

## #5000 ~ Oceanfront Home

**15 Ocean Avenue  
Monmouth Beach, NJ 07750**

### Residential

**Block: 50  
Lot: 8.03**

**Land Size: 0.5055 Acre (109 x 202)  
Building Size: 8,110 Sq. Ft.**

### Tax Information

<b>Land Assessment:</b>	<b>\$ 2,772,400.</b>
<b>Improvement Assessment:</b>	<b>\$ 1,059,500.</b>
<b>Total Assessment:</b>	<b>\$ 3,831,900.</b>
<b>Taxes:</b>	<b>\$ 45,063.</b>
<b>Tax Year:</b>	<b>2022</b>
<b>Tax Rate:</b>	<b>1.161/\$100</b>
<b>Equalization Ratio:</b>	<b>89.71%</b>
<b>Updated:</b>	<b>09/11/2023</b>

**Zoning: A ~ Low Density - Single Family Residential**

**Remarks: Exceptional 8,110 Sq. Ft. Three-Story Home on the Beach. Six Bedrooms and 5 ½ Bathrooms. Completely Renovated with Many Amenities. Situated on an Oversized Lot with an Over-Engineered Foundation. Seller is a Licensed Real Estate Broker in New Jersey and Florida.**

**Price: \$ 9,995,000. ~ Sale  
\$ 65,000./Month Annually ~ Lease**

Please call **Ray S. Smith/Broker** of **Stafford Smith Realty** at **(732) 747-1000** for further details.

630 Broad Street, Shrewsbury, New Jersey 07702-4118  
4440 PGA Blvd., Ste. 600, Palm Beach Gardens, Florida 33410-6542  
732-747-1000 • [Ray@SSRealty.com](mailto:Ray@SSRealty.com) • [www.SSRealty.com](http://www.SSRealty.com)









— Road Centerlines

▭ Parcels (cadastral non-survey)

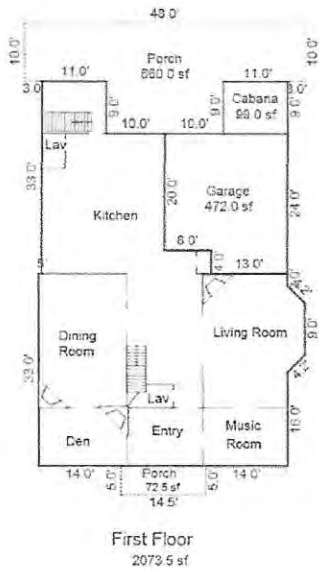


— Road Centerlines

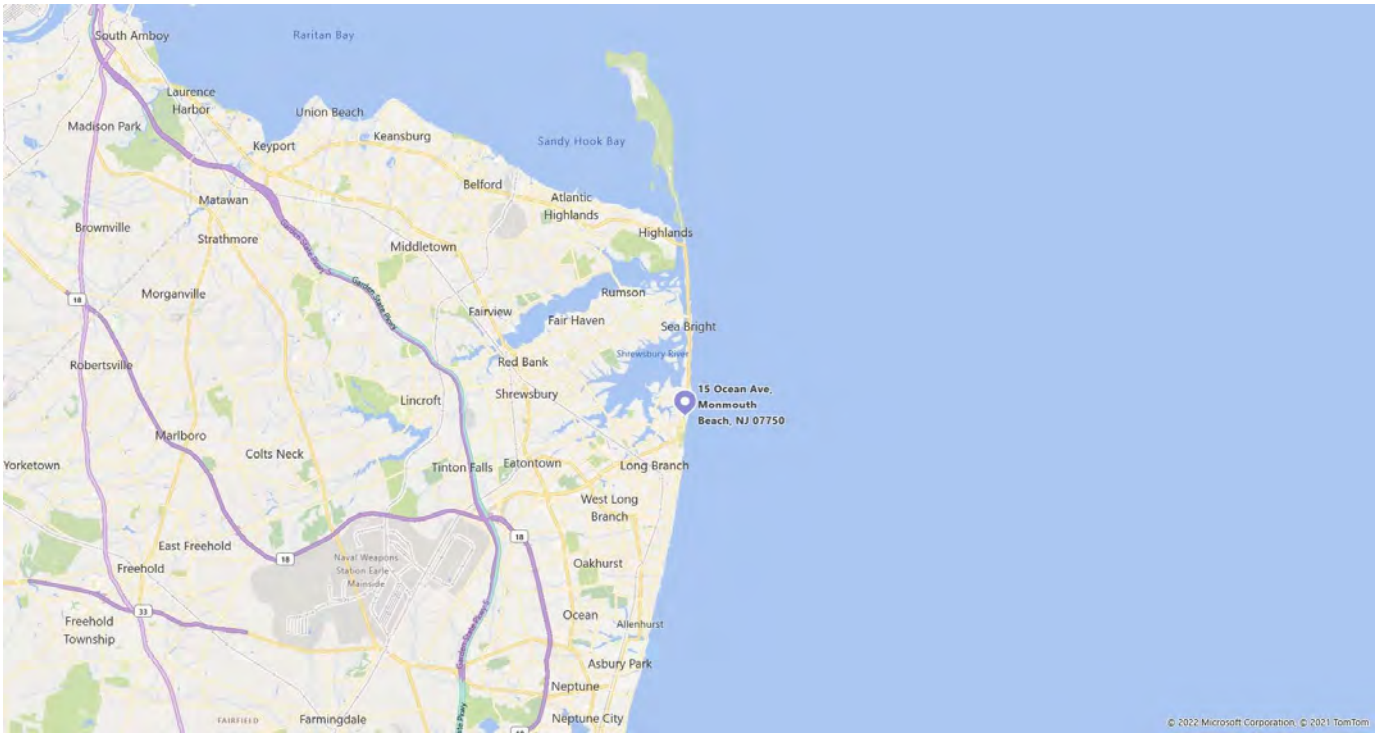
FLOORPLAN SKETCH

Borrower: SMITH, RAYMOND  
 Property Address: 15 OCEAN AVE  
 City: MONMOUTH BEACH  
 Lender: TWO RIVER COMMUNITY BANK

