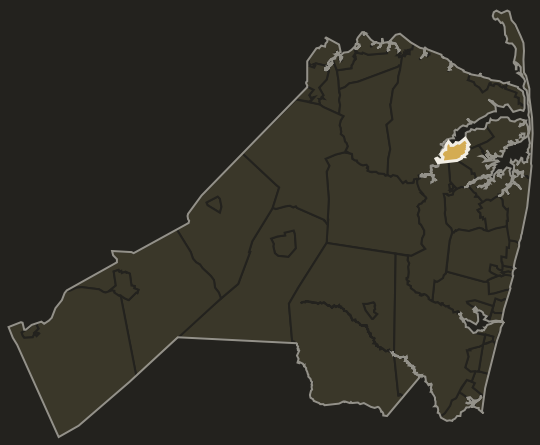
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AN IN DEPTH TOWN GUIDE

Living in Red Bank, 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

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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.

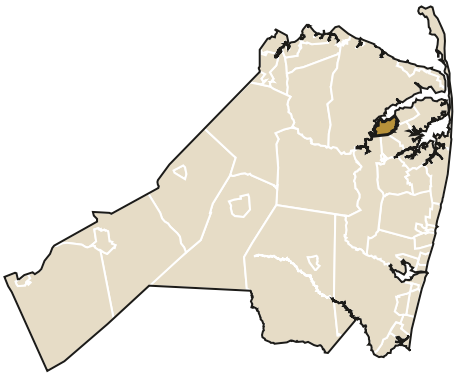
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AT A GLANCE

Red Bank at a glance

County	Monmouth
Population	About 12,900 (2020 census)
Size	About 2.2 square miles, nearly a fifth of it water
Setting	Compact, walkable downtown on the Navesink River
Main roads	Route 35 and County Route 520; Parkway exit 109 about 2 miles west



Red Bank in gold, in Monmouth County

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A SHORT HISTORY

The story of Red Bank

The Lenape knew the land between the Navesink and Shrewsbury rivers as Navarumsunk, and they traded with the English and Dutch settlers who bought land here in the 1600s. The town took its name from the red soil along the Navesink; a 1736 deed already mentions the highway that goes to the red bank. Shipbuilding came early, and by the 1840s steamboats carried passengers from Red Bank to Manhattan.

The railroad arrived in 1860, and Red Bank grew into a busy market and manufacturing town for the surrounding farms. It was formed as a town from part of Shrewsbury Township in 1870 and became a borough in 1908. Winters on the frozen Navesink made it a center of ice boating, and the borough is also the hometown of bandleader Count Basie and the longtime home of journalist T. Thomas Fortune.

KEY DATES

Timeline

1736	A land deed describes the highway that goes to the red bank, the earliest known use of the name.
1870	Red Bank is formed as a town from part of Shrewsbury Township.
1880	Local merchants and sailors organize the North Shrewsbury Ice Boat and Yacht Club on the Navesink.
1908	Red Bank is incorporated as a borough by an act of the New Jersey Legislature.

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SECTIONS OF TOWN

Downtown, the river and both sides of town

Downtown and Broad Street. The center of the borough along Broad Street, Monmouth Street and White Street, with the Broad Street Historic District. Housing here is mostly apartments and condominiums above and near the shops, within a short walk of the train station.

Along the Navesink. The north edge of town along Front Street and the river, from Marine Park and Riverside Gardens Park toward Tower Hill. Older homes, condominium buildings and river views.

The East Side. The residential streets east of Broad Street, around Eastside Park. Mostly older single family homes on smaller lots, many close enough to walk downtown.

The West Side. The neighborhoods west of the railroad, served by the shops along Shrewsbury Avenue and reaching toward the Swimming River. A mix of single family homes, two family homes and small apartment buildings.

Washington Street. The Washington Street Historic District, a locally designated district of older homes just south of downtown, where exterior changes go through the Historic Preservation Commission.

> Red Bank is small enough to cross on foot, but it has several distinct areas. Broad Street runs through the middle of town, and the Navesink River runs along the northern edge.

