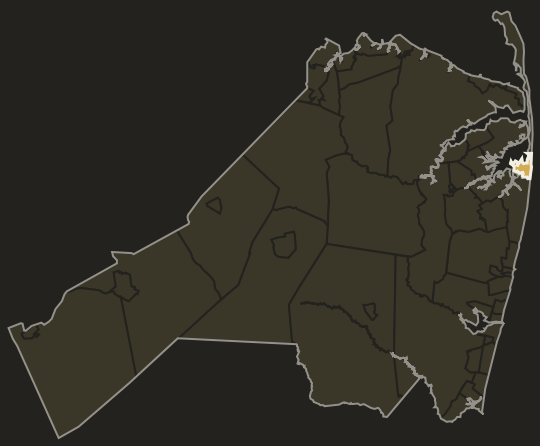
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AN IN DEPTH TOWN GUIDE

Living in Monmouth Beach, 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.

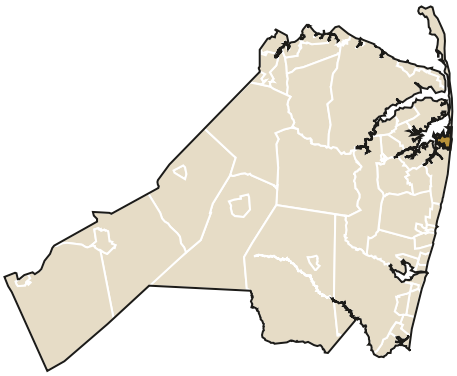
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AT A GLANCE

Monmouth Beach at a glance

County	Monmouth
Population	About 3,200 (2020 census)
Size	About 2 square miles, half of it water
Setting	Oceanfront and riverfront, with the beach on the east and the Shrewsbury River on the west
Main roads	Route 36 (Ocean Avenue); Garden State Parkway exit 105 via Route 36



Monmouth Beach in gold, in Monmouth County

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A SHORT HISTORY

The story of Monmouth Beach

Monmouth Beach was first settled in 1668, when Eliakim Wardell, a Quaker who later became Monmouth County's first sheriff, farmed the land between the ocean and the Shrewsbury River. The north end grew into Galilee, a commercial fishing village, and a lifesaving station stood on the beach there from 1849. The Long Branch and Sea Shore Railroad arrived in 1865 and brought summer visitors from New York.

Fishing families, many of them Norwegian, worked the waters off Galilee for generations, while wealthy New Yorkers built summer cottages nearby. Monmouth Beach was incorporated as a borough from part of Ocean Township in 1906. Trains stopped running through town in 1944, and the 1896 lifesaving station at Galilee was restored in 2000 as the borough's Cultural Center.

KEY DATES

Timeline

1668	Eliakim Wardell begins farming the land that becomes Monmouth Beach.
1865	The Long Branch and Sea Shore Railroad opens through town.
1896	The lifesaving station at Galilee, now the Cultural Center, is completed.
1906	Monmouth Beach is incorporated as a borough from part of Ocean Township.

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SECTIONS OF TOWN

Between the ocean and the river

Galilee. The north end of the borough toward Sea Bright, the old fishing village, on a narrow strip between the river and the ocean around Beach Road and the Cultural Center.

Along Ocean Avenue. Homes and condominiums along Route 36 just behind the seawall and the beach, at the east edge of town.

East of Riverdale Avenue. The residential streets between Riverdale Avenue and Ocean Avenue, close to the beach and the Bathing Pavilion, with a mix of older cottages and newer rebuilt homes.

West of Riverdale Avenue and the river side. Streets running toward the Shrewsbury River and Pleasure Bay, around borough hall on Willow Avenue, with water views and boating access on many blocks.

> Monmouth Beach borders Sea Bright, Long Branch, Oceanport, Little Silver and Rumson. It was settled as early as 1668, grew after the railroad arrived, and was incorporated as a borough from part of Ocean Township in 1906. Summer visitors built large homes they called cottages.

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HOMES AND TAXES

What you will find

Riverfront homes: Along the Shrewsbury River and Pleasure Bay on the borough's western side.

Homes near the ocean: Close to Ocean Avenue, the seawall and the beach.

Homes in Galilee: On the narrow northern strip near Sea Bright, with the river on one side and the ocean on the other.

Worth knowing: Flood risk is the big one. Monmouth Beach has the ocean on one side and the Shrewsbury River on the other. Ask for the flood zone, the elevation certificate and the flood history on every home, on both sides of Ocean Avenue. Also note that membership at the borough's Bathing Pavilion goes to residents first, with a long wait list for everyone else.

Property taxes

0.937%
2025 effective tax rate, as a share of market value

$10,729
2025 average residential tax bill

A home worth $1,150,000 on today's market would pay roughly $10,776 a year at Monmouth Beach'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 Monmouth Beach shops and eats

Monmouth Beach is a small oceanfront borough without a supermarket or shopping district, so most errands mean a short drive south to Long Branch or west across the river.

Grocery stores

SOUTH	**Stop & Shop** 150 West End Court, Long Branch
SOUTHWEST	**ShopRite** 145 Monmouth Road, West Long Branch
SOUTHWEST	**ALDI** 200 Route 36, West Long Branch
WEST	**Acme** 507 Prospect Avenue, Little Silver

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

Dining

Ocean Avenue in Monmouth Beach. A few places to eat along Route 36 within the borough.

