Mission and Purpose

The Chattanooga Public Library provides free and equal access to library materials and services and is guided by its Mission to be the community’s catalyst for lifelong learning.

The library supports the individual’s right to have access to ideas and information representing all points of view. The library board has adopted the American Library Association’s statements regarding the following: Library Bill of Rights, Freedom to Read, Freedom to View, and Access to Electronic Information, Services and Networks.

It is the policy of the Chattanooga Public Library not to forbid or impede the circulation of items from the library collection to any of its cardholders in good standing, whether resident or non-resident, based upon that cardholder’s race, creed, national origin, age, place of residence, or other personal criteria. While the Library supports these principles, in the case of minors (17 and under), we are also obligated to comply with Tennessee Code 39-17-911; Sale, loan or exhibition of material to minors.

Access to Library Materials by Minors

It is the policy of the Chattanooga Public Library that parents or guardians, not the library staff, are responsible for monitoring and approving the selection of materials made by their children. It is the parents or guardians—and only these—who may restrict their children—and only their children—from access to library materials and services. Parents or guardians who wish to block their children from borrowing items from the young adult or adult collections should request that library staff issue a card limited to taking out materials with a juvenile designation. The library staff cannot and do not act in loco parentis.

Registration and Issuance of Library Cards

Resident Full Access Library Card

An adult applicant (over the age of 17) is eligible for a library card free of charge for one year upon making proper application if they meet one (1) of the following qualifications:
(1) they reside within the city limits of the City of Chattanooga;
(2) are a City employee;
(3) non-residents who own real property within the city limits;
(4) non-residents who operate a business within the city limits and who render 
    business personal property for ad valorem taxes and who pay those taxes (current 
    tax receipt must be presented at time of library card sign-up);
(5) college students who reside within the city limits of Chattanooga;
(6) volunteer twenty (20) documented hours of service to the library. Volunteer 
    opportunities are limited to library needs. Customers may be placed on a waiting 
    list or assigned to a different library location; and 
(7) Are currently enrolled in a Hamilton County public school. Cards to students will 
    be issued and renewed through the child’s school.

A non-expired government issued photo ID with the applicant’s current address must be 
presented at the time of application. If the photo ID lacks a current address, a current 
official document reflecting the applicant’s name and address or a typewritten or 
computer generated document postmarked within the last 30 days that reflects their 
name and address is required.

A P.O. Box address may be used as a secondary mailing address, but is not accepted as 
address verification.

City employees who reside outside the city limits must provide a current City of 
Chattanooga Employee ID or paystub at the time of application.

Non-residents who own property or a business within the city limits must present proof 
of property ownership in the form of a city tax bill together with a photo ID showing the 
applicant’s current address as described above. The non-resident applicant shall have 
the burden of proving real property ownership and payment of personal property taxes 
for taxation purposes.

College students who reside on campus within the city limits of Chattanooga must 
provide a government-issued photo ID and proof of current residence.

At the age of 18, an applicant is considered an adult and can apply for a library card 
without need of parental permission. A parent or legal guardian must be present to 
accept responsibility for materials checked out on a minor’s account when an applicant 
aged 17 or under first picks up their card. A non-expired government issued photo ID 
with the parent or legal guardian’s current address must be presented at the time of 
application. If the photo ID lacks a current address, a current official document reflecting 
the applicant’s name and address or a recently postmarked document that reflects their
name and address is required. The child must be in attendance with the parent or guardian in order to receive the card.

**Non-resident Full Access and Digital Cards**

A full access card is available to non-residents of the City of Chattanooga for a nonrefundable annual fee of $50.00.

A digital card with access to the library’s digital downloadable content is available by remote application with no proof of residency required. The digital card is available for a nonrefundable annual fee of $50.00.

**Youth Courtesy Cards**

Youth Courtesy Cards may be issued to a person 17 years of age or younger. This card allows the applicant to check out three (3) books (print version) at a time and access our downloadable content. DVDs may not be checked out on Youth Courtesy cards. The card expires six (6) months from the date issued and is non-renewable. A parent or guardian does not need to be present for youth to sign up for a Youth Courtesy Card, and photo ID is not required.

Youth Courtesy Cards are issued to youth who live inside the City limits, as well as those who live outside the City limits and those who are only visiting during the summer.

**Temporary Resident Cards**

Individuals without a permanent residence in the City of Chattanooga may acquire a Temporary Resident Card, upon showing a photo ID. In cases where a photo ID is not available, two pieces of official identification with the applicant’s name will be used as a substitute. Please check with a staff member for a list of acceptable identification. The applicant may have up to three (3) books (print version) checked out at a time and access our downloadable content. Non-traditional library materials may not be checked out on the Temporary Resident Cards. The card expires in three (3) months and may be renewed for an additional three (3) months, with accounts in good standing.

