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AN IN DEPTH TOWN GUIDE

Living in Pine 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.

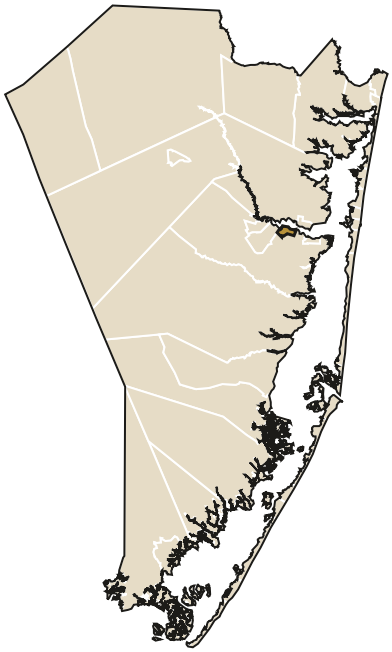
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AT A GLANCE

Pine Beach at a glance

County	Ocean
Population	About 2,100 (2020 census)
Size	About 0.6 square miles
Setting	Riverfront streets on the Toms River, laid out on what began as a 1909 summer colony
Main roads	U.S. Route 9 along the border with Berkeley Township; Route 37 and Parkway Exit 82 in nearby Toms River



Pine Beach in gold, in Ocean County

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A SHORT HISTORY

The story of Pine Beach

In the summer of 1908, Robert M. Horter learned that a wooded tract on the Toms River was for sale. It ran from the river up to the state highway and was crossed by the railroad from Philadelphia to Bay Head, with its Island Heights Junction station. With backing from George Kelly, a Philadelphia store owner, Horter formed the Pine Beach Improvement Company in 1909 to build a summer colony of waterfront cottages.

The first train of buyers arrived on Easter Sunday 1909, and by year's end 109 deeds were recorded. The 75 room Pine Beach Inn followed in 1910. Tired of poor streets and lighting under Berkeley Township, residents voted to form a borough, and Pine Beach was incorporated in 1925. The old inn became Admiral Farragut Academy in 1933, which stayed until 1994.

KEY DATES

Timeline

1909	The Pine Beach Improvement Company lays out the summer colony, and 109 deeds are recorded in the first year.
1910	The 75 room Pine Beach Inn is built near the river.
1925	Pine Beach Borough is incorporated from part of Berkeley Township.
1933	Admiral Farragut Academy opens on the former inn property, where it stays until 1994.

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SECTIONS OF TOWN

A small town on the river

The riverfront. Streets along the Toms River, where the borough beach, docks and boat ramp sit. Homes here look out over the river, which is wide at this point near Barnegat Bay.

The original colony streets. The grid laid out from 1909 between the river and the old rail line, with a mix of older shore cottages, expanded homes and newer houses.

The former Admiral Farragut Academy campus. The riverfront grounds that grew from the 1910 Pine Beach Inn and served as the academy's campus from 1933 to 1994.

Toward Route 9. Quieter side streets on the higher ground near the highway and the Berkeley Township line, mostly single family homes.

> Pine Beach was part of Berkeley Township until 1925, when voters chose to form their own borough. It borders Beachwood and Berkeley Township, and it is one of 11 Ocean County towns in the Toms River watershed.

The original tract ran from the river up to the state highway, and the town still reads that way. Some of the areas you will hear about:

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HOMES AND TAXES

What you will find

Older shore homes on streets that began as a summer colony of waterfront cottages in 1909.

Riverfront and near river homes on and close to the Toms River.

Single family homes on the side streets between the river and Route 9.

Worth knowing: In Pine Beach, the river sets the flood picture. Homes near the water need a close look at the flood zone, the elevation certificate and the flood history, which New Jersey sellers must disclose. In a town this small, a block or two can change the picture, so we look at each address on its own.

Property taxes

1.714%
2025 effective tax rate, as a share of market value

$8,381
2025 average residential tax bill

A home worth $500,000 on today's market would pay roughly $8,570 a year at Pine 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 Pine Beach shops and eats

Pine Beach is a small residential borough with no supermarket. Most errands are a short drive along Route 9, north into Toms River or south into Berkeley.

Grocery stores

NORTH	**Stop & Shop** 353 Route 37 East, Toms River
NORTHWEST	**ShopRite** 2 Route 37 West, Toms River
NORTHEAST	**ShopRite** 860 Fischer Boulevard, Toms River
SOUTHEAST	**ShopRite** 427 Route 9, Berkeley (Bayville mailing address)

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

Dining

Route 9. The highway along the borough's edge, with a few casual places to eat and everyday stops in Pine Beach, Beachwood and Berkeley.

Downtown Toms River. North on Route 9 across the river, the county seat's downtown, with places to eat around Washington Street and Main Street.

