

§1
C.45:14F-21.1
& Note to
C.45:14F-32
§3
Note to
§§1,2

P.L. 2024, CHAPTER 63, *approved September 9, 2024*
Assembly, No. 2280 (*First Reprint*)

1 AN ACT concerning discriminatory practices in real estate
2 appraisals and supplementing and amending P.L.1991, c.68.

3

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

6

7 1. (New section) a. No holder of a license or certification under
8 P.L.1991, c.68 (C.45:14F-1 et seq.) or registration under P.L.2017,
9 c.72 (C.45:14F-27 et al.) shall consider, as part of ¹**the appraisal**
10 **analysis of a property** a real estate appraisal¹, the race, color, religion,
11 sex, actual or perceived sexual orientation, actual or perceived gender
12 identity, age, actual or perceived marital status, disability, familial
13 status, or national origin of either the prospective owners or occupants
14 of the real estate or real¹ property, ¹the¹ present owners or occupants
15 of the real estate or real¹ property, or the present owners or occupants
16 of the real estate or real¹ properties in the vicinity of the property, or
17 on any other basis prohibited by federal, State, or local law.

18 b. ¹**For the purpose of this** This¹ section ¹**["**property” means
19 an identified parcel or tract of land, for residential or commercial use,
20 with improvements and including easements, rights of way, undivided
21 or future interests, or similar rights in a tract of land, but does not
22 include mineral rights, timber rights, growing crops, water rights, or
23 similar interests severable from the land when a transaction does not
24 involve the associated parcel or tract of land] shall be in addition to
25 and shall not be construed to supersede the provisions of any other
26 federal or State law prohibiting such conduct¹.

27

28 2. Section 18 of P.L.1991, c.68 (C.45:14F-18) is amended to
29 read as follows:

30 18. a. No license shall be renewed unless the renewal applicant
31 submits satisfactory evidence to the board that the renewal
32 applicant has successfully completed the continuing education
33 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
34 seq.). The board shall not require less than the number of hours

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 SCU committee amendments adopted May 6, 2024.

1 acceptable to the Appraisal Subcommittee of the Appraisal
2 Foundation for the continuing education of licensed real estate
3 appraisers.

4 b. No certificate shall be renewed unless the renewal applicant
5 submits satisfactory evidence to the board that the renewal
6 applicant has successfully completed the continuing education
7 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
8 seq.) for the type of certificate for which renewal is sought. The
9 board shall not require less than the number of hours of continuing
10 education prescribed by the Appraisal Qualifications Board of the
11 Appraisal Foundation as a national standard for the continuing
12 education of certified real estate appraisers.

13 c. Continuing education may include classroom instruction in
14 courses, seminars or other activities as approved by the board. As
15 part of the continuing education requirements prescribed pursuant
16 to P.L.1991, c.68 (45:14F-1 et seq.), a holder of a license or
17 certification under P.L.1991, c.68 (C.45:14F-1 et seq.) shall be
18 required to complete a fair housing and appraisal bias education
19 course offered by the Appraisal Qualifications Board.

20 (cf: P.L.2017, c.72, s.30)

21

22 3. This act shall take effect on the 180th day next following
23 enactment.

24

25

26

27

28 Codifies prohibition of discriminatory practices in real estate
29 appraisals and requires real estate appraisers to complete anti-bias
30 training.

CHAPTER 63

AN ACT concerning discriminatory practices in real estate appraisals and supplementing and amending P.L.1991, c.68.

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

C.45:14F-21.1 Real estate appraisal, discriminatory practices, prohibited.

1. a. No holder of a license or certification under P.L.1991, c.68 (C.45:14F-1 et seq.) or registration under P.L.2017, c.72 (C.45:14F-27 et al.) shall consider, as part of a real estate appraisal, the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, or national origin of either the prospective owners or occupants of the real estate or real property, the present owners or occupants of the real estate or real property, or the present owners or occupants of the real estate or real properties in the vicinity of the property or on any other basis prohibited by federal, State, or local law.

b. This section shall be in addition to and shall not be construed to supersede the provisions of any other federal or State law prohibiting such conduct.

2. Section 18 of P.L.1991, c.68 (C.45:14F-18) is amended to read as follows:

C.45:14F-18 Renewal of licenses, certifications.

18. a. No license shall be renewed unless the renewal applicant submits satisfactory evidence to the board that the renewal applicant has successfully completed the continuing education requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et seq.). The board shall not require less than the number of hours acceptable to the Appraisal Subcommittee of the Appraisal Foundation for the continuing education of licensed real estate appraisers.

b. No certificate shall be renewed unless the renewal applicant submits satisfactory evidence to the board that the renewal applicant has successfully completed the continuing education requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et seq.) for the type of certificate for which renewal is sought. The board shall not require less than the number of hours of continuing education prescribed by the Appraisal Qualifications Board of the Appraisal Foundation as a national standard for the continuing education of certified real estate appraisers.

c. Continuing education may include classroom instruction in courses, seminars, or other activities as approved by the board. As part of the continuing education requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et seq.), a holder of a license or certification under P.L.1991, c.68 (C.45:14F-1 et seq.) shall be required to complete a fair housing and appraisal bias education course offered by the Appraisal Qualifications Board.

