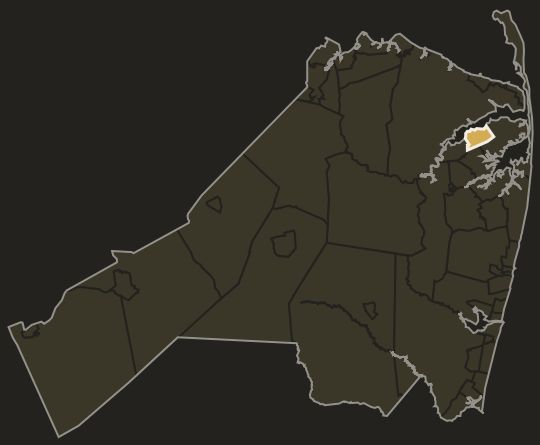
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AN IN DEPTH TOWN GUIDE

Living in Fair Haven, 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.

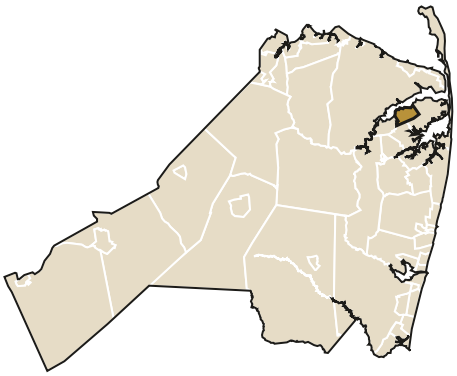
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AT A GLANCE

Fair Haven at a glance

County	Monmouth
Population	About 6,300 (2020 census)
Size	About 2.1 square miles, about a quarter of it water
Setting	Residential streets along the Navesink River
Main roads	County Route 10 (River Road); Route 35 nearby in Red Bank; Parkway exit 109 in Middletown



Fair Haven in gold, in Monmouth County

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A SHORT HISTORY

The story of Fair Haven

The Lenape lived along the Navesink River long before European settlers arrived, and for most of its early history this land was farmland within Shrewsbury Township. The first permanent settlement here is traced to a building put up in 1816 on the river near today's Fair Haven Road. In the middle 1800s, steamboats on the Red Bank to New York run stopped at Chandler's Dock, carrying visitors in and local oysters out to the city.

By the late 1800s the riverside village had grown along the river, and the historic Fisk Chapel on Cedar Avenue, built in 1882, still stands and is listed on the National Register of Historic Places. Actors and entertainers summered here in the early 1900s. Fair Haven was incorporated as a borough from part of Shrewsbury Township in 1912 and remains a quiet residential town along River Road.

KEY DATES

Timeline

1816	The first permanent settlement is built on the Navesink near today's Fair Haven Road.
1882	Fisk Chapel is built on Cedar Avenue; it is now the oldest building in the borough.
1910	Actors and entertainers summering in Fair Haven form a yacht club on the Navesink.
1912	Fair Haven is incorporated as a borough from part of Shrewsbury Township.

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SECTIONS OF TOWN

From the river to the fields

Along the Navesink. The streets north of River Road that run down to the river, including the area around the borough dock at the foot of Fair Haven Road. Older and newer single family homes, some on the water or with river views.

River Road. County Route 10, the main street through town, with the small business district, the municipal building and the firehouse. Homes line the road between the shops.

South of River Road and Fair Haven Fields. The residential streets south of River Road toward Little Silver, around the borough fields and natural area at Fair Haven Road and Ridge Road. Mostly single family homes on tree lined streets.

Along Fourth Creek. The low lying streets near Fourth Creek, a small tributary of the Navesink, where buyers should check the flood zone.

> Fair Haven sits on the Rumson peninsula along the Navesink River and borders Red Bank, Little Silver, Middletown and Rumson. It was set off from Shrewsbury Township as a borough in 1912. In the mid 1800s, steamboats on the Red Bank to New York run stopped at Chandler's Dock here.

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HOMES AND TAXES

What you will find

Riverfront and river area homes: Homes on and near the Navesink River, some with water views.

Single family homes in town: On the residential streets on either side of River Road.

Worth knowing: Most of Fair Haven sits above the floodplain, but not all of it. Monmouth County's hazard mitigation plan counts 96 residential parcels, about 5 percent of the borough's total, inside the 1 percent annual chance floodplain, mostly near the Navesink River, and notes flooding along Fourth Creek. The current FEMA flood maps took effect June 15, 2022. If a home is near the river or Fourth Creek, we check its flood zone before anything else.

Property taxes

1.454%	$18,950

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

A home worth $1,300,000 on today's market would pay roughly $18,902 a year at Fair Haven'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 Fair Haven shops and eats

Fair Haven has its own small business district along River Road, including a supermarket, so many everyday errands stay in town. For more, downtown Red Bank is just to the west.

Grocery stores

IN TOWN	**Acme** 576 River Road, Fair Haven
SOUTH	**Acme** 507 Prospect Avenue, Little Silver
SOUTH	**Trader Joe's** 1031 Broad Street, Shrewsbury
WEST	**Whole Foods Market** 471 Route 35, Middletown
SOUTHWEST	**ShopRite** 1151 Shrewsbury Avenue, Shrewsbury

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

Dining

River Road. Fair Haven's small business district, with cafes, pizza places and a handful of restaurants within a few blocks of the municipal building.