**Business and Nonprofit Cards**
Library cards will be issued in the name of an organization or business located in the City of Chattanooga upon request by the entity’s executive director or owner. The request must be made in person, and the executive director or owner must provide proof of their position in the company or organization. Responsibility for this account rests with the applicant. A photo ID with proof of the current business and mailing address must be provided. An out-of-city business may acquire a business card and is subject to the same requirements as stated above and will be required to pay the $50.00 annual non-resident fee.

Expiration Dates and Renewal of Library Cards

Cardholders will be requested to provide identification at the time of card renewals.

- Resident and Non-resident Library Cards expire one (1) year from date issued and are renewable as long as the account is in good standing (outstanding fines or fees total less than $10.00), and if applicable, upon payment of the $50.00 non-resident fee.
- Cards issued through the Hamilton County public schools will be renewed automatically each year the child re-enrolls.
- Temporary Resident Cards expire after three (3) months and may be renewed for an additional three (3) months, as long as the account is in good standing (no fees or overdue materials).
- Youth Courtesy Cards Expire after six (6) months and are not renewable.

Lost & Replacement Cards

Customers are eligible for a one-time free replacement card. For security purposes, staff will not be able to give out library card numbers. A customer who loses their card may replace it. Replacement plastic library cards are available for a fee of $1.00, payable at the time of the request. Customers will need to verify their identity to receive a replacement card. Cardholders may use a photo ID to check out materials, and may obtain a guest pass to use the computer if they do not have their library card. Cardholders are responsible for notifying the library of a lost or stolen card so that a block may be put on the account to prevent the unauthorized checkout of any additional items on that card. Cardholders are responsible for materials checked out on lost or stolen cards that have not been reported.

Checking Out Materials
A library customer should present their library card in order to check out materials. If a customer's library card is not in their possession at the time of checkout, they can use a photo ID to check out materials.

Customers with outstanding fees over $10.00 will not be allowed to check out additional materials.

All circulating materials may be borrowed by cardholders for three (3) weeks (21 days), except for DVDs and magazines which check out for seven (7) days. In some instances, a limit has been placed on the number of non-traditional items that may be checked out by customers. Customers may not exceed these limitations:

<table>
<thead>
<tr>
<th>Material Type</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Video items</td>
<td>10 per card</td>
</tr>
<tr>
<td>Audio items</td>
<td>10 per card</td>
</tr>
<tr>
<td>Digital downloads</td>
<td>Varies by platform</td>
</tr>
<tr>
<td>Total items checked out</td>
<td>100 per card</td>
</tr>
</tbody>
</table>

The receipt issued at checkout serves as the official notice of the due date for an item or items, and the customer is responsible for knowing the actual return date.

**Non-traditional Collections**

Non-traditional collections have unique circulation procedures that apply. Visit the library website or ask staff for more detailed information.

**Check In Policy**

Items may be returned to any Chattanooga library location. All items are checked for damage and for missing pieces before they are checked in and removed from a customer’s account. A customer whose items are checked in after the due date will be assessed late fees by the library’s automation system.

Non-traditional collection items cannot be returned via book drops, and must be returned to the location that they were checked out.

**Items Returned Incomplete**

If a customer returns an item that is lacking one or more of its components, the customer is responsible for returning the missing component(s). The library will contact the customer. The item will not be removed from the customer’s account (i.e. will not be checked-in) until the missing component(s) is/are returned. In the event the customer
does not return the missing component(s), the item will be considered “lost” and the customer will be assessed the appropriate replacement and processing fees.

**Overdue Fees**

Overdue Fees are assessed if an item is not returned by the close of business on the due date. The fee is $0.10 per item, per day.

Different late fees may apply to non-traditional circulating collections.

**Renewal Policy**

Library materials may be renewed through the Online Public Access Catalog or by staff at the customer's request. Items may be renewed up to 99 times, but items with holds will not be renewed.

**Lost Materials**

If a customer loses an item, the customer is responsible for the replacement cost and processing fee for that item (i.e., the list price of the item at the time it was added to the collection according to the item record. In the event that no amount is indicated in the item record, then the replacement cost will be the amount the item is listed for sale as a new item). The customer cannot replace or substitute the lost item with another item. In the event a lost item that has been paid for is found and is returned to the library, the customer will receive a refund according to the City of Chattanooga procedures. The refund amount is the amount paid for the item less the overdue charges (due date to paid date).

At three hundred sixty-five (365) days overdue, the customer will no longer be eligible to receive a refund for the return of lost materials, nor will the customer be eligible for any waiver of any account fees or fines attached to the overdue item(s). The customer will be responsible for the replacement and processing fees associated with the lost item(s).

**Overdue Materials**

Materials checked out and not returned forty-five (45) days after the due date are considered “lost.” The customer is billed for the replacement costs of the materials.