3. This act shall take effect on the 180th day next following enactment.

Approved September 9, 2024.

ASSEMBLY, No. 2280

STATE OF NEW JERSEY 221st LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2024 SESSION

Sponsored by:

Assemblywoman YVONNE LOPEZ

District 19 (Middlesex)

Assemblywoman VERLINA REYNOLDS-JACKSON

District 15 (Hunterdon and Mercer)

Assemblywoman TENNILLE R. MCCOY

District 14 (Mercer and Middlesex)

Co-Sponsored by:

Assemblywoman Speight

SYNOPSIS

Codifies prohibition of discriminatory practices in real estate appraisals and requires real estate appraisers to complete anti-bias training.

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel.



(Sponsorship Updated As Of: 2/22/2024)

1 AN ACT concerning discriminatory practices in real estate
2 appraisals and supplementing and amending P.L.1991, c.68.

3

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

6

7 1. (New section) a. No holder of a license or certification
8 under P.L.1991, c.68 (C.45:14F-1 et seq.) or registration under
9 P.L.2017, c.72 (C.45:14F-27 et al.) shall consider, as part of the
10 appraisal analysis of a property, the race, color, religion, sex, actual
11 or perceived sexual orientation, actual or perceived gender identity,
12 age, actual or perceived marital status, disability, familial status, or
13 national origin of either the prospective owners or occupants of the
14 property, present owners or occupants of the property, or the
15 present owners or occupants of the properties in the vicinity of the
16 property, or on any other basis prohibited by federal, State, or local
17 law.

18 b. For the purpose of this section, “property” means an
19 identified parcel or tract of land, for residential or commercial use,
20 with improvements and including easements, rights of way,
21 undivided or future interests, or similar rights in a tract of land, but
22 does not include mineral rights, timber rights, growing crops, water
23 rights, or similar interests severable from the land when a
24 transaction does not involve the associated parcel or tract of land.

25

26 2. Section 18 of P.L.1991, c.68 (C.45:14F-18) is amended to
27 read as follows:

28 18. a. No license shall be renewed unless the renewal applicant
29 submits satisfactory evidence to the board that the renewal
30 applicant has successfully completed the continuing education
31 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
32 seq.). The board shall not require less than the number of hours
33 acceptable to the Appraisal Subcommittee of the Appraisal
34 Foundation for the continuing education of licensed real estate
35 appraisers.

36 b. No certificate shall be renewed unless the renewal applicant
37 submits satisfactory evidence to the board that the renewal
38 applicant has successfully completed the continuing education
39 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
40 seq.) for the type of certificate for which renewal is sought. The
41 board shall not require less than the number of hours of continuing
42 education prescribed by the Appraisal Qualifications Board of the
43 Appraisal Foundation as a national standard for the continuing
44 education of certified real estate appraisers.

45 c. Continuing education may include classroom instruction in
46 courses, seminars or other activities as approved by the board. As

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

Matter underlined thus is new matter.

1 part of the continuing education requirements prescribed pursuant
2 to P.L.1991, c.68 (45:14F-1 et seq.), a holder of a license or
3 certification under P.L.1991, c.68 (C.45:14F-1 et seq.) shall be
4 required to complete a fair housing and appraisal bias education
5 course offered by the Appraisal Qualifications Board.
6 (cf: P.L.2017, c.72, s.30)

7

8 3. This act shall take effect on the 180th day next following
9 enactment.

10

11

12

STATEMENT

13

14 This bill prohibits discriminatory practices in property appraisals
15 and requires real estate appraisers to participate in anti-bias
16 training.

17 Under the bill, a real estate appraiser will be prohibited from
18 considering, as part of the appraisal analysis of a property, the race,
19 color, religion, sex, actual or perceived sexual orientation, actual or
20 perceived gender identity, age, actual or perceived marital status,
21 disability, familial status, or national origin of either the prospective
22 owners or occupants of the property, present owners or occupants of
23 the property, or the present owners or occupants of the properties in
24 the vicinity of the property, or on any other basis prohibited by
25 federal, State, or local law.

26 Additionally, the bill requires a real estate appraiser to complete
27 a fair housing and appraisal bias education course offered by the
28 Appraisal Qualifications Board of the Appraisal Foundation in order
29 to satisfy the appraiser's continuing education requirements.

