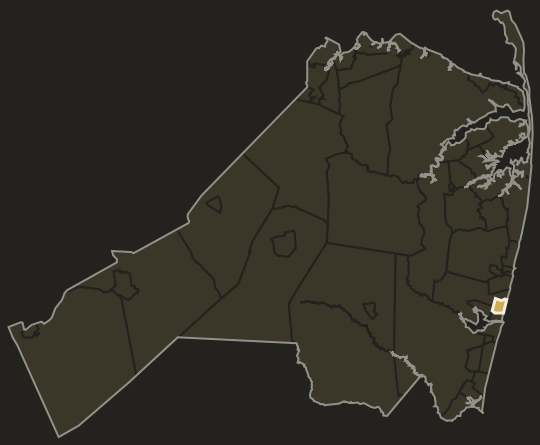
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AN IN DEPTH TOWN GUIDE

Living in Bradley Beach, 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.



Frana & Silk Real Estate Group

Vincent Frana, Broker Associate · Zachary Silk, Sales Associate

FRANASILK.COM

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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.

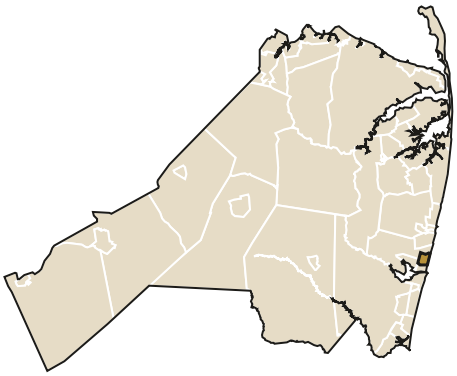
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AT A GLANCE

Bradley Beach at a glance

County	Monmouth
Population	About 4,300 (2020 census)
Size	About 0.6 square miles
Setting	Oceanfront grid of residential streets between two lakes
Main roads	Route 71 (Main Street); Route 18, I-195 and the Parkway a short drive west



Bradley Beach in gold, in Monmouth County

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A SHORT HISTORY

The story of Bradley Beach

In 1871 William B. Bradner, with James A. Bradley as an investor, bought 54 acres of oceanfront between Ocean Grove and what is now Avon by the Sea. The area was first called Ocean Park, but postal officials said the name was too close to Oceanport and suggested naming it for Bradley, the developer who also built Asbury Park.

Residents voted to leave Neptune Township in March 1893, and the Borough of Bradley Beach was incorporated on March 13, 1893. It grew in 1907 when the eastern part of Neptune City was annexed to it. The beach has always been the center of town, and in 1929 Bradley Beach began issuing tin beach badges, reportedly the first town in the country to charge bathers for the beach.

KEY DATES

Timeline

1871	William B. Bradner and James A. Bradley buy 54 acres of oceanfront, first known as Ocean Park.
1893	Bradley Beach is incorporated as a borough from part of Neptune Township.
1907	The eastern part of Neptune City is annexed to Bradley Beach.
1929	The borough begins issuing tin beach badges, reportedly the first town in the country to charge for beach access.

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SECTIONS OF TOWN

Between two lakes

Ocean Avenue blocks. The streets closest to the beach and the promenade along Ocean Avenue. Older shore homes stand beside newer houses built where older ones were replaced.

Near Fletcher Lake. The north end of town on the small lake Bradley Beach shares with Ocean Grove. Blocks here are quiet and close to both the beach and Ocean Grove.

Near Sylvan Lake. The south end of town on the lake shared with Avon by the Sea. Homes sit on short residential blocks between the lake and the ocean.

Main Street and west. The blocks around Main Street, which is Route 71, and the train station at Railroad Square. Housing is a mix of older single family homes, two family homes and smaller cottages on narrow lots.

> Bradley Beach is named for James A. Bradley, the developer who also created Asbury Park. It became a borough in 1893. Ocean Grove, part of Neptune Township, is just to the north, and Avon by the Sea is to the south.

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HOMES AND TAXES

What you will find

Older shore homes: Homes on the numbered and named avenues running to the beach, 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.

Worth knowing: Bradley Beach has the ocean on one side and lakes at both ends, so flood risk changes from block to block. Check the flood zone, the elevation certificate and the flood history on every home, whether it sits near Fletcher Lake, Sylvan Lake or the beach. New Jersey sellers must disclose a home's flood zone and flood history.

Property taxes

0.915%	$10,016

2025 effective tax rate, as a share of market value	2025 average residential tax bill

A home worth $1,100,000 on today's market would pay roughly $10,065 a year at Bradley Beach'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 Bradley Beach shops and eats

Bradley Beach has a small downtown along Main Street, which is Route 71, but no supermarket, so the weekly grocery run means a short drive west.

Grocery stores

WEST	**Stop & Shop**	116 Route 35, Neptune City
NORTHWEST	**ShopRite**	2200 Route 66, Neptune Township
NORTHWEST	**Wegmans**	1104 Route 35, Ocean Township
SOUTHWEST	**ShopRite**	1732 Route 35, Wall (Belmar mailing address)

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

Dining

Main Street (Route 71). The borough's downtown, with places to eat and small shops close to the train station and borough hall.

The beachfront. Seasonal food stands at Brinley, Newark and Second Avenues along the beach in summer.

