



# Seventh Impact Report (2016-2023) of the 2016 BNG Bank Social Bond for Dutch Housing Associations

Tilburg, July 2023



# **Seventh Impact Report (2016-2022) of the 2016 BNG Bank Social Bond for Dutch Housing Associations**

Tilburg, July 2023

Fenna Bijster, MSc  
Jonna Kroeze, MSc  
Ruben Smeets, MSc

# Colophon

Commissioned by

BNG Bank Funding & Treasury department  
Capital.markets@bngbank.nl

## Author(s)

Fenna Bijster, MSc  
Jonna Kroeze, MSc  
Ruben Smeets, MSc

T +31 13 535 15 35

## Het PON & Telos reference number

205035.05

## Date

July 2023

**HET** pon | telos



Official Partner  
Tilburg University

## © 2023 Het PON & Telos

The copyright of this publication is held by Het PON & Telos. Reproduction of texts in whole or in part is permitted, provided the source is acknowledged. Reproduction and publication in any form other than this report is only permitted with the written permission of Het PON & Telos. Although this publication has been compiled with the greatest possible care, Het PON & Telos cannot accept any liability for any errors it may contain.

## More information

[www.hetpon-telos.nl](http://www.hetpon-telos.nl)

## Executive summary

This seventh impact report for the 2016 BNG Bank Social housing bond is based on a framework for assessing sustainability performance that measures the combination of 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.

The original group of 92 elected housing associations for the 2016 bond has been transformed as a result of mergers into a group of 76 elected associations over the period 2016-2023.

Adjustments in the dataset and framework can occur on a yearly basis. Changes in data availability, new scientific insights and changing policies are examples of reasons to reconsider or adjust the framework. Because the datasets should be comparable over the different reporting years, adjustments are reconstructed for the previous years. Therefore, the scores of previous years can differ from the scores in this report. See Annex A for an overview of the changed indicators.

The 76 elected associations showed an improvement in total sustainability score in the reporting period 2016-2023 from 48.0 till 53.5. A similar improvement has been made by the total group of 275 associations, see Table 1. The elected group and total group of social housing associations both improved its sustainability score with 5.5 percentage points.

Table 1 Overview of the changes in sustainability scores over 2016-2023 for the groups of elected (n=76) and total (n=275) housing associations

Sustainability Field and capital	Total 2016	Elected 2016	Total 2023	Elected 2023	Total: Difference 2016-2023	Elected: Difference 2016-2023 <sup>1</sup>
<b>Total</b>	46.6	48.0	52.2	53.5	5.5	5.5
<b>Internal</b>	45.1	47.4	51.9	53.9	6.8	6.5
<b>External</b>	48.1	48.6	52.4	53.1	4.3	4.5

All types of housing associations showed improvement in sustainability scores over the period 2016-2023, but improvement was highest for small sized associations and associations with one-family dwellings.

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

---

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

Annex B shows that all elected associations and the total group of associations improved its sustainability performance in the reporting period.

Table 2 Elected housing association with the highest sustainability improvement over reporting years 2016-2023

	Housing association		Sustainability score 2016	Sustainability score 2023	Difference
1	09056706	Stichting Woonservice IJsselland	46.9	56.9	9.9
2	06062073	Stichting Jongeren Huisvesting Twente	46.3	55.9	9.6
3	23036526	Stichting Rhiant	48.9	57.7	8.8
4	04017296	Stichting Domesta	43.5	51.3	7.9
5	41023459	Stichting Harmonisch Wonen	44.5	52.2	7.7
6	40236239	Woningstichting Compaen	44.1	51.7	7.6
7	17024184	Woonstichting Thuis	48.0	55.5	7.5
8	09044267	Woonstichting Vryleve	44.9	52.3	7.4
9	18115616	Woonstichting Land van Altena	48.6	55.9	7.4
10	17038530	Stichting woCom	44.3	51.6	7.3

# Index

1	Introduction	1
2	The methodology for assessing sustainability of social housing associations	3
2.1	The framework	3
2.2	Data sources	3
2.3	Elected housing associations	5
3	Overall performance of housing associations over 2016-2023	7
3.1	Sustainability performance of the elected housing associations over 2016-2023	7
3.2	Differences between the group of elected associations and the total group over 2016-2023	8
3.3	General statistics for the elected housing associations 2016-2021	9
4	Detailed analysis of the sustainability of elected associations	11
4.1	Differences in internal sustainability	11
4.2	Differences in external sustainability	12
5	Specific performance of individual associations 2016-2023	14
5.1	Association typology and performance differences	14
5.2	Housing associations with the greatest improvement over 2016-2023	15
5.3	Housing associations showing greatest reductions over 2016-2023	15
6	Energy performance results within the group of elected associations	17
6.1	Housing associations showing highest improvement in energy performance between 2016-2023	17
6.2	Housing associations showing least change in energy performance between 2016-2023	19
	Annex A Description of indicators used for this framework	20
	Annex B Sustainability progress of elected housing associations	26
	Annex C Sustainability changes over 2016-2023 for all 275 housing associations	29



# 1 Introduction

On 13 July 2016, BNG Bank issued its first Social Housing Bond, based on a prototype framework report<sup>2</sup> developed by Het PON & Telos, official partner of Tilburg University, at the request of BNG Bank on 2 February 2016. The 8-year € 1 billion social bond is used to finance social housing projects in the Netherlands.

During the year 2016 Het PON & Telos has developed, as agreed, a more elaborated framework, based on the prototype framework used for the bond, including not only the performance of headquarters and rental units of housing associations but also characteristics of the neighbourhood of the rental units. This elaborated framework<sup>3</sup> was accepted by BNG Bank at the end of 2016. In January 2017 BNG Bank decided to use the elaborated framework as the basis for the 8 years of impact reporting on the 2016 BNG Bank Social housing bond.

The first impact report for the 2016 BNG Bank Social housing bond was issued July 2017<sup>4</sup>, the second impact report was issued August 2018<sup>5</sup>, the third in August 2019<sup>6</sup>, the fourth in November 2020<sup>7</sup> and the fifth in October 2021<sup>8</sup>. The sixth report was issued in August 2022<sup>9</sup>.

This is the seventh impact report on this 2016 social housing bond. It briefly outlines the elaborated framework for impact assessment and the outcome in reporting year 2023 for the housing associations elected as best in class for the 2016 BNG Bank social housing bond.

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

---

<sup>2</sup> B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond, Assessment from an integrated ecological, social, economic and governance point of view, Telos Report nr 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

<sup>3</sup> B.C.J. Zoeteman, and R. Mulder, Elaborated Framework 2016 for a BNG Bank Social Bond for Dutch Housing Associations, Assessment from an integrated ecological, social, economic and governance point of view, Telos report nr 16.160, 27 December 2017, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=813915>

<sup>4</sup> [https://www.bngbank.com/Documents/Investors/Impact\\_report\\_WOBO\\_2016-2017.PDF](https://www.bngbank.com/Documents/Investors/Impact_report_WOBO_2016-2017.PDF)

<sup>5</sup> <https://www.bngbank.com/Documents/Investors/Second-Impact-Social-Housing-Bond-2016.pdf>

<sup>6</sup> [https://www.bngbank.com/Documents/Investors/Third%20Impact%20\(2016-2019\)%20of%20the%202116%20BNG%20Bank%20Social%20Housing%20Bond.pdf](https://www.bngbank.com/Documents/Investors/Third%20Impact%20(2016-2019)%20of%20the%202116%20BNG%20Bank%20Social%20Housing%20Bond.pdf)

<sup>7</sup> <https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/Fourth-Impact-20162020-of-the-2016-BNG-Bank-Social-Housing-Bond.pdf>

<sup>8</sup> <https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/Impact-Reports/2021/5th-Impact-Report-2016-2021-BNG-Bank-Social-Housing-bond.pdf?la=en&rev=6d182995733e418696c8776aa50902dd&hash=73A5E60731F36DA667491D1285C5F919>

<sup>9</sup> [https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/9a-Sixth-impact-report-2016-2022-BNG-Bank-Social-Housing-bond-\(2\).pdf](https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/9a-Sixth-impact-report-2016-2022-BNG-Bank-Social-Housing-bond-(2).pdf)



- 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 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 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 followed as is also done for the frameworks of later BNG Bank Social housing bonds.

