

5 Circulation Policy – 10/14/2022

1. Library Card Policy

Policy Statement:

The Norfolk Public Library issues Library cards to facilitate loan of materials and to enable the Library to keep a record of which materials are on loan to patrons.

Regulations:

Obtaining a Library Card

1. Any resident of the Commonwealth of Virginia, Norfolk property owner, Norfolk business owner or person who is employed in the city of Norfolk, aged 18 or over, may receive an adult Library card that permits full use of the physical collection upon completion of an application and provision of proof of identification (ID) and current address.
2. The Library card of any resident of Norfolk, Norfolk property owner, Norfolk business owner or anyone who is employed in the City of Norfolk also permits full use of the eResource and physical collections.
3. Any adult Virginia resident who does not qualify as a resident of Norfolk, Norfolk property owner, Norfolk business owner or employee in the City of Norfolk is required to pay a non-refundable registration fee in person if they wish to obtain full access to eResources and wi-fi or STEM kits. This fee is \$35.00 for one (1) year from the date of registration.
4. Upon notification of the fact that a resident has become a non-resident, the Library will expire the former resident's card and change the profile to reflect their new profile.
5. A valid photo ID (such as a driver's license or a government-issued ID card) and proof of address is required to obtain a Library card or to change the address on an existing card. If the photo ID does not include the person's current address, a second document with the patron's name and current address must be presented. This may be a piece of mail that has been sent through the US Postal System, a pay stub, lease, deposit slip, check, etc.
6. A non-Norfolk resident owning property within the city limits must provide a photo ID and a copy of their property tax bill. A business owner and operator must provide a photo ID and a copy of their City of Norfolk business license. A business license may not list all the owners of the business, but possession of the license will be considered sufficient identification to obtain a Library card.

7. Patrons in the US or NATO Armed Forces may use their base or ship address on their applications. If the base mailing address is Norfolk or the ship address is FPO AE or FPO New York it will be considered a Norfolk address for registration purposes. Dependents living in military housing on Norfolk bases will also be eligible for free Library cards. Members of the military and their families living off-base must have a current Norfolk address in order to receive a free Library card. Proof of address, as outlined above, will be required.

Guidelines**Borrower Privileges by Type of Card**

Type of card	For whom	Privileges	Cost
Norfolk Library (1ADULT_E or 2JUV_E)	Norfolk residents, Norfolk business and property owners, individuals who work in Norfolk OR residents of Virginia who have paid a fee	Check out physical Library materials and eResources-use of Library computers and databases except wi-fi or STEM kits.	None OR \$35
Virginia Library (3ADULT_VA or 4JUV_VA)	Resident of Virginia not eligible for a Norfolk card	Check out physical Library materials, use of Library computers and databases except wi- fi or STEM kits.	None
Temporary Library (Unverified, Adult or Juvenile)	Anyone not able to prove their Virginia address	Check out 1 physical Library item at a time, use of Library computers and databases except wi- fi or STEM kits.	None
Internet (Adult or Juvenile)	Visitors or patrons only using computers regardless of place of residency	Use of Library computers and databases	None

8. Library cards are not issued to persons residing outside of Virginia who are not otherwise eligible for a Norfolk Library card; however, anyone without a Library card can apply for an Internet-only card to use the computers.

9. On the Library card application, the applicant must provide:

- Full, legal name
- Address
- Date of birth
- Driver's license number if the applicant has one

10. Acceptable photo ID and proof of current address shall be one or more of the following:

- a) Valid Virginia driver's license OR other government-issued photo ID with current address

AND

- b) Utility bill
- c) Printed check
- d) Property tax statement
- e) Canceled mail, postmarked within the last two weeks
- f) Typed lease that shows the address
- g) Department of Motor Vehicles-issued change of address card
- h) Acceptable proof of employment in Norfolk
 - a. Valid City of Norfolk ID badge OR
 - b. Verification of employment letter from the supervisor OR
 - c. Verification of employment letter from the human resources department of the Norfolk employer
 - d. A copy of a Norfolk business license

Guideline: A business license may not list all the owners of the business, but possession of the license will be considered sufficient identification to obtain a Library card.

- e. A pay stub dated within the past 30 days listing a Norfolk address for the employer or the corporate home office if the permanent workplace is in Norfolk.

Guideline: We take the patrons word for it if the paystub has a corporate home office, but they say they work at an office, factory, restaurant, store, etc., with a permanent Norfolk address. Contractor, field representatives, or self-employed people who work across the area, city to city on service or sales calls, are not eligible under Norfolk employment if their business is based out of a home or office in another city. An employee ID or letter is not sufficient. Although not common, when in doubt, one may call the business to verify employment.

- f. Military orders with a Norfolk address
- i) Military personnel living in Virginia who reside on a ship and/or have a military post office address may receive a card after presenting a military photo ID and proof of their permanent home address

Guidelines

- a) The Alternate ID Number required for a Library card may be a driver's license number, state ID number, military ID number or some other unique government-issued identification number. If a patron's Social Security number is the only identifying number available, only the last 4

digits of that number will be used. Since military IDs and some other IDs use Social Security numbers, only the last 4 digits of that number will be used.

- b) Teachers bringing students to the Library as a class may verify the addresses for students. Because applications for minors require the signature of the parent or legal guardian, it is best to send the applications to the teacher well in advance so that the teacher may bring in the completed applications prior to the Library visit.
- c) eBook fees are not *prorated* or refundable.

11. Residents who cannot verify Virginia residency with one of the above documents can receive an unverified card upon presentation of acceptable photo ID. Patrons with unverified cards will be allowed to borrow only one item at a time. This item must be returned before another item may be borrowed.

12. Anyone under the age of 18 can receive a juvenile card that corresponds to their eligibility after completing an application and securing the signature of their parent or legal guardian. Children must be present in order to apply for a Library card.

13. Emancipated minors who have proof of their court-ordered emancipation, may receive an adult card without parental consent.

14. Virginia institutions may receive an institutional Library card providing the director of the agency is willing to sign a statement committing the institution to being responsible for all books checked out on the institutional card.

