2	56.5	4.3
30141504	Stichting Rhenam Wonen	52.0	57.5	5.5
23036526	Stichting Rhiant	48.9	57.7	8.8
28023118	Stichting Rijnhart Wonen	53.5	57.1	3.6
27212730	Stichting Rondom Wonen	50.8	54.9	4.1
17024183	Stichting Sint Trudo	43.9	49.4	5.5
41055121	Stichting SSHN	51.7	56.2	4.5
33011078	Stichting Stadgenoot	49.7	50.1	0.4
20038082	Stichting Stadlander	43.1	47.4	4.3
27070802	Stichting Staedion	41.8	46.1	4.3
30092565	Stichting Studentenhuisvesting	49.2	53.3	4.1
23036310	Stichting Tablis Wonen	47.1	52.0	4.9
10017157	Stichting Talis	48.3	52.6	4.3
18014093	Stichting TBV	48.1	52.2	4.1
11011893	Stichting Thius	48.3	51.2	2.9
20024594	Stichting Thuisvester	46.6	51.3	4.7

Housing Association		Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
01031632	Stichting Thús Wonen	48.7	52.2	3.5
23006058	Stichting Trivire	44.4	49.9	5.5
02036488	Stichting Uithuizer Woningbouw	49.6	51.5	1.9
01031631	Stichting v/h de Bouwvereniging	50.3	52.9	2.6
34090425	Stichting Velison Wonen	45.4	48.8	3.4
29034021	Stichting Vestia	40.7	43.2	2.5
27212980	Stichting Vidomes	45.3	49.9	4.6
14031369	Stichting Vincio Wonen	43.8	46.4	2.6
09031467	Stichting Vivare	45.4	49.4	4.0
06032802	Stichting Viverion	52.3	54.6	2.3
09063142	Stichting Volkshuisvesting Arnhem	43.3	49.4	6.1
10016923	Stichting Waardwonen	56.6	56.9	0.3
41133736	Stichting Waterweg Wonen	46.5	47.7	1.2
06056970	Stichting WBO Wonen	50.7	56.2	5.5
06032957	Stichting Welbions	50.0	52.5	2.6
14021286	Stichting Weller Wonen	45.3	48.2	2.9
05047339	Stichting Wetland Wonen Groep	48.7	53.8	5.1
17038530	Stichting woCom	46.0	51.6	5.6
02040386	Stichting Wold & Waard	50.8	54.0	3.2
06032843	Stichting Wonen Delden	56.5	59.2	2.6
13012102	Stichting Wonen Limburg	46.5	50.3	3.8
27212813	Stichting Wonen Midden-Delfland	53.8	56.0	2.3
01032035	Stichting Wonen Noordwest Friesland	48.4	51.8	3.4
16045467	Stichting Wonen Vierlingsbeek	51.5	55.6	4.1
27212687	Stichting Wonen Wateringen	49.3	52.3	3.0
14614645	Stichting Wonen Wittem	51.0	55.3	4.4
13011993	stichting Wonen Zuid	43.1	46.9	3.9
20067125	Stichting WonenBrebung	47.1	51.4	4.3
34099987	Stichting Woningbedrijf Velsen	45.0	48.9	3.9
36005091	Stichting Woningbeheer De Vooruitgang	54.0	57.1	3.1
01031614	Stichting Woningbouw Achtkarspelen	46.0	49.8	3.7
32032703	Stichting Woningcorporatie Het Gooi en Omstreken	49.7	54.9	5.2
09051283	Stichting Wonion	48.0	52.0	4.0
38013096	Stichting Woonbedrijf leder1	47.0	51.6	4.6
17058500	Stichting Woonbedrijf SWS.HHvl	47.9	51.3	3.4
04031749	Stichting Woonborg	50.2	53.5	3.3
24108291	Stichting Woonbron	40.4	43.9	3.5
36001723	Stichting Wooncompagnie	47.0	54.1	7.1

