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AN IN DEPTH TOWN GUIDE

Living in Harvey Cedars, 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.

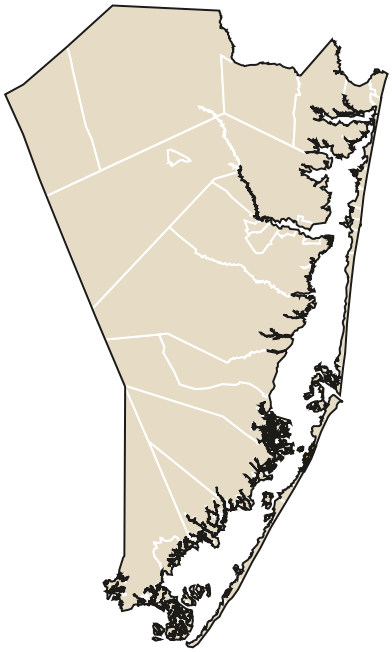
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AT A GLANCE

Harvey Cedars at a glance

County	Ocean
Population	About 390 (2020 census)
Size	About 1.2 square miles, about 0.6 of it land
Setting	Oceanfront and bayfront on a narrow stretch of Long Beach Island
Main roads	Long Beach Boulevard (County Route 607); Route 72 and Parkway Exit 63 to reach the island



Harvey Cedars in gold, in Ocean County

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A SHORT HISTORY

The story of Harvey Cedars

Before the resort era, the north end of Long Beach Island was covered in Atlantic white cedar. Whalers from Cape May and New England kept a lookout here in the mid 1600s, and early farmers harvested salt hay. A 1751 deed called the spot Harvest Quarters, a hammock and clump of cedars, a name that likely became Harvey Cedars. The Harvey Cedars Hotel opened about 1850.

Development began in 1884, when Josiah Buzby Kinsey and Isaac Lee bought land in the High Point area, and a beach company mapped more lots in 1886. Harvey Cedars was incorporated as a borough from part of Union Township, now Barnegat Township, in December 1894. Its post office was first called High Point, a name dropped in the 1930s, and sewers came in the 1970s.

KEY DATES

Timeline

1751	A deed describes the area as Harvest Quarters, a hammock and clump of cedars.
1884	Josiah Buzby Kinsey and Isaac Lee buy land in High Point and begin building.
1894	Harvey Cedars is incorporated as a borough from part of Union Township.
1914	Work begins on the Boulevard, and an automobile causeway is built beside the railroad trestle.

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SECTIONS OF TOWN

Ocean side and bay side

High Point. The north end of the borough, roughly from 87th Street to Sussex Avenue, where building began in the 1880s. The name lives on in the High Point Volunteer Fire Company.

The oceanfront. Homes behind a tall dune line along the Atlantic. Many oceanfront lots carry dune easements held by the borough.

Along Long Beach Boulevard. The main road down the middle of the narrow borough, with Borough Hall at 7606 Long Beach Boulevard and the few local businesses.

The bay side and coves. Streets west of the Boulevard running to Barnegat Bay and its shallow marsh coves, including Harvest Cove by Sunset Park. Some homes here sit right on the bay.

> Harvey Cedars sits on the northern half of Long Beach Island, with Loveladies, a section of Long Beach Township, to the north. The borough was formed in 1894 from what is now Barnegat Township. Its post office was once named High Point, and the name survives in the local fire company.

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HOMES AND TAXES

What you will find

Oceanfront homes: Homes facing the beach, behind a dune system 22 feet high and 30 feet wide.

Bayfront homes: Homes on Barnegat Bay with views west to the mainland.

Second homes: Most homes in Harvey Cedars are seasonal homes used mainly in summer.

Worth knowing: On the oceanfront here, the dunes are part of the deal. The borough took easements on oceanfront land to build them, and in 2013 the New Jersey Supreme Court ruled in Borough of Harvey Cedars v. Karan that the storm protection a dune gives must be counted when deciding what an owner is owed for a lost view. If a home carries a dune easement, read it before you buy or sell. The whole borough sits only a few feet above sea level, so the flood zone, the elevation certificate and the flood history matter on the bay side too.

Property taxes

0.658%
2025 effective tax rate, as a share of market value

$12,507
2025 average residential tax bill

A home worth $1,900,000 on today's market would pay roughly $12,502 a year at Harvey Cedars'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 Harvey Cedars shops and eats

There is no supermarket in Harvey Cedars, which is almost all homes. Errands mean a drive on Long Beach Boulevard, and for a full grocery run most people cross the Route 72 bridge to Manahawkin in Stafford.

Grocery stores

SOUTH	**Acme** 9600 Long Beach Boulevard, Long Beach Township
SOUTHWEST	**Acme** 609 East Bay Avenue, Stafford (Manahawkin)
SOUTHWEST	**ShopRite** 733 Route 72, Stafford (Manahawkin)
SOUTHWEST	**ALDI** 451 Martin Truex Jr. Boulevard, Stafford (Manahawkin)

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

Dining

Long Beach Boulevard in Harvey Cedars. A handful of places to eat along the Boulevard, several of them open only in season.

Barnegat Light. North on the Boulevard to the bayside fishing docks at the top of the island, with seasonal eateries and shops.

Surf City and Ship Bottom. South on the Boulevard, where restaurants and shops line the road near the Route 72 bridge and more stay open year round.

Viking Village: North on Long Beach Boulevard in Barnegat Light, a working fishing dock with family owned shops and fresh seafood.

Shopping

There is no shopping center in town. For bigger stores, people cross the Route 72 bridge to Stafford, where Stafford Park and other business areas line Route 72 near the Parkway.

