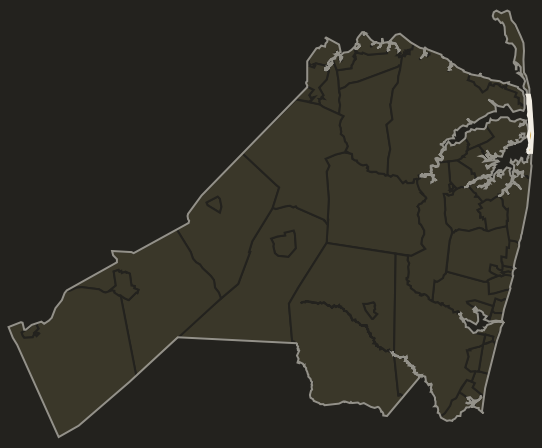
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AN IN DEPTH TOWN GUIDE

Living in Sea Bright, 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.

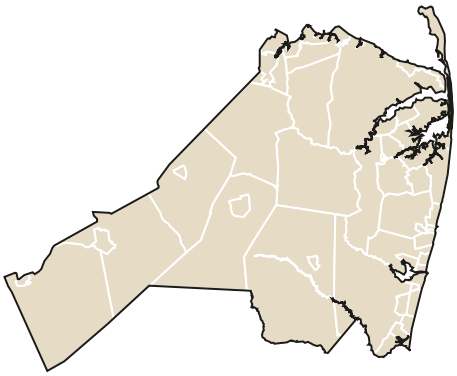
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AT A GLANCE

Sea Bright at a glance

County	Monmouth
Population	About 1,450 (2020 census)
Size	About 1.3 square miles, more than 40 percent of it water
Setting	Barrier peninsula between the ocean and the Shrewsbury River
Main roads	Route 36 (Ocean Avenue); County Route 520 bridge to Rumson



Sea Bright in gold, in Monmouth County

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A SHORT HISTORY

The story of Sea Bright

The Lenape lived along the Navesink and Shrewsbury rivers for centuries before European settlement, but the narrow strip of beach that is now Sea Bright stayed largely empty until the 1800s. By the early 1840s it held a small fishing community of simple shacks behind the dunes, known as Nauvoo. The first hotel, the Ocean House, opened in 1842 and drew visitors for fishing and sea bathing.

A bridge to Rumson first crossed the Shrewsbury River in 1870, and the beach colony grew into a summer resort of hotels, cottages and beach clubs. Sea Bright was formed as a borough from part of Ocean Township in 1889. A long seawall now runs the length of town, with the Atlantic on one side, the river on the other, and Sandy Hook just to the north.

KEY DATES

Timeline

1842	The Ocean House, the first hotel on the beach, opens for fishing and sea bathing.
1870	The first bridge over the Shrewsbury River links the beach to Rumson.
1889	Sea Bright is formed as a borough from part of Ocean Township.
2025	A new county bridge from Rumson opens, carrying Rumson Road into downtown Sea Bright.

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SECTIONS OF TOWN

Ocean side, river side and downtown

Downtown. The center of town along Ocean Avenue near borough hall, the municipal beach and the Rumson bridge, with shops, restaurants, apartments over storefronts and older cottages on the side streets.

North Beach. The north end of town toward Sandy Hook and the Highlands bridge, where most of the private beach clubs sit, along with condominium buildings and homes between the ocean and the river.

The oceanfront. Homes and condominiums on the ocean side of Ocean Avenue, set behind the seawall with beach access stairs along the way.

The river side. Streets and homes on the Shrewsbury River side of Ocean Avenue, many with bulkheads, docks and sunset views toward Rumson.

> Sea Bright is narrow, so every home is close to water on at least one side.

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HOMES AND TAXES

What you will find

Ocean side homes: Homes close to the beach and the seawall.

River side homes: Homes on the Shrewsbury River with views back toward Rumson.

Downtown: Homes and mixed use buildings near Ocean Avenue.

Worth knowing: Flood risk is the first question on every Sea Bright home. Storm surge can reach the town from both the ocean and the river, and the borough urges every owner and renter to carry flood insurance. The borough floodplain office can give the flood zone and base flood elevation for a property, and elevation certificates on file are available from Borough Hall. Downtown, the borough is planning a bulkhead along the river from near Osbourne Place to the Rumson bridge, which would cross 11 private properties whose owners would maintain it after the warranty ends.

Property taxes

0.872%

$10,002

2025 average residential tax bill

2025 effective tax rate, as a share of market value

A home worth $1,150,000 on today's market would pay roughly $10,028 a year at Sea Bright'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 Sea Bright shops and eats

Sea Bright has a small downtown along Ocean Avenue, but no supermarket. Grocery runs mean a short drive over the river to Rumson, Fair Haven and Little Silver, or south toward Long Branch.

Grocery stores

WEST	**Acme** 576 River Road, Fair Haven
SOUTHWEST	**Acme** 507 Prospect Avenue, Little Silver
SOUTHWEST	**ShopRite** 145 Monmouth Road, West Long Branch
SOUTH	**Stop & Shop** 150 West End Court, Long Branch

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

Dining

Downtown Ocean Avenue. The blocks of Ocean Avenue around borough hall and the Rumson bridge, with places to eat on both the ocean and river sides, some open only in season.

Oceanic in Rumson. Across the bridge, River Road and Bingham Avenue have a few more cafes and restaurants.