The result includes a framework based on 3 internal performance domains (called capitals) including ecological, social and economic aspects and 3 external performance capitals (also ecological, social and economic). The scores of the 6 capitals are calculated on the basis of 21 themes (called stocks) which are derived from in total 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 2016, 2017, 2018, 2019, 2020, 2021 and 2022 datasets as well. For a detailed overview of the changes in the dataset, see Annex A.

Internal and external performance are weighed equally as are the capitals within the internal, and external, sustainability domain. The framework considers the same classes for associations as used in the prototype framework of 2016.

### 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)<sup>10</sup> on the performance of Dutch housing associations.

In Table 3, the sources from both internal as external indicators are given.

---

<sup>10</sup> 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, Grootschalige Concentratiekaarten Nederland, RIVM, Risicokaart, Nationale Databank Flora en Fauna, Rijkswaterstaat klimaatmonitor, Human Environment and Transport Inspectorate (ILT, Corpodata), GGD, Atlas natuurlijk kapitaal, Earth Observatory Group, Aedes Benchmark
Economic capital	National Statistics (CBS), OVapi, Human Environment and Transport Inspectorate (ILT, Corpodata), Eco-movement, Aedes datacentrum, Aedes Benchmark
Socio-cultural capital	National Statistics (CBS), CBS microdata, Databank Verkiezingsuitslagen, RIVM, WoON, Human Environment and Transport Inspectorate (ILT, Corpodata), Aedes benchmark, Rijkswaterstaat (Water, Verkeer en Leefomgeving), Databank politie

Most of the external sustainability data has been collected on neighbourhood level, as described in the elaborated framework report of 2020<sup>11</sup>. After that, the data was recalculated and attributed to the housing associations via a model developed by Het PON & Telos. More detailed information about this model can be found in the elaborated framework reports.

<sup>11</sup> Mulder, R., Dagevos, J., Verhoeven, L., & Paenen, S. (2020). BNG Bank Sustainability Bond for Dutch Social Housing Associations. Framework Report 2020. Retrieved from <https://www.bngbank.com/-/media/Project/CBB/BNG-Bank-COM/Documents/Framework-report-social-housing-associations-Sustainability-Bond-2020.PDF?rev=f56f165aeaa148db989b131931638dfe>

## 2.3 Elected housing associations

On the basis of the 2016 Framework report sustainable housing associations, a group of 92 associations was elected from the original group of 328 associations. However, four of the originally 92 elected associations were no longer taken in consideration in the first impact report of 2017.

- ‘Stichting Woonservice Urbanus’ (L1723) has been fused with ‘Woningstichting WoonWENZ’ (L0274), so ‘Stichting Woonservice Urbanus’ is no longer in the group of elected associations.
- ‘Bernardus Wonen’ (elected) and ‘Woningstichting Dinteloord’ (elected) have fused with ‘Brabantse Waard’ (not elected) into the new housing association Woonkwartier. Therefore they left the selection.
- ‘Alkemade Wonen’ (not elected) and ‘Woningstichting Buitenlust’ (elected) fused into the new housing association MeerWonen.

Therefore, four of the original group of 92 associations have been transformed, resulting into a group of 88 elected housing associations for the 2017 impact report.

In 2018 the situation changed again. In total a group of 331 associations has been assessed. The group of elected associations further diminished from 88 in 2017 to 85 in reporting year 2018. This is the result of three fusions.

- ‘Woningstichting Nijkerk’ (elected) merged with ‘Stichting De Nieuwe Woning’ (not elected) and was therefore removed from the elected group.
- ‘Woonstichting St. Joseph’ (elected) merged with ‘Stichting Goed Wonen Liempde’ (elected). The new ‘Woonstichting St. Joseph’ stays in the elected group.
- ‘Woningstichting Kessel’ (elected) merged with ‘Stichting Antares Woonservice’ (not elected) and thus left the elected group.

The same holds for the situation in 2019. In total a group of 320 associations has been assessed. The group of elected associations further diminished from 85 in 2018 to 82 in reporting year 2019. This is the result of three fusions.

- ‘Wovesto’ (L1857, elected) merged with ‘Bouwvereniging Huis en Erf’ (L0643, elected) into the new housing association ‘Woonmeij’ (L0643). Therefore the new housing association ‘Woonmeij’ is included in the elected group.
- ‘Woonstichting Spaubeek’ (L0264, elected) merged with ‘stichting Zo Wonen’ (L0269, not elected), and was therefore removed from the elected group.
- ‘Woningbouwvereniging Lopik’ (L1866, elected) merged with ‘Goed wonen Benschop’ (L1550, not elected) and ‘Woningbouwvereniging Oudewater’ (L1892, not elected) into the new housing association ‘De Woningraat’ (L1892). Therefore, the housing association was removed from the elected group.

The same is the case for the situation in 2020. In total a group of 304 associations has been assessed. The group of elected associations further diminished from 82 in 2019 to 81 in reporting year 2020. This is the result of one fusion.

- ‘De Goede Woning Driemond’ (L1034), merged with ‘Woningcorporatie Eigen Haard’ (not elected), and was therefore removed from the elected group.

Again, there were several merges between social housing associations in 2021. In total a group of 281 associations has been assessed. The group of elected associations further diminished from 81 in 2020 to 76 in reporting year 2021. This is the result of four fusions.

- ‘Stichting Wonen Zuidwest Friesland’ (L0676) was taken over by ‘Stichting Lyaemer Wonen’ (not elected), and was therefore removed from the elected group.
- ‘Stichting Valleï Wonen’ (L1543) was taken over by ‘Stichting Omnia Wonen’ (not elected). Therefore, the housing association was removed from the elected group.
- ‘R&B Wonen’ (L0543) was taken over by ‘Regionale Woningstichting Samenwerking’ (elected), and therefore housing association ‘Regionale Woningstichting Samenwerking’ was included in the elected group.
- ‘Woongoed Goeree Overflakkee’ (L1544) was taken over by Fides Wonen’ (not elected), and was thus not included in the elected group.

In reporting year 2022 ‘Stichting Huisvesting Vredewold’ was removed from the elected group, as they merged with ‘Woningcorporatie Wold & Waard’ (not elected). Five associations were removed from the calculations because of the low data quality. The 76 remaining associations have been assessed in the sixth impact report.

In reporting year 2023, five associations excluded from the analysis due to insufficient data, resulting in 275 housing associations that were assessed in this report. The number of elected associations remained the same.

## 3 Overall performance of housing associations over 2016–2023

### 3.1 Sustainability performance of the elected housing associations over 2016–2023

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

The group of 76 elected associations improved its sustainability score in the reporting period 2016-2023 from 48.0 till 53.5, continuing the trend of the past years.

A closer look at the more detailed data indicates that the improvement can be traced back both to the internal and the external sustainability field. The internal performance score increased with 6.5 percentage points over the period 2016-2023. This increase is mostly due to the big increase ecological capital, which increased with 9.4 percentage points. However, the socio-cultural capital and the economical capital both increased significantly as well, with 6.4 and 6.9 percentage points respectively. The causes for these changes will be discussed in chapter 4.

We see a different pattern in the external sustainability field. The greatest improvement can be attributed to the economical capital, which increased with 6.9 percentage points over the period 2016-2023. The ecological and socio-cultural capital made progress as well, albeit a bit smaller. The ecological capital improved with 3.3 percentage points, and the socio-cultural capital with 3.4 percentage points.

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

Overall, these results are very positive and may be due to the general economic improvement in the country after earlier recessionary years. A disclaimer in relation to the economic growth is the shortage in the labour market, which is putting pressure on many industries and regions.<sup>12</sup> This may have an effect on the economic growth of the Netherlands in the coming years. Furthermore, the significant improvement in the ecological capital of the internal sustainability field may be the result of progress in energy transition, in which social housing associations play a significant role by making its dwellings more sustainable.

