

COMMITTEE STATEMENT:

ASSEMBLY: Yes Education
Appropriations

SENATE: No

(Audio archived recordings of the committee meetings, corresponding to the date of the committee statement, *may possibly* be found at www.njleg.state.nj.us)

FLOOR AMENDMENT STATEMENT:

No

LEGISLATIVE FISCAL ESTIMATE:

Yes 6/21/2021

VETO MESSAGE:

Yes

GOVERNOR'S PRESS RELEASE ON SIGNING:

Yes

FOLLOWING WERE PRINTED:

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REPORTS:

No

HEARINGS:

No

NEWSPAPER ARTICLES:

No

RWH/JA

Title 18A.
Subtitle 12A.
Part 3.
Article 8. (New)
High-Need Fields
Teacher
Redemption
Program
§§1-4
C.18A:71C-83 to
18A:71C-86

P.L. 2021, CHAPTER 384, *approved January 18, 2022*
Senate, No. 969 (*First Reprint*)

1 **AN ACT** establishing a loan redemption program for certain teachers
2 and supplementing chapter 71C of Title 18A of the New Jersey
3 Statutes.

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

7
8 1. As used in this act:

9 “Authority” means the Higher Education Student Assistance
10 Authority established pursuant to N.J.S.18A:71A-3.

11 “Low performing school” means any public school that meets the
12 criteria of paragraph (1) or paragraph (2):

13 (1) among all students in that school to whom a State
14 assessment was administered, the sum of the percent of students
15 scoring in the not yet meeting expectations and partially meeting
16 expectations categories in both the language arts and mathematics
17 subject areas of the State assessments exceeded 40% in each of the
18 prior two school years; or

19 (2) among all students in that school to whom a State
20 assessment was administered, the sum of the percent of students
21 scoring in the not yet meeting expectations and partially meeting
22 expectations categories in either the language arts or mathematics
23 subject areas of the State assessment exceeded 65% in each of the
24 prior two school years.

25 (3) A school shall continue to be designated a low performing
26 school until such time that the sum of the percent of students
27 scoring in the not yet meeting expectations and partially meeting
28 expectations categories in both the language arts and mathematics
29 subject areas of the State assessments is less than or equal to the
30 sum of the Statewide percent of students scoring in the not yet

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.

Matter enclosed in superscript numerals has been adopted as follows:

¹Senate amendments adopted in accordance with Governor's recommendations December 2, 2021.

1 meeting expectations and partially meeting expectations categories
2 on the corresponding Statewide assessments.

3 “High-need field” means a subject area or field of expertise in
4 which there is a shortage of qualified teachers in the State as
5 determined by the Department of Education. The department shall
6 reassess its designation of high-need fields at least every five years.

7 “Program participant” means an undergraduate student borrower
8 under the New Jersey College Loans to Assist State Students
9 (NJCLASS) Loan Program established pursuant to N.J.S.18A:71C-
10 21 who, following the effective date of this act, is initially hired by
11 a school district to work as a teacher in a high-need field in a low
12 performing school, and who has executed a contract with the
13 authority for participation in the loan redemption program. A
14 program participant shall be a certified teacher and a resident of
15 New Jersey.

16

17 2. a. There is established in the Higher Education Student
18 Assistance Authority a loan redemption program for teachers in
19 high-need fields who are employed in low performing schools. The
20 program shall provide for the redemption of a portion of the loans a
21 program participant receives under the NJCLASS Loan Program
22 pursuant to article 2 of chapter 71C of Title 18A of the New Jersey
23 Statutes for service as a teacher in a high-need field in a low
24 performing school in New Jersey. The annual amount of State
25 funds appropriated to the loan redemption program shall not exceed
26 \$1,000,000. The authority shall notify the Legislature when the
27 funds have been fully expended or committed.

28 b. A program participant may redeem his NJCLASS loan
29 amounts upon execution of a contract between the program
30 participant and the authority. The contract shall be for ¹[a specified
31 number of] up to four¹ one-year periods of service. The contract
32 shall specify the total amount of debt, up to 100%, to be redeemed
33 by the State in return for service pursuant to subsection d. of this
34 section.

35 c. A program participant who has entered into a contract with
36 the authority shall remain eligible for loan redemption under the
37 contract in the event that:

38 (1) the public school in which the teacher is employed loses its
39 designation as a low performing school or the teacher is transferred
40 to a school in the district that is not a low performing school; or

41 (2) the high-need field in which the program participant is
42 teaching pursuant to his service obligation subsequently loses its
43 designation as a high-need field, and the program participant
44 continues to teach in the same field in accordance with his
45 contractual agreement with the authority.

46 d. The redemption of loans under the loan redemption program
47 shall amount to ¹[15%] 25%¹ of principal and interest of a program
48 participant’s NJCLASS loan amounts ¹, up to \$5,000.¹ in return for

1 each ¹of the first and second full years of service; 20% of principal
2 and interest in return for each of the third and fourth full years of
3 service; and 30% of principal and interest in return for the fifth
4 consecutive¹ full year of service. ¹The total amount of NJCLASS
5 loan amounts which may be redeemed under the program by a
6 program participant, for four full school years of service, shall not
7 exceed \$20,000.¹ Service for less than the full school year of each
8 period of service shall not entitle the program participant to any
9 benefits under the loan redemption program. Prior to the
10 redemption of loan indebtedness, a program participant shall submit
11 to the authority proof of employment.

12 e. A program participant who has entered into a redemption
13 contract with the authority may nullify his contract by submitting
14 written notification to the authority and assuming full responsibility
15 for repayment of principal and interest on the full amount of his
16 loans or that portion of the loans which has not been redeemed by
17 the State, in return for partial fulfillment of the contract.

18 f. In case of a program participant's death or total and
19 permanent disability, the authority shall nullify the service
20 obligation of the program participant. The nullification shall
21 terminate the authority's obligations under the loan redemption
22 contract. If continued enforcement of the contract may result in
23 extreme hardship, the authority may nullify or suspend the service
24 obligation of the program participant

25 g. The authority shall advertise the availability of the program
26 and engage in outreach activities with potential participants.

27
28 3. The authority shall annually submit a report on the program
29 to the Governor, and to the Legislature pursuant to section 2 of
30 P.L.1991, c.164 (C.52:14-19.1). The report shall be submitted no
31 later than July 1 of each year and shall include, but not be limited
32 to, information on: the total number of program participants; the
33 number of program participants entering the program in that year; a
34 profile of the program participants, including demographic
35 information, the school district in which the participant is employed
36 and the school in which the participant teaches, and the institution
37 of higher education from which the participant received a degree;
38 the average annual loan redemption amount and the ¹**five-year**
39 four-year¹ average loan redemption amount of program
40 participants; the number of applicants who were denied acceptance
41 into the program, including the number who were denied due to a
42 lack of program funding; the amount of the annual program
43 appropriation that is applied to loan redemption payments for
44 participants; the amount of the annual program appropriation that is
45 used to compensate bondholders due to bond modification
46 including, but not limited to, interest loss over the life of the loans;

1 and the amount of the annual appropriation used to administer the
2 program.

3

4 ¹4. There is annually appropriated from the General Fund to the
5 Higher Education Student Assistance Authority a sum of
6 \$1,000,000 for costs associated with loan redemption pursuant to
7 section 2 of this act.¹

8

9 ¹[4.] 5.¹ The authority, in consultation with the Department of
10 Education, shall adopt pursuant to the provisions of the
11 “Administrative Procedure Act,” P.L.1968, c.410 (C.52:14B-
12 1 et seq.), rules and regulations necessary to effectuate the purposes
13 of this act.

14

15 ¹[5.] 6.¹ This act shall take effect immediately.

16

17

18

19

20 _____
21 Establishes loan redemption program for certain teachers to
22 redeem loan amounts received under New Jersey College Loans to
23 Assist State Students Loan Program through employment in certain
schools; makes annual appropriation of \$1 million.

CHAPTER 384

AN ACT establishing a loan redemption program for certain teachers and supplementing chapter 71C of Title 18A of the New Jersey Statutes.

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

C.18A:71C-83 Definitions.

1. As used in this act:

“Authority” means the Higher Education Student Assistance Authority established pursuant to N.J.S.18A:71A-3.

“Low-performing school” means any public school that meets the criteria of paragraph (1) or paragraph (2):

(1) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not-yet-meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas of the State assessments exceeded 40% in each of the prior two school years; or

(2) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not-yet-meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas of the State assessment exceeded 65% in each of the prior two school years.

(3) A school shall continue to be designated a low-performing school until such time that the sum of the percent of students scoring in the not-yet-meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas of the State assessments is less than or equal to the sum of the Statewide percent of students scoring in the not-yet-meeting expectations and partially meeting expectations categories on the corresponding Statewide assessments.

“High-need field” means a subject area or field of expertise in which there is a shortage of qualified teachers in the State as determined by the Department of Education. The department shall reassess its designation of high-need fields at least every five years.

“Program participant” means an undergraduate student borrower under the New Jersey College Loans to Assist State Students (NJCLASS) Loan Program established pursuant to N.J.S.18A:71C-21 who, following the effective date of this act, is initially hired by a school district to work as a teacher in a high-need field in a low-performing school, and who has executed a contract with the authority for participation in the loan redemption program. A program participant shall be a certified teacher and a resident of New Jersey.

C.18A:71C-84 Loan redemption program established, Higher Education Student Assistance Authority.

2. a. There is established in the Higher Education Student Assistance Authority a loan redemption program for teachers in high-need fields who are employed in low-performing schools. The program shall provide for the redemption of a portion of the loans a program participant receives under the NJCLASS Loan Program pursuant to article 2 of chapter 71C of Title 18A of the New Jersey Statutes for service as a teacher in a high-need field in a low-performing school in New Jersey. The annual amount of State funds appropriated to the loan redemption program shall not exceed \$1,000,000. The authority shall notify the Legislature when the funds have been fully expended or committed.

b. A program participant may redeem his NJCLASS loan amounts upon execution of a contract between the program participant and the authority. The contract shall be for up to

four one-year periods of service. The contract shall specify the total amount of debt, up to 100%, to be redeemed by the State in return for service pursuant to subsection d. of this section.

c. A program participant who has entered into a contract with the authority shall remain eligible for loan redemption under the contract in the event that:

(1) the public school in which the teacher is employed loses its designation as a low-performing school or the teacher is transferred to a school in the district that is not a low-performing school; or

(2) the high-need field in which the program participant is teaching pursuant to his service obligation subsequently loses its designation as a high-need field, and the program participant continues to teach in the same field in accordance with his contractual agreement with the authority.

d. The redemption of loans under the loan redemption program shall amount to 25% of principal and interest of a program participant's NJCLASS loan amounts, up to \$5,000, in return for each consecutive full year of service. The total amount of NJCLASS loan amounts which may be redeemed under the program by a program participant, for four full school years of service, shall not exceed \$20,000. Service for less than the full school year of each period of service shall not entitle the program participant to any benefits under the loan redemption program. Prior to the redemption of loan indebtedness, a program participant shall submit to the authority proof of employment.

e. A program participant who has entered into a redemption contract with the authority may nullify his contract by submitting written notification to the authority and assuming full responsibility for repayment of principal and interest on the full amount of his loans or that portion of the loans which has not been redeemed by the State, in return for partial fulfillment of the contract.

f. In case of a program participant's death or total and permanent disability, the authority shall nullify the service obligation of the program participant. The nullification shall terminate the authority's obligations under the loan redemption contract. If continued enforcement of the contract may result in extreme hardship, the authority may nullify or suspend the service obligation of the program participant.

g. The authority shall advertise the availability of the program and engage in outreach activities with potential participants.

