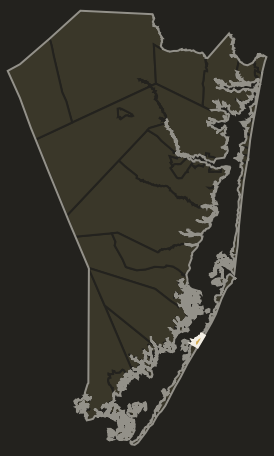
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AN IN DEPTH TOWN GUIDE

Living in Surf City, 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.

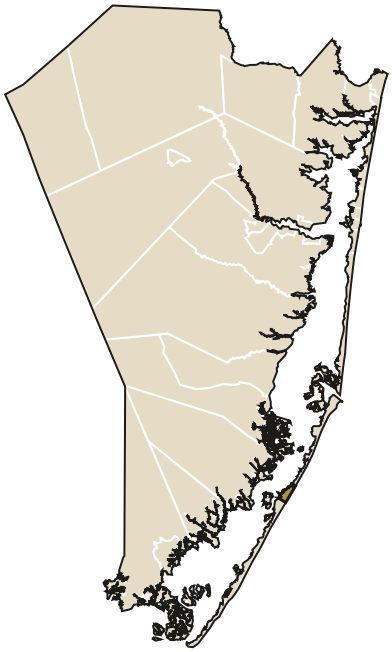
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AT A GLANCE

Surf City at a glance

County	Ocean
Population	About 1,240 (2020 census)
Size	About 1.3 square miles, about 0.75 of it land
Setting	Oceanfront and bayfront on Long Beach Island
Main roads	Long Beach Boulevard (County Route 607); Route 72 reaches the island next door in Ship Bottom; Garden State Parkway Exit 63 in Stafford



Surf City in gold, in Ocean County

One of six towns on Long Beach Island

Long Beach Island is not one town. It is split among six municipalities: Barnegat Light, Harvey Cedars, Long Beach Township, Surf City, Ship Bottom and Beach Haven. Each has its own government, beach rules and property tax rate.

Surf City sits just north of the Route 72 bridge. Ship Bottom, where the bridge lands, is its neighbor to the south, and Long Beach Township continues to the north. Surf City addresses use the 08008 ZIP code, which carries a Beach Haven postal name, so confirm the municipality on any listing.

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A SHORT HISTORY

The story of Surf City

Surf City grew up at the Great Swamp, near the middle of Long Beach Island. In the 1830s and 1840s the area was known as Buzby's Place, after Hudson Buzby, part owner of the Mansion of Health, one of the earliest large boarding hotels on the Jersey Shore. The hotel was gone by 1874, but the bay cove at the foot of South First Street is still called Mansion Cove.

In 1875 about 20 year round residents chose the name Long Beach City. The borough was incorporated under that name from part of Stafford Township in September 1894, and in 1899 the council renamed it Surf City, partly to avoid confusion with Long Branch. Today it is the first borough north of the Route 72 bridge, and almost half of its area is water.

KEY DATES

Timeline

1830s	The area around the Mansion of Health hotel is known as Buzby's Place.
1875	About 20 year round residents choose the name Long Beach City.
1894	Long Beach City is incorporated as a borough from part of Stafford Township.
1899	The borough council renames the town Surf City.

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SECTIONS OF TOWN

Ocean to bay, block by block

The oceanfront. Homes along and near the beach on the east side of Long Beach Boulevard, behind the dunes, on streets numbered north and south.

Along Long Beach Boulevard. The main road through town, lined with shops and places to eat, with Borough Hall at 813 Long Beach Boulevard.

Central Avenue. The quieter road running parallel to the Boulevard on the bay side, home to the island's public library branch, with homes on the streets around it.

The bay side. Streets west of the Boulevard running to the bay, including the 16th Street bay beach and Mansion Cove at the foot of South First Street. Some homes here sit right on the water.

> Surf City stretches across the island from the ocean to the bay, with streets numbered north and south and Long Beach Boulevard running the length of town. It borders Ship Bottom, Long Beach Township and, across the bay, Stafford Township.

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HOMES AND TAXES

What you will find

Oceanfront homes: Homes facing the Atlantic, behind the beach and dunes.

Bayfront homes: Homes on the bay side with water views to the west.

Homes in between: Houses on the numbered streets between the ocean and the bay.

Second homes and summer rentals: Most homes here are not primary residences.

Worth knowing: Surf City was one of the few stretches of the island where the planned dune line was built early, and later replenishment filled in a section that had been left out. Dunes guard the ocean side, but almost half of the borough's area is water, and bay side homes face flooding too. Ask for the flood zone, the elevation certificate and the flood history, since these drive insurance cost and renovation rules. New Jersey sellers must disclose the flood zone and flood history.

Property taxes

0.650%
2025 effective tax rate, as a share of market value

$9,804
2025 average residential tax bill

A home worth $1,500,000 on today's market would pay roughly $9,750 a year at Surf City'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 Surf City shops and eats

Surf City has no full supermarket, so most grocery runs mean a drive. The nearest big stores are over the Route 72 causeway in Manahawkin, or south on the island in Long Beach Township.

Grocery stores

SOUTHWEST	**Acme**	9600 Long Beach Boulevard, Long Beach Township
NORTHWEST	**Acme**	609 East Bay Avenue, Stafford (Manahawkin)
NORTHWEST	**ShopRite**	733 Route 72, Stafford (Manahawkin)
NORTHWEST	**ALDI**	451 Martin Truex Jr. Boulevard, Stafford (Manahawkin)

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

Dining

Long Beach Boulevard in Surf City. Restaurants, shops and galleries along the Boulevard through town, with more a few blocks south.