---

<sup>12</sup> <https://www.cbs.nl/nl-nl/nieuws/2023/20/krapte-op-de-arbeidsmarkt-blijft-op-zelfde-niveau-in-eerste-kwartaal>

Table 4 Overview of the differences in sustainability performance (% of achieving sustainability goals) of 76 elected housing associations over 2016-2023 compared with the total group (n=275)

Field and capital	Total 2016	Elected 2016	Total 2017	Elected 2017	Total 2018	Elected 2018	Total 2019	Elected 2019
<b>Total</b>	<b>46.6</b>	<b>48.0</b>	<b>46.9</b>	<b>48.1</b>	<b>47.1</b>	<b>48.4</b>	<b>48.0</b>	<b>49.2</b>
<b>Internal</b>	<b>45.1</b>	<b>47.4</b>	<b>45.2</b>	<b>47.3</b>	<b>45.1</b>	<b>47.2</b>	<b>45.9</b>	<b>47.9</b>
- Ecological	41.2	42.9	41.5	43.1	42.4	43.9	43.6	45.2
- Socio-cultural	47.4	50.2	46.3	49.1	46.0	48.9	47.3	50.0
- Economic	47.2	47.4	48.1	47.8	49.3	49.4	50.9	51.1
<b>External</b>	<b>48.1</b>	<b>48.6</b>	<b>48.6</b>	<b>48.9</b>	<b>49.1</b>	<b>49.6</b>	<b>50.0</b>	<b>50.5</b>
- Ecological	49.0	49.9	48.8	49.8	49.1	50.0	49.1	50.1
- Socio-cultural	48.3	48.5	48.8	49.0	49.0	49.3	50.0	50.5
- Economic	47.2	47.4	48.1	47.8	49.3	49.4	50.9	51.1

Field and capital	Total 2020	Elected 2020	Total 2021	Elected 2021	Total 2022	Elected 2022	Total 2023	Elected 2023	Total: Difference 2016-2023	Elected: Difference 2016-2023
<b>Total</b>	<b>48.2</b>	<b>49.3</b>	<b>49.3</b>	<b>50.4</b>	<b>50.6</b>	<b>51.8</b>	<b>52.2</b>	<b>53.5</b>	<b>5.5</b>	<b>5.5</b>
<b>Internal</b>	<b>46.3</b>	<b>47.8</b>	<b>47.5</b>	<b>49.2</b>	<b>49.4</b>	<b>51.1</b>	<b>51.9</b>	<b>53.9</b>	<b>6.8</b>	<b>6.5</b>
- Ecological	45.5	46.9	48.1	49.5	50.0	51.6	50.4	52.3	9.2	9.4
- Socio-cultural	47.0	49.7	47.2	49.9	49.0	51.9	53.9	56.6	6.5	6.4
- Economic	50.7	51.3	52.0	49.6	53.4	54.1	53.8	54.3	6.6	6.9
<b>External</b>	<b>50.1</b>	<b>50.7</b>	<b>51.1</b>	<b>51.6</b>	<b>51.9</b>	<b>52.6</b>	<b>52.4</b>	<b>53.1</b>	<b>4.3</b>	<b>4.5</b>
- Ecological	49.3	50.1	51.0	51.6	50.9	51.6	52.2	53.2	3.3	3.3
- Socio-cultural	50.2	50.7	50.3	50.9	51.4	51.9	51.1	51.8	2.9	3.4
- Economic	50.7	51.3	52.0	52.3	53.4	54.1	53.8	54.3	6.6	6.9

### 3.2 Differences between the group of elected associations and the total group over 2016-2023

Both the performance of the elected group and the total group of housing associations increased over the last few years. The group of 76 elected associations has managed to keep the lead in sustainability performance. The difference between the elected group and the total group of housing associations shrunk a little from 1.4 percentage points in 2016 to 1.3 percentage points in 2023.

Looking into the underlying concepts of the sustainability score, it becomes clear that the difference between the elected and the total group is slightly smaller for the external sustainability, than for the internal sustainability. In 2023, the difference between the



elected and total group is 2.0 percentage points for the internal sustainability and 0.7 percentage points for the external sustainability.

### 3.3 General statistics for the elected housing associations 2016-2021

In this section the general differences between the total group of housing associations and the elected associations will be compared. In table 5, a summary is given of the number of new housing units, of new tenants and of dwellings that the housing associations have realised in the period 2016-2021 for both groups of housing associations.<sup>13</sup>

Table 5 General statistics of the 76 elected housing associations and the total group of associations (n=275) over 2016-2021

	Total 2016	Total 2017	Total 2018	Total 2019	Total 2020	Total 2021	Total: Difference 2016-2021	Total: 2016-2021 (%)
New houses developed	14,713	14,095	13,823	14,282	15,794	16,925	2,212	15
Allocations of new tenants	209,338	188,394	194,613	193,971	188,500	202,088	-7,250	-3
Dwellings	2,310,331	2,318,008	2,300,177	2,331,599	2,338,900	2,356,762	46,431	2

	Elected 2016	Elected 2017	Elected 2018	Elected 2019	Elected 2020	Elected 2021	Elected: Difference 2016-2021	Elected: Difference 2016-2021 %
New houses developed	4,228	3,801	3,611	4,186	4,318	5,818	1,590	38
Allocations of new tenants	45,853	42,483	42,065	44,443	42,336	46,028	175	0
Dwellings	516,912	518,705	523,045	535,487	536,603	541,738	24,826	5

<sup>13</sup> The data from 2021 are the most recent available data. The data are from <https://aedesdatacentrum.nl/jive>

Figure 1 Percentage of new houses developed

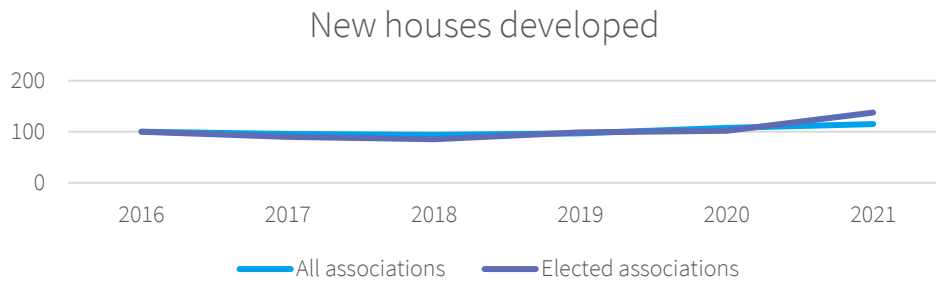


Figure 2 Percentage of new tenants

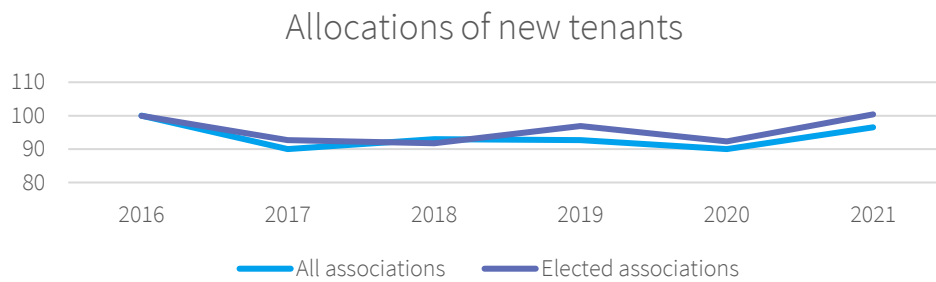


Figure 3 Percentage growth in amount of dwellings

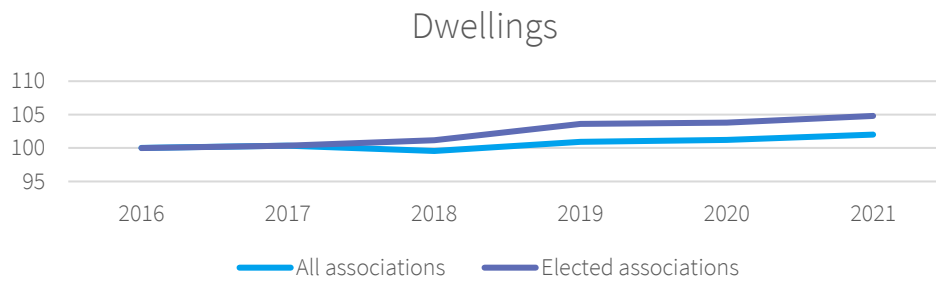


Figure 1 and figure 3 show that in 2021 the total number of dwellings in the elected group has grown compared to the years before, probably due to the number of new houses that have been realised. The allocation of new tenants in the elected group scores better than the allocation of new tenants in the total group (0% vs -3%).

