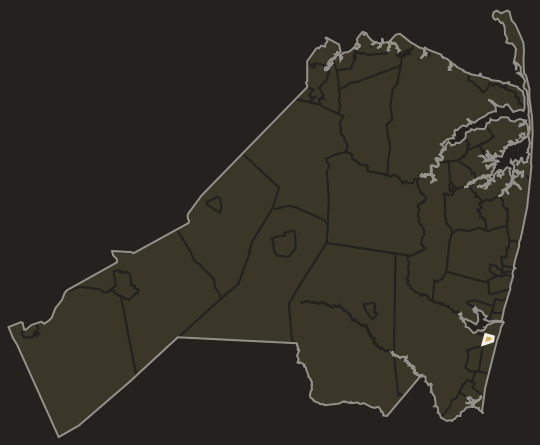
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AN IN DEPTH TOWN GUIDE

Living in Lake Como, 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.



Frana & Silk Real Estate Group

Vincent Frana, Broker Associate · Zachary Silk, Sales Associate

FRANASILK.COM

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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.

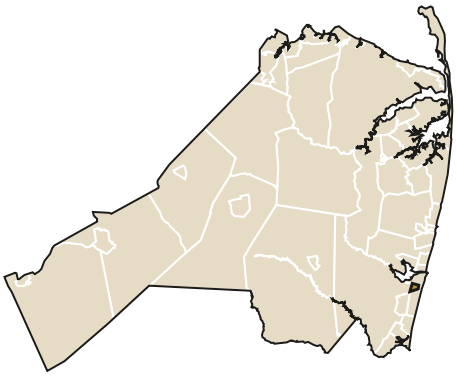
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AT A GLANCE

Lake Como at a glance

County	Monmouth
Population	About 1,700 (2020 census)
Size	About a quarter of a square mile
Setting	Compact shore borough of in town streets beside a small lake
Main roads	Main Street through town; Route 35 in Belmar and Wall; the Parkway, Route 18 and Interstate 195 in Wall



Lake Como in gold, in Monmouth County

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A SHORT HISTORY

The story of Lake Como

The Lenape once used the high ground by the lake as a burial site, and later the Newman family cemetery was laid out there, on what is now Leslie Street. Jeremiah Newman built a cabin on the north shore around 1817 and lived by farming, fishing and hunting. The lake was then called Three Cornered Pond, and the Newman family came to own much of the greater Belmar area.

For years the land was part of Wall Township. In a May 6, 1924 referendum, residents voted 152 to 115 to leave, and the Borough of South Belmar was formed. The first mayor put sanitation and street repairs at the top of his list, and borough hall was built in 1935. Voters renamed the town for its lake in 2004, and the name Lake Como took effect in January 2005.

KEY DATES

Timeline

1817	Jeremiah Newman builds a cabin on the north shore of the lake, then called Three Cornered Pond.
1924	Residents vote to leave Wall Township, forming the Borough of South Belmar.
1950	The lakeshore becomes a park, dedicated as the Denman, Fisher and Perkins Memorial Park.
2005	The borough's new name, Lake Como, takes effect after voters approved it in 2004.

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SECTIONS OF TOWN

Between Belmar and Spring Lake

Around the lake. The streets along Lake Como itself, at the south edge of the borough. Some homes look out over the water and the lakeside walking path.

Along Main Street. The borough's main road, home to borough hall, running north to Belmar and south to Spring Lake. Homes sit on compact lots on the side streets around it.

The older streets. Blocks where some of the oldest houses in town still stand, including on 18th Avenue, Oak Terrace and New Bedford Road. One home on 18th Avenue is said to have been built from sea timbers found on the beach.

Near the railroad. The west side of the borough, where the railroad forms the town line with Wall Township. Expect modest single family homes on small in town lots.

> Lake Como broke away from Wall Township in 1924 and was called South Belmar until voters changed the name in 2004. The railroad forms its western boundary, and it borders Belmar, Spring Lake, Spring Lake Heights and Wall.

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HOMES AND TAXES

What you will find

Shore homes on smaller lots: Single family homes on compact in town lots, a short drive from the beach.

Lakefront homes: Homes facing Lake Como, the town's namesake.

Rentals: Year round and seasonal rentals, which need a borough inspection through the code office.

Worth knowing: Lake Como requires a Certificate of Inspection for every property sale and rental in the borough, residential and commercial. Sellers should apply early so the inspection does not hold up the closing. The borough also has separate applications for yearly, seasonal and short term rentals, so check the rules before you buy a home you plan to rent. On homes near the lake, ask for the flood zone as well.

Property taxes

1.109%
2025 effective tax rate, as a share of market value

$8,254
2025 average residential tax bill

A home worth $750,000 on today's market would pay roughly $8,318 a year at Lake Como'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 Lake Como shops and eats

Lake Como is a small beach town without a supermarket. Main Street has a few businesses, and the big grocery stores are a few minutes west on Route 35 in Wall.

