New Jersey HOA Laws: Boards, Records, Assessments and Rentals

Summary for landlords and property managers. Last reviewed October 29, 2026. Full guide: https://www.generationadvisory.com/laws/new-jersey-hoa-laws

New Jersey condominiums follow the Condominium Act, and planned communities and homeowner associations are also covered by the Planned Real Estate Development Full Disclosure Act, which was amended in 2017 to set rules for elections, records and governance.

Key points

- Condominiums are governed by the Condominium Act, and planned communities, including many homeowner associations, by the Planned Real Estate Development Full Disclosure Act.
- Owners may generally inspect and copy association records, subject to limits for privileged or private information.
- Board meetings are generally open to owners with advance notice, with closed sessions allowed for listed topics such as litigation and personnel.
- Unpaid assessments become a lien on the unit, and a limited portion of the lien can take priority over an earlier first mortgage.

New Jersey at a glance

Rule	New Jersey	Law
Governing law	Condominiums are governed by the Condominium Act, and planned communities, including many homeowner associations, by the Planned Real Estate Development Full Disclosure Act.	Condominium Act (N.J.S.A. 46:8B) and Planned Real Estate Development Full Disclosure Act (N.J.S.A. 45:22A-21 et seq.)
Owner access to records	Owners may generally inspect and copy association records, subject to limits for privileged or private information.	Planned Real Estate Development Full Disclosure Act
Board meeting notice	Board meetings are generally open to owners with advance notice, with closed sessions allowed for listed topics such as litigation and personnel.	Condominium Act and Planned Real Estate Development Full Disclosure Act
Assessments and liens	Unpaid assessments become a lien on the unit, and a limited portion of the lien can take priority over an earlier first mortgage.	Condominium Act

Mistakes to avoid

- Holding board decisions without the notice owners are entitled to.
- Not keeping records ready for owner requests.
- Fining owners without the notice and hearing steps in the governing documents.
- Enforcing rental rules that are not in the recorded documents.

Verify current law

Laws named in this summary:

- Condominium Act (N.J.S.A. 46:8B) and Planned Real Estate Development Full Disclosure Act (N.J.S.A. 45:22A-21 et seq.)
- Planned Real Estate Development Full Disclosure Act
- Condominium Act and Planned Real Estate Development Full Disclosure Act
- Condominium Act

Official sources:

- New Jersey Department of Community Affairs: Truth in Renting guide: https://www.nj.gov/dca/codes/publications/pdf_lti/t_i_r.pdf
- New Jersey Department of Community Affairs: landlord tenant information: https://nj.gov/dca/home/landlord-tenant.shtml
- New Jersey Office of the Attorney General: Fair Chance in Housing Act: https://www.njoag.gov/about/divisions-and-offices/division-on-civil-rights-home/know-the-law/fair-chance-in-housing
- New Jersey Legislature: statutes: https://www.njleg.state.nj.us/
- New Jersey Courts: landlord tenant: https://www.njcourts.gov/courts/civil/landlord-tenant

> General information, not legal advice. Check current law and talk to a New Jersey attorney before you act. Last reviewed October 29, 2026.