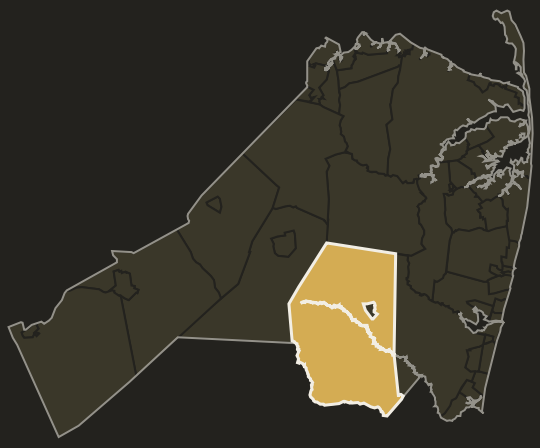
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AN IN DEPTH TOWN GUIDE

# Living in Howell, 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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# Living in Howell


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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.

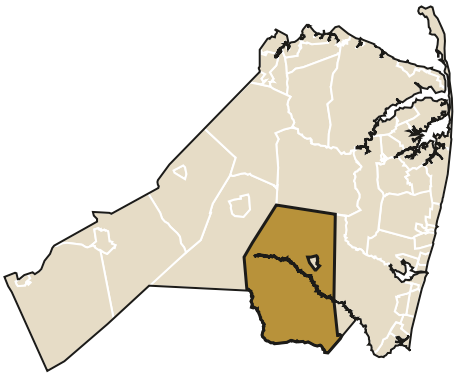
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AT A GLANCE

# Howell at a glance

| | |
|---|---|
| **County** | Monmouth |
| **Population** | About 53,500 (2020 census) |
| **Size** | About 61 square miles, the largest town in Monmouth County |
| **Setting** | Suburban neighborhoods mixed with farms, nurseries, horse properties and woods |
| **Main roads** | Interstate 195 (Exits 28 and 31), Route 9, Route 33 and Route 34 |



Howell in gold, in Monmouth County

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A SHORT HISTORY

# The story of Howell

People have lived along the Manasquan River watershed for thousands of years, and the Lenape footpaths here later became parts of Route 9 and Route 33. Settlers began farming the fertile soil in large numbers in the 1760s. On February 23, 1801, Howell Township was formed from part of Shrewsbury Township and named for Richard Howell, the third Governor of New Jersey.

The first Howell was huge, taking in today's Wall, Brick, Lakewood and several shore boroughs. Brick split off in 1850, Wall in 1851 and Farmingdale in 1903. In 1822 James P. Allaire expanded the Howell Works iron furnace into a busy mill village, now part of Allaire State Park. Howell stayed largely rural until after World War II, when new highways brought decades of home building.

KEY DATES

# Timeline

| | |
|---|---|
| 1801 | Howell Township is incorporated from part of Shrewsbury Township. |
| 1822 | James P. Allaire takes over the Howell Works iron furnace and builds a village around it. |
| 1851 | Wall Township is split off from Howell, a year after Brick. |
| 1903 | Farmingdale becomes its own borough, completely surrounded by Howell. |

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SECTIONS OF TOWN

# One township, many sections

**Ramtown.** The largest named community in the township, in southeastern Howell, made up mostly of established subdivisions. The Census Bureau counts it as its own place.

**Adelphia.** The northern part of Howell, home to the Adelphia Plaza shopping center and the Howell park and ride, with neighborhoods spreading out around them.

**Southard.** The southwestern part of the township near Maxim Southard Road, a quieter area of homes, farms and woods around Echo Lake and Sauer Park.

**Squankum.** Eastern Howell near Farmingdale and Allaire State Park, one of the township's oldest place names.

**Freewood Acres.** A western neighborhood of older homes where the township has recently extended public water and sewer mains, and some homes still use wells and septic.

**Route 9 corridor.** The busy north to south spine of western Howell, lined with shopping centers, with Fort Plains and other subdivisions just off the highway.

> Howell does not have one main street. It is a collection of sections and old place names, and people often answer "where do you live" with the section rather than the town. Ramtown is large enough that the Census Bureau counts it as its own community. You will also hear Southard, Adelphia, Freewood Acres, Squankum, Fort Plains and West Farms, among others.

Howell also completely surrounds the small borough of Farmingdale, and many Howell homes carry a Farmingdale or Freehold mailing address even though they are in Howell Township.

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HOMES AND TAXES

## What you will find

**Single family homes** in subdivisions built over many decades, from ranches and split levels to newer colonials.

**Farms, nurseries and horse properties** reflecting Howell's strong agricultural and equestrian roots.

**Homes on larger lots** in the more rural sections of the township.

**Worth knowing:** Not every Howell home is on public water and sewer. Some neighborhoods, including parts of Freewood Acres, still rely on private wells and septic systems. New Jersey requires the well water to be tested before a home with a private well is sold, and most buyers also order a septic inspection. We confirm the water and sewer situation on every listing from day one.

### Property taxes

**1.708%**
2025 effective tax rate, as a share of market value

**$9,885**
2025 average residential tax bill

A home worth $600,000 on today's market would pay roughly $10,248 a year at Howell'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 Howell shops and eats

Howell is a big township without a single downtown. Most stores and restaurants are along Route 9 on the west side of town, so how far you drive depends on where you live.

