



Policy Name	Borrowing		
Section & Number	Board – G-03	Effective Date	2005-06-16
Motion Number	2024-41	Last Review	2024-03-21
Author	Manager, Customer Service	Next Review	2025

Policy Statement

The purpose of this policy is to provide the overall framework for material circulation. Only those with a valid Library card may borrow material from the collections. The Policy allows St. Catharines Public Library to serve all customers in an accurate, consistent, equitable and accountable manner.

Scope

The policy applies to all users of the St. Catharines Public Library. It covers activities relating to the registration of Library users and the borrowing and use of Library collections and services. It sets:

- conditions and use of the library card
- borrowing privileges, responsibilities and restrictions
- a schedule of loan periods and fees

Responsibility

The Library Board delegates the overall responsibility for the collection to the Chief Executive Officer (C.E.O.) and through the C.E.O. to managers and staff.

Operational Guidelines

1. A Library card is available free of charge to those who reside, own property, work or study within the boundaries of the municipality of the City of St. Catharines.
2. St. Catharines Public Library has several formal reciprocal borrowing agreements with neighbouring municipalities. A Library card is available to

those who have an active library from their servicing library participating in the reciprocal borrowing partnership. A list of participating systems can be found on the St. Catharines Public Library webpage (linked).

3. A Library card is available for all other non-residents for an annual or a semi-annual fee. (Appendix 1 – SCPL Limits, Loan Periods, & Fees)
4. A replacement fee will be charged for lost or damaged Library cards. (Appendix 1 – SCPL Limits, Loan Periods, & Fees)
5. Only those with a valid St. Catharines Public Library Card may borrow material from the collections.
6. Notwithstanding any provision of this policy, the Chief Executive Officer may issue a Library card to individuals, groups, institutions, or bodies, whether resident, incorporated or otherwise, upon such terms and conditions as the Chief Executive Officer may determine.

Section 1: Membership

1. Applicants for Library cards must present identification and provide registration information before being issued a Library card.
2. Anyone giving false information shall have their Library privileges withdrawn.
3. A customer's library card expires annually. Customers can renew their card in-person, online or by phone.
4. Customers shall present their Library card or a valid piece of ID (see Adult Card Registration) each time they wish to borrow Library materials. Customers may also provide their barcode and PIN number in the absence of a physical card.
5. Customers accept responsibility for their Library card and all items borrowed, including on a lost card, and agree to report the loss of the card and any changes in registration information.

Adult Card Registration (18 years and over)

1. One piece of official Ontario Government photo identification showing correct name and address of residence:
 - Ontario Driver's License,
 - Ontario Photo Card, or

2. Two pieces of valid identification are required, one of which must include a current address. Valid identification includes but is not limited to:
 - Passport,
 - Birth Certificate,
 - Government issued document,
 - Social Insurance Number card or document,
 - Student card,
 - Formal Mortgage, Rental or Lease Agreement,
 - Utility bill or other piece of formal and current correspondence (issued in the last 3 months) that can validate the address.

Teen Card Registration (12-17 years)

1. One piece of valid identification is required. Valid identification includes: birth certificate, Social Insurance card, student card, bus pass, or driver's license.

Children's Card Registration (11 years and under)

1. Proof of parent's/legal guardian's address is required (see Adult Card Registration) and one piece of identification for the child to validate their legal name. The parent/legal guardian's name is listed in the customer record, and the parent/legal guardian signs the child's card.

Temporary Card Registration

1. Temporary memberships (valid for 90 days) are available to individuals residing in transitional or temporary housing. Customer must show a piece of valid identification along with documentation of residency from the shelter's administration. Customer will need to bring a new letter to continue membership past 90 days.

Temporary memberships (valid for 90 days) are available to be requested via the St. Catharines Public Library website. Customer will be emailed a library card number and PIN.

