MGB ACADEMY
C-PACE for Architects & Engineers

C-PACE for Design Professionals

What the assessment is, what it is not, and why it reaches your drawing set

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HOW TO USE THIS DOCUMENT

A one-sheet orientation to keep at the desk. Segment 1 of the program covers this material on camera; this document is the version you hand to a principal, a project architect, or an owner who asks what you are talking about.

Nothing here is legal, tax, or accounting advice. Financing structure and its treatment on an owner's books are questions for the owner's counsel and accountant.

Missouri Green Banc · 16305 Swingley Ridge Rd, Suite 220, Chesterfield, MO 63017 · missourigreenbanc.org

The one distinction that governs everything else

C-PACE is not a loan. It is a voluntary special assessment placed on the property with the owner's consent, repaid on the property tax bill. The obligation runs with the land, not with the borrower. Every other feature of the tool — the term, the transferability, the lender consent requirement — follows from that single fact.

THE MECHANISM

A capital provider funds eligible improvements. The Missouri Clean Energy District records a voluntary special assessment against the property. The owner repays through the property tax bill over a term of up to twenty years. If the property sells, the remaining assessment ordinarily transfers with it.

Loan versus assessment — side by side

Attribute	Conventional term loan	C-PACE assessment
Obligor	Borrower entity	The property
Typical term	Five to ten years	Up to twenty years
On sale	Accelerates or is paid off	Ordinarily transfers with the property
Security	Mortgage lien	Special assessment, senior position, non-accelerating
Advance rate	Constrained by loan-to-value	Driven by eligible project cost and documented benefit
Consent required	Not applicable	Written consent of the existing mortgage holder
Who signs the technical record	Rarely a design professional	Frequently a licensed design professional

Why the term length is the design lever

A twenty-year repayment horizon changes which measures survive value engineering. Measures with long paybacks — envelope, glazing, central plant replacement, controls integration — are the ones a five-year loan kills first and a twenty-year assessment can carry. The specification you would have written before the budget conversation becomes financeable when the repayment period matches the asset life.

> *Practice note: when a project is heading toward a value-engineering session, price the C-PACE-eligible scope separately before the meeting. The scope that gets cut is the scope no one has attached a funding path to.*

Where the design professional actually enters

C-PACE reaches the drawing set at three points, covered in detail in Segment 2 and in document MGBA-AE-JA-02:

Touchpoint	What is being established	Typical instrument
Eligibility of scope	That the improvements are within the statutorily eligible categories	Scope narrative and measure schedule
Projected benefit	That the owner receives an economic benefit from the financed project	Savings and benefit projection with stated assumptions
Completion verification	That what was financed was installed and is operating as designed	Completion certification

Twenty-second version, for an owner

SAY IT THIS WAY

You can finance the deep version of this project through a voluntary assessment on the property, repaid on the tax bill over up to twenty years, and if you sell the building the balance ordinarily goes with it. Your lender has to consent in writing. My office documents the scope and the projected benefit.

MGB Academy program support document. Confirm current program requirements against the Missouri Clean Energy District's published guidelines before relying on this summary in a client deliverable.