C.18A:71C-85 Program report submission to Governor, Legislature.

3. The authority shall annually submit a report on the program to the Governor, and to the Legislature pursuant to section 2 of P.L.1991, c.164 (C.52:14-19.1). The report shall be submitted no later than July 1 of each year and shall include, but not be limited to, information on: the total number of program participants; the number of program participants entering the program in that year; a profile of the program participants, including demographic information, the school district in which the participant is employed and the school in which the participant teaches, and the institution of higher education from which the participant received a degree; the average annual loan redemption amount and the four-year average loan redemption amount of program participants; the number of applicants who were denied acceptance into the program, including the number who were denied due to a lack of program funding; the amount of the annual program appropriation that is applied to loan redemption payments for participants; the amount of the annual program appropriation that is used to compensate bondholders due to bond modification including, but not limited to, interest loss over the life of the loans; and the amount of the annual appropriation used to administer the program.

C.18A:71C-86 General Fund appropriations.

4. There is annually appropriated from the General Fund to the Higher Education Student Assistance Authority a sum of \$1,000,000 for costs associated with loan redemption pursuant to section 2 of this act.

5. The authority, in consultation with the Department of Education, shall adopt pursuant to the provisions of the “Administrative Procedure Act,” P.L.1968, c.410 (C.52:14B-1 et seq.), rules and regulations necessary to effectuate the purposes of this act.

6. This act shall take effect immediately.

Approved January 18, 2022.

SENATE, No. 969

STATE OF NEW JERSEY 219th LEGISLATURE

INTRODUCED JANUARY 27, 2020

Sponsored by:

Senator M. TERESA RUIZ

District 29 (Essex)

Senator SHIRLEY K. TURNER

District 15 (Hunterdon and Mercer)

Assemblyman VINCENT MAZZEO

District 2 (Atlantic)

Assemblywoman PAMELA R. LAMPITT

District 6 (Burlington and Camden)

Assemblyman WILLIAM F. MOEN, JR.

District 5 (Camden and Gloucester)

Co-Sponsored by:

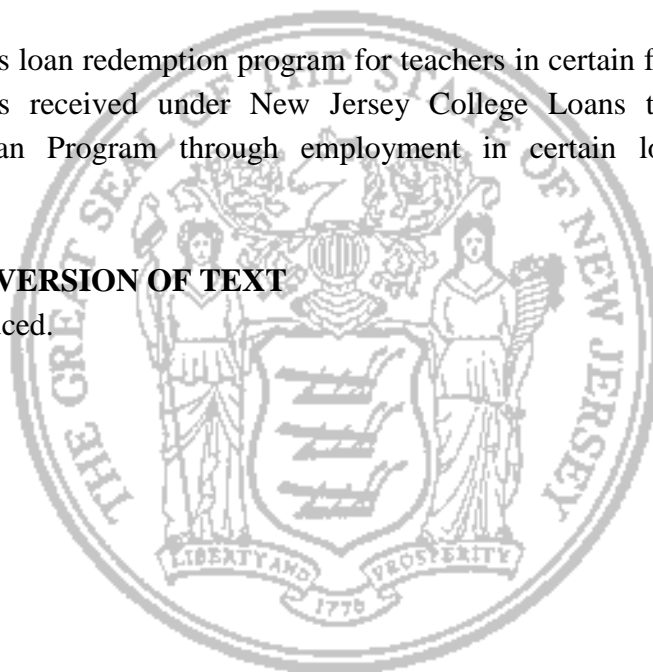
**Senators Brown, Pou, Assemblywomen Reynolds-Jackson, Jimenez,
Assemblyman Tully, Assemblywomen Swain, Vainieri Huttle and Jasey**

SYNOPSIS

Establishes loan redemption program for teachers in certain fields to redeem loan amounts received under New Jersey College Loans to Assist State Students Loan Program through employment in certain low performing schools.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 6/24/2021)

1 AN ACT establishing a loan redemption program for certain teachers
2 and supplementing chapter 71C of Title 18A of the New Jersey
3 Statutes.

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

7
8 1. As used in this act:

9 “Authority” means the Higher Education Student Assistance
10 Authority established pursuant to N.J.S.18A:71A-3.

11 “Low performing school” means any public school that meets the
12 criteria of paragraph (1) or paragraph (2):

13 (1) among all students in that school to whom a State
14 assessment was administered, the sum of the percent of students
15 scoring in the not yet meeting expectations and partially meeting
16 expectations categories in both the language arts and mathematics
17 subject areas of the State assessments exceeded 40% in each of the
18 prior two school years; or

19 (2) among all students in that school to whom a State
20 assessment was administered, the sum of the percent of students
21 scoring in the not yet meeting expectations and partially meeting
22 expectations categories in either the language arts or mathematics
23 subject areas of the State assessment exceeded 65% in each of the
24 prior two school years.

25 (3) A school shall continue to be designated a low performing
26 school until such time that the sum of the percent of students
27 scoring in the not yet meeting expectations and partially meeting
28 expectations categories in both the language arts and mathematics
29 subject areas of the State assessments is less than or equal to the
30 sum of the Statewide percent of students scoring in the not yet
31 meeting expectations and partially meeting expectations categories
32 on the corresponding Statewide assessments.

33 “High-need field” means a subject area or field of expertise in
34 which there is a shortage of qualified teachers in the State as
35 determined by the Department of Education. The department shall
36 reassess its designation of high-need fields at least every five years.

37 “Program participant” means an undergraduate student borrower
38 under the New Jersey College Loans to Assist State Students
39 (NJCLASS) Loan Program established pursuant to N.J.S.18A:71C-
40 21 who, following the effective date of this act, is initially hired by
41 a school district to work as a teacher in a high-need field in a low
42 performing school, and who has executed a contract with the
43 authority for participation in the loan redemption program. A
44 program participant shall be a certified teacher and a resident of
45 New Jersey.

46
47 2. a. There is established in the Higher Education Student
48 Assistance Authority a loan redemption program for teachers in

1 high-need fields who are employed in low performing schools. The
2 program shall provide for the redemption of a portion of the loans a
3 program participant receives under the NJCLASS Loan Program
4 pursuant to article 2 of chapter 71C of Title 18A of the New Jersey
5 Statutes for service as a teacher in a high-need field in a low
6 performing school in New Jersey. The annual amount of State funds
7 appropriated to the loan redemption program shall not exceed
8 \$1,000,000. The authority shall notify the Legislature when the
9 funds have been fully expended or committed.

10 b. A program participant may redeem his NJCLASS loan
11 amounts upon execution of a contract between the program
12 participant and the authority. The contract shall be for a specified
13 number of one-year periods of service. The contract shall specify
14 the total amount of debt, up to 100%, to be redeemed by the State in
15 return for service pursuant to subsection d. of this section.

16 c. A program participant who has entered into a contract with
17 the authority shall remain eligible for loan redemption under the
18 contract in the event that:

19 (1) the public school in which the teacher is employed loses its
20 designation as a low performing school or the teacher is transferred
21 to a school in the district that is not a low performing school; or

22 (2) the high-need field in which the program participant is
23 teaching pursuant to his service obligation subsequently loses its
24 designation as a high-need field, and the program participant
25 continues to teach in the same field in accordance with his
26 contractual agreement with the authority.

27 d. The redemption of loans under the loan redemption program
28 shall amount to 15% of principal and interest of a program
29 participant's NJCLASS loan amounts in return for each of the first
30 and second full years of service; 20% of principal and interest in
31 return for each of the third and fourth full years of service; and 30%
32 of principal and interest in return for the fifth full year of service.
33 Service for less than the full school year of each period of service
34 shall not entitle the program participant to any benefits under the
35 loan redemption program. Prior to the redemption of loan
36 indebtedness, a program participant shall submit to the authority
37 proof of employment.

38 e. A program participant who has entered into a redemption
39 contract with the authority may nullify his contract by submitting
40 written notification to the authority and assuming full responsibility
41 for repayment of principal and interest on the full amount of his
42 loans or that portion of the loans which has not been redeemed by
43 the State, in return for partial fulfillment of the contract.

44 f. In case of a program participant's death or total and
45 permanent disability, the authority shall nullify the service
46 obligation of the program participant. The nullification shall
47 terminate the authority's obligations under the loan redemption
48 contract. If continued enforcement of the contract may result in

1 extreme hardship, the authority may nullify or suspend the service
2 obligation of the program participant

3 g. The authority shall advertise the availability of the program
4 and engage in outreach activities with potential participants.

5
6 3. The authority shall annually submit a report on the program
7 to the Governor, and to the Legislature pursuant to section 2 of
8 P.L.1991, c.164 (C.52:14-19.1). The report shall be submitted no
9 later than July 1 of each year and shall include, but not be limited
10 to, information on: the total number of program participants; the
11 number of program participants entering the program in that year; a
12 profile of the program participants, including demographic
13 information, the school district in which the participant is employed
14 and the school in which the participant teaches, and the institution
15 of higher education from which the participant received a degree;
16 the average annual loan redemption amount and the five-year
17 average loan redemption amount of program participants; the
18 number of applicants who were denied acceptance into the program,
19 including the number who were denied due to a lack of program
20 funding; the amount of the annual program appropriation that is
21 applied to loan redemption payments for participants; the amount of
22 the annual program appropriation that is used to compensate
23 bondholders due to bond modification including, but not limited to,
24 interest loss over the life of the loans; and the amount of the annual
25 appropriation used to administer the program.

26
27 4. The authority, in consultation with the Department of
28 Education, shall adopt pursuant to the provisions of the
29 “Administrative Procedure Act,” P.L.1968, c.410 (C.52:14B-
30 1 et seq.), rules and regulations necessary to effectuate the purposes
31 of this act.

