

ASSEMBLY, No. 5674

STATE OF NEW JERSEY

222nd LEGISLATURE

INTRODUCED OCTOBER 19, 2026

Sponsored by:
Assemblyman KENYATTA STEWART
District 35 (Bergen and Passaic)

SYNOPSIS

Requires certain mandated lease fees imposed by landlord for residential dwelling units.

CURRENT VERSION OF TEXT

As introduced.



1 AN ACT concerning certain mandated lease fees imposed by a
2 landlord for residential dwelling units and supplementing Title
3 2A of the New Jersey Statutes.

4
5 **BE IT ENACTED** *by the Senate and General Assembly of the State*
6 *of New Jersey:*

7
8 1. a. As used in this section:

9 “Landlord” means any person who rents or leases or offers to
10 rent or lease, for a term of at least one month, one or more
11 residential dwelling units.

12 “Mandatory lease fee” means any fee, charge, assessment, or
13 recurring expense, other than base rent, security deposit, or
14 government-imposed tax or fee, that a tenant is required to pay as a
15 condition of entering into or maintaining a residential lease. A
16 “mandatory lease fee” shall include recurring fees, fees for service,
17 fees for insurance, utility charges to the extent the utility billing is
18 controlled by the landlord, and amenity fees.

19 b. In addition to the base rental price, security deposit, or
20 government-imposed tax or fee, a landlord shall provide, in a listing
21 and application for a residential dwelling unit, all mandatory lease
22 fees that a tenant should reasonably anticipate in association with
23 the residential dwelling unit on a monthly basis, including, but not
24 limited to, renter’s insurance, expenses for amenities, and any
25 utilities that are to be paid by the tenant to the landlord. This
26 information shall distinguish between expenses to be billed by the
27 landlord or their agent, and housing expenses to be billed through
28 the landlord for insurance, utilities, or other mandated services.
29 Upon approval of an application, the landlord shall provide all costs
30 associated with the residential dwelling unit within the lease. A
31 landlord shall be prohibited from charging a mandatory lease fee
32 between the application and lease execution unless the applicant
33 agrees to the additional mandatory lease fee and receives an
34 updated disclosure.

35 c. A landlord shall verify that a prospective tenant has seen the
36 information provided pursuant to subsection b. of this section and
37 shall provide the prospective tenant with no less than three business
38 days after the landlord provides the required mandatory lease fee
39 disclosures, but before the prospective tenant is required to execute
40 the lease, to look for quotes from outside vendors for consumer
41 products that are equivalent to a landlord’s mandatory lease fee in
42 order for a prospective tenant to rent a residential dwelling unit with
43 the landlord, including, but not limited to, renter’s insurance. If a
44 prospective tenant identifies and provides proof of equivalent
45 coverage for a mandatory lease fee, the landlord shall accept the
46 tenant’s substitute coverage and shall not charge that tenant for
47 those mandatory lease fees for which the tenant has provided proof
48 of substitute coverage. A landlord may establish a minimum

1 coverage requirement provided that the landlord accepts a policy
2 found by a prospective tenant that meets the minimum coverage
3 requirements regardless of the insurer or agent through which the
4 prospective tenant has obtained coverage. A landlord shall not
5 deny, delay, or penalize, a prospective tenant for exercising the
6 right to obtain substitute coverage or services.

7 d. A landlord shall be prohibited from restructuring, renaming,
8 dividing, or characterizing a mandatory lease fee for the purpose of
9 avoiding the requirements of subsection b. of this section.

10 e. A landlord that violates the provisions of this section shall
11 be subject to a civil penalty of \$2,500 for each offense, to be
12 collected in a civil action by a summary proceeding under the
13 “Penalty Enforcement Law of 1999,” P.L.1999, c.274 (C.2A:58-10
14 et seq.) before the Superior Court, Law Division, Special Civil Part.
15 A penalty recovered under the provisions of this subsection shall be
16 paid to the municipality in which the violation occurred for the
17 general uses of the municipality.

18 f. The Commissioner of Community Affairs shall adopt rules
19 and regulations, pursuant to the “Administrative Procedure Act,”
20 P.L.1968, c.410 (C.52:14B-1 et seq.), to effectuate the purposes of
21 this section.

22
23 2. This act shall take effect on the first day of the fourth month
24 following enactment.

25 26 27 STATEMENT

28
29 This bill requires a landlord to make certain disclosures of
30 mandatory lease fees, as defined in the bill, that a prospective tenant
31 should reasonably anticipate in a listing and application for a
32 residential dwelling unit, in addition to the base rental price,
33 security deposit, or government-imposed tax or fee. The bill
34 requires costs to be disclosed that are to include but are not limited
35 to, renter’s insurance, amenities, and any utilities that are to be paid
36 by the tenant to the landlord, distinguishing between costs to be
37 billed by the landlord from those to be billed by a utility company
38 or other mandated service.

39 Additionally, the bill requires a landlord provide a prospective
40 tenant with no less than three business days after the landlord
41 provides the required mandatory lease fee disclosures, but before
42 the prospective tenant is required to execute the lease, to look for
43 quotes from outside vendors for consumer products that are
44 equivalent to a landlord’s quoted mandatory lease fees in order for a
45 prospective tenant to rent a residential dwelling unit with the
46 landlord, including, but not limited to, renter’s insurance. If a
47 prospective tenant identifies and provides proof of equivalent
48 coverage for mandatory lease fees, the landlord is to accept the

1 tenant's substitute coverage and not charge that tenant for those
2 mandatory lease fees which the tenant has provided proof of
3 substitute coverage. The bill permits a landlord to establish a
4 minimum coverage requirement provided that the landlord accepts a
5 policy found by a prospective tenant that meets the minimum
6 coverage requirements regardless of the insurer or agent through
7 which the prospective tenant has obtained coverage. The bill
8 prohibits a landlord from denying, delaying, or penalizing, a
9 prospective tenant for exercising the right to obtain substitute
10 coverage or services.

11 The bill prohibits a landlord from restructuring, renaming,
12 dividing, or characterizing a mandatory lease fee for the purpose of
13 avoiding the requirements

14 The bill provides that a landlord that violates the provisions of
15 the bill is subject to a civil penalty of \$2,500 for each offense, to be
16 collected in a civil action by a summary proceeding under the
17 "Penalty Enforcement Law of 1999," P.L.1999, c.274 (C.2A:58-10
18 et seq.) before the Superior Court, Law Division, Special Civil Part.
19 Monies recovered under the provisions of the bill are to be paid into
20 to the municipality in which the violation occurred for the general
21 uses of the municipality. The bill directs the Commissioner of
22 Community Affairs to adopt rules and regulations to effectuate the
23 provisions of the bill.

24 The bill is to take effect on the first day of the fourth month
25 following enactment.