

SENATE, No. 4743

STATE OF NEW JERSEY
222nd LEGISLATURE

INTRODUCED OCTOBER 5, 2026

Sponsored by:
Senator ANGELA V. MCKNIGHT
District 31 (Hudson)

SYNOPSIS

Requires housing authority to offer online electronic funds transfer payment option to tenants.

CURRENT VERSION OF TEXT

As introduced.



1 AN ACT requiring housing authority to offer online payment option,
2 supplementing P.L.1992, c.79 (C.40A:12A-1 et seq.), and
3 amending P.L.1975, c.310 and P.L.2019, c.300.

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

7
8 1. (New section) In addition to any other rent payment method
9 offered, a housing authority shall, in compliance with subsection b.
10 of section 2 of P.L.2019, c.300 (C.46:8-49.1), offer a tenant or
11 prospective tenant, pursuant to a residential lease, renewal, or
12 extension agreement, the option to pay by means of an online
13 electronic funds transfer, as defined in subsection e. of section 2 of
14 P.L.1975, c.310 (C.46:8-44).

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16 2. Section 2 of P.L.1975, c.310 (C.46:8-44) is amended to read
17 as follows:

18 1. As used in this act:

19 a. "Landlord" means any person who rents or leases or offers to
20 rent or lease, for a term of at least one month, dwelling units, except
21 dwelling units in rental premises containing not more than two such
22 units, or in owner-occupied premises of not more than three
23 dwelling units, or in hotels, motels or other guest houses serving
24 transient or seasonal guests.

25 b. "Department" means the Department of Community Affairs.

26 c. "Commissioner" means the Commissioner of Community
27 Affairs.

28 d. "Electronic funds transfer" means a transfer of funds, other
29 than a transaction originated by check, draft, or similar paper
30 instrument, that is initiated through an electronic terminal,
31 telephone, computer, or magnetic tape for the purpose of ordering,
32 instructing, or authorizing a financial institution to debit or credit a
33 consumer's account, including, but not limited to, through the use of
34 an automated clearinghouse (ACH) system.

35 e. "Online electronic funds transfer" means an electronic funds
36 transfer that is conducted over the Internet.

37 (cf: P.L.2019, c.300, s.1)

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39 3. Section 2 of P.L.2019, c.300 (C.46:8-49.1) is amended to read
40 as follows:

41 2. a. No landlord shall require a tenant or prospective tenant to
42 remit any amount due to the landlord pursuant to a residential lease,
43 renewal, or extension agreement by means of electronic funds
44 transfer, including but not limited to an electronic funds transfer

EXPLANATION – Matter enclosed in bold-faced brackets **[thus]** in the above bill is
not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

1 system that automatically transfers funds on a regular, periodic, and
2 recurring basis.

3 b. If the landlord is a housing authority created or continued
4 pursuant to the "Local Redevelopment and Housing Law,"
5 P.L.1992, c.79 (C.40A:12A-1 et seq.), then, in addition to any other
6 rent payment method offered, the landlord shall offer the tenant or
7 prospective tenant, pursuant to a residential lease, renewal, or
8 extension agreement, the option to pay by means of an online
9 electronic funds transfer.

10 c. A landlord who violates this section shall be subject to the
11 penalty provisions of section 5 of P.L.1975, c.310 (C.46:8-47).
12 (cf: P.L.2019, c.300, s.2)

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14 4. This act shall take effect on the first day of the third month
15 next following enactment.

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18 STATEMENT

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20 This bill requires a housing authority to offer a tenant, or
21 prospective tenant, an option to pay rent through an online
22 electronic funds transfer, as defined in the bill. The bill applies to
23 payments made by tenants pursuant to a residential lease, renewal,
24 or extension agreement.

25 The bill takes effect on the first day of the third month following
26 enactment.