

FREE SCORECARD

Green Building Value & Risk Scorecard

A one-hour, 84-point assessment of energy, water, climate exposure, regulation, occupant health and documentation — and what your number means for asset value.

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Why score a building for value and risk

Lenders, insurers and tenants now price buildings on the same three things: how much energy and water they use, how exposed they are to climate and regulatory events, and how well that exposure is documented. A building that scores well borrows cheaper, leases faster and holds value in a downturn. This scorecard gives you a defensible first number in under an hour, using information you already have.

Score each line 0–4. Total the six sections. Under 60 = the building is losing value you can recover; 60–84 = solid, with specific upgrades to pursue; 85+ = ready for a certification or green-financing conversation.

1. Energy performance (max 24)

Item	0	2	4	Score
Site energy use intensity (EUI) vs. ENERGY STAR median for building type	>120% of median	90–120%	<90%	
12 months of utility data available and benchmarked	No	Partial	Yes, in Portfolio Manager	
Lighting	Fluorescent/incandescent	Mixed	LED throughout with controls	
HVAC age and controls	>20 yrs, no BMS	10–20 yrs or basic controls	<10 yrs with BMS / smart thermostats	
Envelope (roof, glazing, insulation)	Single-pane, uninsulated roof	One upgrade done	Insulated roof, double/low-e glazing, air-sealed	
On-site renewables or clean power contract	None	Under study	Installed or contracted	

2. Water & resources (max 12)

Item	0	2	4	Score
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Fixtures	Pre-1994	Some low-flow	WaterSense / low-flow throughout
Irrigation & landscape	Turf, timer irrigation	Partial	Native/xeriscape, smart or no irrigation
Waste diversion program	None	Recycling only	Recycling + composting, tracked

3. Physical climate risk (max 16)

Item	0	2	4	Score
Flood exposure (FEMA zone + first-floor elevation)	In SFHA, no mitigation	Moderate zone	Outside SFHA or mitigated/elevated	
Heat / wildfire / wind exposure for the region	High, unaddressed	Moderate	Low or hardened (cool roof, defensible space, impact glazing)	
Backup power and resilience	None	Partial (life safety only)	Generator/battery covering critical loads	
Insurance	Premiums rising >15%/yr or coverage reduced	Stable	Stable with documented risk-reduction credits	

4. Regulatory & transition risk (max 12)

Item	0	2	4	Score
Local building performance standard / benchmarking law	Applies, non-compliant	Applies, on track	Not applicable or compliant with margin	
Refrigerants and fossil equipment	R-22 / gas equipment with no plan	Plan drafted	Low-GWP refrigerants, electrification path costed	
Disclosure readiness (ESG questionnaires, lender data requests)	Cannot answer	Answers with effort	Data ready and audited	

5. Occupant health & workplace (max 12)

Item	0	2	4	Score
Ventilation and filtration	Below code minimum / MERV <8	Code minimum	MERV 13+, CO ₂ monitoring, outdoor-air per ASHRAE 62.1	
Daylight and thermal comfort complaints	Frequent	Occasional	Rare, measured	
Active-transport and amenities (bike storage, showers, EV charging)	None	One	Two or more	

6. Documentation & certification (max 8)

Item	0	2	4	Score
Certification (LEED, ENERGY STAR, BREEAM, Fitwel)	None	In progress	Held and current	
Capital plan with green upgrades costed and sequenced	None	Wish list	Costed 5-year plan with payback per item	

Your result

Section	Max	Your score
Energy	24	
Water & resources	12	
Physical climate risk	16	
Regulatory & transition	12	
Occupant health	12	
Documentation	8	
Total	84	

What the score usually means for value

- **Under 60:** operating costs are typically 15–30% above peer buildings and the asset is exposed to a "brown discount" at refinance or sale. Start with benchmarking, LED and controls — cheapest payback.
- **60–84:** fundamentals are in place; the gaps are usually envelope, electrification planning and disclosure. These unlock green loans and tenant retention.
- **85+:** pursue certification and green financing; the documentation is what converts performance into price.

Turn the score into a plan

Book the Workplace Strategy Consultation (\$497) or a Sustainability Strategy Retainer (\$1,500/mo) and we convert the low sections into a costed, sequenced upgrade plan.

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General guidance for building owners and occupiers. Not engineering, legal or financial advice; energy codes, incentives and disclosure rules vary by jurisdiction and change often — verify with a licensed professional before acting.