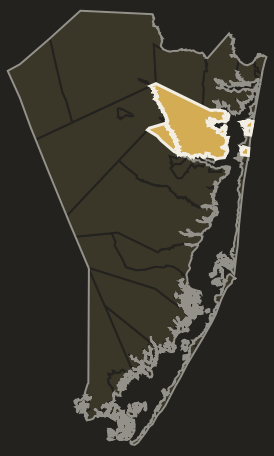
kw OCEAN LIVING
KELLERWILLIAMS. REALTY

AN IN DEPTH TOWN GUIDE

Living in Toms River, 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 Toms River

1	At a glance	The basics
2	A short history	How the town came to be
3	Sections of town	Many neighborhoods, one township
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.

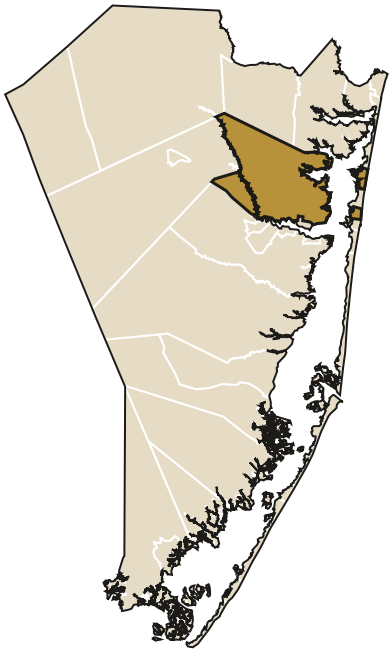
Vin and Zach

1

AT A GLANCE

Toms River at a glance

County	Ocean
Population	About 95,400 (2020 census)
Size	About 53 square miles, roughly 12 of them water
Setting	River, bay and barrier island neighborhoods around the county seat
Main roads	Garden State Parkway exits 81 and 82, with exit 83 at the Lakewood line; Routes 9, 37, 166, 35 and 70



Toms River in gold, in Ocean County

Toms River, Dover Township and South Toms River

Until 2006 the township was called Dover Township. Voters approved the change to Toms River Township on Election Day that November, and it took effect November 14, 2006. You will still see Dover on older deeds, surveys and place names such as the Dover Beaches.

The name Toms River is also used for the river itself, for the downtown that serves as the county seat, and for mailing addresses that reach into neighboring Berkeley Township. South Toms River is a separate borough across the river. When a listing says Toms River, we confirm which town the home is actually in.

2

A SHORT HISTORY

The story of Toms River

The Lenape lived along the river and the bay for thousands of years before Europeans arrived. The township was chartered as Dover Township in 1767, from the southern part of Shrewsbury Township, and the village at the river crossing took the name Toms River, most often credited to the ferryman Thomas Luker. During the Revolution its salt works supplied the patriot cause, and in March 1782 the British attacked the blockhouse, captured Captain Joshua Huddy and burned the village.

When Ocean County was created in 1850, Toms River became the county seat, and it remains the center of county government. The opening of the Garden State Parkway in 1954 split the township into east and west and brought decades of growth, turning farms and woods into neighborhoods. Voters renamed Dover Township as Toms River Township in 2006.

KEY DATES

Timeline

1767	Dover Township is chartered from the southern part of Shrewsbury Township.
1782	British and loyalist forces attack the Toms River blockhouse and capture Captain Joshua Huddy.
1850	Ocean County is created, with Toms River as its county seat.
2006	Dover Township is renamed Toms River Township.

3

SECTIONS OF TOWN

Many neighborhoods, one township

Downtown. The historic village on the north bank of the river, around Washington and Main Streets, with county offices, older homes and Joshua Huddy Park.

Silverton and the bay shore. The northeast corner along Barnegat Bay, near Cattus Island County Park. Bayfront and lagoon homes, established neighborhoods and adult communities such as Holiday City at Silverton.

Gilford Park, Pleasant Plains and North Dover. Established inland areas east of the Parkway and north of Route 37, with ranches, capes, split levels and colonials on suburban streets.