32
33 5. This act shall take effect immediately.

34

35

36

STATEMENT

37

38 This bill establishes a loan redemption program in the Higher
39 Education Student Assistance Authority (HESAA) to allow a teacher
40 to redeem a portion of his NJCLASS loan amounts for service as a
41 teacher in a high-need field in a low performing school in New Jersey.

42 The bill defines a “low performing school” as any public school
43 that: (1) among all students in that school to whom a State assessment
44 was administered, the sum of the percent of students scoring in the not
45 yet meeting expectations and partially meeting expectations categories
46 in both the language arts and mathematics subject areas of the State
47 assessments exceeded 40% in each of the prior two school years; or (2)
48 among all students in that school to whom a State assessment was

1 administered, the sum of the percent of students scoring in the not yet
2 meeting expectations and partially meeting expectations categories in
3 either the language arts or mathematics subject areas of the State
4 assessment exceeded 65% in each of the prior two school years. The
5 bill defines a “high-need field” as a subject area or field of expertise in
6 which there is a shortage of qualified teachers in the State as
7 determined by the Department of Education.

8 Under the bill, in order to participate in the loan redemption
9 program, a person must have been an undergraduate student borrower
10 in the NJCLASS Loan Program. A participant must also be a resident
11 of New Jersey and a certified teacher who obtained initial employment
12 to teach in a high-need field in a low performing school after the
13 effective date of the bill. A participant in the program must execute a
14 contract with HESAA that specifies a number of one-year periods of
15 service and the total amount of debt to be redeemed by the State in
16 return for the service. The redemption of loans under the program
17 would amount to 15% of principal and interest of a participant’s
18 NJCLASS loan amounts in return for each of the first and second full
19 years of service; 20% of principal and interest for each of the third and
20 fourth full years of service; and 30% of principal and interest for the
21 fifth full year of service.

22 The annual amount of State funds appropriated to the loan
23 redemption program will not exceed \$1,000,000.

24 Under the bill, the authority will submit an annual report to the
25 Governor and Legislature on the program. The bill specifies the
26 information to be included in the report.

SENATE HIGHER EDUCATION COMMITTEE

STATEMENT TO

SENATE, No. 969

STATE OF NEW JERSEY

DATED: JANUARY 30, 2020

The Senate Higher Education Committee reports favorably Senate Bill No. 969.

This bill establishes a loan redemption program in the Higher Education Student Assistance Authority (HESAA) to allow a teacher to redeem a portion of his NJCLASS loan amounts for service as a teacher in a high-need field in a low performing school in New Jersey.

The bill defines a “low performing school” as any public school that: (1) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas of the State assessments exceeded 40% in each of the prior two school years; or (2) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas of the State assessment exceeded 65% in each of the prior two school years. The bill defines a “high-need field” as a subject area or field of expertise in which there is a shortage of qualified teachers in the State as determined by the Department of Education.

Under the bill, in order to participate in the loan redemption program, a person must have been an undergraduate student borrower in the NJCLASS Loan Program. A participant must also be a resident of New Jersey and a certified teacher who obtained initial employment to teach in a high-need field in a low performing school after the effective date of the bill. A participant in the program must execute a contract with HESAA that specifies a number of one-year periods of service and the total amount of debt to be redeemed by the State in return for the service. The redemption of loans under the program would amount to 15% of principal and interest of a participant’s NJCLASS loan amounts in return for each of the first and second full years of service; 20% of principal and interest for each of the third and fourth full years of service; and 30% of principal and interest for the fifth full year of service.

The annual amount of State funds appropriated to the loan redemption program will not exceed \$1,000,000.

Under the bill, the authority will submit an annual report to the Governor and Legislature on the program. The bill specifies the information to be included in the report.

SENATE BUDGET AND APPROPRIATIONS COMMITTEE

STATEMENT TO

SENATE, No. 969

STATE OF NEW JERSEY

DATED: FEBRUARY 13, 2020

The Senate Budget and Appropriations Committee reports favorably Senate Bill No. 969.

This bill establishes a loan redemption program in the Higher Education Student Assistance Authority (HESAA) to allow a teacher to redeem a portion of the teacher's New Jersey College Loans to Assist State Students (NJCLASS) loan amounts for service as a teacher in a high-need field in a low performing school in New Jersey.

The bill defines a "low performing school" as any public school that: (1) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas of the State assessments exceeded 40 percent in each of the prior two school years; or (2) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas of the State assessment exceeded 65 percent in each of the prior two school years. The bill defines a "high-need field" as a subject area or field of expertise in which there is a shortage of qualified teachers in the State as determined by the Department of Education.

Under the bill, in order to participate in the loan redemption program, a person must have been an undergraduate student borrower in the NJCLASS Loan Program. A participant is also required to be a resident of New Jersey and a certified teacher who obtained initial employment to teach in a high-need field in a low performing school after the effective date of the bill. A participant in the program is required to execute a contract with HESAA that specifies a number of one-year periods of service and the total amount of debt to be redeemed by the State in return for the service. The redemption of loans under the program is to amount to 15 percent of principal and interest of a participant's NJCLASS loan amounts in return for each of the first and second full years of service; 20 percent of principal and interest for each of the third and fourth full years of service; and 30 percent of principal and interest for the fifth full year of service.

The annual amount of State funds appropriated to the loan redemption program will not exceed \$1,000,000.

Under the bill, the authority will submit an annual report to the Governor and Legislature on the program. The bill specifies the information to be included in the report.

FISCAL IMPACT:

The Office of Legislative Services (OLS) concludes that the bill will lead to an indeterminate annual loss of revenue for HESAA.

The bill caps State appropriations for the program at \$1 million annually.

Factors that would determine the total revenue loss include the number of teachers hired to teach in a high-need field in a chronically failing school after the bill's effective date, the number of years these individuals continue to teach in a high-need field in a chronically failing school, and the outstanding balance of any undergraduate loans obtained through the NJCLASS Loan Program.

The OLS notes that, based on State assessments administered in the 2016-2017 and 2017-2018 school years, approximately 292 schools in 164 districts satisfy the bill's criteria to be designated a chronically failing school.

ASSEMBLY EDUCATION COMMITTEE

STATEMENT TO

SENATE, No. 969

STATE OF NEW JERSEY

DATED: JUNE 9, 2021

The Assembly Education Committee reports favorably Senate Bill No. 969.

This bill establishes a loan redemption program in the Higher Education Student Assistance Authority (HESAA) to allow a teacher to redeem a portion of the teacher's New Jersey College Loans to Assist State Students (NJCLASS) loan amounts for service as a teacher in a high-need field in a low performing school in New Jersey.

The bill defines a "low performing school" as any public school that: (1) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas of the State assessments exceeded 40 percent in each of the prior two school years; or (2) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas of the State assessment exceeded 65 percent in each of the prior two school years. The bill defines a "high-need field" as a subject area or field of expertise in which there is a shortage of qualified teachers in the State as determined by the Department of Education.

Under the bill, in order to participate in the loan redemption program, a person must have been an undergraduate student borrower in the NJCLASS Loan Program. A participant is also required to be a resident of New Jersey and a certified teacher who obtained initial employment to teach in a high-need field in a low performing school after the effective date of the bill. A participant in the program is required to execute a contract with HESAA that specifies a number of one-year periods of service and the total amount of debt to be redeemed by the State in return for the service. The redemption of loans under the program is to amount to 15 percent of principal and interest of a participant's NJCLASS loan amounts in return for each of the first and second full years of service; 20 percent of principal and interest for each of the third and fourth full years of service; and 30 percent of principal and interest for the fifth full year of service.

The annual amount of State funds appropriated to the loan redemption program will not exceed \$1,000,000.

Under the bill, the authority will submit an annual report to the Governor and Legislature on the program. The bill specifies the information to be included in the report.

As reported by the committee, this bill is identical to the Assembly Committee Substitute for Assembly Bill No. 2687, which was also reported by the committee on this same date.

ASSEMBLY APPROPRIATIONS COMMITTEE

STATEMENT TO

SENATE, No. 969

STATE OF NEW JERSEY

DATED: JUNE 16, 2021

The Assembly Appropriations Committee reports favorably Senate Bill No. 969.

This bill establishes a loan redemption program in the Higher Education Student Assistance Authority (HESAA) to allow a teacher to redeem a portion of the teacher's New Jersey College Loans to Assist State Students (NJCLASS) loan amounts for service as a teacher in a high-need field in a low performing school in New Jersey.

The bill defines a "low performing school" as any public school that: (1) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas of the State assessments exceeded 40 percent in each of the prior two school years; or (2) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas of the State assessment exceeded 65 percent in each of the prior two school years. The bill defines a "high-need field" as a subject area or field of expertise in which there is a shortage of qualified teachers in the State as determined by the Department of Education.

Under the bill, in order to participate in the loan redemption program, a person must have been an undergraduate student borrower in the NJCLASS Loan Program. A participant is also required to be a resident of New Jersey and a certified teacher who obtained initial employment to teach in a high-need field in a low performing school after the effective date of the bill. A participant in the program is required to execute a contract with HESAA that specifies a number of one-year periods of service and the total amount of debt to be redeemed by the State in return for the service. The redemption of loans under the program is to amount to 15 percent of principal and interest of a participant's NJCLASS loan amounts in return for each of the first and second full years of service; 20 percent of principal and interest for each of the third and fourth full years of service; and 30 percent of principal and interest for the fifth full year of service.

The annual amount of State funds appropriated to the loan redemption program will not exceed \$1,000,000.

Under the bill, the authority will submit an annual report to the Governor and Legislature on the program. The bill specifies the information to be included in the report.

As reported by the committee, Senate Bill No. 969 is identical to Assembly Bill No. 2687 (ACS), which also was reported by the committee on this date.

FISCAL IMPACT:

The Office of Legislative Services (OLS) concludes that the bill will lead to an indeterminate annual loss of revenue for the Higher Education Student Assistance Authority (HESAA).

The bill caps State appropriations for the program at \$1 million annually.

Factors that would determine the total revenue loss include the number of teachers hired to teach in a high-need field in a chronically failing school after the bill's effective date, the number of years these individuals continue to teach in a high-need field in a chronically failing school, and the outstanding balance of any undergraduate loans obtained through the New Jersey College Loans to Assist State Students (NJCLASS) Loan Program.

The OLS notes that, based on State assessments administered in the 2016-2017 and 2017-2018 school years, approximately 292 schools in 164 districts satisfy the bill's criteria to be designated a chronically failing school.

LEGISLATIVE FISCAL ESTIMATE
SENATE, No. 969
STATE OF NEW JERSEY
219th LEGISLATURE

DATED: FEBRUARY 18, 2020

SUMMARY

Synopsis: Establishes loan redemption program for teachers in certain fields to redeem loan amounts received under New Jersey College Loans to Assist State Students Loan Program through employment in certain failing schools.

