

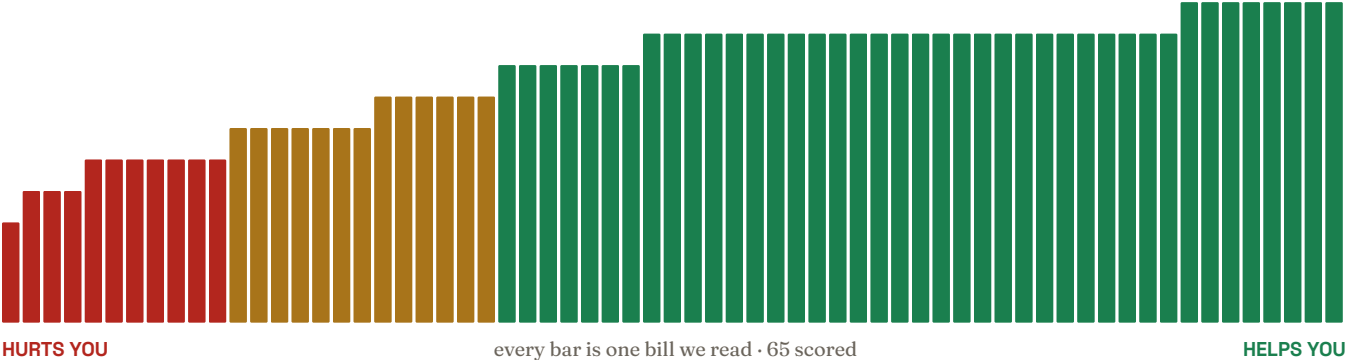


OBILLERATE • WATCHDOG

New Jersey Bill Book

2026

The New Jersey bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



Our take on the left. The bill on the right. Room for your notes.

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 65 New Jersey bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

Bill data from LegiScan (CC BY 4.0), Congress.gov and OpenStates. Analysis and scoring are Obillerate's own. Scores are editorial opinion, not legal advice — always read the official text before acting. Found an error? www.obillerate.com/corrections

10 worst, 10 best

THE WORST — LOWEST SCORING

2/10	A4414	The Bosses Lawsuits Bill — Shields bosses from lawsuits over bad job references
3/10	A2667	The Research Credit Bill — NJ bill boosts research tax credit for targeted industries
3/10	S1404	The Insurers Pass Bill — Insurers get a free pass to share your data
3/10	A895	The Teens Private Bill — Parents get access to teens' private medical records
4/10	A2055	The Credit & Post Bill — NJ bill offers tax credit for pre and postBroadway shows
4/10	A3616	The Credits Businesses Bill — NJ bill gives tax credits to small businesses
4/10	A3565	The Credits Businesses Bill — NJ bill offers tax credits for businesses buying CNG vehicles
4/10	A3431	The Farm Credits Bill — Farm tax credits aim to help New Jersey growers
4/10	S860	The Factories Break Bill — New Jersey wants to give factories a big tax break
4/10	S1660	The Proposes Million Bill — New Jersey proposes a \$10 million tax break for Broadway

THE BEST — HIGHEST SCORING

9/10	A269	The Military Families Bill — New Jersey offers tax breaks for hiring military families
9/10	A1000	The High Rent Bill — New Jersey renters could get money back for high rent
9/10	A1776	The Businesses Hire Bill — New Jersey wants to help businesses hire people with disabilities
9/10	A2062	The Healthcare Workers Bill — Protecting healthcare workers' privacy after patient assaults
9/10	A2955	The Breaks Disabilities Bill — New Jersey offers tax breaks for hiring people with disabilities
9/10	S1360	The Student Loans Bill — Tax breaks for paying off your student loans
9/10	S1759	The Renters & Seniors Bill — Renters and seniors would get a bigger tax break
9/10	S2025	The Proposes Bigger Bill — New Jersey proposes a bigger tax break for renters
8/10	A1039	The Electric Vehicle Bill — New Jersey offers tax credits for electric vehicle charging
8/10	S571	The Companies Hire Bill — New Jersey helps companies hire disabled veterans

The Bosses Lawsuits Bill

Shields bosses from lawsuits over bad job references

NJ A4414 • Work & Wages

2/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

This bill would make it nearly impossible to sue a former employer for ruining your chances at a new job. Right now, if a boss shares unfair details about your work history or injuries, you can take them to court. This proposal would give private companies a massive legal shield. To win a lawsuit, you would have to prove your old boss acted with actual malice, and you would need clear and convincing evidence to do it. That is...