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HOMES AND TAXES

What you will find

Older single family homes: Many on smaller lots within walking distance of downtown.

Two family and multifamily buildings: Two family homes and small apartment buildings, the kind the rent control rules cover.

Condominiums and apartments: Newer buildings near downtown, the train station and the river.

Worth knowing: Red Bank has rent control. The borough's ordinance covers rental buildings with three or more units, while buildings of two units or fewer are exempt, and newly built units can be exempt for a time under state law. Anyone buying an investment property should review it. Red Bank also has locally designated historic districts on Broad Street and Washington Street, where exterior changes need a certificate of appropriateness from the Historic Preservation Commission. Homes near the Navesink and Swimming rivers should be checked for flood zone and flood history.

Property taxes

1.780%
2025 effective tax rate, as a share of market value

$10,937
2025 average residential tax bill

A home worth $600,000 on today's market would pay roughly $10,680 a year at Red Bank'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 Red Bank shops and eats

Red Bank has a walkable downtown known for dining and shopping, along Broad Street and the streets around it. Since the borough's only large supermarket closed in 2026, grocery runs mean a short drive to a neighboring town.

Grocery stores

NORTH

Whole Foods Market
471 Route 35, Middletown (Red Bank mailing address)

EAST	**Acme** 576 River Road, Fair Haven
SOUTHEAST	**Acme** 507 Prospect Avenue, Little Silver
SOUTH	**Trader Joe's** 1031 Broad Street, Shrewsbury
SOUTH	**ShopRite** 1151 Shrewsbury Avenue, Shrewsbury

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

Dining

Broad Street. The heart of downtown, lined with restaurants from casual to upscale. Part of the street closes to cars in warm weather for outdoor dining.

Monmouth Street, Front Street and White Street. The connected downtown streets around the Count Basie Center for the Arts and the riverfront, with more places to eat before and after a show.

Shrewsbury Avenue. The West Side's main street, with neighborhood eateries and bakeries.

Shopping

Downtown Red Bank is a shopping destination of its own, with boutiques, clothing and home stores. For everyday errands, Route 35 runs north into Middletown and south into Shrewsbury and Eatontown, both lined with shopping centers.

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GETTING AROUND

Roads and commuting

Route 35 runs north and south through the borough, and County Route 520 crosses the southeastern corner toward Garden State Parkway exit 109, about 2 miles west. The Red Bank station on NJ Transit's North Jersey Coast Line has express and local trains toward Newark, Hoboken and New York Penn Station. NJ Transit local buses 831, 832, 834 and 838 serve the borough, and express buses run to New York City. Daily shopping is downtown

along Broad Street, along Shrewsbury Avenue, near the train station and on Newman Springs Road.

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THINGS TO DO

Things to do in and around Red Bank

Riverside Gardens Park. A borough park on the Navesink near downtown with a riverside walk and gardens. It hosts the borough's free Summer Series concerts, including jazz nights coordinated by the Jazz Arts Project, from June through August.

Marine Park. A riverfront park on the Navesink with a promenade, a fishing pier, a playground and a natural amphitheater, and a front row seat for ice boating in very cold winters.

Count Basie Park. The largest park in the borough, with ball fields and recreation space, named for Red Bank's most famous native son.

Bellhaven Natural Area. A small wetlands park at the west end of Locust Avenue overlooking the Swimming River, with a lookout and a play area. Bald eagles and deer are often seen here.

T. Thomas Fortune Cultural Center. The restored home of the journalist and publisher T. Thomas Fortune at 94 Drs. James Parker Boulevard, listed on the National Register of Historic Places. It is run by a nonprofit foundation and opens to visitors on weekend afternoons.

Count Basie Center for the Arts. The nonprofit performing arts center on Monmouth Street, named for Count Basie, with concerts, theater and touring shows throughout the year.

Ice boating on the Navesink. In winters cold enough to freeze the river, ice boats race off Red Bank, a tradition dating to the 1880s. The iceboat is the borough's symbol and appears on its logo.

