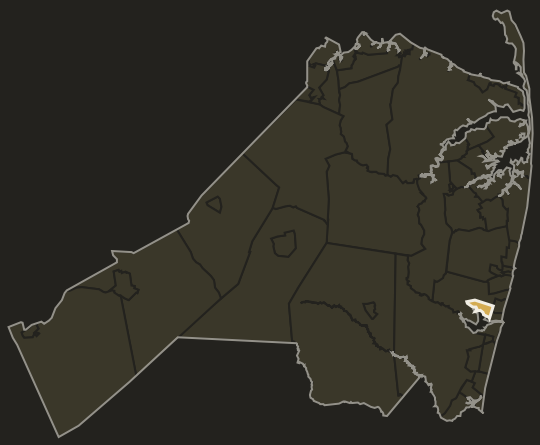
kw OCEAN LIVING
KELLERWILLIAMS. REALTY

AN IN DEPTH TOWN GUIDE

Living in Neptune City, 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

INSIDE THIS GUIDE

Living in Neptune City

1	At a glance	The basics
2	A short history	How the town came to be
3	Sections of town	A small borough with a few named areas
4	Homes and taxes	What you will find and what it costs to own
5	Groceries, dining and shopping	Where locals shop and eat
6	Getting around	Roads and commuting
7	Things to do	Parks, places and local events
8	Moving checklist	Setting up your new home
9	Questions people ask	Short, direct answers
10	Worksheets	To fill in on your visits

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.

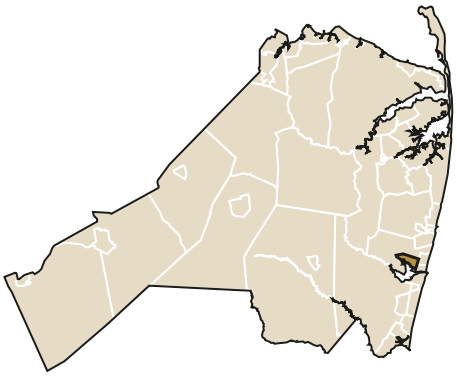
Vin and Zach

1

AT A GLANCE

Neptune City at a glance

County	Monmouth
Population	About 4,600 (2020 census)
Size	About 0.9 square miles
Setting	Compact residential borough near the Shark River and the shore towns
Main roads	Route 35 through town, Route 33 on the northern edge, Route 18 just west



Neptune City in gold, in Monmouth County

Neptune City vs. Neptune Township

Neptune City and Neptune Township are separate municipalities with their own governments and taxes. They share a border and a name, which makes them easy to mix up.

Despite the word City, Neptune City is a borough, incorporated in 1881. It covers under one square mile. Neptune Township is much larger, about nine square miles, and includes Ocean Grove and Shark River Hills. We always confirm which Neptune a home is in before we talk about taxes or rules.

2

A SHORT HISTORY

The story of Neptune City

The Lenape called the Shark River Nolletquesset, and for generations the land north of it was farms and woods inside Neptune Township. Voters approved breaking away in March 1881, and the Borough of Neptune City was incorporated from part of the township on October 4, 1881. Its first lines were much larger, taking in what is now Avon by the Sea and the southern part of Bradley Beach.

The borough shrank to its present size as its neighbors formed: Avon by the Sea became its own borough in 1900, and the eastern part of town joined Bradley Beach in 1907. Neptune City grew as a working town, with a large pajama factory built in 1891 on land donated by James A. Bradley. That site was later cleared, and condominiums stand there today.

KEY DATES

Timeline

1881	Neptune City is incorporated as a borough from part of Neptune Township.
1891	The borough's first factory, a pajama maker, opens on land donated by James A. Bradley.
1900	Avon by the Sea separates from Neptune City to form its own borough.
1907	The eastern part of Neptune City is annexed to Bradley Beach, leaving the borough close to its present size.

3

SECTIONS OF TOWN

A small borough with a few named areas

Along Route 35. The main road through the middle of the borough, lined with shopping and businesses. Side streets on either side hold modest single family homes on small lots.

Toward the Shark River. The south side of town, on the streets leading down to Memorial Park on the Shark River. Homes here sit closest to the water, with river views from some blocks.

Neptune Heights and Ocean Grove Heights. Two older named areas that lie partly or wholly inside the borough. Like most of Neptune City, they are compact grids of single family homes on small lots.

East side near Bradley Beach and Avon. The blocks closest to the shore towns, a short drive or bike ride from the beach and the Bradley Beach train station.

> Neptune City borders Neptune Township, Bradley Beach and Avon by the Sea. When it was first formed in 1881, its lines also took in what is now Avon by the Sea and the southern part of Bradley Beach.

4

HOMES AND TAXES

What you will find

Single family homes: On residential side streets throughout the borough.

Homes near the Shark River: Close to Memorial Park and the water.

Worth knowing: Neptune City is projected to see real effects from sea level rise, and some flooding has already happened near the water. Ask for the flood zone and any flood history on every home, especially toward the Shark River and Memorial Park. And confirm the town: a home in Neptune City and a home in Neptune Township a few streets away fall under different governments, taxes and rules.

Property taxes

1.868%

$9,020

2025 average residential tax bill

2025 effective tax rate, as a share of market value

A home worth $500,000 on today's market would pay roughly $9,340 a year at Neptune City's 2025 effective rate. Your actual bill depends on your assessment, so we pull the real tax record for any home you are considering.

5

GROCERIES, DINING AND SHOPPING

Where Neptune City shops and eats

Neptune City is a small borough, but Route 35 runs right through it, and there is a supermarket on Route 35 in town. Other errands are a short drive up Route 35 into Neptune Township.