## 4 Detailed analysis of the sustainability of elected associations

This chapter will look in more detail into the causes of the differences in sustainability scores identified in chapter 2.

### 4.1 Differences in internal sustainability

Internal sustainability improved from 2016 – 2023 with 6.5 percentage points for the elected associations and 6.8 percentage points for the total group. The group of elected associations scored 2.0 percentage points higher than the total group on internal sustainability. The details are shown in table 6.

This table shows that the progress is quite high for some of the stocks. Especially the improvement in ‘Safety and security’ which occurred in the past few years, is continuing. With a growth of 15.1 percentage points for the elected group, this is the biggest improvement within the internal performance field. Research shows that crime rates have been decreasing in the last years.<sup>14</sup> Especially the amount of violent offences and vandalism decreased, which might be the reason why this stock is improving so greatly.

There are also large improvements in the ‘energy’ stock. The energy stock improved with 11.3 percentage points. This is a very welcome and important trend as these were one of the lowest scoring stocks in 2016. It seems that the pressure on housing associations, from the UN Paris agreement on Climate, the UN Sustainable Development Goals, as well as the Dutch national policies, to take climate action, is starting to pay off.

For the stock ‘loss of revenue’, the performance decreased slightly (-5.7 percentage points for the total group, -3.6 percentage points for the elected group). The stock ‘Physical and economic accessibility’ slightly decreased for the total group with 0.6 percentage points. However, for the elected group, its score made a slight improvement of 1.3 percentage points.

---

<sup>14</sup> CBS (2020). Minder traditionele criminaliteit, meer cybercrime. <https://www.cbs.nl/nl-nl/nieuws/2020/10/minder-traditionele-criminaliteit-meer-cybercrime>

Table 6 Detailed differences at theme level over reporting years 2016-2023 for the elected associations group and the total group

Sustainability field and capital	Total 2016	Elected 2016	Total 2023	Elected 2023	Total: Difference 2016-2023	Elected: Difference 2016-2023
<b>Total score</b>	<b>46.6</b>	<b>48.0</b>	<b>52.2</b>	<b>53.5</b>	<b>5.5</b>	<b>5.5</b>
<b>Internal</b>	<b>45.1</b>	<b>47.4</b>	<b>51.9</b>	<b>53.9</b>	<b>6.8</b>	<b>6.5</b>
- Energy	37.8	38.8	49.4	50.1	11.6	11.3
- Resources and Waste	44.7	47.0	51.3	54.4	6.7	7.4
- Physical and economic accessibility	50.2	51.5	49.6	52.8	-0.6	1.3
- Living quality	47.7	50.6	56.0	56.7	8.3	6.2
- Safety and Security	37.2	39.6	51.7	54.8	14.5	15.1
- Residential satisfaction	54.2	59.0	58.2	62.2	4.0	3.2
- Corporational valuation	52.8	55.2	64.4	63.6	11.7	8.4
- Future Constancy	42.4	43.8	50.3	50.3	7.9	6.4
- Loss of revenue	45.5	47.9	39.8	44.4	-5.7	-3.6
<b>External</b>	<b>48.1</b>	<b>48.6</b>	<b>52.4</b>	<b>53.1</b>	<b>4.3</b>	<b>4.5</b>
- Air	48.5	48.8	57.4	57.4	8.9	8.7
- Annoyance and Emergencies	46.9	50.8	47.8	52.0	0.9	1.2
- Nature and Landscape	51.5	50.1	51.5	50.1	0.0	0.1
- Social Participation	43.2	44.0	40.1	41.6	-3.2	-2.4
- Economic Participation	37.0	38.7	47.2	49.7	10.2	11.0
- Arts and Culture	55.1	54.0	54.2	52.9	-1.0	-1.1
- Health	48.1	48.6	52.4	53.0	4.3	4.4
- Residential Environment	56.6	56.1	58.8	58.5	2.3	2.4
- Education	49.5	49.3	54.0	55.2	4.6	5.9
- Labour	41.8	43.0	58.7	60.2	16.9	17.2
- Competitiveness	45.2	44.7	51.8	52.3	6.6	7.6
- Infrastructure and Accessibility	54.6	54.5	51.0	50.4	-3.6	-4.1

Although the total group has a tendency to narrow the difference with the elected group, this process is rather slow. The elected group still outperforms the total group on almost all aspects of the internal sustainability score – the exception being the stock ‘Corporational valuation’. The stock ‘Future constancy’ shows the same result in 2023 for the total and the elected group.

## 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 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 the influence remains considerable. The impact analysis, as represented in Table 6 indicates that in both groups the external sustainability score improved, which was a little bit more outspoken for the elected group of housing associations (4.5 versus 4.3).

A closer look at the underlying stocks shows that the performance in the 'Labour' stock grew most over the reporting period. Another stock that is improving quite a lot is the stock 'Economic participation'. This is mainly due to the flourishing economy in the Netherlands. At the moment, there is a shortage in the labour market, putting pressure on many industries and regions.<sup>15</sup> This might have an effect on the economic growth of the Netherlands, and consequently have an effect on the stocks 'Labour', 'Economic Participation' in the upcoming years.

The performance of the stock 'Air' has increased as well. It is possible that the national policies to tackle climate change and to meet the goals of the UN Paris Agreement on Climate are showing its effect.

The stocks 'Social Participation', 'Arts and Culture' and 'Infrastructure and Accessibility' are however under pressure. The decrease in social participation is partly due to a decrease in the number of volunteers.<sup>16</sup> Furthermore, the turnout for the municipal elections of 2022 was historically low<sup>17</sup>, which also has its effect on the stock 'Social participation'.

---

<sup>15</sup> <https://www.cbs.nl/nl-nl/nieuws/2023/20/krapte-op-de-arbeidsmarkt-blijft-op-zelfde-niveau-in-eerste-kwartaal>

<sup>16</sup> <https://www.cbs.nl/nl-nl/nieuws/2022/42/steeds-minder-mensen-doen-vrijwilligerswerk>

<sup>17</sup> <https://nos.nl/collectie/13894/artikel/2421544-historisch-lage-opkomst-waarom-gingen-zo-weinig-mensen-naar-de-stembus>

## 5 Specific performance of individual associations 2016–2023

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

### 5.1 Association typology and performance differences

The framework<sup>18</sup> for the 2016 BNG Bank social housing bond has discussed 10 types of housing associations and their performance differences. Based on the impact data collected, differences for these 10 types of associations are presented in Table 7.

Table 7 Impact of association typology on differences in sustainability performance

Typology	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
Small	50.2	56.6	6.4
Medium	49.4	54.9	5.6
Large	48.2	53.4	5.2
X-Large	45.4	50.8	5.4
One-family dwellings	48.9	54.9	6.0
High-rise buildings	46.6	52.2	5.7
Oldest property	46.8	51.7	4.9
Old property	47.4	53.2	5.9
New property	47.7	53.2	5.5
Newest property	49.1	54.6	5.5

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

All types of housing associations showed an improvement in their sustainability score over the period 2016-2023. Small housing associations have the highest score in 2023 and also show the highest improvement of all typologies, compared to 2016.

The lowest score can be found in the group of extra-large associations. However, they did improve their score with 5.4 percentage points between 2016 and 2023. The lowest

<sup>18</sup> B.C.J. Zoeteman, R. Mulder and R. Smeets, A first framework for a BNG Bank Sustainable Social Housing Bond, Assessment from an integrated ecological, social, economic and governance point of view, Telos Report nr 16.145, 18 May 2016, Tilburg University, <http://www.telos.nl/Publicaties/PublicatiesRapporten/default.aspx#folder=571960>

improvement in sustainability score was found for the group oldest property. It is possible that this is due to the difficulties old properties face regarding energy efficiency. The overall impression is however that the sector is rapidly improving its sustainability performance for all types of associations.

