

Naval Weapons Station Earle Housing Guide

Monmouth County is one of the most expensive housing markets in the military world, and Naval Weapons Station Earle sits right in the middle of it.

The right neighborhood makes this assignment genuinely livable. The wrong one adds cost, commute time, and frustration that compound across a full tour.

[Contact us today!](#)



What Makes Housing at NWS Earle Different

NWS Earle splits across two separate operating areas that sit 15 miles apart. Mainside handles primary operations in Colts Neck Township, and the Waterfront Area with the ammunition pier runs along Sandy Hook Bay in the Leonardo section of Middletown Township. Families who choose a neighborhood without knowing which side they report to frequently end up driving the wrong direction every morning, and Normandy Road connecting the two areas is not a highway.

On-base family housing is limited to 89 units total. That number is small enough that most families at NWS Earle will live off base, which means the neighborhood decision matters more here than at larger installations with substantial on-base inventory.

New Jersey does not exempt active-duty military pay from state income tax, which is a line item worth building into your monthly budget before you commit to a rental or purchase price.

On-Base Housing at NWS Earle

NWS Earle Homes is managed by Balfour Beatty Communities at Building C-55 on Highway 34 in Colts Neck. The 89 total units split between senior officer three-bedroom homes and junior officer and enlisted two to four bedroom townhomes. With that small an inventory, the waitlist fills quickly and applying the day orders arrive is genuinely important.

Is it available? Yes, with a real waitlist. Availability is limited by the installation's physical size and mission footprint.

Who manages it? Balfour Beatty Communities at [\(732\) 308-1003](tel:7323081003).

What you need to apply: PCS orders and DD Form 1746.

What to ask before applying: Current wait times for your rank category and bedroom size, which school zone covers your specific unit, pet policies and restrictions, and flood zone status for any unit near the Earle waterways before you accept it.

Where Military Families Live Near NWS Earle

Tinton Falls sits closest to Mainside and consistently comes up as the most practical starting point for families arriving at NWS Earle. The commute runs 10 to 15 minutes to the Main Gate on Highway 34, and the Tinton Falls School District serves NWS Earle dependent military families directly through a formal sending-receiving arrangement, according to Tinton Falls school district data. Students attend the K through 8 district schools before feeding into Monmouth Regional High School, which also serves the nationally-ranked High Technology High School magnet.

Freehold, about 20 to 25 minutes from Mainside, offers the most accessible entry prices in the county at a median around \$545,000 and the broadest

Red Bank, about 20 minutes from Mainside, draws a different group entirely. Families choose it for the walkable downtown, restaurant access, and NJ Transit rail connections that open up the broader New York metro employment market for working spouses. Rental inventory exists but moves fast.

Where Should Your Family Live Near NWS Earle?

Compare neighborhoods by what matters most to your family.

NEIGHBORHOOD	 COMMUTE	 SCHOOLS	 AFFORDABILITY	 BUYING POTENTIAL	 LONG-TERM VALUE	 BEST FOR
TINTON FALLS Closest to Mainside	● ● ● ● ●	● ● ● ● ● ○	● ● ● ● ○ ○	● ● ● ● ● ○	● ● ● ● ● ○	Shortest Commute Military Schools
FREEHOLD Best Value in County	● ● ● ● ○ ○	● ● ● ● ● ○	● ● ● ● ● ●	● ● ● ● ● ○	● ● ● ● ● ○	VA Loan Buyers Budget Stretch
RED BANK Walkable Downtown	● ● ● ● ○ ○	● ● ● ● ● ○	● ● ● ○ ○ ○	● ● ● ● ● ○	● ● ● ● ● ○	Spouse Employment Access
MIDDLETOWN Waterfront Area Families	● ● ● ● ● ○	● ● ● ● ● ○	● ● ● ○ ○ ○	● ● ● ● ● ○	● ● ● ● ● ○	Waterfront Side Commute

1 Low
2
3
4
5 Strong

Commute times reflect Mainside access except Middletown which reflects Waterfront Area access.
 Verify current pricing before making housing decisions.



Milhousing
NETWORK
PCS & ETS CONCIERGE SERVICES

Should You Rent or Buy Near NWS Earle?