Type of Impact: Indeterminate Annual Revenue Loss

Agencies Affected: Higher Education Student Assistance Authority

Office of Legislative Services Estimate

Fiscal Impact	<u>Annual</u>
Revenue Loss – Higher Education	
Student Assistance Authority	Indeterminate

- The Office of Legislative Services (OLS) concludes that the bill will lead to an indeterminate annual loss of revenue for the Higher Education Student Assistance Authority (HESAA).
- The bill caps State appropriations for the program at \$1 million annually.
- Factors that would determine the total revenue loss include the number of teachers hired to teach in a high-need field in a chronically failing school after the bill’s effective date, the number of years these individuals continue to teach in a high-need field in a chronically failing school, and the outstanding balance of any undergraduate loans obtained through the New Jersey College Loans to Assist State Students (NJCLASS) Loan Program.
- The OLS notes that, based on State assessments administered in the 2016-2017 and 2017-2018 school years, approximately 292 schools in 164 districts satisfy the bill’s criteria to be designated a chronically failing school.



BILL DESCRIPTION

The bill establishes a loan redemption program for certain individuals who have loans under the NJCLASS Loan Program. Individuals who are hired after the bill's effective date to teach in a high-need field in a chronically failing school would be eligible to have any outstanding undergraduate loans taken under the NJCLASS Loan Program redeemed. The bill redeems 15 percent of an individual's outstanding principal and interest for each of the first two years of employment, 20 percent for each of the third and fourth years of employment, and 30 percent would be redeemed for the fifth year of employment. The annual State appropriation for the program may not exceed \$1,000,000.

The bill defines a chronically failing school as one in which either: 1) in the prior two school years, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas exceeded 40 percent, or 2) in the prior two school years, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas exceeded 65 percent. The Department of Education (DOE) would be responsible for determining the high-need fields that would qualify an individual for loan redemption under this bill.

FISCAL ANALYSIS

EXECUTIVE BRANCH

None received.

OFFICE OF LEGISLATIVE SERVICES

The OLS concludes that the bill will lead to an annual loss in revenue received by HESAA in the form of reduced principal and interest payments from individuals who qualify for loan redemption under the bill. Factors that would determine the total revenue loss include the number of individuals who would be eligible for the loan redemption program and the amount of loans taken under the NJCLASS Loan Program. The OLS notes that, based on State assessments administered in the 2016-2017 and 2017-2018 school years, approximately 292 schools in 164 districts satisfy the bill's criteria to be designated a chronically failing school. The bill limits the State appropriations for the program to \$1 million annually.

According to data included in the FY 2020 budget recommendations, the projected average outstanding balance of a NJCLASS loan for FY 2020 is approximately \$13,400. The potential revenue loss that HESAA would experience for each individual who qualifies for loan redemption under the bill would likely be higher for two reasons. First, the \$13,400 figure does not include interest payments that would also be forgiven under the bill. Second, the figure includes individuals who are currently in college and may increase their loan balance prior to graduation, as well as individuals who have repaid a portion of their loan balance prior to graduation. It is likely that most of the people who would participate in the loan redemption program are recent graduates who have yet to repay their loans.

The bill requires the Department of Education to identify high-need fields and to revisit the designation every five years. While not specifically required under the bill's provisions, it is reasonable to assume that the department would designate the same subject areas as high-need fields as those that are classified as having a statewide teacher shortage under the provisions of

federal law that allow for the Federal Perkins loans to be forgiven. Currently, the following subject areas are included for the 2020-2021 school year in New Jersey: bilingual education, English as a second language, world languages, mathematics, science, special education, and career and technical education.

Section: Education

*Analyst: William Owens
Assistant Fiscal Analyst*

*Approved: Frank W. Haines III
Legislative Budget and Finance Officer*

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.).

LEGISLATIVE FISCAL ESTIMATE

[First Reprint]

SENATE, No. 969

STATE OF NEW JERSEY 219th LEGISLATURE

DATED: JANUARY 12, 2022

SUMMARY

- Synopsis:** Establishes loan redemption program for certain teachers to redeem loan amounts received under New Jersey College Loans to Assist State Students Loan Program through employment in certain schools; makes annual appropriation of \$1 million.
- Type of Impact:** Annual revenue loss to the Higher Education Student Assistance Authority.
- Agencies Affected:** Higher Education Student Assistance Authority.

Office of Legislative Services Estimate

Fiscal Impact	Year 1	Annually Thereafter
Revenue Loss – Higher Education Student Assistance Authority	Up to \$1 million	Indeterminate

- The Office of Legislative Services (OLS) notes that this bill will lead to a loss in revenue stemming from the redemption of certain loan amounts under the New Jersey College Loans to Assist State Students (NJCLASS) Loan Program, up to \$1 million in FY 2022.
- Factors that would determine the total revenue loss include the number of teachers hired to teach in a high-need field in a chronically failing school after the bill's effective date, the number of years these individuals continue to teach in a high-need field in a chronically failing school, and the outstanding balance of any undergraduate loans obtained through the NJCLASS Loan Program.
- The OLS notes that, based on State assessments administered in the 2016-2017 and 2017-2018 school years, approximately 292 schools in 164 districts satisfy the bill's criteria to be designated a chronically failing school.

BILL DESCRIPTION

The bill establishes a loan redemption program for certain individuals who have loans under the NJCLASS Loan Program. Individuals who are hired after the bill's effective date to teach in a high-need field in a chronically failing school would be eligible to have any outstanding undergraduate loans taken under the NJCLASS Loan Program redeemed. The bill redeems 25 percent of an individual's outstanding principal and interest, up to \$5,000 annually, in return for up to four one-year periods of service in a low performing school. The total amount of NJCLASS loan amounts that may be redeemed under the program, for four full years of service, would not exceed \$20,000. The bill provides for an annual appropriation of \$1 million, and caps the annual State appropriation at \$1 million.

The bill defines a low performing school as one in which either: 1) in the prior two school years, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas exceeded 40 percent, or 2) in the prior two school years, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas exceeded 65 percent. The Department of Education (DOE) would be responsible for determining the high-need fields that would qualify an individual for loan redemption under this bill.

FISCAL ANALYSIS

EXECUTIVE BRANCH

None received.

OFFICE OF LEGISLATIVE SERVICES

The OLS notes that this bill will lead to a loss in revenue stemming from the redemption of certain loan amounts under the NJCLASS Loan Program, up to \$1 million in FY 2022. The annual loss in revenue incurred by HESAA would be in the form of reduced principal and interest payments from individuals who qualify for loan redemption under the bill.

Factors that would determine the total revenue loss include the number of individuals who would be eligible for the loan redemption program and the amount of loans taken under the NJCLASS Loan Program. The OLS notes that, based on State assessments administered in the 2016-2017 and 2017-2018 school years, approximately 292 schools in 164 districts satisfy the bill's criteria to be designated a chronically failing school. The bill limits the State appropriations for the program to \$1 million annually.

According to data included in the FY 2022 budget recommendation, the projected number of outstanding NJCLASS loans for FY 2022 is 110,183 and the projected value of all outstanding loans for FY 2022 is \$1.51 billion. Based on this information, the projected average of outstanding NJCLASS loans for FY 2022 is approximately \$13,665. The potential revenue loss that HESAA would experience for each individual who qualifies for loan redemption under the bill would likely be higher for two reasons. First, the \$13,665 figure does not include interest payments that would also be forgiven under the bill. Second, the figure includes individuals who are currently in college and may increase their loan balance prior to graduation, as well as individuals who have repaid a portion of their loan balance prior to graduation. It is likely that most of the people who would participate in the loan redemption program are recent graduates who have yet to repay their loans.

The bill requires the DOE to identify high-need fields and to revisit the designation every five years. While not specifically required under the bill's provisions, it is reasonable to assume that the department would designate the same subject areas as high-need fields as those that are classified as having a statewide teacher shortage under the provisions of federal law that allow for the Federal Perkins loans to be forgiven. Currently, the following subject areas are included for the 2021-2022 school year in New Jersey: bilingual education, English as a second language, world languages, mathematics, science, special education, and career and technical education.

Section: Education

*Analyst: Christopher Myles
Associate Fiscal Analyst*

*Approved: Thomas Koenig
Legislative Budget and Finance Officer*

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.).

SENATE BILL NO. 969

To the Senate:

Pursuant to Article V, Section I, Paragraph 14 of the New Jersey Constitution, I herewith return Senate Bill No. 969 with my recommendations for reconsideration.

Senate Bill No. 969 establishes a loan redemption program in the Higher Education Student Assistance Authority ("HESAA") to allow teachers to redeem a portion of New Jersey College Loans to Assist State Students ("NJCLASS") loan amounts for service in high-need fields in low performing schools in New Jersey.

An NJCLASS loan is a State supplemental loan available to students attending an institution of higher education in New Jersey or to students who are New Jersey residents attending an out-of-State institution of higher education. An NJCLASS loan can only be used to cover unmet need after all other financial aid, including federal loans, has been subtracted from the school-certified cost of attendance.

The bill defines "high-need field" as a subject area or field of expertise in which there is a shortage of qualified teachers in the State as determined by the Department of Education. "Low performing school" is defined as any public school that: (1) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the "not yet meeting expectations" and "partially meeting expectations" categories in both the language arts and mathematics subject areas of the State assessments exceeded 40 percent in each of the prior two school years; or (2) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the "not yet meeting expectations" and "partially meeting expectations" categories in either the

language arts or mathematics subject areas of the State assessment exceeded 65 percent in each of the prior two school years.

In addition to teaching in a high-need field in a low performing school, an individual must be a resident of New Jersey and must have been an undergraduate borrower in the NJCLASS Loan Program to qualify for the loan redemption program.

I applaud and support the Legislature's desire to incentivize educators to serve in low performing schools and help meet the need for instruction in high-demand fields. This bill represents a communally valuable program, with students, school districts, and educators all reaping benefits. However, without a corresponding appropriation to provide the necessary funding, even the most well-intentioned of loan redemption programs will not deliver its promised benefits to borrowers.

I am therefore recommending revisions to annually appropriate \$1 million to HESAA to operate the loan redemption program established in the bill. In addition, I am recommending revisions to permit forgiveness of 25% of the principal and interest of an NJCLASS loan in return for each consecutive year of service, for up to a four-year period and a maximum redemption of \$20,000. This language mirrors the loan allocation structure contained in the loan redemption program for public school teachers in the fields of science, technology, engineering, and mathematics created by P.L.2019, c.401. Aligning the terms of both loan redemption programs will allow the programs to succeed simultaneously without a disparity in benefits or one program diverting participants from the other.