## 5.2 Housing associations with the greatest improvement over 2016–2023

Table 8 shows the 10 associations improving the most over 2016-2023. Stichting 'Woonservice IJsselland' shows the biggest increase in sustainability score over the reported period. They have been working on several sustainability projects in the past few years, including pilots on making neighbourhoods natural-gas free and making houses more sustainable.<sup>19</sup> The second biggest increase in sustainability score was found for 'Stichting Jongeren Huisvesting Twente' with 9.6 percentage points. As written on their website, they carry out different actions to make their houses more sustainable. Not only to achieve climate goals, but mainly to keep the energy costs affordable for the tenants. They also have a working group on sustainable tenant behaviour, where they work together to motivate tenants to change their behaviour to a more sustainable way of living.<sup>20</sup>

Table 8 Elected associations showing largest sustainability improvement

		Housing association	Sustainability score 2016	Sustainability score 2023	Difference
1	09056706	Stichting Woonservice IJsselland	46.9	56.9	9.9
2	06062073	Stichting Jongeren Huisvesting Twente	46.3	55.9	9.6
3	23036526	Stichting Rhiant	48.9	57.7	8.8
4	04017296	Stichting Domesta	43.5	51.3	7.9
5	41023459	Stichting Harmonisch Wonen	44.5	52.2	7.7
6	40236239	Woningstichting Compaen	44.1	51.7	7.6
7	17024184	Woonstichting Thuis	48.0	55.5	7.5
8	09044267	Woonstichting Vryleve	44.9	52.3	7.4
9	18115616	Woonstichting Land van Altena	48.6	55.9	7.4
10	17038530	Stichting woCom	44.3	51.6	7.3

## 5.3 Housing associations showing greatest reductions over 2016–2023

All elected housing associations were able to improve their sustainability score between 2016 and 2023. The smallest improvement was made by 'Woningstichting Nijkerk' – but their score still improved with 2.5 percentage points.

<sup>19</sup> <https://www.woonserviceijsselland.nl/nieuws/projecten/>

<sup>20</sup> <https://www.sjht.nl/over-sjht/duurzaamheid/>



A more general overview of the differences in performance over 2016-2023 for the group of elected associations is given in Annex B. In Annex C sustainability changes over 2016-2023 for all 275 housing associations are given.

Table 9 Elected housing associations with the greatest reductions in sustainability performance over 2016-2023

		Housing association	Sustainability score 2016	Sustainability score 2023	Difference
1	41042105	Woningstichting Nijkerk	56.2	58.7	2.5
2	02028562	Christelijke Woongroep Marenland	44.1	46.9	2.8
3	10016923	Stichting Waardwonen	53.4	56.9	3.5
4	41041780	Stichting ProWonen	49.5	53.1	3.5
5	36005091	Stichting Woningbeheer De Vooruitgang	53.5	57.1	3.5
6	30136131	Stichting Mitros	47.7	51.3	3.6
7	30040468	Woonstichting Jutphaas	48.6	52.2	3.6
8	16024073	Woonmeij	50.0	53.7	3.7
9	24108291	Stichting Woonbron	40.2	43.9	3.7
10	08025155	Stichting IJsseldal Wonen	53.3	57.0	3.7

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

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

### 6.1 Housing associations showing highest improvement in energy performance between 2016–2023

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

Looking at the individual associations, the improvement of ‘Stichting Woonopmaat’, ‘Woningstichting GoedeStede’, ‘Woningstichting SallandWonen’ and ‘Stichting v/h de Bouwvereniging’ stand out in particular. They all improved their total score with 20 percentage points or more between 2016 and 2023. ‘Stichting Woonopmaat’ and ‘Woningstichting GoedeStede’ improved their Energy improvements-score with 75 percentage points. Large improvements were also made in the scores on Electricity consumption and Solar power. ‘Woningstichting GoedeStede’ is standing out when it comes to their score on Gas consumption – they improved their score with 36.5 percentage points between 2016 and 2023.

Small improvements were made in this top 10 group when it comes to energy efficiency. A reason for that can be that not all units have been given an energy label in the past. This is obligatory at the moment that property changes of owner. The score can become negative when old properties are changing owner and can be positive when a new complex of rental units is delivered or an existing complex is renovated.

Table 10 Ten housing associations with the highest energy performance differences over 2016-2023

	Elected Association	Electricity consumption	Gas consumption	Solar power	CO <sub>2</sub> Reduction	Energy efficiency (EP2)	Energy improvements	Total Energy Score
		Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023
1	34057863 Stichting Woonopmaat	47.2	1.5	33.3	6.4	4.9	75	28.1
2	39036239 Woningstichting GoedeStede	2.3	36.5	25.6	3.2	0.5	75	23.9
3	38013279 Woningstichting SallandWonen	51.9	0	38.4	4.7	4.9	32	22.0
4	01031631 Stichting v/h de Bouwvereniging	50.5	1.6	53.6	2.6	1.5	7.4	20.0
5	40236239 Woningstichting Compaen	2	2.5	33.1	2.8	1.6	75	19.5
6	38023122 Woonstichting De Marken	24.7	10.1	20.2	1.5	*	37.4	18.8
7	06056970 Stichting WBO Wonen	37.8	2.9	30.2	7.7	0	26.1	17.5
8	27090567 Stichting De Goede Woning	2	-2.4	28	3.2	2.6	70.4	17.3
9	14615881 Woningstichting Meerssen	3.6	0.1	38.6	2.5	5.6	52.7	17.2
10	06033011 Stichting Reggewoon	3.1	-0.2	33.5	4.7	2.2	59.4	17.1

\* no data available

## 6.2 Housing associations showing least change in energy performance between 2016–2023

Finally, an overview of the bottom 10 elected housing associations on energy score is given in Table 11. For energy improvements the score can vary largely from year to year, as this is often realized in large projects. The lowest energy performances are mainly due to these fluctuations.

Table 11 Ten housing associations with the lowest energy performance differences over 2016-2023

	Elected Association	Electricity consumption	Gas consumption	Solar power	CO <sub>2</sub> Reduction	Energy efficiency (EP2)	Energy improvements	Total Energy Score
		Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023	Difference 2016-2023
1	14614646 Stichting Krijtland Wonen	23	0.2	20.3	-12.8	0.5	-39	-1.3
2	41042105 Woningstichting Nijkerk	7.2	-0.3	33.9	1.9	4.7	-42.5	0.8
3	13017362 Stichting Woongood 2-Duizend	1.8	-7.4	31.7	4	5.3	-28.3	1.2
4	40156630 Stichting Kleurrijk Wonen	3	2.1	29.7	0.6	1.1	-22.7	2.3
5	36005091 Stichting Woningbeheer De Vooruitgang	2.8	0.4	27.7	1.7	3	-19.7	2.7
6	41023459 Harmonisch Wonen	1.8	-5.9	30.5	0.3	0	-8.5	3.0
7	27212730 Stichting Rondom Wonen	2	-11.6	29.6	5.1	-1.9	-0.3	3.8
8	09051283 Stichting Wonion	1.9	-7.5	36.8	3.3	-1.7	-9.1	4.0
9	09056706 Stichting Woonservice IJsselland	1.5	-9.7	35.1	2.4	3.6	-8.2	4.1
10	12012267 Stichting Destion	3.2	-3.2	38.5	2.2	0.6	-13.7	4.6

# Annex A Description of indicators used for this framework

## Adjustments in indicator set

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

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

## Added indicators

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

## Changed indicators

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

## Removed indicators

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

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

Table 12 Indicators used in the External sustainability performance

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

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



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

Table 13 Indicators used in the Internal sustainability performance

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

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

## Annex B Sustainability progress of elected housing associations

Table 14 Sustainability performance of elected housing associations.

