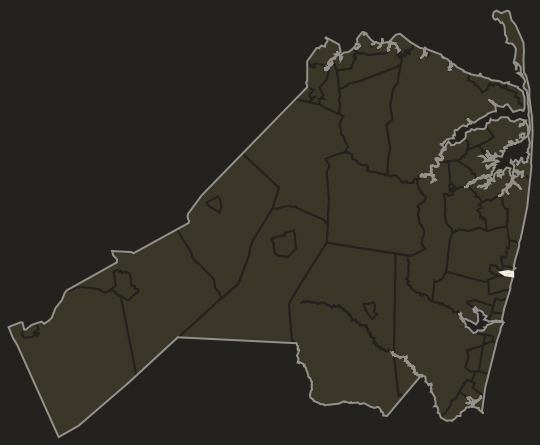
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AN IN DEPTH TOWN GUIDE

Living in Loch Arbour, 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.

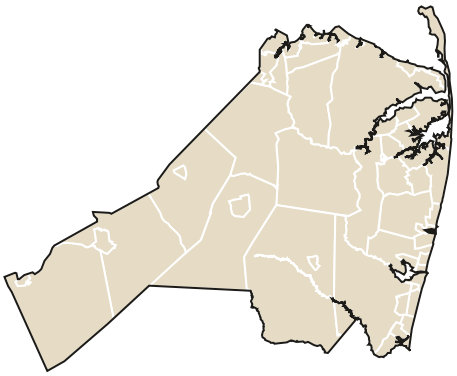
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AT A GLANCE

Loch Arbour at a glance

County	Monmouth
Population	About 220 (2020 census)
Size	About 0.14 square miles, more than a third of it water
Setting	Oceanfront and lakefront streets between the Atlantic Ocean and Deal Lake
Main roads	Route 71 through the village; Route 18 is the nearest highway



Loch Arbour in gold, in Monmouth County

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A SHORT HISTORY

The story of Loch Arbour

The Lenape lived along this coast before European settlers arrived, and for most of its history this small stretch of shore between Deal Lake and Allenhurst was part of Shrewsbury Township and then Ocean Township. Its name comes from Lochaber, a district in the Scottish Highlands. In 1892 the boxer James J. Corbett set up his training camp here before winning the world heavyweight title from John L. Sullivan.

In the 1950s, residents who opposed plans for condominiums on the beachfront led a move to break away from Ocean Township. The Village of Loch Arbour was incorporated on April 23, 1957, after a referendum held the same day. Voters turned down a return to Ocean Township in 1997, and later talks about merging with Allenhurst did not go forward.

KEY DATES

Timeline

1849	Ocean Township is created from Shrewsbury Township, taking in the land that is now Loch Arbour.
1892	James J. Corbett trains in Loch Arbour before his championship bout with John L. Sullivan.
1957	Loch Arbour is incorporated as a village from part of Ocean Township on April 23.
1997	Voters reject a proposal to rejoin Ocean Township.

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SECTIONS OF TOWN

A few streets between the ocean and the lake

Along the ocean. The streets running east toward the village beach on the Atlantic, the closest blocks to the sand.

Along Deal Lake. Homes near the lake that forms the village's southern edge, across the water from Asbury Park.

Main Street. Route 71 passes through the village on its way between Allenhurst and Asbury Park, with homes on the side streets to either side.

> Loch Arbour is small enough that there are no real sections. Allenhurst borders it to the north, Interlaken to the west and Asbury Park to the south, across Deal Lake.

The village was carved out of Ocean Township on April 23, 1957, after a referendum held the same day. Residents opposed to plans for beachfront condominiums led the split. Voters turned down a return to Ocean Township in 1997, and later talks about merging with Allenhurst did not go forward.

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HOMES AND TAXES

What you will find

A very small number of homes: The 2010 census counted 159 housing units in the whole village, so homes for sale here are rare.

Homes near the ocean: A short walk from the village beach.

Homes near Deal Lake: On the streets closest to the lake and the Asbury Park line.

Worth knowing: With the ocean on one side and Deal Lake on another, flood risk depends on exactly where a home sits. Ask for the flood zone, any elevation certificate and the flood history on every home. Because so few homes trade here, pricing takes care and close comparison with neighboring towns.

Property taxes

0.412%

$13,814

2025 average residential tax bill

2025 effective tax rate, as a share of market value

A home worth $3,350,000 on today's market would pay roughly $13,802 a year at Loch Arbour'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 Loch Arbour shops and eats

Loch Arbour is a tiny residential village with no supermarket or shopping street, so errands mean a short drive west or a quick trip into the towns next door.