[First Reprint]

ASSEMBLY, No. 2280

STATE OF NEW JERSEY
221st LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2024 SESSION

Sponsored by:

Assemblywoman YVONNE LOPEZ

District 19 (Middlesex)

Assemblywoman VERLINA REYNOLDS-JACKSON

District 15 (Hunterdon and Mercer)

Assemblywoman TENNILLE R. MCCOY

District 14 (Mercer and Middlesex)

Senator NELLIE POU

District 35 (Bergen and Passaic)

Senator M. TERESA RUIZ

District 29 (Essex and Hudson)

Co-Sponsored by:

Assemblywomen Speight, Hall, Assemblyman Wimberly, Assemblywoman Peterpaul, Senators Singleton, Johnson, McKnight, Assemblymen Sampson, Rodriguez, Assemblywomen Donlon, Haider, Assemblyman Miller, Assemblywomen Ramirez, Swain and Assemblyman Tully

SYNOPSIS

Codifies prohibition of discriminatory practices in real estate appraisals and requires real estate appraisers to complete anti-bias training.

CURRENT VERSION OF TEXT

As reported by the Senate Community and Urban Affairs Committee on May 6, 2024, with amendments.

(Sponsorship Updated As Of: 6/28/2024)

1 AN ACT concerning discriminatory practices in real estate
2 appraisals and supplementing and amending P.L.1991, c.68.

3

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

6

7 1. (New section) a. No holder of a license or certification under
8 P.L.1991, c.68 (C.45:14F-1 et seq.) or registration under P.L.2017,
9 c.72 (C.45:14F-27 et al.) shall consider, as part of ¹**[**the appraisal
10 analysis of a property**]** a real estate appraisal¹, the race, color, religion,
11 sex, actual or perceived sexual orientation, actual or perceived gender
12 identity, age, actual or perceived marital status, disability, familial
13 status, or national origin of either the prospective owners or occupants
14 of the ¹real estate or real¹ property, ¹the¹ present owners or occupants
15 of the ¹real estate or real¹ property, or the present owners or occupants
16 of the ¹real estate or real¹ properties in the vicinity of the property, or
17 on any other basis prohibited by federal, State, or local law.

18 b. ¹**[**For the purpose of this**]** This¹ section ¹**[**, “property” means
19 an identified parcel or tract of land, for residential or commercial use,
20 with improvements and including easements, rights of way, undivided
21 or future interests, or similar rights in a tract of land, but does not
22 include mineral rights, timber rights, growing crops, water rights, or
23 similar interests severable from the land when a transaction does not
24 involve the associated parcel or tract of land**]** shall be in addition to
25 and shall not be construed to supersede the provisions of any other
26 federal or State law prohibiting such conduct¹.

27

28 2. Section 18 of P.L.1991, c.68 (C.45:14F-18) is amended to
29 read as follows:

30 18. a. No license shall be renewed unless the renewal applicant
31 submits satisfactory evidence to the board that the renewal
32 applicant has successfully completed the continuing education
33 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
34 seq.). The board shall not require less than the number of hours
35 acceptable to the Appraisal Subcommittee of the Appraisal
36 Foundation for the continuing education of licensed real estate
37 appraisers.

38 b. No certificate shall be renewed unless the renewal applicant
39 submits satisfactory evidence to the board that the renewal
40 applicant has successfully completed the continuing education
41 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
42 seq.) for the type of certificate for which renewal is sought. The
43 board shall not require less than the number of hours of continuing
44 education prescribed by the Appraisal Qualifications Board of the

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 SCU committee amendments adopted May 6, 2024.

1 Appraisal Foundation as a national standard for the continuing
2 education of certified real estate appraisers.
3 c. Continuing education may include classroom instruction in
4 courses, seminars or other activities as approved by the board. As
5 part of the continuing education requirements prescribed pursuant
6 to P.L.1991, c.68 (45:14F-1 et seq.), a holder of a license or
7 certification under P.L.1991, c.68 (C.45:14F-1 et seq.) shall be
8 required to complete a fair housing and appraisal bias education
9 course offered by the Appraisal Qualifications Board.
10 (cf: P.L.2017, c.72, s.30)
11
12 3. This act shall take effect on the 180th day next following
13 enactment.

ASSEMBLY, No. 2280

STATE OF NEW JERSEY 221st LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2024 SESSION

Sponsored by:

Assemblywoman YVONNE LOPEZ

District 19 (Middlesex)

Assemblywoman VERLINA REYNOLDS-JACKSON

District 15 (Hunterdon and Mercer)

Assemblywoman TENNILLE R. MCCOY

District 14 (Mercer and Middlesex)

Co-Sponsored by:

**Assemblywomen Speight, Hall, Assemblyman Wimberly and
Assemblywoman Peterpaul**

SYNOPSIS

Codifies prohibition of discriminatory practices in real estate appraisals and requires real estate appraisers to complete anti-bias training.