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
09056706	Stichting Woonservice IJsselland	46.9	56.9	9.9
06062073	Stichting Jongeren Huisvesting Twente	46.3	55.9	9.6
23036526	Stichting Rhiant	48.9	57.7	8.8
04017296	Stichting Domesta	43.5	51.3	7.9
41023459	Stichting Harmonisch Wonen	44.5	52.2	7.7
40236239	Woningstichting Compaen	44.1	51.7	7.6
17024184	Woonstichting Thuis	48.0	55.5	7.5
09044267	Woonstichting Vryleve	44.9	52.3	7.4
18115616	Woonstichting Land van Altena	48.6	55.9	7.4
17038530	Stichting woCom	44.3	51.6	7.3
17024197	Woningstichting Woningbelang	49.9	57.0	7.1
14615881	Woningstichting Meerssen	48.5	55.5	7.0
06056970	Stichting WBO Wonen	49.3	56.2	6.9
41215563	Woonstichting Lieven de Key	46.0	52.8	6.9
06033220	Woningstichting Domijn	40.0	46.8	6.8
17024194	Stichting Goed Wonen Gemert	49.2	56.0	6.8
06032887	Woningstichting Tubbergen	51.7	58.5	6.8
22025529	Stichting Beveland Wonen	45.7	52.4	6.8
06032843	Stichting Wonen Delden	52.4	59.2	6.8
10017157	Stichting Talis	46.0	52.6	6.6
39047475	Woonstichting Centrada	43.4	49.9	6.6
27212730	Stichting Rndom Wonen	48.4	54.9	6.6
27090567	Stichting De Goede Woning	46.9	53.4	6.5
10022513	WOONstichting Gendt	50.9	57.3	6.4
05047324	Woonstichting VechtHorst	54.8	61.2	6.4
16046495	Woonstichting Charlotte van Beuningen	51.0	57.3	6.4
17060165	Woningstichting de Zaligheden	48.6	55.0	6.3
10017041	Stichting Woonwaarts	46.7	53.0	6.3
05042873	Stichting Openbaar Belang	47.9	54.1	6.3

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
41188040	Woningstichting Leusden	53.9	60.1	6.2
38023122	Woonstichting De Marken	48.3	54.5	6.2
38013279	Woningstichting SallandWonen	50.5	56.7	6.1
09055271	Stichting Woonstede	48.8	54.8	6.0
01031925	Stichting WoonFriesland	41.7	47.5	5.9
09086671	Woningstichting Barneveld	50.7	56.4	5.8
34057863	Stichting Woonopmaat	47.1	52.9	5.7
06032993	R.K. Woningstichting Ons Huis	44.2	49.8	5.6
05047482	Woningstichting SWZ	48.4	53.6	5.2
32032703	Stichting Woningcorporatie Het Gooi en Omstreken	49.7	54.9	5.2
14021204	Woningstichting Vanhier Wonen	54.3	59.5	5.2
09051283	Stichting Wonion	46.8	52.0	5.2
18014093	Stichting TBV	47.0	52.2	5.2
27212938	stichting 3B Wonen	48.7	53.9	5.2
10016860	Oosterpoort Wonen	49.4	54.5	5.0
12012275	Woningstichting Woonwenz	43.4	48.4	5.0
14614646	Stichting Krijtland Wonen	46.8	51.8	4.9
04034448	Stichting Woonservice Drenthe	45.3	50.2	4.9
39036239	Woningstichting GoedeStede	48.1	52.9	4.8
16024825	Woonstichting JOOST	47.0	51.6	4.7
18111768	Casade	45.3	49.9	4.6
09002855	de Woningstichting	52.3	56.9	4.6
17058500	Stichting Woonbedrijf SWS.HHvl	46.9	51.3	4.4
06033011	Stichting Reggewoon	52.1	56.5	4.4
01031631	Stichting v/h de Bouwvereniging	48.6	52.9	4.3
41133736	Stichting Waterweg Wonen	43.4	47.7	4.3
01032035	Stichting Wonen Noordwest Friesland	47.6	51.8	4.3
18030601	Tiwos, Tilburgse Woonstichting	46.8	51.0	4.2
16045467	Stichting Wonen Vierlingsbeek	51.5	55.6	4.2
37030590	Woonstichting Langedijk	52.1	56.2	4.0
08025640	Ons Huis, Woningstichting	47.8	51.8	4.0
40156630	Stichting KleurrijkWonen	46.3	50.2	4.0

Housing Association		Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
37080102	Stichting Woonwaard Noord-Kennemerland	48.4	52.3	3.9
23028047	Stichting Lek en Waard Wonen	47.7	51.6	3.9
16024144	Stichting BrabantWonen	44.9	48.8	3.9
13017362	Stichting Nester	41.7	45.5	3.8
12012267	Stichting Destion	48.3	52.1	3.8
08025155	Stichting IJsseldal Wonen	53.3	57.0	3.7
24108291	Stichting Woonbron	40.2	43.9	3.7
16024073	Woonmeij	50.0	53.7	3.7
30040468	Woonstichting Jutphaas	48.6	52.2	3.6
30136131	Stichting Mitros	47.7	51.3	3.6
36005091	Stichting Woningbeheer De Vooruitgang	53.5	57.1	3.5
41041780	Stichting ProWonen	49.5	53.1	3.5
10016923	Stichting Waardwonen	53.4	56.9	3.5
02028562	Christelijke Woongroep Marenland	44.1	46.9	2.8
41042105	Woningstichting Nijkerk	56.2	58.7	2.5

## Annex C Sustainability changes over 2016–2023 for all 275 housing associations

Table 15 Sustainability performance of all housing associations.

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
06032903	Almelose Woningstichting Beter Wonen	41.2	44.0	2.8
09051070	Baston Wonen Stichting	48.3	51.0	2.7
34069796	Brederode Wonen	46.2	53.6	7.4
18111768	Casade	45.3	49.9	4.6
30039900	Cazas Wonen	46.5	54.5	8.0
39049354	Chr. Woonstichting Patrimonium	56.2	58.1	1.9
06032990	Christelijke Woningstichting De Goede Woning	54.1	58.4	4.3
02028302	Christelijke Woningstichting Patrimonium Groningen	46.6	51.9	5.3
02028562	Christelijke Woongroep Marenland	44.1	46.9	2.8
30070521	De Woningraat	49.5	53.4	3.9
09002855	de Woningstichting	52.3	56.9	4.6
27220173	DUWO	43.8	51.2	7.4
01031931	Dynhus	49.0	52.6	3.6
29012831	Groen Wonen Vlist	49.7	53.8	4.2
23036284	HW Wonen	47.3	53.5	6.3
20024605	Laurentius	44.7	49.8	5.1
41129724	MaasWonen	42.5	46.1	3.6
39024407	Mercatus	46.7	53.4	6.6
08025640	Ons Huis, Woningstichting	47.8	51.8	4.0
23031811	Oost West Wonen	48.5	53.0	4.5
10016860	Oosterpoort Wonen	49.4	54.5	5.0
34061728	Pré Wonen	43.8	50.2	6.4
06032993	R.K. Woningstichting Ons Huis	44.2	49.8	5.6
30039108	R.K. Woningstichting Zeist	48.4	53.9	5.5
38009327	Rentree	47.0	54.6	7.6
41134627	Ressort wonen	43.9	48.6	4.7
27101650	Rijswijk Wonen	46.0	46.9	1.0



	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
09055542	Sité Woondiensten	48.0	49.5	1.5
27212938	stichting 3B Wonen	48.7	53.9	5.2
02319720	Stichting Acantus	41.0	45.7	4.7
01031591	Stichting Accolade	46.5	51.8	5.2
04017657	Stichting Actium	43.7	47.7	3.9
20024511	Stichting Alwel	44.3	50.6	6.3
12012288	Stichting Antares Woonservice	41.5	46.1	4.6
27212889	Stichting Arcade mensen en wonen	45.0	47.6	2.6
16024880	Stichting Area	48.5	55.8	7.3
18114807	Stichting Bazalt Wonen	50.0	55.1	5.1
05024541	Stichting Beter Wonen	52.1	57.4	5.3
22025529	Stichting Beveland Wonen	45.7	52.4	6.8
30002710	Stichting Bo-Ex '91	47.8	53.3	5.5
16024144	Stichting BrabantWonen	44.9	48.8	3.9
21011288	Stichting Clavis	42.0	48.4	6.3
39048769	Stichting de Alliantie	44.7	51.4	6.7
02033859	Stichting de Delthe	46.4	51.2	4.8
27090567	Stichting De Goede Woning	46.9	53.4	6.5
02028153	Stichting De Huismeesters	47.8	52.5	4.7
24177789	Stichting de Leeuw van Putten	39.5	47.9	8.4
08025175	Stichting De Woonmensen	45.5	51.1	5.6
36004130	Stichting De Woonschakel Westfriesland	49.2	54.6	5.4
05003860	Stichting deltaWonen	47.4	53.3	6.0
12012267	Stichting Destion	48.3	52.1	3.8
04017296	Stichting Domesta	43.5	51.3	7.9
32023773	Stichting Dudok Wonen	47.4	52.0	4.6
28042168	Stichting Dunavie	49.3	56.9	7.5
04031659	Stichting Eelder Woningbouw	52.1	58.3	6.2
31015064	Stichting Eemland Wonen	46.5	55.1	8.6
34009775	Stichting Elan Wonen	46.2	50.6	4.4
01031575	Stichting Elkien	43.4	47.9	4.5
23027876	Stichting Fien Wonen	49.4	53.5	4.1
17024194	Stichting Goed Wonen Gemert	49.2	56.0	6.8

