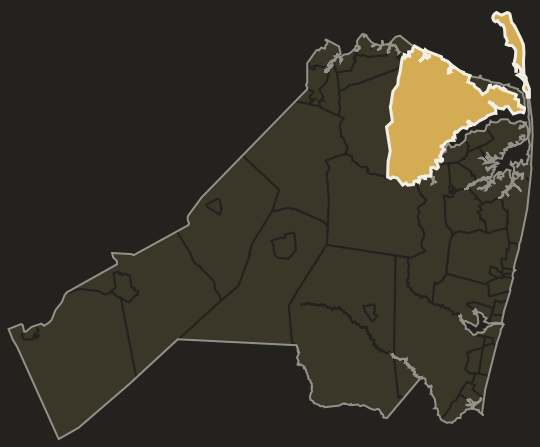
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AN IN DEPTH TOWN GUIDE

Living in Middletown, 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.

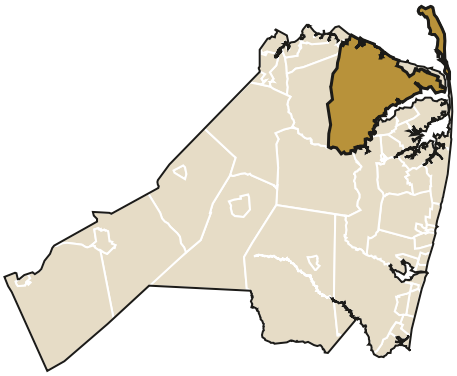
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AT A GLANCE

Middletown at a glance

County	Monmouth
Population	About 67,100 (2020 census)
Size	About 59 square miles, including about 18 square miles of water
Setting	Suburban, with Bayshore waterfront sections, historic villages and large county parks
Main roads	Garden State Parkway exits 109 and 114, Route 35, Route 36, County Roads 520 and 516



Middletown in gold, in Monmouth County

One township, many names

Middletown is one municipality, but most people know it by its sections. Lincroft, Navesink, Belford, Leonardo, Port Monmouth, North Middletown and Fairview are all census designated places inside the township, and many more named communities sit between them.

Several sections have their own post office and ZIP code, so a Middletown home might have a Lincroft, Leonardo, Belford or Port Monmouth address. It is all Middletown Township, with one tax rate and one set of town services.

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A SHORT HISTORY

The story of Middletown

Small Lenape communities of the Navesink band lived along the bays and rivers here, and Henry Hudson anchored off Sandy Hook in 1609. English settlers arrived soon after England took New Netherland in 1664, settling under the Navesink Patent. In 1693 Middletown became one of Monmouth County's three original townships, stretching across everything north of the Navesink River and east of Freehold.

Middletown was incorporated on February 21, 1798, under the state's Township Act. Over time it gave up land to form Raritan Township (now Hazlet) in 1848, Atlantic Highlands in 1887, Highlands in 1900 and Keansburg in 1917. A railroad junction in 1875 started its growth into a commuter suburb, and it still keeps five designated historic districts, including Middletown Village along Kings Highway.

KEY DATES

Timeline

1693	Middletown becomes one of Monmouth County's three original townships.
1764	Sandy Hook Light, now the oldest operating lighthouse in the country, is built on what is now township land.
1798	Middletown is incorporated under New Jersey's Township Act.
1875	A new railroad junction begins Middletown's growth into a commuter suburb.

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SECTIONS OF TOWN

From the Bayshore to the river

The Bayshore: Port Monmouth, Belford and Leonardo. The neighborhoods along Sandy Hook Bay north of Route 36, side by side from west to east, with North Middletown and East Keansburg to the west. Homes are mostly older capes, bungalows and ranches on modest lots close to the water and the county ferry terminal in Belford.

Middletown Village. The historic district along Kings Highway near Route 35 and the township's municipal building, with colonial era and 19th century houses alongside later homes.

Lincroft. The southwest corner of the township around Thompson Park and the Swimming River Reservoir, with its own 07738 ZIP code and larger lots with mostly single family homes.

Navesink and Locust. Hilly, wooded areas in the east of the township toward the Navesink River and Atlantic Highlands, both designated historic districts, with homes on larger, often sloping lots near Hartshorne Woods.