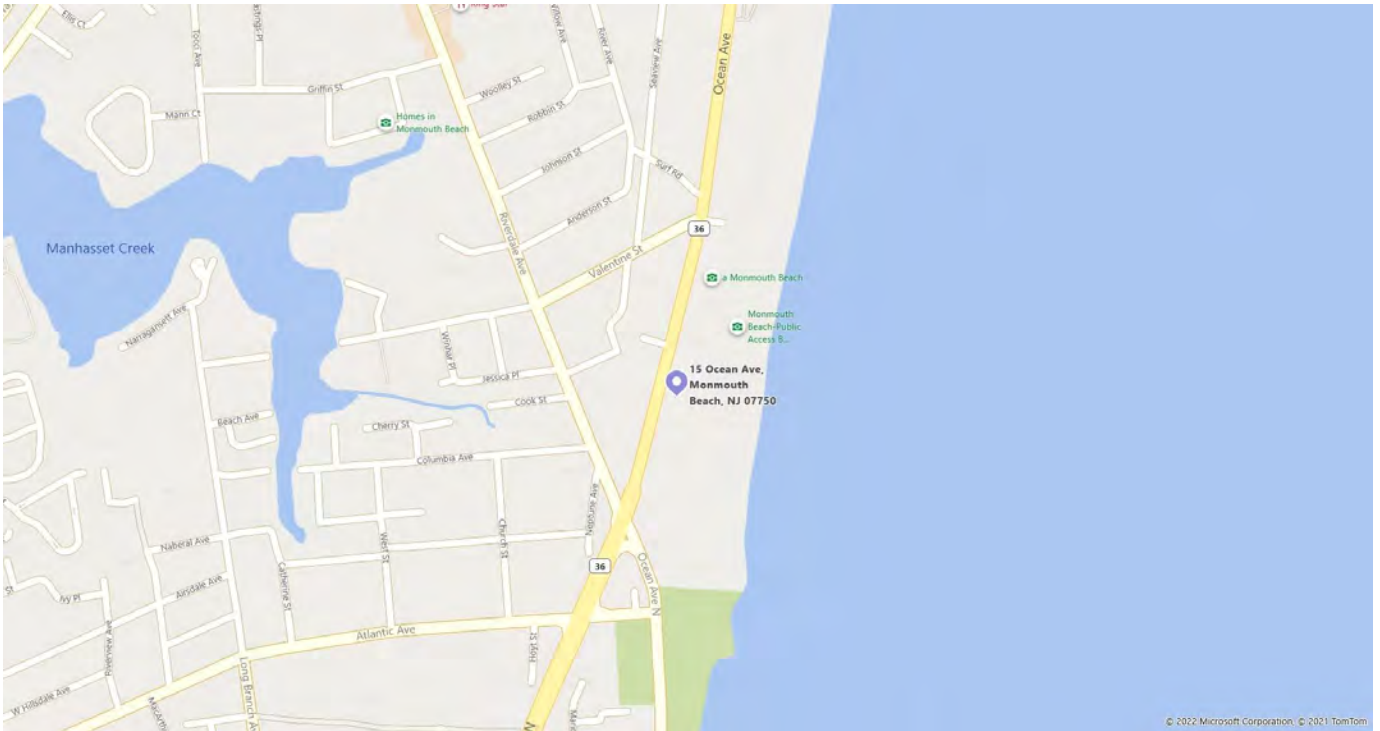
File No.: 193440  
 Case No.:  
 State: NJ  
 Zip: 07750



AREA CALCULATIONS SUMMARY						AREA CALCULATIONS BREAKDOWN				
Code	Description	Factor	Net Size	Perimeter	Net Totals	Name	Base x	Height x	Width =	Area
GLA1	First Floor	1.0	2073.5	219.5	2073.5	First Floor		24.0 x	21.0 =	504.0
GLA2	Second Floor	1.0	2634.5	257.0	2634.5			8.0 x	4.0 =	32.0
GLA3	Third Floor	1.0	2141.5	339.0	2141.5			11.0 x	9.0 =	99.0
GAR	Garage	1.0	472.0	90.0	472.0			42.5 x	15.0 =	637.5
OTH	Cabana	1.0	99.0	40.0	99.0			9.0 x	3.0 =	27.0
P/P	Porch	1.0	660.0	134.0			0.5 x	4.2 x	2.1 =	4.5
	Porch	1.0	72.5	39.0			0.5 x	4.2 x	2.1 =	4.5
	Balcony	1.0	120.0	58.0				42.5 x	2.0 =	85.0
	Balcony	1.0	320.0	72.0				42.5 x	16.0 =	680.0
	Balcony	1.0	320.0	72.0	1492.5	Second Floor		42.5 x	2.0 =	85.0
								46.5 x	31.0 =	1441.5
								11.0 x	11.0 =	121.0
								37.0 x	24.0 =	888.0
								11.0 x	9.0 =	99.0
						Third Floor		11.0 x	11.0 =	121.0
								4.0 x	4.0 =	16.0
	Net LIVABLE		(rounded)		6,850	7 addl items 23 total items			(rounded)	6,850



