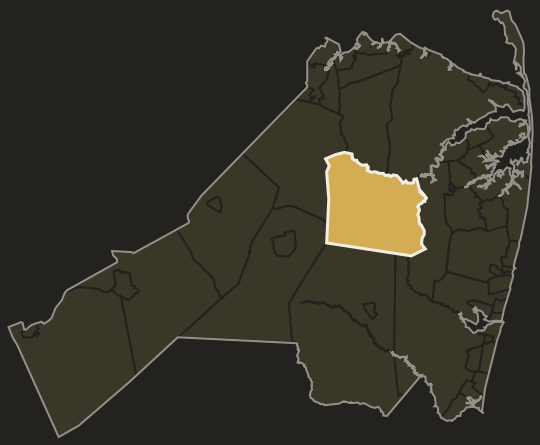
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AN IN DEPTH TOWN GUIDE

Living in Colts Neck, 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.

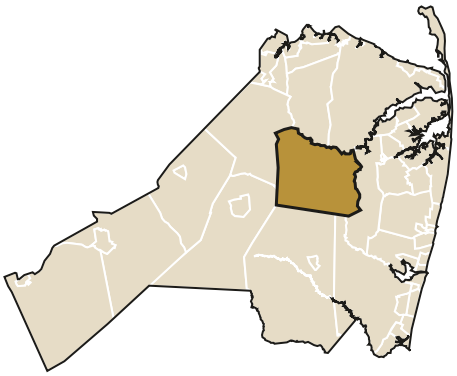
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AT A GLANCE

Colts Neck at a glance

County	Monmouth
Population	About 10,000 (2020 census)
Size	About 32 square miles
Setting	Rural and country estate, with horse farms and preserved farmland
Main roads	Route 18, Route 34, County Road 537 and County Road 520 along the northern border



Colts Neck in gold, in Monmouth County

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A SHORT HISTORY

The story of Colts Neck

The Lenape hunted these woods and gathered shells for wampum near today's Obre Road. A 1676 land record mentions 205 acres called ColtsNeek, and Dutch and English farm families, including the Matthews and Van Mater families, settled here in the late 1600s. During the Revolution the area sat close to the Battle of Monmouth, and British troops raided its farms. Horse breeding here goes back to at least 1780.

From 1843 to 1856 the North American Phalanx, a utopian farming community, worked land in what became the Phalanx section. The township was formed on February 18, 1847, from parts of Freehold, Middletown and Shrewsbury, under the name Atlantic Township. Voters renamed it Colts Neck in 1962. Farms gave way to large homes over the following decades, but many horse farms and nearly 1,000 acres of preserved farmland remain.

KEY DATES

Timeline

1676	A land record notes 205 acres called ColtsNeek sold to Henry Leonard.
1843	The North American Phalanx, a utopian farming community, begins work in what is now the Phalanx section.
1847	Atlantic Township is formed from parts of Freehold, Middletown and Shrewsbury townships.
1962	Voters rename Atlantic Township as Colts Neck Township.

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SECTIONS OF TOWN

Old crossroads and open country

Bucks Mill. The area around the 1854 gristmill on Yellow Brook, which still stands on Bucks Mill Road beside a township recreation area.

Phalanx. The area named for the North American Phalanx, the 1840s utopian farm, where homes on large lots sit among working farms.

Scobeyville. An old crossroads name still on the map, now an area of homes on large lots and open farmland.

Hominy Hill. The area around the county golf course on Mercer Road, with open fields and homes on large lots.

Swimming River. The northern edge of the township along the Swimming River Reservoir, shared with Holmdel and Middletown.

The Route 34 and Route 537 crossroads. The closest thing Colts Neck has to a center, with town hall, the library and a few shops along the two main roads.

> Colts Neck was founded as Atlantic Township in 1847 and took the name Colts Neck by referendum in 1962. It has no single downtown. Instead it is a spread of farms, wooded lots and residential streets, with old place names that still show up on maps and road signs. Every part of town shares the 07722 ZIP code.

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HOMES AND TAXES

What you will find

Homes on large lots: Township zoning requires minimum lot sizes of 2, 5 or 10 acres for most homes, so properties here are spread out and private.

Horse farms and equestrian properties: Horse breeding in Colts Neck goes back to the 1700s, and many working farms remain, along with homes that have barns, paddocks and riding rings.

Preserved farmland: The township's Farmland Preservation Committee has protected nearly 1,000 acres, which keeps much of the open country open.

Worth knowing: Colts Neck has no public water or sewer service, so homes rely on private wells and septic systems. A well water test and a septic inspection belong in every purchase,

and sellers do well to have recent results ready. On farm and equestrian properties, we also look closely at zoning, any preservation easements and what the land can and cannot be used for.

Property taxes

1.489%
2025 effective tax rate, as a share of market value

$17,589
2025 average residential tax bill

A home worth $1,200,000 on today's market would pay roughly $17,868 a year at Colts Neck'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 Colts Neck shops and eats

Colts Neck has no downtown and no supermarket. There is a large farm market on Route 34, but for a full grocery run most people drive to the neighboring towns.

Grocery stores

NORTHEAST	**Acme** 616 Newman Springs Road, Middletown (Lincroft)
EAST	**ShopRite** 1151 Shrewsbury Avenue, Shrewsbury
WEST	**Stop & Shop** 160 Village Center Drive, Freehold Township
NORTHWEST	**Whole Foods Market** 113 Route 9, Marlboro

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

Dining

Route 34 and Route 537. A small number of restaurants spread out along the township's two main roads.

