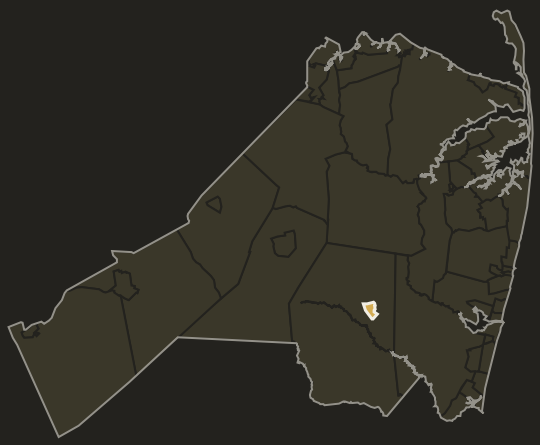
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AN IN DEPTH TOWN GUIDE

Living in Farmingdale, 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.

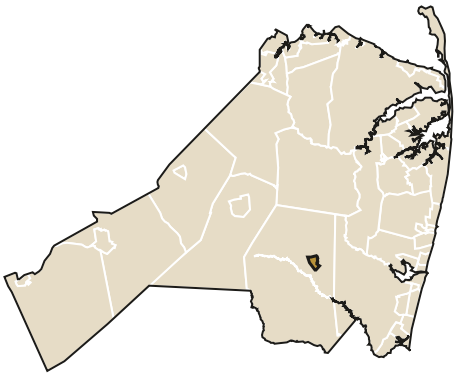
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AT A GLANCE

Farmingdale at a glance

County	Monmouth
Population	About 1,500 (2020 census)
Size	About half a square mile
Setting	Small town center and older residential streets
Main roads	County Routes 524 and 547, with Route 33, Route 34 and Interstate 195 Exit 31 nearby



Farmingdale in gold, in Monmouth County

Farmingdale the borough vs. the Farmingdale address

Farmingdale Borough is a small, separate municipality of about half a square mile. It was carved out of Howell Township in 1903 and is completely surrounded by Howell today.

The Farmingdale ZIP code, 07727, covers much more ground than the borough. Parts of Howell, Wall and Tinton Falls also use a Farmingdale mailing address. Even Historic Allaire Village, which sits in Wall Township, has a Farmingdale address.

That matters when you buy or sell. Property taxes, zoning and town services come from the municipality the home is actually in, not the name on the mail. We always confirm the municipality from the tax record before we price a home.

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A SHORT HISTORY

The story of Farmingdale

Farmingdale's Main Street follows an old Lenape path that led toward the Manasquan River. For a long time the area was a quiet farm crossroads known as Marsh's Bog, with a couple of stores and taverns and about a dozen homes. Around 1830, work on a dam along the river uncovered a large bed of marl, a mineral rich soil that farmers spread on their fields as fertilizer.

Marl brought the railroad. The Squankum Railroad and Marl Company was founded in 1866, and by 1872 a line ran east from Farmingdale to Squan Village, now Manasquan. On April 8, 1903, Farmingdale became its own borough, formed from part of Howell Township and named for its place at the center of a farming area. Edward Imlay served as its first mayor, and Howell still surrounds it today.

KEY DATES

Timeline

1830	Work on a dam along the Manasquan River uncovers a large marl deposit around Marsh's Bog.
1866	The Squankum Railroad and Marl Company is founded to carry marl to farms.
1872	A rail line opens east from Farmingdale to Squan Village, now Manasquan.
1903	Farmingdale Borough is incorporated from part of Howell Township.

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SECTIONS OF TOWN

A small town center with deep roots

The town center. Main Street and Asbury Avenue, where borough hall, the community center, the post office and the small commercial district sit within a few blocks of each other.

Older side streets. The residential blocks around the center, with older single family homes on small lots, almost all within a short walk of Main Street.

The borough line. At its edges Farmingdale meets Howell Township on every side. Homes just over the line often share the Farmingdale mailing address but are in Howell and pay Howell taxes.

> Farmingdale's Main Street follows an old path toward the Manasquan River. The town grew in the 1800s around marl, a mineral deposit dug here and sold as farm fertilizer, and the railroad built to carry it. The borough took its name from its place at the center of a farming area.

Today Farmingdale is a compact mix of homes on older residential streets and a small commercial district that keeps much of its historic character. Almost everything in town is within a short walk of the center.

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HOMES AND TAXES

What you will find

Older single family homes on established streets close to the town center.

A small number of homes for sale at any one time, simply because the borough is so small.

Nearby Howell and Wall homes that share the Farmingdale mailing address but sit in a different town.

Worth knowing: Check the municipality, not just the address. A listing marked Farmingdale may be in Farmingdale Borough, Howell, Wall or Tinton Falls, and the taxes and rules follow the actual town. We confirm it from the tax record on every home we list or show.

Property taxes

1.789%	$9,493

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

A home worth $550,000 on today's market would pay roughly $9,840 a year at Farmingdale'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 Farmingdale shops and eats

Farmingdale is a small borough with no supermarket, so groceries and most errands mean a short drive west to Route 9 in Howell and Freehold Township.

