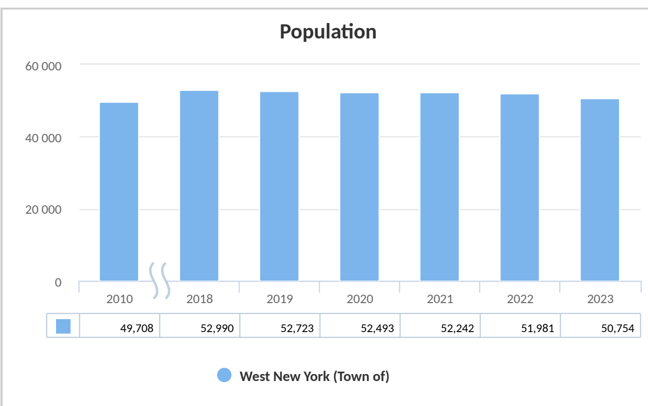
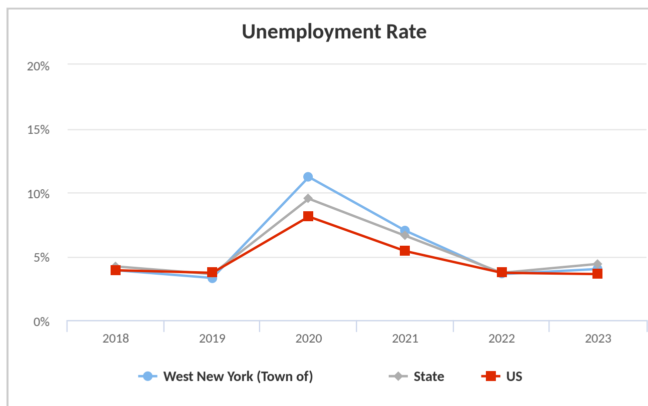
CREDIT PROFILE

Town Of West New York, NJ, Qualified General Obligation Bonds, Series 2013A

EMMA Link - issuer's most recent disclosures	http://emma.msrb.org/SecurityView/SecurityDetails.aspx?cusip=A16CE67837473D27ED1BEFDF9538609C7		
Most Recent Update	10/21/2025	**Bonds Dated Date**	5/29/2013
Use of Proceeds	The Bonds are being issued to refund certain outstanding obligations of the Issuer and fund various capital improvements.		
Bond Security	The Bonds are general obligations of the Issuer, payable from ad valorem taxes levied on all taxable property within the Issuer without limitation as to rate or amount. The Bonds also benefit from the Municipal Qualified Bond Act. Investors should refer to the official statement for a full description of the security for the Bonds.		

CUSIPs	Payment Date	BAM Insured Principal Amount	Coupon	First Optional Redemption Date	Optional Redemption Price
954685RH8	5/15/28	615,000	3.000%	5/15/23	100%
	Total	**615,000**			





LIMITATIONS ON USE - SEE PAGE 3

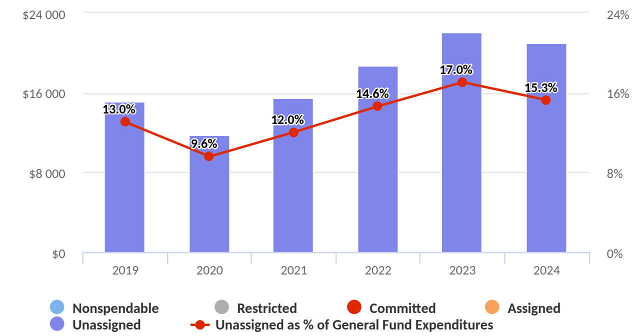
Issuer: Town Of West New York

State: NJ **County:** Hudson **Sector:** GO - City or Town

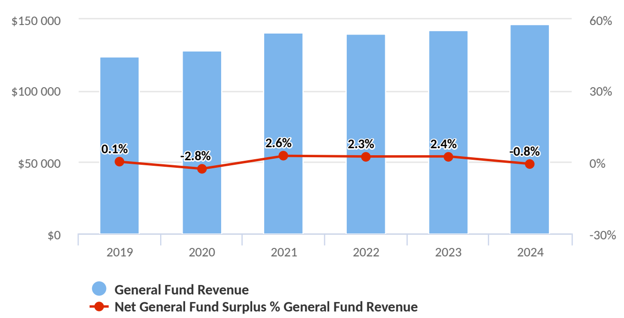
Employment by Industry - 2022*		
Hudson County		
Description	**# of People Employed**	**% Total**
Finance & Insurance	60,632	15.3%
Gov't & Gov't Ent	42,521	10.8%
Transportation and warehousing	41,497	10.5%
Health Care & Social Assistance	36,180	9.2%
Retail Trade	31,788	8.0%

*Source: Bureau of Economic Analysis

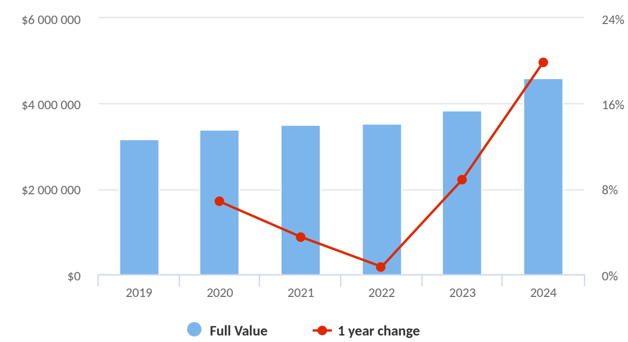
General Fund Balance ($000)