Chapel Hill. A designated historic district in the northern hills of the township above the Bayshore, with older homes on country roads.

New Monmouth, River Plaza and the middle of town. The large suburban center of the township between the Bayshore and the Navesink and Swimming Rivers, mostly postwar subdivisions of colonials, split levels and ranches.

> The township divides naturally into the Bayshore sections along Sandy Hook Bay north of Route 36, the older villages and hills in the east toward the Navesink River, and the large suburban middle and south of town. Other named communities include Fairview, Chapel Hill, East Keansburg, Everett, Harmony, Holland, Locust, New Monmouth, Oak Hill and River Plaza.

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HOMES AND TAXES

What you will find

Suburban single family homes: Most of the township is made up of residential neighborhoods of single family homes, spread across the inland sections.

Bayshore homes: Homes near the water in Port Monmouth, Belford, Leonardo and North Middletown, close to beaches, creeks and the bay.

Historic homes: Older houses in the Middletown Village and Navesink historic districts, and landmarks such as Marlpit Hall, built in 1686.

Worth knowing: The Bayshore sections sit along Sandy Hook Bay and its tidal creeks. The Army Corps of Engineers flood project in Port Monmouth includes dunes and beach replenishment, followed by levees, a floodwall and pump stations. For any home near the water we check the flood zone, elevation, insurance cost and any past flood claims before it is priced or bought.

Property taxes

1.735%

2025 effective tax rate, as a share of market value

$11,666

2025 average residential tax bill

A home worth $650,000 on today's market would pay roughly $11,278 a year at Middletown'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 Middletown shops and eats

Middletown is a large township with no single downtown. Most errands happen along Route 35, which has several supermarkets, and along Route 36 on the Bayshore side.

Grocery stores

IN TOWN	**ShopRite** 1500 Route 35, Middletown
IN TOWN	**Stop & Shop** 850 Route 35, Middletown
IN TOWN	**Whole Foods Market** 471 Route 35, Middletown (Red Bank mailing address)
IN TOWN	**Acme** 616 Newman Springs Road, Middletown (Lincroft mailing address)
EAST	**Super Foodtown** 3 Bayshore Plaza, Atlantic Highlands

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

Dining

Route 35. The township's main north to south commercial corridor, with shopping centers and a wide range of restaurants.

Route 36 on the Bayshore. The highway through Port Monmouth, Belford and Leonardo, with casual and seafood places near the water.

Lincroft along Newman Springs Road. A smaller cluster of eateries near the Lincroft shopping centers.

Downtown Red Bank. Just across the Navesink River, a walkable downtown with many restaurants.

Atlantic Highlands: East on Route 36, a harbor town with gift shops, galleries and restaurants near the ferry and marina.

Keyport: West on Route 36 to West Front Street, a waterfront shopping district on Raritan Bay with restaurants, some with live music.

Shopping

Route 35 is the main shopping road, lined with shopping centers from the Red Bank line north toward Hazlet. Downtown Red Bank, just across the river, adds boutiques and specialty shops.

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GETTING AROUND

Roads and commuting

The Garden State Parkway runs through the township, with Exit 109 at County Road 520 near Lincroft and Exit 114 farther north. Route 35 is a four lane divided highway lined with businesses. Route 36 runs along the Bayshore, and County Roads 520 and 516 cross the south and north of town. NJ Transit's Middletown station, on Church Street, is on the North Jersey Coast Line with trains to New York Penn Station, and it is the only rail station in the township. A county owned ferry terminal in Belford offers commuter ferries to Manhattan; the operator has changed over the years, so check the current schedule. NJ Transit local buses 817, 833 and 834 also serve the township.

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THINGS TO DO

Things to do in and around Middletown

Sandy Hook, Gateway National Recreation Area. Part of Middletown Township, run by the National Park Service, with ocean and bay beaches, historic Fort Hancock and Sandy Hook Light, the oldest operating lighthouse in the country.

Hartshorne Woods Park. A Monmouth County park overlooking the Navesink River with miles of wooded trails and the World War II era Battery Lewis.

Thompson Park. A large Monmouth County park in Lincroft with trails, a lake, a historic estate and the county park system's headquarters.

