



NEW JERSEY DIVISION OF CONSUMER AFFAIRS

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On January 16, 2024, Governor Phil Murphy signed the **New Jersey Data Privacy Law** (https://www.njleg.state.nj.us/bill-search/2022/S332/bill-text?f=PL23&n=266_), P.L. 2023, c. 266. The law went into effect on January 15, 2025. Please click on this **Frequently Asked Questions** (<https://www.njconsumeraffairs.gov/ocp/Pages/NJ-Data-Privacy-Law-FAQ.aspx>) link to learn more about the new law and your rights under it.

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On January 8, 2024, Governor Murphy signed into law **P.L. 2023, c. 237** (https://pub.njleg.state.nj.us/Bills/2022/PL23/237_.PDF), which, among other things: amended the Contractors' Business Registration Act ("CBRA," formerly the "Contractors' Registration Act"), N.J.S.A. 56:8-136 et seq., and created the "Home Improvement and Home Elevation Contractor Licensing Act," N.J.S.A. 45:5AAA-1 et seq. For more information on the registration requirements for contractors and businesses under these laws, **click here** (</regulated/Documents/HICB-Renewal-02062025.pdf>).

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On July 10, 2024, Governor Murphy signed into law the Real Estate Consumer Protection Enhancement Act, **P.L. 2024, c.32** (https://pub.njleg.state.nj.us/Bills/2024/S3500/3192_R1.PDF), which, among other things, requires sellers of residential property located in New Jersey to use the "Seller's Property Condition Disclosure Statement" ("Disclosure Statement," questions 1 through 108).

Additionally, on July 3, 2023, Governor Murphy signed into law **P.L. 2023, c.93** (https://pub.njleg.state.nj.us/Bills/2022/PL23/93_.PDF), which, among other things, requires sellers of all real property located in New Jersey to make certain additional disclosures concerning flood risks on the "Disclosure Statement." On July 15, 2024, the Division published a "Flood Risk Addendum" to the Disclosure Statement (questions 109 through 117), which includes the additional disclosures concerning flood risks.

As a result of these two laws, effective **August 1, 2024**:

- Sellers of residential property must complete the Disclosure Statement (questions 1 through 108). A copy of the Disclosure Statement is available **here** (<https://www.njconsumeraffairs.gov/ocp/Documents/Sellers-Property-Condition-Disclosure-Statement-Q1-108-August-2024.pdf>); and
- All sellers of real property, both residential and non-residential, must complete the Flood Risk Addendum to the Disclosure Statement (questions 109 through 117). A copy of the Flood Risk Addendum is available **here**

(<https://www.njconsumeraffairs.gov/ocp/Documents/Sellers-Property-Condition-Disclosure-Statement-Q-109-117-August-2024-Addendum.pdf>).

The Division has created an **instruction sheet** (<https://www.njconsumeraffairs.gov/ocp/Documents/Sellers-Property-Condition-Disclosure-Statement-Instruction-Sheet-August-2024.pdf>) with additional information regarding the use of these forms. The forms linked above supersede any forms previously posted by the Division, including, but not limited to, the "Amended Disclosure Statement" posted on December 21, 2023.

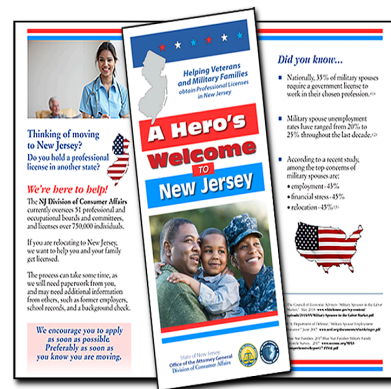


Military Outreach and Support

The Division of Consumer Affairs expresses New Jersey's gratitude and commitment to service members and their families through programs and educational materials specifically designed to support and protect them. From providing information on scams targeting active and retired military members and their families, to streamlining the process for obtaining professional and occupational licenses for those relocating or returning to New Jersey, the Division is working hard to provide resources for the dedicated members and families of the U.S armed forces.