Downtown Red Bank. A few minutes west, Broad Street and the streets around it hold the area's largest choice of restaurants.

Pier Village, Long Branch: Southeast toward the ocean, an oceanfront complex with restaurants and shops along the boardwalk.

Shopping

Beyond the shops on River Road, people head west to downtown Red Bank, with its boutiques and home stores, or to the shopping centers along Route 35 in Middletown and Shrewsbury.

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GETTING AROUND

Roads and commuting

County Route 10, River Road, is the main road through town. No state highways run through Fair Haven; Route 35 is a short drive west in Red Bank, and Garden State Parkway exit 109 is in Middletown. The nearest train is the Red Bank station on NJ Transit's North Jersey Coast Line, with service toward Newark, Hoboken and New York Penn Station. NJ Transit's 835 bus provides local service. Daily shopping is close by in Red Bank and along Route 35.

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THINGS TO DO

Things to do in and around Fair Haven

Fair Haven Fields and Natural Area. Borough ball fields next to a 40 acre borough owned woodland preserve at Fair Haven Road and Ridge Road, with walking paths and occasional guided nature walks.

Fair Haven borough dock. A public dock on the Navesink at the foot of Fair Haven Road, with a gazebo and a station for fishermen, and a good spot to watch sailboats in summer and ice boats in a hard freeze.

Fair Haven Firemen's Fair. The volunteer fire company's annual fair on the firehouse grounds at 645 River Road, held over eight evenings at the end of August and into early September, with rides, food and raffles.

The Navesink River. The river along the borough's north side, used for boating, kayaking and fishing in summer and, in cold winters, for ice boating.

Fair Haven Public Library. The borough's own library, a member of the Monmouth County Library system, inside the municipal building at 748 River Road.

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MOVING CHECKLIST

Setting up your home in Fair Haven

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

- [ ] **Borough hall.** Fair Haven Municipal Building, 748 River Road, Fair Haven, NJ 07704.732-747-0241. https://www.fairhavennj.org

- [ ] **Property taxes.** Tax office phone 732-747-0241, ext. 214. The tax collector's office is in the municipal building at 748 River Road. 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: Two Rivers Water Reclamation Authority. Water 1-800-272-1325; sewer 732-229-8578. Water service and billing come from New Jersey American Water, an investor owned utility, so start and stop service with them directly. Fair Haven is a member town of the Two Rivers Water Reclamation Authority, which bills sewer service to each home directly on the same quarterly schedule as property taxes. The Authority asks that the closing attorney send it notice of the sale with the new owner's details.

- [ ] **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 contracts out curbside trash and single stream recycling. Check the borough website or call the municipal building for the current hauler, pickup days and the yard waste and leaf 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; the current flood maps took effect June 15, 2022. New Jersey sellers must disclose a home's flood zone and flood history. Most of Fair Haven sits higher than its neighbors, but homes along the Navesink and Fourth Creek can fall in a flood zone. The borough does not take part in FEMA's Community Rating System.

- [ ] **Library.** Fair Haven Public Library (member of the Monmouth County Library system), 748 River Road, Fair Haven, NJ 07704.

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). Fair Haven shares a Division of Fire Safety and Fire Prevention with Rumson, which takes applications at Rumson Borough Hall, 80 East River Road (732-842-3022); the fee is $45 and the certificate is good for six months, 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 did not find a separate resale certificate of occupancy for homes in the borough code, but could not read the full code online, so confirm with the borough's construction and code office before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Fair Haven

Does Fair Haven have a train station?

No. The nearest station is in Red Bank, on NJ Transit's North Jersey Coast Line, with trains toward Newark, Hoboken and New York Penn Station. NJ Transit's 835 bus provides local service in Fair Haven.

Is Fair Haven part of Rumson or Red Bank?

No. Fair Haven is its own borough with its own government and taxes. It borders Red Bank, Rumson, Little Silver and Middletown.

Is Fair Haven in a flood zone?

Mostly not. Monmouth County's hazard plan counts about 5 percent of Fair Haven's residential parcels in the 1 percent annual chance floodplain, mostly near the Navesink River and Fourth Creek. The current FEMA flood maps took effect June 15, 2022.

Is Fair Haven on the water?

Yes. Fair Haven runs along the south bank of the Navesink River, and about a quarter of the borough's area is water. The borough dock sits at the foot of Fair Haven Road.

Where is the closest grocery store to Fair Haven?

Fair Haven has its own Acme on River Road, in the middle of town. Just south there is another Acme on Prospect Avenue in Little Silver, plus a Trader Joe's and a ShopRite in Shrewsbury. There is also a Whole Foods Market on Route 35 in Middletown, just north of Red Bank.

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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.

Along the Navesink	
River Road	
South of River Road and Fair Haven Fields	
Along Fourth Creek	

Is Fair Haven 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 Fair Haven, 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