Housing Association		Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
24108743	Stichting Wooncompas	48.3	50.4	2.2
04024478	Stichting Woonconcept	48.4	50.1	1.7
28073027	Stichting Woondiensten Aarwoude	52.5	53.8	1.3
36000577	Stichting Woondiensten Enkhuizen	49.1	54.2	5.1
28023102	Stichting Woonforte	48.5	52.6	4.1
01031925	Stichting WoonFriesland	42.0	47.5	5.5
22014999	Stichting Woongoed Middelburg	49.0	54.7	5.6
21013149	Stichting Woongoed Zeeuws-Vlaanderen	45.3	50.6	5.2
30039138	Stichting Woongoed Zeist	51.4	51.4	0.0
17007288	Stichting Wooninc.	44.7	49.2	4.5
27082731	Stichting WoonInvest	45.8	47.0	1.3
23060266	Stichting Woonkracht10	45.9	50.4	4.5
34057863	Stichting Woonopmaat	49.0	52.9	3.9
41022121	Stichting Woonpalet Zeewolde	51.9	53.9	2.0
17076031	Stichting Woonpartners	43.1	48.4	5.3
41134252	Stichting Woonplus Schiedam	42.0	43.5	1.5
14614656	Stichting Woonpunt	42.8	47.4	4.6
04034448	Stichting Woonservice Drenthe	47.1	50.2	3.2
09056706	Stichting Woonservice IJsselland	47.5	56.9	9.4
24041502	Stichting Woonstad Rotterdam	42.3	46.3	4.0
09055271	Stichting Woonstede	51.3	54.8	3.5
37030575	Stichting Woontij	48.0	53.8	5.9
18115545	Stichting Woonveste	49.6	54.9	5.2
37080102	Stichting Woonwaard Noord-Kennemerland	48.0	52.3	4.3
10017041	Stichting Woonwaarts	47.5	53.0	5.5
33107894	Stichting Woonzorg Nederland	41.6	47.2	5.6
35010466	Stichting WormerWonen	51.2	54.1	2.9
41212857	Stichting Ymere	47.5	50.0	2.5
35010383	Stichting Zaandams Volkshuisvesting	42.3	46.6	4.2
22015097	Stichting Zeeuwsland	46.4	53.0	6.6
18030601	Tiwos, Tilburgse Woonstichting	47.7	51.0	3.3
08012356	Uwoon	49.2	54.6	5.4
37030892	Van Alckmaer voor Wonen	48.5	52.6	4.1
30038986	Veenendaalse Woningstichting	52.7	57.8	5.2
30038910	Viveste	52.8	57.3	4.6
27070711	Wassenaarsche Bouwstichting	46.6	50.1	3.5
17024189	Woningbouwvereniging "Volksbelang"	43.6	48.4	4.8
22015083	Woningbouwvereniging Arnhem	54.7	58.0	3.4
17024192	Woningbouwvereniging Bergopwaarts	49.5	54.0	4.6

Housing Association		Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
37030918	Woningbouwvereniging Beter Wonen	48.4	54.6	6.2
29012827	Woningbouwvereniging Beter Wonen Ammerstol	50.1	49.0	-1.1
28028654	Woningbouwvereniging De Sleutels	49.9	50.7	0.7
28023105	Woningbouwvereniging Habeko Wonen	51.3	54.5	3.2
23037112	Woningbouwvereniging Heerjansdam	44.1	46.1	2.1
24108268	Woningbouwvereniging Hoek van Holland	42.4	48.2	5.9
30038949	Woningbouwvereniging Maarn	53.1	56.7	3.6
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	50.8	54.0	3.2
24108729	Woningbouwvereniging Poortugaal	48.3	50.1	1.9
29013498	Woningbouwvereniging Reeuwijk	50.7	55.2	4.5
40594387	Woningbouwvereniging Rosehaghe	47.8	49.2	1.4
27070397	Woningbouwvereniging St Willibrordus	51.2	55.1	3.9
30039075	Woningbouwvereniging Utrecht	48.7	54.0	5.3
37030580	Woningstichting Anna Paulowna	50.7	54.4	3.7
09086671	Woningstichting Barneveld	50.3	56.4	6.1
14614618	Woningstichting Berg en Terblijt	50.9	55.5	4.7
40236239	Woningstichting Compaen	44.9	51.7	6.8
08017332	Woningstichting De Goede Woning	47.1	50.9	3.8
04034340	Woningstichting De Volmacht	49.2	51.0	1.8
41038970	Woningstichting de Woonplaats	44.0	48.1	4.1
17060165	Woningstichting de Zaligheden	51.3	55.0	3.6
37030636	Woningstichting Den Helder	42.4	47.9	5.6
06033220	Woningstichting Domijn	42.4	46.8	4.4
33006516	Woningstichting Eigen Haard	49.6	51.7	2.1
39036239	Woningstichting GoedeStede	48.1	52.9	4.8
27070420	Woningstichting Haag Wonen	41.5	45.6	4.1
14021260	Woningstichting HEEMwonen	45.4	48.9	3.5
17024195	Woningstichting Helpt Elkander	52.2	59.1	6.9
36000581	Woningstichting Het Grootslag	51.7	56.1	4.4
10038227	Woningstichting Heteren	49.5	51.3	1.8
37030589	Woningstichting Kennemer wonen	50.0	55.4	5.4
41188040	Woningstichting Leusden	55.2	60.1	5.0
11013536	Woningstichting Maasdriel	52.1	54.6	2.6
14614794	Woningstichting Maasvallei Maastricht	47.3	50.9	3.6
14615881	Woningstichting Meerssen	50.2	55.5	5.3
32023314	Woningstichting Naarden	50.5	52.8	2.3
28065875	Woningstichting Nieuwkoop	49.2	53.9	4.7