Guideline

- a) Completed applications should be checked for completeness and data entry accuracy by a second staff member. These are filed in general alphabetical order (all As, all Bs, etc.) and kept in a secure area in the branch until the end of the month. At the end of the month forward these to Collection Development & Circulation for retention according to the Library of Virginia Records retention and Disposition General Schedule No. GS-22.

Renewal of Library Cards

1. All Library cards are valid for one year. At the end of that year, patrons will be asked to verify their address, telephone number and eligibility for access to eResources using documents acceptable as proof when being issued a new Library card.
2. Non-Norfolk eResources Library cards require the payment of the annual fee.

Guidelines

- a) Script for adults: "It is time to update our records. Do you have your ID and proof of address (if it has changed)/employment?"

- b) For juveniles: "It is time to update our records. Could you please tell me your address and phone number? Have you moved?" We assume that if children can tell us their home address and telephone number or that they have or have not moved and there is no return mail, then their card is verified.
- c) When updating information over the telephone it is important not to divulge patron information without being certain of the caller's identity. **Do not give out personal information such as address, telephone number, card number or Social Security number over the telephone.** The caller should be able to provide such information to prove their identity. If a caller behaves suspiciously and you suspect they may be fishing for information about the cardholder, to protect the patron's privacy and financial record, consider the card stolen and block its use until the cardholder can come into the Library and prove their identity.
- d) If, during the course of the year, a patron moves from one address to another, the card is changed to TEMP until verification of the new address is provided in person. This will limit renewals and checkouts.
- e) If the patron is unable to provide proof of residency, their card may be converted to a TEMP card.
- f) If the patron is unable to prove access to eResources, their card will be converted to the appropriate non-Norfolk card (something other than 1ADULT_E or 2JUV_E).
- g) A card may be manually renewed for a special 3-week period to allow renewals of materials pending the patron visiting the Library to verify their address and/or eResource access.

Guidelines**Type of Card When Borrower Moves**

g) This chart shows what staff would do when a patron changes address.

If Move From	To	Action	If Verified	If Unverified
Norfolk	Norfolk	Verify address or make unverified	1ADULT_E 2JUV_E	TEMP
Norfolk	Virginia (no Norfolk job)	Verify address or make unverified	3ADULT_VA 4JUV_VA	TEMP
Norfolk	Other state (no Norfolk job)	Verify address or make unverified	NOTVA	NOTVA
Virginia	Norfolk	Verify address or make unverified	1ADULT_E 2JUV_E	TEMP
Virginia	Other State (no Norfolk job)	Verify address or make unverified	NOTVA	NOTVA
Virginia	Virginia (no Norfolk job)	Verify address or make unverified	3ADULT_VA 4JUV_VA	TEMP
Other State	Norfolk	Verify address or make unverified	1ADULT_E 2JUV_E	TEMP
Other State	Virginia (no Norfolk job)	Verify address or make unverified	3ADULT_VA 4JUV_VA	TEMP
Other State	Other state (no Norfolk job)	Verify address or make unverified	NOTVA	NOTVA

Library cards with eBook privileges

h) This chart shows what to do when a 1ADULT_E OR 2JUV_E card expires.

Profile Name	Definition	When Expires
1ADULT_E	For people 18 or older eligible for eResources or Virginians after paying \$35 per year	Verify address and/or job or renew with fee or change
2JUV_E	For people 17 or younger, eligible for eResources or Virginians after paying \$35 per year	Verify address and/or job or renew with fee or change

Use of Library Cards

1. Patrons can maintain full Library privileges by:
 - a) Returning materials on or before the due date.
 - b) Adhering to the borrowing limits for all types of material.
 - c) Paying for lost or damaged materials before the item is 28 days overdue.
 - d) Keeping the amount of money owed below \$10.00.
 - e) Promptly informing the Library of any change of address or phone number.
2. Patrons must present their assigned Library card, their assigned Library card number that is eye-readable or barcode-readable on an electronic device such as a mobile phone or acceptable photo ID to check out materials or conduct transactions on their account. Patrons under the age of 18 may give their address and phone number as proof of identification, but both the address and phone number must match those in the Library's records. If the child cannot provide address and phone number, a parent or legal guardian may do so for them, in person.
3. Reported lost cards are deactivated and must be replaced.

Guidelines

- a) If the patron has simply left their Library card at home, staff members will provide the Library card number after verifying the identity of the patron.
- b) When the patron says they have lost, cannot find or have lent their Library card and do not have it in their possession (not simply left it at home), it should immediately be treated as a lost card. This is to protect the patron from Identity Theft and unauthorized use and potential loss of City property.
- c) One card will be issued on credit. That card must be paid for before another card will be issued. When a card is issued on credit, put a note in the patron's record as to the place and date the card was issued.

4. Whenever a patron calls into the branch to conduct a transaction on their account, they must provide a Library card number and/or their name and answer questions to verify their identity.

Guidelines

- a) Staff members must not look up information without verifying the identity of the patron in person or by telephone.
- b) In person, the patron must provide Library card or photo ID.

- c) By telephone, the caller must provide:
 - a. Name
 - b. Library card number
 - c. Additional identifying information on the account such as the last 4 digits of their Social Security number, Driver's License Number or title checked out
 - d. Current address is to keep our records up to date (but to protect personal information, don't give out that information by telephone).
- 5. A patron's account automatically becomes **DELINQUENT** when money is owed. **DELINQUENT** status will not affect the patron's ability to borrow materials from the Library.
- 6. Patron borrowing privileges are suspended:
 - a) When an item is overdue by 28 days and its replacement and processing fees total \$10 or more
 - b) When more than 5 items are overdue, for example, 6 or more children's books are overdue by one or more days
 - c) When a patron exceeds borrowing limits by type or quantity of material
 - d) When the total amount of unpaid charges exceeds \$10.00
 - e) When a patron's account has been referred to the Collection Agency and all money owed has not been paid. Once a patron account has been referred to the Collection Agency, the account must be paid in full before privileges can be restored
 - f) When a patron's account has 5 or more CLAIMS RETURNED items on it
 - g) Once a patron's Library card is **BLOCKED**. Patrons may still use the Library computers even when their card is **BLOCKED**.
- 8. Using another patron's Library card to check out materials is not permitted.