Work or Study in St. Catharines Card Registration

1. Full membership privileges are extended to individuals who work or study in St. Catharines. Name identification and address verification as per Adult or Children's Card Registration and proof of one of the following is required:
 - Employment in St. Catharines
 - Enrollment in a St. Catharines educational institution

Educator Card Registration

1. Educator memberships are available to educators currently working or living in St. Catharines. This includes Kindergarten to Grade 12 classroom teachers in public and private schools and licensed daycare employees. Name identification and address verification as per Adult Card Registration and proof of educator status is required.

Reciprocal Borrowing Card Registration

1. Reciprocal borrowing memberships are available to individuals who hold an active library card from their servicing library that is participating in the reciprocal borrowing partnership. A list of participating systems can be found on the St. Catharines Public Library webpage (linked).

Customers must present an active library card from their servicing library, as well as an official piece of identification showing correct name and address residence as per Adult, Teen or Children's Card Registration. Registration must be completed in person and membership will be renewed annually.

Section 2: Borrowing of Materials

1. A customer in good standing may, upon presentation of their Library card, borrow circulating material.
2. Customers must be 18 years or older to borrow restricted DVDs rated R or 18A by the Canadian Home Video Rating System.

Electronic Resources

1. Loan periods and borrowing limits as specified on the vendor's site (e.g. Hoopla, cloudLibrary).

Interlibrary Loan Materials

1. Interlibrary Loan materials may be requested from other libraries, subject to certain limitations. Customers will be charged a replacement fee if interlibrary loan items are lost, damaged, or not returned.

Library of Things

1. Library of Things items are used at sole risk of the customer. The Library will not be held responsible for any injuries obtained, damages done, or costs incurred while using items. The customer is responsible for the safe keeping and return of these items to the Library in good working order, assume liability for the items while they are in their care, and may be billed for reasonable repair or replacement costs associated with the damage or loss of the item(s). The St. Catharines Public Library has sole discretion in making these decisions.

Loan Period

1. The regular loan period for most material is 21 days. Some items have shorter loan periods (see Appendix 1 – SCPL Limits, Loan Periods, & Fees).

Renewal

1. Items on your account will automatically renew on the due date. Most physical items borrowed are eligible for up to 5 auto-renewals.
2. The loan period of circulating items may be extended by seven days at a time, up to a maximum of five times.
3. Items that have reached their renewal limit and items another customer has requested to borrow (items on hold) are not eligible for renewals. Some exemptions apply. (See Appendix 1 – SCPL Limits, Loan Periods, & Fees).
4. While the Library may, as a courtesy, remind the customer about due dates of borrowed materials, the customer is responsible for all fees associated with overdue/lost items, even if the Library has not contacted the customer to provide information about due dates of items borrowed.

Section 3: Charges and Overdues

Overdue Material

1. It is the responsibility of the customer to ensure that materials are returned on time so that they will be available to others. Customers will be notified when materials are overdue. Reciprocal borrowers must return materials directly to the St. Catharines Public Library.
2. Full replacement costs are levied for overdue/unreturned, lost or damaged items.
3. Overdue notification overview:

When Items are 7 days overdue	1st Overdue Reminder sent
When items are 14 days overdue	2nd Overdue Reminder sent
When items are 21 days overdue	Lost Bill sent

4. Lost bills over \$50.00 that are unpaid within 32 days will be forwarded to a collection agency.

Notifications

1. Library cardholders receive notifications regarding their membership and borrowing from the Library. Customers are notified by email, automated telephone calls/voicemail messages or mail regarding items that are renewed, overdue or are on hold and ready to be picked up.
2. The library collects customer email addresses for the purpose of library communications. If customers prefer not to receive library notifications and opt to manage their borrowed materials, this can be requested.
3. Notices are addressed to customers, except children under the age of 12 that are sent to the child in care of the parent or guardian who is registered in the child's account.