Grocery stores

WEST	**ShopRite** 1732 Route 35, Wall Township
SOUTHWEST	**ALDI** 1919 Route 35, Wall Township
NORTH	**Stop & Shop** 116 Route 35, Neptune City
NORTH	**ALDI** 722 Route 35, Neptune Township

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

Dining

Main Street. Lake Como's own main street, with a handful of places to eat near borough hall.

Main Street in Belmar. Just north, a busy walkable downtown with many choices.

Third Avenue in Spring Lake. Just south, a quieter downtown of cafes and shops.

Asbury Park: North on Route 71 to Cookman Avenue and the boardwalk, with restaurants, bars and coffee houses downtown and along the boardwalk.

Downtown Manasquan: South on Route 71 to Main Street, a downtown with many small businesses.

Shopping

Route 35 in Wall, just west of town, is where most everyday shopping happens, with supermarkets and shopping centers along the highway.

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GETTING AROUND

Roads and commuting

No major highways pass through Lake Como. Main Street is the main road, and Route 35 is close by in Belmar and Wall. The Garden State Parkway, Route 18, Route 34, Route 138 and Interstate 195 are all a short drive west in Wall Township. The railroad runs along the borough's western edge, and the nearest NJ Transit stations are in Belmar and Spring Lake on the North Jersey Coast Line. NJ Transit's 317 bus runs to Philadelphia and the 830 provides local service. Daily shopping is along Main Street and in the neighboring towns.

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THINGS TO DO

Things to do in and around Lake Como

Lake Como walking path. A path around the lake with a butterfly garden and picnic tables, open to people walking with their dogs.

Denman, Fisher and Perkins Memorial Park. The lakeshore park, dedicated in 1950 to local service members who died in military service.

Lake Como Day. The borough's yearly fall celebration, held on a Saturday in October with a morning 5K run and an afternoon and evening community festival.

Kids' Fishing Derby. A free fishing derby for children at the lake, held on Lake Como Day.

Belmar beach and boardwalk. Lake Como has no oceanfront of its own; Belmar's beaches and mile long boardwalk are just to the north.

Spring Lake beach and boardwalk. Just to the south, Spring Lake's beaches and noncommercial boardwalk are a short walk or drive away.

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MOVING CHECKLIST

Setting up your home in Lake Como

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

- [ ] **Borough hall.** Lake Como Borough Hall, 1740 Main Street, Lake Como, NJ 07719.https://www.lakecomonj.org

- [ ] **Property taxes.** Tax office phone 732-681-3232. Taxes are paid at borough hall at 1740 Main Street, or online through the borough's tax and water and sewer payment portal. 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 Lake Como (borough water and sewer utility). 732-681-3232. Lake Como runs its own water and sewer system, and bills are paid to the borough through the same office and online portal as taxes. Meter readings begin around April 1 each year, and the borough charges a penalty when readers cannot get access, so ask about a remote meter. Arrange a final reading and transfer the account through borough hall.

- [ ] **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.** Garbage is picked up Mondays and Fridays and recycling on Thursdays. Up to three bulk items can go out each Monday. Brush and leaf pickup dates are on the borough calendar, and schedules are also in the Recycle Coach app linked from the borough website.

- [ ] **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. Lake Como does not front the ocean, so ask about the flood zone mainly on homes near the lake. Lake Como was not listed in FEMA's Community Rating System in the state's 2019 hazard mitigation plan.

- [ ] **Library.** Monmouth County Library, Wall Township Branch (Lake Como is a member town), 2700 Allaire Road, Wall, NJ 07719.

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. Lake Como also requires its own Certificate of Inspection for every property sale and rental in the borough, residential and commercial. Apply through the Building and Code Department at borough hall (732-681-3232; inspections ext. 212) early, so the inspection does not hold up the closing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Lake Como

Is Lake Como the same town as South Belmar?

Yes. The borough was formed as South Belmar in 1924. Voters approved changing the name to Lake Como in 2004, and the new name took effect in January 2005.

Does Lake Como have its own beach?

No. Lake Como is an interior borough that does not front the ocean. The beaches in neighboring Belmar and Spring Lake are a short drive or walk away.

Do I need an inspection to sell a home in Lake Como?

Yes. Lake Como requires a Certificate of Inspection for all property sales and rentals in the borough. Apply through the borough's code enforcement office well before closing.

Is there a train station in Lake Como?

Not in the borough itself. The railroad forms Lake Como's western boundary, and the nearest NJ Transit stations are in Belmar and Spring Lake on the North Jersey Coast Line.

Where is the closest grocery store to Lake Como?

The closest supermarket is ShopRite at 1732 Route 35 in Wall Township, a few minutes west. ALDI is also on Route 35 in Wall. To the north, there is a Stop & Shop on Route 35 in Neptune City and an ALDI on Route 35 in Neptune Township.

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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.

Around the lake	
Along Main Street	
The older streets	
Near the railroad	

Is Lake Como 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 Lake Como, 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.



Vincent Frana

Broker Associate

732-567-4147



Zachary Silk

Sales Associate

732-773-3257

More guides and our town guides at **franasilk.com**

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KELLERWILLIAMS REALTY

Keller Williams Realty Ocean Living, 1513 Richmond Ave, Point Pleasant, NJ 08742. Office 848-241-6955.

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