Red Bank Public Library. The borough's own library, a free public library since 1924, housed in the former Eisner family home on the river at 84 West Front Street.

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MOVING CHECKLIST

Setting up your home in Red Bank

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

- [ ] **Borough hall.** Red Bank Borough Hall, 90 Monmouth Street, Red Bank, NJ 07701.732-530-2777. https://www.redbanknj.org

- [ ] **Property taxes.** Tax office phone 732-530-2742. The tax collector's office is in borough hall at 90 Monmouth Street and also collects water and sewer payments. 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.** Red Bank Borough (borough owned water and sewer utility, run by the Department of Public Utilities). 732-530-2770. The borough runs its own water system, drawing from four deep wells in the Raritan aquifer and treating the water itself, with some water bought from New Jersey American Water. Sewage is treated by the Two Rivers Water Reclamation Authority. Water and sewer bills come from the borough, so arrange a final reading through the Department of Public Utilities and pay through the tax and utility collector.

- [ ] **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.** Curbside trash, single stream recycling and monthly bulk pickup are paid for through property taxes and handled by a hauler under contract to the borough. Trash day depends on which side of Broad Street you live on, and recycling is collected weekly. The schedule, the brush and leaf zone map and the hauler's number are on the Department of Public Utilities page of the borough website, or call 732-530-2770.

- [ ] **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; the current flood maps for Red Bank took effect June 15, 2022. New Jersey sellers must disclose a home's flood zone and flood history. Most of the borough sits well above the river, but low areas along the Navesink and Swimming rivers, including parts of Water Street, can see high tide flooding. Red Bank does not take part in FEMA's Community Rating System.

- [ ] **Library.** Red Bank Public Library, 84 West Front Street, Red Bank, NJ 07701.

- [ ] **Post office.** 171 Broad Street, Red Bank, NJ 07701.

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 Red Bank it is requested through the Fire Marshal's Office (732-530-2764), and the fee goes up the closer to closing you apply. 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. Red Bank does have its own resale certificate of occupancy, issued by the Code Enforcement Officer, for the sale or transfer of multifamily, commercial and other covered properties, with at least 14 days notice for the inspection (borough code Chapter 505, as amended by Ordinance 2019-04). An owner occupied single family home is exempt and needs only the smoke and carbon monoxide certificate. Two and three unit buildings and rental properties should be checked with Code Enforcement well before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Red Bank

Can you take the train from Red Bank to New York?

Yes. The Red Bank station is on NJ Transit's North Jersey Coast Line, with express and local trains toward Newark, Hoboken and New York Penn Station. The station is a short walk from downtown.

Does Red Bank have rent control?

Yes. Red Bank's rent control ordinance applies to rental buildings with three or more units, and a Rent Leveling Board hears disputes. Buildings with two units or fewer are exempt, and newly constructed units may be exempt for a period under state law.

Are there historic districts in Red Bank?

Yes. The Broad Street and Washington Street historic districts are locally designated. Exterior work on properties there needs a certificate of appropriateness from the borough's Historic Preservation Commission.

Does the Navesink River really freeze for ice boating?

In very cold winters, yes. When the Navesink freezes, ice boats sail off Red Bank, and the iceboat is one of the town's symbols. It does not happen every year.

Where is the closest grocery store to Red Bank?

Red Bank's Super Foodtown on Broad Street closed in May 2026, so the closest supermarkets are now just outside the borough. Trader Joe's and ShopRite are in Shrewsbury to the south, Acme is on River Road in Fair Haven and on Prospect Avenue in Little Silver, and Whole Foods Market is on Route 35 in Middletown, just across the Navesink River.

Are there restaurants in Red Bank?

Yes, many. Downtown Red Bank is known for its restaurants, from casual to upscale, mostly along Broad Street, Monmouth Street, Front Street and White Street. Part of Broad Street closes each year for outdoor dining.

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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.

Downtown and Broad Street	
Along the Navesink	
The East Side	
The West Side	
Washington Street	

Is Red Bank 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 Red Bank, 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**

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KELLERWILLIAMS REALTY

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

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