

The first settlement began in 1764 by Matthew and Jacob Dise. Other families came and settled here after the American Revolution. John Dise built the first mill in 1764. The first Inn Keeper was Ruloff Vorhees in 1785. Jonah Soper built the first tannery in 1800.

A major contributor to the town's early economy was the Gilboa Cotton Mill Company which was formed in 1840 with a capital of \$50,000. Built on Stryker Road, on the west side of the Schoharie Creek, this wooden 4 story building was water powered. Machinery for the mill was made at the Red Falls Foundry. It was a prosperous business with 100 looms and employed 80 people. The first president of the Cotton Mill was Sidney Tuttle. Raw cotton came up the Hudson River to Catskill where teams of oxen or horses transported it to Gilboa. A flood occurred on October 4, 1869. The cotton mill barn, blacksmith shop, wagon makers shop and other cotton mill buildings were taken downstream. The office building came off its foundation going downstream with smoke still coming out of the chimney. The mill and machinery were destroyed beyond repair. Whatever machinery was left was taken to Oak Hill and sold as scrap iron. The owners were unable to refinance the rebuilding of the factory.

There were three Churches in Old Gilboa: Methodist, Reformed and Baptist. Many of the workers building the dam were Catholic, so a Catholic Church was built for the workers and their families.

The population in 1850 was 3,024. In 1930, after the dam was completed, the population was 978. In 2020, the population was 1,111.

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