MGB ACADEMY · MISSOURI MUNICIPAL LEADERS TRACK

National PACE Capital Access: The Two-Track Model

What NPCA is, how it works, and what it means when your community is a member

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Membership makes C-PACE available in your community. National PACE Capital Access — NPCA — is what helps your property owners actually use it. This sheet is the print form of the Segment 4 model, and it holds the same two-track structure the video shows.

What NPCA is

NPCA is a registration platform. It is not a lender, not a broker, and not a matching service that decides outcomes.

Capital providers	Register the kinds of loans they offer — deal size, property type, geography, structure, and other criteria.
Contractors	Register the kinds of work they do — trades, measure types, project scale, and service territory.
Property owners	Describe their project — the building, the improvements contemplated, and the scope.
NPCA	Compares the owner's project against what has been registered, and surfaces the best-fit candidates for the owner to consider.

THE PRECISE VERB

NPCA surfaces best-fit candidates. The owner selects. NPCA does not match, pair, or assign anyone to anyone. That distinction is the design, not a wording preference — the platform never makes the selection decision on the owner's behalf.

Two tracks, run independently

This is the part most worth understanding, because it is what keeps the owner in control.

The capital track	The contractor track
NPCA compares the owner's project against the loan criteria capital providers have registered.	NPCA compares the owner's project against the work contractors have registered.
It surfaces the best-fit lenders.	It surfaces the best-fit contractors.
The owner reviews them and selects one.	The owner reviews them and selects one.

THE TWO TRACKS ARE UNLINKED

Choosing a lender does not choose a contractor. Choosing a contractor does not choose a lender. There is no relationship between the two selections, and no capital provider is bundled with any contractor. The owner makes both decisions independently, on their own terms.

Fee-free, and no paid tiers

NPCA charges no fee to property owners, contractors, or capital providers. There are no sponsored placements and no paid tiers — no participant can buy a higher position in what gets surfaced. Fit is computed from registered criteria against the owner's project, and nothing else.

For a public body, this is the material point. NPCA behaves like neutral infrastructure because it is built as neutral infrastructure. A member community pointing an owner toward the platform is not steering that owner toward anyone's commercial interest.

Missouri demand, national supply

NPCA is Missouri-focused on the demand side. It serves Missouri commercial property owners looking to fund Missouri projects.

Supply is national. Contractors and capital providers register from across the country to serve those Missouri projects. An owner in your community is not limited to whoever happens to be nearby — they get access to a national pool of capital and expertise competing to fund and build their project. For smaller and rural communities in particular, that is the difference between a thin local market and a real one.

What it means for a member community

1. Your property owners have a working route to capital, not just a financing tool that exists in theory.
2. That route costs them nothing to use, and costs your municipality nothing to offer.
3. Owners who previously stalled on "I could not find financing that fit" have somewhere specific to go.
4. Projects that get funded get built locally — assessed value, construction activity, and reduced energy load, all inside your boundaries.

Where to send someone

A commercial property owner	missourigreenbanc.org/match/register — the owner describes the project and NPCA surfaces candidates on both tracks.
A contractor asking how to be included	The same registration path, on the contractor track. Contractors register the work they do; there is no fee and no placement to purchase.
A lender or capital provider	The capital track. Community banks and credit unions in particular have an orientation course available through MGB Academy.
An owner who wants to understand C-PACE first	missourigreenbanc.org/owners — the C-PACE for Property Owners program.

IF YOU SAY ONLY ONE THING ABOUT NPCA

It is a free platform where a Missouri commercial property owner describes their project and gets shown the capital providers and contractors that actually fit it — and the owner picks, on two separate tracks.

Markets set in motion. It all starts with collaboration.

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