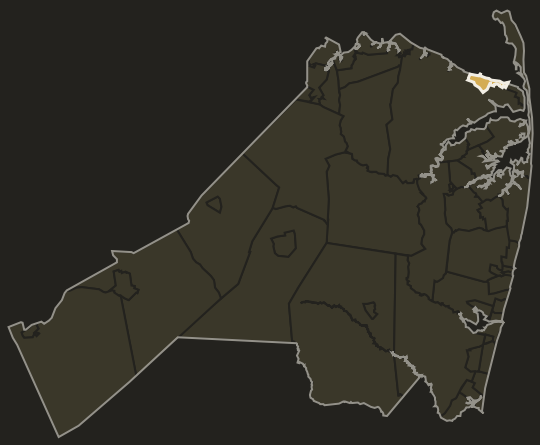
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AN IN DEPTH TOWN GUIDE

Living in Atlantic Highlands, 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.

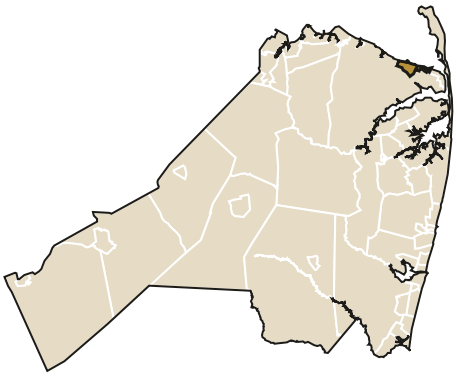
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AT A GLANCE

Atlantic Highlands at a glance

County	Monmouth
Population	About 4,400 (2020 census)
Size	About 1.3 square miles of land, plus more than 3 square miles of Sandy Hook Bay
Setting	Bayfront harbor town climbing to wooded hills
Main roads	Route 36, connecting west to Garden State Parkway exit 117 in Hazlet



Atlantic Highlands in gold, in Monmouth County

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A SHORT HISTORY

The story of Atlantic Highlands

The Lenape lived along these cliffs and creeks for centuries. In 1667 they sold the land at Portland Poynt to English settlers, who laid out ten lots and became the first European residents, and colonists met here that same year in one of New Jersey's earliest assemblies. For two centuries the area was farmland within Middletown Township.

In 1879 the Atlantic Highlands Association, formed by Methodists, laid out roads and lots for a summer camp meeting community, and visitors came from New York by boat. The borough was incorporated from part of Middletown Township on February 28, 1887. Rail service arrived in the 1890s, and the municipal harbor, built from 1938 to 1940, still anchors the town and its ferry to New York.

KEY DATES

Timeline

1667	English settlers lay out ten lots at Portland Poynt on land bought from the Lenape.
1879	The Atlantic Highlands Association lays out the camp meeting community.
1887	Atlantic Highlands is incorporated as a borough from part of Middletown Township.
1940	The municipal harbor is completed with local, state and federal funds.

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SECTIONS OF TOWN

From the harbor to the hills

The harbor and First Avenue. The Victorian core laid out in the 1880s, running uphill from the municipal harbor and ferry along First Avenue. Homes are older, many with porches, on narrow lots within walking distance of downtown.

The East Side. Streets toward the Highlands border with bungalows built as 1920s summer homes, now lived in year round, near the Henry Hudson Trail along the bay.

The hills and Ocean Boulevard. Higher ground toward Mount Mitchill, with winding streets and homes on sloping, wooded lots, some with views over Sandy Hook Bay.

Toward Route 36. The southern edge of the borough near the highway and the Bayshore Plaza shopping center, with mid century homes on regular suburban streets.

> Atlantic Highlands borders Middletown Township to the west and the separate Borough of Highlands to the east. The town was developed beginning in 1879 by the Atlantic Highlands Association and incorporated as a borough in 1887.

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HOMES AND TAXES

What you will find

Victorian homes: Older homes in the borough's original core near the harbor and downtown.

Bungalows: Former summer cottages on the East Side, converted for year round living.

Homes on the hills: Homes on the higher ground above the bay, some with water views.

Worth knowing: Elevation changes a lot in a short distance here. Homes near the harbor and the bay sit low, while homes on the hills toward Mount Mitchill sit far above the water. On any home near the water, ask for the flood zone and the elevation certificate early.

Property taxes

1.538%
2025 effective tax rate, as a share of market value

$10,481
2025 average residential tax bill

A home worth $700,000 on today's market would pay roughly $10,766 a year at Atlantic Highlands'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 Atlantic Highlands shops and eats

Atlantic Highlands has a Victorian downtown on First Avenue and a supermarket in Bayshore Plaza, so many errands stay in town. Larger stores are a short drive west in Middletown.

Grocery stores

IN TOWN	**Super Foodtown** 3 Bayshore Plaza, Atlantic Highlands
WEST	**Stop & Shop** 850 Route 35, Middletown
SOUTHWEST	**Whole Foods Market** 471 Route 35, Middletown (Red Bank mailing address)
SOUTH	**Acme** 576 River Road, Fair Haven

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

Dining

First Avenue. The borough's main street, with cafes, restaurants and small shops in older storefronts running up from the harbor.

The harbor. The waterfront around the marina and ferry terminal, with places to eat looking out over the boats.

