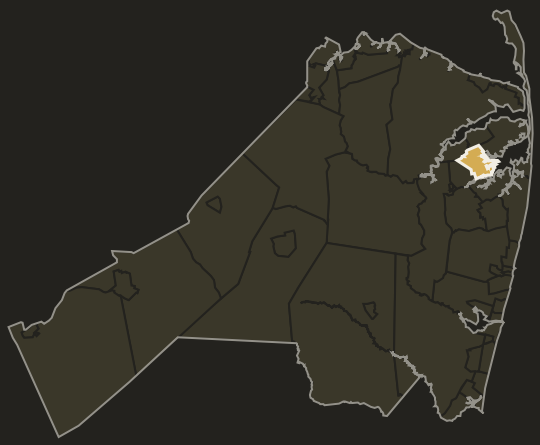
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AN IN DEPTH TOWN GUIDE

Living in Little Silver, 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.

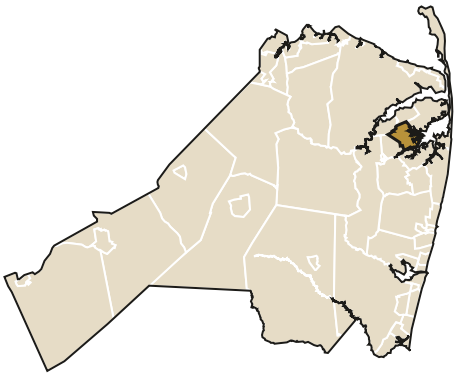
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AT A GLANCE

Little Silver at a glance

County	Monmouth
Population	About 6,100 (2020 census)
Size	About 3.3 square miles, nearly a fifth of it water
Setting	Residential streets along the Shrewsbury River and its creeks
Main roads	County Route 520 through the center; Parkway Exit 109 via Route 520 in Middletown



Little Silver in gold, in Monmouth County

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A SHORT HISTORY

The story of Little Silver

The Navesink people, a band of the Lenape, lived along the creeks and the Shrewsbury River before Europeans arrived. Brothers Joseph and Peter Parker settled here in 1667, and one account says they named the land after their father's estate in Rhode Island. The Parker family farmed it for generations, and the Parker Homestead on Rumson Road, dating to the early 1700s, is one of the oldest houses in New Jersey.

The railroad turned the farming area into a small village, and in 1879 its post office name changed from Parkersville to Little Silver. Nurseries and truck farms covered much of the land, including a nursery that once filled almost half the town. Little Silver was incorporated as a borough from part of Shrewsbury Township in 1923, and homes have since replaced most of the old fields.

KEY DATES

Timeline

1667	Joseph and Peter Parker settle the land along the Shrewsbury River.
1879	The post office name changes from Parkersville to Little Silver.
1890	The stone train station on Sycamore Avenue, still in daily use, is built.
1923	Little Silver is incorporated as a borough from part of Shrewsbury Township.

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SECTIONS OF TOWN

Where you are on the water matters

Downtown and the station. The blocks around Prospect Avenue, Markham Place and the train station on Sycamore Avenue, the borough's two small business areas. Older homes on modest lots within walking distance of the trains.

Rumson Road. The north side of the borough along County Route 520, around the Parker Homestead, which the borough's master plan marks for preservation. Single family homes line the road and the streets off it.

Little Silver Point. A named community at the east end of town along Little Silver Point Road, where the land reaches out into the Shrewsbury River and many homes sit on or near the water.

Along the creeks. Streets near Little Silver Creek, Town Neck Creek and Parkers Creek, which wind through the borough. Single family homes, some with water views or frontage.

Seven Bridges Road. The road leading east out of town toward Monmouth Beach, crossing the creeks on its way to the river, with homes on the streets off it.

> Little Silver is almost all residential, and the creeks that run into the Shrewsbury River shape much of the borough. It borders Red Bank, Fair Haven, Rumson, Monmouth Beach, Oceanport and Shrewsbury.

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HOMES AND TAXES

What you will find

Single family homes: Detached single family homes make up more than four in five homes in the borough.

Waterfront homes: Homes on the river and the creeks, where flood zone and elevation matter most.

Townhomes and smaller buildings: A smaller number of attached homes and small multifamily buildings.

Worth knowing: Flood risk varies a lot here. The borough's 2022 master plan says about 28 percent of Little Silver, roughly 575 acres, lies in a FEMA Special Flood Hazard Area, mostly along the Shrewsbury River and its creeks. Ask for the flood zone, the elevation certificate and the flood history on any home near the river or the creeks.

Property taxes

1.638%
2025 effective tax rate, as a share of market value

$16,481
2025 average residential tax bill

A home worth $1,000,000 on today's market would pay roughly $16,380 a year at Little Silver'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 Little Silver shops and eats

Little Silver has a small downtown around the train station on Prospect Avenue and Markham Place, with an Acme supermarket in town. Red Bank, Shrewsbury and Eatontown are all a few minutes away for everything else.

Grocery stores

IN TOWN	**Acme** 507 Prospect Avenue, Little Silver
NORTH	**Acme** 576 River Road, Fair Haven
SOUTHWEST	**Trader Joe's** 1031 Broad Street, Shrewsbury
SOUTH	**ShopRite** 145 Monmouth Road, West Long Branch
SOUTH	**Whole Foods Market** 180 Route 35, Eatontown

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

Dining

Prospect Avenue and Markham Place. Little Silver's small downtown, with a few cafes and places to eat near borough hall.

