New Jersey's New E-Bike Law: What Community Associations Need to Know – and Do

Client Alert

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What You Need to Know

- New Jersey recently passed what has been described as the most comprehensive e-bike legislation in the nation
- The new law significantly expands age, licensing, and compliance requirements for e-bike operators
- Community associations should consider requiring the registration of all e-bikes within the community, updating rules and regulations, reviewing insurance and indemnification coverage, and establishing enforcement protocols to ensure compliance

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On January 19, 2026, former New Jersey Governor Phil Murphy signed into law what has been coined the most "restrictive" e-bike legislation in the nation, intended to improve safety within communities throughout the state. The law creates a new categorization system for e-bikes, significantly expands operator age, licensing and compliance requirements, and will **directly impact how community associations regulate and manage e-bike usage** on their properties.

Classification Refresh

Before the law changed, New Jersey followed a three-tier classification system, under which e-bikes were largely treated as bicycles, rather than motor vehicles.

The new law creates a distinct classification, **electric motorized bicycles**, which are defined as any two-wheeled vehicle with fully operable pedals and an electric motor capable of reaching a speed greater than 28 miles per hour. The legislation also eliminates prior class distinctions for **low-speed electric bicycles**, which are now classified as any two-wheeled vehicle with fully operable pedals and a maximum assisted speed of 20 miles per hour.

Additionally, the new law expands the definition of **motorized bicycles** to include several types of gas-powered and electric-assisted bicycles operating up to 28 miles per hour. As a result, many devices previously treated as ordinary e-bikes may now fall under motor vehicle-style regulations.

Registration and Driver's License Requirement

Under the new law, e-bike riders aged 15 or older are required to register their vehicles and possess a valid standard driver's license or a specialized "motorized bicycle license" (moped license) issued by the New Jersey Motor Vehicle Commission (MVC). The exception is owners of low-speed scooters, which have floorboards, handlebars, and a maximum speed of 19 mph. A 6-month grace period (until approx. July 19, 2026) is provided to obtain the appropriate license.

Age Restrictions

The new law imposes three levels of age restrictions, as follows:

- Individuals under the age of 15 are prohibited from operating a low-speed electric bicycle or electric motorized bicycle.
- Individuals aged 15-16 can operate a low-speed electric bicycle or electric motorized bicycle only with a valid motored bicycle license.
- Individuals 17 or older can operate any e-bike but are required to have either a valid basic driver's license or a valid motorized bicycle license.

Insurance Requirements

The law now requires owners of all e-bikes to obtain insurance. Again, owners will have six months from the effective date of the bill, January 19, 2026, to comply.

Modifications/Restrictions

The legislation also mandates reflector requirements for nighttime operation and prohibits individuals from modifying low-speed electric bicycles into motorized or electric motorized bicycles.

What This Means for Community Associations

The strict regulations surrounding e-bike usage will have a broad effect on communities throughout New Jersey, including community associations and other common interest communities. The new law gives community associations increased authority and responsibility when regulating e-bike use.

As a result, **associations can expect an increase in safety, insurance, and compliance issues involving residents, guests, and delivery services**, and should consider taking the following actions:

- Mandating internal registration of e-bikes within the community
- Adapting and amending association rules and regulations to reflect the new standards surrounding e-bike use and safety requirements within their community
- Reviewing current insurance and indemnification coverage to ensure protection from e-bike related incidents
- Implementing enforcement provisions through fines and penalties for non-compliance

The attorneys in Greenbaum's **Community Association** practice are available to assist you in implementing and enforcing the new e-bike legislation. Please contact the authors of this Alert with questions regarding the legislation or to discuss your specific community's circumstances.

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