CURRENT VERSION OF TEXT

As reported by the Assembly Housing Committee with technical review.



(Sponsorship Updated As Of: 3/18/2024)

1 AN ACT concerning discriminatory practices in real estate
2 appraisals and supplementing and amending P.L.1991, c.68.

3

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

6

7 1. (New section) a. No holder of a license or certification
8 under P.L.1991, c.68 (C.45:14F-1 et seq.) or registration under
9 P.L.2017, c.72 (C.45:14F-27 et al.) shall consider, as part of the
10 appraisal analysis of a property, the race, color, religion, sex, actual
11 or perceived sexual orientation, actual or perceived gender identity,
12 age, actual or perceived marital status, disability, familial status, or
13 national origin of either the prospective owners or occupants of the
14 property, present owners or occupants of the property, or the
15 present owners or occupants of the properties in the vicinity of the
16 property, or on any other basis prohibited by federal, State, or local
17 law.

18 b. For the purpose of this section, “property” means an
19 identified parcel or tract of land, for residential or commercial use,
20 with improvements and including easements, rights of way,
21 undivided or future interests, or similar rights in a tract of land, but
22 does not include mineral rights, timber rights, growing crops, water
23 rights, or similar interests severable from the land when a
24 transaction does not involve the associated parcel or tract of land.

25

26 2. Section 18 of P.L.1991, c.68 (C.45:14F-18) is amended to
27 read as follows:

28 18. a. No license shall be renewed unless the renewal applicant
29 submits satisfactory evidence to the board that the renewal
30 applicant has successfully completed the continuing education
31 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
32 seq.). The board shall not require less than the number of hours
33 acceptable to the Appraisal Subcommittee of the Appraisal
34 Foundation for the continuing education of licensed real estate
35 appraisers.

36 b. No certificate shall be renewed unless the renewal applicant
37 submits satisfactory evidence to the board that the renewal
38 applicant has successfully completed the continuing education
39 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
40 seq.) for the type of certificate for which renewal is sought. The
41 board shall not require less than the number of hours of continuing
42 education prescribed by the Appraisal Qualifications Board of the
43 Appraisal Foundation as a national standard for the continuing
44 education of certified real estate appraisers.

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

Matter underlined thus is new matter.

1 c. Continuing education may include classroom instruction in
2 courses, seminars or other activities as approved by the board. As
3 part of the continuing education requirements prescribed pursuant
4 to P.L.1991, c.68 (45:14F-1 et seq.), a holder of a license or
5 certification under P.L.1991, c.68 (C.45:14F-1 et seq.) shall be
6 required to complete a fair housing and appraisal bias education
7 course offered by the Appraisal Qualifications Board.
8 (cf: P.L.2017, c.72, s.30)

9
10 3. This act shall take effect on the 180th day next following
11 enactment.

ASSEMBLY HOUSING COMMITTEE

STATEMENT TO

ASSEMBLY, No. 2280

STATE OF NEW JERSEY

DATED: FEBRUARY 22, 2024

The Assembly Housing Committee reports favorably Assembly Bill No. 2280.

This bill prohibits discriminatory practices in property appraisals and requires real estate appraisers to participate in anti-bias training.

Under the bill, a real estate appraiser will be prohibited from considering, as part of the appraisal analysis of a property, the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, or national origin of either the prospective owners or occupants of the property, present owners or occupants of the property, or the present owners or occupants of the properties in the vicinity of the property, or on any other basis prohibited by federal, State, or local law.

Additionally, the bill requires a real estate appraiser to complete a fair housing and appraisal bias education course offered by the Appraisal Qualifications Board of the Appraisal Foundation in order to satisfy the appraiser's continuing education requirements.

This bill was pre-filed for introduction in the 2024-2025 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

SENATE COMMUNITY AND URBAN AFFAIRS COMMITTEE

STATEMENT TO

ASSEMBLY, No. 2280

with committee amendments

STATE OF NEW JERSEY

DATED: MAY 6, 2024

The Senate Community and Urban Affairs Committee reports favorably and with committee amendments Assembly Bill No. 2280.

As amended and reported, this bill prohibits discriminatory practices in property appraisals and requires real estate appraisers to participate in anti-bias training.

Under the bill, a real estate appraiser is to be prohibited from considering, as part of a real estate appraisal, the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, or national origin of either the prospective owners or occupants of the real estate or real property, the present owners or occupants of the real estate or real property, or the present owners or occupants of the real estate or real properties in the vicinity of the property, or on any other basis prohibited by federal, State, or local law.

Additionally, the bill requires a real estate appraiser to complete a fair housing and appraisal bias education course offered by the Appraisal Qualifications Board of the Appraisal Foundation in order to satisfy the appraiser's continuing education requirements.

As reported by the committee, Assembly Bill No. 2280 is identical to Senate Bill No. 1311, which was also amended and reported by the committee on this date.