WHY IT SCORES 2/10 — THE RECEIPTS

- Accountability (hurts)** — Grants employers broad legal immunity from lawsuits over job references..
The bill explicitly immunizes employers from civil liability for sharing personnel file...
- Rights & Protections (hurts)** — Raises the burden of proof to an extreme level..
Workers must show clear and convincing evidence of actual malice to overcome the immunity...
- Who Bears the Cost (hurts)** — Workers bear the cost of lost job opportunities..
If an employer shares damaging information, the worker loses the job prospect but has no...

FOLLOW THE MONEY

Pushing for it: Private employers

Bearing the cost: Workers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Immunizes employers from civil liability for certain disclosures regarding employees and former employees.

Introduced · recorded 2026-02-19

This bill would protect your old boss from being sued if they share your private work history and accident records with a new job you are trying to get.

Big Business

Official text (NJ A4414) – <https://www.njleg.state.nj.us/bill-search/2026/A4414>

LegiScan – A4414 – <https://legiscan.com/NJ/bill/A4414/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a4414-116130

The Research Credit Bill

NJ bill boosts research tax credit for targeted industries

NJ A2667 • Money & Damages

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

If the bill passes, big companies could get more money back from the state, which may mean less money for public services. Watching the bill now lets voters push for a fair balance.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability** (neutral) — No new oversight or reporting required.
The bill does not add accountability measures.
- Rights & Protections** (neutral) — No impact on personal rights.
The bill does not affect individual legal rights.
- Who Bears the Cost** (hurts) — Tax credit reduces state revenue.
Refundable credit shifts cost to taxpayers.
- Process Transparency** (neutral) — Bill is still in early stage.
Limited detail on implementation.

WHO'S BEHIND IT

Bipartisan sponsorship (2R / 2D)

Increases qualified research expenses tax credit for corporation business taxpayers engaged in targeted industries; increases basic research payment tax credit; allows research tax credit to be refundable.

Introduced · recorded 2026-01-13

The bill would let companies that do research in certain fields claim bigger tax refunds, which could lower the money the state collects.

Big Business

Official text (NJ A2667) — <https://www.njleg.state.nj.us/bill-search/2026/A2667>

LegiScan – A2667 – <https://legiscan.com/NJ/bill/A2667/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a2667-097862

The Insurers Pass Bill

Insurers get a free pass to share your data

NJ S1404 • Immunity & Accountability

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

Insurance companies want to share more of your data with each other to catch cheaters. That might sound okay, but this bill gives them a special shield. It says you cannot sue them if they share wrong information that hurts you. If a company wrongly labels you as a fraud risk, you lose your right to take them to court to fix it or get paid for the damage to your reputation.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability (hurts)** — Grants immunity to insurers.
The bill gives insurance companies a shield from lawsuits when they share your...
- Rights & Protections (hurts)** — Weakens privacy rights.
Broadens the type of information that can be collected and shared without giving you a...

FOLLOW THE MONEY

Pushing for it: Insurance companies
Bearing the cost: Everyday people

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

HOW THEY VOTED

Senate • 2026-06-08 — passed
Yes 1R/3D • No 0R/0D

Broadens scope of information sharing and civil immunity therefor, related to insurance fraud.

Introduced · recorded 2026-01-13

The Teens Private Bill

Parents get access to teens' private medical records

NJ A895 • Privacy & Data

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

Right now, teenagers in New Jersey can get medical help for sensitive issues like pregnancy without their parents finding out. This helps them get care safely if they are afraid to tell their family. This bill changes the rules. It says parents can look at those private medical records. It also gives hospitals and doctors special protection so they cannot be sued for giving away a teenager's private files. This takes away a...

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability** (hurts) — Shields doctors and hospitals from lawsuits.
The bill explicitly provides immunity to healthcare facilities and professionals who hand...
- Rights & Protections** (hurts) — Removes medical privacy for minors.
Strips away the confidentiality teenagers currently have when seeking sensitive medical...
- Who Bears the Cost** (neutral) — No direct cost shift.
The bill is about privacy and legal protection, not financial costs.
- Process Transparency** (neutral) — Neutral.
Does not affect how the government makes decisions or spends money.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Requires parents and guardians be provided access to medical records of minor patients; provides immunity to health care facilities and professionals that provide access to records.