Main Avenue in Ocean Grove. A short walk north across Fletcher Lake, a walkable Victorian main street with more cafes.

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

Belmar: South on Route 71 across the Shark River. Main Street is a walkable downtown known for a broad range of cuisines.

Shopping

Larger stores are along Route 35 in Neptune City and Neptune, a few minutes west.

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GETTING AROUND

Roads and commuting

Main Street is Route 71, the main road through town. Route 18 is just west in Neptune Township, and the Garden State Parkway and Interstate 195 are about 10 to 15 minutes away. The Bradley Beach station at Railroad Square, between Brinley and LaReine Avenues, is on NJ Transit's North Jersey Coast Line, with service to New York Penn Station and south to Bay Head. NJ Transit buses 317 to Philadelphia and 830 for local service also stop in town.

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THINGS TO DO

Things to do in and around Bradley Beach

Bradley Beach beachfront and promenade. About a mile of beach along Ocean Avenue with restrooms, changing rooms, accessible ramps at Cliff, Brinley, Third and Evergreen Avenues, and beach wheelchairs on request. Seasonal badges are required in summer; seniors 65 and over pay a reduced rate.

Fletcher Lake. The lake at the north end of town, shared with Neptune Township's Ocean Grove.

Sylvan Lake. The lake at the south end of town, shared with Avon by the Sea.

Riley Park. The borough's main park, with tennis and pickleball courts, a basketball court, a playground and a ball field. It hosts many borough events through the year.

Bradley Beach Public Library. The borough's own library at Fourth and Hammond Avenues, in a building dating to about 1927 with an addition opened in 2017. Its book bike brings books around town and along the beachfront.

Carmen A. Biase Center. The borough's community and senior center at 719 Main Street, with a senior club and weekly open play programs.

Fall and Halloween events on Main Street. Each October the borough holds a fall concert series, the Bradley Boo on Main Street, now in its seventh year, and a Halloween parade.

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MOVING CHECKLIST

Setting up your home in Bradley Beach

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

- [ ] **Borough hall.** Bradley Beach Borough Hall, 701 Main Street, Bradley Beach, NJ 07720.732-776-2999. https://www.bradleybeachnj.gov

- [ ] **Property taxes.** Tax office phone 732-776-2999, ext. 1052. The tax and sewer collector is in borough hall at 701 Main Street, open 9 a.m. to 4 p.m. 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. In Bradley Beach the sewer charge is paid on the same schedule. 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.** New Jersey American Water (water); Borough of Bradley Beach (sewer). 1-800-272-1325 (New Jersey American Water). Water comes from New Jersey American Water, an investor owned utility, so start and stop service directly with the company. Sewer is billed by the borough and paid to the tax and sewer collector with property taxes.

- [ ] **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.** Collection is by zone. Find your zone and days on the yearly sanitation calendar and zone map posted on the borough's Public Works page, or call 732-776-2999, ext. 3101. Covered trash cans go out by 5 a.m. on collection day. The borough recycling and yard lot at 1011 Main Street is open to residents with proof of residency.

- [ ] **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. With the ocean on one side and lakes at both ends, flood zones change from block to block. Bradley Beach takes part in FEMA's Community Rating System, which can lower flood insurance premiums for policyholders in town; it entered in 1995 and was listed at Class 7 in the state's 2019 hazard mitigation plan. Ask the borough for the current class.

- [ ] **Library.** Bradley Beach Public Library, 511 Fourth Avenue, Bradley Beach, NJ 07720.

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, 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. We could not confirm from an official borough source whether Bradley Beach requires its own resale certificate of occupancy or resale inspection, so confirm with the borough's construction office (732-776-2999, ext. 1034) before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Bradley Beach

Does Bradley Beach have a train station?

Yes. The Bradley Beach station at Railroad Square is on NJ Transit's North Jersey Coast Line, between Belmar and Asbury Park. Trains run to New York Penn Station, some of them express.

Do you need a beach badge in Bradley Beach?

Yes, in summer. The borough sells daily and season badges for the lifeguarded season, roughly Memorial Day weekend through Labor Day, and young children are free. Dates, age limits, prices and discounts are set each year, so check the borough before you go.

Who is Bradley Beach named after?

James A. Bradley, the New York developer who also created Asbury Park. Bradley Beach became a borough in 1893.

Where is the closest grocery store to Bradley Beach?

There is no supermarket in Bradley Beach itself. The closest is a Stop & Shop on Route 35 in Neptune City, a short drive west, with a ShopRite on Route 66 in Neptune and a Wegmans on Route 35 in Ocean Township a little farther northwest.

Is Bradley Beach part of Ocean Grove?

No. Bradley Beach is its own borough with its own government and property taxes. Ocean Grove, just to the north, is part of Neptune Township.

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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.

Ocean Avenue blocks	
Near Fletcher Lake	
Near Sylvan Lake	
Main Street and west	

Is Bradley Beach 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 Bradley Beach, 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.



Vincent Frana

Broker Associate

732-567-4147



Zachary Silk

Sales Associate

732-773-3257

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

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KELLERWILLIAMS REALTY

Keller Williams Realty Ocean Living, 1513 Richmond Ave, Point Pleasant, NJ 08742. Office 848-241-6955.

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