MISSOURI GREEN BANC

Workforce Education & Training Series

C-PACE in Six Characteristics

Counter card and language discipline reference. Keyed to Segments 0 and 2.

MGBA-EQP-JA-02

Six characteristics define the mechanism. Learn these six and you can answer most of what an owner will ask you at the counter or on a jobsite walk. Everything past these six goes to Missouri Green Banc.

THE SIX

#	CHARACTERISTIC	WHAT IT MEANS IN A CONVERSATION
1	It attaches to the property, not the person	The obligation runs with the land. If the building sells in year eight of a twenty-year term, the remaining assessment transfers to the new owner along with the improvements it paid for. This is what clears the split-incentive problem.
2	It is repaid through the property tax bill	The assessment appears as a line item and is collected through the ordinary tax collection process. That collection mechanism is why capital providers will accept long terms at reasonable rates.
3	It funds up to 100% of eligible project costs	No down payment. Hard costs, soft costs, engineering, commissioning, and in most structures the financing costs themselves. For the owner, this is the sentence that matters most.
4	Terms are matched to useful life	Not a five-year equipment loan. Terms run up to twenty years, subject to the measured useful life of what is installed. Long-lived assets support the longest terms.
5	It is typically non-recourse to the owner personally	Generally treated as an assessment obligation rather than corporate debt. Owners confirm treatment with their own accountants. That caveat is not optional and it is not yours to waive.
6	It requires existing mortgage lender consent	A real gate, not a formality. Because the assessment sits in the property tax priority position, the mortgage holder must consent in writing. Routinely obtained — but it takes time, and a project is not real until it clears.

LANGUAGE DISCIPLINE

The distinction between an assessment and a loan is legally meaningful. Loan language invites questions you are not licensed to answer.

RETIRE THIS	SAY THIS INSTEAD
“C-PACE is basically a loan.”	“C-PACE is a voluntary special assessment on the property tax bill.”

RETIRE THIS	SAY THIS INSTEAD
"We can get you financed."	"There is a financing mechanism I can connect you to."
"The rate runs about..."	"Rates are set by the capital provider. I don't set them and I won't guess at them."
"You'll save X a year."	"Savings are documented through engineering analysis, not from a datasheet."
"This qualifies."	"Eligibility is determined through program review. Here is who reviews it."
"It's a lien on the property."	"It is a voluntary special assessment, entered into by the owner's choice."

THE THREE SENTENCES YOU CAN ALWAYS SAY

1. C-PACE is authorized by Missouri statute — Section 67.2800 RSMo — and administered through the Missouri Clean Energy District.
2. It can cover up to one hundred percent of eligible project cost, repaid through the property tax bill over a term matched to the useful life of the improvement, up to twenty years.
3. I am not the right person to structure it. I can connect you with who is.

COVERAGE, STATED CORRECTLY

The Missouri Clean Energy District serves more than 300 member communities, covering approximately 62% of Missouri's population. Missouri Green Banc administers the District.

If an owner asks whether their jurisdiction participates, do not guess. Route the question — member status is a matter of record and getting it wrong costs you credibility on everything else you said.

Markets set in motion. It all starts with collaboration.