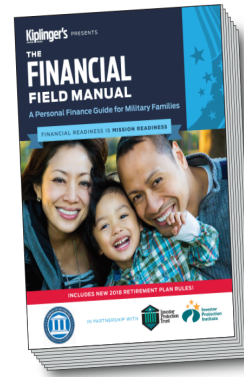
A Hero's Welcome to NJ

Aimed at providing smooth transitions for military families and veterans relocating to New Jersey, this program helps military spouses who hold professional licenses in other States become licensed in New Jersey, so they can quickly find work in their chosen professions. The program also assists veterans obtain licensure for post-military careers in New Jersey.



- **Helping Veterans and Their Families Obtain Professional Licenses in New Jersey** (</military/Documents/New-Jersey-Professional-and-Occupational-Licensinf-for-Service-Members-and-Their-Spouses-web.pdf>)

The Financial Field Manual: A Personal Finance Guide for Military Families



This guide is made available to assist military families with the financial challenges they face. Because military families often have to plan moves on short notice and often have to face the deployment of family members to combat zones, military families face unique challenges. This guide was developed jointly by Kiplinger's magazine, the Investor Protection Trust and the Investor Protection Institute. The New Jersey Bureau of Securities can provide access to this guide in a pdf version or in hard copy upon request from the Bureau.

- **The Financial Field Manual: A Personal Finance Guide for Military Families**
(/bos/Documents/The-Financial-Field-Manual-A-Personal-Finance-Guide-For-Military-Families.pdf)

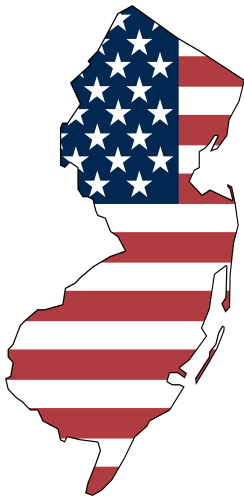
A Salute to Smart Investing

Learn the basics to keep your finances in line. When you're in the military, life can change quickly. You could be deployed or relocated to a new duty base. You could be promoted, with an increase in pay grade. You could marry, have children, or get divorced.



The better shape your finances are in, the easier it will be to move smoothly from one stage of your life to the next. So, if you're not already in the driver's seat on the road to a secure financial future, it's time to shift gears.

- **A Salute to Smart Investing (English** (/bos/bosforms/A-Salute-to-Smart-Investing-Brochure.pdf) **/ Spanish** (/bos/bosforms/A-Salute-to-Smart-Investing-Brochure-Spanish.pdf))



Defending Our Heroes

This anti-fraud educational initiative is aimed at protecting veterans and active-duty services members from a host of scams targeting them and their families. The program combines online information, public outreach, and educational materials to promote awareness of financial fraud schemes and provide tips on how to avoid falling victim to them.

- **Current Scams to Watch Out For** (</military/Documents/current-scams-targeting-military1.pdf>)
Descriptions of scams arising from: Veterans Charities Scams; Veterans Affairs, Defense Finance and Accounting Services ("DFAS"), or VA Hospital Phishing Scams; U.S. Army CID Phishing Scams and tips on how to avoid such scams.
- **Additional Scams to Watch Out For** (</military/Documents/current-scams-targeting-military2.pdf>)
Descriptions of scams arising from "Paying for Free Services" Scams; Discount Scams; Fake Jobs Scams.
- **"Military" Scams Targeting the General Public** (</military/Documents/current-scams-targeting-military2.pdf>)
Descriptions of scams arising from: Funds for Service Members Scams; Online Dating Scams; Charities Scams; Online Dating Scams; Saddam Hussein/Osama Bin Laden Hidden Fortune and tips on how to avoid such scams.
- **Ten Red Flags that it Might Be a Scam** (</military/Documents/ten-red-flags-for-military.pdf>)
A simple list of red flags for active service members and veterans to watch out for when they are solicited in person, by phone call, by mail, or through the internet.
- **Important Contact Information** (</military/Documents/military-contact-information.pdf>)
Use these contacts if you suspect FRAUD.
- **File a Complaint** (</Pages/Consumer-Complaints.aspx>)

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Division

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[File a Complaint \(/Pages/Consumer-Complaints.aspx\)](/Pages/Consumer-Complaints.aspx)

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[Internship Opportunities \(/Pages/Internship-Program.aspx\)](/Pages/Internship-Program.aspx)

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State

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