Grocery stores

WEST	**Wegmans** 1104 Route 35, Ocean Township
WEST	**ShopRite** 2200 Route 66, Neptune Township
SOUTHWEST	**ALDI** 722 Route 35, Neptune Township
NORTH	**Stop & Shop** 150 West End Court, Long Branch

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

Dining

Downtown Asbury Park. Just south across Deal Lake, Cookman Avenue and the boardwalk have a wide choice of restaurants and cafes.

Main Street in Allenhurst. Next door to the north, a small commercial block on Route 71 near the train station.

Route 35 in Ocean Township. A few minutes west, with many everyday restaurants and shopping.

Pier Village, Long Branch: North on Route 71 and Ocean Avenue, an oceanfront village with shops, apartments and restaurants along the boardwalk.

Shopping

Route 35 in Ocean Township and Eatontown, a short drive west, is the main shopping road. In Eatontown, 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

Route 71 runs through the village and crosses Deal Lake into Asbury Park. Route 18 is the nearest highway, and the Garden State Parkway and Interstate 195 are a longer drive west. NJ Transit's North Jersey Coast Line runs through Loch Arbour but does not stop here. The nearest station is Allenhurst, right next door, with trains north toward Newark and New York Penn Station.

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THINGS TO DO

Things to do in and around Loch Arbour

Loch Arbour beach. The village runs its own lifeguarded beach on the Atlantic and sells daily beach badges in season.

Deal Lake. Monmouth County's largest lake forms the village's southern border and is known for fishing and rowing. A commission of the towns around it has cared for it since 1974.

Asbury Park boardwalk. Just south across Deal Lake, with beaches, Convention Hall and the Paramount Theatre, both from the 1920s.

Allenhurst train station. The nearest station on NJ Transit's North Jersey Coast Line, a historic depot on Main Street in the neighboring borough, listed on the National Register in 1980.

Township of Ocean Library. The nearest Monmouth County Library branch, at 701 Deal Road in neighboring Ocean Township.

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MOVING CHECKLIST

Setting up your home in Loch Arbour

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

- [ ] **Village hall.** Loch Arbour Village Hall, 550 Main Street, Loch Arbour, NJ 07711.https://www.locharbournj.us

- [ ] **Property taxes.** Tax office phone 732-531-4740. The village tax office is reached through village hall at 550 Main Street, open 9 am to 4 pm. 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. Taxes can be paid online through the village's payment link. 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: Township of Ocean Sewerage Authority. 1-866-269-2837 (New Jersey American Water); 732-531-2213 (Township of Ocean Sewerage Authority). New Jersey American Water lists Loch Arbour among the towns its coastal water system serves, so start or stop water with the company directly. Sewage is treated by the Township of Ocean Sewerage Authority in Oakhurst, which also serves Ocean Township, Deal, Allenhurst and Interlaken. Ask village hall how sewer charges are billed for 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 village lists the Borough of Deal for sanitation, at 732-531-1454. Ask Deal or village hall for current 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 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.** Loch Arbour sits between the ocean and Deal Lake, so check every 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. We did not find Loch Arbour in FEMA's Community Rating System.

- [ ] **Library.** Monmouth County Library, Township of Ocean Branch (nearest branch), 701 Deal Road, Ocean, NJ 07712.

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), issued by the local fire official after an inspection. 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. Loch Arbour also requires a resale certificate of occupancy. The village office handles it: the fee is $250, plus $35 for the smoke detector inspection, applications come from village hall (732-531-4740), and inspections are by appointment only. Building permits are handled for the village by the Borough of Deal, and fire service by Allenhurst.

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QUESTIONS PEOPLE ASK

Questions people ask us about Loch Arbour

Is Loch Arbour part of Ocean Township?

No. Loch Arbour was part of Ocean Township until April 23, 1957, when it was incorporated as its own village after a referendum. Voters rejected a return to Ocean Township in 1997, so it remains a separate municipality.

Does Loch Arbour have a train station?

No. NJ Transit's North Jersey Coast Line passes through the village but does not stop. The nearest station is Allenhurst, in the neighboring borough.

Where does the name Loch Arbour come from?

The village is named for Lochaber, in Scotland. It sits on Deal Lake, which forms its southern border with Asbury Park.

Does Loch Arbour have its own beach?

Yes. The village runs its own lifeguarded beach on the Atlantic Ocean and sells daily beach badges in season.

Where is the closest grocery store to Loch Arbour?

The closest full supermarkets are a short drive west, since Loch Arbour has none of its own. Wegmans is on Route 35 in Ocean Township, and there is a ShopRite on Route 66 and an ALDI on Route 35 in Neptune Township. Stop & Shop in Long Branch is a few minutes north.

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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.

Along the ocean	
Along Deal Lake	
Main Street	

Is Loch Arbour 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 Loch Arbour, 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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