Guidelines

- a) In the event a patron's family member (parent, guardian, child, sibling, spouse or authorized caregiver) must pick up a held item for the patron, the patron must give permission by telephone or in writing for this person to pick up their held item. Checking the name on the Library card and seeing that the name and/or address match may be enough. The staff member may call the patron directly if there is any discrepancy or doubt.
 - a. If the family member has a valid Library card in good standing, the item will be checked out to the family member using an override and the hold

removed from the patron's record. The family member picking up the item is then responsible for the item.

- b. If the family member does not have a Library card in good standing or the item cannot be checked out to the family member, such as a juvenile picking up an R-rated video, the family member will not be able to check out the item for the requesting patron.
- b) To prevent ID and Library card theft, additional identification may be requested if the staff member suspects that the Library card does not belong to the person borrowing Library items. The staff member may call the patron directly if there is any discrepancy or doubt.

Lost, Stolen or Previously Issued Library Cards

1. Patrons must report lost or stolen cards in order to avoid being held responsible for materials checked out on their cards.
2. There is a charge of \$1.00 to replace a lost Library card.
3. In the event that a card is reported stolen, the Branch Manager has the option of waiving the replacement fee.
4. If a patron reports a card lost or stolen, it will be marked LOST. The patron must complete an application and provide identification in order to get a new Library card in addition to paying the \$1.00 replacement fee.
5. Children under the age of 18 must follow the same procedures as getting a new Library card in addition to paying the \$1 replacement fee.
6. If a patron presents a card to the Circulation Desk that has been reported lost, the patron must show identification before the staff member will look up the current card number. The lost card is retained and destroyed by staff. See *Use of Library Cards* above.

Guideline

- a) Previously issued Library cards are "lost cards" and are BLOCKED. They should be retained and destroyed by the staff member.

Patron Responsibilities

1. Because the Norfolk Public Library verifies the identity of all Library card applicants, the individual named on the account is responsible for all charges assessed to that account.

2. A Library patron is responsible for all materials checked out on their card or on the cards of children for whom they have signed Library card applications regardless of who checked the items out.
3. All lost or stolen Library cards should be reported immediately. The owner of the card is responsible for all items checked out on the card until the card is reported lost or stolen.
4. When a patron moves or changes telephone numbers or email addresses, it is the responsibility of the patron to inform the Norfolk Public Library of the new address, telephone number or email address.

Norfolk Public Library Employee Borrowing Privileges**Regulations**

1. Norfolk Public Library employees are granted Norfolk resident borrowing privileges.
2. NPL employees are not permitted to check out Book Express books. A Book Express item is a book that is expected to be very popular among patrons and can only be borrowed directly from the branch Library on a first-come, first-served basis. This is not the same as a High Demand item.
3. NPL employees may not renew books that are still on hold for other patrons or staff members.
4. NPL employees must wait their turn on hold lists and may not change their priority to be higher on the list for materials.
5. Staff members who leave the employ of NPL will have their status changed to one that corresponds to their eligibility.

Guideline

1. To ensure that materials are available to the public, employees should limit the number of materials they borrow and return items promptly

2. Material Loan Limits and Loan Periods

Policy Statement:

The Norfolk Public Library sets loan periods and loan limits in order to provide patrons with fair and reasonable access to the Library's resources. The Norfolk Public Library sets limits on the length of time that an individual can keep a specific type of material in order to more fairly distribute limited resources such as audiovisual materials. Limits also reflect the fact that it takes more time to utilize some types of materials than others.

Definitions:

A **loan period** is the total number of hours, days or weeks that one patron can keep a specific item.

A **loan limit** is the total number of items of a specific type or total value that any one patron can have on loan at one time.

An **unverified borrower** is an individual who has not provided the Library with written proof of a Virginia address.

A **verified borrower** is an individual who has provided the Library with written proof that they reside in Virginia.

A **High Demand item** is one that has 4 or more holds on it or that is expected to be in very popular among patrons, such as bestsellers.

A **Book Express item** is a book that is expected to be very popular among patrons and can only be borrowed directly from the branch Library on a first-come, first-served basis.

Regulations:

1. Books and magazines, with the following exceptions, are lent for a period of 21 days.

The exceptions are:

- a. High Demand: 14 days
- b. Book Express: 7 days
- c. Reference Books: At the discretion of the Branch Manager
- d. eBooks: up to 14 days
- e. Mobile Delivery/Bookmobile items: 14 days

The Norfolk Public Library also sets the following loan period limits on non-book items:

- a. VHS videos and DVDs: 7 days
- b. Music CDs: 21 days
- c. Audiobooks: 21 days
- d. Equipment lent by the hour: 2 hours
- e. Mobile Delivery/Bookmobile items: 14 days
- f. Other electronic items: varies 3-21 days.
- g. STEM kits: 14-21 days

Reference books circulate at the discretion of the Branch Manager or Slover librarian. Slover periodicals do not normally circulate. However, a circulating copy of a particular issue can sometimes be acquired for a patron from a branch Library.

Guideline

- a) Reference books normally circulate for up to 2 days
2. The length of time or number of items that patrons may keep items of a certain type (holiday books, books on specific subjects or by specific authors, for example) may be temporarily reduced at the discretion of the Branch Manager or Slover librarian. Time limits must be for a specific period of time and must be removed when that period of time has expired.

