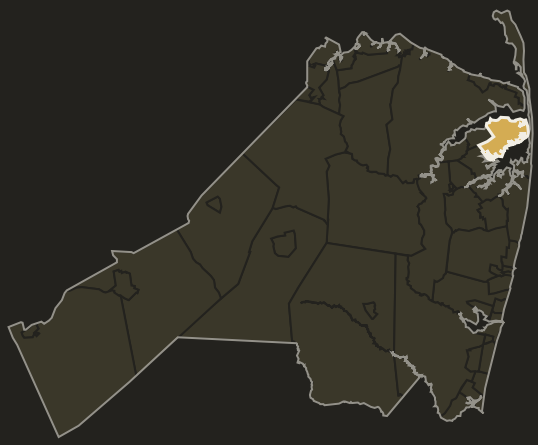
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AN IN DEPTH TOWN GUIDE

Living in Rumson, 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.

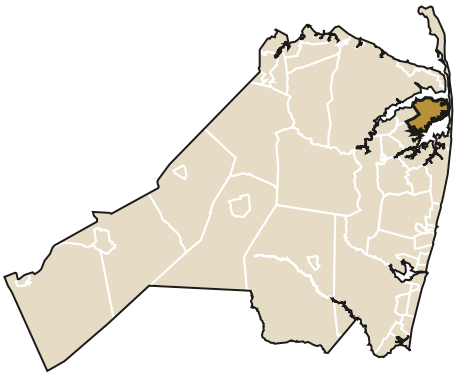
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AT A GLANCE

Rumson at a glance

County	Monmouth
Population	About 7,300 (2020 census)
Size	About 7 square miles, about 5 of it land
Setting	Riverfront borough between the Navesink and Shrewsbury rivers
Main roads	County Route 520 (Rumson Road); Parkway exit 109 to the west



Rumson in gold, in Monmouth County

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A SHORT HISTORY

The story of Rumson

Native people knew the neck of land between the Navesink and Shrewsbury rivers as Navarumsunk, a name recorded by 1663 and later shortened to Rumson. English settlers bought the land in 1665, and for two centuries it was farmland within Shrewsbury Township, and parts of it went by older names such as Black Point and Port Washington. The oldest part of the Tredwell House, one of the early farmsteads, dated to about 1670.

After the Civil War, wealthy New York families began building summer estates along the rivers and Rumson Road, and by 1900 the area was a well known summer colony. Rumson was formed as a borough from part of Shrewsbury Township in 1907. Oceanic, on the north side, grew into the town's business center, and many of the old estates and their grounds still shape the look of the borough today.

KEY DATES

Timeline

1665	English settlers make the first recorded purchase of land on the Rumson neck from its Native owners.
1870	Lauriston, one of the early riverfront estates, is built, as summer residents from New York begin to arrive.
1907	Rumson is formed as a borough from part of Shrewsbury Township.
2025	A new county bridge over the Shrewsbury River opens, carrying Rumson Road to Sea Bright.

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SECTIONS OF TOWN

Between two rivers

Oceanic. The north side of the borough along River Road and Bingham Avenue, next to the Oceanic Bridge over the Navesink. It holds most of Rumson's shops, with older homes on smaller lots on the surrounding streets.

Rumson Road. County Route 520, the main road across the borough, lined with large 19th and early 20th century estates set back on deep, landscaped lots.

Along the Navesink. The north shore of the borough on streets such as Navesink Avenue and Black Point Road, with large homes on the river looking across to Middletown.

Along the Shrewsbury. The south and east side of the borough near Shrewsbury Drive and the Avenue of Two Rivers, with waterfront homes facing Sea Bright, Monmouth Beach and Oceanport.

West Park. The west end of town near the Fair Haven line, around Washington and Grant avenues and West Park itself. Smaller lots and modest homes, with some low lying streets near the water.

> Rumson was formed as a borough in 1907. Its sections take their names from old communities and the waterfront.

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HOMES AND TAXES

What you will find

Historic estates 19th century estates, especially along Rumson Road and the rivers.

Waterfront homes: Homes on the Navesink and Shrewsbury rivers.

In town streets: Older and newer single family homes on smaller lots, many within reach of Oceanic.

Worth knowing: Flood risk on the waterfront is the first thing to check. The borough has a floodplain management plan focused on storm surge, and New Jersey's Mitigation Assistance Program helps some owners in flood prone areas raise their homes. Ask for the flood zone, elevation certificate and flood history on every riverfront home. Owners of older homes can also turn to the borough's Historic Preservation Commission for guidance before planning major changes.

Property taxes

1.107%
2025 effective tax rate, as a share of market value

$23,607
2025 average residential tax bill

A home worth $2,150,000 on today's market would pay roughly $23,800 a year at Rumson'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 Rumson shops and eats

Rumson has a small business area but no supermarket, so grocery runs mean a short drive west to Fair Haven, Little Silver or Shrewsbury. Downtown Red Bank is close by for everything else.

Grocery stores

WEST	**Acme** 576 River Road, Fair Haven
SOUTHWEST	**Acme** 507 Prospect Avenue, Little Silver

SOUTHWEST	**Trader Joe's** 1031 Broad Street, Shrewsbury
SOUTH	**ShopRite** 145 Monmouth Road, West Long Branch

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

Dining

Oceanic, along River Road and Bingham Avenue. Rumson's main business district, with a small number of cafes and restaurants near the Oceanic Bridge.

