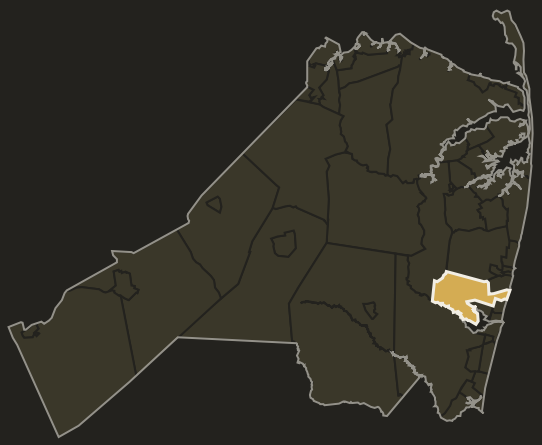
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AN IN DEPTH TOWN GUIDE

Living in Neptune, 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.

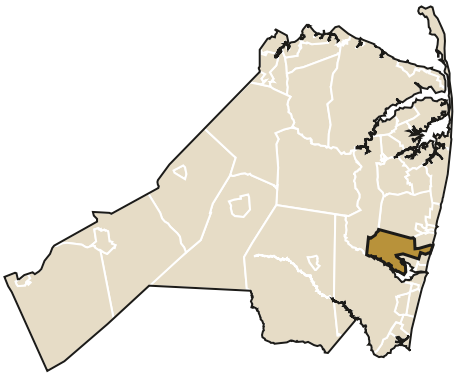
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AT A GLANCE

Neptune at a glance

County	Monmouth
Population	About 28,000 (2020 census)
Size	About 8.8 square miles, including some water
Setting	Historic oceanfront Ocean Grove, riverside neighborhoods on the Shark River, and suburban sections to the west
Main roads	Garden State Parkway exits 100 and 102; Routes 18, 33, 35, 66 and 71



Neptune in gold, in Monmouth County

Neptune Township vs. Neptune City

Neptune Township and Neptune City are separate municipalities with their own governments and taxes. Neptune City is a small borough of under one square mile that borders the township.

Ocean Grove is not its own town. It is part of Neptune Township, and so is Shark River Hills. We always confirm which Neptune a home is in before we talk about taxes or rules.

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A SHORT HISTORY

The story of Neptune

The Lenape called the Shark River Nolletquesset, and the name Shark River appears on a map of East Jersey as early as 1686. For generations this was farmland and woods along the river, with small settlements such as Whitesville, named for the White family. Neptune Township was incorporated from part of Ocean Township on February 26, 1879, and took its name from the Roman god of the sea.

Ocean Grove shaped the township's early growth. It was founded in 1869 as a summer camp meeting by the ocean, and the Ocean Grove Camp Meeting Association, chartered in 1870, laid out small lots that it still leases to homeowners. Neptune City and Bradley Beach later separated from the township, in 1881 and 1893. Ocean Grove's Victorian streets became a state and national historic district in 1975.

KEY DATES

Timeline

1869	Ocean Grove is founded as a summer camp meeting on the oceanfront.
1879	Neptune Township is incorporated from part of Ocean Township.
1881	Neptune City is formed from part of the township, followed by Bradley Beach in 1893.
1975	Ocean Grove is designated a state and national historic district.

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SECTIONS OF TOWN

From Ocean Grove to the Parkway

Ocean Grove. The square mile on the ocean between Wesley Lake and Fletcher Lake, part of Neptune Township rather than its own town. Victorian cottages and larger homes sit close together on small leased lots, with wide porches facing narrow streets and parks that run to the beach.

Shark River Hills. Known as The Hills, a peninsula in the southeast corner of the township bordered by the Shark River on the east and south and by Route 18 on the west. Homes sit on rolling streets, and some face the river.

Central Neptune. The older blocks between Ocean Grove and Route 18, crossed by Routes 33, 35 and 71 and home to Jersey Shore University Medical Center. Housing is a mix of older single family homes, two family houses and newer infill.