Items returned within 365 days from their original due date will not incur the replacement cost. Overdue fines for these items will be capped at $10.00 per item.
Damaged Materials

Items damaged beyond normal wear and tear, including purposefully defacing or destroying library material, are the responsibility of the customer. Fees for damaged materials will be the replacement cost plus processing fees for the material.

If the customer has lost or permanently damaged a DVD or Music CD but still has the case, the customer is responsible for the entire amount of the item. The price of the case will not be subtracted from the replacement cost.

Miscellaneous Charges for Damages

<table>
<thead>
<tr>
<th>Description</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damaged Audiovisual Case</td>
<td>$2.00</td>
</tr>
<tr>
<td>Lost or damaged CD/DVD/Audiobook cover/insert</td>
<td>$2.00</td>
</tr>
</tbody>
</table>

Claims Returned or Claims Never Had

When a library customer claims that an item (owned by The Chattanooga Public Library) still charged out to them has been returned to the library, or that they never borrowed that item in the first place, the customer may request that the library mark the item as "Claim Returned" or "Claim Never Had" (both hereinafter referred to as “Claimed”). The library will then search and bill according to its Claimed Returned Procedures.

Holds

Customers may place up to 30 hold requests on circulating items. 10 of these holds may be DVDs and 10 may be CDs. Items are held for seven (7) days. If the item is not picked up within the time allotted, the hold is canceled and the item is returned to circulation or fills the next hold in the queue.

In order to check out the hold item, the customer must present the library card on which the hold request was made or be a designated cardholder associated with the customer who originally placed the hold. No pickups will be allowed without the originating card or a designated customer association. If a customer presents the card that originated the hold or the customer has an associated library account, check-out will be allowed even if the cardholder is not present at the time of pick-up. No other account information will be shared without proper identification or presenting the library card.

Interlibrary Loan Titles

The Chattanooga Public Library participates in the ALA-sponsored Interlibrary Loan program. The Chattanooga Public Library will request from another library materials that
are not available to its customers locally. This includes print as well as non-print materials, such as DVDs, audiobooks, and microfilm. Only print items will be loaned to participating libraries. In order to request a title through this service, the customer’s full-access account must be active and in good standing. Customers may have no more than five (5) Interlibrary Loan titles on their account at the same time.

The library honors any restrictions and/or check out periods the lending library may place on the material. The library customer is responsible for all materials borrowed from another library at the customer’s request. The library customer will pay any charges assessed by the lending library. Interlibrary Loan items checked out by a customer are subject to the same late fees as a Chattanooga-owned title. In order to check out the item, the customer must present the library card on which the interlibrary loan request was placed. Items are held for seven (7) days. If the item is not picked up within the time allotted, the loan request is canceled and returned to the lending library. If a customer presents the card that originated the request, check-out will be allowed even if the cardholder is not present at the time of pickup. No pickups will be allowed without the originating card.

**Courtesy Notices**

The Chattanooga Public Library sends Courtesy Notices to customers who choose email as their primary notification option. For all checked-out items, a courtesy notice is sent three (3) days in advance of the due date. Failure to receive a courtesy notice does not exempt the customer from any overdue charges.

**Overdue Materials and Outstanding Fines and Fees**

As a courtesy, the Chattanooga Public Library notifies customers whenever they have overdue materials or owe fines or fees of $50.00 or more. Library customers who have unpaid fees over $10.00 will not be able to check out materials.

At one (1) day overdue, or when the customer reaches the $50.00 fine threshold, a notice is sent via email and/or text-messaging.

At five (5) days overdue, or when the customer reaches the $50.00 fine threshold, a second notice is sent via email, text-messaging.

At twenty-eight (28) days overdue, or when the customer reaches the $50.00 fine threshold, a third notice is sent via email, text-messaging.
At forty-five (45) days overdue, or when the customer reaches the $50.00 fine threshold, the customer will receive a final courtesy notice that reflects the replacement and processing cost for each item, or the fines and fees owed.

At sixty (60) days from the due date of the materials, or when the customer reaches the $50.00 fine threshold, if a customer does not resolve their outstanding account, and they are in excess of $50.00, the account is referred to a collection agency. A collection fee of $15.00 is charged to the customer’s account at this time.

At three hundred sixty-five days (365) overdue, the customer will no longer be able to receive a refund for the return of lost materials. The customer will be responsible for the replacement and processing fees associated with the lost item(s).

Not receiving an overdue notification does not exempt the customer from paying outstanding fees.

Approved by Chattanooga Public Library Board of Directors on January 15, 2013
Revised and approved by Chattanooga Public Library Board of Directors on July 15, 2014
Revised and approved by Chattanooga Public Library Board of Directors on January 20, 2015
Revised and approved by Chattanooga Public Library Board of Directors on January 12, 2016
Revised and approved by Chattanooga Public Library Board of Directors on November 15, 2017
Revised and approved by Chattanooga Public Library Board of Directors on February 20, 2019
Revised and approved by Chattanooga Public Library Board of Directors on March 22, 2022