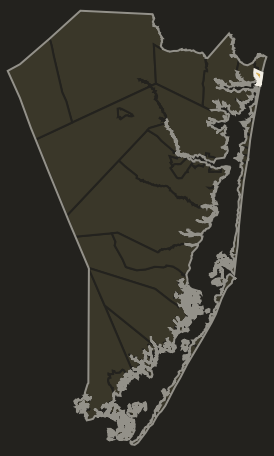
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AN IN DEPTH TOWN GUIDE

Living in Bay Head, 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.

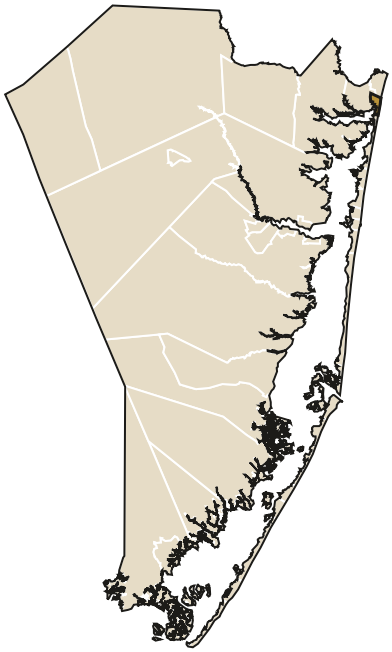
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AT A GLANCE

Bay Head at a glance

County	Ocean
Population	About 930 (2020 census)
Size	About 0.7 square miles, including water
Setting	Oceanfront and bayfront on the Barnegat Peninsula, with a large historic district
Main roads	Route 35 (Main Avenue) through town; Parkway exit 98 via Route 34



Bay Head in gold, in Ocean County

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A SHORT HISTORY

The story of Bay Head

The Lenape fished and gathered shellfish along Barnegat Bay long before settlers arrived, and for most of the 1800s the land at the head of the bay was a quiet corner of Brick Township. That changed in 1879, when David H. Mount of Rocky Hill and three Princeton men formed the Bay Head Land Company. Within a few years they had laid out roads, built a stone seawall and put up 20 cottages.

The railroad arrived soon after, and a station sign reading Bay Head gave the town its name. Bay Head was incorporated as a borough on June 15, 1886, from part of Brick Township. Summer families built the Shingle Style and Colonial Revival houses that still line its streets, and more than half the town now sits inside a historic district listed on the state and national registers.

KEY DATES

Timeline

1879	The Bay Head Land Company is formed to develop a summer resort at the head of Barnegat Bay.
1882	A stone seawall is built along the beach and the first post office opens.
1886	Bay Head is incorporated as a borough on June 15 from part of Brick Township.
2006	The Bay Head Historic District is added to the National Register of Historic Places.

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SECTIONS OF TOWN

Small town, two waterfronts

The oceanfront blocks. Streets along East Avenue and the beach, behind the dunes and the buried 1882 seawall. Large Shingle Style summer houses and newer homes built to today's flood rules.

Between the beach and Main Avenue. The heart of the historic district, with tree lined streets of older cottages and shore houses a short walk from both the beach and Bridge Avenue.

Bridge Avenue and the station. The small business district around Bridge Avenue and the borough hall, near the train station where the North Jersey Coast Line ends.

Around Twilight Lake. The north end of town near the Point Pleasant Beach line, where homes face a small lake beside the rail yard.

The bayfront. Homes west of Route 35 on Barnegat Bay and its small inlets, many with docks and sunset views back toward the mainland.

> Bay Head sits on the Barnegat Peninsula, the barrier island that separates Barnegat Bay from the ocean. It borders Point Pleasant Beach, Point Pleasant, Mantoloking and Brick Township.

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HOMES AND TAXES

What you will find

Historic shore homes: Shingle Style and Colonial Revival houses, many counted as contributing buildings in the Bay Head Historic District.

Oceanfront homes: Homes facing the beach, behind the dunes and the old seawall.

Bayfront homes: Homes on Barnegat Bay with water views to the west.

Worth knowing: Two things matter here. First, the Bay Head Historic District is on the New Jersey and National Registers of Historic Places and includes 549 contributing buildings, more than half the town. Ask whether a home is a contributing building, and check with the borough about what review applies before you plan changes. Second, flood risk. Even with the buried 1882 seawall, ask for the flood zone, the elevation certificate and the flood history on every home. New Jersey sellers must disclose a home's flood zone and flood history.

Property taxes

0.646%
2025 effective tax rate, as a share of market value

$18,055
2025 average residential tax bill

A home worth $2,800,000 on today's market would pay roughly $18,088 a year at Bay Head'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 Bay Head shops and eats

Bay Head is almost all homes, with no supermarket or shopping center. Errands mean a short drive north into Point Pleasant Beach and Point Pleasant, or west toward Brick.

Grocery stores

WEST	**Stop & Shop** 3208 Bridge Avenue, Point Pleasant
NORTHWEST	**ShopRite** 2433 Route 34, Wall (Manasquan mailing address)
NORTH	**Acme** 2007 Route 35, Wall Township
WEST	**Trader Joe's** 110 Brick Plaza, Brick

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

Dining

Bridge Avenue. Bay Head's small business strip near the borough hall and station, with a few cafes and shops.

Main Avenue (Route 35). The road through town, with a handful of places to eat and shops close to the historic district.

Point Pleasant Beach. A short drive or one train stop north, with many more restaurants along Arnold Avenue and the boardwalk.

Manasquan: North across the Manasquan River, a downtown on Main Street with small shops and places to eat.