Bay Avenue in Highlands. Next door, a waterfront strip with many casual and seafood restaurants.

Downtown Red Bank: South by Route 35, 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

Everyday shopping is downtown and in Bayshore Plaza. For bigger stores, Route 36 leads west to Route 35 in Middletown, where most of the area's larger supermarkets are.

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GETTING AROUND

Roads and commuting

Route 36 is the main road through town, running east to Highlands and Sandy Hook and west through Middletown to Garden State Parkway exit 117 in Hazlet. There is no train station in the borough. Seastreak ferries leave from the harbor at 2 First Avenue for Manhattan, with stops at East 35th Street, Brookfield Place and the Battery Maritime Building. NJ Transit bus 834 serves the borough. Downtown is along First Avenue, with larger stores a short drive away.

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THINGS TO DO

Things to do in and around Atlantic Highlands

Atlantic Highlands Municipal Harbor. The borough's large harbor on Sandy Hook Bay, home to hundreds of boats, a fishing fleet and the ferry to Manhattan, with a waterfront for walking.

Mount Mitchill Scenic Overlook. A Monmouth County park 266 feet above the bay, with views of Sandy Hook and the New York skyline and Monmouth County's September 11 memorial.

Henry Hudson Trail. The paved county rail trail resumes at the harbor and follows the bay east to Popamora Point at the Highlands border.

Lenape Woods. About 51 acres of borough woodland and wetlands at the headwaters of Many Mind Creek, with walking trails.

Atlantic Highlands Day. The borough's annual community day each fall, held October 4 in 2026.

Halloween Parade. The borough's annual Halloween parade on October 31.

Monmouth County Library, Atlantic Highlands Branch. The county library branch at 100 First Avenue, in the same building as borough hall.

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MOVING CHECKLIST

Setting up your home in Atlantic Highlands

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

- [ ] **Borough hall.** Atlantic Highlands Borough Hall, 100 First Avenue, Atlantic Highlands, NJ 07716.732-291-1444. https://www.ahnj.com

- [ ] **Property taxes.** Tax office phone 732-291-1444, ext. 3105. The tax collector's office is in borough hall at 100 First Avenue, open weekdays 8:30 a.m. to 4:30 p.m. with summer hours June through August. 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. Bills are mailed in July. New owners should call the tax office to confirm the amount due and where bills will be sent.

- [ ] **Water and sewer.** Borough of Atlantic Highlands Water and Sewer Department (borough owned utility). 732-291-1444, ext. 3105 (billing). The borough runs its own water plant and sewer system and bills both through borough hall. Arrange a final meter reading and account transfer with the billing office before closing.

- [ ] **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.** Pickup runs by zone. The borough's Public Works page has the zone listing by street, a zone map, the leaf and brush calendar and a curbside recycling guide. Recycling can also be dropped at the borough yard at the end of Lincoln Avenue. Call borough hall with questions.

- [ ] **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 zones are mainly along the harbor and the low bayfront streets; much of the borough sits on hills well above the water. Atlantic Highlands was not listed as a participant in FEMA's Community Rating System in the state's 2019 hazard mitigation plan.

- [ ] **Library.** Monmouth County Library, Atlantic Highlands Branch, 100 First Avenue, Atlantic Highlands, NJ 07716.

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). In Atlantic Highlands the borough's fee is $54 when requested 10 or more business days ahead, $90 for 4 to 10 days and $161 for less. 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. The borough also offers a residential Certificate of Occupancy inspection ($75, held Wednesdays from noon to 2 p.m.) and lists a Residential Certificate of Inspection and Fire application on its code enforcement page. We could not confirm from the borough code whether this CO is required for every owner occupied sale, so confirm with Code Enforcement (732-904-5498) before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Atlantic Highlands

Can you take a ferry to New York from Atlantic Highlands?

Yes. Seastreak runs ferries from the Atlantic Highlands harbor to Manhattan, with stops at East 35th Street, Brookfield Place and the Battery Maritime Building. Daytime parking at the terminal is free, with paid overnight lots.

Is Atlantic Highlands the same as Highlands?

No. Atlantic Highlands and Highlands are separate boroughs with separate governments and property taxes. Highlands is just to the east, and Popamora Point on the Henry Hudson Trail marks the border.

How high is Mount Mitchill?

Mount Mitchill rises 266 feet above Sandy Hook Bay. Monmouth County describes it as the highest natural elevation on the Atlantic seaboard, excluding islands, from Maine to the Yucatan. The county's scenic overlook and 9/11 memorial are at the top.

Does Atlantic Highlands have a train station?

No. The railroad that once served the town is now the Henry Hudson Trail. Commuters to New York use the Seastreak ferry from the harbor, NJ Transit bus 834, or a train station in a nearby town.

Where is the closest grocery store to Atlantic Highlands?

There is a Super Foodtown in Bayshore Plaza, inside the borough. The nearest other supermarkets are a Stop & Shop and a Whole Foods Market, both on Route 35 in Middletown, and an Acme on River Road in Fair Haven.

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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.

The harbor and First Avenue	
The East Side	
The hills and Ocean Boulevard	
Toward Route 36	

Is Atlantic Highlands 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 Atlantic Highlands, 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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Equal Housing Opportunity