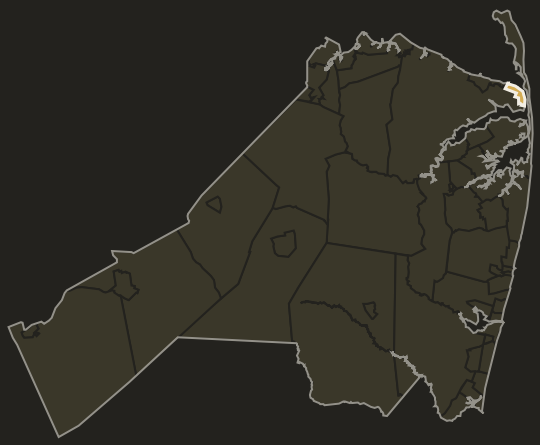
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AN IN DEPTH TOWN GUIDE

Living in Highlands, 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.

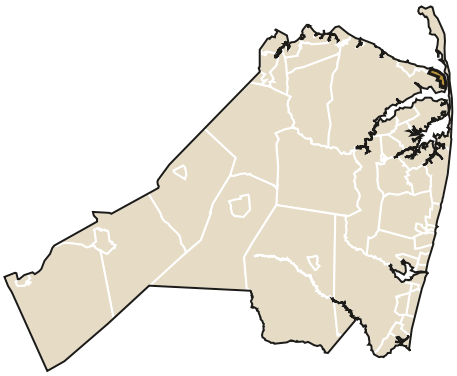
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AT A GLANCE

Highlands at a glance

County	Monmouth
Population	About 4,600 (2020 census)
Size	About 1.4 square miles, nearly half of it water
Setting	Low waterfront streets below a high bluff
Main roads	Route 36, with the bridge to Sea Bright at the east end of town



Highlands in gold, in Monmouth County

Highlands, Atlantic Highlands and the Highlands region

Highlands and Atlantic Highlands are two separate boroughs that sit side by side on Sandy Hook Bay, each with its own government and property taxes. Highlands is the one on the Shrewsbury River, with the Twin Lights and the bridge to Sea Bright.

Neither one is part of the New Jersey Highlands region regulated under the state's Highlands Act. That region covers parts of northwestern New Jersey, mainly Warren, Morris, Hunterdon, Passaic and Sussex counties, so its building rules do not apply here.

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A SHORT HISTORY

The story of Highlands

The Lenape came to this shore each summer to fish and gather clams, at the end of a trail that reached the Navesink River. Richard Hartshorne bought a large tract here in 1677 and became one of the first permanent settlers, and a beacon on the hill guided ships by 1746. Clamming and fishing shaped the village of Parkertown and the waterfront for generations.

A drawbridge to Sandy Hook opened in 1872, and the railroad bridge of 1892 brought trains and summer visitors. The Twin Lights, built on the bluff in 1862, were among the first American lighthouses to use a Fresnel lens, and Marconi demonstrated wireless telegraphy there in 1899. Highlands was incorporated as a borough from part of Middletown Township on March 22, 1900.

KEY DATES

Timeline

1677	Richard Hartshorne buys a large tract and becomes one of the area's first permanent settlers.
1862	The Twin Lights are built on the bluff above Sandy Hook Bay.
1899	Guglielmo Marconi demonstrates wireless telegraphy at the Twin Lights.
1900	Highlands is incorporated as a borough from part of Middletown Township.

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SECTIONS OF TOWN

Down by the water or up on the hill

The waterfront. Low lying streets along the Shrewsbury River and Sandy Hook Bay, around Bay Avenue and Shore Drive near the marinas and the ferry landing. Homes are mostly older cottages and newer elevated houses on small lots close to the water.

The bluff. High ground on the east side of town around the Twin Lights, with winding, steep streets and homes looking out over Sandy Hook and the bay.

Parkertown. The old clamming village name for part of the waterfront, once famous enough that an 1890 writer compared its clam diggers to Nantucket whalers.

Waterwitch. A hillside area name, also spelled Water Witch, that lies partly within the borough on the Middletown side, with homes on wooded, sloping lots.

> Highlands was incorporated in 1900. Where a home sits in town makes a real difference. The eastern part of the borough is on a high bluff overlooking Sandy Hook and Sandy Hook Bay, while the streets along the river and the bay sit close to the water.

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HOMES AND TAXES

What you will find

Waterfront and near water homes: Along the river and the bay, many rebuilt or raised.

Homes on the hill: On the bluff, above the flood zone and often with water views.

Worth knowing: Flood risk is the first question on any Highlands home. A proposed floodwall along the bayfront was rejected by 77 percent of voters in a nonbinding November 2024 referendum, and the borough has said it is looking at other options. Ask for the flood zone, the elevation certificate and the flood history on every home on the low side of town.

Property taxes

1.935%

2025 effective tax rate, as a share of market value

$8,985

2025 average residential tax bill

A home worth $450,000 on today's market would pay roughly $8,708 a year at Highlands'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 Highlands shops and eats

Highlands has a small downtown along Bay Avenue and restaurants on the water, but no supermarket. Grocery runs mean a short drive west on Route 36.

Grocery stores

WEST	**Super Foodtown** 3 Bayshore Plaza, Atlantic Highlands
SOUTHWEST	**Acme** 576 River Road, Fair Haven
WEST	**Stop & Shop** 850 Route 35, Middletown

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

Dining

Bay Avenue. The borough's main street, with a good number of restaurants and small shops for a town this size.

The waterfront and marinas. Places to eat along Shore Drive and the river, many with outdoor seating looking at the water.

First Avenue in Atlantic Highlands. Next door to the west, a downtown with more restaurants running up from the harbor.