Grocery stores

SOUTHWEST	**ShopRite** 4594 Route 9, Howell
SOUTHWEST	**ALDI** 5010 Route 9, Howell
WEST	**Acme** 3241 Route 9, Freehold Township

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

Dining

Main Street. A handful of places to eat in the borough's small downtown.

Route 9 in Howell and Freehold Township. A short drive west, the main corridor for restaurants and shopping.

Downtown Freehold. Main Street in Freehold Borough, a walkable downtown with many restaurants.

Asbury Park: East on Route 33 toward the shore, where Cookman Avenue and the boardwalk are lined with restaurants, bars and coffee houses.

Belmar: Southeast toward the shore, a beach town whose boardwalk and town offer shops and restaurants.

Shopping

The Freehold Raceway Mall, a regional mall with more than 200 stores, is a short drive northwest on Route 33. Route 9 in Howell has the nearest supermarkets and shopping centers.

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GETTING AROUND

Roads and commuting

County Routes 524 and 547 run right through the borough. Interstate 195 Exit 31 is close by in Howell and connects east to the Garden State Parkway and west toward Trenton. Route 33 and Route 34 are the nearest state highways, leading toward Freehold and Wall. Everyday shopping is a short drive away in Howell, Wall and Freehold.

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THINGS TO DO

Things to do in and around Farmingdale

Annual Tree Lighting at Lutz Park. The borough's early December tree lighting, held in Lutz Park.

Farmingdale Historical Society. A local group that preserves the town's history, reached through borough hall at 11 Asbury Avenue.

Allaire State Park. A few minutes away in Howell and Wall, with miles of wooded trails along the Manasquan River.

Historic Village at Allaire. The restored 1800s iron making village inside Allaire State Park, run by a nonprofit, with craft shops, a general store and seasonal events.

Edgar Felix Bikeway. A paved rail trail that begins at Allaire State Park and runs east through Wall to Manasquan.

Manasquan Reservoir. A Monmouth County park in nearby Howell with a 5.1 mile trail around the water, fishing, boating and a visitor center.

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MOVING CHECKLIST

Setting up your home in Farmingdale

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

- [ ] **Borough hall.** Farmingdale Borough Hall, 11 Asbury Avenue, Farmingdale, NJ 07727.https://www.farmingdaleborough.org
- [ ] **Property taxes.** Tax office phone 732-938-4077. The tax office is in borough hall at 11 Asbury Avenue, open Monday through Thursday. 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.** Farmingdale Borough Water and Sewer Utility. 732-938-4077, ext. 300. The borough runs its own water and sewer utility. Water is billed twice a year, in May and November, and sewer is billed quarterly, due January 1, April 1, July 1 and October 1. Wastewater is treated by the Manasquan River Regional Sewerage Authority. Call the utility office to arrange a final reading before closing.
- [ ] **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.** Recycling is picked up twice a month by section. The Recycling, Chipping and Leaf Pick Up Schedule and a zone map showing your section are on the Recycling page at farmingdaleborough.org. Ask borough hall how household trash pickup is arranged for your street.

- [ ] **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. Farmingdale is a small inland borough, but it is still worth checking the map for any home you are considering.
- [ ] **Library.** Monmouth County Library, Howell Branch (nearest branch), 318 Old Tavern Road, Howell, NJ 07731.
- [ ] **Post office.** 66 Main Street, Farmingdale, NJ 07727.

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). Farmingdale shares this service with Howell Township: apply to the Howell Township Fire Bureau, 4567 Route 9 North, 732-938-4500 ext. 2900, which schedules the inspection and collects the fee. The fee rises the closer you are to closing ($85 with more than 10 business days' notice, $125 for 4 to 10 days, $210 for under 4 days), so apply early. 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 found no separate borough resale certificate of occupancy, so confirm with the borough's construction office before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Farmingdale

Is Farmingdale, NJ its own town?

Yes. Farmingdale Borough has been its own municipality since 1903, when it was formed from part of Howell Township. It covers about half a square mile and is completely surrounded by Howell.

Does the Farmingdale 07727 ZIP code mean a home is in Farmingdale Borough?

Not necessarily. The 07727 ZIP code also covers parts of Howell, Wall and Tinton Falls. A home's taxes and town services come from the municipality it is actually in, which you can confirm on the property tax record.

Where is the closest grocery store to Farmingdale?

Farmingdale has no supermarket of its own. The closest are a ShopRite and an ALDI on Route 9 in Howell, southwest of the borough, and an Acme on Route 9 in Freehold Township to the west.

Is Allaire State Park in Farmingdale?

No. Allaire State Park is in Howell and Wall townships, a short drive from Farmingdale Borough. Historic Allaire Village, inside the park in Wall, uses a Farmingdale mailing address, which is why many people assume otherwise.

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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.

The town center	
Older side streets	
The borough line	

Is Farmingdale 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 Farmingdale, 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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