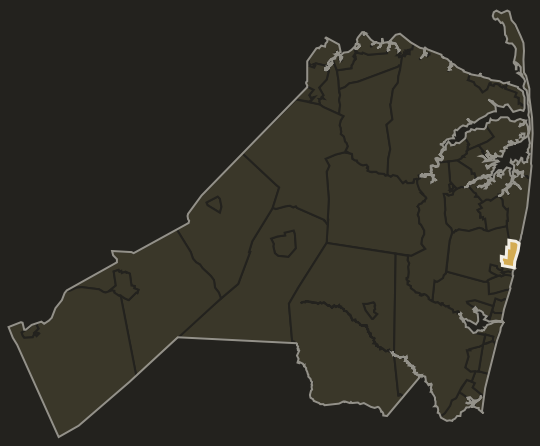
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AN IN DEPTH TOWN GUIDE

Living in Deal, 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.

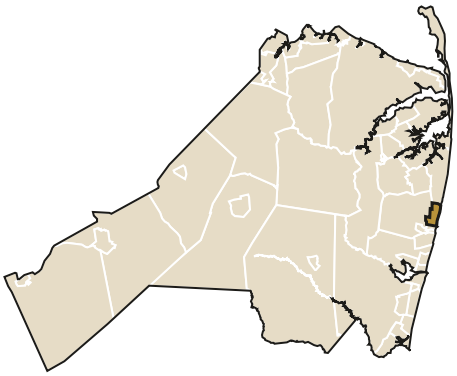
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AT A GLANCE

Deal at a glance

County	Monmouth
Population	About 900 (2020 census)
Size	About 1.3 square miles
Setting	Oceanfront residential borough with large older homes
Main roads	Route 71 (Norwood Avenue) through town; Routes 35, 18 and 66 and the Garden State Parkway in nearby towns



Deal in gold, in Monmouth County

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A SHORT HISTORY

The story of Deal

The Lenape lived along this coast before European settlers arrived. In the 1660s, after the Monmouth Patent opened the area to settlement, an English carpenter named Thomas Whyte acquired 500 acres along the shore in what was then Shrewsbury Township. He named the land after his hometown of Deal, in Kent, England. A turnpike laid out around 1701 between Long Branch and Deal survives today as Norwood Avenue.

By the late 1800s Deal had become a summer retreat of large homes near the ocean, many in Victorian and American Foursquare styles that still line its streets. Deal was incorporated as a borough from part of Ocean Township on March 7, 1898. It remains a small, mostly residential town between Long Branch, Allenhurst and Ocean Township.

KEY DATES

Timeline

1701	The Long Branch to Deal turnpike, today's Norwood Avenue, is laid out.
1829	A small meteorite falls in Deal on the night of August 14 and is later named for the town.
1898	Deal is incorporated as a borough from part of Ocean Township.
2013	The first phase of the W. Stanley Conover Pavilion opens on the beachfront with restrooms and showers.

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SECTIONS OF TOWN

A small town shaped by the ocean

Ocean Avenue. The oceanfront road along the borough's eastern edge, where homes face the beach and the ocean.

Between Ocean Avenue and Norwood Avenue. The heart of the borough, with tree lined streets of older homes, many close to or over a century old.

Norwood Avenue. Route 71, the old turnpike, runs north to south through town with a planted center median and the borough's small commercial area.

West of Norwood Avenue. Residential streets running toward the railroad line and the Ocean Township border, including the area around Roseld Avenue.

South Elberon. An old place name for the area near the Long Branch line, which lies partly in Deal.

> Deal is small enough to cross in a few minutes. It was carved out of Ocean Township in 1898, and its borders touch Allenhurst, Long Branch and Ocean Township.

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HOMES AND TAXES

What you will find

Victorian and American Foursquare homes: Many close to or more than one hundred years old.

Large homes on bigger lots: Including homes on the streets closest to the ocean.

Renovated and rebuilt homes: Older houses that have been expanded or replaced over the years.

Worth knowing: Two things matter most here. First, age: with so many homes near a century old, we look closely at the roof, systems, foundation and any past renovations and permits. Second, water: homes near the ocean and near Deal Lake can sit in a flood zone. Ask for the flood zone and any elevation certificate on every home.

Property taxes

0.435%
2025 effective tax rate, as a share of market value

$25,585
2025 average residential tax bill

A home worth $5,900,000 on today's market would pay roughly $25,665 a year at Deal'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 Deal shops and eats

Deal is almost entirely residential, with no supermarket and very few businesses of its own. Groceries and most dinners out mean a short drive north to Long Branch, west to Ocean Township or south to Asbury Park.

Grocery stores

NORTH	**Stop & Shop** 150 West End Court, Long Branch
NORTHWEST	**ShopRite** 145 Monmouth Road, West Long Branch
WEST	**Wegmans** 1104 Route 35, Ocean Township

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

Dining

Norwood Avenue. The borough's small commercial strip along Route 71, with a few places to eat and shops.

