JOB AID · MGBA-CBCU-JA-06

CLEAR and Building Decarbonization in a Box

Two structured routes from consenting to originating — presented at equal weight

Track	MGBA-CBCU-101 · C-PACE for Community Banks and Credit Unions
Segment reference	Module 5, Segment 5.2
Intended user	Institutions considering an origination role
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If your institution wants to move from consenting to originating, two structured programs are designed for exactly that transition. Both are described here at equal weight. Neither is a recommended route, and ordering below does not imply preference.

CLEAR

What it is

A program built to bring community banks and local lenders into the origination of C-PACE financings — with the templates, the process, and the support that make a first transaction survivable.

Where it has been tested

Launched in St. Louis and operated in a real market under real conditions, including in buildings damaged by the 2025 tornado.

Best suited to

- Institutions with commercial borrowers already asking for project capital.
- Lenders who want a first transaction with process support alongside.
- Credit teams that would rather adopt a documented path than build one.

First step

Request the CLEAR participation overview from MGB and ask for a walkthrough of the origination process with your credit team.

Building Decarbonization in a Box

What it is

A program packaged for adoption rather than assembly — the same objective of community lender participation, delivered as a set of components your institution can take up as a unit.

How it is funded

Developed with several grant awards Missouri Green Banc has received from the Rockefeller Brothers Fund.

Best suited to

- Institutions that want a defined program to present to a board or committee.
- Lenders building a repeatable offering rather than handling one transaction.
- Teams with limited capacity to assemble process from components.

First step

Request the Building Decarbonization in a Box overview from MGB and identify who at your institution would own the program internally.

Why both exist

The barrier has never been capital

The barrier to community lender participation in this state has never been capital — Missouri community banks and credit unions have capital. The barrier has been process: the absence of a repeatable path from a borrower's question to a closed transaction. That is what these two supply.

How they relate to the other routes

CLEAR and Building Decarbonization in a Box are two of several ways an institution can participate. They are structured programs; the others are open routes. None is presented as preferred.

Route	What it is	Cost to enter	Where covered
CLEAR	Structured origination program with templates and process support.	Discuss with MGB	This document
Building Decarbonization in a Box	Packaged program for institutional adoption, grant-supported.	Discuss with MGB	This document
No-cost lender training	Fuller training on origination, documentation, and examination posture, delivered to your team.	None	JA-08
Direct origination	Originating from your own borrower relationships, without a platform.	None	JA-03, JA-04
NPCA capital track	Register criteria; best-fit candidates are surfaced to owners, who choose.	None — fee-free	JA-07
Third-party platforms	A number operate in Missouri. Presented as a category, with a dated participating list.	Varies by platform	JA-07

Participation modes

Not every institution that wants exposure wants to originate, and not every originator wants to hold. Three modes are common, and the third is the one most first-time institutions choose.

1. **Originate and hold.** Your institution funds the assessment and carries it.
2. **Originate and sell participations** to peer institutions — a familiar structure in Missouri correspondent relationships.
3. **Participate in assessments originated by others.** The lowest-effort entry point.

What this document does not address

Accounting treatment, regulatory capital, examination posture, and CRA questions are institution-specific and depend on your charter, your regulator, and how the position is structured. This orientation does not answer them, and you should be skeptical of any training that does. Those questions are properly addressed in the no-cost session described in JA-08, in a setting where your own counsel and your own regulator's guidance can be in the room.

Missouri Green Banc does not direct transactions to any capital source, platform, or service provider. Participation in either program is not conditioned on use of any particular platform, capital source, or training partner.