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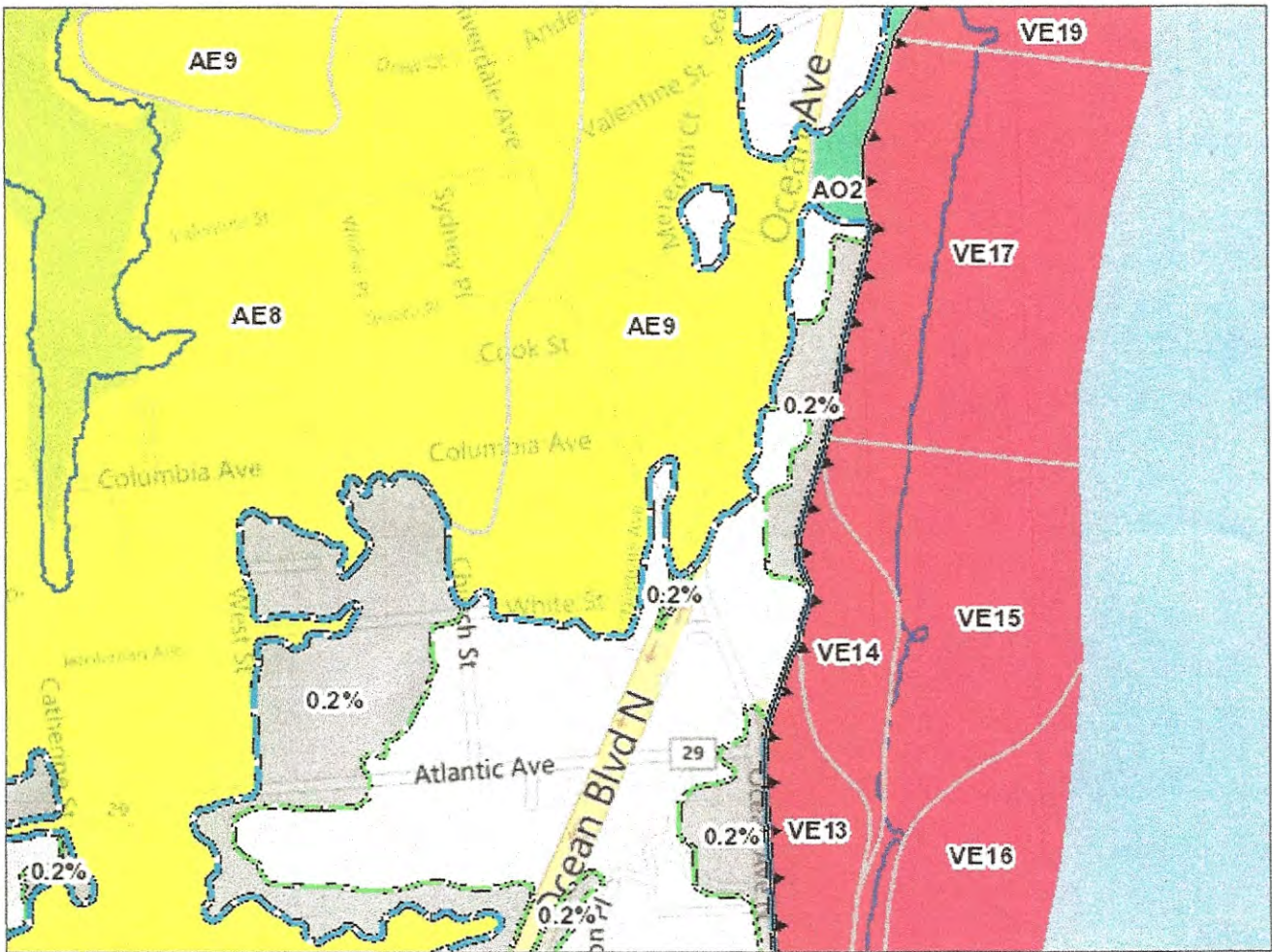


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### Best Available Flood Hazard Data