Damaged/Lost Materials and Lost Cards

1. Customers must report loss of or damage to Library materials at the earliest possible opportunity.
2. All customers are responsible for library materials borrowed from any branch of the St. Catharines Public Library. Lost or stolen cards must be reported immediately.
3. The Library will charge a replacement cost for material which is long overdue, and for material which is lost or damaged.
4. Replacement in kind, or substitution, for lost or damaged materials is not accepted.

Suspension of Borrowing Privileges

1. All borrowing privileges are suspended when unpaid charges reach \$10.00 and/or the customer has 10 or more items overdue.
2. Privileges are reinstated upon return of overdue items and payment of fees.

Collection Agency

1. The Library reserves the right to forward any unpaid accounts with a balance of \$50.00 or more to an outside collection agency to help encourage customers with overdue materials and/or bills to return Library materials or pay bills in arrears. The prompt return of Library materials enables their availability for other customers.

2. A service fee of \$10.00 plus applicable taxes is added to the amount owed if balance remains unpaid 32 days following the date an invoice is issued.
3. Unpaid accounts of minors 11 and under are forwarded to the collection agency in the name of the parent or guardian. The following customers are exempt from the collections agency process:
 - Teens ages 12-17 years old
 - ILLO
 - Visiting Library
 - Temporary

Implementation

The Policy shall be implemented by the CEO, shared with staff, and posted on the Library's website.

Appendix

Appendix 1 – SCPL Limits, Loan Periods, & Fees

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Card Limit by Borrower Type

	Children's	Teen	Adult	Temporary	Educator
Full Access	30 items	60 items	60 items	5 items	75 items
	<u>Exclusions</u> Hotspots Nintendo Switch Restricted DVDs Telescopes Tool Set	<u>Exclusions</u> Nintendo Switch Restricted DVDs Telescopes Tool Set	No Exclusions	No Exclusions	<u>Exclusions</u> 3 & 7-day materials Hotspots
Reciprocal Borrowing	Children's	Teen	Adult		
	30 items	60 items	60 items		
	<u>Exclusions</u> Library of Things Restricted DVDs Digital Collections Online Resources	<u>Exclusions</u> Library of Things Restricted DVDs Digital Collections Online Resources	<u>Exclusions</u> Library of Things Digital Collections Online Resources		

Loan Period & Item Limits

Item Type	Loan Period	Item Limit	Renewals (Maximum of 5, if not requested)
Express Collection	3 Days	3	No Renewals
DVDs	7 Days	20	7 Days
Video Games	7 Days	10	7 Days
Library of Things	7 Days	None	7 Days
Adult Magazines	7 Days	None	7 Days
New Fiction Books	7 Days	None	7 Days
Hotspots	14 Days	None	7 Days
Audiobooks & CDs	21 Days	None	7 Days
Fiction & Non-Fiction Books	21 Days	None	7 Days
Children's Magazines	21 Days	None	7 Days
Launchpads	21 Days	2	7 Days
Book Club Kits	42 Days	2	No Renewals

1. DVDs with 10 or more requests will decrease to a 4-Day Loan Period
2. Hotspots with 10 or more requests will decrease to a 7-Day Loan Period
3. Fiction & Non-Fiction Books with 12 or more requests will decrease to a 7-Day Loan Period
4. New Fiction Books are considered "New" for the first 4 months
5. Requests cannot be placed on Express Collection

Miscellaneous Fees

Memberships	Live/Work/Study/Own Property in St. Catharines.....Free
	Reciprocal Borrowers.....Free
	Non-Resident Membership (Annual).....\$75.00
	Non-Resident Membership (Semi-Annual).....\$37.50
Replacement Library Cards	\$4.00
Damaged/Lost Fees	Damaged/Lost Item.....Full Replacement Cost
	Damaged/Lost AV Case.....\$3.00
	Damaged/Lost Barcode or Security Tag.....\$1.00
Other	Collection Agency Fee.....\$10.00 + HST