West Dover. The part of the township west of the Garden State Parkway, with larger lots and newer subdivisions toward Manchester and Lakewood.

Pelican Island. A small island in Barnegat Bay along Route 37 between the mainland and barrier island bridges, with homes on the water.

The barrier island. Ortley Beach, Ocean Beach, Chadwick Beach, Silver Beach and part of Normandy Beach, between the bay and the ocean. Beach and bay homes, many raised or rebuilt.

> Toms River is a collection of distinct areas, and the feel changes from one to the next. Some of the names you will hear:

4

HOMES AND TAXES

What you will find

Ranches, capes and split levels from the postwar decades, making up much of the inland housing.

Colonials and newer construction in neighborhoods off the main roads.

Adult communities including Holiday City at Silverton, Greenbriar Woodlands and the Gardens of Pleasant Plains.

Waterfront homes along Barnegat Bay and the Toms River.

Beach homes on the barrier island, many of them rebuilt and raised.

Worth knowing: Many homes on the island and along the bay sit in FEMA flood zones, which affects insurance, renovation rules and what a lender will require. New Jersey sellers must disclose a home's flood zone and flood history, and we walk every buyer and seller through what that means for a specific address.

Property taxes

1.523%
2025 effective tax rate, as a share of market value

$8,528
2025 average residential tax bill

A home worth $550,000 on today's market would pay roughly $8,376 a year at Toms River'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 Toms River shops and eats

Toms River has supermarkets in almost every part of the township, so most grocery runs are short. Route 37, Hooper Avenue, Fischer Boulevard and Lakewood Road carry most of the stores.

Grocery stores

IN TOWN	**ShopRite** 2 Route 37 West, Toms River
IN TOWN	**Stop & Shop** 353 Route 37 East, Toms River
IN TOWN	**ShopRite** 860 Fischer Boulevard, Toms River
IN TOWN	**Stop & Shop** 2360 Lakewood Road, Toms River

IN TOWN	**Acme** 5 Ortley Plaza, Toms River (Ortley Beach)

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

Dining

Downtown Washington Street and Main Street. The walkable downtown near the river and county buildings, with restaurants, cafes and lunch spots.

Route 37. The main east to west corridor, lined with shopping centers and restaurants from the Parkway to the bay bridges.

Hooper Avenue. Runs north from downtown past the Ocean County Mall, with chain and local restaurants and everyday shopping.

Seaside Heights: East on Route 37 over the bridges, a boardwalk with a wide variety of food, amusements, bars and restaurants.

Shopping

The Ocean County Mall on Hooper Avenue, the only enclosed mall in Ocean County, anchors the shopping, and Route 37 is lined with shopping centers from the Parkway east to the bay.

6

GETTING AROUND

Roads and commuting

The Garden State Parkway serves the township at exit 81 for Lakehurst Road and exit 82 for Route 37. Exit 83, for Route 9 north toward Lakewood, sits near the Lakewood line, and exit 80 is just south in South Toms River. Route 37 runs east and west across the township and crosses Barnegat Bay on the Mathis and Tunney bridges toward the island and Route 35. There is no train, but NJ Transit buses leave the Toms River park and ride for New York on the 137 and for Newark on the 67. Most daily shopping is along Route 37 and Hooper Avenue.

7

THINGS TO DO

Things to do in and around Toms River

Cattus Island County Park. About 500 acres of trails, marsh and woods on Barnegat Bay at 1170 Cattus Island Boulevard, with the Cooper Environmental Center.

Ortley Beach and Shelter Cove. The township's ocean beach on the barrier island and its bay beach at Shelter Cove, both covered by one seasonal township badge.

Joshua Huddy Park. A riverside park downtown, opened in 1905, with a 1931 replica of the Revolutionary War blockhouse and the Luker Bridge.

Riverfront Landing County Park. An Ocean County park on the river downtown at 71 East Water Street.

Winding River Park. A township park along the Toms River with paved paths, nature trails, playgrounds and an ice rink.

