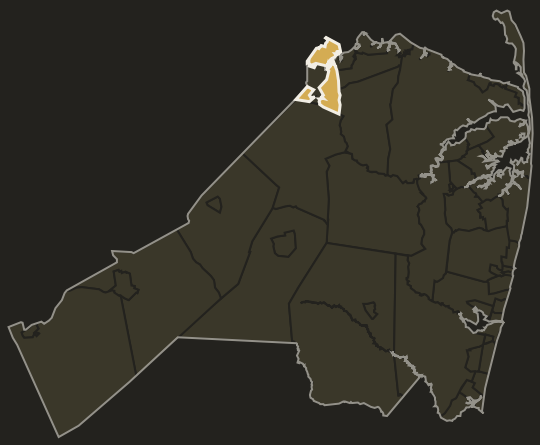
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AN IN DEPTH TOWN GUIDE

Living in Aberdeen, NJ

A short history, the sections of town, homes and taxes, where to shop and eat, things to do, and a moving checklist for your new home.



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This guide goes deeper than our website: the history, the sections of town, a moving checklist and worksheets for your visits. Keep it, mark it up, and call either of us with questions.

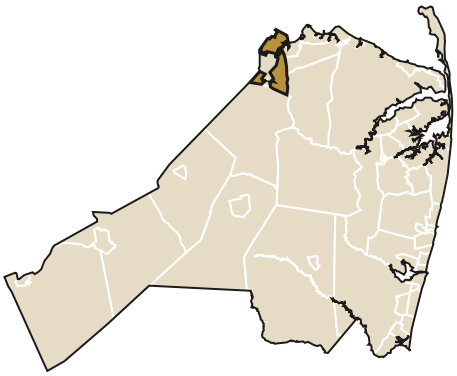
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AT A GLANCE

Aberdeen at a glance

County	Monmouth
Population	About 19,300 (2020 census)
Size	About 7.8 square miles, including about 2.3 square miles of water
Setting	Bayfront and creekside neighborhoods in the north, suburban subdivisions in the south
Main roads	Garden State Parkway exit 118 (Lloyd Road, southbound), Route 34 and Route 35



Aberdeen in gold, in Monmouth County

Aberdeen is not Matawan

Aberdeen Township and the Borough of Matawan are two separate towns with separate governments and separate property taxes. Matawan Borough was formed from part of the old Matawan Township in 1895. The township kept the Matawan name until 1977, when voters renamed it Aberdeen.

The two still share a lot. The Aberdeen-Matawan train station sits on their border, and many Aberdeen homes carry a Matawan or Keyport mailing address. We always confirm the municipality on the tax record before we talk about a home.

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A SHORT HISTORY

The story of Aberdeen

The Lenape farmed and fished along Raritan Bay and its creeks for centuries, and names like Matawan Creek and Raritan Bay still carry their legacy. English settlers took up land grants in the late 1600s, and the area was part of Middletown Township, then Raritan Township. Matavan Township was incorporated from part of Raritan Township on February 23, 1857, and its spelling became Matawan in 1882.

In the 1920s Cliffwood Beach became a bayfront summer resort with bungalows and a mile long boardwalk, and in the 1960s Levitt and Sons built Strathmore, about 2,000 homes in the southeast of town. To set itself apart from Matawan Borough, which had split off in 1895, the township voted on November 8, 1977 to rename itself Aberdeen.

KEY DATES

Timeline

1677	Jonathan Holmes receives a 36 acre land grant in what is now the Oakshades section.
1857	Matavan Township is incorporated from part of Raritan Township.
1924	A mile long boardwalk opens at the new Cliffwood Beach summer resort.
1977	Voters rename Matawan Township as Aberdeen Township.

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SECTIONS OF TOWN

From the bay to Strathmore

Cliffwood Beach. The northern tip of the township on Raritan Bay, north of Route 35 between Keyport and Laurence Harbor. It began as a 1920s bungalow resort, and many streets still have smaller homes on modest lots near the water.

Cliffwood. The area around Route 35 just south of Cliffwood Beach, with its own post office since 1885. Housing is a mix of older homes and later subdivisions, close to the Route 35 shopping corridor.

Strathmore. Most of the southeast part of the township, between Matawan, Hazlet, Holmdel and Marlboro, with Route 34 on its southwest side. Levitt and Sons built about 2,000 homes here starting in the early 1960s, laid out on curving neighborhood streets.

Oakshades. One of the township's oldest named areas, where one of the first land grants was made in 1677. Today it is a residential section with its own township water system.

Freneau. A section named for the poet Philip Freneau, who lived at nearby Mount Pleasant. It had its own post office from 1889 and is served by a separate township water system.

> Aberdeen is made up of named sections. Cliffwood Beach and Strathmore are large enough that the Census Bureau counts each as its own community. You will also hear Cliffwood, River Gardens and Woodfield.

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HOMES AND TAXES

What you will find

Strathmore homes: Single family homes from the Levitt and Sons development that began in the early 1960s.

Bayside homes: Homes in Cliffwood Beach near Raritan Bay, including streets that grew out of the old summer bungalow colony.