West of Route 18. The suburban side of the township running west toward the Garden State Parkway. Streets here are mostly single family homes on larger lots, built from the middle of the last century on.

> Neptune Township is a collection of named places. The Census Bureau counts Ocean Grove and Shark River Hills as their own communities, and you will also hear Bradley Park, the Gables, Green Grove, Hamilton, Mid Town, Seaview Island, Summerfield, West Grove, West Neptune and Whitesville.

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HOMES AND TAXES

What you will find

Victorian homes in Ocean Grove: Ocean Grove is known for one of the largest collections of Victorian and early 20th century architecture in the country.

The Ocean Grove tent colony 114 tents set up around the Great Auditorium from May to September.

Homes on the Shark River: In Shark River Hills and along the estuary.

Single family neighborhoods: Across the western sections of the township.

Worth knowing: Ocean Grove works differently from anywhere else at the shore. The Ocean Grove Camp Meeting Association still owns the land, and homes sit on renewable 99 year leases. Ocean Grove is also a historic district, and the township's Historic Preservation Commission must approve most exterior work, from paint colors and windows to porches, fences and driveways, before it starts. Near the ocean and the Shark River, ask for the flood zone and elevation certificate as well.

Property taxes

1.866%
2025 effective tax rate, as a share of market value

$10,822
2025 average residential tax bill

A home worth $600,000 on today's market would pay roughly $11,196 a year at Neptune'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 Neptune shops and eats

Neptune Township has no single downtown. Ocean Grove's Main Avenue has small shops and cafes, and everyday errands happen along Route 35, Route 33 and Route 66, where the supermarkets are.

Grocery stores

IN TOWN

ShopRite
2200 Route 66, Neptune Township

IN TOWN	**ALDI**	722 Route 35, Neptune Township
NORTH	**Wegmans**	1104 Route 35, Ocean Township
SOUTH	**Stop & Shop**	116 Route 35, Neptune City
SOUTH	**ShopRite**	1732 Route 35, Wall (Belmar mailing address)

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

Dining

Main Avenue in Ocean Grove. Ocean Grove's walkable main street running from the ocean toward Route 71, with cafes, eateries and small shops in Victorian storefronts.

Route 35 and Route 66. The township's main highway corridors, with everyday dining and shopping close to most neighborhoods.

Downtown Asbury Park. Just across Wesley Lake to the north, a larger downtown with many more places to eat.

Belmar: South across the Shark River, a shore town with restaurants in town and along the boardwalk.

Shopping

Route 35 and Route 66 carry most of the township's shopping centers. Farther north on Route 35, the former Monmouth Mall in Eatontown is being rebuilt as an open air center called Monmouth Square.

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GETTING AROUND

Roads and commuting

The Garden State Parkway forms the township's western edge, with the best access at exits 100 and 102. Routes 18, 33, 35, 66 and 71 all cross the township, and Interstate 195 is just

southwest in Wall. The nearest NJ Transit train stations are Bradley Beach and Asbury Park, on the North Jersey Coast Line, with trains north toward Newark and New York Penn Station. NJ Transit buses 830, 832 and 836 run locally, and the 317 runs to Philadelphia. Jersey Shore University Medical Center is in the township. Daily shopping is along the main highways.

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THINGS TO DO

Things to do in and around Neptune

Ocean Grove beach and boardwalk. The township's oceanfront below the Victorian streets of Ocean Grove, with a boardwalk for walking and seasonal beach badges in summer.

Historical Society of Ocean Grove. A museum at 50 Pitman Avenue and the restored Centennial Cottage, open in season. The society's self guided house tour of historic homes is held each summer and is its biggest event of the year.

Wesley Lake and Fletcher Lake. The two small lakes that frame Ocean Grove, with Wesley Lake on the Asbury Park side and Fletcher Lake on the Bradley Beach side. Both have paths and benches along the water.

Shark River Park. A Monmouth County park of about 1,000 acres along the Shark River in Neptune, Wall and Tinton Falls, with about 7.5 miles of trails. People still find fossil shark teeth in the river gravel.

