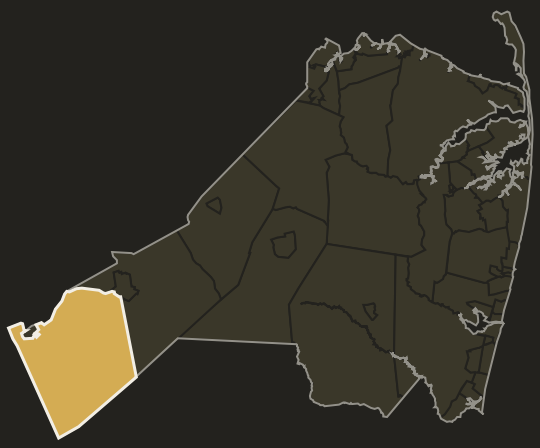
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AN IN DEPTH TOWN GUIDE

Living in Upper Freehold and Cream Ridge, 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.

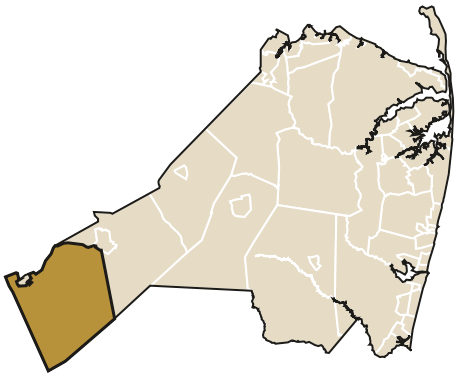
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AT A GLANCE

Upper Freehold and Cream Ridge at a glance

County	Monmouth
Population	About 7,300 (2020 census)
Size	About 47 square miles
Setting	Rural, with farms, horse properties, woods and small historic villages
Main roads	Interstate 195 (Exits 8 and 11) and county roads 524, 526, 537 and 539



Upper Freehold and Cream Ridge in gold, in Monmouth County

Upper Freehold is not Freehold

Upper Freehold Township is its own municipality in the western corner of Monmouth County. Freehold Borough and Freehold Township are separate towns farther east. The names are similar, but the taxes, services and character are completely different.

Cream Ridge is not a separate town either. It is an unincorporated community inside Upper Freehold with its own post office and ZIP code, 08514. Other parts of the township use an Allentown mailing address, ZIP 08501, even though Allentown itself is a small separate borough on the township's northwestern edge.

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A SHORT HISTORY

The story of Upper Freehold and Cream Ridge

The Lenape lived along Crosswicks Creek and its streams before European settlement. Farm families arrived in the late 1600s, and Imlaystown, founded around 1690 and named for the Imlay family, became an early center with its mill on Doctors Creek. Upper Freehold was set off from Freehold Township around 1731 and was incorporated as one of New Jersey's original townships in 1798.

Over the next century the township gave up land to form Millstone and Jackson in 1844 and Allentown in 1889. Mill villages like Walnford and Imlaystown served the farms, and the rich soil around Cream Ridge made it some of the best farmland in the state. Farming is still the main land use, and voters raised a dedicated farmland preservation tax in 2001.

KEY DATES

Timeline

1731	Upper Freehold is formed from part of Freehold Township.
1773	The Waln family house is built at Walnford, the mill village now preserved in Crosswicks Creek Park.
1798	Upper Freehold is incorporated as one of New Jersey's original townships on February 21.
1987	The Horse Park of New Jersey opens on state Green Acres land in the township.

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SECTIONS OF TOWN

Villages, farms and back roads

Cream Ridge. The south central part of the township around County Route 539 and Burlington Path Road, home to the municipal building and its own 08514 ZIP code. Farmhouses, horse farms and newer homes on large lots sit among wide fields.

Imlaystown. A historic village along Imlaystown Road and Davis Station Road near Interstate 195 Exit 11, with a 28 acre millpond and a district of mostly 1800s buildings on the National Register.

Allentown side. The northwestern part of the township around Allentown borough, where many homes use the Allentown 08501 address. Neighborhoods here are closer to Route 130 and the New Jersey Turnpike.

Walnford and Crosswicks Creek. The western farm country along Crosswicks Creek, centered on the preserved Walnford mill village, with farms and scattered homes on country roads.