Introduced · recorded 2026-01-13

This bill lets parents see their teenagers' private medical records for things like pregnancy and protects doctors from being sued for handing them over.

Healthcare providers

Official text (NJ A895) — <https://www.njleg.state.nj.us/bill-search/2026/A895>

LegiScan – A895 – <https://legiscan.com/NJ/bill/A895/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a895-096049

The Credit & Post Bill

NJ bill offers tax credit for pre and postBroadway shows

NJ A2055 • Money & Damages

4/10

OBLITERATE

Hurts everyday people

1 • hurts you

helps you • 10

WHAT THIS MEANS FOR YOU

Supporters say the credit will attract shows and jobs to the state, but critics warn it reduces tax revenue that could fund schools and services.

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (neutral) — Reporting required.

Authority must report applications and awards annually.

Rights & Protections (neutral) — No direct impact on rights.

Bill does not change any personal rights.

Who Bears the Cost (hurts) — Tax credit reduces state revenue.

State loses up to \$10million per year in tax revenue.

Process Transparency (helps) — Application deadlines.

Director must decide on credit within 30 days of certification.

FOLLOW THE MONEY

Pushing for it: Theater companies

Bearing the cost: State taxpayers

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

Provides corporation business and gross income tax credit for certain Pre-Broadway and Post-Broadway theater productions.

Introduced · recorded 2026-01-13

The Credits Businesses Bill

NJ bill gives tax credits to small businesses

NJ A3616 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

Small firms could keep more money to grow or hire, while the state loses revenue that could fund services, so voters should weigh the tradeoff now while the bill is still being debated.

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (neutral) — No new oversight or reporting requirements added..

The bill does not change how businesses are held accountable.

Rights & Protections (neutral) — Does not affect individual legal rights..

The measure deals only with tax credits, not personal rights.

Who Bears the Cost (hurts) — State taxpayers fund the credit..

Revenue that would have gone to the state is reduced.

Process Transparency (neutral) — Application process left to the director..

No special public disclosure required.

FOLLOW THE MONEY

Pushing for it: small businesses

Bearing the cost: state taxpayers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Provides corporation business tax credits and gross income tax credits to small business employers and farm employers for increases in certain mandatory employer contributions.

Introduced · recorded 2026-01-13

The bill would let small businesses and farms claim up to \$12,000 in state tax credits for any increase they make in required insurance contributions.

Small businesses

Official text (NJ A3616) – <https://www.njleg.state.nj.us/bill-search/2026/A3616>

LegiScan – A3616 – <https://legiscan.com/NJ/bill/A3616/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a3616-096990

The Credits Businesses Bill

NJ bill offers tax credits for businesses buying CNG vehicles

NJ A3565 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

Supporters say the credit will encourage greener fleets and lower costs for businesses, while critics warn it cuts tax revenue that could help everyday residents.

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (neutral) — no change to oversight.

bill does not add or remove accountability mechanisms

Rights & Protections (neutral) — no impact on personal rights.

bill deals with tax credits, not civil rights

Who Bears the Cost (hurts) — shifts cost to taxpayers.

tax credits reduce state revenue, potentially raising taxes for others

Process Transparency (helps) — requires certification filing.

businesses must apply and receive a certification, adding procedural clarity

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

Provides corporation business tax credits and gross income tax credits for purchase of certain compressed natural gas vehicles.

Introduced · recorded 2026-01-13

The bill would let companies claim up to \$3,500 per CNG car or \$25,000 per CNG truck against their state taxes.

Big Business

Official text (NJ A3565) – <https://www.njleg.state.nj.us/bill-search/2026/A3565>

LegisScan – A3565 – <https://legiscan.com/NJ/bill/A3565/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a3565-099702

The Farm Credits Bill

Farm tax credits aim to help New Jersey growers

NJ A3431 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

Farmers could keep more money when crop prices drop, but the state loses tax revenue that ordinary taxpayers would have to cover, so voters should watch the bill now.

WHY IT SCORES 4/10 — THE RECEIPTS

- Accountability** (neutral) — No new accountability measures..
The bill does not change oversight or reporting requirements.
- Rights & Protections** (neutral) — No impact on personal rights..
The bill deals only with tax credits for farms.
- Who Bears the Cost** (hurts) — Cost shifts to all taxpayers..
Tax credits reduce state revenue, meaning other residents may pay more.
- Process Transparency** (neutral) — Standard filing process..
Farmers must certify price loss with the Secretary of Agriculture.