Best available flood hazard data for Sandy affected counties in NJ and NY



### Advisory Base Flood Elevations Map ~ Post Hurricane Sandy

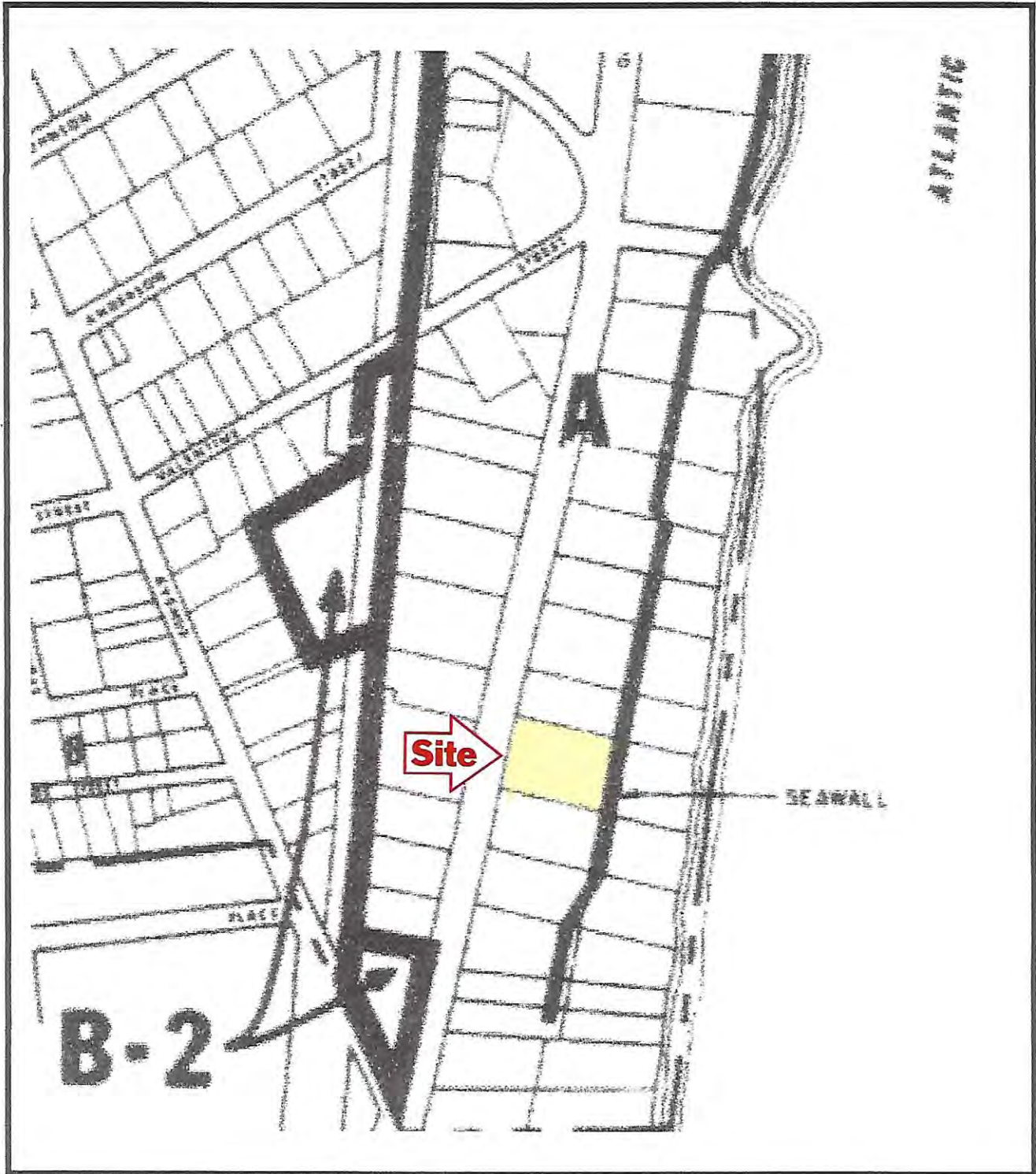
  
**Advisory Base Flood Elevations Map**  
Post-Hurricane Sandy Advisory Base Flood Elevations Map







# Zoning Map



LAND USE AND DEVELOPMENT REGULATIONS

30 Attachment 3

APPENDIX C

SCHEDULE OF LIMITATIONS (SCHEDULE 30-11.4)

BOROUGH OF MONMOUTH BEACH

CHAPTER 30, LAND USE AND DEVELOPMENT REGULATIONS

[Adopted 12/26/1978 Amended: 12/11/1978; 5/13/1980; Ord. No. O-40-94 § XIV, 8/9/1964; Ord. No. O-03-01, 1/9/2001; Ord. No. O-41-04, 8/10/2004; Ord. No. O-52-05 § 1, 8/9/2005; Ord. No. O-23-08 § 2; Ord. No. O-65-10 § 6; Ord. No. O-07-2015 § 2]

Borough of Monmouth Beach PERMITTED USES	A-1 Single Family Residential 1. Single family homes.	A-2 High Rise Residential 1. Single family homes. 2. High use apartments subject to the provisions of Section 30-8.19.1.	A-3 Apartment/ Townhouse Residential 1. Single family homes. 2. Garden apartments or townhouses subject to the provisions of Section 30-8.19.2.	B Business – Retail 1. A retail store where goods are sold, or personal services rendered provided there is no fabrication, manufacturing, converting, altering, furnishing, or assembly, except incidental to such retail sale on the premises, provided that these uses shall be confined to the first floor of the premises and that no supplies, materials, or goods are stored outdoors. 2. Bank or office of a doctor, lawyer, insurance agent, real estate agent, accountant and similar profession. 3. Service activities such as barber shops, beauty salons, photographers studios, tailors, shoe repair, radio and television repairs, and cleaners not to do work on the premises. 4. Restaurants and meeting rooms. 5. Public buildings and uses.	B-1 Business – Marina 1. A retail store where goods are sold, or personal services rendered provided there is no fabrication, manufacturing, converting, altering, furnishing, or assembly, except incidental to such retail sale on the premises, provided that these uses shall be confined to the premises and that no supplies, materials, or goods are stored outdoors. 2. Bank or office of a doctor, lawyer, insurance agent, real estate agent, accountant and similar profession. 3. Service activities such as barber shops, beauty salons, photographers studios, tailors, shoe repair, radio and television repairs, and cleaners not to do work on the premises. 4. Restaurant and meeting rooms. 5. Private beach clubs. 6. Marinas. 7. Private yacht clubs. 8. Public buildings and uses.	B-2 Business - Special 1. Any use for which a building or premises is being used at the time of the adoption of this Chapter 30, provided that said use is not noxious or offensive by reason of the emission of odor, dust, smoke, gas or noise, or that it is not dangerous to public health or safety.
REQUIRED ACCESSORY USES	1. Off-street parking subject to provisions of Section 30-8.21.	1. Off-street parking subject to provisions of Section 30-8.21. 2. Off-street loading for uses other than single family homes subject to the provisions of Section 30-8.20.	1. Off-street parking subject to provisions of Section 30-8.21. 2. Off-street loading for uses other than single family homes subject to the provisions of Section 30-8.20.	1. Off-street parking subject to provisions of Section 30-8.21. 2. Off-street loading subject to provisions of Section 30-8.20.	1. Off-street parking subject to provisions of Section 30-8.21. 2. Off-street loading subject to provisions of Section 30-8.20.	1. Off-street parking subject to provisions of Section 30-8.21. 2. Off-street loading subject to provisions of Section 30-8.20.