Creekside homes: Homes along Matawan Creek, some with dock access.

Worth knowing: Flood risk sits in the north end of town. A state report found significant 100 year floodplains along Raritan Bay and Matawan Creek. For any home near the bay or the creek, we pull the flood zone, the elevation certificate and the flood history before we talk about price.

Property taxes

1.949%
2025 effective tax rate, as a share of market value

$9,027
2025 average residential tax bill

A home worth $450,000 on today's market would pay roughly $8,770 a year at Aberdeen's 2025 effective rate. Your actual bill depends on your assessment, so we pull the real tax record for any home you are considering.

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GROCERIES, DINING AND SHOPPING

Where Aberdeen shops and eats

Aberdeen has no downtown of its own, but grocery trips are short. Route 35 in the north end of the township and Route 34 in the south both have supermarkets.

Grocery stores

IN TOWN	**ShopRite** 318 Lloyd Road, Aberdeen
IN TOWN	**Stop & Shop** 1129 Route 34, Aberdeen Township
IN TOWN	**Sprouts Farmers Market** 327 Route 35, Aberdeen (Cliffwood)
NORTHEAST	**Stop & Shop** 100 Route 36, Keyport
SOUTHWEST	**Acme** 3500 Route 9, Old Bridge

Checked October 2026. Stores open, close and move, so call ahead before a first trip.

Dining

Route 35 in Cliffwood. The township's north side corridor, with casual places to eat in shopping centers on the way toward Keyport and Hazlet.

Route 34. The south side corridor near Strathmore, with everyday dining mixed in among shopping centers.

Main Street in Matawan. Next door, the borough's small historic main street near the train station.

West Front Street in Keyport. A short drive northeast, a bayfront downtown where most of the area's sit down restaurants are clustered.

Downtown Red Bank: Southeast on Route 35 to Broad Street and the blocks around it, a historic downtown with everything from casual places to fine dining, and part of Broad Street closes each year for outdoor dining.

Shopping

Most everyday shopping is along Route 35, through Cliffwood and on into Hazlet, and along Route 34 on the south side of the township.

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GETTING AROUND

Roads and commuting

The Garden State Parkway briefly enters Aberdeen, with exit 118 at Lloyd Road on the southbound side. Exit 117 in Hazlet and exit 120 in Old Bridge are close by. Route 35 crosses the northern part of the township and Route 34 the southern part. The Aberdeen-Matawan station on NJ Transit's North Jersey Coast Line has trains north to New York Penn Station and south to Bay Head. NJ Transit buses include the 133 to the Port Authority Bus Terminal, the 135 to Freehold and Marlboro, and the 817 between Middletown and Perth Amboy.

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THINGS TO DO

Things to do in and around Aberdeen

Veterans Memorial Park. A township park on Raritan Bay in Cliffwood Beach, opened in 2017, with a spray park, playgrounds and a kayak launch. It hosts the township's Fourth of July fireworks and a Wednesday night summer concert series.

Aberdeen Sea Walk. A half mile walkway along the old Cliffwood Beach seawall, opened in 2018, with benches, fishing spots and views across the bay.

Henry Hudson Trail. A Monmouth County park trail on a former railroad line. Its northern section begins at the Aberdeen and Keyport border and runs about nine miles east toward Atlantic Highlands, paved for walking and biking.

Cambridge Park. A township park that hosts community events through the year, including Jazz in the Park in June and a fall Bonfire Bash.

Aberdeen Day. The township's annual community day each September, listed on the township events calendar.

Tree lighting at the municipal building. Each December the township holds a tree lighting ceremony at the municipal building on Aberdeen Square.

Matawan Aberdeen Public Library. The library shared by Aberdeen and Matawan, on Main Street in Matawan Borough.

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MOVING CHECKLIST

Setting up your home in Aberdeen

Tick each one off as you go. Most of these take one phone call or a few minutes online.

- [ ] **Township municipal building.** Aberdeen Township Municipal Building, 1 Aberdeen Square, Aberdeen, NJ 07747.732-583-4200. https://www.aberdeennj.org

- [ ] **Property taxes.** Tax office phone 732-583-4200, ext. 137. The tax collector's office is in the municipal building at 1 Aberdeen Square, open weekdays 8:30 a.m. to 4:30 p.m., with a night deposit box on the side of the building. New Jersey property taxes are paid quarterly, due February 1, May 1, August 1 and November 1, with a 10 day grace period before interest is charged back to the due date. The township also offers free direct debit for taxes and water and sewer bills. New owners should confirm with the tax office where bills will be sent.

- [ ] **Water and sewer.** Aberdeen Township Water and Sewer Divisions (township owned utility). 732-583-4200. The township runs its own water utility through Public Works, with three systems: Cliffwood and Cliffwood Beach, Oakshades, and Freneau. All water is bought in bulk from outside suppliers. Water, sewer and fire protection charges are billed by the township, so arrange a final reading and account transfer through the municipal building before closing. Condominium and apartment complexes may be billed differently.

- [ ] **Electric.** Jersey Central Power and Light (JCP&L), a FirstEnergy company. Outage line 1-888-544-4877.