WHO'S BEHIND IT

Democrat-sponsored (OR / 4D)

"New Jersey Loves New Jersey Farmers Act"; provides corporation business tax credits and gross income tax credits to commercial farm operators for price loss.

WHAT IT DOES

WHO IT'S WRITTEN FOR

READ IT YOURSELF

YOUR NOTES

The Factories Break Bill

New Jersey wants to give factories a big tax break

NJ S860 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

This bill hands out a massive tax discount to manufacturing corporations. When big companies pay less in taxes, regular people usually end up making up the difference. The state loses money that could go to schools or roads. While supporters say it helps businesses grow, the bill does not actually force these companies to hire new workers to get the money. Now is the time to ask lawmakers if this is the best way to spend...

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (hurts) — No job creation requirement.

The bill gives corporations a tax break for buying equipment without requiring them to...

Rights & Protections (neutral) — Neutral on consumer rights.

This is a tax policy bill and does not directly affect citizen rights or lawsuits.

Who Bears the Cost (hurts) — Shifts tax burden.

By reducing the taxes paid by large manufacturing corporations, the state has less...

Process Transparency (neutral) — Standard tax legislation.

The bill clearly outlines the rules and limits for the tax credit.

FOLLOW THE MONEY

Pushing for it: Manufacturing corporations

Bearing the cost: State taxpayers

WHO'S BEHIND IT

Republican-sponsored (3R / 0D)

Provides a corporation business tax credit for investment in certain manufacturing equipment, facility renovation, modernization, and expansion.

Introduced · recorded 2026-01-13

This bill gives corporations a twenty percent tax discount for buying new factory equipment or fixing up their buildings, which means less tax money for state programs.

Manufacturing corporations

Official text (NJ S860) – <https://www.njleg.state.nj.us/bill-search/2026/S860>

LegiScan – S860 – <https://legiscan.com/NJ/bill/S860/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-s860-075195

The Proposes Million Bill

New Jersey proposes a \$10 million tax break for Broadway

NJ S1660 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

Supporters say this bill will bring arts and jobs to the state. However, it is a 10 million dollar yearly taxpayer subsidy for private theater companies. When big businesses get special tax breaks, everyday taxpayers usually have to make up the difference to fund state services.

WHY IT SCORES 4/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral.
The bill does not change legal accountability for any party.
- Rights & Protections** (neutral) — Neutral.
The bill does not affect consumer rights or legal protections.
- Who Bears the Cost** (hurts) — Shifts cost to taxpayers.
Everyday taxpayers lose out on state revenue that is given to private companies as a tax...
- Process Transparency** (helps) — Adds reporting.
The bill requires a yearly public report on who gets the tax credits and how much they...

FOLLOW THE MONEY

Pushing for it: Theater production companies
Bearing the cost: New Jersey taxpayers

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 3D)

Provides corporation business and gross income tax credit for certain Pre-Broadway and Post-Broadway theater productions.

Introduced · recorded 2026-01-13

The Military Families Bill

New Jersey offers tax breaks for hiring military families

NJ A269 • Work & Wages

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill is a good idea because it helps families of soldiers who died serving our country. These families often face tough times, and finding good jobs can be hard. This bill would give businesses a reason to hire them, which helps both the families and the businesses. Some might say that tax breaks mean less money for other state programs. But helping these families is a worthy cause. This bill is still new, so people can...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Encourages businesses to support military families..
Businesses are encouraged to hire immediate family members of fallen service members...
- Rights & Protections (helps)** — Supports a vulnerable group..
Provides an incentive to help immediate family members of fallen service members find...
- Who Bears the Cost (hurts)** — State budget revenue reduction..
The state would forgo tax revenue by offering these credits, which is a cost to the state...
- Process Transparency (neutral)** — Standard legislative process..
The bill is introduced and referred to committee, following the usual legislative steps.

FOLLOW THE MONEY

Pushing for it: Businesses and individuals who hire military families

Bearing the cost: New Jersey state budget

WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

Provides corporation business tax and gross income tax credits for employing immediate family members of members of the Armed Forces of the United States who were killed in action.