Bey Lea Park and Golf Course. A township park and public golf course on North Bay Avenue, with picnic areas and a playground.

Toms River Halloween Parade. A long running township tradition downtown each October, said to be the second largest Halloween parade in the world.

Ocean County Library, Toms River Branch. The library system's headquarters and the largest public library in the county, at 101 Washington Street downtown.

8

MOVING CHECKLIST

Setting up your home in Toms River

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

- [ ] **Township municipal building.** Toms River Township Municipal Building, 33 Washington Street, Toms River, NJ 08753.https://www.tomsrivertownship.com

- [ ] **Property taxes.** Tax office phone 732-341-1000. The tax collector is in the municipal building at 33 Washington Street, and taxes can be paid online through the township website. 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.** Varies by address. Toms River has more than one water company. New Jersey American Water (1-800-272-1325) serves part of the township, and much of the rest is served by a separate private water utility. Sewer service in most of the township is provided by the Toms River Municipal Utilities Authority. Check a recent bill for the home to see which companies serve it, and arrange final readings with each before closing.

- [ ] **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.** Township crews collect garbage, with twice weekly pickup on the barrier island and Pelican Island from the week before Memorial Day through Labor Day. For your collection day, call 732-255-1000, extension 8101. Curbside recycling and leaf collection details are on the township website.

- [ ] **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. Barrier island, Pelican Island, bayfront and riverfront homes are the most likely to sit in a flood zone; much of the inland township is not. New Jersey sellers must disclose a home's flood zone and flood history. Toms River takes part in FEMA's Community Rating System, which can lower flood insurance premiums for policyholders in town; it entered in 1992 and was listed at Class 8 in the state's 2019 hazard mitigation plan. Ask the township for the current class.

- [ ] **Library.** Ocean County Library, Toms River Branch, 101 Washington Street, Toms River, NJ 08753.

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 Toms River this is the Residential Smoke Inspection from the Toms River Bureau of Fire Prevention (732-240-5153, trfireprevention.com), 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. The township no longer requires a Municipal Certificate of Continued Use and Occupancy for the sale of a home. Rental units still need a rental certificate of inspection.

9

QUESTIONS PEOPLE ASK

Questions people ask us about Toms River

Is Toms River the same as Dover Township?

Yes. Dover Township voters approved changing the name to Toms River Township in November 2006, and the change took effect November 14, 2006. Older records, and names such as Dover Beaches North and Dover Beaches South, still use the old name.

Is Holiday City in Toms River?

Only part of it. Holiday City at Silverton is in Toms River Township. Holiday City at Berkeley, Carefree, West, South and Holiday Heights are in Berkeley Township, even though their mailing addresses say Toms River.

Does Toms River have a beach?

Yes. Ortley Beach is the township's ocean beach on the barrier island, and Shelter Cove is a bay beach. Township beach badges cover both, along with an unguarded beach on Riviera Avenue along the Toms River.

Is there a train from Toms River?

No. Passenger rail service to the township ended in the late 1940s. NJ Transit buses run from the Toms River park and ride to the Port Authority Bus Terminal in New York on route 137 and to Newark on route 67.

Where is the closest grocery store to Toms River?

Toms River has supermarkets in almost every part of town. There are a ShopRite at 2 Route 37 West, a Stop & Shop at 353 Route 37 East, a ShopRite on Fischer Boulevard and a Stop & Shop on Lakewood Road in the north end of town. On the barrier island, there is an Acme at Ortley Plaza in Ortley Beach.

Are there restaurants in Toms River?

Yes, many. Most are along Route 37, Hooper Avenue, Fischer Boulevard and Lakewood Road. Downtown Toms River, on Washington Street and Main Street, has its own restaurants, and the Seaside Heights boardwalk is a short drive east on Route 37.

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.

Downtown	
Silverton and the bay shore	
Gilford Park, Pleasant Plains and North Dover	
West Dover	
Pelican Island	
The barrier island	

Is Toms River 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 Toms River, 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