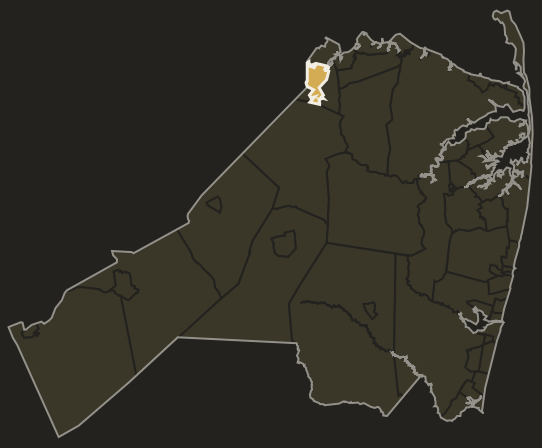
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AN IN DEPTH TOWN GUIDE

Living in Matawan, 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.

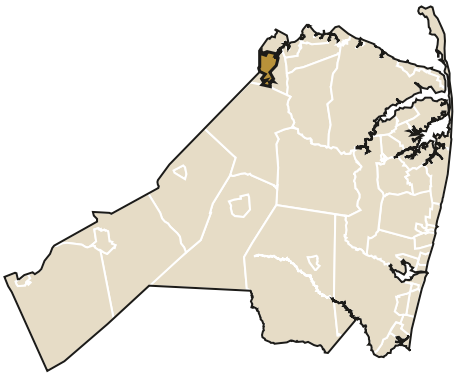
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AT A GLANCE

Matawan at a glance

County	Monmouth
Population	About 9,600 (2020 census)
Size	About 2.4 square miles
Setting	Historic downtown, lakes and established neighborhoods near Raritan Bay
Main roads	Route 34, Route 79 and County Route 516; Garden State Parkway exits 118 and 120 nearby



Matawan in gold, in Monmouth County

Matawan Borough vs. Aberdeen Township

Matawan Borough and Aberdeen Township are separate municipalities with their own governments and taxes. Adding to the confusion, Aberdeen used to be called Matawan Township. Its residents voted on November 8, 1977, to rename it Aberdeen.

The borough sits in the middle of Aberdeen and splits the township into two separate pieces. The train station is named Aberdeen Matawan and sits right on the line between them, and the Matawan 07747 ZIP code also serves part of Aberdeen. We always confirm which town a home is really in before we talk about taxes or rules.

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A SHORT HISTORY

The story of Matawan

The Lenape knew this place along Matawan Creek long before Dutch traders mapped it in the 1600s. Scotch-Irish settlers arrived in 1686 and called the settlement New Aberdeen, later Mount Pleasant. Docks built along the creek turned the village into a busy shipping point known as Middletown Point, sending farm goods by water to New York.

The railroad station opened in 1875, and on June 28, 1895 Matawan Borough was formed from part of Matawan Township, the township that is now Aberdeen. In the 1920s two dams created Lake Matawan and Lake Lefferts, which still shape the borough's neighborhoods. Main Street keeps many of its 18th and 19th century houses.

KEY DATES

Timeline

1686	Scotch-Irish settlers arrive and name the settlement New Aberdeen.
1875	The railroad station that is now Aberdeen-Matawan opens.
1895	Matawan Borough is incorporated from part of Matawan Township, now Aberdeen.
1928	A dam on Matawan Creek creates Lake Lefferts.

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SECTIONS OF TOWN

Main Street, the lakes and the hills

Main Street historic district. The old core running from the train station toward Broad Street, lined with colonial and Victorian houses, some now used as offices. Homes here are older and close together, within walking distance of the station.

Lake Lefferts. The neighborhoods around the large lake on the borough's west side, including Edgemere Heights. Some homes face the water, and others sit on wooded streets a short walk from the lake.

Lake Matawan. Streets around the smaller lake formed in 1923 by damming Gravelly Brook, with a mix of older homes and mid century houses.

