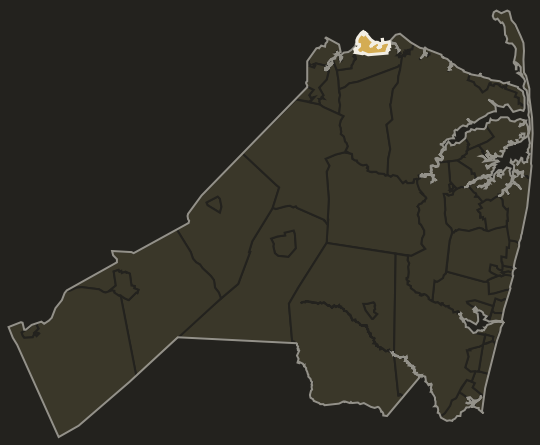
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AN IN DEPTH TOWN GUIDE

Living in Union Beach, 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.

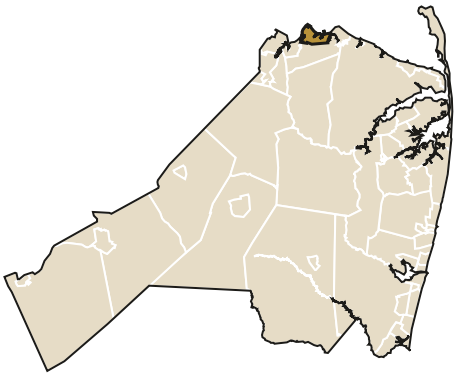
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AT A GLANCE

Union Beach at a glance

County	Monmouth
Population	About 5,700 (2020 census)
Size	About 1.9 square miles
Setting	Bayfront borough with creeks and marsh along its edges
Main roads	Route 36 along the southern border, with Parkway exit 117 nearby in Hazlet



Union Beach in gold, in Monmouth County

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A SHORT HISTORY

The story of Union Beach

The shore of Raritan Bay was Lenape land long before European farms appeared. For generations this was quiet farmland and marsh within Raritan Township, now Hazlet. Around the time of the Revolution the Poole family owned a 100 acre farm here, and after the Central Railroad of New Jersey came through, the Poole farm was laid out as the Union Subdivision in 1908.

In 1920 developer Charles Carr renamed the area, then marketed as East Point Beach Estates, as Union Beach. The New Jersey Legislature created the Borough of Union Beach from part of Raritan Township on March 16, 1925, confirmed by local referendum that April. The borough marked its 100th anniversary in 2025, and its bayfront still looks across to the New York skyline.

KEY DATES

Timeline

1908	The Poole farm is laid out as the Union Subdivision.
1920	Developer Charles Carr renames East Point Beach Estates as Union Beach.
1925	The Borough of Union Beach is incorporated from part of Raritan Township, now Hazlet.
2002	The borough dedicates its September 11 memorial, set to look toward the World Trade Center site.

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SECTIONS OF TOWN

A bayfront town with old names

The bayfront. The streets closest to Raritan Bay, along the beach and the new dunes, with views across the water to Manhattan and the Verrazzano Bridge. Homes are mostly single family houses on small lots, a mix of older cottages and newer construction.

Along the creeks. Low lying streets near Chingarora Creek on the Keyport side and Flat Creek and East Creek on the Keansburg side, close to marsh and open water.

Center of town. The blocks around Union Avenue and Poole Avenue, home to borough hall and the library, with older capes, bungalows and ranches on small lots.

Natco, Union Gardens, Lorillard Beach and Van Marters Corner. Older place names that locals still use for parts of the borough, dating from its early subdivisions.

Near Route 36. The southern edge of the borough along the Hazlet line, a little farther from the water and closest to the highway.

> Union Beach began as farmland. The Poole farm became the Union Subdivision in 1908, and East Point Beach Estates was renamed Union Beach in 1920. The borough was formed from Raritan Township, now Hazlet, in 1925.

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HOMES AND TAXES

What you will find

Older homes: On streets laid out in the borough's early twentieth century subdivisions.

Rebuilt homes: Homes that have been rebuilt or repaired.

Single family homes inland: On streets farther from the bay and the creeks.

Worth knowing: Flood risk is the first question here. The Army Corps of Engineers and the state are building a flood protection project: a beach berm and dunes along the bay, plus levees and floodwalls along Chingarora Creek and East Creek and across Flat Creek, with pump stations and tide gates. The beach and dune work came first, and the levees and floodwalls are a later phase. Ask for the flood zone, the elevation certificate and the flood history on every home.

Property taxes

2.254%

2025 effective tax rate, as a share of market value

$10,135

2025 average residential tax bill

A home worth $450,000 on today's market would pay roughly $10,143 a year at Union Beach'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 Union Beach shops and eats

Union Beach is mostly homes, with no supermarket of its own. Groceries and most errands mean a short drive south to Route 35 and Route 36 in Hazlet, or west to Keyport.

Grocery stores

SOUTHWEST	**Stop & Shop** 100 Route 36, Keyport
SOUTH	**ShopRite** 3120 Route 35, Hazlet
SOUTH	**ALDI** 3020 Route 35, Hazlet

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

Dining

Route 36. The highway along the borough's southern edge, with casual places to eat near the shopping centers.

West Front Street in Keyport. A few minutes west, a bayfront downtown where most of the area's sit down restaurants are clustered.

Route 35 in Hazlet. Just south, a long commercial corridor with chain and family restaurants among the shopping centers.