COMMITTEE AMENDMENTS:

The committee amended the bill to specify that the bill's provisions apply to a real estate appraisal and that a real estate appraiser is not to consider certain characteristics of the owners or occupants of the real estate or real property or the owners or occupants of the real estate or real properties in the vicinity of the property being appraised.

The committee also amended the bill to provide that section 1 of the bill is to be in addition to and is not to be construed to supersede any other federal or State law prohibiting such conduct.

SENATE, No. 1311

STATE OF NEW JERSEY 221st LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2024 SESSION

Sponsored by:

Senator NELLIE POU

District 35 (Bergen and Passaic)

Senator M. TERESA RUIZ

District 29 (Essex and Hudson)

Co-Sponsored by:

Senators Singleton, Johnson and McKnight

SYNOPSIS

Codifies prohibition of discriminatory practices in real estate appraisals and requires real estate appraisers to complete anti-bias training.

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel.



(Sponsorship Updated As Of: 4/8/2024)

S1311 POU, RUIZ

2

1 AN ACT concerning discriminatory practices in real estate
2 appraisals and supplementing and amending P.L.1991, c.68.

3

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

6

7 1. (New section) a. No holder of a license or certification
8 under P.L.1991, c.68 (C.45:14F-1 et seq.) or registration under
9 P.L.2017, c.72 (C.45:14F-27 et al.) shall consider, as part of the
10 appraisal analysis of a property, the race, color, religion, sex, actual
11 or perceived sexual orientation, actual or perceived gender identity,
12 age, actual or perceived marital status, disability, familial status, or
13 national origin of either the prospective owners or occupants of the
14 property, present owners or occupants of the property, or the
15 present owners or occupants of the properties in the vicinity of the
16 property, or on any other basis prohibited by federal, State, or local
17 law.

18 b. For the purpose of this section, “property” means an
19 identified parcel or tract of land, for residential or commercial use,
20 with improvements and including easements, rights of way,
21 undivided or future interests, or similar rights in a tract of land, but
22 does not include mineral rights, timber rights, growing crops, water
23 rights, or similar interests severable from the land when a
24 transaction does not involve the associated parcel or tract of land.

25

26 2. Section 18 of P.L.1991, c.68 (C.45:14F-18) is amended to
27 read as follows:

28 18. a. No license shall be renewed unless the renewal applicant
29 submits satisfactory evidence to the board that the renewal
30 applicant has successfully completed the continuing education
31 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
32 seq.). The board shall not require less than the number of hours
33 acceptable to the Appraisal Subcommittee of the Appraisal
34 Foundation for the continuing education of licensed real estate
35 appraisers.

36 b. No certificate shall be renewed unless the renewal applicant
37 submits satisfactory evidence to the board that the renewal
38 applicant has successfully completed the continuing education
39 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
40 seq.) for the type of certificate for which renewal is sought. The
41 board shall not require less than the number of hours of continuing
42 education prescribed by the Appraisal Qualifications Board of the
43 Appraisal Foundation as a national standard for the continuing
44 education of certified real estate appraisers.

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

Matter underlined thus is new matter.

1 c. Continuing education may include classroom instruction in
2 courses, seminars or other activities as approved by the board. As
3 part of the continuing education requirements prescribed pursuant
4 to P.L.1991, c.68 (45:14F-1 et seq.), a holder of a license or
5 certification under P.L.1991, c.68 (C.45:14F-1 et seq.) shall be
6 required to complete a fair housing and appraisal bias education
7 course offered by the Appraisal Qualifications Board.
8 (cf: P.L.2017, c.72, s.30)
9

10 3. This act shall take effect on the 180th day next following
11 enactment.
12
13

14 STATEMENT
15

16 This bill prohibits discriminatory practices in property appraisals
17 and requires real estate appraisers to participate in anti-bias
18 training.

19 Under the bill, a real estate appraiser will be prohibited from
20 considering, as part of the appraisal analysis of a property, the race,
21 color, religion, sex, actual or perceived sexual orientation, actual or
22 perceived gender identity, age, actual or perceived marital status,
23 disability, familial status, or national origin of either the prospective
24 owners or occupants of the property, present owners or occupants of
25 the property, or the present owners or occupants of the properties in
26 the vicinity of the property, or on any other basis prohibited by
27 federal, State, or local law.

28 Additionally, the bill requires a real estate appraiser to complete
29 a fair housing and appraisal bias education course offered by the
30 Appraisal Qualifications Board of the Appraisal Foundation in order
31 to satisfy the appraiser's continuing education requirements.