Situation	Better Option
Tour under 2 years	Rent
Uncertain follow-on orders	Rent
3 or more years expected	Consider buying
Still deciding between Mainside and Waterfront	Rent while you learn the commute reality
Planning to keep as rental after PCS	Verify local demand before deciding

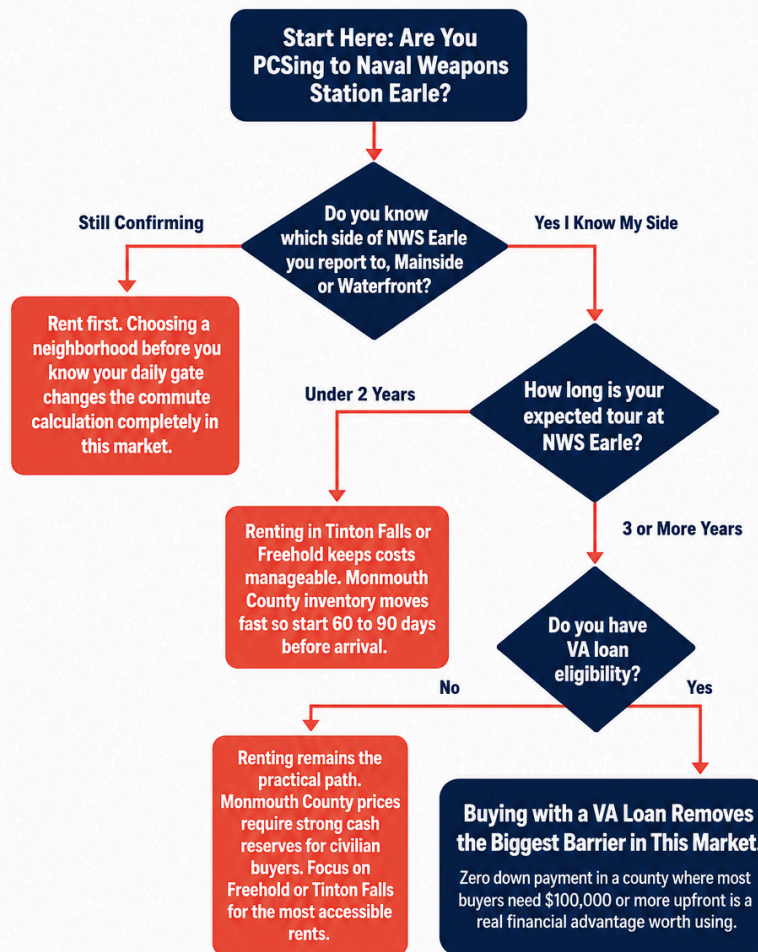
Monmouth County's rental market moves fast and vacancy rates run low. Families who arrive without a plan frequently spend their first weeks in extended temporary lodging while the rental search catches up.

For families staying three or more years, buying with a VA loan removes the largest barrier in this market, which is the down payment. Monmouth County prices are high enough that most civilian buyers need substantial cash to compete. VA buyers do not.

The two-sided installation adds a variable that most bases do not have. Renting first while you confirm which side of the installation your daily schedule actually runs from is a lower-risk approach than committing to a neighborhood before you know your real commute.

Should You Rent or Buy Near NWS Earle?

Use this guide based on your assignment length and Monmouth County market realities.



All decisions should be verified with a local military housing expert familiar with both the Mainside and Waterfront commute zones.