Therefore, I herewith return Senate Bill No. 969 and recommend that it be amended as follows:

Page 3, Section 2, Lines 12-13: Delete "a specified number of" and insert "up to four"

Page 3, Section 2, Line 28: Delete "15%" and insert "25%"

Page 3, Section 2, Line 29: After "amounts" insert ", up to \$5,000,"

Page 3, Section 2, Line 29: Delete "of the first"

Page 3, Section 2, Lines 30-31: Delete in their entirety

Page 3, Section 2, Line 32: Delete "of principal and interest in return for the fifth" and insert "consecutive"

Page 3, Section 2, Line 32: After "service." insert "The total amount of NJCLASS loan amounts which may be redeemed under the program by a program participant, for four full school years of service, shall not exceed \$20,000."

Page 4, Section 3, Line 16: Delete "five-year" and insert "four-year"

Page 4, Line 26: Insert new section:

"4. There is annually appropriated from the General Fund to the Higher Education Student Assistance Authority a sum of \$1,000,000 for costs associated with loan redemption pursuant to section 2 of this act."

Page 4, Section 3, Line 27: Delete "4." insert "5."

Page 4, Section 3, Line 33: Delete "5." insert "6."

[seal]

Respectfully,

/s/ Philip D. Murphy

Governor

Attest:

/s/ Parimal Garg

Chief Counsel to the Governor

ASSEMBLY, No. 2687

STATE OF NEW JERSEY 219th LEGISLATURE

INTRODUCED FEBRUARY 13, 2020

Sponsored by:

Assemblyman VINCENT MAZZEO

District 2 (Atlantic)

Assemblywoman PAMELA R. LAMPITT

District 6 (Burlington and Camden)

Assemblyman WILLIAM F. MOEN, JR.

District 5 (Camden and Gloucester)

SYNOPSIS

Establishes loan redemption program for teachers in certain fields to redeem loan amounts received under New Jersey College Loans to Assist State Students Loan Program through employment in certain low performing schools.

CURRENT VERSION OF TEXT

As introduced.



(Sponsorship Updated As Of: 2/13/2020)

1 AN ACT establishing a loan redemption program for certain teachers
2 and supplementing chapter 71C of Title 18A of the New Jersey
3 Statutes.

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

7
8 1. As used in this act:

9 “Authority” means the Higher Education Student Assistance
10 Authority established pursuant to N.J.S.18A:71A-3.

11 “Chronically failing school” means any public school that meets
12 the criteria of paragraph (1) or paragraph (2):

13 (1) among all students in that school to whom a State
14 assessment was administered, the sum of the percent of students
15 scoring in the not yet meeting expectations and partially meeting
16 expectations categories in both the language arts and mathematics
17 subject areas of the State assessments exceeded 40 percent in each
18 of the prior two school years; or

19 (2) among all students in that school to whom a State
20 assessment was administered, the sum of the percent of students
21 scoring in the not yet meeting expectations and partially meeting
22 expectations categories in either the language arts or mathematics
23 subject areas of the State assessment exceeded 65 percent in each of
24 the prior two school years.

25 (3) A school shall continue to be designated a chronically failing
26 school until such time that the sum of the percent of students
27 scoring in the not yet meeting expectations and partially meeting
28 expectations categories in both the language arts and mathematics
29 subject areas of the State assessments is less than or equal to the
30 sum of the Statewide percent of students scoring in the not yet
31 meeting expectations and partially meeting expectations categories
32 on the corresponding Statewide assessments.

33 “High-need field” means a subject area or field of expertise in
34 which there is a shortage of qualified teachers in the State as
35 determined by the Department of Education. The department shall
36 reassess its designation of high-need fields at least every five years.

37 “Program participant” means an undergraduate student borrower
38 under the New Jersey College Loans to Assist State Students
39 (NJCLASS) Loan Program established pursuant to N.J.S.18A:71C-
40 21 who, following the effective date of this act, is initially hired by
41 a school district to work as a teacher in a high-need field in a
42 chronically failing school, and who has executed a contract with the
43 authority for participation in the loan redemption program. A
44 program participant shall be a certified teacher and a resident of
45 New Jersey.

46
47 2. a. There is established in the Higher Education Student
48 Assistance Authority a loan redemption program for teachers in

1 high-need fields who are employed in chronically failing schools.
2 The program shall provide for the redemption of a portion of the
3 loans a program participant receives under the NJCLASS Loan
4 Program pursuant to article 2 of chapter 71C of Title 18A of the
5 New Jersey Statutes for service as a teacher in a high-need field in a
6 chronically failing school in New Jersey.

7 b. A program participant may redeem his NJCLASS loan
8 amounts upon execution of a contract between the program
9 participant and the authority. The contract shall be for a specified
10 number of one-year periods of service. The contract shall specify
11 the total amount of debt, up to 100 percent, to be redeemed by the
12 State in return for service pursuant to subsection d. of this section.

13 c. A program participant who has entered into a contract with
14 the authority shall remain eligible for loan redemption under the
15 contract in the event that:

16 (1) the public school in which the teacher is employed loses its
17 designation as a chronically failing school or the teacher is
18 transferred to a school in the district that is not a chronically failing
19 school; or

20 (2) the high-need field in which the program participant is
21 teaching pursuant to his service obligation subsequently loses its
22 designation as a high-need field, and the program participant
23 continues to teach in the same field in accordance with his
24 contractual agreement with the authority.

25 d. The redemption of loans under the loan redemption program
26 shall amount to 15 percent of principal and interest of a program
27 participant's NJCLASS loan amounts in return for each of the first
28 and second full years of service; 20 percent of principal and interest
29 in return for each of the third and fourth full years of service; and
30 30 percent of principal and interest in return for the fifth full year of
31 service. Service for less than the full school year of each period of
32 service shall not entitle the program participant to any benefits
33 under the loan redemption program. Prior to the redemption of loan
34 indebtedness, a program participant shall submit to the authority
35 proof of employment.

36 e. A program participant who has entered into a redemption
37 contract with the authority may nullify his contract by submitting
38 written notification to the authority and assuming full responsibility
39 for repayment of principal and interest on the full amount of his
40 loans or that portion of the loans which has not been redeemed by
41 the State, in return for partial fulfillment of the contract.

42 f. In case of a program participant's death or total and
43 permanent disability, the authority shall nullify the service
44 obligation of the program participant. The nullification shall
45 terminate the authority's obligations under the loan redemption
46 contract. If continued enforcement of the contract may result in
47 extreme hardship, the authority may nullify or suspend the service
48 obligation of the program participant.

ASSEMBLY EDUCATION COMMITTEE

STATEMENT TO

ASSEMBLY COMMITTEE SUBSTITUTE FOR ASSEMBLY, No. 2687

STATE OF NEW JERSEY

DATED: JUNE 9, 2021

The Assembly Education Committee reports favorably Assembly Committee Substitute for Assembly Bill No. 2687.

This committee substitute establishes a loan redemption program in the Higher Education Student Assistance Authority (HESAA) to allow a teacher to redeem a portion of the teacher's NJCLASS loan amounts for service as a teacher in a high-need field in a low performing school in New Jersey.

The bill defines a "low performing school" as any public school that: (1) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas of the State assessments exceeded 40 percent in each of the prior two school years; or (2) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas of the State assessment exceeded 65 percent in each of the prior two school years. The bill defines a "high-need field" as a subject area or field of expertise in which there is a shortage of qualified teachers in the State as determined by the Department of Education.

Under the bill, in order to participate in the loan redemption program, a person must have been an undergraduate student borrower in the NJCLASS Loan Program. A participant must also be a resident of New Jersey and a certified teacher who obtained initial employment to teach in a high-need field in a low performing school after the effective date of the bill. A participant in the program must execute a contract with HESAA that specifies a number of one-year periods of service and the total amount of debt to be redeemed by the State in return for the service. The redemption of loans under the program would amount to 15 percent of principal and interest of a participant's NJCLASS loan amounts in return for each of the first and second full years of service; 20 percent of principal and interest for each of the third and fourth full years of service; and 30 percent of principal and interest for the fifth full year of service.

The annual amount of State funds appropriated to the loan redemption program will not exceed \$1,000,000.

Under the bill, the authority will submit an annual report to the Governor and Legislature on the program. The bill specifies the information to be included in the report.

As reported by the committee, this bill is identical to Senate Bill No. 969, which was also reported by the committee on this same date.

ASSEMBLY APPROPRIATIONS COMMITTEE

STATEMENT TO

ASSEMBLY COMMITTEE SUBSTITUTE FOR
ASSEMBLY, No. 2687

STATE OF NEW JERSEY

DATED: JUNE 16, 2021

The Assembly Appropriations Committee reports favorably Assembly Bill No. 2687 (ACS).

This bill establishes a loan redemption program in the Higher Education Student Assistance Authority (HESAA) to allow a teacher to redeem a portion of the teacher's NJCLASS loan amounts for service as a teacher in a high-need field in a low performing school in New Jersey.

The bill defines a "low performing school" as any public school that: (1) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas of the State assessments exceeded 40 percent in each of the prior two school years; or (2) among all students in that school to whom a State assessment was administered, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas of the State assessment exceeded 65 percent in each of the prior two school years. The bill defines a "high-need field" as a subject area or field of expertise in which there is a shortage of qualified teachers in the State as determined by the Department of Education.

Under the bill, in order to participate in the loan redemption program, a person must have been an undergraduate student borrower in the NJCLASS Loan Program. A participant must also be a resident of New Jersey and a certified teacher who obtained initial employment to teach in a high-need field in a low performing school after the effective date of the bill. A participant in the program must execute a contract with HESAA that specifies a number of one-year periods of service and the total amount of debt to be redeemed by the State in return for the service. The redemption of loans under the program would amount to 15 percent of principal and interest of a participant's NJCLASS loan amounts in return for each of the first and second full years of service; 20 percent of principal and interest for each of the third and fourth full years of service; and 30 percent of principal and interest for the fifth full year of service.

The annual amount of State funds appropriated to the loan redemption program will not exceed \$1,000,000.

Under the bill, the authority will submit an annual report to the Governor and Legislature on the program. The bill specifies the information to be included in the report.

As reported by the committee, Assembly Bill No. 2687 (ACS) is identical to Senate Bill No. 969, which was also reported by the committee on this date.

FISCAL IMPACT:

The Office of Legislative Services (OLS) concludes that the bill will lead to an indeterminate annual loss of revenue for the Higher Education Student Assistance Authority (HESAA).

The bill caps State appropriations for the program at \$1 million annually.