Downtown Red Bank. About 15 minutes west, Broad Street has the area's largest choice of restaurants.

Pier Village, Long Branch: South along Ocean Avenue through Monmouth Beach to the oceanfront, with restaurants on the boardwalk and shops below apartments.

Shopping

Bigger shopping trips mean a drive west to Route 35 in Shrewsbury and Eatontown, where the former Monmouth Mall is being rebuilt as an open air center called Monmouth Square.

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GETTING AROUND

Roads and commuting

Route 36 runs the length of Sea Bright as Ocean Avenue. To the north it crosses the Shrewsbury River on the Highlands bridge and connects to Sandy Hook and Garden State Parkway exit 117. To the south it runs through Monmouth Beach to Long Branch. County Route 520 crosses the river to Rumson on a new bridge that opened in July 2025. There is no train station in town. NJ Transit bus 838 connects Sea Bright to Red Bank, where trains run on the North Jersey Coast Line. Sea Bright has a small downtown along Ocean Avenue, and larger stores are in neighboring towns.

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THINGS TO DO

Things to do in and around Sea Bright

Sea Bright Municipal Beach. The borough's guarded beach and pavilion at 1097 Ocean Avenue, with lifeguards from Memorial Day weekend through Labor Day, parking, restrooms and seasonal lockers. Badges are required for ages 12 and up, with discounted season badges for seniors 65 and over.

Anchorage Beach. Sea Bright's traditional surfing beach, now guarded in summer and open with a daily or season badge.

Public beach access ways. Stairs over the seawall lead to unguarded stretches of beach used for fishing, walking and sunbathing, including the public areas in front of the private clubs.

Sea Bright Library. The borough's own small library on the second floor of the beach pavilion at 1097 Ocean Avenue, a member of the Monmouth County Library system.

Sandy Hook. Just north of town, the Sandy Hook unit of Gateway National Recreation Area has ocean and bay beaches, a multiuse path, Fort Hancock and the Sandy Hook Lighthouse.

The Shrewsbury River. The river along the town's west side is popular for boating, kayaking, paddleboarding and fishing, with views across to Rumson.

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MOVING CHECKLIST

Setting up your home in Sea Bright

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

- [ ] **Borough hall.** Sea Bright Municipal Office Complex, 1099 Ocean Avenue, Sea Bright, NJ 07760.732-842-0099. https://www.seabrightnj.org

- [ ] **Property taxes.** Tax office phone 732-842-0099, ext. 111. The tax and sewer collector's office is in the municipal complex at 1099 Ocean 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.** Water: New Jersey American Water. Sewer: Sea Bright Borough Sewer Utility. Water 1-800-272-1325; sewer 732-842-0099, ext. 111. Drinking water comes from New Jersey American Water, which bills customers directly. Sewer service is run by the borough's own sewer utility, and the tax and sewer collector bills sewer fees quarterly, with bills mailed in March, June, September and December and a 10 day grace period. 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.** Public Works oversees trash, recycling, bulk, appliance, leaf and branch pickup. Call Public Works at 732-842-0099, ext. 136, or check the Public Works page of the borough website for the current 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. With the ocean on one side and the river on the other, much of Sea Bright is in a mapped flood zone, so ask for the flood zone, elevation certificate and flood history on every home. Sea Bright takes part in FEMA's Community Rating System at Class 6, which gives flood insurance policyholders in town a discount on premiums.

- [ ] **Library.** Sea Bright Library (member of the Monmouth County Library system), Sea Bright Beach Pavilion, 2nd floor, 1097 Ocean Avenue, Sea Bright, 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). It is issued by the local fire safety enforcing agency after an inspection, so apply through the borough 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. We could not confirm from an official borough source whether Sea Bright requires its own resale certificate of occupancy or resale inspection, so confirm with the Building Department (732-842-0099, ext. 110) and Fire and Rescue (ext. 132) before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Sea Bright

Do I need a beach badge in Sea Bright?

Yes, in summer. The borough sells daily and season badges for its municipal beaches during the lifeguarded season, roughly Memorial Day weekend through Labor Day, and young children are free. Dates, age limits and prices are set each year, so check the borough before you go.

How close is Sea Bright to Sandy Hook?

Very close. Route 36 runs north from Sea Bright to an interchange with access to the Sandy Hook unit of Gateway National Recreation Area.

Is Sea Bright in a flood zone?

Much of it is. Sea Bright sits between the ocean and the Shrewsbury River, and storm surge can come from both sides. The borough floodplain office can confirm the flood zone and base flood elevation for any property.

Can you take a train from Sea Bright?

Not in town. NJ Transit bus 838 runs from Sea Bright to Red Bank, where the North Jersey Coast Line has trains toward Newark, Hoboken and New York Penn Station.

Where is the closest grocery store to Sea Bright?

Sea Bright has no supermarket of its own. The closest are the Acme on River Road in Fair Haven and the Acme on Prospect Avenue in Little Silver, a short drive west over the river. The ShopRite on Monmouth Road in West Long Branch and the Stop & Shop in Long Branch are a little farther south.

Are there restaurants in Sea Bright?

Yes. Sea Bright has a small downtown with restaurants and bars along Ocean Avenue, and it gets busy in summer. Downtown Red Bank and Pier Village in Long Branch are short drives away for more choices.

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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	
North Beach	
The oceanfront	
The river side	

Is Sea Bright 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 Sea Bright, 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