Examples:

- a) During the month of February, Black History books may be set to a circulation period of two weeks. On March 1, the circulation period shall be reset to the original 3 weeks
- b) During the Christmas season, a branch may find it necessary to limit the number of Christmas books borrowed by any one patron based on the size of the collection
3. The material loan limits exist to enable fair access to the Library's resources. Patrons are limited to borrowing up to 25 items total plus 5 eBooks and the following limits:
 - a. 10 VHS videos
 - b. 10 DVDs
 - c. 5 audiobooks, regardless of format
 - d. 5 High Demand adult, YA or juvenile fiction or non-fiction
 - e. 20 music CDs
 - f. 5 InterLibrary Loan items
 - g. 25 adult, 21-day fiction and non-fiction
 - h. 2 reference books
 - i. 25 cataloged paperbacks
 - j. 25 YA and juvenile hardback fiction and non-fiction
 - k. 25 YA and juvenile cataloged paperbacks
 - l. 25 picture books or easy readers, regardless of format
 - m. 1 Book Express
 - n. 5 magazines
 - o. 8 eBooks/items (or 3 cost-per-circ) on Libby and 8 electronic items on hoopla
 - p. 1 item of equipment or equipment set/STEM Kit (plus some kits such as backpacks and Wi-Fi)
 - q. 20 Posters

Guideline

- a) Staff will observe circulation system prompts that a loan limit has been reached and advise the patron that they have charged the maximum allowed of a certain type of material.
4. An unverified borrower may have only 1 item charged to their account at any time.
5. Patrons may borrow multiple copies of the same title at the same time unless the title has holds, in which case no patron may have more than 1 copy of a title at one time.
6. Loan periods on 21-day books may be extended at the discretion of the branch or Main manager or designated substitute for the following reason(s):
 - a) Loan periods on 21-day books may be extended at patron request in the event of vacations. However, the loan period may not exceed 9 weeks (63 days) in length. The length of the original extended loan period will be taken into account in determining whether materials can be renewed. For example, if a book is borrowed for an extended loan period of 6 weeks, the book could be renewed once for an additional 3 weeks.
 - b) When the due date falls on a holiday for which the Library is closed, the loan period will be extended until the next day that the Library is open.
7. Loan periods on Mobile Delivery/Bookmobile items may be extended at the discretion of the Community Engagement Office or designated substitute for the following reason(s):
 - a) Loan periods may be extended at patron request in the event of vacations or extended hospital stays. It is the responsibility of the patron to notify Library staff if they wish for a renewal.
 - b) When the due date falls on a holiday for which the Library is closed, the loan period will be extended until the next day of the patron's Mobile Delivery/Bookmobile stop.
 - c) When the due date falls on a day that Mobile Delivery/Bookmobile is not in service, the loan period will be extended until the next day that the patron's stop is scheduled. For example, if mechanical issues preclude service, the patron should be informed, and the CEO staff should extend the loan period.
8. All borrowed materials must be returned to an agency of the Norfolk Public Library, which includes Mobile Delivery/Bookmobile and Slover Library. Items returned to non-NPL libraries are overdue until the item is returned to an NPL Library and discharged.
9. Only books may be returned in the book return. DVDs, audiobooks and music CDs should be returned inside the Library or using a media return (if available) to avoid the possibility of damage. Patrons return these items in the book return at their own risk.

10. When the renewal limit has been reached, it is the patron's responsibility to return the item.
11. A High Demand item is any book for which there are 4 or more holds. The Library reserves the right to change the loan period of these items from 21 days to 14 days on a temporary basis to make the items available more quickly to a greater number of patrons. High Demand items cannot be renewed under any circumstances. Only 5 High Demand items may be checked out to any one patron at a time. Once demand has been met, the loan period for these items will be reset to 21 days. The Library reserves the right to set loan periods for potential High Demand items to 14 days before 4 reserves are placed on the title.
12. Juvenile Library cardholders are not permitted to check videos that have a Motion Picture Association of America rating of R or its equivalent.
13. Juvenile Library cardholders are not permitted to check out laptop computers or some STEM kit items that require a unique borrower's agreement.
14. Some items, including those borrowed by the hour, may be limited to in-Library use only.

3. Renewal Policy

Policy Statement:

The Norfolk Public Library allows patrons to renew Library materials as a courtesy to patrons who have not completed their use of an item. Limits on renewals exist so that all patrons can have an equal opportunity to use the Library's materials.

Definition:

A **renewal** is an extension of the original loan period.

Regulations:

1. Renewals are granted dependent upon:
 - a) material type
 - b) the presence of a request for the material by another patron
2. Book Express books and reference materials cannot be renewed.
3. Items that circulate for an hourly period may be renewed once if a hold for the item has not been placed by another patron or not required by the Library.
4. All other materials may be renewed twice providing a hold for the material has not been placed by another patron.
5. Additional renewals beyond the original two can be granted at the discretion of the Branch Manager or a designated substitute. So that other patrons may have a chance to find the item by browsing, materials will not be renewed consecutively more than 4 times. Items must be returned to the shelf for 24 hours before being checked out again to the same patron.
6. When the renewal maximum has been reached, staff may not discharge a book then immediately check the book out again to the same patron. Materials must return to the shelf for a minimum of 24 hours before being checked out again to the same patron.
7. Library materials can be renewed in-person, by phone or through the Library's online catalog on the Norfolk Public Library website.

Guidelines

- a) Keep patrons on the phone until the transaction is complete.
- b) If a patron calls to renew materials and there are many people waiting in line at the Circulation Desk, ask the patron if they can wait or you can call them back.
- c) Give the patron the new due date for all materials.
- d) Inform patrons if they have incurred a fee on their renewed materials.

- e) If renewing a material causes the new due date to fall on a date when the Library is closed, extend the loan period to a date when it is open.
- 8. Overdue materials, not yet declared lost and referred to Finance, can be renewed; however, any charges incurred prior to the renewal remain on the patron's account
- 9. To maintain the integrity of the hold system, items for which other patrons have placed holds may not be renewed.
- 10. Staff may renew materials up to 4 times (the third and 4th time shall be at the discretion of the Branch Manager) to allow patrons more time to look for a lost item, provided the patron's account is not DELINQUENT. However, staff cannot renew materials beyond the permitted 4 times so a patron can avoid paying for a lost item
- 11. When the renewal limit has been reached, it is the patron's responsibility to return the item or risk incurring lost book charge and Finance fee
- 12. Staff will provide patrons with the new due date whenever an item is renewed. If an item is renewed over the phone, it is the patron's responsibility to record the new due date
- 13. If the patron's account is BLOCKED, materials cannot be renewed. Exceptions can be granted at the discretion of the Branch Manager or designated substitute
- 14. Renewal requests for InterLibrary Loan materials can only be granted through the InterLibrary Loan department. They must be requested at least 5 days before the item is due

4. Fees

Policy Statement:

The Norfolk Public Library charges fees to offset the cost of recovering and replacing lost and damaged Library materials, collection actions by a collection agency or the Norfolk Department of Finance or fines or fees passed on as a fee from other lending libraries for InterLibrary Loan.