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
30038801	Stichting Habion	41.9	46.1	4.2
41023459	Stichting Harmonisch Wonen	44.5	52.2	7.7
24108317	Stichting Havensteder	39.1	44.2	5.1
30086686	Stichting Heuvelrug Wonen	51.0	58.0	6.9
09070389	Stichting Idealis	55.2	58.1	2.9
08025155	Stichting IJsseldal Wonen	53.3	57.0	3.7
36003604	Stichting Intermaris	43.5	52.4	8.9
06062073	Stichting Jongeren Huisvesting Twente	46.3	55.9	9.6
40156630	Stichting KleurrijkWonen	46.3	50.2	4.0
14614646	Stichting Krijtland Wonen	46.8	51.8	4.9
02028826	Stichting Lefier	40.3	46.8	6.5
23028047	Stichting Lek en Waard Wonen	47.7	51.6	3.9
23036735	Stichting Lekstedewonen	45.5	53.3	7.8
22014935	Stichting l'escaut woonservice	41.9	49.7	7.7
24218464	Stichting Maasdelta Groep	40.0	47.6	7.6
28032485	Stichting MeerWonen	49.8	54.2	4.4
41032244	Stichting Mijande Wonen	50.5	52.6	2.1
30136131	Stichting Mitros	47.7	51.3	3.6
31036365	Stichting Mooiland	43.1	48.9	5.8
29012913	Stichting Mozaïek Wonen	45.0	54.2	9.2
13017362	Stichting Nester	41.7	45.5	3.8
02028204	Stichting Nijestee	46.1	52.6	6.5
31014972	Stichting Omnia Wonen	47.6	52.8	5.1
39024884	Stichting Oost Flevoland Woondiensten	45.7	52.1	6.3
05042873	Stichting Openbaar Belang	47.9	54.1	6.3
24185744	Stichting Ouderenhuisvesting Rotterdam	41.4	45.4	4.0
35010382	Stichting Parteon	41.1	47.6	6.5
30039668	Stichting Patrimonium woonservice	47.6	52.9	5.4
16049902	Stichting PeelrandWonen	49.5	58.2	8.7
09043274	Stichting Plavei	44.5	51.8	7.3
23032248	Stichting Poort6	45.5	50.2	4.7
30038487	Stichting Portaal	45.0	51.0	6.1
41041780	Stichting ProWonen	49.5	53.1	3.5

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
24107420	Stichting QuaWonen	47.1	53.4	6.3
06033011	Stichting Reggewoon	52.1	56.5	4.4
30141504	Stichting Rhenam Wonen	52.8	57.5	4.7
23036526	Stichting Rhiant	48.9	57.7	8.8
28023118	Stichting Rijnhart Wonen	51.6	57.1	5.5
27212730	Stichting Rondon Wonen	48.4	54.9	6.6
17024183	Stichting Sint Trudo	42.1	49.4	7.2
41055121	Stichting SSHN	46.8	56.2	9.4
33011078	Stichting Stadgenoot	45.2	50.1	4.9
20038082	Stichting Stadlander	42.7	47.4	4.7
27070802	Stichting Staedion	41.0	46.1	5.1
30092565	Stichting Studentenhuisvesting	45.9	53.3	7.4
23036310	Stichting Tablis Wonen	44.3	52.0	7.6
10017157	Stichting Talis	46.0	52.6	6.6
18014093	Stichting TBV	47.0	52.2	5.2
11011893	Stichting Thius	47.6	51.2	3.6
20024594	Stichting Thuisvester	45.5	51.3	5.8
01031632	Stichting Thús Wonen	47.3	52.2	4.8
23006058	Stichting Trivire	42.1	49.9	7.8
02036488	Stichting Uithuizer Woningbouw	48.9	51.5	2.6
01031631	Stichting v/h de Bouwvereniging	48.6	52.9	4.3
34090425	Stichting Velison Wonen	43.2	48.8	5.6
29034021	Stichting Vestia	39.1	43.2	4.2
27212980	Stichting Vidomes	42.4	49.9	7.4
14031369	Stichting Vincio Wonen	42.4	46.4	4.0
09031467	Stichting Vivare	44.0	49.4	5.4
06032802	Stichting Viverion	49.1	54.6	5.5
09063142	Stichting Volkshuisvesting Arnhem	43.6	49.4	5.8
10016923	Stichting Waardwonen	53.4	56.9	3.5
41133736	Stichting Waterweg Wonen	43.4	47.7	4.3
06056970	Stichting WBO Wonen	49.3	56.2	6.9
06032957	Stichting Welbions	48.0	52.5	4.5
14021286	Stichting Weller Wonen	41.8	48.2	6.4
05047339	Stichting Wetland Wonen Groep	46.4	53.8	7.4

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
17038530	Stichting woCom	44.3	51.6	7.3
02040386	Stichting Wold & Waard	48.1	54.0	5.9
06032843	Stichting Wonen Delden	52.4	59.2	6.8
13012102	Stichting Wonen Limburg	46.1	50.3	4.2
27212813	Stichting Wonen Midden-Delfland	52.6	56.0	3.4
01032035	Stichting Wonen Noordwest Friesland	47.6	51.8	4.3
16045467	Stichting Wonen Vierlingsbeek	51.5	55.6	4.2
27212687	Stichting Wonen Wateringen	46.1	52.3	6.2
14614645	Stichting Wonen Wittem	50.3	55.3	5.1
13011993	stichting Wonen Zuid	42.6	46.9	4.4
20067125	Stichting WonenBreborg	45.1	51.4	6.4
34099987	Stichting Woningbedrijf Velsen	45.7	48.9	3.3
36005091	Stichting Woningbeheer De Vooruitgang	53.5	57.1	3.5
01031614	Stichting Woningbouw Achtkarspelen	43.8	49.8	6.0
32032703	Stichting Woningcorporatie Het Gooien Omstreken	49.7	54.9	5.2
09051283	Stichting Wonion	46.8	52.0	5.2
38013096	Stichting Woonbedrijf Ieder1	46.7	51.6	4.9
17058500	Stichting Woonbedrijf SWS.HHvI	46.9	51.3	4.4
04031749	Stichting Woonborg	47.0	53.5	6.5
24108291	Stichting Woonbron	40.2	43.9	3.7
36001723	Stichting Wooncompagnie	45.4	54.1	8.7
24108743	Stichting Wooncompas	46.3	50.4	4.1
04024478	Stichting Woonconcept	47.5	50.1	2.5
28073027	Stichting Woondiensten Aarwoude	49.6	53.8	4.3
36000577	Stichting Woondiensten Enkhuizen	48.7	54.2	5.5
28023102	Stichting Woonforte	45.6	52.6	7.0
01031925	Stichting WoonFriesland	41.7	47.5	5.9
22014999	Stichting Woongoed Middelburg	48.1	54.7	6.6
21013149	Stichting Woongoed Zeeuws-Vlaanderen	41.5	50.6	9.0
30039138	Stichting Woongoed Zeist	47.1	51.4	4.4
17007288	Stichting Wooninc.	42.5	49.2	6.7
27082731	Stichting WoonInvest	43.8	47.0	3.2