[First Reprint]

SENATE, No. 1311

STATE OF NEW JERSEY
221st LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2024 SESSION

Sponsored by:

Senator NELLIE POU

District 35 (Bergen and Passaic)

Senator M. TERESA RUIZ

District 29 (Essex and Hudson)

Co-Sponsored by:

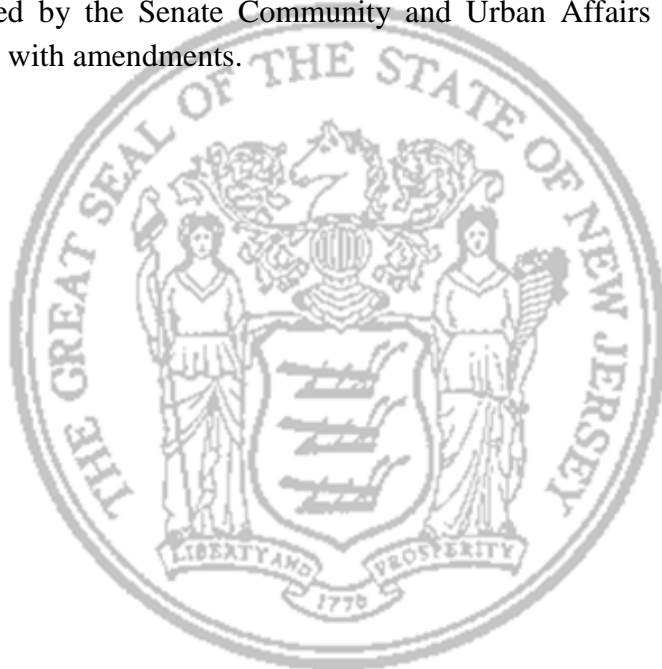
Senators Singleton, Johnson and McKnight

SYNOPSIS

Codifies prohibition of discriminatory practices in real estate appraisals and requires real estate appraisers to complete anti-bias training.

CURRENT VERSION OF TEXT

As reported by the Senate Community and Urban Affairs Committee on May 6, 2024, with amendments.



(Sponsorship Updated As Of: 4/8/2024)

1 AN ACT concerning discriminatory practices in real estate
2 appraisals and supplementing and amending P.L.1991, c.68.

3

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

6

7 1. (New section) a. No holder of a license or certification under
8 P.L.1991, c.68 (C.45:14F-1 et seq.) or registration under P.L.2017,
9 c.72 (C.45:14F-27 et al.) shall consider, as part of ¹**[**the appraisal
10 analysis of a property**]** a real estate appraisal¹, the race, color, religion,
11 sex, actual or perceived sexual orientation, actual or perceived gender
12 identity, age, actual or perceived marital status, disability, familial
13 status, or national origin of either the prospective owners or occupants
14 of the ¹real estate or real¹ property, ¹the¹ present owners or occupants
15 of the ¹real estate or real¹ property, or the present owners or occupants
16 of the ¹real estate or real¹ properties in the vicinity of the property, or
17 on any other basis prohibited by federal, State, or local law.

18 b. ¹**[**For the purpose of this**]** This¹ section ¹**[**, “property” means
19 an identified parcel or tract of land, for residential or commercial use,
20 with improvements and including easements, rights of way, undivided
21 or future interests, or similar rights in a tract of land, but does not
22 include mineral rights, timber rights, growing crops, water rights, or
23 similar interests severable from the land when a transaction does not
24 involve the associated parcel or tract of land**]** shall be in addition to
25 and shall not be construed to supersede the provisions of any other
26 federal or State law prohibiting such conduct¹.

27

28 2. Section 18 of P.L.1991, c.68 (C.45:14F-18) is amended to
29 read as follows:

30 18. a. No license shall be renewed unless the renewal applicant
31 submits satisfactory evidence to the board that the renewal
32 applicant has successfully completed the continuing education
33 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
34 seq.). The board shall not require less than the number of hours
35 acceptable to the Appraisal Subcommittee of the Appraisal
36 Foundation for the continuing education of licensed real estate
37 appraisers.

38 b. No certificate shall be renewed unless the renewal applicant
39 submits satisfactory evidence to the board that the renewal
40 applicant has successfully completed the continuing education
41 requirements prescribed pursuant to P.L.1991, c.68 (C.45:14F-1 et
42 seq.) for the type of certificate for which renewal is sought. The
43 board shall not require less than the number of hours of continuing
44 education prescribed by the Appraisal Qualifications Board of the

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 SCU committee amendments adopted May 6, 2024.

1 Appraisal Foundation as a national standard for the continuing
2 education of certified real estate appraisers.
3 c. Continuing education may include classroom instruction in
4 courses, seminars or other activities as approved by the board. As
5 part of the continuing education requirements prescribed pursuant
6 to P.L.1991, c.68 (45:14F-1 et seq.), a holder of a license or
7 certification under P.L.1991, c.68 (C.45:14F-1 et seq.) shall be
8 required to complete a fair housing and appraisal bias education
9 course offered by the Appraisal Qualifications Board.
10 (cf: P.L.2017, c.72, s.30)
11
12 3. This act shall take effect on the 180th day next following
13 enactment.

