MISSOURI GREEN BANC

Workforce Education & Training Series

Owner Objection Response Guide & Field Situation Cards

Four objections, four situations. Keyed to Segment 6.

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FOUR OBJECTIONS, WITH THE ACCURATE ANSWER

WHAT THE OWNER SAYS	THE ACCURATE ANSWER	WHERE TO STOP
"A lien on my property? Absolutely not."	Correct the term first. It is a voluntary special assessment, not a lien in the sense they mean, and it is entered into by the owner's choice. Then note that it transfers on sale rather than accelerating.	Stop after the correction. Priority position and lien law are not your subject.
"My lender will never agree."	Consent is required and it is routinely obtained. It is a step in the process, and the capital provider and program administrator handle that conversation.	Stop before predicting what their lender will do. You do not know their loan documents.
"The rate is higher than my bank."	Possibly — and it is the wrong comparison. The bank is not offering one hundred percent financing over a twenty-year term with no personal recourse and transferability on sale. Different instrument, different structure.	Stop there. You are not there to defend pricing you do not set.
"We're selling in three years."	Among the strongest cases for the mechanism, not against it. The assessment transfers with the property. The seller captures the improvement in asset value and net operating income without carrying the remaining obligation.	Stop before modeling their exit. Valuation impact is their broker's and appraiser's subject.

FOUR SITUATIONS YOU WILL ACTUALLY ENCOUNTER

The deferred replacement

A twenty-two-year-old rooftop unit, failing, and the owner is buying repairs annually to avoid a capital request. Every distributor has this account.

The reframe: the owner is already spending real money annually — repairs plus excess consumption. Replacement under an assessment converts an unpredictable maintenance drain into a fixed, long-term line item, and frequently the annual savings exceed the annual assessment.

Your role: size and specify the replacement, note that a mechanism exists to fund it, connect the owner. Not to run the analysis.

The value-engineered bundle

A three-hundred-thousand-dollar scope gets cut to one-forty. The controls come out. The envelope work comes out. What survives is the mechanical minimum.

Recognize it instantly. Value engineering under budget pressure is the single clearest signal of a capital constraint — and this is your highest-value C-PACE conversation.

Timing is the whole thing. Raise the mechanism before the cut, not after. Once scope is out of the drawing, it does not come back that cycle.

The new ownership

A building trades. New ownership inherits deferred capital needs and has just spent their available capital on acquisition.

Favorable timing. New ownership is already thinking in asset value and long-term hold, the improvements are already identified in the diligence report, and a mechanism requiring no capital outlay lands well in the first ninety days.

Lead with transferability. The assessment running with the property is particularly relevant to a buyer already modeling an exit.

The contractor who has never done C-PACE

Your customer — mid-size mechanical, capable, unfamiliar. They will say some version of: "Sounds complicated. I'll stick with what I know."

Do not sell them. Inform them. The relevant facts: Missouri Green Banc runs a C-PACE contractor certification program; certified contractors can be listed for owners through the program; and certification is a source of qualified project flow rather than an administrative burden. Then let them decide.

The return on the introduction: a distributor whose contractor base is C-PACE-fluent has larger addressable projects across the entire book. Their capacity is your capacity.

> **ONE DISCIPLINE THAT APPLIES TO ALL EIGHT ITEMS ABOVE**
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> Every answer on this page ends before it becomes advice. The objections invite you across the line — that is what objections do. Answer the question that was asked, correct the terminology if it is wrong, and hand off the rest.
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> An accurate short answer followed by a clean referral beats a confident long answer every time, and it is the only version that does not create exposure.

Markets set in motion. It all starts with collaboration.