Hornerstown, Arneytown and the south. Small historic crossroads in the southern part of the township toward Plumsted and Burlington County, where preserved farms and woods dominate.

> Upper Freehold has no single downtown. It is a spread of farmland and woods dotted with old villages, and much of it is permanently preserved. The township's farmland preservation program has protected thousands of acres from development, so the fields around a home here are likely to stay fields.

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HOMES AND TAXES

What you will find

Farms and horse properties: Working farms and equestrian properties with barns, paddocks and acreage.

Homes on large lots: Colonials and custom homes set on generous rural lots.

Historic homes: Older farmhouses and village homes in Imlaystown, Cream Ridge and the other crossroads.

Worth knowing: Most of Upper Freehold has no public sewer or water, and the township's own planning documents aim to keep it that way. That means most homes run on a private well and a septic system. New Jersey requires the well water to be tested before a home with a private well is sold, and most buyers also order a septic inspection. On farm properties, we also check whether the land carries a farmland assessment or a preservation easement, because both change what an owner can do and what the taxes look like.

Property taxes

1.965%

2025 effective tax rate, as a share of market value

$14,435

2025 average residential tax bill

A home worth $750,000 on today's market would pay roughly $14,738 a year at Upper Freehold and Cream Ridge'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 Upper Freehold and Cream Ridge

shops and eats

Upper Freehold is farm country, with no supermarket or shopping road of its own. Errands mean a drive west toward Hamilton or north toward East Windsor.

Grocery stores

NORTHWEST	**ShopRite** 130 Marketplace Boulevard, Hamilton Township
NORTH	**ShopRite** 319 Route 130, East Windsor
NORTH	**ALDI** 440 Route 130, East Windsor
WEST	**Acme** 4400 South Broad Street, Hamilton Township

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

Dining

Around Cream Ridge on County Route 539. A few casual places to eat near the center of the township.

Main Street in Allentown. The historic borough on the township's northwest edge, with restaurants among antique and specialty shops.

Downtown Hightstown. North, where Route 33 meets County Route 571, with restaurants, boutiques and galleries.

Shopping

Route 130 is where most shopping happens. Hamilton Marketplace, a large shopping center anchored by a ShopRite, is on Route 130 in Hamilton, with more stores north along Route 130 in East Windsor.

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GETTING AROUND

Roads and commuting

Interstate 195 crosses the township, with Exit 8 at County Route 539 on the Robbinsville line and Exit 11 at Imlaystown Hightstown Road, near Imlaystown and the Horse Park of New Jersey. Route 195 connects east toward the shore and west to the New Jersey Turnpike and Trenton. County roads 524, 526, 537 and 539 carry most local traffic. Everyday shopping is in Allentown's small center and a short drive west in Robbinsville and Hamilton.

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THINGS TO DO

Things to do in and around Upper Freehold and Cream Ridge

Crosswicks Creek Park. A Monmouth County park of more than 2,300 acres, mostly a strip along Crosswicks Creek, popular for hiking, canoeing, kayaking and fishing, with parking on Hutchinson Road, Route 537 and Province Line Road.

Historic Walnford. A restored 18th century mill village at 62 Walnford Road with the 1773 Waln House, a working gristmill with milling demonstrations on weekends from April through November, and farm buildings.

Clayton Park. A 456 acre county park of rolling oak and beech woods near Imlaystown with about 6 miles of trails for hiking, biking and horseback riding. Part of its forest was named to the Old Growth Forest Network in 2023.

Union Transportation Trail. A 9 mile gravel trail on a former railroad bed from Hornerstown to the Assunpink Wildlife Management Area, for walking, biking and horseback riding.

Horse Park of New Jersey. A state owned equestrian park on County Route 524 near Interstate 195 Exit 11 that hosts horse shows and events through the year.

Assunpink Wildlife Management Area. State land with more than 2,500 acres in the township, with lakes and wetlands for fishing, bird watching and trails for hiking, biking and riding.

Upper Freehold Historic Farmland Scenic Byway. A designated scenic drive linking the Allentown, Imlaystown and Walnford historic areas with the township's parks and preserved farms.

