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Eligible Measure Map & Useful-Life Table

Sorting findings into what finances — before you write the measure table

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A brilliant finding on an ineligible measure does not finance. This table maps what you find to what qualifies, with indicative service lives for the term screen in JA-05. Use it to sort findings before you write, not after.

Eligible categories

CATEGORY	TYPICAL MEASURES	INDICATIVE USEFUL LIFE
Building envelope	Roof and wall insulation, air sealing, high-performance glazing, curtain wall replacement, cool roofing, vestibules and door seals.	20–30 yr (constrained to the 20-yr ceiling)
HVAC and mechanical	Rooftop unit and split system replacement, right-sizing, chiller and boiler replacement, variable-speed drives, heat recovery, economizers, hydronic distribution.	15–25 yr
Controls and automation	Building automation systems, DDC upgrades from pneumatic, sensors, setpoint and schedule optimization, zone-level control, fault detection.	10–15 yr
Lighting	LED retrofits and full fixture replacement, occupancy and vacancy sensing, daylight harvesting, exterior and parking lighting.	12–15 yr
Domestic hot water and process	Water heater and boiler replacement, heat pump water heating, pipe insulation, recirculation control, kitchen and laundry equipment.	12–20 yr
On-site renewables	Rooftop and ground-mount solar photovoltaic, solar thermal, geothermal exchange, and associated inverters and interconnection.	20–25 yr
Water efficiency with an energy nexus	Fixture replacement, cooling tower and condensate management, irrigation control, leak detection.	10–20 yr — see eligibility note
Resilience measures	Improvements that harden a building against storm and grid disruption, including backup and islanding capability, roof strengthening, and envelope hardening.	15–25 yr — see eligibility note

ELIGIBILITY NOTE — CONFIRM BEFORE YOU RELY ON IT

§67.2800 RSMo defines the eligible improvement categories in terms of energy efficiency and renewable energy. Water efficiency and resilience measures are widely financed in this market, generally where they carry a demonstrable energy nexus or fall within MCED program guidelines. Where a scope leans materially on a water or resilience measure, confirm eligibility with MCED before it becomes the anchor of your recommendation. Do not present either category to an owner as settled statutory eligibility.

Commonly ineligible or conditionally eligible

Deferred maintenance	Repair that restores existing performance rather than improving it generally does not qualify on its own. It may be carried where it is a necessary precondition to an eligible measure — a roof that must be sound before insulation is added. Document the linkage.
Cosmetic and tenant improvement work	Not eligible. Keep it out of the financed scope and out of your cost basis.
Equipment already purchased or installed	Retroactive financing is limited and program-dependent. Flag timing immediately if the owner has already ordered equipment.
Portable or non-affixed equipment	Generally ineligible. The improvement must be permanently affixed to the property.
Code-mandated upgrades triggered by the work	Often financeable as part of the project cost, but must be identified separately in your cost basis, not buried in a measure line.
Hazardous material abatement	Treat as an excluded cost in your analysis and state the exclusion. It frequently determines project feasibility.

Sorting your findings

Run every finding through three gates in this order. A finding that fails gate one never reaches your measure table; a finding that fails gate two goes in the appendix as an operational recommendation, not a financed measure.

1. **Category gate.** Does the measure fall in an eligible category above? If it is water or resilience, has eligibility been confirmed?
2. **Permanence gate.** Is the improvement permanently affixed to the assessed property, and does it improve rather than merely restore performance?
3. **Economics gate.** Does the measure — alone or as part of the package — clear the economic screen and fit within the weighted average useful life and the twenty-year ceiling?

FINDINGS THAT FAIL THE GATES STILL BELONG IN THE REPORT

Low-cost operational corrections — schedule changes, setpoint resets, filter and belt maintenance, retro-commissioning items — often have the best return in the building and no capital cost to

> finance. Put them in a clearly separated section titled as no-cost and low-cost measures. It costs you nothing, it demonstrably saves the owner money, and it is the section most often quoted back to you when the owner recommends you to someone else.

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