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AN IN DEPTH TOWN GUIDE

Living in Mantoloking, 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.

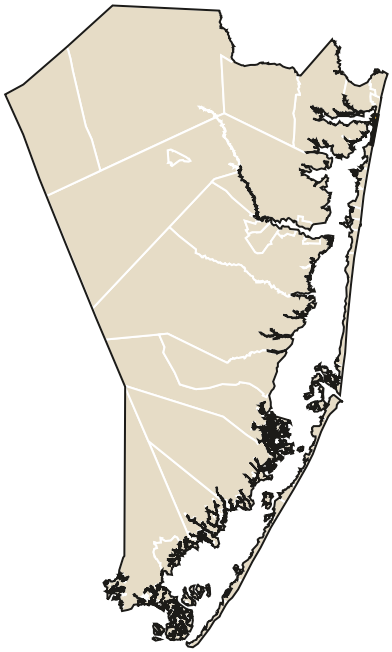
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AT A GLANCE

Mantoloking at a glance

County	Ocean
Population	About 330 (2020 census)
Size	About 0.6 square miles, including water
Setting	A narrow stretch of barrier island between the ocean and Barnegat Bay
Main roads	Route 35; County Route 528 over the Mantoloking Bridge to Brick



Mantoloking in gold, in Ocean County

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A SHORT HISTORY

The story of Mantoloking

Around 1875, Frederick W. Downer and New York lawyer Frank L. Hall began buying land on this narrow stretch of barrier island, then part of Brick Township. Downer named it Mantoloking in 1881, believing it had been home to the Manta band of the Lenape. The railroad came the same year, and Captain John Arnold of Point Pleasant arrived to oversee the building of cottages, a bridge and the first post office.

Mantoloking separated from Brick Township and became a borough on April 10, 1911. The Downer family gave land for a yacht club and a water company, and some early cottages were designed by the architect Stanford White. The rail line was removed in 1949, and the north end of town, the last part settled, filled in with homes after World War II.

KEY DATES

Timeline

1881	Frederick W. Downer names the new resort Mantoloking, and the railroad arrives.
1884	Captain John Arnold builds the first Mantoloking bridge over Barnegat Bay and becomes the first postmaster.
1911	Mantoloking is incorporated as a borough on April 10 from part of Brick Township.
1949	The railroad tracks are removed, opening the north end of town to new homes.

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SECTIONS OF TOWN

Ocean on one side, bay on the other

The oceanfront. Homes on the beach side of Route 35, set behind tall dunes. Many are large, and many have been raised or rebuilt to current flood rules.

The bayfront. Homes on the west side of Route 35 facing Barnegat Bay, often with docks and long views toward Brick and Point Pleasant.

Around the Mantoloking Bridge. The older center of town near Herbert Street and Downer Avenue, where the bridge meets Route 35 and the borough hall stands.

The north end. Streets toward the Bay Head line, the last part of town to be built up, mostly after the rail line was removed in 1949.

> Mantoloking sits on the Barnegat Peninsula and borders Bay Head to the north, Brick Township to the south, and Point Pleasant across the bay. Route 35 runs its length as a two lane road, and the Mantoloking Bridge crosses the bay to the mainland at Herbert Street.

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HOMES AND TAXES

What you will find

Oceanfront homes large homes on the beach side of Route 35.

Bayfront homes homes on Barnegat Bay with water views to the west.

Historic summer cottages some older shingled cottages, a few designed by the architect Stanford White.

Rebuilt homes many homes rebuilt or raised.

Worth knowing: A steel wall went in along the oceanfront in 2014, buried under sand as the core of the dunes, and an Army Corps of Engineers beach and dune project followed in 2017. Ask for the flood zone, the elevation certificate and the flood history on any home here. One more local rule: Mantoloking is a dry town, and alcohol sales are not permitted.

Property taxes

0.531%
2025 effective tax rate, as a share of market value

$26,010
2025 average residential tax bill

A home worth $4,900,000 on today's market would pay roughly $26,019 a year at Mantoloking'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 Mantoloking shops and eats

Mantoloking is almost entirely homes, with no supermarket and no shopping district. Errands mean a drive north toward Point Pleasant or west over the Mantoloking Bridge into Brick.

Grocery stores

NORTHWEST	**Stop & Shop** 3208 Bridge Avenue, Point Pleasant
WEST	**Stop & Shop** 55 Brick Boulevard, Brick
WEST	**Trader Joe's** 110 Brick Plaza, Brick
SOUTH	**Acme** 5 Ortley Plaza, Toms River (Seaside Heights mailing address)

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

Dining

Bridge Avenue in Bay Head. A few minutes north, a small business strip with cafes and shops. Mantoloking itself is a dry town with essentially no places to eat.

Point Pleasant Beach. North on Route 35, the closest real choice of restaurants, downtown along Arnold Avenue and along the boardwalk.

Brick's mainland corridors. Over the Mantoloking Bridge, Route 70 and Route 88 in Brick carry most of the area's everyday restaurants.

Seaside Heights: South on Route 35, a boardwalk town with food stands, restaurants and bars along the boardwalk.