Ocean Avenue in Long Branch. Just south, the Long Branch oceanfront has the largest cluster of restaurants nearby, along the boardwalk and the streets behind it.

Downtown Sea Bright. A short drive north on Ocean Avenue, with restaurants on the ocean and river sides of the road.

Pier Village, Long Branch: South on Ocean Avenue to the oceanfront in Long Branch, with restaurants on the boardwalk and local shops.

Shopping

Most shopping is along Route 35 and Route 36 in Eatontown, where the former Monmouth Mall is being rebuilt as an open air center called Monmouth Square, and along Route 36 in West Long Branch.

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GETTING AROUND

Roads and commuting

Route 36, known here as Ocean Avenue, is the main road, running south into Long Branch and north into Sea Bright. Heading west through Long Branch, Route 36 reaches Garden State Parkway exit 105 in Eatontown. The nearest NJ Transit train service is in neighboring Long Branch, on the North Jersey Coast Line. Seastreak ferries to Manhattan leave from Highlands and Atlantic Highlands, a short drive north. Most daily shopping is a short drive away in the neighboring towns.

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THINGS TO DO

Things to do in and around Monmouth Beach

Monmouth Beach Bathing Pavilion. The borough's beach club at 29 Ocean Avenue, open Memorial Day through Labor Day. Anyone can buy seasonal beach badges and parking passes, while pool badges are for members and residents, and the nonresident membership wait list runs several years.

Monmouth Beach Cultural Center. The 1896 Galilee lifesaving station on Beach Road, restored by the Monmouth Beach Historical Society and reopened in 2000. It opens Saturday mornings for exhibits, local history videos and workshops, and hosts community events.

Monmouth Beach Library. The borough's own small library in borough hall at 18 Willow Avenue, a member of the Monmouth County Library system.

The Shrewsbury River. The river along the borough's west side is used for boating, kayaking, and fishing, with views toward Rumson and Oceanport.

The Sea Bright and Monmouth Beach seawall. The long stone seawall that runs along Ocean Avenue, with the beach beyond it and the ocean views that define the town.

Seven Presidents Oceanfront Park. Just south in Long Branch, a Monmouth County park with about a mile of public beach for swimming and surfing, an accessible playground and a skate park.

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MOVING CHECKLIST

Setting up your home in Monmouth Beach

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

- [ ] **Borough hall.** Monmouth Beach Borough Hall, 18 Willow Avenue, Monmouth Beach, NJ 07750.732-229-2204. https://www.monmouthbeach.org

- [ ] **Property taxes.** Tax office phone 732-229-2204, ext. 1003. The tax collector's office is in borough hall at 18 Willow Avenue. 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. Monmouth Beach 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 runs trash, recycling and bulk pickup. East of Riverdale Avenue, trash goes out Monday and Thursday; west of Riverdale Avenue, Tuesday and Friday; recycling is every Wednesday. Bulk pickup is by appointment on Wednesdays, up to four times a year, booked through the borough website. Call Public Works at 732-229-5513 with questions.

- [ ] **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. With the ocean on one side and the river on the other, ask for the flood zone, elevation certificate and flood history on every home. Monmouth Beach joined FEMA's Community Rating System in 2017 and is listed at Class 8, which gives flood insurance policyholders in town a discount on premiums.

- [ ] **Library.** Monmouth Beach Library (member of the Monmouth County Library system), 18 Willow Avenue, Monmouth Beach, NJ 07750.

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 Monmouth Beach, apply online through the borough's Fire Prevention Bureau, using its Application for Inspection Certificate and Smoke Certification; the fire official is reached through borough hall (732-229-2204, ext. 1009). 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. The Fire Prevention Bureau lists resale and rental inspections among its duties, which suggests a borough inspection certificate on resale, but we could not confirm what it covers or whether it goes beyond the state smoke and carbon monoxide check. Confirm with the fire official before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Monmouth Beach

Is the beach in Monmouth Beach public?

The public can buy seasonal beach badges. Pool and beach memberships at the borough's Bathing Pavilion go to members and residents, and nonresidents can join a wait list that the borough says can take five years or more.

Does Monmouth Beach have a train station?

No. The nearest NJ Transit service is in neighboring Long Branch, on the North Jersey Coast Line. Seastreak ferries to Manhattan also leave from Highlands and Atlantic Highlands, a short drive north.

What is Galilee?

Galilee is the northern section of Monmouth Beach near the Sea Bright line. It began as a fishing village on the narrow strip of land between the Shrewsbury River and the ocean.

Do I need flood insurance in Monmouth Beach?

It depends on the address, but much of the borough sits near the ocean or the Shrewsbury River. Lenders require flood insurance on federally backed mortgages in high risk flood zones. Homes in Galilee, with water on both sides, deserve an especially close look.

Where is the closest grocery store to Monmouth Beach?

The closest supermarket is Stop & Shop on West End Court in Long Branch, just to the south. ShopRite and ALDI are both in West Long Branch, and Acme is on Prospect Avenue in Little Silver. There is no supermarket in Monmouth Beach 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.

Galilee	
Along Ocean Avenue	
East of Riverdale Avenue	
West of Riverdale Avenue and the river side	

Is Monmouth Beach 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 Monmouth Beach, 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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