County	Municode	Municipality	Fiscal Year	Stress Level
Columbia	100332800000	**Town of Ghent**	2025	No Designation

Category	Indicator	Scoring	Year	Score Determination	Value	Points
Population	1 Change in Population	10 Points < -5%		**Data Required**		
		6.67 Points < -2.5% But ≥ -5%	2019	Population	5,081	
		3.33 Points < 0% But ≥ -2.5%	2024	Population	5,212	
		0 Points ≥ 0%		**Calculation**		
				(2024 Population Estimate - 2019 Population Estimate)		
				÷ 2019 Prior Population	2.58%	0.00
Poverty	2 Percent of Households with Public Assistance	20 Points > 30%		**Data Required**		
		13.33 Points > 25% But ≤ 30%	2024	Households with Public Assistance	266	
		6.67 Points > 20% But ≤ 25%		Total Number of Households	2,068	
		0 Points ≤ 20%		**Calculation**		
				Households with Public Assistance ÷ Total Number of Households	12.86%	0.00
Age	3 Percent of Population Under 18 & Over 65	10 Points > 50%		**Data Required**		
		6.67 Points > 47.50% But ≤ 50%	2024	Percent of Population Under 18	17.80%	
		3.33 Points > 45% But ≤ 47.50%		Percent of Population 65 and Over	22.70%	
		0 Points ≤ 45%		**Calculation**		
				Percent of Population Under 18 + Percent of Population 65 and Over	40.50%	0.00
Tax Base	4 Percent Change in Home Value	20 Points < 0%		**Data Required**		
		13.33 Points < 10.07% (50% x Consumer Price Index Calculation)	2019	Median Value of Owner Occupied Housing	212,200	
		6.67 Points < 20.13% (Consumer Price Index Calculation)		Housing Consumer Price Index (NY-NJ-PA Region)	303	
		0 Points ≥ 20.13% (Consumer Price Index Calculation)	2024	Median Value of Owner Occupied Housing	371,200	
				Housing Consumer Price Index (NY-NJ-PA Region)	364	
				Calculation (Property Value)		
				(2024 Median Home Value - 2019 Median Home Value)		
				÷ 2019 Median Home Value	74.93%	
				Calculation (Consumer Price Index)		
				(2024 Consumer Price Index - 2019 Consumer Price Index)		
				÷ 2019 Consumer Price Index	20.13%	0.00
Income	5 Median Household Income	10 Points < 38,730 (150% x Federal Poverty Line (FPL))		**Data Required**		
		6.67 Points < 45,185 (175% x FPL) But ≥ 38,730 (150% x FPL)	2024	Median Household Income	82,092	
		3.33 Points < 51,640 (200% x FPL) But ≥ 45,185 (175% x FPL)		Federal Poverty Line (Family of 3)	25,820	
		0 Points ≥ 51,640 (200% x FPL)				0.00
Unemployment	6 Unemployment Rate	10 Points > 12%		**Data Required**		
		6.67 Points > 10% But ≤ 12%	2024	Unemployment Rate	3.50%	
		3.33 Points > 8% But ≤ 10%				
		0 Points ≤ 8%				0.00
State and Federal Aid	7 Reliance on State and Federal Aid	20 Points > 30%		**Data Required**		
		13.33 Points > 20% But ≤ 30%	2023	State and Federal Revenues (codes 3000-4999) - (codes 3960 & 4960)	656,542	
		6.67 Points > 15% But ≤ 20%		Total Revenues (All Funds Except Capital Projects)	3,299,964	
		0 Points ≤ 15%		**Calculation**		
				State and Federal Revenues ÷ Total Revenues	19.90%	
			2024	State and Federal Revenues (codes 3000-4999) - (codes 3960 & 4960)	797,130	
				Total Revenues (All Funds Except Capital Projects)	3,416,297	
				State and Federal Revenues ÷ Total Revenues	23.33%	
			2025	State and Federal Revenues (codes 3000-4999) - (codes 3960 & 4960)	739,210	
				Total Revenues (All Funds Except Capital Projects)	3,477,569	
				State and Federal Revenues ÷ Total Revenues	21.26%	
				Calculation (Average)		
				3 Year Average (State and Federal Revenues ÷ Total Revenues)	21.50%	13.33

Total Points*
13.3

County	Municode	Municipality	Fiscal Year	Stress Level
Columbia	100332800000	**Town of Ghent**	2025	No Designation

Revenue Description

Total Revenues = Revenues (Not Including Other Sources)

Stress Designation	Point Range (Out of 100 total pts)
Significant Environmental Stress	50 - 100
Moderate Environmental Stress	40 - 49.9
Susceptible Environmental Stress	30 - 39.9
No Designation	0 - 29.9

FootNotes

** Indicator points are rounded to two decimal places. Total points are rounded to one decimal place.*

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