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Missouri Framework Quick Reference

The statute, the district, the administrator, and where to verify community participation

Track	MGBA-CBCU-101 · C-PACE for Community Banks and Credit Unions
Segment reference	Module 2, Segment 2.1
Intended user	Credit and lending staff, and counsel encountering a first Missouri file
Version	1.0 · September 1, 2026

The statute

Section 67.2800 RSMo authorizes clean energy development boards to establish districts, and authorizes those districts to place voluntary special assessments on participating properties to finance qualifying improvements. C-PACE is a creature of statute. It does not exist by contract alone, and that is the source of both its strength and its unfamiliarity to a lender seeing it for the first time.

Three words in that authorization carry the weight:

Word	What it means	Consequence for a lender
Voluntary	No assessment is placed without the record owner's written agreement.	Your borrower chose this. It cannot be imposed on the parcel.
Special	Tied to the parcel and to the improvements financed. Not a general tax, and not a judgment against the owner.	The obligation runs with the land, not with the person.
Assessment	Billed and collected like other property assessments.	This is why C-PACE prices the way it does, and why your consent is required.

Two organizations, and the difference between them

Both appear on every Missouri transaction, and lenders regularly merge them.

	Missouri Clean Energy District (MCED)	Missouri Green Banc (MGB)
What it is	The statutory authority — the entity with the legal power to levy assessments.	A Missouri nonprofit that administers the district.
What it does	Levies the special assessment; holds the statutory authority under §67.2800 RSMo.	Program design, project review, document standards, compliance, closing coordination.
What it does not do	Underwrite the borrower; guarantee the assessment; select the contractor or capital provider; replace your consent.	Levy assessments. MGB is not a party to your credit decision.

Peer organizations

MGB administers MCED. Neither is a division of the other. Program approval by the district is a compliance determination, not a credit opinion and not a commitment of capital.

What the authority does not do

Assumptions here cause problems later, so state the limits explicitly.

1. **It does not underwrite the borrower.** Program approval confirms a project meets statutory and program requirements. It says nothing about the owner's capacity to pay.
2. **It does not guarantee the assessment.** There is no reserve behind it and no credit enhancement implied by the statutory framing.
3. **It does not select the contractor or the capital provider.** Those are the property owner's decisions, made independently of one another.
4. **It does not replace your consent.** Where a mortgage exists, senior lender consent is required. The structure is built around your signature, not around it.

Jurisdictional participation

C-PACE is available only where the local government has joined the district. This is the first eligibility question on any file and the fastest one to answer — usually a phone call.

- More than three hundred Missouri communities are members of the district.
- Member communities cover approximately sixty-two percent of Missouri's population.
- Within a single lending footprint, some parcels are eligible and some are not. The line follows jurisdictional boundaries rather than anything about the property — two similar buildings four miles apart can have different answers.
- The roster grows. A community that has not joined is an addressable problem MGB works on with local officials. It is not a permanent no.

You do not need to memorize the roster. You need to know it exists, that it grows, and where to check it.

Where to verify

Question	Where to confirm
Is this parcel in a participating community?	Current member community list, maintained by MGB as administrator. Confirm at the time of the inquiry rather than from a prior file.
What is the current assessment-to-value threshold?	Program documents. Verify rather than recall — program standards are periodically updated.
What is the maximum term?	Twenty years, and not exceeding the weighted average useful life of the improvements. Fixed by statute; not a program setting.
Are water conservation or resiliency measures eligible?	Confirm with the district. The statute defines energy efficiency and renewable energy improvements; treatment of adjacent categories should be confirmed for the specific project.
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Two roles, one instrument

There are two roles a community lender can play, and they are frequently confused. Keep them separate.

Role	What your institution does	Where to look
Senior lender	You hold the mortgage. An assessment is proposed on the property and your consent is required. You are not lending the C-PACE money — you are deciding whether to permit it.	JA-01, JA-02, JA-04
Originator	Your institution provides the C-PACE capital itself — funding the assessment, holding it, participating it out, or some combination. A lending product, not a courtesy.	JA-03, JA-04, JA-06, JA-07

This reference summarizes the Missouri framework for orientation purposes. It is not legal advice, and the governing text is the statute and the district's current program documents.