Shopping

Everyday shopping is a short drive north in Point Pleasant Beach and Point Pleasant. For bigger stores, Route 88 heads west through Point Pleasant into Brick, where it passes numerous businesses.

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GETTING AROUND

Roads and commuting

Route 35 is the main road through Bay Head, called Main Avenue in town. It runs north into Point Pleasant Beach and south along the barrier island through Mantoloking. Garden State Parkway exit 98 in Wall connects to Route 34 south toward Point Pleasant and Route 35. The Bay Head station, at Osborne Avenue and Birch Place, is the southern end of NJ Transit's North Jersey Coast Line, with trains north toward Newark, Hoboken and New York Penn Station and free parking. Point Pleasant Beach is the next stop. For daily shopping, most residents head a short drive north into Point Pleasant Beach and Point Pleasant.

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THINGS TO DO

Things to do in and around Bay Head

Bay Head beaches. The ocean beaches are run by the Bay Head Improvement Association, a nonprofit, with seasonal badges and lifeguards in summer.

Bay Head Historic District. One of the largest historic districts in New Jersey, with roughly 550 contributing buildings in Shingle, Stick and Queen Anne styles. The streets make for an easy walk.

Bay Head Historical Society Museum. A museum of life at the head of Barnegat Bay, housed in a restored 1867 farmhouse. Open seasonally on Saturdays and Sundays from 11 to 4; donations welcome.

Bay Head station. The southern end of NJ Transit's North Jersey Coast Line, with trains north through Point Pleasant Beach toward Newark and New York Penn Station.

Twilight Lake. A small lake at the north end of town, bordered by homes and the rail yard's wetlands.

Ocean County Library, Bay Head Express. A small library service point inside Borough Hall at 83 Bridge Avenue, part of the Ocean County Library system.

Borough fall events. The borough hosts a Halloween parade and costume contest and a chili cook off each fall. Check the borough calendar for dates.

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MOVING CHECKLIST

Setting up your home in Bay Head

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

- [ ] **Borough hall.** Bay Head Borough Hall, 83 Bridge Avenue, Bay Head, NJ 08742.732-892-0574. https://www.bayheadnj.org

- [ ] **Property taxes.** Tax office phone 732-892-0636. The tax collector's office is in Borough Hall at 83 Bridge Avenue. 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. Not receiving a bill does not change the due date, so new owners should confirm with the tax office where bills will be sent.

- [ ] **Water and sewer.** Water: New Jersey American Water. Sewer: Bay Head Borough. 1-800-272-1325 (New Jersey American Water); 732-892-0574 (Borough Hall, for sewer). Water comes from New Jersey American Water's Coastal North system, so arrange a final reading and transfer the account with the company. Sewer is the borough's own system, billed once a year with charges due July 1; ask Borough Hall to confirm the sewer account is paid and moved to the buyer.

- [ ] **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 borough runs garbage collection, and recycling goes to the borough recycling center, open daily, with curbside recycling once a month for those who cannot drop off. Free bulk pickup is held in early June and early October; other bulky items need a borough sticker. See the garbage pickup schedule on the borough website.

- [ ] **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 Ocean County Commissioner of Registration or Superintendent of Elections. Registration closes 21 days before an election. The Ocean County Clerk handles vote by mail ballots.

- [ ] **Flood zone.** Look up any address on the FEMA Flood Map Service Center at msc.fema.gov, and ask for the elevation certificate on any home here. New Jersey sellers must disclose a home's flood zone and flood history. Bay Head takes part in FEMA's Community Rating System, which can lower flood insurance premiums for policyholders in town; it entered in 1993 and was listed at Class 6 in the state's 2019 hazard mitigation plan. Ask the borough for the current class.

- [ ] **Library.** Ocean County Library, Bay Head Express (in Borough Hall); full service at the Point Pleasant Beach Branch, 83 Bridge Avenue, Bay Head, NJ 08742.

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). 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. Bay Head also requires its own transfer certificate of occupancy before any property is sold and title transferred (Ordinance 2019-05). It is issued by the borough's code enforcement officer after an inspection covering smoke and carbon monoxide alarms, zoning, property maintenance and development approvals. The code lists a fee of $100 per unit and $15 per reinspection. Apply through Borough Hall well before closing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Bay Head

Who runs the beach in Bay Head?

The beach is run by the Bay Head Improvement Association, a nonprofit, rather than the borough. It is also the subject of Matthews v. Bay Head Improvement Association, a 1984 New Jersey Supreme Court case on public access to the beach. Badge rules and fees change each year, so check the current season's details.

Does the train go to Bay Head?

Yes. Bay Head is the southern end of NJ Transit's North Jersey Coast Line. Trains run north through Point Pleasant Beach toward Newark, Hoboken and New York Penn Station.

Is Bay Head a historic district?

Most of it is. The Bay Head Historic District was added to the New Jersey Register in 2005 and the National Register in 2006, and it includes 549 contributing buildings, more than half of the buildings in town.

Where is the closest grocery store to Bay Head?

There is no supermarket in Bay Head. The closest is the Stop & Shop at 3208 Bridge Avenue in Point Pleasant, a short drive west. A ShopRite on Route 34 and an Acme on Route 35 are a little farther north in Wall Township, and there is a Trader Joe's in Brick.

Is Bay Head part of Point Pleasant?

No. Bay Head has been its own borough since 1886. It borders Point Pleasant Beach and Point Pleasant, and each of the three towns has its own government and its own property tax rate.

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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 oceanfront blocks	
Between the beach and Main Avenue	
Bridge Avenue and the station	
Around Twilight Lake	
The bayfront	

Is Bay Head 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 Bay Head, 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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