Downtown Freehold. West on Route 537 to Main Street, a walkable downtown with many restaurants.

Downtown Red Bank. Northeast to Broad Street and the blocks around it, a historic downtown with a wide choice of places to eat.

Shopping

Most shopping is along Route 9 in Freehold Township and Marlboro, where the Freehold Raceway Mall sits west on County Road 537, or along Route 35 in Eatontown and Shrewsbury to the east.

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GETTING AROUND

Roads and commuting

Route 18 runs through the township as a freeway, with interchanges at Route 34 and at County Road 537, and continues north through Marlboro toward the New Jersey Turnpike. Route 34 crosses the town north to south, and County Road 537 runs east toward Tinton Falls and west toward Freehold. There are no Garden State Parkway exits in Colts Neck; the nearest are in neighboring Holmdel, Middletown, Tinton Falls and Wall. There is no train station in town. The closest North Jersey Coast Line stations are in nearby Red Bank and Middletown. A large share of the township's land belongs to Naval Weapons Station Earle, whose main base is entered off Route 34.

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THINGS TO DO

Things to do in and around Colts Neck

Dorbrook Recreation Area. A 540 acre county park at 353 Route 537 with a 2.3 mile paved trail, an accessible playground, tennis, basketball and pickleball, and athletic fields.

Hominy Hill Golf Course. A Monmouth County public golf course at 92 Mercer Road, a Robert Trent Jones design with a one mile walking trail.

Bucks Mill Recreation Area. A township park beside the surviving 1854 watermill on Bucks Mill Road.

Laird Road courts. Township pickleball and tennis courts, with memberships and reservations through the Recreation and Parks office.

Swimming River Reservoir. A drinking water reservoir on the township's northern edge, best enjoyed from the roads and bridges that cross it.

Monmouth County Library, Colts Neck Branch. The township's public library branch at 2 Veterans Way, next to town hall.

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MOVING CHECKLIST

Setting up your home in Colts Neck

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

- [ ] **Township municipal building.** Colts Neck Town Hall, 1 Veterans Way, Colts Neck, NJ 07722.732-462-5470. https://coltsneck.org

- [ ] **Property taxes.** Tax office phone 732-462-5470, ext. 106. The tax collector is on the upper floor of town hall at 1 Veterans Way, open weekdays 8 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. 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.** Private well and septic system (no public water or sewer in the township). Colts Neck has no public water or sewer service, so every home has its own well and septic system. New Jersey requires the well water to be tested before a home with a private well is sold, and most buyers also order a septic inspection. Ask the seller for past well test results and septic pumping records.

- [ ] **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.** Each household hires its own private hauler for trash; the township does not pick it up or recommend a company. The township does provide curbside recycling, and the yearly Recycling Schedule and Guidelines are on the Public Works page at coltsneck.org (Public Works 732-462-7998). The Recycling Convenience Center at 231-A Route 34 takes recycling, brush, metal and electronics. The township does not collect bulk waste.

- [ ] **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. Colts Neck is inland and flood risk is limited, mostly to land along its brooks and the Swimming River Reservoir.
- [ ] **Library.** Monmouth County Library, Colts Neck Branch, 2 Veterans Way, Colts Neck, NJ 07722.
- [ ] **Post office.** 420 Route 34, Suite 307, Colts Neck, NJ 07722.

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 Colts Neck it is issued by the township Fire Official, lower floor of town hall, 732-344-0340 or 732-462-9961. The fee is $50, inspections are held Tuesdays and Thursdays with two to three weeks' notice, and the certificate is good for six months. 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, though the township page still describes the inspection as including one, so ask when you apply. We found no separate township resale certificate of occupancy, so confirm with the Building Department before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Colts Neck

Does Colts Neck have public water and sewer?

No. Colts Neck has no public water or sewer service, so homes use private wells and septic systems. Buyers should plan on a well test and a septic inspection as part of any purchase.

What is the minimum lot size in Colts Neck?

Township zoning sets minimum lot sizes of 2, 5 and 10 acres for most residential land, depending on the zone. That is why Colts Neck feels so open compared with its neighbors. Always confirm the zoning for a specific property with the township.

Is Naval Weapons Station Earle in Colts Neck?

Yes. The main base of Naval Weapons Station Earle covers about 10,000 acres, mostly in Colts Neck, with its entrance off Route 34. The base's waterfront and long pier are separate, on Sandy Hook Bay in the Leonardo section of Middletown.

How do you get to New York from Colts Neck?

There is no train station in Colts Neck. Most commuters drive to a North Jersey Coast Line station in a nearby town such as Red Bank or Middletown, or to a Garden State Parkway interchange in a neighboring township. Route 18 also connects north toward the New Jersey Turnpike.

Where is the closest grocery store to Colts Neck?

There is no supermarket in Colts Neck itself. The closest are an Acme on Newman Springs Road in the Lincroft section of Middletown and a ShopRite on Shrewsbury Avenue in Shrewsbury. To the west, there is a Stop & Shop in Freehold Township and a Whole Foods Market on Route 9 in Marlboro.

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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.

Bucks Mill	
Phalanx	
Scobeyville	
Hominy Hill	
Swimming River	
The Route 34 and Route 537 crossroads	

Is Colts Neck 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 Colts Neck, 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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