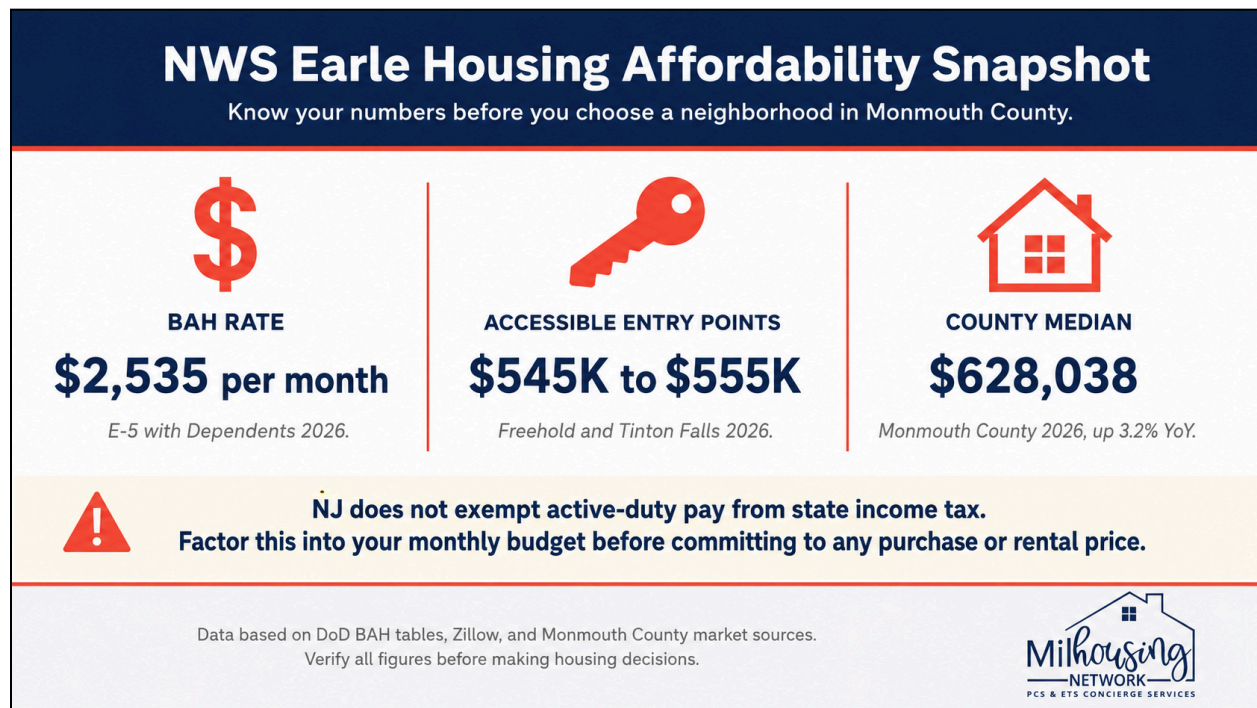


How Far BAH Goes Near NWS Earle

NWS Earle falls under the Monmouth County Military Housing Area. The 2026 E-5 with dependents BAH rate is \$2,535 per month, according to 2026 NJ BAH rates. Monmouth County's countywide median home value

sits at \$628,038, up 3.2% year over year, according to Zillow market data. More accessible entry points exist in Tinton Falls at around \$555,000 and Freehold at around \$545,000, per Monmouth County housing data, where VA loan buyers at E-6 and above carry the most realistic path to ownership.

Verify your exact rate at the official DoD BAH calculator before finalizing any budget, since pay grade and dependency status affect your specific number. New Jersey does not exempt active-duty pay from state income tax, so building that line item into your monthly budget matters here regardless of whether you rent or buy.



Commute, Gates, and Daily Access

The Main Gate on Highway 34 in Colts Neck handles Mainside traffic and is the primary daily access point for most personnel and families. The Waterfront Area in Middletown Township enters separately through the

Leonardo area via Route 36 and Sandy Hook Bay Road. Normandy Road connects the two sites and runs approximately 15 miles through rural Monmouth County, but it is a two-lane road with no highway alternative, not a quick connector.

Garden State Parkway and Highway 34 link Tinton Falls and Freehold to the Main Gate. Route 36 serves Middletown families approaching the Waterfront. Morning traffic on the Parkway builds between 0700 and 0900, and families commuting from further inland should account for that window when they set their departure time.

The practical question to answer before signing any lease is which side of the installation your daily work schedule runs from, because Mainside-optimized neighborhoods and Waterfront-optimized neighborhoods point in genuinely different geographic directions. Getting that wrong costs real commute time every single day.

PCS Arrival, Temporary Lodging, and Your First 30 Days

Contact the Housing Service Center at [\(732\) 308-1003](tel:7323081003) as soon as orders are confirmed.

Visit Building C-55 on Highway 34 before signing any lease or purchase agreement on or near the installation.

Contact the Fleet and Family Support Center at (732) 866-2115 for newcomer orientation and relocation resources.

Book temporary lodging through NWS Earle Recreational Lodging at (732) 866-2448 as early as possible. On-base lodging options are limited and Monmouth County does not have surplus hotel inventory at military-friendly rates, so having a Tinton Falls area backup confirmed before your move date matters.

Spring flooding can affect river-adjacent and low-lying properties across Monmouth County. Families arriving between March and May should stay aware of local flood conditions, and anyone considering a property near the Shark River or Earle waterways should ask about FEMA flood zone status before signing anything.

Your First 30 Days at NWS Earle

PCS Arrival Checklist

1



Contact Housing Service Center

Call (732) 308-1003 the day orders are confirmed.

2



Hand-Carry Key Documents

PCS orders, medical records, and identification.

3



Visit Building C-55 First

Stop at Housing Service Center before signing anything.

4



Confirm Your Installation Side

Mainside and Waterfront are 15 miles apart.
Know yours before choosing a neighborhood.

5



Book Lodging Early

Call (732) 866-2448. On-base options are limited.
Have a Tinton Falls backup ready.

