LEGISLATIVE FISCAL ESTIMATE

[Third Reprint]

SENATE, No. 4835

STATE OF NEW JERSEY
221st LEGISLATURE

DATED: JANUARY 15, 2026

SUMMARY

Synopsis: Allows voter to cure mail-in ballot due to certain envelope deficiencies or missing certificate, and to vote by provisional ballot following receipt of cure letter.

Type of Impact: Potential periodic State and county expenditure increases.

Agencies Affected: Department of State; counties.

Office of Legislative Services Estimate

Fiscal Impact	Election Years
Potential County Expenditure Increase	Up to $214 per 100 mail-in ballots
Potential State Expenditure Increase	Indeterminate

- The Office of Legislative Services (OLS) finds that allowing voters to cure their mail-in ballot if they failed to insert the voted mail-in ballot in the inner envelope, if they failed to complete the certificate on the inner envelope, if the inner or outer envelope is missing or unsealed, or if the seal appears to be tampered with, and for certain other defects, will potentially result in county expenditure increases in election years due to increased mailing costs.

- The United States Postal Service sets the mailing rate of a standard two-ounce piece of first-class mail at $1.07, resulting in an expenditure increase of $107 per 100 mail-in ballots if no pre-paid postage is provided for the voter to return the mail-in ballot, and $214 per 100 mail-in ballots if such postage is provided. The exact cost experienced by each county will vary, as it depends on the number of mail-in ballots received by the county that need to be cured and whether the county chooses to provide return postage.

- The OLS also determines that the State may experience an indeterminate expenditure increase if changes to the Statewide Voter Registration System are necessary to facilitate the recording of the issuance and receipt of a cure letter, cure form, and new mail-in ballot to a registered voter.

BILL DESCRIPTION

This bill would allow voters to cure their mail-in ballot if they failed to insert the voted mail-in ballot in the inner envelope, if they failed to complete the certificate on the inner envelope, if the inner or outer envelope is missing or unsealed, if there appears to be a tampered with seal, and for certain other defects. Under current law, voters whose ballots are disqualified on the basis of a missing or discrepant signature are allowed to cure their ballots. The county board of elections is required to include with the cure letter a postage-paid return envelope that the voters may use to return the cure form.

The bill would give voters the opportunity to submit a new mail-in ballot to cure such defects. Under the bill, the county board of elections is directed to provide the voters with a new ballot and a cure letter informing them of the defect. Voters then have the opportunity to cure the defect by submitting the new completed ballot by mail, returning it to the county board of elections in person, or placing it into a ballot drop box, in accordance with the timeframes applicable to the return of completed mail-in ballots provided under current law.

The bill would also permit voters who receive a cure letter as a result of such defects, or due to a missing or discrepant signature, in the submitted mail-in ballot to vote in-person either during the early voting period or on election day using a provisional ballot instead of submitting a cure form or the new mail-in ballot, as applicable.

Additionally, the bill provides that the determination of ballot acceptance, rejection, and curing will be subject to observation by duly appointed challengers. The bill further provides that any preliminary determination to reject a mail-in ballot will be made by trained elections employees designated by the county board of elections and will be subject to supervisory review designated by the county board of elections before the issuance of a cure letter or a final rejection. The supervisory review will be conducted by two supervisory officials of different political party affiliations, where practicable.

Furthermore, the bill provides that any issuance and receipt of a cure letter, cure form, and new mail-in ballot will be required to be recorded in the voter's record in the Statewide Voter Registration System, and the Department of State will cause such changes to be made to that system as may be necessary to facilitate the recording requirements. The bill also provides that a county board of elections will not be required to issue a cure letter, cure form, or a new mail-in ballot to any voter, or otherwise contact the voter, when the voter cannot be identified by the county board of elections using official pre-printed information on the voter's ballot or envelope materials.

FISCAL ANALYSIS

EXECUTIVE BRANCH

None received.

OFFICE OF LEGISLATIVE SERVICES

The OLS determines that allowing voters to cure their mail-in ballot if they failed to insert the voted mail-in ballot in the inner envelope, if they failed to complete the certificate on the inner envelope, if the inner or outer envelope is missing or unsealed, if the seal appears to be tampered with, and for certain other defects, will potentially result in county expenditure increases in election years due to increased mailing costs. The increase experienced by each county will vary,

as it depends on the number of mail-in ballots received by the county that need to be cured and whether the county chooses to provide postage for the voter to return the mail-in ballot.

The OLS is unable to determine the frequency at which these types of mail-in ballots are received by each county and would be required to be cured under the provisions of the bill. The OLS notes that such mail-in ballot deficiencies occurred during the gubernatorial election of November 2025 in which approximately 3,500 ballots in eight counties were disqualified with over 1,500 rejected due to one of the envelopes not being sealed.

Currently, the United States Postal Service sets the mailing rate of a standard two-ounce piece of first-class mail at $1.07, resulting in an expenditure increase of $107 per 100 mail-in ballots if no pre-paid postage is provided for the voter to return the mail-in ballot, and $214 per 100 mail-in ballots if such pre-paid postage is provided. Counties may also need to dedicate additional staff time to ensure accurate and timely mailing of new mail-in ballots and cure letters.

The OLS also determines that the State may experience an indeterminate expenditure increase if changes to the Statewide Voter Registration System are necessary to facilitate the recording of the issuance and receipt of a cure letter, cure form, and new mail-in ballot to a registered voter.

Section: *State Government*

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This legislative fiscal estimate has been produced by the Office of Legislative Services due to the failure of the Executive Branch to respond to our request for a fiscal note.

This fiscal estimate has been prepared pursuant to P.L.1980, c.67 (C.52:13B-6 et seq.).