Definitions:

A **fee** is a fixed charge imposed to cover the cost of processing replacement Library materials, recovering or replacing lost materials or imposed for collection actions by another department or agent on behalf of the Library and City of Norfolk.

A **fine** was a variable charge imposed for the late return of Library materials.

Regulations:

1. Fines incurred before July 1, 2021, remain payable on accounts in accordance with the fine policy in effect at the time. NPL no longer charges overdue fines as of July 1, 2021 and this became permanent policy by a resolution of City Council May 10, 2022, adopting Ordinance 48,758 to amend the *Code of the City of Norfolk, Virginia*, 1979, Sec. 23-3
2. Borrowing privileges are suspended when the amount of money owed reaches or exceeds \$10.00 in fines and/or fees
3. The Library does not send notices of charges incurred other than scheduled late notices. When the amount of charges owed reaches \$25.00 or more, the account may be referred to a collection agency or the Norfolk Department of Finance
4. Staff will inform patrons of money owed each time the patron borrows materials

Guidelines

- a) Charges may be waived in the event of emergency illness or a death in the family.
- b) Charges may be waived in the event of a Library error such as a failure to discharge books before returning them to the shelf.
- c) In the event a patron loses Library materials due to theft or a house fire, flood or other natural disasters, the Library system will waive the cost of materials upon presentation of an official written report from the Police Department, Fire Department or the patron's insurance claim, whichever is appropriate.

- d) Fines may be waived at the discretion of the Branch Manager or designated substitute for the above stated reasons.
- e) A note on the account is required whenever charges are waived.

Miscellaneous Fees

1. The Norfolk Public Library reserves the right to pass on the cost of fees incurred when borrowing an item for a patron through InterLibrary loan whether the patron picks up the item or not, up to the amount the patron has indicated on the InterLibrary Loan form that they are willing to pay. Additional ILL loan costs for replacement or being overdue are set by the lending Library and are payable by the patron without limit.
2. A fee of \$1.00 per incident is charged for the replacement of a Library card and should be paid at the time the card is issued.

Guideline

- a) One Library card will be issued on credit if the account is not in collections or COLFINANCE status. Previous lost cards must be paid for before another card will be issued. When a card is issued on credit, staff will put a note in the patron's record as to the place and date the card was issued.

3. The annual fee for non-Norfolk eResource Library cards is \$35.
4. The costs and procedures for printing from computers is described in the *Computer and Internet Use Policies*.
5. Charges for printing from photocopiers and microfilm reader printers shall be 15 cents per page.

Lost and Damaged Materials Fees

1. Once items have been kept 28 days after the due date, the item will be assumed to be lost and will be marked LOST.
2. The Library adds a processing fee to the cost of replacing any LOST Library materials. The fee will be waived if a patron is able to provide the Library with a replacement for the LOST item that is:
 - a) Identical in title
 - b) Of a format and condition like or better than the lost item
 - c) Acceptable to the Branch Manager

3. The fee for lost or damaged, DVD, CD, audiobook or other media cases is their replacement cost. (See attached chart.) There will be a charge of \$1.00 for lost or damaged barcodes. Lost plastic jackets will be charged \$2.00. Branch Managers have the discretion to charge for other types of damage depending upon the severity. If the damaged material can be repaired, the charge for the damage shall be no more than \$5.00.
4. For items added to the collection prior to July 1, 2005, the replacement cost of lost books, magazines, audiobooks, DVDs and music CDs will be based on the current average cost of a new book, magazine, audiobook, DVD or music CD. The average cost of materials will be recomputed every 5 years. (See attached chart for current prices.)
5. For items added to the collection after July 1, 2005, the replacement cost for any LOST item will be the original retail price of the item.
6. The cost of replacing individual lost or damaged audiobook tapes or CDs will be \$10.00 each plus a \$5.00 processing fee.
7. See the *Collection Agency Policy* and the *Department of Finance Policy* below for information on the charges if an account is referred to a collection agency of the Norfolk Department of finance for collection of unpaid charges.
8. Once a patron has been referred to the collection agency or Department of Finance, all fines and fees must be paid in full before borrowing privileges can be restored. Patron accounts will remain BLOCKED until all money owed has been paid.
9. Patrons will receive a receipt for payment received when paying for a LOST item .
10. Should a LOST item be returned in good condition within 6 months of payment, the full cost of the material minus the processing charge will be refunded.
11. For any items returned damaged to the extent that the damage renders the item unusable, the full cost of the item shall be assessed.
12. The patron may keep any damaged items for which they have paid.