Ship Bottom. Next door to the south, where places to eat line the Boulevard and West 8th Street near the foot of the Route 72 causeway.

Beach Haven. South on the Boulevard, the island's oldest resort town and its largest cluster of restaurants.

Viking Village, Barnegat Light: North on Long Beach Boulevard to the fishing docks at the top of the island, where old fishing shacks now hold restaurants and shops.

Shopping

Small shops and galleries line Long Beach Boulevard. Over the causeway, Route 72 in Stafford near Parkway Exit 63 has two large shopping centers, Stafford Park and Manahawkin Commons, with big box stores, a movie theater and chain restaurants.

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GETTING AROUND

Roads and commuting

Long Beach Boulevard, County Route 607, is the main road through Surf City and runs the length of the island. There are no state or U.S. highways in the borough. To reach the mainland, drive south into Ship Bottom and take Route 72 over the Manahawkin Bay Bridge, the only road onto the island. Route 72 meets the Garden State Parkway at Exit 63 in Stafford Township. Ocean Ride runs a local Long Beach Island route, and the free LBI Shuttle runs along Long Beach Boulevard. There is no train service. For larger shopping trips, most people cross the bridge to Route 72 and Route 9 in Stafford.

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THINGS TO DO

Things to do in and around Surf City

Surf City ocean beaches. Borough beaches with seasonal badges and lifeguards, an accessible entrance with a ramp and beach mat at North 12th Street, and free beach wheelchairs at the badge booth.

16th Street Bay Beach. A bay beach on the west side of town, guarded daily during the summer season, with calmer water than the ocean.

Municipal boat ramp. The borough's boat ramp on the bay, with passes for property owners and daily passes.

Mansion Cove. The bay side cove at the foot of South First Street, named for the Mansion of Health, the early hotel that once stood nearby.

Townwide yard sales. Borough wide yard sale days held in spring and late summer, with residents registering to take part through Borough Hall.

Ocean County Library, Long Beach Island Branch. The island's public library branch, in town at 217 South Central Avenue, part of the Ocean County Library system.

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MOVING CHECKLIST

Setting up your home in Surf City

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

- [ ] **Borough hall.** Surf City Borough Hall, 813 Long Beach Boulevard, Surf City, NJ 08008.609-494-3064. https://surfcitynj.org

- [ ] **Property taxes.** Tax office phone 609-494-3554. The tax collector's office is at Borough Hall, 813 Long Beach Boulevard. 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.** Borough of Surf City Water and Sewer. 609-494-2400 (billing); 609-494-6237 (service and problems). The borough provides water and sewer service. Bills are mailed in April for the current year and paid in two installments, due June 1 and October 1, with interest after the 10th of the due month. Ask the borough to read the meter and transfer the account at closing.

- [ ] **Electric.** Atlantic City Electric. 1-800-642-3780 (customer service); 1-800-833-7476 (outages, 24 hours).

- [ ] **Gas.** New Jersey Natural Gas. 1-800-221-0051 (customer service); 1-800-427-5325 (gas leaks, 24 hours).

- [ ] **Trash and recycling.** The borough's Public Works department handles solid waste removal. Find the collection schedule on the Public Works page of surfcitynj.org or call Borough Hall.

- [ ] **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. Dunes guard the ocean side, but bay side homes can flood too, so ask for the elevation certificate on any home. The borough's construction official also serves as its floodplain manager. Surf City takes part in FEMA's Community Rating System, which can lower flood insurance premiums; it entered in 1992 and was listed at Class 6 in the state's 2019 hazard mitigation plan. Ask the borough for the current class.

- [ ] **Library.** Ocean County Library, Long Beach Island Branch, 217 South Central Avenue, Surf City, NJ 08008.

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. We could not confirm from an official borough source whether Surf City requires a separate resale certificate of occupancy, so confirm with the borough's building and zoning offices at Borough Hall before listing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Surf City

Is Surf City on Long Beach Island?

Yes. Surf City is one of six municipalities on Long Beach Island. It is the first town north of the Route 72 bridge, between Ship Bottom to the south and Long Beach Township to the north.

How do you get to Surf City?

Surf City is the first town north of the Route 72 bridge. From Garden State Parkway Exit 63, follow Route 72 east through Manahawkin and over the Manahawkin Bay Bridge into Ship Bottom. Turn north on Long Beach Boulevard, and Surf City is just ahead.

Do you need a beach badge in Surf City?

Yes, in season. The borough requires badges for beachgoers ages 12 to 64 while lifeguards and badge checkers are on duty, generally 10 a.m. to 5 p.m. Active duty military members and their families, and veterans, have free access with ID. Fees and dates change each year, so check the borough's current beach page.

Why is it called Surf City?

The borough was incorporated in 1894 as Long Beach City, formed from part of Stafford Township. The name was changed to Surf City in 1899, in part to avoid confusion with other places with similar names.

Where is the closest grocery store to Surf City?

There is no full supermarket in Surf City. The closest large stores are in Manahawkin, part of Stafford Township, over the Route 72 causeway: an Acme on East Bay Avenue, a ShopRite on Route 72 and an ALDI on Martin Truex Jr. Boulevard. On the island, there is an Acme at 9600 Long Beach Boulevard in Long Beach 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 oceanfront	
Along Long Beach Boulevard	
Central Avenue	
The bay side	

Is Surf City 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 Surf City, 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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