Frequently Asked Questions

Questions owners ask often enough to answer in print.

Bracketed items are program specifics to confirm with MGB before relying on them.

Is C-PACE a loan?

No. It is a voluntary special assessment on the property, collected with property taxes. There is no promissory note and no personal guarantee.

Will this show up on my personal credit?

No. The assessment attaches to the property, not to you personally.

Can the capital provider foreclose on my building?

No. An unpaid installment is handled through the county collection process that applies to unpaid property taxes. There is no separate foreclosure action by the capital provider and no acceleration of the full balance.

What kinds of improvements qualify?

Energy-efficiency improvements — HVAC, lighting, windows, insulation, building envelope, on-site solar and energy storage — along with water-conservation measures that reduce the energy used to heat, pump, or treat water, and resiliency measures tied to the building's energy systems.

Do water and resiliency measures qualify on their own?

They qualify where they are tied to the building's energy use or energy systems. The energy connection is what makes them eligible.

Is there a required savings ratio?

Not as a matter of law. The statutory finding is that estimated economic benefit expected during the financing period is equal to or greater than the cost of the project. A savings-to-investment ratio of 1.0 or greater is industry best-practice underwriting and worth asking for, but it is not the statutory standard.

What is the maximum term?

[MGB to state the program maximum and how term relates to weighted average useful life]

Is my property in a participating community?

[MGB to supply the jurisdiction-check step and link — MCED serves 300+ member communities, roughly 62% of Missouri's population, but eligibility should be confirmed parcel by parcel]

Can I use C-PACE for work already completed?

[MGB to state the lookback policy, if any]

What does it cost to apply?

[MGB to supply application, administration, and closing fee schedule]

Can a nonprofit or tax-exempt owner participate?

Yes. Property tax exemption applies to ad valorem taxes; a C-PACE assessment is a separate voluntary charge the owner agrees to be billed for. Participating does not affect exempt status.

How long does a transaction take?

[MGB to supply typical timeline from application to funding]

Who holds the assessment over time?

The assessment is administered by the Missouri Clean Energy District, the statutory C-PACE authority, with Missouri Green Banc as administrator. The capital is provided by an institutional capital provider identified in your Financing Agreement.

Questions on your own transaction: (866) 554-4083 | communications@missourigreenbanc.org

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Missouri Clean Energy District is the statutory C-PACE authority under §67.2800 to 67.2840 RSMo. Nothing in this document is legal, tax, or investment advice.

Markets set in motion. It all starts with collaboration.