6



Check Flood Zone Status

Ask about FEMA designation for any property
near Monmouth waterways before signing.

Spring arrivals should monitor local flood conditions. Normandy Road connects Mainside and the Waterfront. It is a 15-mile rural two-lane road, not a shortcut. Plan your gate route before committing to any neighborhood.



Find the Right Fit for Your Family

Need

Where to Start

Kids and schools	Tinton Falls for military-connected K-8 district feeding into Monmouth Regional and High Technology High School
Shortest Mainside commute	Tinton Falls or Colts Neck adjacent neighborhoods
Shortest Waterfront commute	Middletown or Keansburg
Buying with VA loan	Freehold or Tinton Falls for most accessible entry points in the county
Spouse employment	Red Bank for NJ Transit access to the broader New York metro job market
Pets	Confirm policies with Balfour Beatty for on-base; off-base landlords vary considerably
EFMP and special needs	Contact NWS Earle EFMP coordinator before finalizing housing

Connect with military families who know Monmouth County.

The MilHousing Network NWS Earle community on Facebook is where military families share honest neighborhood recommendations, housing reviews, and PCS tips from people currently living in the Tinton Falls, Freehold, and Middletown area.

Local Housing Market Near NWS Earle

Metric	Current Picture
County median home value	\$628,038, up 3.2% year over year
Most accessible entry points	Freehold at \$545,000 and Tinton Falls at \$555,000
Typical rent range	Verify current rates by neighborhood and bedroom size; inventory is tight
Market competitiveness	Fast-moving; quality rentals and well-priced homes sell or rent in days
BAH fit	E-5 rate of \$2,535 per month requires careful neighborhood selection; Freehold and Tinton Falls offer the most realistic monthly math

Get a Local Housing Readiness Check Before Your PCS Window Closes

Get Personalized Housing Help Near NWS Earle

Monmouth County rewards families who arrive with a plan and punishes those who do not. The two-sided installation, the two-gate commute question, and a housing market priced well above most military baselines all require local knowledge to sort out before you sign anything. Our military-friendly local experts know the difference between a Mainside-optimized and Waterfront-optimized neighborhood, understand which areas give VA loan buyers realistic purchasing power, and have

helped families navigate one of the more complex military housing markets on the East Coast.

Free for military families.

[Contact us today!](#)

Frequently Asked Questions

Does NWS Earle have on-base family housing?

Yes. NWS Earle Homes, managed by Balfour Beatty Communities at (732) 308-1003, offers 89 total units split between senior officer and junior officer and enlisted categories. With that small an inventory, applying the day orders arrive is essential.

What is the difference between Mainside and the Waterfront at NWS Earle?

Mainside handles primary operations in Colts Neck Township on Highway 34. The Waterfront Area with the ammunition pier sits in the Leonardo section of Middletown Township on Sandy Hook Bay. The two sites are 15 miles apart via Normandy Road, and knowing which one you report to before choosing a neighborhood changes the entire housing decision.

Is buying near NWS Earle realistic on a military salary?

It is realistic with a VA loan at E-6 and above. Tinton Falls at \$555,000 and Freehold at \$545,000 are the most accessible entry points in Monmouth

County. The zero down payment benefit removes the cash barrier that stops most civilian buyers at these price points, though the monthly payment still needs to work against your specific BAH and pay grade.

Are Monmouth County schools worth the higher housing cost?

For families with school-age children, the district quality across Tinton Falls, Middletown, and Freehold is consistently strong. NWS Earle dependent military families attend Tinton Falls schools specifically, which feed into Monmouth Regional High School and the High Technology High School magnet. Families who prioritize school quality tend to find the cost tradeoff worth making after reviewing what the districts actually deliver.

How far in advance should I start my housing search?

Sixty days minimum for off-base housing. Apply for on-base housing the moment orders arrive. Monmouth County rentals move faster than most military markets, particularly for three-bedroom units in Tinton Falls and Freehold.

Are there pet-friendly housing options near NWS Earle?

NWS Earle Homes has pet policies to confirm directly with Balfour Beatty before applying. Off-base landlords across Tinton Falls, Freehold, and Middletown vary considerably on breed restrictions and deposits, so getting terms in writing before signing any lease is non-negotiable in this market.

Who can help me compare neighborhoods near NWS Earle?

MilHousing Network connects military families with local experts who know the Mainside and Waterfront commute zones, understand Monmouth County pricing, and can run the rent-versus-buy math against your actual

BAH and pay grade. Free for military families. Contact our team to get matched before your PCS window closes.

[Contact us today!](#)