Route 37 in Toms River. A busy corridor a few minutes north, lined with restaurants and stores.

Seaside Heights: East on Route 37 over Barnegat Bay, a boardwalk town with food stands, restaurants and bars.

Shopping

Everyday shopping is along Route 9 and Route 37 in Toms River. The Ocean County Mall is on Hooper Avenue in Toms River.

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GETTING AROUND

Roads and commuting

U.S. Route 9 runs along the borough's border with Berkeley Township. Route 9 leads north into Toms River, where Route 37 meets the Garden State Parkway at Exit 82 and continues east over the bay to the barrier island. NJ Transit's 559 bus connects the borough with Atlantic City. There is no passenger rail. Most daily shopping is a short drive away along Route 9 and in Toms River.

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THINGS TO DO

Things to do in and around Pine Beach

Pine Beach river beach. The borough's beach on the Toms River. A borough recreation badge, sold at borough hall rather than at the beach, covers the beach, crabbing and the docks, with lower rates for those 62 and over.

Borough docks. Public docks on the river for fishing and crabbing, open with the recreation badge.

Pine Beach boat ramp. A borough launch onto the Toms River, with seasonal and one day permits sold at borough hall.

Vista Park. A borough park with a pavilion, playing fields and a new inclusive playground that opened in 2026.

Pickleball courts. Borough courts open to recreation badge holders.

Ocean County Library, Beachwood Branch. The nearest library branch, just over the line in Beachwood at 126 Beachwood Boulevard.

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MOVING CHECKLIST

Setting up your home in Pine Beach

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

- [ ] **Borough hall.** Pine Beach Borough Hall, 599 Pennsylvania Avenue, Pine Beach, NJ 08741.https://www.pinebeachnj.gov

- [ ] **Property taxes.** Tax office phone 732-349-6425. The tax office is in borough hall at 599 Pennsylvania 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.** Pine Beach Borough Utilities Department (borough owned water and sewer). 732-349-6425. The borough runs its own water and sewer service. Water and sewer are billed separately each quarter, due January 1, April 1, July 1 and October 1, with interest after the 10th. When a home is sold, request a final reading through borough hall about a week ahead; there is a $25 final read fee.

- [ ] **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.** Borough crews collect trash, and recycling is picked up every other week. Check the borough calendar on the website or the Recycle Coach app for your days. Call Public Works at 732-240-0566 with any pickup problems.

- [ ] **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 Ocean County Commissioner of Registration or Superintendent of Elections. Registration closes 21 days before an election. The Ocean 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. In Pine Beach the question is mainly for homes close to the Toms River; streets farther back toward Route 9 sit higher. We found no record of the borough taking part in FEMA's Community Rating System.

- [ ] **Library.** Ocean County Library, Beachwood Branch (nearest branch), 126 Beachwood Boulevard, Beachwood, NJ 08722.

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), issued by the local fire official after an inspection. 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. Pine Beach also requires its own resale certificate and housing inspection before a home is sold. Inspections are by appointment, set up through borough hall, and the borough asks for a heating system certification first, plus a chimney certification if the home has a fireplace or wood stove. The borough lists the fee as $75.

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QUESTIONS PEOPLE ASK

Questions people ask us about Pine Beach

Is Pine Beach part of Toms River?

No. Pine Beach is a separate borough that voters formed from part of Berkeley Township in 1925. The Toms River it sits on is the waterway, not the township, and the borough borders Beachwood and Berkeley Township. It has its own government and its own property tax rate.

Does Pine Beach have a beach?

Yes, on the Toms River rather than the ocean. The borough requires a recreation badge for the beach, the docks used for fishing and crabbing, and the pickleball courts. Badges are sold at Borough Hall, not at the beach, and fees change, so check the current year's details.

How did Pine Beach get started?

In 1909 the Pine Beach Improvement Company began selling lots on a wooded tract running from the river to the state highway, planned as a summer colony of waterfront cottages. A 75 room hotel, the Pine Beach Inn, followed in 1910. The borough was formed in 1925.

What happened to Admiral Farragut Academy in Pine Beach?

The Pine Beach campus of Admiral Farragut Academy closed in 1994. It had been on the banks of the Toms River since 1933, in the building that began as the 1910 Pine Beach Inn.

Where is the closest grocery store to Pine Beach?

There is no grocery store in Pine Beach. The closest is the Stop & Shop on Route 37 East in Toms River, just north of the borough, and Toms River also has ShopRite stores on Route 37 West and on Fischer Boulevard. To the south, there is a ShopRite on Route 9 in Bayville, part of Berkeley Township.

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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 riverfront	
The original colony streets	
The former Admiral Farragut Academy campus	
Toward Route 9	

Is Pine 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 Pine 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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Equal Housing Opportunity