Introduced · recorded 2026-01-13

This bill would give businesses a tax break if they hire spouses, children, or parents of soldiers who died in war.

Big Business

Official text (NJ A269) — <https://www.njleg.state.nj.us/bill-search/2026/A269>

LegiScan – A269 – <https://legiscan.com/NJ/bill/A269/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a269-096095

The High Rent Bill

New Jersey renters could get money back for high rent

NJ A1000 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill wants to help people in New Jersey who pay a lot for rent. If you make less than \$60,000 a year and spend more than 35 cents of every dollar you earn on rent, you could get money back. This could be up to \$1,000. This money would come from a tax credit, which means you pay less in taxes or get a refund. This would make it easier for families to pay for housing, food, or other important things. Some might say this...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (neutral) — Neutral.

This bill does not directly impact accountability for bad actors.

Rights & Protections (helps) — Adds a benefit.

Adds a tax credit for renters struggling with high housing costs.

Who Bears the Cost (helps) — Shifts cost from citizens.

The state would give money back to renters, reducing their personal housing burden.

Process Transparency (neutral) — Neutral.

The bill is in the early 'Introduced' stage, with no signs of rushed process.

FOLLOW THE MONEY

Pushing for it: Certain New Jersey renters

Bearing the cost: New Jersey state budget

WHO'S BEHIND IT

Democrat-sponsored (OR / ID)

Allows gross income tax credits to certain renters whose rent exceeds 35 percent of gross income.

Introduced · recorded 2026-01-13

This bill would give some New Jersey renters money back on their taxes if they pay too much rent, helping them afford housing.

Everyday People

Official text (NJ A1000) – <https://www.njleg.state.nj.us/bill-search/2026/A1000>

LegisScan – A1000 – <https://legiscan.com/NJ/bill/A1000/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a1000-100141

The Businesses Hire Bill

New Jersey wants to help businesses hire people with disabilities

NJ A1776 • Work & Wages

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would give businesses money back on their taxes if they hire people with developmental disabilities. This could make it easier for people with disabilities to find jobs and earn money. It also helps businesses save money on their taxes. This is a good way to help more people get a chance to work and be part of the community.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (neutral) — Neutral impact.
This bill focuses on incentives, not on holding anyone accountable for past actions.

Rights & Protections (helps) — Helps people get jobs.
This bill would make it easier for people with developmental disabilities to find work...

Who Bears the Cost (hurts) — State tax revenue decreases.
The state would collect less tax money because of the credits given to businesses.

Process Transparency (neutral) — Standard legislative process.
The bill is in the early 'Introduced' stage, following normal legislative steps.

FOLLOW THE MONEY

Pushing for it: Businesses that hire people with developmental disabilities

Bearing the cost: New Jersey's state budget

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 2D)

Allows credit against corporation business tax and gross income tax liability for employing persons with a developmental disability.

Introduced · recorded 2026-01-13

This bill would give businesses a tax break if they hire people with developmental disabilities, which could help more people get jobs.

Big Business

Official text (NJ A1776) – <https://www.njleg.state.nj.us/bill-search/2026/A1776>

LegisScan – A1776 – <https://legiscan.com/NJ/bill/A1776/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a1776-099310

The Healthcare Workers Bill

Protecting healthcare workers' privacy after patient assaults

NJ A2062 • Privacy & Data

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would help keep healthcare workers safe. If a patient hurts a worker, this bill would stop their name and home address from being shared in public records. This means bad people could not easily find them to bother or hurt them again. Some people might say all records should be open, but this bill tries to protect workers who are already victims. It would make it safer for people who take care of us when we are sick.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Protects victims by penalizing unauthorized disclosure..
It would make people who share private info on purpose pay a fine.
- Rights & Protections (helps)** — Adds privacy protections for healthcare workers who are victims of assault..
It would give healthcare workers more privacy and protection after being hurt at work.
- Who Bears the Cost (neutral)** — No new costs for ordinary people are mentioned..
No new costs for regular people are mentioned.
- Process Transparency (neutral)** — Does not affect the transparency of government processes..
This bill does not change how open government works.

FOLLOW THE MONEY

- Pushing for it:** Healthcare workers
- Bearing the cost:** People who share private information on purpose

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

Prohibits disclosure of personal information pertaining to certain health care workers who are victims of assault; establishes civil penalty for each violation.

Introduced · recorded 2026-01-13

This bill would hide names and addresses of healthcare workers hurt by patients, so bad people cannot find them.

