The current policy is found in the CRRL Policy Manual p.30; the supporting documentation for recommended updates are detailed starting on page 3 and include, but are not limited to reduction in resulting operational costs and in keeping with current library trends in Virginia; currently 51% of Virginia public libraries have eliminated fines for all age-levels, including Arlington, Fairfax, Loudoun, Prince William, Richmond, and Williamsburg; several other libraries, such as Chesterfield, have been fine free since the start of the pandemic and have indicated their intention to eliminate fines permanently.

**Supporting information for proposed updates:**

It is important to note that eliminating overdue fines would have no bearing on fees for lost or damaged materials.

**Impact on CRRL**

Several studies indicate that removing the barrier of overdue fines often creates an initial influx of missing materials because cardholders with blocked accounts stop visiting their libraries as they can not afford to pay their fine. Libraries who have instituted fine-free policies have also reported increases in their library membership as well as circulation; when residents who avoided getting a library card because of their fear of accruing fines no longer have that concern, they are eager to make use of their libraries’ services. Customers will still be charged for damaged and lost materials.

**Fine income**

The chart below was calculated using pre-pandemic circulation trends. Based on those trends, it is estimated that any new fine income would amount to approximately 3.97% of checkouts of physical items. Based on the number of checkouts in FY2022, it is projected that fine income in FY2022 would have been $35,735 if fines were collected. One important thing to note is that fine income has steadily decreased since 2018. We anticipate that eMaterials will compose an ever-increasing percentage of our circulation, leading to steadily decreasing fine revenue.

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Projected Fine income</th>
<th>Checkouts</th>
<th>Percent of Checkouts</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY22-Q1</td>
<td>$10,025</td>
<td>252,508</td>
<td>3.97%</td>
</tr>
<tr>
<td>FY22-Q2</td>
<td>$8,311</td>
<td>209,342</td>
<td>3.97%</td>
</tr>
<tr>
<td>FY22-Q3</td>
<td>$7,409</td>
<td>186,632</td>
<td>3.97%</td>
</tr>
<tr>
<td>FY22-Q4</td>
<td>$9,990</td>
<td>251,643</td>
<td>3.97%</td>
</tr>
<tr>
<td><strong>FY2022 TOTALS</strong></td>
<td><strong>$35,735</strong></td>
<td><strong>900,125</strong></td>
<td><strong>3.97%</strong></td>
</tr>
</tbody>
</table>

Currently collected fines are deposited into the Information Access Fund. The Information Access Fund is a designated fund meant to provide support for large one time technology purchases. The current balance in the fund is ~$22,000. If this change to remove fines for overdue materials passes, then the remaining balance will be spent as designated on technology and CRRL will close the Information Access Fund. In the future, CRRL will employ several strategies to fund technology purchases including: budgeting for it in advance; using the fund balance to cover some one-time expenses; or making a special request to an individual locality to fund a one-time expense that specifically benefits that locality or asking all localities to fund an expense that benefits the entire regional system.
Staff time and cost estimate

Collecting and processing fine monies across the CRRL system takes considerable staff time. The chart below shows the impact in terms of both time and monetary cost. The estimates were calculated using pre-COVID fines and procedures. Projections indicate that, had the Library levied fines during the previous year, 6,533 hours would have been spent collecting, processing, and managing fine money at a cost $123,347. Additionally, we would have incurred fees of approximately $934.45 for processing electronic (credit card) payments. The total cost projected is $124,281.45.

Throughout the pandemic, we have streamlined operations to manage staffing challenges. Reinstating overdue fines would create a burden on our front-line employees and would likely necessitate the hiring of additional staff from an already strapped salary budget.

<table>
<thead>
<tr>
<th>Fine Collection</th>
<th>Average time in minutes</th>
<th># of interactions or frequency</th>
<th>Annual hourly equivalent</th>
<th>Cost estimate</th>
<th>Average hourly rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service Clerks</td>
<td>5</td>
<td>35,735</td>
<td>2,978</td>
<td>$49,016</td>
<td>$16.46</td>
</tr>
<tr>
<td>Customer Service Supervisors</td>
<td>12</td>
<td>16,224</td>
<td>3,245</td>
<td>$65,967</td>
<td>$20.33</td>
</tr>
<tr>
<td>Fine Processing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer Service Department Heads</td>
<td>270</td>
<td>14,040</td>
<td>234</td>
<td>$5,986</td>
<td>$25.58</td>
</tr>
<tr>
<td>Accounts Receivable Assistant</td>
<td>60</td>
<td>3,120</td>
<td>52</td>
<td>$1,357</td>
<td>$26.10</td>
</tr>
<tr>
<td>Fine Fiscal Management</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finance Manager</td>
<td>120</td>
<td>1,440</td>
<td>24</td>
<td>$1,021</td>
<td>$42.53</td>
</tr>
<tr>
<td>TOTAL ESTIMATED STAFF TIME &amp; COST</td>
<td>467</td>
<td>70,559</td>
<td>6,533</td>
<td>$123,347</td>
<td></td>
</tr>
</tbody>
</table>

Impact on our community

Low-income individuals and families are disproportionately affected by overdue fines with people of color even more so. Curtis Rogers, former Communications Director of the Urban Libraries Council described the policy of library fines this way; “Overdue fines do not distinguish between people who are responsible and those who are not—they distinguish between people who have or do not have money.”
Two of CRRL’s funding localities, Fredericksburg and Westmoreland, have poverty rates above the Virginia average of 10.2%. Additionally, the per capita income of households in Fredericksburg, Westmoreland, and Spotsylvania are each below the state average ($41,255). Racially, our region is also diverse. According to the Census Bureau, both Westmoreland and Stafford counties are home to more Black or African-Americans than the state average (20%) while Fredericksburg, Stafford, and Spotsylvania all exceed the average percentage of Hispanic or Latino residents (10.2%).

