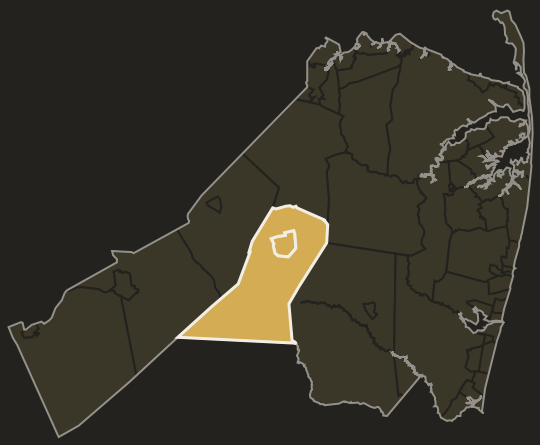
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AN IN DEPTH TOWN GUIDE

Living in Freehold, 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.

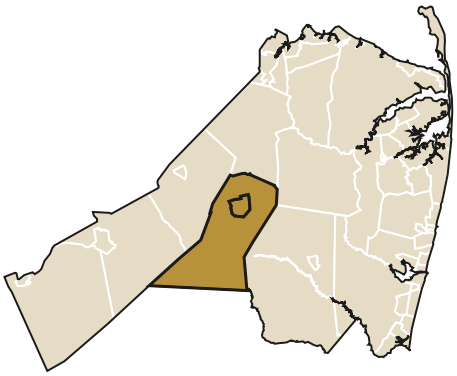
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AT A GLANCE

Freehold at a glance

County	Monmouth
Population	About 12,500 in the borough and 35,400 in the township (2020 census)
Size	About 2 square miles in the borough and 39 square miles in the township
Setting	Historic downtown in the borough, suburban neighborhoods and farmland in the township
Main roads	Route 9, Route 33, Route 33 Business, Route 79 and County Routes 522 and 537



Freehold in gold, in Monmouth County

Freehold Borough vs. Freehold Township

Freehold Borough and Freehold Township are two separate municipalities with their own governments, taxes and services. The township completely surrounds the borough, so the line between them is easy to cross without noticing.

The borough is the older, compact center, about two square miles. It is the Monmouth County seat, home to the county courthouse and government offices, with Main Street and Court Street at its historic core. It is also the hometown Bruce Springsteen sang about in My Hometown.

The township is the larger, suburban ring, about 39 square miles. It grew quickly after World War II with neighborhoods of single family homes, and it includes East Freehold and West Freehold, the Freehold Raceway Mall on Route 9, CentraState Medical Center and much of the farmland around town.

Monmouth Battlefield State Park is not in the borough. It lies in Freehold Township and neighboring Manalapan. Because both towns share the Freehold name and mailing address, we always confirm which one a home is in before we talk about taxes or rules.

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A SHORT HISTORY

The story of Freehold

Two major Lenape trails crossed near Freehold, and that crossroads drew the first settlers in 1685: Scottish Presbyterians along with English Baptists and Quakers. Freehold was named one of Monmouth County's three original townships in 1693, and in 1715 the county courthouse opened here, making it the county seat. In June 1778 the Battle of Monmouth, one of the largest of the Revolution, was fought on the fields just west of the village.

The village around the courthouse grew with the American Hotel in 1824 and the railroad and racetrack in the 1850s, while the township around it stayed largely farmland. Several neighboring townships, including Marlboro and Manalapan, were carved from Freehold Township in the 1840s. In 1919 Freehold Borough became fully separate, and today the township wraps all the way around it.

KEY DATES

Timeline

1693	Freehold is established as one of Monmouth County's three original townships.
1715	The Monmouth County courthouse opens, making Freehold the county seat.
1778	The Battle of Monmouth is fought on the farm fields west of the village.
1919	Freehold Borough is incorporated as a municipality separate from Freehold Township.

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SECTIONS OF TOWN

Downtown streets and township sections

Downtown Freehold (borough). Main Street and Court Street around the county courthouse, the borough's historic and government center, with shops, restaurants and offices in older buildings.

Borough side streets. The residential blocks off Main Street, with older homes, many from the late 1800s and early 1900s, on smaller lots within walking distance of downtown.

West Freehold (township). The township's largest named community, west of the borough toward Monmouth Battlefield State Park, mostly suburban subdivisions.

East Freehold (township). East of the borough around the East Freehold Showgrounds, a mix of suburban neighborhoods and open land.

