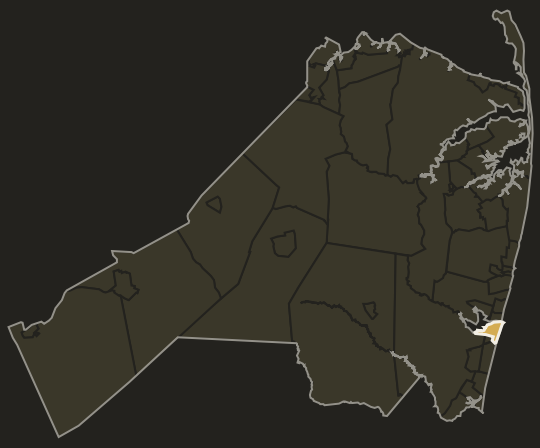
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AN IN DEPTH TOWN GUIDE

Living in Belmar, 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.

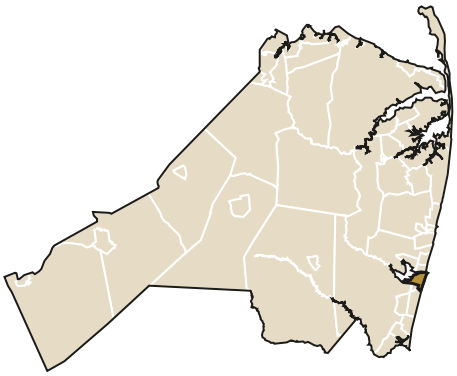
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AT A GLANCE

Belmar at a glance

County	Monmouth
Population	About 5,900 (2020 census)
Size	About 1.6 square miles
Setting	Oceanfront and riverfront borough with a grid of walkable streets
Main roads	Routes 35 and 71, with Route 18, Route 138 and Parkway exit 98 just west in Wall



Belmar in gold, in Monmouth County

Belmar is not West Belmar

The Borough of Belmar is the oceanfront town with the boardwalk. West Belmar is a separate section of Wall Township that sits just south of the borough, next to Lake Como, and shares the Belmar mailing address. Homes in West Belmar pay Wall Township taxes, not Belmar's.

There is one more neighbor to know. Lake Como, just south of Belmar, was called South Belmar until the name changed in 2005. It is also its own borough with its own taxes. 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 Belmar

The Lenape called the Shark River Nolletquesset, and the land on its south bank was long part of Wall Township. As seaside resorts spread along the coast, residents voted to break away, and the Legislature incorporated the new borough of Ocean Beach from part of Wall Township on April 9, 1885.

The name did not last. In 1889 the town became Elcho for a few weeks and then Belmar, said to mean beautiful sea in Italian, and in 1890 it took its present form as the Borough of Belmar. The borough grew on its beach, its boardwalk and the Shark River, where its large municipal marina sits today. Its public library opened in a Carnegie era building in 1914.

KEY DATES

Timeline

1885	The borough of Ocean Beach is incorporated from part of Wall Township.
1889	The town is briefly renamed Elcho and then Belmar.
1890	The town takes its present name, the Borough of Belmar.
1914	The Belmar Public Library opens in its present building on Tenth Avenue.

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SECTIONS OF TOWN

Ocean, river and in between

Near the beach. The blocks along and near Ocean Avenue, facing the boardwalk that runs from First to Twentieth Avenue. Older shore homes with porches stand beside newer houses, and many are used as summer rentals.

Along the Shark River. The north side of town near the marina and Maclearie Park, with views across the river to Avon and Neptune. Some homes sit close to the water.

Around Silver Lake. Homes on the streets around the small lake just off Ocean Avenue at the north end of the beachfront.

Downtown. The numbered avenues around Main Street, the municipal building and the train station, a walk from both the beach and the river. Housing is a mix of single family homes, two family houses and smaller apartment buildings.

> Belmar's streets are laid out on a grid of numbered avenues running from the Shark River south toward Lake Como.

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HOMES AND TAXES

What you will find

Classic shore homes: Older homes with porches on the numbered avenues, many updated over the years.

Two family homes and rentals: Some homes are two family houses or are used as summer rentals.

New and rebuilt homes: Newer construction where older homes were replaced, some raised above flood elevation.

Worth knowing: Belmar is surrounded by water on two sides, and low areas near the Shark River, Silver Lake and Lake Como can flood in big storms. Check the flood zone, elevation certificate and flood history on every home. If you are buying a home to rent out, ask about the borough's rental rules before you commit. New Jersey sellers must disclose a home's flood zone and flood history.

Property taxes

0.955%
2025 effective tax rate, as a share of market value

$9,370
2025 average residential tax bill

A home worth $1,000,000 on today's market would pay roughly $9,550 a year at Belmar'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 Belmar shops and eats

Belmar has a walkable downtown on Main Street, a few blocks from the boardwalk. There is no supermarket inside the borough, but a ShopRite sits on Route 35 just over the line in Wall.

Grocery stores

SOUTHWEST	**ShopRite**	1732 Route 35, Wall (Belmar mailing address)
SOUTHWEST	**Acme**	2007 Route 35, Wall Township
NORTH	**Stop & Shop**	116 Route 35, Neptune City
NORTH	**ShopRite**	2200 Route 66, Neptune Township

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

Dining

Main Street. Belmar's walkable downtown, known for a broad range of places to eat near the train station and the municipal building.