**Best practice adopted throughout the state**

A November 2022 survey by the Library of Virginia revealed that more than half of the 94 public libraries in Virginia are completely fine free while another 9 are partially fine free, collecting fines only on adult materials. Several libraries that have not yet eliminated any or all fines included comments indicating they have future plans to do so. Many suspended fines during pandemic closures and suggested they and their Boards will likely use the opportunity to cease overdue fines permanently.

Several fine free libraries gave these reasons for eliminating fines at their locations:

- **Arlington Public Library** - The goal is to increase access to and minimize barriers for marginalized populations to use the library, particularly for youth and low-income patrons.
- **Loudoun County Public Library** - The library’s resources have the power to change lives, and we want them to be available to everyone all the time.
- **Prince William Public Library** - In recent years, PWPL has increased its focus on removing barriers to better serve the community. Fines typically most affect those with limited resources and deter them from checking materials out from the libraries. “By removing overdue fines, other libraries throughout the country have noticed that patrons are returning their overdue items at an increased rate and more patrons are re-engaging with their libraries,” said Deborah Wright, PWPL director.
- **Richmond Public Library** - Fines disproportionately affect low-income, African American and Hispanic communities, and [we] want to increase library use and accessibility for Richmond residents.

Additionally, in January 2019, ALA passed a resolution recognizing fines as a form of social inequity and encouraged all public libraries to find a way to eliminate fines.

"Library users with limited income tend to stay away from libraries because they may be afraid of incurring debt," said Ramiro Salazar, president of the association's public library division. "It stands to reason these same users will also stay away if they have already incurred a fine simply because they don't have the money to pay the fine."

**Final proposed policy:**

**Overdue Materials**

Central Rappahannock Regional Library notifies customers in writing of overdue materials. This notice is sent when library materials are 14 days past due. The Library does not charge overdue fees for library materials. If a customer fails to renew or return materials within 90 days after the due date, they will receive a
bill for replacement costs of materials still outstanding and will be encouraged to clear their borrowing records.

Borrowing privileges are suspended for customers owing $100.00 or more until records are cleared. In an effort to recover materials, CRRL may refer delinquent accounts to a collection agency. Any processing fees will be charged in the event of such referrals. The Director also may, in consultation with the Commonwealth's Attorneys, take appropriate legal action to recover overdue materials from customers.

**Lost or Damaged Materials**

Customers are required to make restitution based on the replacement cost of lost or damaged material. CRRL is not responsible for damage to any equipment which may occur while using library material. Parents/Guardians/Custodians are responsible for lost or damaged material checked out by their child.

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**Proposed Policy with edits:**

**Overdue Materials**

**Fines**

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notification, delinquent records are turned over to a collection agency and/or the Virginia Department of Taxation.

Borrowing privileges are suspended for customers owing $100.00 or more $25.00 in materials and/or fines until records are cleared.

- Fines on all overdue materials (except videos and DVDs) are 20¢ per day, up to a maximum fine of $3.00 per item.
- Fines for overdue videos and DVDs are $1.00 per day, up to a maximum fine of $6.00 per video or DVD.
- There are no fines charged for children and teen materials, magazines and mass market paperbacks materials, but replacement fees are levied if the item is lost.
- Unless specified by the lending institution, interlibrary loan materials accrue fines at the CRRL rate.
- The maximum overdue fine charged to a library record at one time is $20.00. Fines vary slightly at lobby stops to allow for semi-monthly visits.
- Customers will receive a bill for replacement costs of any materials 90 days overdue.
- Customers owing more than $75.00 in fees will be sent a copy of the relevant Code of Virginia section reminding them that it is a misdemeanor not to return library materials.

In an effort to recover materials, CRRL may refer delinquent accounts to a collection agency and/or The Virginia Department of Taxation Set-Off-Debt program. A $5.00 Any processing fees will be charged in the event of such referrals.

The Director also may, in consultation with the Commonwealth's Attorneys, take appropriate legal action to recover overdue materials from customers.

Overdue Notification and Suspensions

The Library notifies customers in writing of overdue materials. This notice is sent when library materials are 14 days past due.

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Lost or Damaged Materials

Customers are required to make full restitution based on the replacement cost of value for lost or damaged material. CRRL is not responsible for damage to any equipment which may occur while using library material. Parents/Guardians/Custodians are responsible for lost or damaged material checked out by their child.

Current Policy:

Fines

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