

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

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

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 motorized 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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