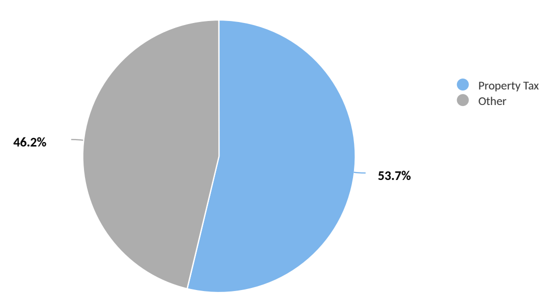
General Fund Revenue and Surplus/Deficit ($000)



Full Value Trend ($000)



General Fund Revenue Items



Information from Official Statement/Continuing Disclosure*	
Top 10 Taxpayers (% of AV)	8.69%
Top Taxpayer (% of AV)	3.50%
Top Taxpayer (with industry)	Riviera Towers Corp
Total Direct Debt + Overlapping Debt ($000)	93,926
Total Direct Debt + Overlapping Debt per capita ($)	1,851
Total Direct Debt + Overlapping Debt as % of Full Value	2.0%
Unfunded Pension Liability (as reported) ($000)	63,682
Unfunded OPEB Liability (as reported) ($000)	100,183

*As of the date of the Most Recent Update

Location Description: The Town is located 7 miles north of Jersey City, NJ and 8 miles west of New York City.

Notes

LIMITATIONS ON USE - SEE PAGE 3

Town of West New York, NJ

DEMOGRAPHIC INFORMATION					
Year	**2023**	**2022**	**2021**	**2020**	**2019**
Population	50,754	51,981	52,242	52,493	52,723
Unemployment Rate (West New York (Town of))	4.0%	3.6%	7.0%	11.2%	3.3%
% State	90.91%	97.30%	106.06%	117.89%	91.67%
% Nation	111.11%	97.30%	129.63%	138.27%	89.19%

TAX BASE					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
Assessed Value (AV) ($000)	947,928	934,056	927,799	925,261	922,374
Full Value (FV) ($000)	4,611,274	3,845,913	3,533,073	3,509,392	3,391,092

DEBT & LIABILITY ANALYSIS ($000)*	
Total Direct Debt	51,501
Total Direct Debt per Capita ($)	1,015
Total Direct Debt / Full Value	1.1%
Pension Contributions	7,107
OPEB Contributions	4,853
Total Contribution to Pension & OPEB / Total General Fund Exp	8.7%

*As of the date of the Most Recent Update

INCOME DATA*	2023
Median Household Income	67,139
% State	66.4%
% Nation	86.4%
Poverty Rate	21.4%
% State	218.4%
% Nation	171.2%

*Data for West New York (Town of)

FINANCIAL DATA ($000) General Fund						
Year	**2024**	**2023**	**2022**	**2021**	**2020**	**2019**
Fiscal Year End	12/31/2024	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Auditor Opinion Date	06/11/2025	06/11/2024	06/29/2023	10/21/2022	09/30/2021	09/30/2020
Revenue						
Property Tax	78,844	74,710	72,342	71,314	70,642	
Sales Tax Revenue						
Income Tax Revenue						
Other Tax Revenue	39	167	9	95	11	
Total Tax Revenue	78,883	74,877	72,350	71,409	70,653	69,635
Charges for Services						
Intergovernmental Revenue						
Other	67,823	67,513	67,414	69,322	57,362	54,570
Total Operating Revenue	146,706	142,390	139,764	140,731	128,016	124,206
Expenditures						
General Government Expenditure						
Public Safety Expenditure						
Public Works Expenditure	450	450	710	200	125	
Other	137,135	129,273	127,240	128,312	122,933	115,737
Total Operating Expenditures	137,585	129,723	127,950	128,512	123,058	115,737
Net Operating Revenue (Net of Transfers)	(1,129)	3,383	3,269	3,670	(3,592)	149
Fund Balance						
Nonspendable						
Restricted						
Committed						
Assigned						
Unassigned	20,986	22,115	18,731	15,462	11,793	15,091
Total	20,986	22,115	18,731	15,462	11,793	15,091
Liquidity						
Cash & Cash equivalents	33,488	40,989	42,182	35,604	26,662	28,668
Days Cash on Hand	89	115	120	101	79	90
Total Fund Balance as a % of General Fund Expenditures	15.3%	17.0%	14.6%	12.0%	9.6%	13.0%
Governmental Activities						
Revenue	-	-	-	-	-	-
Expenses	-	-	-	-	-	-
Change in Assets (Net of Transfers)	-	-	-	-	-	-
Total Net Assets	-	-	-	-	-	-

Notes	The Town prepares the financial statements on a regulatory basis of Accounting prescribed for municipalities by the Division of Local Government Services, Department of Community Affairs, State of New Jersey. The General Fund represents the Town's Current Fund. All Ratios are calculated using the most recent Financial and Demographic data available. Financial data is not adjusted for restatements in prior years.