Housing Association		Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
41042105	Woningstichting Nijkerk	55.2	58.7	3.5
28027900	Woningstichting Ons Doel	51.5	53.1	1.7
08013464	Woningstichting Putten	56.5	61.0	4.5
33012701	Woningstichting Rochdale	46.4	50.3	3.9
38013279	Woningstichting SallandWonen	54.1	56.7	2.6
24217811	Woningstichting Samenwerking Vlaardingen	45.1	47.7	2.6
14614733	Woningstichting Servatius	46.6	50.4	3.8
28036171	Woningstichting Sint Antonius van Padua	52.9	56.1	3.2
06032776	Woningstichting Sint Joseph Almelo	40.3	42.5	2.2
05047482	Woningstichting SWZ	48.2	53.6	5.4
06032887	Woningstichting Tubbergen	53.6	58.5	4.9
14021204	Woningstichting Vanhier Wonen	56.2	59.5	3.3
30040187	Woningstichting Vecht en Omstreken	48.0	52.0	4.0
05040996	Woningstichting Vechtdal Wonen	48.9	53.3	4.3
41041816	Woningstichting Veluwonen	47.9	51.6	3.8
01031973	Woningstichting Weststellingwerf	47.7	53.6	5.9
02033956	Woningstichting Wierden en Borgen	43.8	46.8	3.0
20054748	Woningstichting Woensdrecht	51.8	52.7	0.9
17024197	Woningstichting Woningbelang	50.8	57.0	6.2
18113959	Woningstichting Woonvizier	49.5	50.7	1.2
12012275	Woningstichting Woonwenz	44.6	48.4	3.8
30039074	Woningstichting WUTA	43.1	51.1	7.9
13021011	Woningvereniging Woonik	48.7	52.3	3.6
20050013	Woonkwartier	46.0	48.4	2.4
16024073	Woonmeij	48.1	53.7	5.6
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	46.5	50.2	3.7
39047475	Woonstichting Centrada	44.9	49.9	5.0
16046495	Woonstichting Charlotte van Beuningen	51.9	57.3	5.5
10031122	Woonstichting De Kernen	49.8	53.0	3.1
38023122	Woonstichting De Marken	48.7	54.5	5.8
41134270	Woonstichting De Zes Kernen	40.3	47.2	7.0
10022513	WOONstichting Gendt	55.7	57.3	1.6
02319567	Woonstichting Groninger Huis	42.3	46.5	4.2
21014394	Woonstichting Hulst	51.7	52.3	0.6
16024825	Woonstichting JOOST	49.0	51.6	2.6
30040468	Woonstichting Jutphaas	49.1	52.2	3.1
18115616	Woonstichting Land van Altena	50.2	55.9	5.7
37030590	Woonstichting Langedijk	52.7	56.2	3.5

Housing Association		Total sustainability score 2020	Total sustainability score 2023	Difference 2020-2023
18028418	Woonstichting Leystromen	47.8	52.8	5.0
41215563	Woonstichting Lieven de Key	50.0	52.8	2.8
24108167	Woonstichting Patrimonium Barendrecht	50.3	55.6	5.3
30039328	Woonstichting SSW	49.2	52.9	3.7
28023790	Woonstichting Stek	52.3	55.4	3.1
17024184	Woonstichting Thuis	50.5	55.5	4.9
08027485	Woonstichting Triada	47.9	53.3	5.5
10039364	Woonstichting Valburg	51.5	54.5	2.9
05047324	Woonstichting VechtHorst	55.4	61.2	5.8
09044267	Woonstichting Vryleve	46.3	52.3	6.0
14021210	Woonstichting Zaam Wonen	47.9	52.5	4.6
16024737	Zayaz	48.0	50.3	2.3
14021205	ZOwonen	43.8	49.0	5.2

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About Het PON & Telos

Improving social decision-making

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

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

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