Route 9 corridor (township). The busy north to south highway through the township, lined with shopping centers and the mall, with subdivisions set back on either side.

Southern township. Older crossroads like Georgia and Smithburg toward Turkey Swamp Park, where the setting turns more rural with larger lots and preserved farmland.

> In the borough, homes sit on older, walkable streets close to Main Street, the courthouse and the Monmouth County Historical Association museum. The American Hotel on Main Street dates to 1824 and is one of the oldest buildings in town.

In the township, the Census Bureau counts East Freehold and West Freehold as their own communities, and you will hear older names like Smithburg, Siloam, Georgia and Monmouth Heights on street signs and in conversation.

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HOMES AND TAXES

What you will find

Victorian era and older homes on established streets in the borough, close to downtown.

Suburban single family homes in the township's many neighborhoods, from postwar ranches to newer colonials.

Farms and larger lots in the township's more rural sections, where agricultural roots are still preserved.

Worth knowing: Freehold Borough and Freehold Township have different tax rates, different zoning and different town services, yet they share a name and a mailing address. Older borough homes also call for a closer look at original systems and past updates. We confirm the municipality from the tax record and review a home's age and history before we set a price.

Property taxes

2.141%
Freehold Borough: 2025 effective tax rate, as a share of market value

$8,842
Freehold Borough: 2025 average residential tax bill

1.742%
Freehold Township: 2025 effective tax rate, as a share of market value

$11,415
Freehold Township: 2025 average residential tax bill

A home worth $400,000 on today's market would pay roughly $8,564 a year at Freehold Borough's 2025 effective rate. A home worth $650,000 on today's market would pay roughly $11,323 a year at Freehold Township'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 Freehold shops and eats

Errands are easy here. Freehold Township has supermarkets, the Freehold Raceway Mall and miles of shopping along Route 9, and Freehold Borough has a walkable downtown along Main Street.

Grocery stores

IN TOWN	**Stop & Shop** 160 Village Center Drive, Freehold Township

IN TOWN	**Acme**	3241 Route 9, Freehold Township
IN TOWN	**Trader Joe's**	4331 Route 9, Freehold Township
NORTH	**Wegmans**	55 Route 9, Manalapan
SOUTH	**ShopRite**	4594 Route 9, Howell

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

Dining

Main Street, downtown Freehold. The borough's walkable downtown, with a wide range of restaurants and cafes around the courthouse.

Route 9 in Freehold Township. The township's main shopping corridor, with many places to eat in shopping centers and around the mall.

Route 537 and Route 33. More restaurants along the roads leading east and west out of town.

Downtown Freehold: Main Street in Freehold Borough, a downtown that has become a center for restaurants and nightlife.

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

Shopping

The Freehold Raceway Mall, a regional mall with more than 200 stores, sits off Route 9 and Route 537 in the township, with shopping centers along Route 9 in both directions. Downtown Freehold adds boutiques along Main Street.

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GETTING AROUND

Roads and commuting

Route 9 runs north and south through the Freehold area toward Manalapan and Howell. Route 33 and Route 33 Business cross east and west, Route 79 heads north toward Marlboro and Matawan, and County Routes 522 and 537 connect to western Monmouth. Interstate 195 is a short drive south by Route 9 into Howell. NJ Transit buses run from Freehold to Manhattan, and the Henry Hudson Trail now reaches downtown Freehold. Most daily shopping is along Route 9 and around the Freehold Raceway Mall.

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THINGS TO DO

Things to do in and around Freehold

Monmouth Battlefield State Park. About 1,800 acres in Freehold Township and Manalapan where the 1778 battle was fought, with trails across the old farm fields and a visitor center.

Monmouth County Historical Association. A museum and research library at 70 Court Street in the borough, open Wednesday through Friday afternoons and some Saturdays. It also runs the Covenhoven House, used as a British headquarters during the battle.

Turkey Swamp Park. A large Monmouth County park in the southern township with a lake for fishing and paddling, wooded trails and camping.

Lake Topanemus Park. A 71 acre park around the lake known locally as The Pond, owned by the borough, with walking trails.

Olde Freehold Day. A volunteer run community day each summer at Lake Topanemus with music, food and activities, now in its 50th year.

Monmouth County Fair. A five day fair each late July at the East Freehold Showgrounds, an 87 acre county park on Kozloski Road that also hosts horse and dog shows.

Henry Hudson Trail. A Monmouth County rail trail with a segment through the township and a parking area on Dutch Lane Road.