East River Road. A short stretch near borough hall with a few places to eat.

Downtown Red Bank. West through Fair Haven, Broad Street and the streets around it have the area's widest choice of restaurants.

Ocean Avenue in Sea Bright. Just over the bridge, Sea Bright's beachfront strip has seasonal and year round places to eat near the ocean.

Pier Village, Long Branch: South along the ocean through Sea Bright and Monmouth Beach to the oceanfront in Long Branch, with restaurants on the boardwalk and local shops.

Shopping

For anything beyond the basics, people head west to the boutiques of downtown Red Bank or to the shopping centers along Route 35.

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GETTING AROUND

Roads and commuting

No state or federal highway runs through Rumson. County Route 520, Rumson Road, is the main road and leads west to Garden State Parkway exit 109. To the east, a new bridge over the Shrewsbury River, opened in July 2025, carries Route 520 to Sea Bright and Route 36. The Oceanic Bridge crosses the Navesink to Locust in Middletown. The nearest train stations are Little Silver and Red Bank on NJ Transit's North Jersey Coast Line, and the SeaStreak ferry to Manhattan leaves from Atlantic Highlands. Daily shopping is in Oceanic and nearby Red Bank.

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THINGS TO DO

Things to do in and around Rumson

Victory Park. A borough park described by the borough as its newest, home to Teddy's Playground.

West Park and Jumping Point Park. Two borough parks on the water at the west end of town. A county supported project under way in 2026 adds a new playground, waterfront access and landscaping.

Rumson municipal boat ramp. The borough's own boat launch on the river, open to permit holders. Permits are issued through borough hall.

Rumson Road. A drive or walk along the historic main road shows off the borough's best known estates, many dating to the late 1800s and early 1900s.

Oceanic Bridge. The long, low drawbridge from Oceanic over the Navesink to Locust in Middletown, with wide views up and down the river.

Oceanic Free Library. Rumson's own library at 109 Avenue of Two Rivers, a member of the Monmouth County Library system.

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MOVING CHECKLIST

Setting up your home in Rumson

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

- [ ] **Borough hall.** Rumson Borough Hall, 80 East River Road, Rumson, NJ 07760.https://www.rumsonnj.gov

- [ ] **Property taxes.** Tax office phone 732-842-3300. The tax collector's office is in borough hall at 80 East River Road, with a 24 hour drop box at the main entrance. The same office bills and collects the borough's sewer charges. 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: Rumson Borough. Water 1-800-272-1325; sewer 732-842-8941 (Public Works). Drinking water comes from New Jersey American Water, which bills customers directly, so start and stop service with them. The borough owns and maintains its own sanitary sewer system, about 70 miles of pipe and eleven pump stations, and the borough tax collector bills sewer charges; the wastewater is treated by the Two Rivers Water Reclamation Authority.

- [ ] **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.** A private hauler under contract to the borough collects curbside trash twice a week and recycling every other Wednesday. Your days depend on whether you live east of Bingham Avenue or on Bingham Avenue and west. The schedule and holiday changes are on the Public Works page of the borough website, or call Public Works at 732-842-8941.

- [ ] **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. Waterfront and low lying streets along both rivers, including the West Park area, can fall in flood zones, while much of the higher ground in the middle of town does not. Rumson does not take part in FEMA's Community Rating System.

- [ ] **Library.** Oceanic Free Library (member of the Monmouth County Library system), 109 Avenue of Two Rivers, Rumson, NJ 07760.

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 Rumson it is issued by the Division of Fire Safety and Fire Prevention, which serves both Rumson and Fair Haven from borough hall; the application fee is $45, a failed inspection costs another $45 to recheck, and the certificate is good for six months. 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. Beyond that, the borough's fire safety page lists a continued certificate of occupancy application only for commercial properties, and we found no separate resale certificate of occupancy for homes. Confirm with borough hall before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Rumson

Is there a train station in Rumson?

No. The nearest stations are Little Silver and Red Bank on NJ Transit's North Jersey Coast Line, a short drive west. The SeaStreak ferry from Atlantic Highlands is another way to reach Manhattan.

How do you get from Rumson to Sea Bright?

Take Rumson Road east over the Shrewsbury River. Monmouth County replaced the old 1950 bridge, and the new span opened to traffic on July 31, 2025.

Where does the name Rumson come from?

The name comes from Navarumsunk, the Native American name for the area recorded as early as 1663. It was later shortened to Rumson. The story that it was bought with rum is a local legend that historians dispute.

Do I need flood insurance in Rumson?

It depends on the address. Homes near the Navesink and Shrewsbury rivers can be in high risk flood zones, where lenders require flood insurance on federally backed mortgages. Many inland streets are not, so the answer comes down to the specific property.

Where is the closest grocery store to Rumson?

The closest supermarket is Acme on River Road in Fair Haven, just west of Rumson. Another Acme is on Prospect Avenue in Little Silver, Trader Joe's is on Broad Street in Shrewsbury, and ShopRite is on Monmouth Road in West Long Branch. There is no supermarket in Rumson 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.

Oceanic	
Rumson Road	
Along the Navesink	
Along the Shrewsbury	
West Park	

Is Rumson 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 Rumson, 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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