Health care

Official text (NJ A2062) — <https://www.njleg.state.nj.us/bill-search/2026/A2062>

LegiScan – A2062 – <https://legiscan.com/NJ/bill/A2062/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a2062-096293

The Breaks Disabilities Bill

New Jersey offers tax breaks for hiring people with disabilities

NJ A2955 • Work & Wages

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would help people with disabilities get jobs. Companies would get tax breaks for hiring them, covering some wages, transportation, and making workplaces friendly. This could mean more job chances for many. It is important to support bills that help everyone work.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral.
This bill focuses on incentives, not on holding anyone accountable for past actions.
- Rights & Protections** (helps) — Boosts.
It helps people with disabilities get jobs and protects their personal information.
- Who Bears the Cost** (hurts) — Shifts.
The state's tax money would pay for these incentives, meaning less money for other...
- Process Transparency** (neutral) — Normal.
The bill is introduced and follows the usual legislative steps.

FOLLOW THE MONEY

Pushing for it: Employers who hire people with disabilities
Bearing the cost: State tax revenue

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 2D)

Provides employers with various tax incentives for hiring persons with disabilities under insurance premiums tax, corporation business tax and gross income tax.

Introduced · recorded 2026-01-13

This bill would give companies money back on their taxes if they hire people with disabilities and help them with work costs.

Everyday People

Official text (NJ A2955) — <https://www.njleg.state.nj.us/bill-search/2026/A2955>

LegiScan – A2955 – <https://legiscan.com/NJ/bill/A2955/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a2955-097241

The Student Loans Bill

Tax breaks for paying off your student loans

NJ S1360 • Money & Damages

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Student debt is a huge burden for many workers. This bill would offer a real reward for living and working in New Jersey. If you make payments on your student loans, you would get a tax credit to lower your state tax bill. It would also give businesses a tax break if they help pay off their workers' loans. This is a clear win for regular people trying to get out of debt.

WHY IT SCORES 9/10 — THE RECEIPTS

- Who Bears the Cost (helps)** — Lowers costs for borrowers.
The state would collect less in taxes to help residents pay down their student debt.
- Funding Tilt (helps)** — Helps regular people.
The tax credits go directly to workers paying off loans and businesses that help them.
- Rights & Protections (neutral)** — Neutral.
This bill changes tax rules, so it does not affect your legal rights in court.

FOLLOW THE MONEY

Pushing for it: Student loan borrowers and employers

Bearing the cost: State tax revenue

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

Establishes gross income tax credit and corporation business tax credit for student loan payments.

Introduced · recorded 2026-01-13

This bill would lower your state taxes if you pay off student loans or if your boss helps pay them for you.

Everyday People

Official text (NJ S1360) — <https://www.njleg.state.nj.us/bill-search/2026/S1360>

LegiScan – S1360 – <https://legiscan.com/NJ/bill/S1360/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-s1360-076860

The Renters & Seniors Bill

Renters and seniors would get a bigger tax break

NJ S1759 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Right now, renters can only count a small part of their rent as property taxes when they file their state income taxes. This bill changes the math so renters can deduct much more. It also raises a special tax credit for seniors and disabled folks from 50 dollars to 250 dollars. This leaves more money in regular people's pockets.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral.
This bill is about tax math, not holding anyone accountable for bad actions.
- Rights & Protections** (neutral) — Neutral.
This does not change legal rights or consumer protections.
- Who Bears the Cost** (helps) — Helps regular people.
The state government takes in less tax revenue so that renters and seniors can keep more...
- Process Transparency** (neutral) — Neutral.
The bill follows standard legislative process.

FOLLOW THE MONEY

Pushing for it: Renters and seniors
Bearing the cost: State government

WHO'S BEHIND IT

Democrat-sponsored (0R / 11D)

HOW THEY VOTED

Senate • 2026-06-18 — passed
Yes 15R/25D • No 0R/0D

Increases amount of rental payments defined as rent constituting property taxes for purposes of deduction from gross income for property tax payments; increases property tax credit option for certain individuals.

Engrossed · recorded 2026-06-18

This bill would let renters deduct a larger chunk of their rent on their state taxes and give a bigger tax credit to seniors and disabled people.