Brighton Avenue in Long Branch. Just north in Long Branch's West End, a short walkable stretch of restaurants near the beach.

Downtown Asbury Park. A few minutes south on Route 71, Cookman Avenue and the boardwalk have a wide choice of restaurants.

Pier Village, Long Branch: North along Ocean Avenue, an oceanfront complex with restaurants and shops along the boardwalk.

Shopping

Most everyday shopping is a short drive west, along Route 35 in Ocean Township and Eatontown, where the former Monmouth Mall is being rebuilt as Monmouth Square.

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GETTING AROUND

Roads and commuting

Route 71 is the only state highway in Deal, running through town as Norwood Avenue, with a center median through much of the borough. Routes 35, 18 and 66 and the Garden State Parkway are reached a short drive west through neighboring towns. Deal has no train station of its own, but the Allenhurst and Elberon stations on NJ Transit's North Jersey Coast Line are close by, with trains toward Newark, Hoboken and New York Penn Station. NJ Transit's 837 bus provides local service.

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THINGS TO DO

Things to do in and around Deal

Deal Casino Beach Club. The borough run beach club at 125 Ocean Avenue, with lifeguarded beach and membership open to property owners, residents and nonresidents, with a waitlist handled through borough hall.

W. Stanley Conover Pavilion. A borough beach pavilion on the oceanfront with restrooms and showers, built in 2013.

Ocean Avenue. The road along the ocean that connects Deal with Long Branch to the north and Allenhurst to the south, with ocean views along much of the way.

Harry I. Franco Park. A small borough park on Roseld Avenue near the railroad, named in 2013 for Mayor Harry I. Franco, with plans at the time for playground equipment, seating and a multipurpose court.

Seven Presidents Oceanfront Park. A 38 acre Monmouth County beach park a short drive north on Ocean Avenue in Long Branch, with swimming, a skate park and an accessible playground.

Township of Ocean Library. The nearest Monmouth County Library branch, at 701 Deal Road in neighboring Ocean Township. Deal is a member of the county library system.

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MOVING CHECKLIST

Setting up your home in Deal

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

- [ ] **Borough hall.** 732-531-1454. https://dealboroughnj.gov

- [ ] **Property taxes.** Tax office phone 732-531-0319. The tax collector is part of borough hall. 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: Township of Ocean Sewerage Authority. 1-866-269-2837 (New Jersey American Water); 732-531-2213 (Township of Ocean Sewerage Authority). New Jersey American Water lists Deal among the towns its coastal water system serves, so start or stop water with the company directly. Sewage is treated by the Township of Ocean Sewerage Authority in Oakhurst, which serves Deal along with Ocean Township, Allenhurst, Interlaken and Loch Arbour. Ask borough hall how sewer charges are billed for the home.

- [ ] **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 provides sanitation service and also collects for neighboring Loch Arbour. Call borough hall at 732-531-1454 for current trash and recycling days and bulk pickup rules.

- [ ] **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. Homes along Ocean Avenue and near the beach are the most likely to sit in mapped flood zones. New Jersey sellers must disclose a home's flood zone and flood history. We did not find Deal in FEMA's Community Rating System.

- [ ] **Library.** Monmouth County Library, Township of Ocean Branch (nearest branch), 701 Deal Road, Ocean, NJ 07712.

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), issued by the local fire official after an inspection. 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 Deal requires its own certificate of occupancy or resale inspection, so confirm with the borough's code office through borough hall before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Deal

Does Deal have a train station?

No. The nearest stations are Allenhurst and Elberon on NJ Transit's North Jersey Coast Line, both just outside the borough. Trains run north toward Newark, Hoboken and New York Penn Station.

Can nonresidents join the Deal Casino Beach Club?

Yes. The borough says membership is open to Deal property owners, residents and nonresidents, along with their guests. New members are placed on a waitlist through Borough Hall.

Where is the closest grocery store to Deal?

There is no supermarket in Deal itself, but several are only a few minutes away. The closest are a Stop & Shop on West End Court in Long Branch, just north of the borough, a ShopRite on Monmouth Road in West Long Branch and a Wegmans on Route 35 in Ocean Township.

Is Deal Lake in Deal?

Partly. Deal Lake is a 158 acre lake surrounded by seven Monmouth County towns: Allenhurst, Asbury Park, Deal, Interlaken, Loch Arbour, Neptune Township and Ocean Township. Those towns created the Deal Lake Commission to look after it.

How old are the homes in Deal?

Many are old. Most Deal homes are Victorian and American Foursquare styles, and many are close to or more than one hundred years old. The borough itself was incorporated in 1898.

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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	
Between Ocean Avenue and Norwood Avenue	
Norwood Avenue	
West of Norwood Avenue	
South Elberon	

Is Deal 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 Deal, 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