Downtown Keyport: West to the shopping district on West Front Street, a block from the bay, with many restaurants, some with live music.

Downtown Red Bank: Southeast through Middletown to a downtown known for its restaurants, shops and live performances, around Broad Street and Monmouth Street.

Shopping

Most shopping is along Route 35 and Route 36 in Hazlet, just south of town.

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GETTING AROUND

Roads and commuting

Route 36 runs along the southern border with Hazlet and leads to Garden State Parkway exit 117 in Hazlet, which connects to Route 35. The nearest train is the Hazlet station on NJ Transit's North Jersey Coast Line. NJ Transit bus 817 runs toward Perth Amboy, and Academy Bus Lines runs along Route 36 to the Port Authority Bus Terminal and Wall Street in Manhattan. Daily shopping is along Route 36 in Hazlet.

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THINGS TO DO

Things to do in and around Union Beach

Union Beach bayfront. A public beach on Raritan Bay with views of the New York City skyline and the Verrazzano Bridge. Beachfront parking permits are handled through the borough.

Bayfront dunes and walkovers. Planted dunes and a widened beach with walkover crossings, built by the U.S. Army Corps of Engineers and the state as part of the borough's flood protection project.

September 11 memorial. A black stone monument dedicated in June 2002 and positioned so visitors look past it toward the site of the World Trade Center across the bay.

Union Beach Memorial Library. The borough's own library at 810 Union Avenue, a member library of the Monmouth County Library system.

Henry Hudson Trail. A paved Monmouth County rail trail a short drive away, running from the Aberdeen and Keyport border east through the Bayshore toward Atlantic Highlands.

Keyport waterfront parks. Next door in Keyport, a chain of bayfront parks with a fishing pier, a boat ramp and playgrounds.

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MOVING CHECKLIST

Setting up your home in Union Beach

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

- [ ] **Borough hall.** Union Beach Borough Hall, 650 Poole Avenue, Union Beach, NJ 07735.732-264-2277. https://www.unionbeachnj.gov

- [ ] **Property taxes.** Tax office phone 732-264-5662 or 732-264-5657. The tax collector, who also collects the borough sewer charge, is in borough hall at 650 Poole Avenue, open weekdays 9 a.m. to 4:30 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. Postmarks are not accepted. New owners should confirm with the tax office where bills will be sent.

- [ ] **Water and sewer.** New Jersey American Water (water); Borough of Union Beach (sewer). 1-800-272-1325 (New Jersey American Water); 732-264-5662 (borough sewer billing). Water comes from New Jersey American Water, so transfer the water account directly with the company. Sewer is a separate borough charge, billed quarterly (due January 1, April 1, July 1 and October 1) as a flat amount per living unit, and collected by the tax collector's office.

- [ ] **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's contractor collects trash twice a week (Monday and Thursday or Tuesday and Friday, depending on location), recycling on Wednesdays, and bulk items on alternate Wednesdays. Call Public Works and the Recycling Center at 732-264-1133 or check the borough website for your days.

- [ ] **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. Much of Union Beach is low lying near the bay and creeks, so check every address. A U.S. Army Corps of Engineers flood protection project has built dunes and a wider beach along the bay, with levees, floodwalls and tide gates along the creeks planned in later phases. Union Beach takes part in FEMA's Community Rating System, which lowers flood insurance premiums for policyholders in town; it entered in 2003, was listed at Class 6 in the state's 2019 hazard mitigation plan, and the borough says residents qualify for a 20 percent discount. Ask the borough for the current class.

- [ ] **Library.** Union Beach Memorial Library, 810 Union Avenue, Union Beach, NJ 07735.

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 official 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. Union Beach also requires its own Certificate of Occupancy inspection for every sale or rental. It is issued by the borough's Office of Code Enforcement at borough hall; the fee is $100 for a single family home and $125 for a multi family dwelling, paid by check or money order. Rental registrations must also be renewed when ownership changes.

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QUESTIONS PEOPLE ASK

Questions people ask us about Union Beach

Can you see New York City from Union Beach?

Yes. On a clear day the bayfront beach has views across Raritan Bay to the Manhattan skyline and the Verrazzano Bridge. The borough's September 11 memorial is set to look toward the World Trade Center site.

What is the Union Beach flood project?

It is a coastal storm risk reduction project by the U.S. Army Corps of Engineers and the New Jersey Department of Environmental Protection. It includes a beach berm and dunes along the bay, and levees, floodwalls, tide gates and pump stations along the creeks. The first construction contract was awarded in July 2022.

Does Union Beach have a train station?

No. The closest station is Hazlet, on NJ Transit's North Jersey Coast Line, just south of the borough. Academy buses along Route 36 also run to Manhattan.

Do I need flood insurance in Union Beach?

It depends on the address. Much of the borough is low lying near the bay and the creeks, and lenders require flood insurance on federally backed mortgages in high risk flood zones. Homes near Chingarora Creek, East Creek and Flat Creek deserve a close look while the levee and floodwall phase is still ahead.

Where is the closest grocery store to Union Beach?

The closest supermarkets are the Stop & Shop on Route 36 in Keyport and the ShopRite and ALDI on Route 35 in Hazlet, all a short drive from town. Union Beach has no supermarket of its own.

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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 bayfront	
Along the creeks	
Center of town	
Natco, Union Gardens, Lorillard Beach and Van Marters Corner	
Near Route 36	

Is Union Beach 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 Union Beach, 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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