Bayshore Waterfront Park. A Monmouth County park in Port Monmouth with a bay beach, a fishing pier, salt marsh and the historic Seabrook Wilson House.

Poricy Park. A nature preserve with a nature center, the historic Murray Farmhouse and fossil beds along Poricy Brook.

Middletown Day. The township's annual community celebration, listed with its events on the township website, along with a Mayor's Challenge 5K.

Middletown Township Public Library. The township's own library at 55 New Monmouth Road, with programs for all ages.

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MOVING CHECKLIST

Setting up your home in Middletown

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

- [ ] **Township municipal building.** Middletown Township Municipal Building, 1 Kings Highway, Middletown, NJ 07748.732-615-2000. https://www.middletownnj.org

- [ ] **Property taxes.** Tax office phone 732-615-2086. The tax office is in the municipal building at 1 Kings Highway, open weekdays 8 a.m. to 4 p.m., with payments taken until 3:45 p.m. 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. Postmarks are not accepted. Bills are mailed once a year and should be passed to the new owner or paying agent at closing; new owners should confirm where bills will be sent.

- [ ] **Water and sewer.** New Jersey American Water (water); Township of Middletown Sewerage Authority (sewer). 1-800-272-1325 (New Jersey American Water); 732-495-1010 (Middletown Sewerage Authority). Water comes from New Jersey American Water and sewer from the Township of Middletown Sewerage Authority, which bills separately. Transfer both accounts directly with each provider before 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.** Collection days depend on your zone on the township's Garbage and Recycling Zone Map. Calendars are in the Recycle Coach tool, brush pickup runs in spring and leaf pickup in fall, and bulk pickup is scheduled online. Public Works is at 52 Kanes Lane (732-615-2090).

- [ ] **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. Flood zones are mainly on the Bayshore, along the creeks that run into Sandy Hook Bay, and along the Navesink River shore; most of the township sits on higher ground. Middletown takes part in FEMA's Community Rating System and is currently a Class 7 community, which gives policyholders a 15 percent reduction on flood insurance premiums.

- [ ] **Library.** Middletown Township Public Library, 55 New Monmouth Road, Middletown, NJ 07748.

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). In Middletown the township's Fire Prevention Office inspects and issues it (732-615-2270). 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. Middletown also requires a Residential Certificate of Occupancy before a house changes title or a new owner or tenant moves in. The smoke and carbon monoxide certificate becomes part of that CO, which the Building and Inspection Department issues (732-615-2106) once all requirements are met. Apply through Fire Prevention well before closing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Middletown

Is there a train station in Middletown, NJ?

Yes. NJ Transit's Middletown station, at Railroad Avenue and Church Street, is on the North Jersey Coast Line with service to New York Penn Station. It is the only active rail station in the township, and the township owns its two commuter parking lots.

Is there a ferry from Middletown to New York?

Yes. Monmouth County owns a ferry terminal in the Belford section of Middletown with weekday commuter service to Manhattan. The county contracts with a private operator, and that operator has changed over the years, so check the current schedule and fares before you rely on it.

Is Lincroft its own town?

No. Lincroft is a census designated place inside Middletown Township with its own 07738 ZIP code. The same is true of Leonardo, Belford, Port Monmouth, Navesink and several other sections. Homes there pay Middletown property taxes.

Is Sandy Hook part of Middletown?

Yes. The Sandy Hook peninsula is part of Middletown Township even though it does not connect to the rest of the township by land. Most of it is managed by the National Park Service as part of Gateway National Recreation Area.

Where is the closest grocery store to Middletown?

Middletown has several supermarkets of its own. ShopRite, Stop & Shop, Trader Joe's and Whole Foods Market are all on Route 35, and there is an Acme on Newman Springs Road in Lincroft. On the Bayshore side, the closest is Super Foodtown in Bayshore Plaza in Atlantic Highlands. The former Super Foodtown on Route 36 in Port Monmouth has closed.

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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 Bayshore: Port Monmouth, Belford and Leonardo	
Middletown Village	
Lincroft	
Navesink and Locust	
Chapel Hill	
New Monmouth, River Plaza and the middle of town	

Is Middletown 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 Middletown, 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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