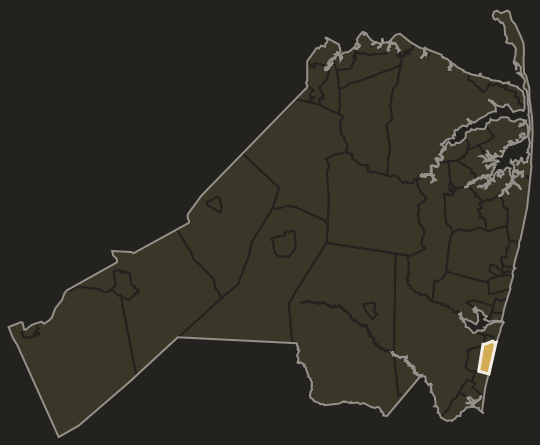
kw OCEAN LIVING
KELLERWILLIAMS. REALTY

AN IN DEPTH TOWN GUIDE

Living in Spring Lake, 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 Spring Lake

1	At a glance	The basics
2	A short history	How the town came to be
3	Sections of town	Ocean, lake and pond
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.

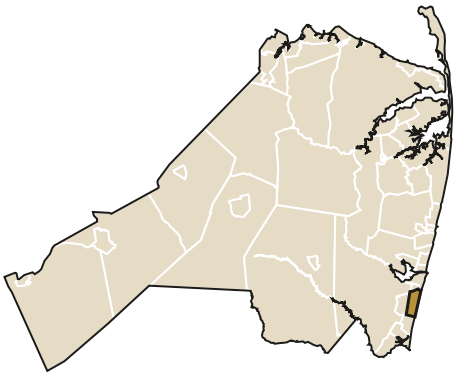
Vin and Zach

1

AT A GLANCE

Spring Lake at a glance

County	Monmouth
Population	About 2,800 (2020 census)
Size	About 1.75 square miles, about a quarter of it water
Setting	Oceanfront borough built around a spring fed lake, with Wreck Pond to the south
Main roads	County roads in town; Route 71 just west in Spring Lake Heights; Parkway exit 98 in Wall



Spring Lake in gold, in Monmouth County

Spring Lake is not Spring Lake Heights

Spring Lake is the oceanfront borough with the boardwalk and the lake. Spring Lake Heights is a separate borough just to the west, formed from part of Wall Township in 1927. Each has its own government and its own property tax rate, and the rates are quite different.

Because the names are so close, we always confirm the municipality on the tax record before we talk about a home.

2

A SHORT HISTORY

The story of Spring Lake

Before the resort era, the land around a clear, spring fed pond a short walk from the ocean was part of Wall Township. Developers renamed the pond Spring Lake, and summer cottages and hotels grew up around it. The northern part of the area became its own borough, North Spring Lake, in 1884, and the Borough of Spring Lake was incorporated from part of Wall Township on March 14, 1892.

The two boroughs joined when North Spring Lake was annexed on February 24, 1903. Through the late 1800s and early 1900s, Spring Lake was a fashionable summer resort for families from New York and Philadelphia, and some of their large cottages still stand, including the Audenried Cottage on Tuttle Avenue, listed on the National Register of Historic Places. The town's long boardwalk has never allowed shops or arcades.

KEY DATES

Timeline

1884	North Spring Lake is founded as an independent borough.
1892	The Borough of Spring Lake is incorporated from part of Wall Township.
1903	North Spring Lake is annexed, joining the two boroughs.
1977	The first Spring Lake Five Mile Run is held, now one of the largest five mile races in the country.

3

SECTIONS OF TOWN

Ocean, lake and pond

Along the boardwalk. The streets facing and near the ocean along the two mile boardwalk. Many of the town's largest older homes and summer cottages stand here.

Around the lake. The middle of town around Spring Lake itself and Divine Park. Homes here are mostly large older houses on tree lined streets.

North end. The area that was once the separate borough of North Spring Lake, between the lake and the Lake Como and Belmar lines. Streets are residential, a short walk to the North End Pavilion and the beach.

Near the train. Streets around the Spring Lake station at Railroad and Warren Avenues and the Third Avenue downtown, close to the Spring Lake Heights line. Homes are detached houses on smaller in town lots.

Toward Wreck Pond. The south end of town near the tidal pond Spring Lake shares with Sea Girt, Spring Lake Heights and Wall Township.

> Spring Lake borders Belmar, Lake Como, Sea Girt, Spring Lake Heights and Wall Township. The northern part of town was once its own borough, North Spring Lake, until it was annexed in 1903.

4

HOMES AND TAXES

What you will find

Historic homes: Large older homes, including surviving Gilded Age cottages such as the Audenried Cottage, listed on the National Register of Historic Places.

Homes near the ocean: Homes facing and near the ocean, a short walk from the boardwalk and the beach.

In town streets: Detached homes on residential streets between the lake, the train and the beach.

Worth knowing: Older homes deserve a careful look at the systems, the roof and any past renovations, and historic character can shape what changes make sense. Flood risk matters too. Homes near the ocean, the lake and Wreck Pond can sit in FEMA flood zones, so ask for

the flood zone, the elevation certificate and the flood history on every home. New Jersey sellers must disclose a home's flood zone and flood history.

Property taxes

0.444%
2025 effective tax rate, as a share of market value

$15,619
2025 average residential tax bill

A home worth $3,500,000 on today's market would pay roughly $15,540 a year at Spring Lake'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 Spring Lake shops and eats

Spring Lake has a small downtown on Third Avenue for everyday shops, but no supermarket. Groceries mean a short drive west to Route 35 in Wall or north toward Neptune City and Ocean Township.