Michael J. Tighe Park. Freehold Township's largest municipal park, off Georgia Road.

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MOVING CHECKLIST

Setting up your home in Freehold

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

- [ ] **Borough hall.** Freehold Borough Hall, 30 Mechanic Street, Freehold, NJ 07728.732-462-4200. https://www.freeholdboroughnj.gov

- [ ] **Township municipal building.** Freehold Township Municipal Building, One Municipal Plaza, Freehold, NJ 07728. 732-294-2000. https://twp.freehold.nj.us

- [ ] **Property taxes.** Tax office phone Borough 732-462-0467; Township 732-294-2026. First confirm which Freehold the home is in, because the borough and township have separate tax offices and tax rates. The borough tax office is at 30 Mechanic Street and also collects borough sewer charges; the township tax office is at One Municipal Plaza. 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.** Borough: Freehold Borough water and sewer. Township: Freehold Township Water and Sewer Utility in many areas, other providers or private wells elsewhere. Borough 732-462-1410; Township 732-294-2000. Freehold Borough runs its own water and sewer system; sewer is billed through the borough tax office. Freehold Township has its own water and sewer utility, but not every township home is on it, so check the seller's bills. Wastewater from both towns is treated by the Manasquan River Regional Sewerage Authority, and part of the township is served by the Western Monmouth Utilities Authority. Arrange a final reading with the right utility 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.** In the borough, garbage is picked up by street and recycling on a set schedule; both schedules are on the Trash page at freeholdboroughnj.gov, and items go out by 6:30 a.m. In the township, recycling is picked up every other week by sector; find your sector and the yearly brochure on the Recycling page at twp.freehold.nj.us, or call Public Works at 732-294-2160. The township Recycling Drop Off Center is at 66 Jackson Mills Road. Ask the township how household trash is collected on 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. Freehold is inland with limited flood risk, though homes near brooks and lakes can sit in mapped zones. Neither the borough nor the township was listed in FEMA's Community Rating System in the state's 2019 hazard mitigation plan.

- [ ] **Library.** Freehold Public Library (borough), 28 1/2 East Main Street, Freehold, NJ 07728.

- [ ] **Library.** Monmouth County Library Headquarters (nearest county library to Freehold Township), 125 Symmes Drive, Manalapan, NJ 07726.

- [ ] **Post office.** 200 Village Center Drive, Freehold, NJ 07728.

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 official; in the borough that is the Bureau of Fire Prevention at 30 Mechanic Street, 732-462-3626. 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. Freehold Borough's Code Enforcement office (732-462-5812) also issues a Residential CCO (continued certificate of occupancy) with its own application and checklist; confirm with the office that it applies to your sale and allow time for the inspection. For Freehold Township we could not confirm whether a separate resale certificate is required, so confirm with the township's zoning and housing office before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Freehold

What is the difference between Freehold Borough and Freehold Township?

They are two separate municipalities with their own governments and tax rates. Freehold Borough is the small historic center and county seat, about two square miles. Freehold Township is the larger suburban town of about 39 square miles that completely surrounds it.

Is Monmouth Battlefield State Park in Freehold?

It is in Freehold Township and Manalapan Township, not Freehold Borough. The park covers about 1,800 acres where the Battle of Monmouth was fought in June 1778, and it is a National Historic Landmark.

Is Freehold the county seat of Monmouth County?

Yes. Freehold Borough is the Monmouth County seat, home to the county courthouse and many county offices.

Is Freehold Raceway still open?

No. Freehold Raceway, a half mile harness track and one of the oldest racetracks in the country, held its last racing program on December 28, 2024. The Freehold Raceway Mall, across the road in Freehold Township, is a separate property.

Where is the closest grocery store to Freehold?

Freehold Township has several supermarkets of its own: a Stop & Shop on Village Center Drive, and an Acme and a Trader Joe's on Route 9. Just over the line there is a Wegmans on Route 9 in Manalapan to the north and a ShopRite on Route 9 in Howell to the south. All of these are a short drive from downtown Freehold Borough.

Are there restaurants in Freehold?

Yes. Downtown Freehold, along Main Street in the borough, has become a center for restaurants and nightlife. The township has more along Route 9 and around the Freehold Raceway Mall.

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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.

Downtown Freehold (borough)	
Borough side streets	
West Freehold (township)	
East Freehold (township)	
Route 9 corridor (township)	
Southern township	

Is Freehold 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 Freehold, 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