Freneau. A hilly, wooded section named for the poet Philip Freneau, partly in the borough and partly in Aberdeen, with homes on larger, sloping lots.

Oak Shades and Lochslea Heights. Established residential sections with smaller capes, split levels and ranches on regular suburban streets.

> Aberdeen Township lies on both sides of the borough, with Old Bridge in Middlesex County and the Morganville section of Marlboro along other edges.

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HOMES AND TAXES

What you will find

Historic homes 18th century houses and grand Victorians along Main Street and nearby streets.

Capes, ranches and split levels: On established streets across the borough, many of them expanded over the years.

Lake homes: Older homes and colonials near Lake Lefferts and Lake Matawan, some on larger lots.

Condominiums: Including a complex of about 157 condominiums on Route 79 that opened in 2009.

Worth knowing: Two things matter most here. First, confirm the town: many homes with a Matawan mailing address are actually in Aberdeen Township, which has different taxes. Second, check the water. Homes near Lake Lefferts, Lake Matawan or Matawan Creek can

sit in or near a flood zone, so ask for the flood zone and any flood history. Older homes near Main Street may also need extra attention at inspection.

Property taxes

2.263%
2025 effective tax rate, as a share of market value

$11,571
2025 average residential tax bill

A home worth $500,000 on today's market would pay roughly $11,315 a year at Matawan'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 Matawan shops and eats

Matawan has a small historic Main Street, but no supermarket inside the borough. Groceries mean a short drive into Aberdeen or Keyport, and most shopping is out on the highways.

Grocery stores

SOUTHEAST	**Stop & Shop**	1129 Route 34, Aberdeen Township
SOUTHEAST	**ShopRite**	318 Lloyd Road, Aberdeen
NORTH	**Sprouts Farmers Market**	327 Route 35, Aberdeen (Cliffwood mailing address)
NORTHEAST	**Stop & Shop**	100 Route 36, Keyport

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

Dining

Main Street. The borough's historic main street near the train station, with a modest mix of places to eat in older buildings.

Route 34. The highway just south of downtown, with casual dining in and around shopping centers.

West Front Street in Keyport. A short drive northeast, a bayfront downtown with many of the area's sit down restaurants.

Downtown Red Bank: Southeast by Route 35 to Broad Street, a historic downtown known for its restaurants, boutiques and summer outdoor dining.

Shopping

Most shopping is along Route 35 in Aberdeen and Hazlet and along Route 34 just south of town, both lined with shopping centers.

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GETTING AROUND

Roads and commuting

Route 34 and Route 79 run through the borough, along with County Route 516. The Garden State Parkway skirts the north end of town, with exits 118 and 120 nearby. The Aberdeen Matawan station, at Main Street and Atlantic Avenue on the border with Aberdeen, is on NJ Transit's North Jersey Coast Line, and every train on the line stops there. Trains run to New York Penn Station directly or with a change at Secaucus Junction. NJ Transit buses 133 and 135 run to the Port Authority Bus Terminal in Manhattan. Daily shopping lines Routes 34 and 79 just outside town.

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THINGS TO DO

Things to do in and around Matawan

Lake Lefferts. Created in 1928 by damming Matawan Creek, with a public fishing dock and boat launch. A good spot for fishing, paddling and walking along the shore.

Burrowes Mansion. A gambrel roofed colonial house at 94 Main Street, traditionally dated to 1723 and linked to the Revolutionary War. The Matawan Historical Society runs it as a house museum.

Matawan Day. The borough's annual street fair on Main Street each fall, held on October 3 in 2026.

Memorial Park and Gravelly Brook Park. Two of the borough's neighborhood parks, part of a park system that also includes Terhune Park and several ball fields.

Matawan Aberdeen Public Library. The library shared by Matawan and Aberdeen at 165 Main Street, in the heart of the historic district.

Henry Hudson Trail. A paved Monmouth County rail trail whose northern section begins a short drive away at the Aberdeen and Keyport border and runs east toward Atlantic Highlands.