### Grocery stores

| | |
|---|---|
| IN TOWN | **ShopRite**<br>4594 Route 9, Howell |
| IN TOWN | **ALDI**<br>5010 Route 9, Howell |
| NORTHWEST | **Acme**<br>3241 Route 9, Freehold Township |

| | | |
|---|---|---|
| SOUTH | **Trader Joe's**<br>110 Brick Plaza, Brick |
| EAST | **Acme**<br>2007 Route 35, Wall Township |

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

### Dining

**Route 9.** Howell's main shopping corridor, where most of its restaurants are.

**Route 33 and the county roads.** More places to eat scattered along Route 33 and roads like Route 524 and Route 547.

**Downtown Freehold.** A short drive north, Main Street in Freehold Borough is a walkable downtown with many restaurants.

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

### Shopping

Route 9 is the main shopping road, with shopping centers through Howell and north to the Freehold Raceway Mall, a regional mall with more than 200 stores in Freehold Township.

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GETTING AROUND

## Roads and commuting

Interstate 195 crosses Howell with Exit 28 at Route 9 and Exit 31 at County Route 547 toward Farmingdale and Allaire State Park. Route 9 runs north and south through the township toward Freehold and Lakewood, and Route 33 and Route 34 also cross the township. The Garden State Parkway is just east in Wall, reached by Interstate 195 or Route 33. NJ Transit buses run to New York City, including the 139 from the Aldrich Road park and ride on Route 9. Most daily shopping is along the Route 9 corridor.

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THINGS TO DO

# Things to do in and around Howell

**Manasquan Reservoir.** A Monmouth County park on Windeler Road with a 770 acre reservoir, a 5.1 mile gravel trail around it, fishing, seasonal rowboat and kayak rentals, and a visitor center with an observation deck.

**Allaire State Park.** Thousands of acres of woods and trails along the Manasquan River in Howell and Wall, with the restored 1800s Historic Village at Allaire.

**Alfred C. Sauer Park at Echo Lake.** A township park at 1225 Maxim Southard Road with a walking trail, dock, gazebo, playground and a lake for fishing and kayaking.

**Oak Glen Park.** A township park on Old Tavern Road, across from the municipal complex, with athletic fields and a playground.

**Edgar Felix Bikeway.** A paved rail trail that starts at Allaire State Park and runs east to Manasquan.

**Monmouth County Library, Howell Branch.** The township's public library branch at 318 Old Tavern Road.

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MOVING CHECKLIST

# Setting up your home in Howell

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

- [ ] **Township municipal building.** Howell Township Municipal Building, 4567 Route 9 North, Howell, NJ 07731.732-938-4500. https://www.twp.howell.nj.us

- [ ] **Property taxes.** Tax office phone 732-938-4090. The tax collector is in the municipal building at 4567 Route 9 North. 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.** Varies by neighborhood: Howell Township utility, a water company, or private well and septic. 732-938-5970 (Howell Township Sewer Department). Howell has no single water and sewer provider. The township runs a sewer utility, and wastewater is treated by the Manasquan River Regional Sewerage Authority. Water comes from different systems depending on the neighborhood, and some homes still use private wells and septic systems. New Jersey requires the well water to be tested before a home with a private well is sold. Check the seller's utility bills to see who serves the home.

- [ ] **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 township runs curbside recycling; the yearly Recycling Pickup Schedule and a collection app are on the Recycling page at twp.howell.nj.us, or call 732-938-4500 ext. 2451. The township Recycling Center at 278 Old Tavern Road is open Tuesday through Sunday. Ask the township how household trash pickup is handled 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. Howell is inland, but homes near the Manasquan River and the township's streams and lakes can sit in mapped flood zones. Howell was not listed in FEMA's Community Rating System in the state's 2019 hazard mitigation plan.

- [ ] **Library.** Monmouth County Library, Howell Branch, 318 Old Tavern Road, Howell, NJ 07731.

- [ ] **Post office.** 4170 Route 9, Howell, NJ 07731.

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). In Howell it is issued by the Howell Township Fire Bureau (732-938-4500 ext. 2900) through its online portal. 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. Howell requires certificates for rentals and a CCO for commercial properties, but we found no separate township resale certificate of occupancy for an owner occupied home. Confirm with the Community Development office (732-938-4500 ext. 2300) before listing.

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QUESTIONS PEOPLE ASK

# Questions people ask us about Howell

### Is Howell the largest town in Monmouth County?

Yes, by area. Howell Township covers about 61 square miles, more than any other municipality in Monmouth County. About 53,500 people lived there as of the 2020 census.

### Do homes in Howell have well water and septic?

Some do. Many Howell homes are on public water and sewer, but some neighborhoods, including parts of Freewood Acres, still use private wells and septic systems. New Jersey requires the well water to be tested before a home with a private well is sold.

### Is there a Garden State Parkway exit in Howell?

No. The Parkway runs just east of Howell through Wall Township. Howell drivers reach it by Interstate 195 or Route 33 in a few minutes.

### Where is the closest grocery store to Howell?

Howell's supermarkets are on Route 9 on the west side of town, including a ShopRite and an ALDI, and there is an Acme just over the line on Route 9 in Freehold Township. On the east side of town, an Acme on Route 35 in Wall Township and a Trader Joe's at Brick Plaza in Brick are also within reach.

### Is Allaire State Park in Howell?

Partly. Allaire State Park lies in both Howell and Wall townships. The historic Allaire Village inside the park is on the Wall side.

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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.

| | |
|---|---|
| Ramtown | |
| Adelphia | |
| Southard | |
| Squankum | |
| Freewood Acres | |
| Route 9 corridor | |

# Is Howell 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 Howell, 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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