Factors that would determine the total revenue loss include the number of teachers hired to teach in a high-need field in a chronically failing school after the bill's effective date, the number of years these individuals continue to teach in a high-need field in a chronically failing school, and the outstanding balance of any undergraduate loans obtained through the New Jersey College Loans to Assist State Students (NJCLASS) Loan Program.

The OLS notes that, based on State assessments administered in the 2016-2017 and 2017-2018 school years, approximately 292 schools in 164 districts satisfy the bill's criteria to be designated a chronically failing school.

LEGISLATIVE FISCAL ESTIMATE
ASSEMBLY COMMITTEE SUBSTITUTE FOR
ASSEMBLY, No. 2687
STATE OF NEW JERSEY
219th LEGISLATURE

DATED: JUNE 21, 2021

SUMMARY

- Synopsis:** Establishes loan redemption program for teachers in certain fields to redeem loan amounts received under New Jersey College Loans to Assist State Students Loan Program through employment in certain low performing schools.
- Type of Impact:** Annual revenue loss to the Higher Education Student Assistance Authority
- Agencies Affected:** Higher Education Student Assistance Authority

Office of Legislative Services Estimate

Fiscal Impact	Annual
Revenue Loss – Higher Education Student Assistance Authority	Indeterminate

- The Office of Legislative Services (OLS) concludes that the bill will lead to an indeterminate annual loss of revenue for the Higher Education Student Assistance Authority (HESAA).
- The bill caps State appropriations for the program at \$1 million annually.
- Factors that would determine the total revenue loss include the number of teachers hired to teach in a high-need field in a chronically failing school after the bill’s effective date, the number of years these individuals continue to teach in a high-need field in a chronically failing school, and the outstanding balance of any undergraduate loans obtained through the New Jersey College Loans to Assist State Students (NJCLASS) Loan Program.
- The OLS notes that, based on State assessments administered in the 2016-2017 and 2017-2018 school years, approximately 292 schools in 164 districts satisfy the bill’s criteria to be designated a chronically failing school.

BILL DESCRIPTION

The bill establishes a loan redemption program for certain individuals who have loans under the NJCLASS Loan Program. Individuals who are hired after the bill’s effective date to teach in

a high-need field in a chronically failing school would be eligible to have any outstanding undergraduate loans taken under the NJCLASS Loan Program redeemed. The bill redeems 15 percent of an individual's outstanding principal and interest for each of the first two years of employment, 20 percent for each of the third and fourth years of employment, and 30 percent would be redeemed for the fifth year of employment. The annual State appropriation for the program may not exceed \$1,000,000.

The bill defines a chronically failing school as one in which either: 1) in the prior two school years, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in both the language arts and mathematics subject areas exceeded 40 percent, or 2) in the prior two school years, the sum of the percent of students scoring in the not yet meeting expectations and partially meeting expectations categories in either the language arts or mathematics subject areas exceeded 65 percent. The Department of Education (DOE) would be responsible for determining the high-need fields that would qualify an individual for loan redemption under this bill.

FISCAL ANALYSIS

EXECUTIVE BRANCH

None received.

OFFICE OF LEGISLATIVE SERVICES

The OLS concludes that the bill will lead to an annual loss in revenue received by HESAA in the form of reduced principal and interest payments from individuals who qualify for loan redemption under the bill. Factors that would determine the total revenue loss include the number of individuals who would be eligible for the loan redemption program and the amount of loans taken under the NJCLASS Loan Program. The OLS notes that, based on State assessments administered in the 2016-2017 and 2017-2018 school years, approximately 292 schools in 164 districts satisfy the bill's criteria to be designated a chronically failing school. The bill limits the State appropriations for the program to \$1 million annually.

According to data included in the FY 2022 budget recommendation, the projected number of outstanding NJCLASS loans for FY 2022 is 110,183 and the projected value of all outstanding loans for FY 2022 is \$1.51 billion. Based on this information, the projected average of outstanding NJCLASS loans for FY 2022 is approximately \$13,665. The potential revenue loss that HESAA would experience for each individual who qualifies for loan redemption under the bill would likely be higher for two reasons. First, the \$13,665 figure does not include interest payments that would also be forgiven under the bill. Second, the figure includes individuals who are currently in college and may increase their loan balance prior to graduation, as well as individuals who have repaid a portion of their loan balance prior to graduation. It is likely that most of the people who would participate in the loan redemption program are recent graduates who have yet to repay their loans.

The bill requires the DOE to identify high-need fields and to revisit the designation every five years. While not specifically required under the bill's provisions, it is reasonable to assume that the department would designate the same subject areas as high-need fields as those that are classified as having a statewide teacher shortage under the provisions of federal law that allow for

the Federal Perkins loans to be forgiven. Currently, the following subject areas are included for the 2020-2021 school year in New Jersey: bilingual education, English as a second language, world languages, mathematics, science, special education, and career and technical education.

Section: Education

*Analyst: Adrian Crook
Lead Research Analyst*

*Approved: Thomas Koenig
Legislative Budget and Finance Officer*

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.).

Governor Murphy Takes Action on Legislation

01/18/2022

TRENTON – Governor Murphy today signed the following bills:

S-384/A-1964 (Weinberg, Singleton/Stanley, Munoz, McKeon, Sumter, Lampitt, Vainieri Huttle, Wimberly, Mosquera, Downey, Chiaravalloti) – Expands training for judges, law enforcement officers and assistant county prosecutors concerning handling of domestic violence cases

S-386/A-1763 (Weinberg, Singleton/Munoz, Vainieri Huttle, Downey, Mosquera, Lampitt, Benson) - Establishes mandatory domestic violence training for municipal prosecutors

S-396/A-4903 (Weinberg, Addiego/Johnson, Mukherji) – Adjusts statute of limitations on damage claim for construction defect in common interest communities

S-705/A-1077 (Ruiz, Cunningham/Speight, Vainieri Huttle, Downey) – Requires DOH to develop and implement plan to improve access to perinatal mood and anxiety disorder screening

SCS for S-844 and 2533/ACS for A-4635 (Pou, Greenstein/Zwicker, Lopez) – Revises reporting requirements for charitable organizations and non-profit corporations

S-867/A-2316 (Pou/Jimenez, Giblin, Johnson) – Permits physical therapists to perform dry needling under certain circumstances

S-896/A-2396 (Pou, Turner/Wimberly, Timberlake, Murphy) – Expands Office of Public Defender representation of juveniles; repeals section 4 of P.L.1968, c.371

S-969WGR/ACS for A-2687 (Ruiz, Turner/Mazzeo, Lampitt, Moen) – Establishes loan redemption program for certain teachers to redeem loan amounts received under New Jersey College Loans to Assist State Students Loan Program through employment in certain schools; makes annual appropriation of \$1 million

S-994/A-6248 (Sweeney, Singleton/Lopez) – Requires State agencies and political subdivisions to make good faith effort to purchase five percent of goods and services from Central Nonprofit Agency

SCS for S-1016/ACS for A-2070 (Smith, Bateman/Calabrese, Mukherji, Benson) – Restricts use of neonicotinoid pesticides

S-1020/AS for ACS for A-1184 and 4414 (Ruiz, Gopal/Zwicker, Conaway, Verrelli, Caputo) – Requires School Report Card to include demographic breakdown of students who receive disciplinary actions; requires Commissioner of Education to establish Statewide database concerning certain disciplinary actions

S-1559/A-1659 (Scutari, Diegnan/Quijano, Bramnick, Mukherji, Sumter, Downey, Dancer) – “New Jersey Insurance Fair Conduct Act”

S-1771/A-1489 (Madden, Turner/Moriarty, Mosquera, Vainieri Huttle) – Expressly prohibits invasive examination of unconscious patient by health care practitioner without patient’s prior informed written consent

S-2160wGR/A-5701 (Sweeney, Oroho, Singer/Carter, Lampitt, Jasey) – Creates special education unit within the Office of Administrative Law; requires annual report

SCS for S-2515/ACS for A-4676 (Smith, Greenstein/Quijano, Jasey, McKeon) – Establishes postconsumer recycled content requirements for rigid plastic containers, glass containers, paper and plastic carryout bags, and plastic trash bags; prohibits sale of polystyrene loose fill packaging

S-2723/A-2614 (Sweeney, Turner/Murphy, Benson, Timberlake) – “21st Century Integrated Digital Experience Act”

S-2830/A-5291 (Ruiz, Singleton/Quijano) – Requires educator preparation program to report passing rates of students who complete certain tests and to disseminate information on test fee waiver programs, and permits collection of student fee for certain testing costs

S-2835/A-5292 (Ruiz, Cunningham/Quijano, Lampitt, Jasey) – Requires compilation of data and issuance of annual reports on New Jersey teacher workforce

S-2921/A-5554 (Gopal, Greenstein/Houghtaling, Downey, Mukherji) – Allows municipalities to designate outdoor areas upon which people may consume alcoholic beverages

S-3009/A-4847 (Vitale, Gopal, Gill/Vainieri Huttle, Quijano, Verrelli) – Authorizes expanded provision of harm reduction services to distribute sterile syringes and provide certain support services to persons who use drugs intravenously

S-3081/A-5219 (Singleton/McKeon, Dunn) – Repeals law concerning excess rates and charges for title insurance; makes agreement to use services of title or settlement service company subject to attorney review

S-3164/A-4987 (Gopal, Singleton/Houghtaling, Vainieri Huttle, Giblin) – Creates NJ Legislative Youth Council

S-3265/A-5074 (Diegnan, Greenstein/DeAngelo, Dancer, Mukherji) – Permits members of SPRS to purchase service credit for prior public employment with federal government or another state

S-3342/A-5463 (Codey, Singleton/Jasey, Giblin, Timberlake) – Directs NJT to erect statue in honor of A. Philip Randolph; appropriates \$90,000

S-3465/A-4336 (Oroho, Sweeney/Houghtaling, Space) – Directs Department of Agriculture to pay annual premiums to enrolled dairy farmers for certain coverage under the federal Dairy Margin Coverage Program; appropriates \$125,000

S-3488wGR/A-5537 (Sweeney, Gopal, O'Scanlon/Burzichelli, Dancer, Spearman) – Modifies certain procedures pertaining to school district regionalization; establishes grant program for cost reimbursement of conducting regionalization feasibility studies; and provides financial incentives for regionalization

S-3493/A-5458 (Vitale, Gill/Vainieri Huttle, Mukherji, McKnight) – Permits expungement of possession or distribution of hypodermic syringe or needle offense in cases of previous expungement; repeals criminal offense of possession of syringe

S-3539/A5409 (T. Kean, Gopal/Houghtaling) – Directs DEP to establish grant program for local governments to support development of community gardens