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MOVING CHECKLIST

Setting up your home in Matawan

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

- [ ] **Borough hall.** Matawan Borough Hall, 201 Broad Street, Matawan, NJ 07747.732-566-3898. https://www.matawanborough.com

- [ ] **Property taxes.** Tax office phone 732-566-3898, ext. 609. The tax collector's office is in borough hall at 201 Broad Street, open weekdays 8:30 a.m. to 4:30 p.m. with shorter Friday hours in summer. 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. Tax and utility bills can be viewed and paid online through the borough's portal. New owners should confirm with the tax office where bills will be sent.

- [ ] **Water and sewer.** Matawan Borough (borough owned water and sewer utility). 732-566-3898, ext. 629 (utility billing). The borough runs its own water system. From April to mid October it draws from two wells treated at its Middlesex Road plant, and from mid October through March it buys water from New Jersey American Water. Water and sewer are billed by the borough, so arrange a final reading and account transfer with utility billing before closing. The borough has been reviewing a possible sale of its water and sewer systems under the state Water Infrastructure Protection Act, with a public hearing held in August 2025, so confirm who bills for water and sewer at the time of sale.

- [ ] **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 contracts trash and recycling pickup, with a new hauler starting in May 2026. The borough is divided into four zones, with garbage and recycling on set days for each zone and recycling alternating weekly between commingled containers and paper. Find your zone and days on the borough's recycling calendar, in the Recycle Coach app, or by calling 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. Most of the borough sits on higher ground; low areas are mainly along Matawan Creek, the lakes and their streams. Matawan was not listed as a participant in FEMA's Community Rating System in the state's 2019 hazard mitigation plan.

- [ ] **Library.** Matawan Aberdeen Public Library, 165 Main Street, Matawan, NJ 07747.

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). 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. Matawan also requires a Resale Certificate of Continued Occupancy (Resale CCO) before any home is sold or transferred (Borough Code Chapter 17). The Fire Official in the borough's Bureau of Fire Prevention issues the CCO and the smoke certificate together after one inspection that covers alarms, electrical, plumbing, windows, doors and handrails, and all open construction permits must be closed first. For a single family home the combined fee is $110 when the application is filed more than 10 business days before the inspection, rising to $135 or $160 for shorter notice; a two family home is $185. Apply early.

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QUESTIONS PEOPLE ASK

Questions people ask us about Matawan

Is Matawan the same as Aberdeen?

No. Matawan Borough and Aberdeen Township are separate towns with separate governments and taxes. Aberdeen was called Matawan Township until residents voted to rename it in 1977, and the Matawan ZIP code still covers part of Aberdeen.

Where is the Matawan train station?

The Aberdeen Matawan station is at Main Street and Atlantic Avenue, right on the border of the two towns. It is on NJ Transit's North Jersey Coast Line, and every train on the line stops there.

What happened in Matawan Creek in 1916?

On July 12, 1916, a shark attacked swimmers in Matawan Creek, about a mile and a half from the ocean. Two people were killed and a third was badly injured, and the attacks became part of the famous Jersey Shore shark attacks of that summer.

Can you fish or boat on Lake Lefferts?

Yes. There is a public fishing dock and a boat launch near Ravine Drive. The lake holds sunfish, bluegill, crappie, bass, catfish and pickerel.

Where is the closest grocery store to Matawan?

The closest supermarkets are just over the line in Aberdeen: Stop & Shop on Route 34 and ShopRite on Lloyd Road. Sprouts Farmers Market is on Route 35 in the Cliffwood section of Aberdeen, and there is another Stop & Shop on Route 36 in Keyport. There is no full supermarket inside Matawan Borough itself.

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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.

Main Street historic district	
Lake Lefferts	
Lake Matawan	
Freneau	
Oak Shades and Lochslea Heights	

Is Matawan 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 Matawan, 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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