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MOVING CHECKLIST

Setting up your home in Upper Freehold and Cream Ridge

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

- [ ] **Township municipal building.** Upper Freehold Township Municipal Building, 314 Route 539, Cream Ridge, NJ 08514.609-758-7738. https://uftnj.com

- [ ] **Property taxes.** Tax office phone 609-758-7738, ext. 215. The tax collector is in the municipal building at 314 Route 539, open Monday through Thursday from 8:30 a.m. to 4:15 p.m., with a drop box in the front vestibule. 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. Farms under farmland assessment are taxed differently, so check the tax record on any property with acreage.

- [ ] **Water and sewer.** Mostly private wells and septic systems. 609-758-7738, ext. 224 (township Board of Health). Most homes in Upper Freehold have a private well and a septic system. New Jersey's Private Well Testing Act requires the well water to be tested before a home with a private well is sold, and most buyers also order a septic inspection. The township's Board of Health handles well and septic applications and works with the Monmouth County Department of Health. If a home is in one of the few areas with public water or sewer, ask the seller for the utility's name and a recent bill.

- [ ] **Electric.** Jersey Central Power and Light (JCP&L), a FirstEnergy company. Outage line 1-888-544-4877.

- [ ] **Gas.** New Jersey Natural Gas where lines are available; many rural homes use propane or oil. 1-800-221-0051 (customer service); 1-800-427-5325 (gas leaks, 24 hours).

- [ ] **Trash and recycling.** The township's Public Works Recycling Center is behind the municipal building at 314 Route 539 and is open to residents Monday and Saturday from 7 a.m. to noon, with bulk and brush on Saturdays only (609-758-7738, ext. 210). We could not confirm online whether household garbage is collected by the township or by private haulers, so ask the township when you move in.

- [ ] **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.** Upper Freehold is inland farm country, and flood zones are mostly limited to land along Crosswicks Creek, Doctors Creek and their streams. 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. Upper Freehold was not listed as a participant in FEMA's Community Rating System in the state's 2019 hazard mitigation plan.

- [ ] **Library.** Monmouth County Library, Allentown Branch, 16 South Main Street, Allentown, NJ 08501.

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), issued by the local fire official after an inspection. Upper Freehold's Fire Official is at 314 Route 539 (609-259-7665). 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. Upper Freehold also requires its own Continued Certificate of Occupancy (CCO) whenever a home changes occupancy through a sale or rental. The Housing Department does an onsite inspection for safety code compliance. The fee is $100, cash or check only, and the application is on the Housing page of uftnj.com. Call the housing inspector at 609-758-7738, ext. 222, well before closing.

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QUESTIONS PEOPLE ASK

Questions people ask us about Upper Freehold and Cream Ridge

Is Cream Ridge its own town?

No. Cream Ridge is an unincorporated community inside Upper Freehold Township, with its own ZIP code, 08514. Homes with a Cream Ridge address are taxed and served by Upper Freehold Township.

Is Upper Freehold the same as Freehold?

No. Upper Freehold Township is a separate municipality in the western corner of Monmouth County. Freehold Borough and Freehold Township are different towns farther east.

Do homes in Upper Freehold have well water and septic?

Most do. Public sewer and water reach only a small part of the township, so most homes use a private well and a septic system. New Jersey's Private Well Testing Act requires the well water to be tested before a home with a private well is sold.

What is there to do in Upper Freehold?

Much of it is outdoors. The township is home to Clayton Park, Crosswicks Creek Park with Historic Walnford, the Horse Park of New Jersey and part of the Assunpink Wildlife Management Area. The Upper Freehold Historic Farmland Scenic Byway ties many of them together.

Where is the closest grocery store to Upper Freehold?

Upper Freehold has no supermarket of its own. The closest are the ShopRite at Hamilton Marketplace on Route 130 in Hamilton and the ShopRite and ALDI on Route 130 in East Windsor. The Acme on South Broad Street in Hamilton is closer for the western side of the 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.

Cream Ridge	
Imlaystown	
Allentown side	
Walnford and Crosswicks Creek	
Hornerstown, Arneytown and the south	

Is Upper Freehold and Cream Ridge 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 Upper Freehold and Cream Ridge, 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