MONMOUTH BEACH CODE

Borough of Monmouth Beach PERMITTED ACCESSORY USES	A. Single Family Residential 1. Private garages or carports. 2. Fences and walls. (Section 30-5.3.1) 3. Private swimming pools. (Section 30-8.2.2) 4. Signs. (Section 30-8.27) 5. Small wind energy systems and solar energy system (Section 30-5.3.2)	A-1 Single Family Residential 1. Private garages or carports. 2. Fences and walls. (Section 30-5.3.1) 3. Private swimming pools. (Section 30-8.2.2) 4. Signs. (Section 30-8.27) 5. Small wind energy systems and solar energy system (Section 30-5.3.2)	A-2 High Rise Residential 1. Private garages or carports. 2. Fences and walls. (Section 30-5.3.1) 3. Private swimming pools. (Section 30-8.2.2) 4. Private club swimming pools. (Section 30-8.8) 5. The following uses within high rise residential developments: a. Professional Offices. b. Outdoor recreational facilities. c. Health clubs. d. Restaurants and meeting rooms. e. Small shops. 6. Signs. (Section 30-8.27) 7. Small wind energy systems and solar energy system (Section 30-5.3.2)	A-3 Apartment/ Townhouse Residential 1. Private garages or carports. 2. Fences and walls. (Section 30-5.3.1) 3. Private swimming pools. (Section 30-8.2.2) 4. Private club swimming pools. (Section 30-8.8) 5. Signs. (Section 30-8.27) 6. Small wind energy systems and solar energy system (Section 30-5.3.2)	B Business – Retail 1. Fences and walls. (Section 30-5.3.1) 2. Signs. (Section 30-8.27) 3. Solar energy system (Section 30-5.3.2)	B-1 Business – Marina 1. Fences and walls. (Section 30-5.3.1) 2. Signs. (Section 30-8.27) 3. Small wind energy systems and solar energy system (Section 30-5.3.2)	B-2 Business - Special 1. Fences and walls. (Section 30-5.3.1) 2. Signs. (Section 30-8.27) 3. Solar energy system (Section 30-5.3.2)
USES PERMITTED AS CONDITIONAL USES	1. Public utilities. (Section 30-9.3)	1. Public utilities. (Section 30-9.3) 2. (Deleted 12/11/1979) 3. Private and public schools. (Section 30-9.4) 4. Churches. (Section 30-9.2)	1. Public utilities. (Section 30-9.3) 2. (Deleted 12/11/1979) 3. Private and public schools. (Section 30-9.4) 4. Churches. (Section 30-9.2) 5. Professional office building. (Section 30-9.8) 6. Marinas. (Section 30-9.5) 7. Private yacht clubs and private beach clubs. (Section 30-9.7)	1. Public utilities. (Section 30-9.3) 2. (Deleted 12/11/1979) 3. Private and public schools. (Section 30-9.4) 4. Churches. (Section 30-9.2) 5. Marinas. (Section 30-9.5) 6. Private yacht clubs. (Section 30-9.7)	1. Public utilities. (Section 30-9.3) 2. Private and public schools. (Section 30-9.4) 3. Churches. (Section 30-9.2) 4. Child care centers. (Section 30-9.9)	1. Public utilities. (Section 30-9.3) 2. Private and public schools. (Section 30-9.4) 3. Churches. (Section 30-9.2) 4. Child care centers. (Section 30-9.9)	1. Public utilities. (Section 30-9.3) 2. Child care centers. (Section 30-9.9)
MINIMUM LOT AREA	15,000 square feet (11,000 square feet when contiguous to navigable waterway)	9,000 square feet (7,500 square feet when contiguous to navigable waterway)	15,000 square feet - 15,000 square feet (11,000 square feet when contiguous to navigable waterway).	1. Single family home - 15,000 square feet (11,000 square feet when contiguous to navigable waterway). 2. Garden apartments or townhouses - 80,000 square feet.	7,500 square feet.	80,000 square feet.	25,000 square feet.
MINIMUM LOT WIDTH	100 feet.	75 feet.	1. Single family home - 100 feet. 2. High rise apartments - 200 feet.	1. Single family home - 100 feet. 2. Garden apartments or townhouses - 200 feet.	45 feet.	200 feet.	Not available.
MINIMUM DEPTH	100 feet.	100 feet.	1. Single family home - 100 feet. 2. High rise apartments - 200 feet.	1. Single family home - 100 feet. 2. Garden apartments or townhouses - 200 feet.	150 feet.	200 feet.	Not available.