Shark River Municipal Marina. The township marina at 149 South Riverside Drive, with floating docks, a 24 hour launch ramp with a township pass, and about a 15 minute run to the Shark River Inlet.

Sunshine Village Park. A township park with a loop trail and outdoor fitness stations, open dawn to dusk.

Neptune Public Library. The township's own public library, in the municipal complex at 25 Neptune Boulevard.

Neptune Day. The township's annual community day, run by the Recreation Department.

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MOVING CHECKLIST

Setting up your home in Neptune

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

- [ ] **Township municipal building.** Neptune Township Municipal Building, 25 Neptune Boulevard, Neptune, NJ 07753.732-988-5200. https://neptunetownship.org

- [ ] **Property taxes.** Tax office phone 732-988-5200, ext. 251. The tax office is in the municipal building at 25 Neptune Boulevard, open weekdays 8 a.m. to 4 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. The township sewer utility bill is due March 1 and September 1. 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.** New Jersey American Water (water); Neptune Township sewer utility, or the Ocean Grove Sewerage Authority in Ocean Grove (sewer). 1-800-272-1325 (New Jersey American Water); 732-775-8705 (Ocean Grove Sewerage Authority). Water across the township, including Ocean Grove, comes from New Jersey American Water, an investor owned utility, so start and stop service directly with the company. Sewer is billed separately: most of the township pays a township sewer utility charge through the tax office, while Ocean Grove has its own sewerage authority at 1900 Corlies Avenue. Confirm which applies to 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 township collects by zone, with four mainland zones and a separate Ocean Grove zone. Find your zone with the street index on the Public Works page, then check the yearly Public Works calendar or the township's online solid waste and recycling map. The recycling center is at 2201 Heck Avenue.

- [ ] **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 risk is highest near the ocean in Ocean Grove, around Fletcher Lake and Wesley Lake, and along the Shark River. Neptune Township takes part in FEMA's Community Rating System, which can lower flood insurance premiums for policyholders in town; it entered in 2015 and was listed at Class 6 in the state's 2019 hazard mitigation plan. Ask the township for the current class.

- [ ] **Library.** Neptune Public Library, 25 Neptune Boulevard, Neptune, NJ 07753.

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 safety enforcing agency 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. Neptune Township also requires its own Certificate of Inspection before a home is sold or rented. Apply to the township's Code Enforcement office at 25 Neptune Boulevard (732-988-5200, ext. 211) using the residential sale application. The township says taxes must be paid to date and open construction permits and violations closed out, and buying or selling without the certificate can bring fines.

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QUESTIONS PEOPLE ASK

Questions people ask us about Neptune

Is Ocean Grove its own town?

No. Ocean Grove is part of Neptune Township and pays Neptune Township taxes. It is a state and national historic district with its own history as a camp meeting ground, founded in 1869.

Do you own the land under a home in Ocean Grove?

No. The Ocean Grove Camp Meeting Association still owns the land in Ocean Grove and leases lots to homeowners on renewable 99 year terms. Buyers and their attorneys should review the lease along with the deed.

Where is the closest grocery store to Neptune Township?

Neptune has two supermarkets of its own: ShopRite on Route 66 and ALDI on Route 35. Wegmans is just north on Route 35 in Ocean Township, and Stop & Shop is on Route 35 in Neptune City. Which one is closest depends on which part of the township you live in.

Is Neptune Township the same as Neptune City?

No. They are separate municipalities with separate governments and taxes. Neptune City is a small borough of under one square mile that borders the township.

Do I need approval to change the outside of an Ocean Grove home?

Usually, yes. Neptune Township's Historic Preservation Commission regulates exteriors in the Ocean Grove Historic District, including paint colors, siding, windows, porches, fences and driveways. Owners need its approval before the work begins.

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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.

Ocean Grove	
Shark River Hills	
Central Neptune	
West of Route 18	

Is Neptune 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 Neptune, 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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