Downtown Red Bank: Southwest to Broad Street and Monmouth Street, a downtown with restaurants, shops and live entertainment.

Shopping

Most everyday shopping is west along Route 36 and Route 35 in Middletown, with smaller shops in downtown Atlantic Highlands.

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GETTING AROUND

Roads and commuting

Route 36 is the main road through Highlands. At the east end of town it crosses the Shrewsbury River on the bridge to Sea Bright, close to the entrance to Sandy Hook, and to the west it leads toward the Garden State Parkway. Seastreak ferries run to Manhattan from Conner's Ferry Landing on Shore Drive. NJ Transit's 834 bus runs between the borough and Red Bank, and Academy buses run to the Port Authority Bus Terminal and Wall Street. Most daily shopping is a short drive west along Route 36.

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THINGS TO DO

Things to do in and around Highlands

Twin Lights State Historic Site. The 1862 twin lighthouse on the bluff, a National Historic Landmark run as a state historic site, with a museum and views over Sandy Hook and the ocean.

Huddy Park. A borough park on the waterfront with a monument to Revolutionary War patriot Captain Joshua Huddy, and home to many borough events.

Ederle Park. A small park honoring Gertrude Ederle, the first woman to swim the English Channel, who learned to swim in Highlands.

Hartshorne Woods Park. A hilly, wooded Monmouth County park overlooking the Navesink River, with miles of trails and an entrance in the borough at Rocky Point.

Henry Hudson Trail. The paved county rail trail along Sandy Hook Bay, which ends at Popamora Point on the Atlantic Highlands border.

Clamfest and the summer concerts. The borough's calendar is full of waterfront events, including the summer Thursday concert series and farmers market, Clamfest in late July and Highlands Day in September.

Sandy Hook. Part of Gateway National Recreation Area, just across the Route 36 bridge through Sea Bright, with ocean beaches and trails.

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MOVING CHECKLIST

Setting up your home in Highlands

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

- [ ] **Borough hall.** Highlands Borough Hall, 151 Navesink Avenue, Highlands, NJ 07732.https://highlandsnj.gov

- [ ] **Property taxes.** Tax office phone 732-872-1224. The tax collector's office is in borough hall at 151 Navesink Avenue, open weekdays 8:30 a.m. to 4:30 p.m. 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. Bills are mailed in July. The same office keeps a sewer account for each property. New owners should confirm with the tax office where bills will be sent.

- [ ] **Water and sewer.** Borough of Highlands (sewer); water provider to be confirmed. 732-872-1224. Sewer is billed by the borough through the tax office, and taxes and sewer can be paid online together. The borough website does not name the water provider; confirm the water company and transfer that account separately 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.** The borough's contractor picks up trash twice a week by zone (Zones 1 and 3 Monday and Thursday, Zones 2 and 4 Tuesday and Friday) and recycling on alternate Wednesdays. Public Works runs the recycling yard and the quarterly bulk and seasonal brush pickups. Find your zone on the map and street lists on the borough's Public Works page, or call Public Works at 732-872-1224, ext. 250.

- [ ] **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. Flood risk is the first question on any home on the low side of town along the river and bay, so ask for the flood zone, elevation certificate and flood history; homes on the bluff sit well above the water. Highlands was not listed in FEMA's Community Rating System in the state's 2019 hazard mitigation plan, but the borough now lists a CRS contact in its building office (732-872-1224, ext. 225), so ask whether it participates and at what class.

- [ ] **Library.** Monmouth County Library, Atlantic Highlands Branch (nearest branch), 100 First Avenue, Atlantic Highlands, NJ 07716.

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). 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. Highlands also requires a Residential Certificate of Inspection from the Department of Buildings and Housing before any residential property is sold or rented, under the borough Housing Code (Chapter 10). One payment covers the housing and fire prevention inspections: $145 when scheduled and paid more than 10 days ahead, $190 for 4 to 9 days and $261 for 1 to 3 days, with $50 for a housing reinspection. Email the application to the cashier, pay by check at borough hall, then schedule with the Housing Secretary (732-872-1224, ext. 204).

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QUESTIONS PEOPLE ASK

Questions people ask us about Highlands

Is there a ferry from Highlands to New York City?

Yes. Seastreak runs ferries to Manhattan from Conner's Ferry Landing at 326 Shore Drive in Highlands.

Are the Twin Lights in Highlands?

Yes. The Navesink Twin Lights stand on the bluff in Highlands, overlooking Sandy Hook Bay and the ocean. The site is a New Jersey state historic site and a National Historic Landmark, and visitors can tour it and climb the north tower.

Did Highlands build a floodwall?

No. A proposed floodwall about 14 feet tall along most of the bayfront went to a nonbinding vote in November 2024, and 77 percent of voters were against it. The borough has said it is looking into other options.

Where is the closest grocery store to Highlands?

Highlands has no supermarket of its own. The closest is the Super Foodtown at Bayshore Plaza in Atlantic Highlands, a short drive west on Route 36. There is also an Acme on River Road in Fair Haven and a Stop & Shop on Route 35 in Middletown.

Are there restaurants in Highlands?

Yes, more than you might expect for a small borough. Most are along Bay Avenue and on the waterfront near the marinas. Atlantic Highlands, just west on Route 36, has more in its downtown and around its harbor.

Is Sandy Hook in Highlands?

No. Sandy Hook is part of Middletown Township and Gateway National Recreation Area. From Highlands you reach it by crossing the Route 36 bridge over the Shrewsbury River into Sea Bright.

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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 waterfront	
The bluff	
Parkertown	
Waterwitch	

Is Highlands 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 Highlands, 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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