Grocery stores

IN TOWN	**Stop & Shop** 116 Route 35, Neptune City
NORTH	**ALDI** 722 Route 35, Neptune Township
NORTH	**ShopRite** 2200 Route 66, Neptune Township
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

Route 35. The borough's main commercial strip, with everyday places to eat and a supermarket in town.

Main Street in Bradley Beach. Next door to the east, a small walkable downtown on Route 71.

Main Street in Belmar. Just across the Shark River to the south, a busier downtown with many more choices.

Asbury Park: Northeast to Cookman Avenue and the boardwalk, with restaurants, bars, coffee houses and live music.

Ocean Grove: East to Main Avenue, with sidewalk cafes and shops in a Victorian seaside town. No alcohol is sold in Ocean Grove.

Shopping

Route 35, which runs through town, is the main shopping road, with more shopping centers along Route 66 in Neptune Township.

6

GETTING AROUND

Roads and commuting

Route 35 runs right through Neptune City, and Route 33 runs along its northern edge. Route 18 is just to the west, and the Garden State Parkway and Interstate 195 are a short drive away, with Parkway exit 100 at Route 33. The nearest train station is Bradley Beach, on NJ Transit's North Jersey Coast Line, with trains north toward Newark and New York Penn Station. NJ Transit's 836 bus serves the borough.

7

THINGS TO DO

Things to do in and around Neptune City

Memorial Park. The borough's park along the Shark River, at the south end of town.

Joe Freda Park. A borough park on Third Avenue.

Laird Avenue Park. The first playground built in Neptune City, still a neighborhood play spot.

Adams Field. The borough's ball field on West Sylvania Avenue.

Neptune City Community Center. The borough's community center with a recreation center, home to local programs through the year.

Shark River Park. A short drive west, a Monmouth County park of about 1,000 acres along the Shark River with about 7.5 miles of trails.

8

MOVING CHECKLIST

Setting up your home in Neptune City

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

- [ ] **Borough hall.** Neptune City Borough Hall, 106 West Sylvania Avenue, Neptune City, NJ 07753.https://www.neptunecitynj.com

- [ ] **Property taxes.** Tax office phone 732-776-7224. The tax office is in borough hall at 106 West Sylvania Avenue, open weekdays 8:30 a.m. to 4:30 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. In Neptune City the sewer charge is billed together with taxes on the same quarterly schedule. 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); Borough of Neptune City (sewer). 1-800-272-1325 (New Jersey American Water). Water comes from New Jersey American Water, an investor owned utility, so start and stop service directly with the company. Sewer is billed by the borough together with property taxes, so there is no separate sewer account to open.

- [ ] **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.** Check the Public Works page on the borough website or call borough hall for your pickup days and the recycling schedule.

- [ ] **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. Risk is concentrated on the streets nearest the Shark River and Memorial Park. Neptune City was not listed in FEMA's Community Rating System in the state's 2019 hazard mitigation plan.

- [ ] **Library.** Monmouth County Library, Wall Township Branch (Neptune City is a member town), 2700 Allaire Road, Wall, NJ 07719.

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; in Neptune City, start with the borough's Fire Prevention office (732-580-2128). 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 City also requires its own Certificate of Inspection (CI) for residential sales, rentals and transfers of title. Apply through the borough's Zoning and Code Enforcement office at borough hall (732-776-7224, ext. 42) well before closing.

9

QUESTIONS PEOPLE ASK

Questions people ask us about Neptune City

Is Neptune City part of Neptune Township?

No. Neptune City is its own borough with its own government and taxes. It borders Neptune Township, which is a separate and much larger municipality that includes Ocean Grove and Shark River Hills.

Is Neptune City a city?

Not in the legal sense. Despite its name, Neptune City is a borough, one of the most common forms of town government in New Jersey. It was incorporated in 1881 and was named for Neptune, the Roman god of the sea.

Does Neptune City have a train station?

No. The nearest station is Bradley Beach, just next door, on NJ Transit's North Jersey Coast Line.

How far is Neptune City from the beach?

Neptune City does not have its own oceanfront, but it borders Bradley Beach and Avon by the Sea, both on the ocean. The borough's Memorial Park sits along the Shark River.

Where is the closest grocery store to Neptune City?

Stop & Shop on Route 35 is right in Neptune City. ALDI on Route 35 and ShopRite on Route 66 are both a short drive north in Neptune Township, and there is another ShopRite on Route 35 in Wall, south across the Shark River.

10

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.

Along Route 35	
Toward the Shark River	
Neptune Heights and Ocean Grove Heights	
East side near Bradley Beach and Avon	

Is Neptune City 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 City, 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**

kw OCEAN LIVING
KELLERWILLIAMS REALTY

Keller Williams Realty Ocean Living, 1513 Richmond Ave, Point Pleasant, NJ 08742. Office 848-241-6955.

© 2026 Frana & Silk Real Estate Group. Each office is independently owned and operated. Frana & Silk Real Estate Group is a team operating under Keller Williams Realty Ocean Living. Vincent Frana, Broker Associate. Zachary Silk, Sales Associate. Licensed New Jersey real estate professionals. In New Jersey commissions are negotiable. Frana & Silk are licensed real estate agents and do not purchase homes. Any direct as is purchase is made by an independent investment buyer. This guide is general information, not legal or tax advice. Keller Williams Realty, LLC, a franchise company, is an Equal Opportunity Employer and supports the Fair Housing Act.

Equal Housing Opportunity