- [ ] **Gas.** New Jersey Natural Gas. 1-800-221-0051 (customer service); 1-800-427-5325 (gas leaks, 24 hours).

- [ ] **Trash and recycling.** The township's contracted hauler collects garbage for most homes; condominium and apartment complexes arrange their own through the homeowners association. The township is split into Section I and Section II, which sets your pickup days, including bulk pickup (Thursdays for Section I, Fridays for Section II). Find your section, brush and leaf schedules and the recycling guide on the township's Trash and Recycling page.

- [ ] **Driver's license and voting.** New Jersey law (N.J.S.A. 39:3-36) requires drivers to report a new address to the Motor Vehicle Commission within one week, and the MVC prefers that you do it online. To register to vote or update your address, use the state's online voter registration or send a paper form to the Monmouth County Commissioner of Registration or Superintendent of Elections. Registration closes 21 days before an election. The Monmouth County Clerk handles vote by mail ballots.

- [ ] **Flood zone.** Look up any address on the FEMA Flood Map Service Center at msc.fema.gov. New Jersey sellers must disclose a home's flood zone and flood history. Flood risk is concentrated in the bayfront and creekside parts of Cliffwood Beach and along Matawan Creek; most of the township sits on higher ground. Aberdeen takes part in FEMA's Community Rating System, which can lower flood insurance premiums for policyholders in town; it entered in 2010 and was listed at Class 8 in the state's 2019 hazard mitigation plan. Ask the township for the current class.

- [ ] **Library.** Matawan Aberdeen Public Library, 165 Main Street, Matawan, NJ 07747.

Checked October 2026. Phone numbers and schedules change, so confirm with each office.

WHEN YOU SELL

The certificate every sale needs

New Jersey requires a Certificate of Smoke Alarm and Carbon Monoxide Alarm Compliance before a one or two family home is sold (N.J.A.C. 5:70-2.3). It is issued by the local fire official after an inspection, so apply well before closing. Since February 3, 2025 (P.L. 2025, c.19), a portable fire extinguisher is no longer part of this certificate for one and two family homes. Aberdeen also requires its own Certificate of Occupancy before any residential unit is sold, rented or transferred (Township Code Section 12-2.4). It is issued by the township's Housing Officer after an inspection, and the fee for a residential transfer of ownership is $175, paid to the Housing Department (as set by Ordinance 17-2023). The township's code enforcement page calls it a Continued Certificate of Occupancy. Apply early, because repairs found at inspection must be made before the certificate is issued.

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QUESTIONS PEOPLE ASK

Questions people ask us about Aberdeen

Is Aberdeen the same town as Matawan?

No. Aberdeen Township and the Borough of Matawan are separate municipalities with separate governments and property taxes. Aberdeen was called Matawan Township until voters renamed it in 1977. Many Aberdeen homes still use a Matawan mailing address.

Why is it called Aberdeen?

Voters chose the name in 1977 to give the township an identity separate from Matawan Borough. Officials also liked that Aberdeen comes first alphabetically among New Jersey's municipalities.

Does Aberdeen have a train station?

Yes. The Aberdeen-Matawan station sits on the border of the two towns, with its main platforms on the Aberdeen side. It is on NJ Transit's North Jersey Coast Line, with trains north to New York Penn Station and south to Bay Head.

Is Cliffwood Beach part of Aberdeen?

Yes. Cliffwood Beach is an unincorporated community in the northern part of Aberdeen Township, on Raritan Bay. It was a popular summer resort in the 1920s, and today it is home to Veterans Park and the Aberdeen Sea Walk.

Where is the closest grocery store to Aberdeen?

There are three inside the township. ShopRite is on Lloyd Road near Garden State Parkway exit 118, Stop & Shop is on Route 34, and Sprouts Farmers Market is on Route 35 in Cliffwood. There is also a Stop & Shop on Route 36 in neighboring Keyport.

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TO FILL IN ON YOUR VISITS

Touring the sections of town

Drive or walk each part of town at different times of day. Note the streets you liked, the traffic, the water and anything to ask us about.

Cliffwood Beach	
Cliffwood	
Strathmore	
Oakshades	
Freneau	

Is Aberdeen right for you?

HOW WELL DOES THE TOWN FIT?	GREAT FIT	OKAY	NOT A FIT
Getting to work and family	☐	☐	☐
Groceries and everyday errands	☐	☐	☐
Restaurants and things to do	☐	☐	☐
Parks and time outdoors	☐	☐	☐
Being on or near the water	☐	☐	☐
Flood zone and insurance	☐	☐	☐
Property taxes	☐	☐	☐
The kinds of homes available	☐	☐	☐
Traffic and summer crowds	☐	☐	☐
How it feels on the streets you saw	☐	☐	☐

Streets or homes to look at again

Questions to ask us

TALK IT THROUGH

Call or text either of us

Thinking about moving to Aberdeen, or selling a home there? Call or text either of us. We will tell you what we know about the town, honestly, and help you plan the next step.



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More guides and our town guides at **franasilk.com**

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