Summary: Cambridge, Massachusetts; General Obligation Feb 10

Description: Abstract
Standard & Poor's Ratings Services assigned its 'AAA' rating, and stable outlook, to Cambridge, Mass.' general obligation (GO) municipal purpose loan of 2010 bonds and affirmed its 'AAA' rating, with a stable outlook, on the city's GO parity debt. In our opinion, the rating reflects the city's: Strong and dynamic local economy, anchored by Harvard University and Massachusetts Institute of Technology (MIT), as well as biotechnology and high-tech firms; Above-average wealth and income factors, including a high market value per capita; Very strong financial position, despite a decline in fiscal 2009, coupled with an experienced management team and strong management policies; and Low debt burden and manageable capital plan. The city's full faith and credit pledge secures the bonds. Officials...

Companies mentioned in this report are:
- Cambridge

Action: Affirmed
Action: New Rating

Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer's creditworthiness, distinguishes the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor's issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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