Table of Default Prices for Lost Materials

Item Type	Description	Default Price	Process Fee
BK_XPRESS	Book Express	\$25.00	\$5.00
CASS_BK	Cassette Audiobook	\$50.00	\$10.00
CD_BK	CD Audiobook	\$60.00	\$10.00
(Audiobook)	Single Audiobook CD or Cassette	\$10.00	\$5.00
DVD	DVD	\$30.00	\$10.00
EQUIP	Equipment	\$20.00	\$5.00
GAME_CTRL	Game Controller	TBD	TBD
GVDC_DEP_C	Gov Doc-Depository-Circulating	\$25.00	\$5.00
GVDC_DEP_R	Gov Doc-Depository-Reference	\$25.00	\$5.00
GVDC_OTH_C	Gov Doc-Other-Circulating	\$25.00	\$5.00
GVDC_OTH_R	Gov Doc-Other-Reference	\$25.00	\$5.00
HDBK	Hardback Book	\$25.00	\$5.00
HIGH_DMD	High Demand	\$25.00	\$5.00
ILL	InterLibrary Loan	TBD	TBD
J_BOARD_BK	Juvenile Board Book	\$8.00	\$5.00
J_CASS_BK	Juvenile Cassette Audiobook	\$50.00	\$10.00
J_CD_BK	Juvenile CD Audiobook	\$60.00	\$10.00
J_DVD	Juvenile DVD	\$30.00	\$10.00
J_HDBK	Juvenile Hardback	\$17.00	\$5.00
J_HI_DMD	Juvenile High Demand	\$17.00	\$5.00
J_KIT	Juvenile Kit	\$35.00	\$5.00
J_MM_PBK	Juvenile Mass Market Paperback	\$5.00	\$5.00
J_MUSIC_CD	Juvenile Music CD	\$20.00	\$10.00
J_TRD_PBK	Juvenile Trade Paperback	\$10.00	\$5.00
J_VHS	Juvenile VHS	\$30.00	\$10.00
KIT	Kit	\$25.00	\$5.00
LAPTOP	Laptop	\$500.00	\$10.00
MAGAZINE	Magazine	\$5.00	\$5.00
MMPBK	Mass Market Paperback	\$7.00	\$5.00
MUSC_SCORE	Music Score	\$10.00	\$5.00
MUSIC_CD	Music CD	\$20.00	\$10.00
REFERENCE	Reference	\$60.00	\$5.00
SMC	Sargeant Memorial Collection	TBD	TBD
TABLET	Tablet Computer	TBD	\$10.00
TRD_PBK	Trade Paperback	\$15.00	\$5.00
VHS	VHS	\$30.00	\$10.00
YA_CASS_BK	Young Adult Cassette Audiobook	\$50.00	\$10.00
YA_CD_BK	Young Adult CD Audiobook	\$60.00	\$10.00
YA_DVD	Young Adult DVD	\$30.00	\$10.00
YA_HDBK	Young Adult Hardback	\$17.00	\$5.00
YA_HI_DMD	Young Adult High Demand	\$17.00	\$5.00
YA_MM_PBK	Young Adult Mass Market Paperback	\$5.00	\$5.00

YA_TRD_PBK	Young Adult Trade Paperback	\$10.00	\$5.00
YA_VHS	Young Adult VHS	\$30.00	\$10.00

Replacement Costs for Lost or Damaged Video, DVD and Audiobook Cases

Single video case: \$1.00
Double video case: \$3.50

Single DVD case: \$1.00
Double DVD case: \$2.00
Triple DVD case: \$2.00
4-capacity case: \$2.50
5-capacity case \$3.00
6-capacity case \$3.00

2-capacity audiobook case: \$3.50
4-capacity audiobook case: \$5.00
6-capacity audiobook case: \$5.00
8-capacity audiobook case: \$6.00
9+ capacity audiobook case: \$7.00

Paying Library Fines and Fees

Library fines and fees may be paid in person by cash, check or money order at locations accepting payments. Checks and money orders should be made payable to the "City of Norfolk" and include the Library card number to which the fines and fees were charged.

Checks and money orders may be mailed to:
CIRCULATION DEPT.
SLOVER LIBRARY
235 E PLUME ST
NORFOLK, VA 23510-1706

Library fines and fees may be paid online by credit card or in locations accepting credit card payments.

Ad Team approved: May 19, 2010; June 18, 2014

Team NPL approved: June 26, 2014

City Council approved: 5/18/2010 eff 7/1/2010

Revised May 12, 2011; February 14, 2012; July 2, 2014; Feb. 8, 2018, Oct. 20, 2020; Nov. 19, 2021; May 27, 2022.

See *Policy and Administrative Regulations* Ch. 10, Sec. 13 Credit Card Processing and Terminal Handling Policy. <https://www.teamnorfolk.org/documentcenter/view/11047>

5. CLAIMS RETURNED Policy

Policy Statement:

The Norfolk Public Library extends the privilege to patrons of claiming that they have returned materials that the circulation system indicates are still checked out to them. This policy acknowledges that staff occasionally err in discharging books from a patron's record. Patrons must initiate this process before the account is sent to the Norfolk Department of Finance since after this point, if the item is not found, it is declared LOST and must be replaced or paid for.

Definitions:

CLAIMS RETURNED means that a patron has indicated that they have returned an item that the computerized circulation system indicates is still on their account.

Regulations:

1. If a patron indicates, by phone or in person, that they have returned items the computerized circulation system indicates are still checked out to them, the staff will search the shelves for the items. This may include contacting other branches.
2. A staff member will immediately initiate a shelf search. If the staff member finds the items in question, the items will be discharged from the patron's record in such a way that no fees will be incurred.
3. If the staff member does not find the items in question on the shelf and the account has not yet been referred to the Norfolk Department of Finance, the staff member will mark the items CLAIMS RETURNED on the patron's record.
4. Patrons will be notified either in person or by phone of the status of their accounts after the search.
5. Patrons may search the shelves for the items in question. If they are found, the items will be discharged from the patron's record in such a way that no fines will be incurred.
6. Items marked CLAIMS RETURNED remain on the patron's record. Patron's may have 4 CLAIMS RETURNED items on their record and maintain borrowing privileges. Upon claiming the fifth item to be already returned, the patron will lose their borrowing privileges until the items in question are returned or paid for. In the case of circulating items with borrowing limits, the number and type of items with CLAIMS RETURNED status will count against the total number of items that can be borrowed.
7. CLAIMS RETURNED status will be removed from an item on a patron's record only if:
 - a) the item is located either by the patron at home or by staff at the Library
 - AND

- b) subsequently discharged
OR
- c) the item is replaced by the patron
OR
- d) paid for along with fees

8. The Library maintains, as a part of the patron's record, the number of items a patron has claimed to return over their lifetime as a patron.
9. If a patron finds an item previously claimed to be returned they are expected to return the item to the Library and will not incur a penalty for doing so.

Guideline

- a) Staff should go over the "How CLAIMS RETURNED are Handled at the Norfolk Public Library" form with the patron, providing them with the branch telephone number and taking the steps listed under "We will do the following."