Everyday People

Official text (NJ S1759) – <https://www.njleg.state.nj.us/bill-search/2026/S1759>

LegiScan – S1759 – <https://legiscan.com/NJ/bill/S1759/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-s1759-074886

The Proposes Bigger Bill

New Jersey proposes a bigger tax break for renters

NJ S2025 • Housing & Property

9/10

LIBERATE

Helps everyday people



1 • hurts you

helps you • 10

WHAT THIS MEANS FOR YOU

Renters pay property taxes indirectly through their rent but often miss out on the tax breaks homeowners get. This bill fixes that by turning a basic tax deduction into a direct tax credit. A credit is better because it directly lowers your final tax bill instead of just lowering your taxable income. It also raises the amount of rent that qualifies for the break. If passed, this would leave more money in the pockets of...

WHY IT SCORES 9/10 — THE RECEIPTS

- Who Bears the Cost (helps)** — Lowers taxes for renters.
The bill changes a tax deduction into a direct tax credit for residential tenants, which...
- Funding Tilt (helps)** — More money for everyday people.
It increases the portion of rent that counts for tax relief from 18 percent to 30 percent.

FOLLOW THE MONEY

Pushing for it: Everyday renters
Bearing the cost: State tax revenue

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Increases gross income tax relief based on rent constituting property taxes for residential tenants and establishes refundable gross income tax credit in place of gross income tax deduction for residential tenants.

Introduced · recorded 2026-01-13

This bill would give renters a larger tax credit by increasing the portion of rent that counts as property taxes from 18 percent to 30 percent.

Everyday People

Official text (NJ S2025) — <https://www.njleg.state.nj.us/bill-search/2026/S2025>

LegiScan – S2025 – <https://legiscan.com/NJ/bill/S2025/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-s2025-075364

The Electric Vehicle Bill

New Jersey offers tax credits for electric vehicle charging

NJ A1039 • Consumer Protection

8/10 **LIBERATE**
Helps everyday people

1 • hurts you

helps you • 10

WHAT THIS MEANS FOR YOU

This bill helps people and businesses buy electric vehicle charging stations by giving them tax credits, which could make electric vehicles more popular and help the environment

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability** (neutral) — The bill does not affect accountability.
No change in accountability
- Rights & Protections** (helps) — The bill helps people buy electric vehicle charging stations.
Increased access to electric vehicle charging stations
- Who Bears the Cost** (hurts) — The state bears the cost of the tax credits.
State gives tax credits to people and businesses
- Process Transparency** (neutral) — The bill does not affect process transparency.
No change in process transparency

FOLLOW THE MONEY

Pushing for it: people and businesses
Bearing the cost: state

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

Provides corporation business tax credit and gross income tax credits for purchase and installation of certain electric vehicle charging stations.

Introduced · recorded 2026-01-13

New Jersey gives tax credits for electric vehicle charging stations

Everyday People

Official text (NJ A1039) — <https://www.njleg.state.nj.us/bill-search/2026/A1039>

LegiScan – A1039 – <https://legiscan.com/NJ/bill/A1039/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-a1039-097931

The Companies Hire Bill

New Jersey helps companies hire disabled veterans

NJ S571 • Work & Wages

8/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would give tax credits to companies that hire disabled veterans, which could help them get jobs and support themselves. If you care about helping veterans, now is the time to speak up and show your support for this bill.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability** (neutral) — The bill does not directly affect accountability.
The bill is focused on providing tax credits to companies that hire disabled veterans
- Rights & Protections** (helps) — The bill helps protect the rights of disabled veterans.
The bill provides tax credits to companies that hire disabled veterans, which could help...
- Who Bears the Cost** (hurts) — The state would bear some of the cost.
The tax credits would reduce the amount of taxes that companies pay, which could reduce...
- Process Transparency** (neutral) — The bill does not directly affect process transparency.
The bill is focused on providing tax credits to companies that hire disabled veterans

FOLLOW THE MONEY

Pushing for it: Companies that hire disabled veterans
Bearing the cost: The state

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

Provides credits under corporation business tax and gross income tax for qualified wages of certain disabled veterans.

Introduced · recorded 2026-01-13

New Jersey would help companies hire disabled veterans

Workers

Official text (NJ S571) – <https://www.njleg.state.nj.us/bill-search/2026/S571>

LegiScan – S571 – <https://legiscan.com/NJ/bill/S571/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/nj-s571-076159



ABOUT THIS BOOK

New Jersey Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

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