SENATE COMMUNITY AND URBAN AFFAIRS COMMITTEE

STATEMENT TO

SENATE, No. 1311

with committee amendments

STATE OF NEW JERSEY

DATED: MAY 6, 2024

The Senate Community and Urban Affairs Committee reports favorably and with committee amendments Senate Bill No. 1311.

As amended and reported, this bill prohibits discriminatory practices in property appraisals and requires real estate appraisers to participate in anti-bias training.

Under the bill, a real estate appraiser is to be prohibited from considering, as part of a real estate appraisal, the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, or national origin of either the prospective owners or occupants of the real estate or real property, the present owners or occupants of the real estate or real property, or the present owners or occupants of the real estate or real properties in the vicinity of the property, or on any other basis prohibited by federal, State, or local law.

Additionally, the bill requires a real estate appraiser to complete a fair housing and appraisal bias education course offered by the Appraisal Qualifications Board of the Appraisal Foundation in order to satisfy the appraiser's continuing education requirements.

This bill was prefiled for introduction in the 2024-2025 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

As amended and reported by the committee, Senate Bill No. 1311 is identical to Assembly Bill No. 2280, which was also amended and reported by the committee on this date.

COMMITTEE AMENDMENTS:

The committee amended the bill to specify that the bill's provisions apply to a real estate appraisal and that a real estate appraiser is not to consider certain characteristics of the owners or occupants of the real estate or real property or the owners or occupants of the real estate or real properties in the vicinity of the property being appraised.

The committee also amended the bill to provide that section 1 of the bill is to be in addition to and is not to be construed to supersede any other federal or State law prohibiting such conduct.

Acting Governor Way Signs Legislation Prohibiting Discrimination in Real Estate Appraisals

09/9/2024

TRENTON – Acting Governor Way today signed legislation explicitly prohibiting discriminatory practices in real estate appraisals and requiring real estate appraisers to complete anti-bias training.

The new law takes a critical step forward in combating home appraisal discrimination, a form of bias that significantly contributes to the racial wealth gap in New Jersey. The law updates the Real Estate Appraisal Act and confirms that it is illegal for real estate appraisers to consider certain personal characteristics when determining the value of a property, including race, color, religion, sex, sexual orientation, gender identity, age, marital status, disability, familial status, or national origin of current or future owners or occupants of the property or nearby property owners or occupants.

The law, enforced by the Appraisal Qualifications Board, provides yet another mechanism through which to address home appraisal discrimination. In January 2024, for instance, the Division on Civil Rights launched the Home Appraisal Discrimination Initiative and issued guidance regarding the application of the Law Against Discrimination to appraisal discrimination. With today's signing, property owners will now have multiple avenues to seek remedies for home appraisal discrimination.

Additionally, the new law requires a real estate appraiser to complete a fair housing and appraisal bias education course offered by the Appraisal Qualifications Board of the Appraisal Foundation to satisfy the appraiser's continuing education requirements. The purpose of this course is to educate appraisers on how to avoid bias in their work.

"When buying or owning a home in New Jersey, we must strive to provide our residents with fair and equal treatment," **said Acting Governor Tahesha Way**. "For far too long, systems were in place that would perpetuate racial bias. With this bill, we will ensure that personal biases don't influence appraisers."

"Discrimination in the housing appraisal industry has prevented far too many – particularly people of color – from acquiring the benefits of community stability and wealth creation through homeownership," **said Attorney General Matthew J. Platkin**. "By signing this legislation, Acting Governor Way is showing that the Legislature and the Murphy Administration are strongly committed to providing important protections for New Jersey residents."

"We thank the Legislature and the Murphy Administration for taking this important step to address an insidious discriminatory practice that has contributed to the wealth gap in our state," **said Cari Fais, Acting Director of the Division of Consumer Affairs**. "The legislation signed into law today confronts the problem of appraisal bias head-on, provides meaningful measures to eradicate it, and promotes equal access to the wealth-building potential of homeownership for all New Jerseyans."

"Discriminatory practices in home appraisals harm our residents and have the potential to harm entire communities.

New Jersey's civil rights laws offer crucial protections against home appraisal discrimination, and this bill underscores the strength of our state's commitment to combating appraisal discrimination," **said Sundeep Iyer, Director of the Division on Civil Rights.** "The signing of this legislation will play an important role in the ongoing fight to tackle barriers to homeownership and generational wealth-building in our state. I am grateful to Governor Murphy and the Legislature for their leadership on this critical issue."

The primary sponsors of [A2280/S1311](#) are Assemblywoman Lopez, Assemblywoman Reynolds-Jackson, Assemblywoman McCoy, Senator Pou, and Senator Ruiz.