LAND USE AND DEVELOPMENT REGULATIONS

	<b>A-1 Single Family Residential</b>	<b>A-2 High Rise Residential</b>	<b>A-3 Apartment/ Townhouse Residential</b>	<b>B Business – Retail</b>	<b>B-1 Business – Marina</b>	<b>B-2 Business – Special</b>
<b>Borough of Monmouth Beach MINIMUM FRONT SETBACK</b>	<p>25 feet except that no building shall be nearer the street than the average alignment of existing buildings within 200 feet of each side of the lot and within the same block. [5/13/1980]</p> <p>For the purposes of calculating the average front setback of dwellings 200 feet on either side, the yard upon which the existing principal building(s) faces shall be considered the front yard and the yard to the rear of the principal building shall be considered a rear yard. [Ord. No. O-07-2015 § 2]</p>	<p>1. Single family home. 25 feet except that no building shall be nearer the street than the average alignment of existing buildings within 200 feet of each side of the lot and within the same block. [5/13/1980]</p> <p>For the purposes of calculating the average front setback of dwellings 200 feet on either side, the yard upon which the existing principal building(s) faces shall be considered the front yard and the yard to the rear of the principal building shall be considered a rear yard. [Ord. No. O-07-2015 § 2]</p> <p>2. High Rise Apartments - 50 feet.</p>	<p>1. Single family homes. 25 feet except that no building shall be nearer the street than the average alignment of existing buildings within 200 feet of each side of the lot and within the same block. [5/13/1980]</p> <p>For the purposes of calculating the average front setback of dwellings 200 feet on either side, the yard upon which the existing principal building(s) faces shall be considered the front yard and the yard to the rear of the principal building shall be considered a rear yard. [Ord. No. O-07-2015 § 2]</p> <p>2. Garden apartments or townhouses - 50 feet.</p>	15 feet.	30 feet.	15 feet
<b>MINIMUM REAR SETBACK (PRINCIPAL BUILDING)</b>	30 feet.	30 feet.	30 feet.	50 feet.	50 feet.	15 feet.
<b>MINIMUM SIDE SETBACK (PRINCIPAL BUILDING)</b>	12 feet.	10 feet.	1. Single family home - 12 feet. 2. High rise apartments - 25 feet or one-half of the building height, whichever is greater.	3 feet with combined side yards totaling not less than 15 feet.	25 feet.	3 feet with combined side yards totaling not less than 15 feet.
<b>MAXIMUM LOT COVERAGE BY BUILDING</b>	<p>1. The total lot coverage for buildings shall not exceed 27% of the lot area.</p> <p>2. The total lot coverage, inclusive of the buildings but exclusive of the water surface areas of pools, shall not exceed 40% of the lot area.</p>	<p>1. The total lot coverage for buildings shall not exceed 27% of the lot area.</p> <p>2. The total lot coverage, inclusive of the buildings but exclusive of the water surface areas of pools, shall not exceed 40% of the lot area.</p>	<p>1. The total lot coverage for buildings shall not exceed 27% of the lot area.</p> <p>2. The total lot coverage, inclusive of the buildings but exclusive of the water surface areas of pools, shall not exceed 40% of the lot area.</p>	Not applicable.	20%.	Not applicable.
<b>MAXIMUM BUILDING HEIGHT (PRINCIPAL BUILDING)</b>	35 feet. See definition of building height (Section 30-2.3).	35 feet. See definition of building height (Section 30-2.3).	35 feet. See definition of building height (Section 30-2.3).	35 feet. See definition of building height (Section 30-2.3).	35 feet. See definition of building height (Section 30-2.3).	35 feet. See definition of building height (Section 30-2.3).
<b>MAXIMUM BUILDING HEIGHT (ACCESSORY BUILDING)</b>	18 feet, but not more than 1 story.	18 feet, but not more than 1 story.	18 feet, but not more than 1 story.	18 feet, but not more than 1 story.	18 feet, but not more than 1 story.	Not applicable.



MONMOUTH BEACH CODE

Borough of Monmouth Beach MINIMUM LIVEABLE FLOOR AREA	A. Single Family Residential	A-1 Single Family Residential	A-2 High Rise Residential	A-3 Apartment/ Townhouse Residential	B Business – Retail	B-1 Business – Marina	B-2 Business – Special
A. 1 STORY HOME	1,300 square feet.	1,000 square feet.	1,300 square feet.	1,300 square feet.	Not applicable	Not applicable	Not applicable
B. SPLIT LEVEL HOME	1,500 square feet.	1,200 square feet.	1,500 square feet.	1,500 square feet.	Not applicable	Not applicable	Not applicable
C. 2 STORY HOME & B1- LEVEL	2,300 square feet (1,200 square feet on one floor).	1,600 square feet (900 square feet on one floor).	2,300 square feet (1,200 square feet on one floor).	2,300 square feet (1,200 square feet on one floor).	Not applicable	Not applicable	Not applicable

<sup>1</sup> See Section 30-5.5 for exceptions.

# 15 Ocean Ave, Monmouth Beach, NJ 07750-1423, Monmouth County

APN: 34-00050-0000-00008-03 CLIP: 7987497045

## POPULATION

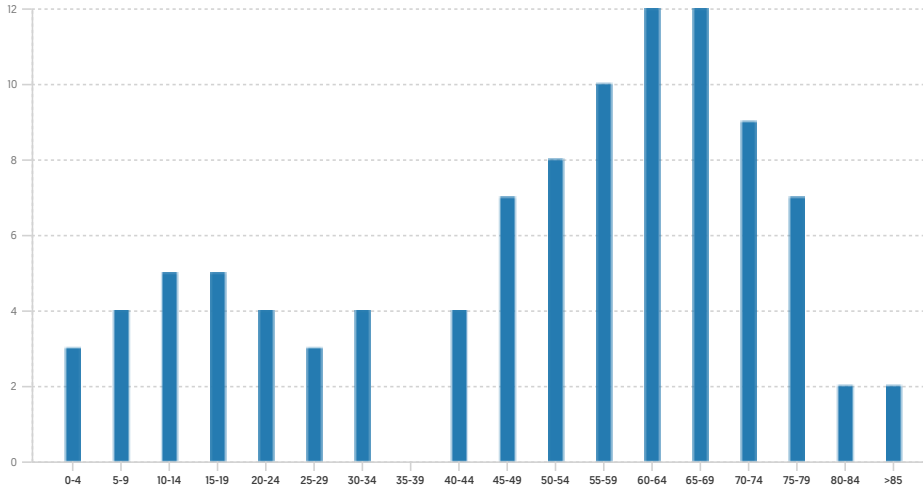
### SUMMARY

Estimated Population	3,197
Population Growth (since 2010)	-10.2%
Population Density (ppl / mile)	1,542
Median Age	56.9