Around the train station on Sycamore Avenue. A handful of shops and eateries near the station.

Downtown Red Bank. A few minutes north, Broad Street and the streets around it have the area's widest choice of restaurants.

Pier Village, Long Branch: Southeast toward the ocean, an oceanfront village with shops, apartments and restaurants along the boardwalk.

Shopping

Downtown Red Bank, next door, is known for its boutiques and home stores. For larger stores, Route 35 in Eatontown is the main shopping road, where the former Monmouth Mall is being rebuilt as Monmouth Square, an open air center with stores and apartments.

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GETTING AROUND

Roads and commuting

County Route 520 runs through the heart of Little Silver and leads west to Garden State Parkway Exit 109 in Middletown. The Little Silver station on NJ Transit's North Jersey Coast Line, at Oceanport and Sycamore Avenues, has trains toward Newark, Hoboken and New York Penn Station. Daily shopping is downtown around Markham Place and Prospect Avenue, with more in neighboring Red Bank and Shrewsbury.

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THINGS TO DO

Things to do in and around Little Silver

Parker Homestead. A farmhouse at 235 Rumson Road dating to the early 1700s and built with materials from the Parkers' first years here. It is owned by the borough, listed as a state historic site, and has been undergoing restoration.

Little Silver station. The 1890 Richardsonian Romanesque stone station on Sycamore Avenue, listed on the National Register of Historic Places and still served by North Jersey Coast Line trains.

Santelle Park. A borough park off Riverview Avenue with a public boat ramp and kayak racks that residents can win through a yearly lottery.

Sickles Park and the Little Silver Nature Trail. Borough parkland with walking trails, including the Little Silver Nature Trail.

Little Silver Public Library. The borough's own library at 484 Prospect Avenue, next to borough hall, a member of the Monmouth County Library system.

The Shrewsbury River and its creeks. The river and creeks around the borough are popular for kayaking, paddleboarding, and fishing.

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MOVING CHECKLIST

Setting up your home in Little Silver

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

- [ ] **Borough hall.** Little Silver Borough Hall, 480 Prospect Avenue, Little Silver, NJ 07739.732-842-2400. https://www.littlesilvernj.gov

- [ ] **Property taxes.** Tax office phone 732-219-0812. The tax collector's office is in borough hall at 480 Prospect Avenue, with an after hours drop box at the police station side door. Tax bills are mailed once a year in July. 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.** Water: New Jersey American Water. Sewer: Two Rivers Water Reclamation Authority. Water 1-800-272-1325; sewer 732-229-8578. Water service and billing come from New Jersey American Water, so start and stop service with them directly. Little Silver is a member town of the Two Rivers Water Reclamation Authority, which bills sewer service to each home directly on the same quarterly schedule as property taxes. The Authority asks that the closing attorney send it notice of the sale with the new owner's details.

- [ ] **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 arranges trash, recycling and bulk pickup by zone, with recycling every other week and bulk items taken on the second trash day of the week. Find your zone on the Street Zones map and your dates on the yearly trash and recycling schedule on the Recycling and Garbage page of the borough website; paper copies are at borough hall.

- [ ] **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. About 28 percent of the borough lies in the 1 percent annual chance flood zone, mostly at the east end along the Shrewsbury River and near the creeks, and parts of Seven Bridges Road see frequent tidal flooding. Little Silver does not take part in FEMA's Community Rating System.

- [ ] **Library.** Little Silver Public Library (member of the Monmouth County Library system), 484 Prospect Avenue, Little Silver, NJ 07739.

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. Little Silver shares construction code services with Rumson, so permits are handled by the Rumson Construction Department at 80 East River Road (732-842-3022). We could not confirm from an official source whether Little Silver requires its own resale certificate of occupancy, so confirm with borough hall before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Little Silver

Does Little Silver have a train station?

Yes. The Little Silver station is on NJ Transit's North Jersey Coast Line at Oceanport and Sycamore Avenues. The 1890 station building, designed by Henry Hobson Richardson before his death in 1886, is on the National Register of Historic Places.

How much of Little Silver is in a flood zone?

About 28 percent. The borough's 2022 master plan says roughly 575 acres lie in a FEMA Special Flood Hazard Area, mostly along the Shrewsbury River and its creeks. Many homes are outside it, so we check every address.

What is the Parker Homestead?

It is a farmhouse at 235 Rumson Road built around 1720, using materials from an earlier house of about 1667. The Parker family settled the area in 1667, and the borough now owns the property. It was listed on the National Register of Historic Places in 2011.

How do I get to the Garden State Parkway from Little Silver?

Take County Route 520 west to Parkway Exit 109 in Middletown. Route 520 runs right through the heart of Little Silver.

Where is the closest grocery store to Little Silver?

Little Silver has its own Acme at 507 Prospect Avenue. There is another Acme on River Road in Fair Haven, and a Trader Joe's on Broad Street in Shrewsbury. ShopRite in West Long Branch and Whole Foods Market in Eatontown are a few minutes south.

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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 and the station	
Rumson Road	
Little Silver Point	
Along the creeks	
Seven Bridges Road	

Is Little Silver 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 Little Silver, 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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