"Roadblocks within the housing industry are extremely detrimental to low-income communities and disproportionately affect people of color. These discriminatory practices in real-estate appraisals produce damaging long-term effects, including limiting the building of equity and generational wealth," **said Senate Majority Leader M. Teresa Ruiz.** "By prohibiting discrimination in the appraisal process and requiring appraisers to complete anti-bias training, we can uplift individuals and families who have been historically sidelined in the housing market."

"Mandating anti-bias training for real estate appraisals is crucial if we want to ensure fair property valuation and move toward eradicating systemic discrimination in housing," **said Assemblywoman Verlina Reynolds-Jackson.** "This bill will help individuals feel empowered and safeguarded when getting a real estate appraisal because they will know that the evaluation will be based on facts and data, not on biases or prejudices."

"As a veteran realtor, I know firsthand that this bill is a significant victory for New Jersey residents looking to sell their homes, commercial properties or businesses. It ensures they receive fair appraisals that are free from bias related to race, religion, or any other protected characteristic," **said Assemblywoman Tennille McCoy.** "By addressing bias through continuous education and prohibiting discriminatory practices in property appraisals, we are making strides in our ongoing battle against discrimination in property appraisals, sales, and transactions."

"In the aftermath of the widespread reports of discrimination in real estate appraisals, I am glad that New Jersey has taken a step in protecting consumers and ensuring equity in the home-buying process," **said Assemblywoman Yvonne Lopez.** "Although, there is still work to be done, codifying the prohibition against discrimination and training real estate appraisers will make for a fairer and stronger housing market."

"Home appraisal discrimination strips wealth from Black and other families of color, contributing to our state's staggering racial wealth gap – one of the highest in the nation. The passage of this legislation – in combination with the Attorney General's initiative to also address appraisal discrimination – is a crucial step toward fairer home appraisals in New Jersey," **said Laura Sullivan, Director of the Economic Justice Program at the New Jersey Institute for Social Justice.** "With homeownership being one of the most important ways that families build wealth, proactive steps towards reducing racial disparities in homeownership are crucial for closing the racial wealth gap and moving us toward equity. We are grateful to the Legislature and Governor for moving New Jersey forward with this anti-discrimination law."

"We applaud Governor Murphy and our legislative champions for taking meaningful steps to close NJ's racial wealth gap," **said Staci Berger, President and CEO, Housing and Community Development Network of NJ.** "The Network, its members, and our broader housing coalition have long worked on and advocated for this legislation to help mitigate and redress systemic and institutional racism, which prevents Black and Brown families from achieving the full benefits of homeownership, including growing and passing on generational wealth. Home appraisal discrimination is a threat to our neighbors, neighborhoods, and our economy. Ending this practice creates pathways to make sure we

HouseNJ, so everybody can benefit from homeownership.”

“Appraisal discrimination is a modern day form of redlining that perpetuates the staggering racial wealth gap in New Jersey and lowers property values in predominantly Black and Brown communities across the state,” **said Beverly Brown Ruggia, New Jersey Citizen Action Financial Justice Program Director.** “We applaud Governor Murphy, Acting Governor Way and the Administration and Legislature for their ongoing efforts to hold appraisers accountable for discriminatory appraisals and make certain that all homes are properly valued. This will ensure that Black and Brown homeowners have an equal opportunity to build the generational wealth that homeownership provides.”

“Holding appraisers accountable for discrimination is one of the ways we must address New Jersey’s racial wealth gap,” **said Adam Gordon, executive director at the Fair Share Housing Center.** “For most homeowners, their house is their most valuable asset. Appraisal bias has been robbing Black and Latino families of hard-won equity for decades. We’re grateful to the bill’s sponsors and Acting Governor Way for their leadership in taking this step toward repairing the multi-generational harms wreaked by appraisal bias.”

“While the Fair Housing Act of 1968 bars discrimination in the housing market, racist and discriminatory practices continue in all corners of the housing market – from home appraisals to rental screenings to evictions – perpetuating today’s segregated neighborhoods and contributing to deep racial and social inequities,” **said NLIHC President and CEO Diane Yentel.** “I applaud the Housing and Community Development Network of New Jersey and other advocates for working tirelessly to advance this important legislation, and I thank New Jersey Governor Phil Murphy and state lawmakers for helping to bring the state one step closer to achieving housing justice and racial equity.”

“New Jersey’s leadership on reforming the appraisal industry is a great example for others to follow,” **said Jesse Van Tol, President and CEO of the National Community Reinvestment Coalition.** “This important legislation ensures that home appraisers will be better trained to spot and combat the implicit biases we all carry, which will help protect communities of color from the pernicious effects of appraisal bias. Layered together with recent changes to national training standards and the apprenticeship system that has historically kept the appraisal industry almost exclusively White and male, this kind of moral clarity from the states will bring long-due progress for marginalized communities.”