



Video Surveillance Loan Program

EMPLOYEE AND CUSTOMER SAFETY

is important for any business. Safety concerns can affect employees, customers, clients as well as a business's bottom line. In response to this, a new ordinance was recently passed in El Cerrito that calls for certain local businesses to install and use a digital video camera surveillance system that records images in color and at a higher level of quality than older, VHS-tape based systems commonly in use. Older systems often do not produce clear images and are not as useful to the police when investigating a crime.

The Video Surveillance Loan Program is designed to offset the financial impact to the small business community for the cost of purchasing video surveillance equipment as required by the City ordinance.

Visit the Police Department page on the City of El Cerrito website, www.el-cerrito.org, for online versions of the application and loan information.

Applicant eligibility

The following types of businesses are subject to the mandatory requirements of the video surveillance program:

- Stores that sell beer, wine, or distilled spirits "to go" and are required to have a "liquor license"
- Stores that sell firearms and are required to have an "arms license"
- Pawnbrokers, secondhand dealers, coin dealers and others that are required to have a "second hand dealers" license
- Check cashing businesses
- Banks
- Fast Food restaurants—i.e. that sell ready-to-consume foods and beverages in disposable containers (for eat-in or carry-out)
- Convenience stores
- All shopping centers within the City that include an establishment listed above.

In order to be eligible for a loan, a business owner must demonstrate that the business is independently owned and one of no more than three locations owned, in the case of a small chain or franchisee. In addition, the owners of shopping centers will be eligible if the land area of the center, or their portion of the center, is less than one acre.

Corporate-owned, chain retail stores or restaurants are not eligible to participate in the Video Surveillance Loan Program, due to the amount of financial resources available to them.

Loan Program Terms

Loan Amount

Eligible applicants can receive a loan for 50% of the cost of video surveillance equipment, up to a maximum of \$5,000.

Term

The loan term will be for four years to coincide with the estimated useful life of the equipment.

Interest Rate

The interest rate for the loans will be zero percent.

Disbursement

Loan funds will be disbursed to reimburse applicants for funds spent to acquire video surveillance cameras and equipment. In order to be reimbursed, an applicant must provide copies of the following documentation within 90 days of final Police Department inspection and approval of their video surveillance system:

1. Proof of their form of business ownership to demonstrate eligibility for the program.
2. Invoices and contracts for equipment.
3. Cancelled checks or receipts, showing that all costs have been paid in full.
4. Police Department final inspection and approval for installed equipment.
5. Any related Building Permit final inspection documentation.



Repayment

Loans shall be repaid on an annual basis with four equal payments representing 25% of the loan amount. In order to reduce the financial burden of the ordinance requirements, loan payments will be forgiven as long as the equipment is maintained in working order.

The Police Department will provide an annual inspection and certification to ensure that the video equipment is maintained and working properly. With a copy of the police certification, a borrower will not be required to make an annual loan payment throughout the term of the loan.

However, the annual payment will be required if the business owner does not receive annual Police Department certification. Loans will also be required to be paid in full if the business ceases operation prior to the end of the loan term.

Video Surveillance Loan Program

How to Apply

Online or at El Cerrito City Hall

Applications for the Video Surveillance Loan Program can be found at the El Cerrito City Hall or online. Visit the Police Department page on the City of El Cerrito website, www.el-cerrito.org, for online versions of the application and loan information.

Technical Information

For technical questions regarding type of equipment needed, installation or certification, please call the El Cerrito Police Department at (510) 215-4400.

Loans

To inquire about the Loan Program, please call the Community Development Department at (510) 215-4380.

Visit the Police Department page on the City of El Cerrito website, www.el-cerrito.org, for online versions of the application and loan information.



Video Surveillance Loan Program