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
23060266	Stichting Woonkracht10	43.4	50.4	7.0
34057863	Stichting Woonopmaat	47.1	52.9	5.7
41022121	Stichting Woonpalet Zeewolde	49.3	53.9	4.6
17076031	Stichting Woonpartners	44.3	48.4	4.1
41134252	Stichting Woonplus Schiedam	39.2	43.5	4.3
14614656	Stichting Woonpunt	39.8	47.4	7.6
04034448	Stichting Woonservice Drenthe	45.3	50.2	4.9
09056706	Stichting Woonservice IJsselland	46.9	56.9	9.9
24041502	Stichting Woonstad Rotterdam	40.4	46.3	5.9
09055271	Stichting Woonstede	48.8	54.8	6.0
37030575	Stichting Woontij	46.2	53.8	7.7
18115545	Stichting Woonveste	48.3	54.9	6.6
37080102	Stichting Woonwaard Noord-Kennemerland	48.4	52.3	3.9
10017041	Stichting Woonwaarts	46.7	53.0	6.3
33107894	Stichting Woonzorg Nederland	40.0	47.2	7.2
35010466	Stichting WormerWonen	48.0	54.1	6.1
41212857	Stichting Ymere	45.6	50.0	4.4
35010383	Stichting Zaandams Volkshuisvesting	42.6	46.6	4.0
22015097	Stichting Zeeuwend	45.1	53.0	7.9
18030601	Tiwos, Tilburgse Woonstichting	46.8	51.0	4.2
08012356	Uwoon	49.0	54.6	5.6
37030892	Van Alckmaer voor Wonen	47.4	52.6	5.2
30038986	Veenendaalse Woningstichting	49.0	57.8	8.8
30038910	Viveste	53.1	57.3	4.3
27070711	Wassenaarsche Bouwstichting	47.0	50.1	3.0
17024189	Woningbouwvereniging "Volksbelang"	43.7	48.4	4.8
22015083	Woningbouwvereniging Arnhemuiden	50.5	58.0	7.6
17024192	Woningbouwvereniging Bergopwaarts	45.1	54.0	8.9
37030918	Woningbouwvereniging Beter Wonen	48.1	54.6	6.5
29012827	Woningbouwvereniging Beter Wonen Ammerstol	44.3	49.0	4.7
28028654	Woningbouwvereniging De Sleutels	47.7	50.7	3.0
28023105	Woningbouwvereniging Habeko Wonen	49.0	54.5	5.5

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
23037112	Woningbouwvereniging Heerjansdam	40.1	46.1	6.0
24108268	Woningbouwvereniging Hoek van Holland	41.9	48.2	6.4
30038949	Woningbouwvereniging Maarn	50.2	56.7	6.5
35017759	Woningbouwvereniging Oostzaanse Volkshuisvesting	49.3	54.0	4.8
24108729	Woningbouwvereniging Poortugaal	44.6	50.1	5.5
29013498	Woningbouwvereniging Reeuwijk	48.5	55.2	6.7
40594387	Woningbouwvereniging Rosehaghe	42.8	49.2	6.4
27070397	Woningbouwvereniging St Willibrordus	49.2	55.1	5.9
30039075	Woningbouwvereniging Utrecht	45.1	54.0	8.9
37030580	Woningstichting Anna Paulowna	48.3	54.4	6.1
09086671	Woningstichting Barneveld	50.7	56.4	5.8
14614618	Woningstichting Berg en Terblijt	48.8	55.5	6.7
40236239	Woningstichting Compaen	44.1	51.7	7.6
08017332	Woningstichting De Goede Woning	45.3	50.9	5.6
04034340	Woningstichting De Volmacht	47.4	51.0	3.6
41038970	Woningstichting de Woonplaats	41.1	48.1	7.1
17060165	Woningstichting de Zaligheden	48.6	55.0	6.3
37030636	Woningstichting Den Helder	44.9	47.9	3.1
06033220	Woningstichting Domijn	40.0	46.8	6.8
33006516	Woningstichting Eigen Haard	46.1	51.7	5.6
39036239	Woningstichting GoedeStede	48.1	52.9	4.8
27070420	Woningstichting Haag Wonen	39.0	45.6	6.7
14021260	Woningstichting HEEMwonen	42.6	48.9	6.3
17024195	Woningstichting Helpt Elkander	51.3	59.1	7.8
36000581	Woningstichting Het Grootslag	50.1	56.1	6.0
10038227	Woningstichting Heteren	48.2	51.3	3.1
37030589	Woningstichting Kennemer wonen	49.8	55.4	5.6
41188040	Woningstichting Leusden	53.9	60.1	6.2
11013536	Woningstichting Maasdriel	51.4	54.6	3.3
14614794	Woningstichting Maasvallei Maastricht	44.9	50.9	5.9
14615881	Woningstichting Meerssen	48.5	55.5	7.0
32023314	Woningstichting Naarden	48.7	52.8	4.1
28065875	Woningstichting Nieuwkoop	46.5	53.9	7.3

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
41042105	Woningstichting Nijkerk	56.2	58.7	2.5
28027900	Woningstichting Ons Doel	48.2	53.1	4.9
08013464	Woningstichting Putten	55.8	61.0	5.2
33012701	Woningstichting Rochdale	42.9	50.3	7.3
38013279	Woningstichting SallandWonen	50.5	56.7	6.1
24217811	Woningstichting Samenwerking Vlaardingen	42.2	47.7	5.5
14614733	Woningstichting Servatius	43.6	50.4	6.8
28036171	Woningstichting Sint Antonius van Padua	53.0	56.1	3.1
06032776	Woningstichting Sint Joseph Almelo	41.5	42.5	1.0
05047482	Woningstichting SWZ	48.4	53.6	5.2
06032887	Woningstichting Tubbergen	51.7	58.5	6.8
14021204	Woningstichting Vanhier Wonen	54.3	59.5	5.2
30040187	Woningstichting Vecht en Omstreken	45.4	52.0	6.7
05040996	Woningstichting Vechtdal Wonen	50.0	53.3	3.2
41041816	Woningstichting Veluwonen	45.9	51.6	5.7
01031973	Woningstichting Weststellingwerf	47.3	53.6	6.4
02033956	Woningstichting Wierden en Borgen	42.6	46.8	4.2
20054748	Woningstichting Woensdrecht	49.1	52.7	3.6
17024197	Woningstichting Woningbelang	49.9	57.0	7.1
18113959	Woningstichting Woonvizier	47.9	50.7	2.8
12012275	Woningstichting Woonwenz	43.4	48.4	5.0
30039074	Woningstichting WUTA	42.6	51.1	8.5
13021011	Woningvereniging Woonik	49.7	52.3	2.6
20050013	Woonkwartier	44.6	48.4	3.8
16024073	Woonmeij	50.0	53.7	3.7
29045958	Woonpartners Midden-Holland, stichting voor bouwen en beheren	46.3	50.2	3.9
39047475	Woonstichting Centrada	43.4	49.9	6.6
16046495	Woonstichting Charlotte van Beuningen	51.0	57.3	6.4
10031122	Woonstichting De Kernen	49.8	53.0	3.1
38023122	Woonstichting De Marken	48.3	54.5	6.2
41134270	Woonstichting De Zes Kernen	40.1	47.2	7.1
10022513	WOONstichting Gendt	50.9	57.3	6.4

	Housing Association	Total sustainability score 2016	Total sustainability score 2023	Difference 2016-2023
02319567	Woonstichting Groninger Huis	41.3	46.5	5.2
21014394	Woonstichting Hulst	48.0	52.3	4.3
16024825	Woonstichting JOOST	47.0	51.6	4.7
30040468	Woonstichting Jutphaas	48.6	52.2	3.6
18115616	Woonstichting Land van Altena	48.6	55.9	7.4
37030590	Woonstichting Langedijk	52.1	56.2	4.0
18028418	Woonstichting Leystromen	48.3	52.8	4.5
41215563	Woonstichting Lieven de Key	46.0	52.8	6.9
24108167	Woonstichting Patrimonium Barendrecht	47.9	55.6	7.8
30039328	Woonstichting SSW	48.3	52.9	4.6
28023790	Woonstichting Stek	49.8	55.4	5.6
17024184	Woonstichting Thuis	48.0	55.5	7.5
08027485	Woonstichting Triada	47.9	53.3	5.4
10039364	Woonstichting Valburg	49.3	54.5	5.1
05047324	Woonstichting VechtHorst	54.8	61.2	6.4
09044267	Woonstichting Vryleve	44.9	52.3	7.4
14021210	Woonstichting Zaam Wonen	45.6	52.5	6.8
16024737	Zayaz	45.2	50.3	5.1
14021205	ZOwonen	42.2	49.0	6.8



HET **pon | telos**



## 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.

Stationsstraat 20c  
5038 ED Tilburg  
+31 (0)13 535 15 35