



Video Surveillance Loan Program

Background

Employee and customer safety is important for any business. Safety concerns can affect employees, customers, clients as well as a businesses 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 proposed 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.

Applicant Eligibility

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

- Stores that the sell beer, wine, or distilled spirits “to go” and are required to have a “liquor license”
- Stores that the 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. Corporate-owned, chain retail stores or restaurants would not be eligible to participate in the Video Surveillance Loan Program, due to the amount of financial resources available to them. In addition, 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.