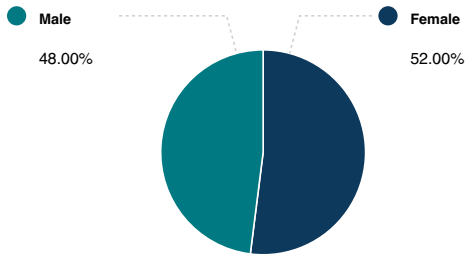
### HOUSEHOLD

Number of Households	1,479
Household Size (ppl)	2
Households w/ Children	414

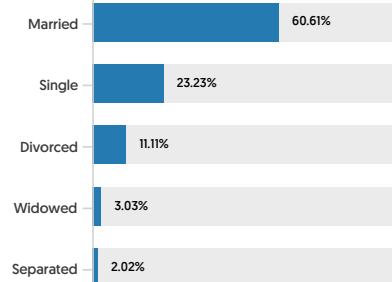
### AGE



### GENDER



### MARITAL STATUS



## HOUSING

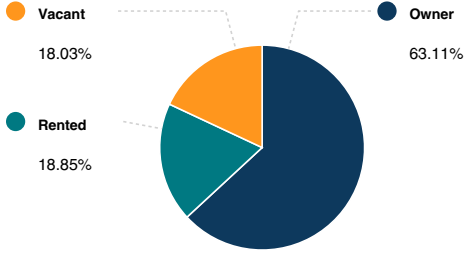
### SUMMARY

Median Home Sale Price	\$847,300
Median Year Built	1977

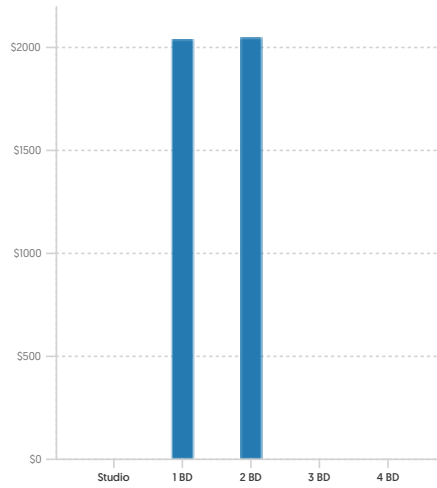
### STABILITY

Annual Residential Turnover	17.2%
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OCCUPANCY



FAIR MARKET RENTS (COUNTY)

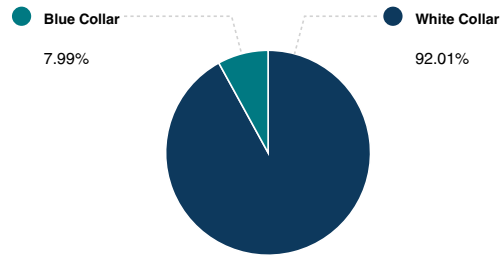


QUALITY OF LIFE

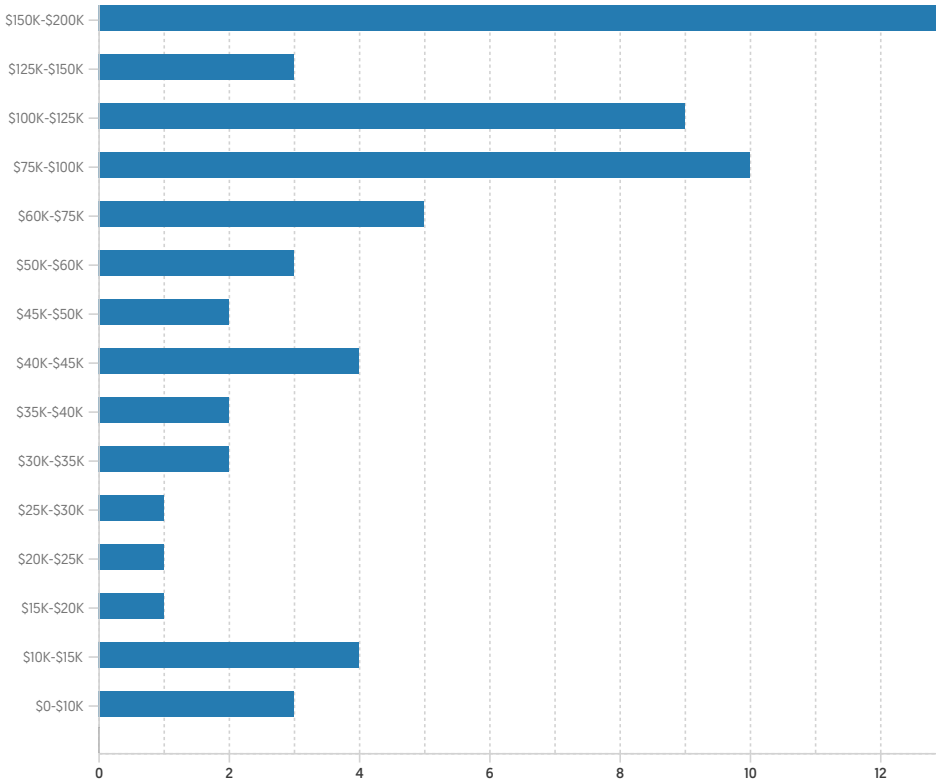
WORKERS BY INDUSTRY

Agricultural, Forestry, Fishing	
Mining	
Construction	32
Manufacturing	63
Transportation and Communications	140
Wholesale Trade	87
Retail Trade	76
Finance, Insurance and Real Estate	229
Services	566
Public Administration	63
Unclassified	

