County	Municode	Municipality	Fiscal Year	Stress Level
Greene	190313900000	**Town of Catskill**	2025	No Designation

Category	Indicator	Scoring	Fiscal Year End	Score Determination	Value	Points
Year End Fund Balance	1 Assigned and Unassigned Fund Balance	**General Fund and Highway Town-wide Fund** 25 Points ≤ 0% 18.75 Points > 0% But ≤ 3.33% 12.50 Points > 3.33% But ≤ 6.67% 6.25 Points > 6.67% But ≤ 10% 0 Points > 10%	2025	**Data Required** Assigned and Unassigned Fund Balance (codes 915 & 917) Gross Expenditures **Calculation** Assigned and Unassigned Fund Balance ÷ Gross Expenditures	 3,830,837 4,175,960 91.74%	0.00
	2 Total Fund Balance	**General Fund and Highway Town-wide Fund** 25 Points ≤ 0% 18.75 Points > 0% But ≤ 10% 12.50 Points > 10% But ≤ 15% 6.25 Points > 15% But ≤ 20% 0 Points > 20%	2025	**Data Required** Total Fund Balance (code 8029) Gross Expenditures **Calculation** Total Fund Balance ÷ Gross Expenditures	 4,467,649 4,175,960 106.98%	0.00
Operating Deficits	3 Operating Deficit	**Combined Funds** 10 Points = Deficit < 0% in 3/3 Last Fiscal Years 6.67 Points = Deficit < 0% in 2/3 Last Fiscal Years 3.33 Points = Deficit < 0% in 1/3 Last Fiscal Years 0 Points = Deficit < 0% in 0/3 Last Fiscal Years	2023	**Data Required** Gross Revenues Gross Expenditures **Calculation** (Gross Revenues - Gross Expenditures) ÷ Gross Expenditures	 7,863,199 6,296,950 24.87%	
			2024	Gross Revenues Gross Expenditures (Gross Revenues - Gross Expenditures) ÷ Gross Expenditures	7,676,183 7,329,027 4.74%	
			2025	Gross Revenues Gross Expenditures (Gross Revenues - Gross Expenditures) ÷ Gross Expenditures	7,682,829 6,704,564 14.59%	0.00
Cash Position	4 Cash Ratio	**Combined Funds** 10 Points ≤ 50% 6.67 Points > 50% But ≤ 75% 3.33 Points > 75% But ≤ 100% 0 Points > 100%	2025	**Data Required** Cash and Investments (codes 200-223, 450, 451) Net Current Liability (codes 600-626, 631-637 & 639-668 less codes 280, 290, 295) **Calculation** Cash and Investments ÷ Net Current Liability	 5,052,456 74,350 6795.47%	0.00
	5 Cash % of Monthly Expenditures	**Combined Funds** 10 Points ≤ 33.33% 6.67 Points > 33.33% But ≤ 66.67% 3.33 Points > 66.67% But ≤ 100% 0 Points > 100%	2025	**Data Required** Cash and Investments (codes 200, 201, 450, 451) Average Monthly Gross Expenditures (Gross Expenditures ÷ 12) **Calculation** Cash and Investments ÷ Average Monthly Gross Expenditures	 5,052,106 558,714 904.24%	0.00
Use of Short-Term Cash-Flow Debt	6 Short-Term Cash-Flow Debt Issuance	**All Funds** 5 Points > 15% 3.33 Points > 5% But ≤ 15% 1.67 Points > 0% But ≤ 5% 0 Points = 0%	2025	**Data Required** Short-Term Cash-Flow Debt Issued (Revenue Anticipation Notes, Tax Anticipation Notes, Budget Notes, and Deficiency Notes) Total Revenues (General Fund Only) **Calculation** Short-Term Debt Issued ÷ Total Revenues (General Fund Only)	 0 4,881,245 0.00%	0.00
	7 Short-Term Cash-Flow Debt Issuance Trend	**All Funds** 5 Points = Issuance In Each of Last Three Years 3.33 Points = Issuance In Each of Last Two Years 1.67 Points = Issuance In Current Year 0 Points = No Issuance In Current Year	2023	**Data Required** Short-Term Cash-Flow Debt Issued (Revenue Anticipation Notes, Tax Anticipation Notes, Budget Notes, and Deficiency Notes)	 0	
			2024	Short-Term Cash-Flow Debt Issued (Revenue Anticipation Notes, Tax Anticipation Notes, Budget Notes, and Deficiency Notes)	0	
			2025	Short-Term Cash-Flow Debt Issued (Revenue Anticipation Notes, Tax Anticipation Notes, Budget Notes, and Deficiency Notes)	0	0.00

County	Municode	Municipality	Fiscal Year	Stress Level
Greene	190313900000	**Town of Catskill**	2025	No Designation

Category	Indicator	Scoring	Fiscal Year End	Score Determination	Value	Points
Fixed Costs	8 Personal Services and Employee Benefits	**All Funds (Except Capital Projects)** 5 Points = Last Three Fiscal Year Average ≥ 75% 3.33 Points = Last Three Fiscal Year Average ≥ 70% But < 75% 1.67 Points = Last Three Fiscal Year Average ≥ 65% But < 70% 0 Points = Last Three Fiscal Year Average < 65%	2023	**Data Required**		
				Personal Services and Employee Benefits	3,734,205	
				Total Revenues	8,296,032	
				Calculation		
				Personal Services and Employee Benefits ÷ Total Revenues	45.01%	
			2024	Personal Services and Employee Benefits	4,132,185	
				Total Revenues	8,201,923	
				Personal Services and Employee Benefits ÷ Total Revenues	50.38%	
			2025	Personal Services and Employee Benefits	4,193,017	
				Total Revenues	8,154,349	
				Personal Services and Employee Benefits ÷ Total Revenues	51.42%	
				Calculation (Average)		
				3 Year Average (Personal Services and Employee Benefits ÷ Total Revenues)	48.94%	0.00
	9 Debt Service % Revenue	**All Funds (Except Capital Projects)** 5 Points = Last Three Fiscal Year Average ≥ 20% 3.33 Points = Last Three Fiscal Year Average ≥ 15% But < 20% 1.67 Points = Last Three Fiscal Year Average ≥ 10% But < 15% 0 Points = Last Three Fiscal Year Average < 10%	2023	**Data Required**		
				Debt Service Expenditures - Current Refunding Bond Proceeds (code 5792)	548,317	
				Total Revenues	8,296,032	
				Calculation		
				Debt Service ÷ Total Revenues	6.61%	
			2024	Debt Service Expenditures - Current Refunding Bond Proceeds (code 5792)	551,961	
				Total Revenues	8,201,923	
				Debt Service ÷ Total Revenues	6.73%	
			2025	Debt Service Expenditures - Current Refunding Bond Proceeds (code 5792)	547,390	
				Total Revenues	8,154,349	
				Debt Service ÷ Total Revenues	6.71%	
				Calculation (Average)		
				3 Year Average (Debt Service ÷ Total Revenues)	6.68%	0.00
						Total Points*
						0.0

Class	General Fund	Combined Funds
Towns	A, DA	A, B, DA, DB, FX, G, SS, SW, ES, EW

Revenue and Expenditures Description

Gross Revenues = Revenues and Other Sources
Total Revenues = Revenues
Gross Expenditures = Expenditures and Other Uses

Stress Designation	Point Range (Out of 100 total pts)
Significant Fiscal Stress	65 - 100
Moderate Fiscal Stress	55 - 64.9
Susceptible Fiscal Stress	45 - 54.9
No Designation	0 - 44.9

Footnotes

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

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