

Commercial Program Comparison			
	Small Business		Non-Residential
Service Territory	IOU Service Territories		
Occupancy Requirement	Tenant or owner occupants		
Products Supported	Loans, Leases, Service Agreements, & Savings-Based Payment Agreements Up to \$5MM		
Credit Enhancement (\$14 MM total)	Loan Loss Reserve <i>Reserve applied to first \$1 million of claim-eligible financing</i>		None
Project Requirements	70% of credit-enhanced, financed amount must be EE or DR <i>DG permitted, but does not count toward 70% and not credit-enhanced</i>		70% of financed amount must be EE, DR, or DG
Borrowers	Small Businesses and Non-Profits		Any size Business, Gov., and Non-Profit
Repayment and disconnection	Off-Bill	On-Bill Possible disconnection	On-Bill Possible disconnection

EE = Energy Efficiency; DR = Demand Response; DG = Distributed Generation

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