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Audit-to-Financing Handoff Packet & NPCA Registration Guide

What transfers, to whom, in what order — and where your role ends

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Your report does not end your involvement — it starts the next phase. Once the audit identifies a viable scope, that scope needs a contractor to price it, a capital provider to fund it, and the assessment arranged through the district. This document covers what transfers, to whom, and in what order.

The handoff sequence

	STEP	WHAT MOVES
1	Report delivered to owner	Complete report with executive summary, measure table, and technical appendix. Walk the owner through the executive summary in person or on a call — a report delivered by email attachment alone is a report that sits unread.
2	Owner registers on NPCA	The owner enters the National PACE Capital Access platform and provides property and project information. Your measure table is the source for the project scope fields.
3	Matching	NPCA connects the owner with qualified contractors and capital providers appropriate to the scope and property.
4	Contractor pricing	Contractors price the scope your report defined. Expect variance from your cost ranges; the scope boundary you documented is what makes the variance explainable.
5	Underwriting	The capital provider tests your baseline, methodology, and cost basis. Be available for reviewer questions — this is where a responsive auditor separates from an unresponsive one.
6	Senior lender consent	Written acknowledgment from the existing mortgage holder. Not your task, but the delay you flagged at engagement lands here.
7	Assessment and closing	MCED executes the assessment contract and arranges recording and billing.

WHAT YOU ARE HANDING THE OWNER

You have not just told them their building has problems. You have handed them a diagnosis, a prioritized scope, and a path to finance it without pulling cash out of operations. You have

> converted anxiety into a plan. That is the most valuable thing an auditor can do, and almost no one does it — most auditors deliver a report and disappear.

Handoff packet — assemble at delivery

ITEM	PURPOSE	GOES TO
Full audit report	The source document underwriting works from.	Owner
Executive summary as a standalone file	The owner forwards this to partners, boards, and lenders. Make it a separate document so it can travel.	Owner
Measure table as a standalone file	Populates the project scope fields on registration and gives contractors a common basis to bid against.	Owner → platform
Baseline record of documentation	JA-03 block, extracted for quick reviewer reference.	Owner → capital provider
Methodology disclosures	JA-04 set, one per measure.	Owner → capital provider
Economic screen with WAUL calculation	JA-05 output showing package SIR and the maximum available term.	Owner → capital provider
Independence and conflict disclosure	JA-10, executed.	Owner → capital provider
Utility data and authorization	Original billing history plus any release the owner signed permitting you to obtain it.	Owner
Point of contact and availability	Your name, credential, and the window in which you will answer reviewer questions without a new engagement.	All parties

Explaining the platform to an owner

Owners will ask what happens next. Keep the explanation short and factual, and route the authority to the mechanism rather than to yourself.

> **WHAT TO SAY**
> "In Missouri, the mechanism that connects the parties is the NPCA platform — National PACE Capital Access. It is where property owners are matched with qualified contractors and capital providers. Your report is the document that populates that process. Because you are entering it already knowing what you need, you are starting several steps ahead of an owner who arrives with a general sense that their building is expensive to run."

The line you do not cross

You are the impartial diagnostician. Protect that. You can explain that financing exists, how the process works, and where to begin. You should not be steering the owner to a specific contractor for your own benefit, and you should not be dressing up numbers to make a project look better than it is.

The moment your independence is in question, your audit loses the exact quality that made it valuable. Your credibility is the product. Guard it. The auditor who says "here is what I found, here is what is worth fixing, and here is how owners in your position finance it" gets the next referral, and the one after that — precisely because they were not selling anything.

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