Grocery stores

NORTHWEST	**ShopRite** 1732 Route 35, Wall Township
WEST	**ALDI** 1919 Route 35, Wall Township
NORTH	**Stop & Shop** 116 Route 35, Neptune City
NORTH	**Wegmans** 1104 Route 35, Ocean Township

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

Dining

Third Avenue. Spring Lake's downtown, with cafes, eateries and shops near the train station and the lake.

Route 71 in Spring Lake Heights. Just west, a road with everyday places to eat.

Main Street in Belmar. A short drive north, a busier downtown with many more choices.

Asbury Park: Farther north, with restaurants and bars downtown around Cookman Avenue and on the boardwalk.

Shopping

Third Avenue covers small everyday needs. Route 35 in Wall has the nearest shopping centers. For outlet shopping, the Jersey Shore Premium Outlets are a short drive north in Tinton Falls, off Garden State Parkway exit 100A on Route 66.

6

GETTING AROUND

Roads and commuting

No major highway runs through Spring Lake. County roads carry traffic in town, Route 71 runs just to the west through Spring Lake Heights, and the Garden State Parkway and Interstate 195 are reached in neighboring Wall Township, with Parkway exit 98 the closest interchange. The Spring Lake station, at Railroad and Warren Avenues, is on NJ Transit's North Jersey Coast Line, between Belmar to the north and Manasquan to the south, with trains toward Newark, Hoboken and New York Penn Station. NJ Transit buses 317 and 830 also serve the borough. Daily shopping is a short drive away along Route 71.

7

THINGS TO DO

Things to do in and around Spring Lake

Spring Lake boardwalk and beaches. A two mile boardwalk free of shops and arcades, often called the longest noncommercial boardwalk in New Jersey, with beach badges, pools and lockers at the beachfront pavilions in summer.

Divine Park and the lake. The spring fed lake the town is named for, ringed by Divine Park, with a borough park, tennis courts and trout fishing.

North End Pavilion. A borough beachfront pavilion that hosts summer movies and concerts on the beach.

Wreck Pond. A tidal pond of about 73 acres on the town's southern edge, linked to the ocean by a gated culvert completed in 2016.

Spring Lake Public Library. The borough's own independent public library.

Spring Lake Five Mile Run. A large road race held each year on the Saturday of Memorial Day weekend since 1977, with a kids race. The 2027 race is set for May 29.

Borough tennis, pickleball and paddle courts. Public courts run by the Recreation Department, reserved up to three days ahead.

8

MOVING CHECKLIST

Setting up your home in Spring Lake

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

- [ ] **Borough hall.** Spring Lake Borough Hall, 423 Warren Avenue, Spring Lake, NJ 07762.https://www.springlakeboro.org

- [ ] **Property taxes.** Tax office phone 732-449-0800. The tax collector is in borough hall at 423 Warren Avenue, open weekdays 8 a.m. to 4 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. Spring Lake requires payment to arrive in the tax office by the 10th; a postmark does not count. 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.** Spring Lake Water Department and Sewer Utility (borough owned). 732-449-0800. Spring Lake runs its own water and sewer utility, working with the Manasquan Water Supply System. Bills go out quarterly, in January, April, July and October, with a 20 day grace period. The borough asks sellers to order a final reading before closing; the owner, tenant, agent or attorney can request it.

- [ ] **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.** The borough collects trash, recycling and bulky items by area. The map and schedule are on the Public Works page and in the yearly Recycling and Curbside Pickup Guide, and also in the Recycle Coach app. The Reclamation Center at 501 Fifth Avenue takes recycling and yard waste, not household garbage, and requires a borough decal from the Clerk's Office.

- [ ] **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. Homes near the ocean, the lake and Wreck Pond can sit in FEMA flood zones. Spring Lake takes part in FEMA's Community Rating System, which can lower flood insurance premiums for policyholders in town; it entered in 1994 and was listed at Class 6 in the state's 2019 hazard mitigation plan. Ask the borough for the current class.

- [ ] **Library.** Spring Lake Public Library, .

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 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. Spring Lake's Code Enforcement office also issues Certificates of Occupancy for property sales and rentals. Apply through the borough's online permit portal and contact Code Enforcement (732-449-0800, ext. 613) early to confirm what the sale inspection covers. Rentals need their own certificate before each tenant moves in, and the borough limits a home to four rentals a year.

9

QUESTIONS PEOPLE ASK

Questions people ask us about Spring Lake

What is the difference between Spring Lake and Spring Lake Heights?

They are two separate boroughs. Spring Lake is the oceanfront town with the boardwalk and the lake. Spring Lake Heights, just to the west, was formed from part of Wall Township in 1927. Each has its own government and its own property tax rate.

Does Spring Lake have a train station?

Yes. The Spring Lake station at Railroad and Warren Avenues is on NJ Transit's North Jersey Coast Line, with trains north toward Newark, Hoboken and New York Penn Station and south to Bay Head.

Does Spring Lake have a boardwalk?

Yes. Spring Lake's boardwalk runs about two miles along the ocean and has no shops, arcades or food stands.

Do you need a beach badge in Spring Lake?

Yes, in summer. The borough sells beach badges online, and badge types, prices and rules are set each season, so check the current year's details.

Where is the closest grocery store to Spring Lake?

The closest supermarkets are a short drive west in Wall Township, at the ShopRite and the ALDI on Route 35. The Stop & Shop on Route 35 in Neptune City and the Wegmans on Route 35 in Ocean Township are farther north. Spring Lake has no supermarket of its own.

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 the boardwalk	
Around the lake	
North end	
Near the train	
Toward Wreck Pond	

Is Spring Lake 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 Spring Lake, 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