MISSOURI GREEN BANC | NATIONAL PACE CAPITAL ACCESS

Borrower Quick Guide

How to use NPCA to find a contractor and a capital provider for your Missouri C-PACE project

Program: National PACE Capital Access (NPCA)

Operator: Missouri Green Banc, Inc. (MGB) — 501(c)(3) nonprofit green bank

Statutory C-PACE Authority: Missouri Clean Energy District (MCED), §67.2800 RSMo

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Welcome

If you own commercial, industrial, agricultural, or qualifying nonprofit property in Missouri and you are exploring C-PACE financing for energy efficiency, on-site renewables, water efficiency (energy-tied), resiliency (energy-tied), building envelope, electrification, or EV infrastructure measures — the National PACE Capital Access (NPCA) program can help you find capital and can help you find a contractor.

NPCA is a free, open platform operated by Missouri Green Banc (MGB). It connects three key participants: property owners like you, capital providers who finance projects, and contractors who deliver the work. There is no cost to you for using NPCA. There are no fees of any kind — not for you, not for capital providers, not for contractors.

Plain-language note
This guide is for property owners and developers. It explains what NPCA does, what to expect, and how to get started. The full program is described in the NPCA Program Framework (Document NPCA-PF-001). For questions, contact MGB at communications@missourigreenbanc.org or (866) 554-4083.

1. What C-PACE is, briefly

- C-PACE stands for Commercial Property Assessed Clean Energy.
- It allows certain energy and resiliency improvements to be financed through a special assessment on the property, repaid over a long term — often twenty to thirty years — alongside property taxes.
- Because the obligation is tied to the property rather than the owner, C-PACE can stay in place when the property is sold.
- Eligible measures vary by program; the Missouri Clean Energy District (MCED) sets the eligible-measure list under Missouri law (§67.2800 RSMo).
- Water-conservation and resiliency measures are eligible only when tied to an energy benefit.

2. What NPCA is

- A free, open platform that connects three key participants — property owners, capital providers, and contractors — in Missouri C-PACE transactions.
- Operated by MGB, the 501(c)(3) green bank that administers MCED.
- Open to all qualified capital providers and all qualified contractors on level footing — no fees, no tiers, no preferred-participant designations.

- Built around two independent tracks: a contractor track for finding a contractor, and a capital track for finding a capital provider. You control each independently.

3. What NPCA is not

- NPCA is not a lender. MGB does not lend, fund, or hold capital.
- NPCA is not a contractor. MGB does not perform, subcontract, or oversee construction work.
- NPCA is not a broker. MGB does not negotiate on your behalf or recommend a specific participant on either track.
- NPCA is not an endorsement. Capital providers and contractors in the Directories have met baseline registration criteria, but registration is not an MGB or MCED endorsement of their products, terms, workmanship, or business practices.
- NPCA is not a replacement for MCED. MCED remains the statutory C-PACE authority. All C-PACE assessments on Missouri property flow through MCED.

4. Two tracks — you choose one, the other, or both

Contractor track	Capital track
Find a contractor whose capabilities match your project. Independent of your capital selection.	Find a capital provider whose criteria match your project. Independent of your contractor selection.

You may engage NPCA on either track alone, or on both tracks in parallel. Some property owners have already engaged a contractor and only need capital — they use the capital track. Some have financing lined up and only need a qualified contractor — they use the contractor track. Many use both. Contractor selection and capital selection are entirely independent — nothing on one track affects your choice on the other.

5. Three service levels — available on both tracks

	Directory	Curated matchmaking	Structured process
How it works	You browse the directory and contact participants directly	MGB gives you a list of participants whose criteria or capabilities match	MGB packages your project and runs a competitive process (RFP on capital track, RFQ on contractor track)
Best when	You want to explore on your own timeline	You want a curated list without running a full RFP or RFQ	You want competitive offers and have time for a structured process
Typical timeline	Self-directed	List delivered within 5–10 business days	Package issued in 10–15 business days; responses typically due in 3–4 weeks
MGB role	None — you contact directly	Match and introduce; neutral, not a negotiator	Package and release simultaneously; not a scorer or ranker
Your control	Complete	Complete — MGB suggests, you decide	Complete — MGB does not score or rank responses
Cost to you	Free	Free	Free

6. What you can expect from MGB

- Neutrality. MGB does not pick a contractor for you, does not pick a capital provider for you, does not negotiate on your behalf, and does not recommend specific terms or bids.
- Transparency. Capital providers' criteria and contractors' capabilities are visible. Where a matching set is large and MGB applies tie-breakers to produce a manageable list, the tie-breakers are documented in the Matchmaking Protocol (NPCA-MM-001) and disclosed.
- Privacy. Your contact information is shared with participants only after you sign the Borrower Consent and only with the participants you select.
- Responsiveness. MGB will respond to your initial inquiry within five business days and will work with you to keep your project moving on both tracks.
- Cost. NPCA is free for you — always. It is also free for capital providers and free for contractors, which protects platform neutrality.

7. What is expected of you

- Provide accurate information about the property, the project, and your financing and delivery needs.
- Sign the Borrower Consent before MGB shares your contact information with any capital provider or contractor.
- Communicate directly with capital providers and contractors once introductions are made.
- Tell MGB if any participant behaves in a way inconsistent with the Code of Conduct — including attempts to steer your selection on the other track.
- Let MGB know when you close a financing or execute a construction contract — or when you decide not to proceed — so program records and aggregate reporting reflect actual outcomes.

8. What it costs

Nothing to use NPCA. MGB charges no fees to you — and no fees to capital providers or contractors. The financing you close and the construction contract you enter will each have their own costs on the terms you negotiate directly with your chosen capital provider and your chosen contractor.

9. Common questions

Will MGB tell me which capital provider or contractor is best?

No. MGB is neutral on both tracks and does not rank or recommend. You make each choice on your own criteria. MGB will give you the information you need to compare offers or bids, but the selection is yours.

Does my contractor selection affect my capital selection or vice versa?

No. The two tracks are structurally separate. NPCA never links them. Nothing about your contractor choice affects who you see on the capital track, and nothing about your capital choice affects who you see on the contractor track. The Code of Conduct prohibits capital providers from steering your contractor selection and prohibits contractors from steering your capital selection.

What if I have already chosen my contractor and only need capital?

Use the capital track only. MGB will match your project to capital providers whose criteria fit. Your chosen contractor is not affected by anything on the capital track.

What if I have financing lined up and only need a contractor?

Use the contractor track only. MGB will match your project to contractors whose capabilities fit. Your financing arrangement is not affected by anything on the contractor track.

Will my information be shared widely?

Only with participants you select, and only after you sign the Borrower Consent. Your project will not be published in NPCA market intelligence reports in identifying form without your separate written consent.

What if no participant's criteria or capabilities match my project on a track?

MGB will tell you so you can decide whether to widen the search, adjust the project, or wait. MGB may also note the gap in program records for future recruiting on the affected track.

Do I need to use NPCA to do C-PACE in Missouri?

No. You may approach any capital provider or any contractor directly, with or without NPCA. NPCA exists to make it easier to find qualified participants and compare options on a transparent basis.

What if I have a problem with a capital provider or contractor I was introduced to?

Tell MGB. MGB will investigate consistent with the Suspension and Removal Procedures (Document NPCA-SR-001), which apply to both tracks. MGB takes property owner complaints seriously and treats them confidentially during review.

Is MGB affiliated with the capital providers or contractors in the Directories?

No. All participants are independent third parties. MGB has no financial stake in any transaction or contract. MGB does not receive commissions, referral fees, or success fees from any participant.

10. Getting started

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