WORKFORCE



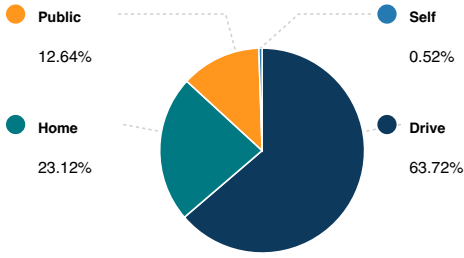
HOUSEHOLD INCOME



Average Household Income **\$131,250**

Average Per Capita Income **\$94,936**

**COMMUTE METHOD**



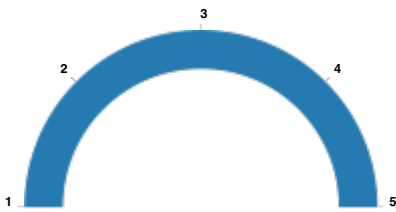
Median Travel Time **33 min**

**WEATHER**

January High Temp (avg °F)	<b>41.2</b>
January Low Temp (avg °F)	<b>23.9</b>
July High Temp (avg °F)	<b>82.7</b>
July Low Temp (avg °F)	<b>66.1</b>
Annual Precipitation (inches)	<b>48.66</b>

**EDUCATION**

**EDUCATIONAL CLIMATE INDEX (1)**



**HIGHEST LEVEL ATTAINED**

Less than 9th grade	
Some High School	<b>30</b>
High School Graduate	<b>332</b>
Some College	<b>318</b>
Associate Degree	<b>186</b>
Bachelor's Degree	<b>1,073</b>
Graduate Degree	<b>768</b>

(1) This measure of socioeconomic status helps identify ZIP codes with the best conditions for quality schools. It is based on the U.S. Census Bureau's Socioeconomic Status (SES) measure with weights adjusted to more strongly reflect the educational aspect of social status (education 2:1 to income & occupation). Factors in this measure are income, educational achievement and occupation of persons within the ZIP code. Since this measure is based on the population of an entire ZIP code, it may not reflect the nature of an individual school.  
 (2) Powered by Liveby. Information is deemed reliable but not guaranteed. Copyright © 2021 Liveby. All rights reserved.

**SCHOOLS**

**RADIUS: 1 MILE(S)**

**PUBLIC - ELEMENTARY**

	Distance	Grades	Students	Students per Teacher	SchoolDigger.com Rating (1)
Joseph M. Ferraina Early Childhood Learning Center	<b>0.56</b>	<b>Pre-K-K</b>	<b>294</b>	<b>12</b>	
Monmouth Beach Elementary School	<b>0.6</b>	<b>Pre-K-8th</b>	<b>257</b>	<b>9</b>	<b>5</b>
Lenna W. Conrow Elementary School	<b>0.66</b>	<b>Pre-K-K</b>	<b>287</b>	<b>10</b>	

**Community Rating (2)**

- Joseph M. Ferraina Early Childhood Learning Center
- Monmouth Beach Elementary School
- Lenna W. Conrow Elementary School

**PUBLIC - MIDDLE/HIGH**

	Distance	Grades	Students	Students per Teacher	SchoolDigger.com Rating (1)
Monmouth Beach Elementary School	<b>0.6</b>	<b>Pre-K-8th</b>	<b>257</b>	<b>9</b>	<b>5</b>

**Community Rating (2)**

- Monmouth Beach Elementary School

(1) SchoolDigger Ratings provide an overview of a school's test performance. The ratings are based strictly on test score performance for that state's standardized tests. Based on a scale of 1-5. (© 2006-2016 SchoolDigger.com)  
 (2) The community rating is the overall rating that is submitted by either a Parent/Guardian, Teacher, Staff, Administrator, Student or Former Student. There will be only one rating per school. Based on a scale of 1-5.  
 (3) Powered by Liveby. Information is deemed reliable but not guaranteed. Copyright © 2021 Liveby. All rights reserved

## EATING - DRINKING

	Address	Phone #	Distance	Description
Maui Grill	29 Ocean Ave	(732) 859-1366	0.18	Grills (Eating Places)
589 Palisade Cafe LLC	7 Seaview Ave	(732) 229-2761	0.25	Cafe
North Beach Grille LLC	50 Valentine St Unit 11a	(732) 229-5555	0.36	Grills (Eating Places)
Reme Management LLC	29 Avenel Blvd	(732) 222-4499	0.45	Grills (Eating Places)
Zeke's Inc	29 Avenel Blvd	(732) 222-4499	0.45	Restaurant, Family: Independent
Caputo's Bakery	444 Ocean Blvd N Ste 11	(732) 222-3838	0.51	Cakes
Jersey Mike's	444 Ocean Blvd N	(732) 222-4696	0.51	Sandwiches And Submarines Shop
My Kitchen Witch Cafe	29 Beach Rd Ste 101b	(732) 229-3033	0.54	Cafe
Booskerdoo Coffee LLC	36 Beach Rd Ste 9	(732) 439-1966	0.54	Coffee Shop
Star King	36 Beach Rd Ste 11	(732) 728-1918	0.54	Chinese Restaurant

## SHOPPING

	Address	Phone #	Distance	Description
11 Riverdale LLC	13 Riverdale Ave	(732) 571-2391	0.15	Grocery Stores
Booskerdoo Fresh Roasted Coffee Co James	36 Beach Rd	(732) 222-0729	0.54	Coffee
Brave Industrial Paint LLC	177 Elmwood Ave	(732) 483-6403	0.86	Paint
Planet Food LLC	420 Florence Ave	(732) 483-0210	0.88	Grocery Stores