Ocean Avenue and the boardwalk. Seasonal places to eat near the beach, busiest in summer.

Route 35 by the marina. Places to eat along the highway near the Shark River and the marina.

Asbury Park: North on Route 71 through Avon and Bradley Beach, downtown around Cookman Avenue and the boardwalk, with a large number of restaurants, bars and coffee houses.

Shopping

Everyday shopping is downtown on Main Street. For larger stores, Route 35 runs south from the Shark River through Wall, with supermarkets and shopping centers a few minutes away.

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GETTING AROUND

Roads and commuting

Route 35 runs along the south bank of the Shark River through Belmar and crosses the river north into Neptune Township. Route 71 runs through downtown and crosses the river into Avon by the Sea. Route 138, Route 18 and Garden State Parkway exit 98 are a short drive west in Wall, with I-195 beyond. The Belmar station on NJ Transit's North Jersey Coast Line has service to Newark, Hoboken and New York Penn Station. NJ Transit buses 317 and 830 also serve the area. Daily shopping is downtown, with larger stores a short drive away.

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THINGS TO DO

Things to do in and around Belmar

Belmar boardwalk and beaches. A mile long boardwalk from First to Twentieth Avenue, with beaches open year round and seasonal beach badges in summer.

Belmar Manutti Marina. The borough's large marina on the Shark River at 905 Route 35, with a dual public boat ramp, transient slips, fuel docks and party and charter fishing boats.

Silver Lake. A small lake just off Ocean Avenue, with the Huisman Gazebo on its east side.

Maclearie Park. A borough park near the marina with tennis courts, a playground and a picnic area with grills.

Belmar Public Library. The borough's own library at 517 Tenth Avenue, in a colonial style building that opened in 1914 and whose plans the Carnegie Corporation adopted as a standard for other libraries.

St. Patrick's Day Parade. Belmar's well known spring parade, which marked its 50th year in 2023.

Christmas tree lighting. The borough's yearly tree lighting in early December, along with a Veterans Day ceremony each November.

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MOVING CHECKLIST

Setting up your home in Belmar

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

- [ ] **Borough hall.** Belmar Municipal Building, 601 Main Street, Belmar, NJ 07719.https://www.belmar.com

- [ ] **Property taxes.** Tax office phone 732-681-3700. The tax office is in the municipal building at 601 Main Street. 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.** Borough of Belmar Water and Sewer Department. 732-681-3700, ext. 218. Belmar runs its own water and sewer utility and bills residents quarterly for usage, with payment due by the 30th of the billing month. Ask the department for a final reading before closing and to transfer the account.

- [ ] **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.** Check the Public Works page on the borough website or call the municipal building for your pickup days and the recycling schedule.

- [ ] **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. Low areas near the Shark River, Silver Lake and Lake Como carry the most risk. Belmar takes part in FEMA's Community Rating System, which can lower flood insurance premiums for policyholders in town; it entered in 2015 and was listed at Class 6 in the state's 2019 hazard mitigation plan. Ask the borough for the current class.

- [ ] **Library.** Belmar Public Library, 517 Tenth Avenue, Belmar, NJ 07719.

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 safety enforcing agency after an inspection; in Belmar, start with the borough's Fire Prevention office. 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. We could not confirm from an official borough source whether Belmar requires its own resale certificate of occupancy or resale inspection. Confirm with the Code Enforcement office (732-681-3700, ext. 238) or the Construction Office (ext. 225) before listing, and if you are buying to rent, ask about the borough's rental rules.

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QUESTIONS PEOPLE ASK

Questions people ask us about Belmar

Is West Belmar part of Belmar?

No. West Belmar is part of Wall Township. It shares the Belmar mailing address and sits right next to the borough, but homes there pay Wall Township property taxes and follow Wall's rules.

Does Belmar have a train station?

Yes. The Belmar station is on NJ Transit's North Jersey Coast Line, with service to Newark, Hoboken and New York Penn Station.

Do you need a beach badge in Belmar?

Yes, in summer. Badges are required during daytime hours from Memorial Day weekend on weekends and holidays, and on weekdays starting in mid June. Children 13 and younger do not need one.

Where is the closest grocery store to Belmar?

There is no supermarket inside Belmar itself, but a ShopRite sits on Route 35 just over the line in Wall Township, and an Acme is a little farther south on Route 35 in Wall. To the north across the Shark River, there is a Stop & Shop on Route 35 in Neptune City.

Are there restaurants in Belmar?

Yes. Main Street is a walkable downtown known for a broad range of cuisines, and there are more places to eat near the boardwalk along Ocean Avenue. Downtown Asbury Park and its boardwalk are a short drive north on Route 71.

Is Lake Como the same as Belmar?

No. Lake Como is a separate borough just south of Belmar. It was called South Belmar until voters approved the name Lake Como in 2004. The change took effect in January 2005.

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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.

Near the beach	
Along the Shark River	
Around Silver Lake	
Downtown	

Is Belmar 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 Belmar, 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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