

**TOWNSHIP OF GREENWICH
COUNTY OF WARREN
STATE OF NEW JERSEY**

ORDINANCE #112-2023

ORDINANCE OF THE TOWNSHIP OF GREENWICH, COUNTY OF WARREN, STATE OF NEW JERSEY CREATING CHAPTER 29 ENTITLED “BUSINESS REGISTRY” ESTABLISHING A REGISTRY FOR BUSINESS, RENTAL UNIT, AND MULTIFAMILY HOMEOWNERS INSURANCE CERTIFICATES

WHEREAS, the State of New Jersey has enacted a new statute, N.J.S.A. 40A:10A-1 et seq., which requires business owners, rental unit owners, and owners of multifamily homes which is four or fewer units, one of which is owner-occupied, to maintain certain liability insurance policies and register certificates of insurance demonstrating compliance with such statute with the municipality; and

WHEREAS, said law provides that the municipality may, by ordinance, establish a reasonable administrative fee for the certificate of registration.

NOW, THEREFORE, BE IT ORDAINED by the Township Committee of the Township of Greenwich, County of Warren, State of New Jersey, as follows:

SECTION I

Chapter 29 – Business Registry

§ 29-1. Business Insurance Registration Required.

It is unlawful for any owner of a business, owner of a rental unit or units, or the owner of a multi-family home of four (4) or fewer units, one of which is owner occupied, to operate within the Township of Greenwich without first registering its certificate of insurance demonstrating compliance with the requirements of N.J.S.A. 40A:10A-1, et seq.

§ 29-2. Entities Covered.

- A. Businesses, which for purposes of this Chapter, shall mean any person intending to sell or dispose of or to offer to sell or dispose of any goods, wares, merchandise or render any services for fees within the Township. This shall include businesses operating on a temporary basis within the Township, such as peddlers, solicitors, and transient vendors and temporary retail food establishments and mobile food units.
- B. Owners of single rental dwelling units.
- C. Owners of multiple rental dwelling units.
- D. Owners of multi-family homes that include rental units, even where one unit is owner-occupied.

§ 29-3. Registration Official.

The Township Clerk shall accept, approve, and file registration applications.

§ 29-4. Expiration and Renewals.

Registration shall expire on December 31 of each year. Renewals of existing registrations must be submitted no later than December 1 of each year.

§ 29-5. Registration and Insurance Requirements.

Certificates of insurance in the minimum required amounts, as described below, shall be submitted to the Township Clerk, together with the Business Registration Form provided by the Clerk.

- A. The owner of a business or the owner of a rental unit or units shall maintain liability insurance for negligent acts and omissions in an amount of no less than five hundred thousand dollars (\$500,000.00) for combined property damage and bodily injury to or death of one or more persons in any one accident or occurrence.
- B. The owner of a multifamily home which is four or fewer units, one of which is owner-occupied, shall maintain liability insurance for negligent acts and omissions in an amount of no less than three hundred thousand dollars (\$300,000.00) for combined property damage and bodily injury to or death of one or more persons in any one accident or occurrence.

§ 29-6. Violations and Penalties.

As provided by N.J.S.A. 40A:10A-1, et seq., any person or entity that violates the terms of this Chapter shall be subject to a fine of not less than five hundred dollars (\$500.00) but no more than five thousand dollars (\$5,000.00), plus any court costs.

SECTION II

All Ordinances or parts of Ordinances inconsistent with this Ordinance are hereby repealed to the extent of such inconsistencies.

SECTION III

If any article, section, subsection, paragraphs, phrase or sentence is, for any reason, inconsistent with the Code of the Township of Greenwich, or is held to be unconstitutional or invalid, said article, section, subsection, paragraph, phrase or sentence shall be deemed severable.

SECTION IV

This Ordinance shall take effect immediately upon final passage and publication as provided by law.

Robert Barsony, Mayor

Lisa A. Burd, RMC, CMC, CMR
Township Clerk/Administrator

Introduction:	September 21, 2023
Publication:	October 5, 2023
Second Reading:	October 19, 2023
Adoption:	October 19, 2023
Publication:	November 2, 2023