Shopping

The nearest shopping roads are on the mainland: Route 70 and Route 88 in Brick, reached over the Mantoloking Bridge on County Route 528, and Bridge Avenue in Point Pleasant.

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GETTING AROUND

Roads and commuting

Route 35 runs north and south through Mantoloking as a two lane road, north into Bay Head and Point Pleasant Beach and south through Brick's beach section toward Lavallette. At Herbert Street, County Route 528 crosses Barnegat Bay on the Mantoloking Bridge into Brick Township and continues west toward the Garden State Parkway and Lakewood. NJ Transit's North Jersey Coast Line ends at the Bay Head station, about a mile and a half north of the borough line, with trains toward Newark and New York Penn Station. Daily shopping is on the mainland in Brick and in Point Pleasant and Point Pleasant Beach.

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THINGS TO DO

Things to do in and around Mantoloking

Mantoloking beaches. Borough ocean beaches open to the public with a seasonal badge, required from the third Saturday in June through Labor Day.

Mantoloking Bridge Fishing Pier. An Ocean County fishing pier at 30 Mantoloking Road on the Brick side of the bridge over Barnegat Bay.

Clean Ocean Action Beach Sweeps. The borough hosts the statewide volunteer beach cleanup, a good way to meet neighbors and help the dunes.

Bay Head station. About a mile and a half north, the end of NJ Transit's North Jersey Coast Line, with trains toward Newark and New York Penn Station.

Bay Head Historical Society Museum. Next door in Bay Head, a seasonal weekend museum in a restored 1867 farmhouse about life at the head of Barnegat Bay.

Ocean County Library, Point Pleasant Beach Branch. The closest full library branch, a short drive north at 710 McLean Avenue.

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MOVING CHECKLIST

Setting up your home in Mantoloking

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

- [ ] **Borough hall.** Mantoloking Borough Hall, 202 Downer Avenue, Mantoloking, NJ 08738 (mail: P.O. Box 247).https://www.mantoloking.org

- [ ] **Property taxes.** Tax office phone 732-475-6983. The tax collector is in Borough Hall at 202 Downer Avenue, and taxes and sewer charges can be paid online through the borough website. 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: Mantoloking Borough. 1-800-272-1325 (New Jersey American Water); 732-475-6983 (Borough Hall, for sewer). Water comes from New Jersey American Water's Coastal North system, so arrange a final reading and transfer with the company. Sewer is billed by the borough once a year, with charges due April 20; wastewater is treated at the regional plant in Ortley Beach. Ask Borough Hall to confirm the sewer account is current at 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.** Garbage is picked up Tuesdays from October through March and Tuesdays and Fridays from April through September. Recycling is every Wednesday all year, and bulk trash is the first Thursday of every other month starting in January. Questions go to the Clerk's Office at 732-475-6983; schedule changes are posted on the borough's Garbage and Recycling page.

- [ ] **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 Ocean County Commissioner of Registration or Superintendent of Elections. Registration closes 21 days before an election. The Ocean County Clerk handles vote by mail ballots.

- [ ] **Flood zone.** Look up any address on the FEMA Flood Map Service Center at msc.fema.gov, and ask for the elevation certificate on any home here. New Jersey sellers must disclose a home's flood zone and flood history. Mantoloking takes part in FEMA's Community Rating System, which can lower flood insurance premiums for policyholders in town; it entered in 1992 and was listed at Class 5 in the state's 2019 hazard mitigation plan. Ask the borough for the current class.

- [ ] **Library.** Ocean County Library, Point Pleasant Beach Branch (nearest), 710 McLean Avenue, Point Pleasant Beach, NJ 08742.

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 official 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. Mantoloking's construction fee schedule lists a continued certificate of occupancy at $150, and the construction office posts a Transfer and Rental Application, which points to a borough inspection when a home changes hands. We could not find the ordinance that requires it, so confirm with the construction office at 732-475-6983, extension 310, before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Mantoloking

Are Mantoloking beaches open to the public?

Yes. The borough's municipal beaches are open to the public with a beach badge. Federal and state beach replenishment funding also required the borough to provide public access points and parking. Badge rules, fees and lifeguard coverage change, so check the current season.

Is Mantoloking a dry town?

Yes. Alcohol sales are prohibited by law in Mantoloking, which makes it one of New Jersey's dry towns.

Where is the closest grocery store to Mantoloking?

There is no grocery store in Mantoloking. The closest is the Stop & Shop on Bridge Avenue in Point Pleasant, northwest of the borough. Over the Mantoloking Bridge, Brick has a Stop & Shop on Brick Boulevard and a Trader Joe's at Brick Plaza, and to the south there is an Acme at Ortley Plaza in Toms River.

Is Mantoloking part of Brick or Bay Head?

No. Mantoloking has been its own borough since 1911, when it separated from Brick Township. It borders Bay Head and Brick, and each town has its own government and property tax rate.

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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 oceanfront	
The bayfront	
Around the Mantoloking Bridge	
The north end	

Is Mantoloking 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 Mantoloking, 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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