Revised 10/14/2022

How CLAIMS RETURNED Are Handled at the Norfolk Public Library

If you receive an overdue notice for an item you believe you have returned to the Library, please call or visit the location where you returned the item as soon as possible. Explain that you received an overdue notice, but you are certain you returned the item listed on the overdue notice.

We will do the following:

1. A staff member will consult your Library record.
2. If the item is still charged to your record, a staff member will go to the shelf to look for the item or call the owning Library branch if the item is normally housed elsewhere.
 - a) If the item is found, it will be discharged from your record and there will be no resulting fees.
 - b) If the item is **not** found and before the item is declared lost and sent to the Department of Finance for collections, we will mark the item CLAIMS RETURNED. If the account has already been sent to the Department of Finance and the item is not found, it will remain declared Lost and must be replaced or paid for with fees.
3. We will notify you of the status of your account.
4. We will ask you to check around your home and your car for the item. Some places to check:
 - Under the beds
 - Behind the sofa and under cushions
 - Under the seat in the car
 - Around the television
 - On your children's bookshelves
5. If you find the item, please return it to your closest NPL branch.
6. If you are unable to find the item, please get back in touch with us by calling _____ [branch telephone #].

OTHER USEFUL INFORMATION ABOUT CLAIMS RETURNED

Patrons may have up to 4 CLAIMS RETURNED and continue to borrow Library materials.

The fifth CLAIMS RETURNED will block your record. To clear your record, you will need to return or pay for the missing items.

Loan limits also apply to CLAIMS RETURNED. For example, patrons are only allowed to have 10 DVDs on loan at one time. If a patron has one DVD is claimed returned, they

may only check out 9 other DVDs. Ten DVDs in CLAIMS RETURNED will prevent future borrowing of DVDs.

The Library keeps a permanent record of the number of CLAIMS RETURNED declarations a patron makes.

6. Overdue Notices

Policy Statement:

The Norfolk Public Library sends overdue notices to patrons as a courtesy to remind them of materials kept past the due date.

Definitions:

An **overdue item** is an item that has not been returned to the Library by the due date.

An **overdue notice** is a communication sent by email or, if no email on the account, by USPS, listing Library materials that have been retained past the due date.

Regulations:

- a) Emailed notices are sent to the email address, if any, on the account according to this schedule:
 - a) 1-day overdue
 - b) 3-days overdue
 - c) 7-days overdue
 - d) 14-days overdue
 - e) 28-days overdue
- b) Printed notices are mailed USPS only if no email address is on the account, according to this schedule:
 - a) 7-days overdue
 - b) 14-days overdue
 - c) 28-days overdue
- c) All overdue notices state that accounts with bills totaling \$25 or more for 30 days will be referred to the City of Norfolk Department of Finance and assessed a \$25 administrative fee and may result in being served with process and the commencement of civil collection activity. This is 30 days after items have been declared lost and the account billed for the replacement costs, on a business day on or after 58 days past due.

The collection agency or Department of Finance will notify patrons of monies owed in amounts of \$25.00 or greater. See the *Collection Agency Policy* and Department of Finance for more information.

If an email is rejected, the Library will attempt to mail a printed notice to the physical address on file and remove the email address. The patron is responsible for keeping all contact information up to date with the Library. Relying on the USPS can add significant delays to receiving courtesy notices beyond the control of the Library.

7. Library Material Hold Policy

Policy Statement:

The Norfolk Public Library accepts holds for Library materials in order to provide access to high demand materials and materials located at the various Norfolk branches.

Definitions:

A **hold** is a request, placed by a patron, for an item from the collection to be held in their name for future pickup from a designated location.

A **patron in good standing** is defined as an individual whose record shows no overdue or lost materials or fees more than \$10.00 and no more than 4 CLAIMS RETURNED items.

Regulations:

1. All Library patrons in good standing may place holds on Library materials.
2. Patrons with blocked records may not place holds on materials.
3. There is no charge for placing a hold on Library materials.
4. Book Express books may not have holds placed on them.
5. Only items listed in the online catalog may have holds placed on them.
6. Holds must be picked up in person and can only be checked out on the card upon which the reserve was placed.
7. Patrons are limited to a total of 15 holds at one time, plus 15 holds on eBooks and other electronically downloaded materials.
8. Patrons may place holds in person, by telephone and via the Norfolk Public Library online catalog on the Library's website. Patrons are blocked from placing holds through the online catalog if their records are blocked.
9. Patrons may designate the location at which they would like to pick up the hold.
10. Patrons are notified by email, mail or at some locations by telephone that the held item is available for pickup.
11. Patrons may place a hold on on-order items as soon as they are listed in the online catalog.
12. Patrons may place a hold on more than one copy of an item at the discretion of the Branch Manager or designated substitute.

13. Holds are held for the patron for 7 days after the notification date. eBook and other electronically downloaded materials are on hold for 3 days. Because of significant delays in USPS delivery, patrons are encouraged to use email, check their own accounts online or contact the branch to keep up with the status of their holds.
14. A patron can designate another individual to pick up their hold by notifying the Library in advance. The person picking up the hold must have a valid Library card and must check the book out on their own Library card.
15. Holds remain active for 6 months. If the hold has not been filled by that time, which can be for a wide variety of reasons, patrons will receive a notice from the Library that their hold has expired.

8.A Collection Agency Policy

Policy Statement:

The services of a collection agency were utilized to assist the Library in recovering long overdue materials in order to maintain the integrity of the Library's collection and ensure availability of materials to Library users.

Definitions:

A **collection agency** is a company that sends letters makes phone calls to Library patrons informing them of the consequences of not returning Library materials and, if necessary, reports unpaid accounts to the credit bureau.

Regulations:

1. Until January 15, 2019, accounts that have unpaid bills totaling \$25 or more for a period of 45 days were referred to a collection agency.
2. When the patron's record is tagged for reporting to the collection agency, an additional \$10.00 charge is added to the patron's record.
3. The collection agency follows these steps:
 - a) The day the delinquent account is received from the Library, the collection agency mails a letter to the patron.
 - b) Twenty-two days later, a second letter is mailed.
 - c) Between days 36 and 49, a phone call is made.
 - d) On day 64, a third letter is mailed.
 - e) Between days 78-91, a second phone call is made.