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GETTING AROUND

Roads and commuting

Garden State Parkway Exit 63 leads to Route 72, the only road onto Long Beach Island. Route 72 crosses Manahawkin Bay on the Dorland J. Henderson Memorial Bridge and ends in Ship Bottom. From Ship Bottom, Long Beach Boulevard (County Route 607) runs north through Surf City and the North Beach section of Long Beach Township into Harvey Cedars, then on through Loveladies, another section of Long Beach Township, to Barnegat Light. No state or U.S. highway enters the borough. Ocean Ride's OC9 LBI North and South bus runs a limited weekly schedule between the island and shopping in Stafford, and a free LBI Shuttle runs along Long Beach Boulevard; check current schedules. There is no passenger rail. For larger shopping trips, most people head over the bridge to Stafford.

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THINGS TO DO

Things to do in and around Harvey Cedars

Harvey Cedars ocean beaches. Borough beaches with lifeguards in summer, including a designated surfing beach at Hudson Avenue. Badge rules and prices change each year, so check with Borough Hall.

Sunset Park. A bayside borough park on West Salem Avenue on meadowland the town preserved along Harvest Cove, with a small pier and a small boat launch. It hosts summer arts and craft festivals.

The bay coves. Shallow marsh coves on the bay side, among them Turtle Cove and Big Cove, popular for kayaking, crabbing and fishing.

The dunes. A dune system about 22 feet high and 30 feet wide built along the oceanfront under the island's beach replenishment project, with walkways over to the beach.

Barnegat Lighthouse State Park. A short drive north at the tip of the island, where visitors can climb the lighthouse in season and walk a maritime forest trail.

Ocean County Library, Long Beach Island Branch. The island's public library branch at 217 South Central Avenue in Surf City, part of the Ocean County Library system.

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MOVING CHECKLIST

Setting up your home in Harvey Cedars

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

- [ ] **Borough hall.** Harvey Cedars Borough Hall, 7606 Long Beach Boulevard, Harvey Cedars, NJ 08008.https://www.harveycedars.org

- [ ] **Property taxes.** Tax office phone 609-361-6000. Tax collection is handled at Borough Hall, 7606 Long Beach Boulevard. 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 of Harvey Cedars (borough water and sewer utility). 609-361-6000. The borough provides water and sewer service and bills it through Borough Hall, with online payment available. The borough posts a Water / Sewer Service / CO Requirements notice, so ask Borough Hall what the water department needs at the time of sale and arrange a final reading and account transfer.

- [ ] **Electric.** Atlantic City Electric. 1-800-642-3780 (customer service); 1-800-833-7476 (outages, 24 hours).

- [ ] **Gas.** New Jersey Natural Gas. 1-800-221-0051 (customer service); 1-800-427-5325 (gas leaks, 24 hours).

- [ ] **Trash and recycling.** The Public Works page of harveycedars.org carries recycling information, the Ocean County recycling guide and a Public Works calendar. Call Borough Hall to confirm your trash and recycling days.

- [ ] **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 Ocean County Commissioner of Registration or Superintendent of Elections. Registration closes 21 days before an election. The Ocean 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. The whole borough sits only a few feet above sea level, so ask for the elevation certificate on the bay side as well as the ocean side, and read any dune easement on an oceanfront lot. Harvey Cedars takes part in FEMA's Community Rating System, which can lower flood insurance premiums; it entered in 1991 and was listed at Class 8 in the state's 2019 hazard mitigation plan. Ask the borough for the current class.

- [ ] **Library.** Ocean County Library, Long Beach Island Branch (nearest branch), 217 South Central Avenue, Surf City, NJ 08008.

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 safety enforcing agency after an inspection, 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. Harvey Cedars also requires its own Resale Certificate of Occupancy. The application fee is $50 per unit, the inspection checklist is posted on the Zoning Office page, and the Zoning and Code Enforcement Office at Borough Hall handles it (609-361-6000, option 8). If the buyer will demolish the house without living in it, the borough asks only for the application and a letter from the buyer.

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QUESTIONS PEOPLE ASK

Questions people ask us about Harvey Cedars

Is Harvey Cedars part of Beach Haven?

No. Harvey Cedars is its own borough, formed in 1894. It shares the 08008 ZIP code with Beach Haven, which can cause confusion, but each borough has its own government and its own property tax rate.

How do you get to Harvey Cedars?

Harvey Cedars is on the northern half of Long Beach Island, north of Surf City and the North Beach section of Long Beach Township. From Garden State Parkway Exit 63, take Route 72 east to Ship Bottom, then follow Long Beach Boulevard north. Loveladies and Barnegat Light are farther up the same road.

What was the Harvey Cedars dune case?

It was a 2013 New Jersey Supreme Court case, Borough of Harvey Cedars v. Karan, over what an oceanfront owner was owed after a dune blocked the view. The court ruled in July 2013 that the storm protection a dune provides must be weighed when deciding that compensation, and it ordered a new trial.

Is Harvey Cedars a year round town?

The borough runs all year, and Borough Hall on Long Beach Boulevard is open on weekdays. Most of its homes, though, are seasonal homes used mainly in summer.

Where is the closest grocery store to Harvey Cedars?

There is no supermarket in Harvey Cedars. The nearest on the island is the Acme at 9600 Long Beach Boulevard in Long Beach Township. Over the Route 72 bridge in Stafford, there are an Acme, a ShopRite and an ALDI in Manahawkin.

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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.

High Point	
The oceanfront	
Along Long Beach Boulevard	
The bay side and coves	

Is Harvey Cedars 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 Harvey Cedars, 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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