S-3594/A-5509 (Singleton, Scutari/Zwicker, Reynolds-Jackson, Verrelli) – Provides that in personal

injury or wrongful death lawsuits, calculations of lost or impaired earnings capacity not be reduced because of race, ethnicity, gender identity or expression, or affectional or sexual orientation

S-3672/A-6009 (Singleton, Turner, Moen, Johnson, McKnight) – Permits exemption from civil service examination requirement for entry-level law enforcement officers, sheriff's officers, and State and county correctional police officers; permits hiring or appointment of such officers under certain conditions, and makes appropriation

S-3673/A-6219 (Gopal, Greenstein/Burzichelli) – Authorizes limited breweries and craft distilleries to sell at retail and offer for sampling purposes product bottled and stored off-site under certain circumstances

S-3685/A-5576 (Ruiz, Codey/Jasey, Lampitt, Mukherji) – Permits teacher and professional staff member who provides special services retired from TPAF to return to employment for up to two years without reenrollment in TPAF if employment commences during 2021-2022 and 2022-2023 school years

S-3707/A-5673 (Vitale, Ruiz/Vainieri Huttle, Downey, Zwicker) – Repeals statute criminalizing sexual penetration while infected with venereal disease or HIV under certain circumstances; requires that in prosecutions for endangering another by creating substantial risk of transmitting infectious disease, name of defendant and other person be kept confidential

S-3764/A-3369 (Gopal, Weinberg/Johnson, Stanley, Karabinchak) – Establishes Commission on Asian American Heritage in DOE

S-3810/ACS for A-5862 (Sweeney, Addiego, Greenstein/Benson, Quijano) – "Responsible Collective Negotiations Act"

S-3968/A-5930 (Singleton, Beach/Sumter, Karabinchak) – Increases purchasing threshold permitting Director of Division of Purchase and Property to delegate authority to agencies; increases bid advertising threshold on certain contracts by same scale

S-3975/A-5963 (Greenstein, Oroho/Benson, Vainieri Huttle, DeAngelo) – Establishes requirements to commence screening newborn infants for congenital cytomegalovirus infection; establishes public awareness campaign

S-4004wGR/A-5950 (Weinberg, Greenstein/Sumter, Benson, Reynolds-Jackson) – Establishes database of certain appointed positions and elected offices

S-4020/A-5867 (Gopal, Cunningham/Chiaravalloti, Jasey, Carter) – Expands bonding authority of New Jersey Educational Facilities Authority to permit financing for general funding needs at New Jersey's institutions of higher education

S-4021/A-6100 (Gopal, Ruiz/Mukherji, Jasey, Timberlake, Stanley) – Requires school districts to provide instruction on history and contributions of Asian Americans and Pacific Islanders as part of implementation of New Jersey Student Learning Standards in Social Studies

S-4043/A-6005 (Cunningham/Jasey, Greenwald) – Raises statutory threshold for certain public bidding, permits bidder disqualification due to prior negative experience, adds exemptions to public bidding requirement under "State College Contracts Law," and establishes process for cooperative pricing system

S-4063/A-6220 (Sweeney/Giblin, Egan) – Removes New Jersey Maritime Pilot and Docking Pilot Commission from appropriations act provision that limits compensation and health benefits; clarifies PERS and SHBP eligibility for members of commission

S-4068/ACS for A-6110 and 6185 (Sarlo, Oroho/Benson, Mukherji, Bramnick) – Revises elective pass-through entity business alternative income tax

S-4074wGR/A-6000 (Ruiz, Beach/Verrelli, Lampitt, Carter) – Allows alternative evaluation in place of basic skills testing requirements for certain teacher certification

SCS for S-4102/A-6230 (Sweeney, Ruiz/Benson, Mejia, Zwicker) – Establishes Direct Support Professional Career Development Program; appropriates \$1,000,000

S-4128/A-6231 (Sweeney, Pou/Houghtaling, Conaway, Dancer) – Requires that only fruits and vegetables grown and packaged in NJ may be labeled by food retailers as local to State

S-4207/A-6119 (Sweeney, Beach/Mukherji, Egan, Pintor Marin) – Concerns apprenticeship programs of public works contractors

S-4210/A-6062 (Sweeney, Greenstein/Greenwald, McKnight, Mukherji) – Requires EDA to establish loan program to assist certain businesses with funding to provide reasonable accommodations for employees with disabilities

S-4211/A-6228 (Sweeney, Corrado/Benson, Speight, Zwicker) – Establishes county college-based adult centers for transition for individuals with developmental disabilities; makes annual appropriation of \$4.5 million

S-4218/A-6256 (Scutari/Reynolds-Jackson, Wimberly, Mukherji) – Appropriates \$2 million to CRDA to support costs associated with hosting NAACP National Convention in Atlantic City

S-4233/A-6229 (Scutari, Gopal/Mukherji, Jimenez) – Limits fees charged to patients and authorized third parties for copies of medical and billing records

S-4252/A-6182 (Madden/Murphy, Chaparro) – Limits extension of mandatory retirement to 90 days from State Police Retirement System during emergencies

A-259/S-2224 (DeAngelo, Mukherji, Benson/Gopal, Pennacchio) – Provides civil service preference to military service members who did not serve in theater of operation but received campaign or expedition medal

A-798/S-52 (Verrelli, Vainieri Huttel, Armato/Singer, Greenstein) – Establishes local drug overdose fatality review teams

A-802/S-1352 (Verrelli, Reynolds-Jackson, Murphy/Turner, Pou) – Requires certain retailers to train employees on gift card fraud

A-862wGR/S-962 (Chiaravalloti, Karabinchak/Pennacchio, Pou) – Permits municipalities to refund excess property taxes paid by a taxpayer who wins an assessment appeal as a property tax credit

A-953/S-4031 (Karabinchak, Houghtaling/Pou) – Requires architects disclose insurance coverage

ACS for A-998 and 2349/S-4312 (Moen, Downey, Houghtaling, Benson, Vainieri Huttel/Ruiz, Beach, Singleton) – The “New Jersey Social Innovation Act”; establishes social innovation loan pilot program and study commission within EDA

A-1121/S-1871 (Murphy, Dancer, Stanley/Lagana, Pennacchio) – Upgrades certain crimes of misrepresenting oneself as member or veteran of US Armed Forces or organized militia

A-1219wGR/S-1054 (Chaparro, McKnight/Stack) – Requires owner notification of rabies testing protocol prior to testing of owner’s animal for rabies

A-1229wGR/S-2161 (Schaer, Mosquera, Tucker, Lampitt, Vainieri Huttle, Quijano, Wimberly, Pintor Marin, Jasey/Turner, Singleton) – Requires DCA to make information on homeless prevention programs and services available on its Internet website

A-1293/S-3977 (Greenwald, Burzichelli, Mukherji/Greenstein, Gopal) – Establishes advisory council for the brewery, cidery, meadery, and distillery industries in NJ and provides for funding through certain alcoholic beverage tax receipts

A-1663/S-1842 (Quijano, Vainieri Huttle, Karabinchak/Cryan, Scutari) – Establishes “New Jersey Nonprofit Security Grant Program”

A-2186/S-1599 (Mukherji, Chaparro, McKnight/Codey, Pou) – Establishes Statewide database of beds in shelters for the homeless

A-2360/S-3285 (Chaparro, Karabinchak, Johnson/Greenstein, Stack) – Requires electric public utility to charge residential rate for service used by residential customer for electric vehicle charging at charging stations within certain designated parking spaces

A-2685wGR/S-4209 (Armato, Mazzeo, Mukherji/Stack) – Concerns information on property condition disclosure statement

A-2772/S-1040 (Downey, Houghtaling, Benson/Gopal) – Authorizes certain Medicaid recipients residing on post-secondary school campus to participate remotely in meetings of non-medical nature regarding Medicaid benefits

A-2877/S-1149 (Dancer, Vainieri Huttle, Reynolds-Jackson/Ruiz) – Requires registration of certain vacant and abandoned properties with municipalities and provides enforcement tools related to maintenance of these properties

A-3007/S-3127 (Lampitt, Dunn, Benson/Lagana, Gopal) – Requires institutions of higher education to provide students with access to mental health care programs and services and to establish a hotline to provide information concerning the availability of those services

A-3392/S-1219 (Reynolds-Jackson, Timberlake, Jasey/Turner, Beach) – Requires student representative be appointed to each board of education of school district and board of trustees of charter school that includes grades nine through 12

A-3804/S-1590 (Armato, Murphy, S. Kean/Beach, A.M. Bucco) – Designates 9-1-1 operators or dispatchers as 9-1-1 first responder dispatchers

A-3870/S-2807 (Karabinchak, Johnson, Mukherji/Greenstein, Pou) – “Defense Against Porch Pirates Act”; amends theft statute

A-3950wGR/S-3180 (Verrelli, Benson, Zwicker/Greenstein, Turner) – Prohibits employer use of tracking device in vehicle operated by employee under certain circumstances

A-4002wGR/S-2257 (Caputo, Dancer, Murphy/Gopal, Sarlo) – Allows deduction of promotional gaming credit from gross revenue on sports wagering

A-4232/S-4231 (Houghtaling, Dancer, Wirths/Oroho, Smith) – Creates program in Department of Agriculture for deer fencing on certain farmland

A-4238/S-2561 (Chiaravalloti, Schaer, Benson/Gopal, Singer) – Establishes minimum Medicaid reimbursement rate for adult medical day care services

A-4241/S-2894 (Downey, Vainieri Huttle, Murphy/Pou) – Requires DHS to conduct biennial survey of SNAP experience

ACS for A-4253/S-3233 (Conaway, Pinkin, Jimenez/Cryan) – Requires certain electronic medical programs to include demographic data entry feature; requires laboratories to record certain patients' demographic information; requires certain hospitals and laboratories to implement cultural competency training program

A-4366/S-2801 (Taliaferro, Sumter, Mukherji/Pou, Greenstein) – Requires Police Training Commission to contract with crisis intervention training center to provide mental health training to police officers and establish curriculum specific to persons experiencing economic crisis or substance use disorder

A-4434wGR/S-2716 (Greenwald, Lampitt, Mukherji/Beach, Ruiz) – Establishes Student Wellness Grant Program in DOE

A-4478/S2759 (Vainieri Huttle, Speight, Schepisi, DeCroce/Vitale, Madden) – Establishes additional requirements for DOH to assess sanctions and impose penalties on nursing homes; revises reporting requirements for nursing homes

A-4569/S-3535 (Reynolds-Jackson, Benson, Karabinchak/Turner) – Requires BPU, electric power suppliers, and gas suppliers to publish certain information related to filing of customer complaints

ACS for A-4655/S-3595 (Reynolds-Jackson, Wimberly, Carter/Turner) – Limits police presence at polling places and ballot drop boxes; prohibits electioneering within 100 feet of ballot drop box

