

The New Jersey Attorney General's Home Appraisal Discrimination Initiative



In January 2024, Attorney General Matthew J. Platkin launched a comprehensive initiative to combat home appraisal discrimination. The initiative features a partnership between the New Jersey Division on Civil Rights (DCR) and the New Jersey Division of Consumer Affairs (DCA).

As part of the initiative, the Office of the Attorney General has taken the following steps to increase public awareness of home appraisal discrimination, teach residents to recognize the signs, and explain the resources available to anyone who believes they or someone they know has been affected by appraisal discrimination.



Discrimination Enforcement Task Force

An internal task force focused on enforcing the New Jersey Law Against Discrimination's (LAD) prohibition against discrimination has launched investigations into alleged home appraisal discrimination.



Legal Guidance

New [legal guidance](#) explains the obligations of appraisers, appraisal management companies, and lenders, noting that they may all be found liable under the LAD. Appraisal industry professionals who violate the LAD or any other state or federal civil rights law also commit professional misconduct and may be subject to discipline by the [State Real Estate Appraiser Board](#).



State Real Estate Appraiser Board Equity Subcommittee

This newly formed subcommittee is tasked with reducing barriers to entering the appraisal profession and diversifying the profession.



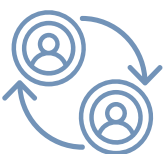
Public Education and Outreach

Regularly scheduled public outreach events are designed to raise awareness about discrimination in home appraisals and to educate people on the process for filing complaints. A [virtual training](#) for the public and the appraisal industry is also available.



Anti-Bias Training

DCR offers implicit bias trainings for appraisers and to members of the Appraiser Board. For approved appraisers, the training counts as continuing education credit.



Collaboration

DCR and the Appraiser Board have established a process to share appraisal discrimination complaints so that the claims can be addressed by both Divisions.

To report appraisal discrimination, contact DCR at appraisal@njcivilrights.gov or 1-833-NJDCR4U (711 for relay service). To report professional misconduct by an appraiser, you can file an online complaint with the State Real Estate Appraiser Board at the Division of Consumer Affairs at <https://www.njconsumeraffairs.gov/Pages/Consumer-Complaints.aspx> or by calling 973-504-6480.