- f) If the patron has made no effort to settle their account after 4 months, the delinquent account may be reported to the credit bureaus.
- 4. Once a patron has been referred to the collection agency, all fines and fees must be paid in full before borrowing privileges can be restored. Patron accounts will remain blocked until all money owed is paid.
- 5. At the discretion of the Branch Manager, a payment plan of \$10.00 a month or more may be implemented to pay off a patron's debt. During the time the patron is regularly making payments the Library will arrange for the collection agency to suspend collection activity. A missed payment may result in the account again becoming active with the collection agency.
- 6. If a patron pays their fines or fees after the account has been reported to the collection bureaus, the credit bureau is updated to show a "paid" status.

Guideline

- a) When requested by the patron and once a patron has paid all fines fees on their account, Norfolk Public Library staff will provide a letter indicating the patron's record is clear of all debt.

8.B Department of Finance Policy**Policy Statement:**

Delinquent accounts are referred to the Norfolk Department of Finance to maintain the integrity of the Library's collection and ensure availability of materials to Library users.

The Norfolk Department of Finance sends letters and makes phone calls to Library patrons informing them of their outstanding debt and, if necessary, will start civil collection activity.

This may include:

- Service of a warrant-in-debt requiring an appearance in court.
- Post judgment interest to the account(s).
- Seizure of tax refund(s) and/or lottery receipts which will include additional fees and an administrative charge.

Regulations:

1. Accounts that have unpaid bills totaling \$25 for a period of 30 days or more will be referred to Accounts Receivable (Collections) at the Norfolk Department of Finance.
2. When the patron's record is sent to the Norfolk Department of Finance, an additional \$25.00 administrative fee will be added to the patron's record. Payments should be made payable to "City of Norfolk" and at:

City of Norfolk, Department of Finance
810 Union Street Suite 600
Norfolk, VA 23510
757-664-4193

This is in compliance with the City of Norfolk *Accounts Receivable Policy*, Collection Practices 6.1. “Departments are to make all appropriate and cost-effective actions to aggressively collect all accounts receivable.”

3. Once a patron has been referred to the Norfolk Department of Finance, all fines and fees must be paid in full before borrowing privileges can be restored. Patron accounts will remain blocked until all money owed is paid.

Note: First accounts were placed with Finance for collections March 26, 2019. Subsequent placements were twice yearly by City IT as the system technically permits, then as often as nightly in December 2021. New bills and payment information (if there is any) is transmitted to Finance daily. The Department of Finance sends payment updates to City IT/Workflows each Monday Morning who then run a report to post the payments as FINANCE. Finance implemented a new collection computer system Spring 2020.

Effective 02/01/2018, updated 03/2021, 3/14/2022.

8.C Bankruptcy Procedures

Patrons who file for bankruptcy protection are granted temporary or permanent relief from owing fines and fees to NPL. This does not remove the responsibility to return overdue Library books, only the fines or fees associated with them. To reinstate an account where items are not returned, the patron must resolve that as described below.

Although a patron may tell NPL that they have filed for bankruptcy, most often we receive a mailed notice from the court or the City Attorney. The details of when bankruptcy was filed, case number, court and status are noted on the file. Notices are usually sent as the case proceeds from filing to discharge (or dismissal).

Because as a practical matter, claims for Library fines and fees are not filed with the court, NPL is aggressive in clearing these from patron's accounts. This is also to limit liability for mishandling the account. It is rare that any money is received from the court/trustee for overdue fines, fees or materials. If any is sent, likely a small one-time check, manually charge the account the amount received from the court/trustee.

Accounts written off for one of the following reasons are exempt from further collection activity. Bankruptcy, deceased, minors and cases dismissed with prejudice by the court. See the *City of Norfolk Accounts Receivable Policy*

Patron accounts fall into several categories:

Status of account	Steps NPL takes
Owes nothing at time of filing	Note account.
Owe fines and fees, nothing checked out	Bankruptcy protection, fines and fees waived rather than wait for discharge
Owe fines and fees, something checked out	Bankruptcy protection, fines and fees under \$25 waived rather than wait for discharge. Fines and fees accrued after bankruptcy filing are not waived and are valid debts. Items remain on record.
Owe fines and fees, items checked out are lost	Bankruptcy protection, fines and fees under \$25 waived rather than wait for discharge. Fines and fees accrued after bankruptcy filing are not waived and are valid debts. Items remain on record along with the replacement costs. Patron must return, replace or pay for lost items before account can be in good standing again.
Receive discharge notice	Bankruptcy protection, all fines and fees waived. Fines and fees accrued after bankruptcy filing are not waived and are valid debts. Items remain on record along with the replacement costs. Patron must return, replace or pay for lost items before account can be in good standing again. If nothing is owed or checked out at discharge, bankruptcy-related notes may be removed.
Receive dismissal notice	If nothing has been waived, no action needed. Fines and fees waived must be manually added back to the account. It is common for a new bankruptcy to be refiled after a dismissal.

A write off is a transaction that removes an account which management has determined to be uncollectible from a department's financial accounting records. Writing off the debt for accounting purposes does not discharge the debt. The debt is still owed to the City of Norfolk but is no longer reported on the department's books as a receivable. Written-off receivables eligible for the debt setoff programs must be submitted to the appropriate setoff program. See the *City of Norfolk Accounts Receivable Policy*

Long overdue debts may be written off at the request of the Library Director to the Director of Finance. The Director of Finance approves the write off of uncollectable accounts and determines what, if any, further collection activity will be pursued. Bills determined to be written off and not being collected will be reduced to zero in the system. Those patrons can begin to use their accounts or reestablish borrowing privileges if their account is now free of debt. Inactive accounts will be purged as normal from the

transaction date. Record of these write off transactions on these accounts are to be retained indefinitely in some manner.