A-4771/S-2951 (Downey, Armato, Mukherji/Gopal, Singleton) – Expands offenses eligible for expungement upon successful discharge from drug court

A-4856/S-3094 (Lampitt, Benson, Caputo/Ruiz, Beach) – Requires Internet websites and web services of school districts, charter schools, renaissance schools, and the Marie H. Katzenbach School for the Deaf to be accessible to persons with disabilities

A-5033wGR/S-3279 (Benson, Dancer, Verrelli/Gopal) – Authorizes motor vehicle dealers to sell motor vehicles online and obtain electronic signatures for motor vehicle transactions

ACS for A-5075wGR/S-4001 (Burzichelli, Dancer, Johnson/Sweeney, A.M. Bucco) – Removes Fire Museum and Fallen Firefighters Memorial from auspices of DEP and establishes museum as independent organization; makes \$200,000 supplemental appropriation

A-5160/S-3324 (DeAngelo, Conaway, Zwicker/Smith, Bateman) – Establishes minimum energy and water efficiency standards for certain products sold, offered for sale, or leased in the State

A-5294/S-3418 (Speight, Vainieri Huttle, Verrelli/Gopal, Madden) – Provides fast track hiring and advancement employment opportunities by State for persons with significant disabilities

A-5296/S-3426 (Speight, Vainieri Huttle, McKnight/T. Kean, Schepisi) – Provides for employment by State of certain persons with disabilities

A-5322/S-3433 (Mosquera, Vainieri Huttle, DePhillips/Cruz-Perez, T. Kean) – Provides for process to vacate and expunge certain arrests, charges, complaints, convictions, other dispositions, and DNA

records, associated with violations by certain human trafficking victims

A-5336wGR/S-3441 (Benson, Freiman, Vainieri Huttie/Diegnan, Madden) – Requires DHS to establish payment programs for purchase of transportation services from private sector and government transportation service providers

A-5439/S-3760 (Caputo, Dancer, Murphy/Gopal, Beach) – Changes deadline for New Jersey Racing Commission's annual report from end of calendar year to end of State fiscal year

A-5694/S-3783 (Houghtaling, Downey, Dancer/Gopal, Madden) – Permits dependents of military member to enroll in school district in advance of military member's relocation to district

A-5814/S-3851 (Swain, Tully, Benson/Lagana, Diegnan) – Creates Office of School Bus Safety in Department of Education; appropriates \$200,000

A-5864wGR/S-3939 (Speight, Pintor Marin, Chaparro, McKnight, DeAngelo, Bergen/Gopal, Cryan) – Allows law enforcement officers to review body worn camera recordings prior to creating initial report

A-5997/S-4084 (Coughlin, Lopez/Sweeney, O'Scanlon) – Removes requirement for Legislature, DOE, free public libraries, and historical societies to purchase "Manual of the Legislature of New Jersey"

A-6012/S-4076 (Moen, Murphy, Freiman/Sarlo, Gopal) – Appropriates \$500,000 for USS New Jersey Commissioning Committee to support commissioning of boat and assigned personnel

A-6020/S-4114 (Conaway, Jimenez, Vainieri Huttie/Codey) – Establishes requirements for certain tobacco product retailers to stock and sell nicotine replacement therapy products

A-6060/S-4272 (Tucker, Caputo, Mukherji/Cunningham) – Makes supplemental appropriation of \$8 million to DHS to increase reimbursement for funeral, burial, and crematory services provided to certain beneficiaries of Work First New Jersey and Supplemental Security Income programs

A-6073/S-4140 (Verrelli/Vitale) – Temporarily waives certain basic life support services crewmember requirements

A-6093/S-4201 (Stanley, Benson, Timberlake/Greenstein, Gopal) – Mandates periodic cancer screening examinations for firefighters enrolled in SHBP

A-6108wGR/S-4247 (DeAngelo, Egan, Houghtaling/Madden) – Updates licenses offered by and certain licensure requirements from Board of Examiners of Electrical Contractors

A-6132/S-4235 (Schaer, Greenwald, Conaway/Singer, Gopal) – Permits volunteer paramedics to operate within mobile intensive care units

A-6133/S-4251 (Bramnick, Mukherji, Downey/Scutari) – Allows certain persons not yet appointed as administrator of estate to pursue lawsuit for damages for wrongful death on behalf of deceased's survivors

A-6150/S-4119 (DeAngelo, Karabinchak, Wirths/Oroho, Pou) – Revises penalties for transfer of certain professional and occupational licenses

A-6159/S-4236 (Coughlin, McKnight/Vitale, Ruiz) – Revises and renames Office of Food Insecurity Advocate

A-6162/S-4246 (Benson, Stanley/Gopal) – Requires certain motor vehicle dealers to maintain certain

requirements for business premises

A-6205/S-4270 (Coughlin, McKeon/Pou) – Amends certain requirements concerning insurance holding companies

A-6206wGR/S-4260 (Wimberly/Diegnan, Oroho) – Codifies right of real estate broker-salespersons and salespersons to define relationship with broker as one between broker and independent contractor or employee and enforces current and previous written agreements addressing relationship

A-6207/S-4222 (Greenwald, Lampitt, Benson/Sweeney) – Eliminates requirement for DOE to set certain tuition rates for approved private schools for students with disabilities in certain cases

A-6208/S-4151 (Mosquera, DeAngelo, Armato/Greenstein, Cruz-Perez) – Appropriates \$60,940,361 from constitutionally dedicated CBT revenues to State Agriculture Development Committee for farmland preservation purposes

A-6209/S-4154 (Freiman, Spearman, Egan/Turner, Oroho) – Appropriates \$18 million from constitutionally dedicated CBT revenues to State Agriculture Development Committee for county planning incentive grants for farmland preservation purposes

A-6210/S-4150 (Taliaferro, Moriarty, Burzichelli/Cruz-Perez, Greenstein) – Appropriates \$4.5 million from constitutionally dedicated CBT revenues to State Agriculture Development Committee for municipal planning incentive grants for farmland preservation purposes

A-6211/S-4149 (Houghtaling, Reynolds-Jackson, Downey/Cruz-Perez, Greenstein) – Appropriates \$440,240 from constitutionally dedicated CBT revenues to State Agriculture Development Committee for grants to certain nonprofit organizations for farmland preservation purposes

A-6212/S-4148 (Jimenez, Swain, Timberlake/Codey, Corrado) – Appropriates \$54.5 million from constitutionally dedicated CBT revenues for recreation and conservation purposes to DEP for State capital and park development projects

A-6213/S-4155 (Kennedy, Carter, Tully/Bateman, Smith) – Appropriates \$49.932 million from constitutionally dedicated CBT revenues to DEP for State acquisition of lands for recreation and conservation purposes, including Blue Acres projects, and Green Acres Program administrative costs

A-6214/S-4153 (Danielsen, Zwicker, Conaway/Greenstein, Smith) – Appropriates \$80,539,578 from constitutionally dedicated CBT revenues and various Green Acres funds to DEP for local government open space acquisition and park development projects

A-6215/S-4152 (Stanley, Murphy, Jasey/Smith, Greenstein) – Appropriates \$14,687,510 to DEP from constitutionally dedicated CBT revenues for grants to certain nonprofit entities to acquire or develop lands for recreation and conservation purposes

A-6246/S-4295 (Karabinchak/Sweeney) – Concerns changes in control of hotels and disruptions of hotel services

A-6257/S-4311 (McKnight/Sweeney, Singleton) – Imposes surcharge on casino hotel occupancies to fund public safety services

A-6262/S-4314 (Burzichelli, Reynolds-Jackson, Mukherji/Sweeney, Oroho, T. Kean) – Permits PERS retiree to return to employment in NJ Legislature after retirement under certain circumstances

A-6263/S-4315 (Burzichelli, Reynolds-Jackson, Mukherji/Sweeney, Oroho, T. Kean) – Appropriates \$2 million to Legislative Services Commission

Governor Murphy pocket vetoed the following bills:

S-73/A-4580 (Bateman, Sarlo/Zwicker, Thomson, McKnight) – Establishes requirements for sale of cottage food products

S-995/A-6172 (Sweeney, A.M. Bucco/Downey, McKnight) – Requires DOLWD and DHS to conduct assessment of community rehabilitation programs and community businesses

S-1934/A-1158 (Sweeney, Pou, Cryan/Freiman, Lopez, Murphy) – Authorizes use of disability benefits for transportation provided by transportation network companies

S-2679/A-1979 (Beach, Smith/Stanley, Lopez, Kennedy) – Requires paint producers to implement or participate in paint stewardship program

S-2768/A-4664 (Singleton, Ruiz/Reynolds-Jackson, Stanley, Sumter) – Authorizes State Chief Diversity Officer to conduct disparity study concerning utilization of minority-owned and women-owned businesses in State procurement process

S-3458/A-6245 (Lagana, Gopal/Coughlin, Jimenez, Mukherji) – Revises out-of-network arbitration process

S-3529/A-5442 (Addiego, Diegnan/DeAngelo, Dancer, Dunn) – Clarifies that member of SPRS may receive accidental disability benefit under certain circumstances

S-3715/A-5804 (Cryan/Quijano, Mukherji) – Modifies certain definitions related to transient accommodation taxes and fees

S-4189/A-6112 (Vitale, Cruz-Perez/Lopez) – Permits PERS retiree to return to elective public office after retirement under certain circumstances

A-1073/S-3432 (Speight, Pintor Marin, McKnight, Timberlake/Ruiz, O'Scanlon) – Establishes requirements to screen certain people who are pregnant and who have given birth for preeclampsia

A-1269/S-3490 (Greenwald, Giblin, Calabrese/Cruz-Perez, Beach) – Eliminates one percent tax on purchasers of Class 4A commercial property transferred for consideration in excess of \$1 million

A-4958/S-3740 (Tully, Armato, Zwicker/Lagana, Oroho) – Provides temporary exemption under sales and use tax for winterizing certain small business operations

A-5334/S-3442 (Lopez, Mazzeo, Stanley/Diegnan, T. Kean) – Requires DOT, NJT, and DHS to study and implement transportation mobility and accessibility improvements for persons with autism and developmental disabilities

A-5484/S-3817 (Dancer, Caputo, Houghtaling/Lagana) – Requires New Jersey Racing Commission to adopt procedures to enforce internal controls; requires annual audit

A-6033/S-4194 (Bramnick/Sweeney, T. Kean) – Classifies golf caddies as independent contractors for purposes of State employment laws

A-6157/S-4202 (Speight, Moen/Ruiz, Beach) – Prohibits circumventing intergovernmental transfer process for law enforcement officers in certain circumstances

