Summary: Carroll County, Maryland; General Obligation Nov 09

Description:
In Standard & Poor's Ratings Services' opinion, the 'AA+' long-term rating assigned to Carroll County, Md.'s series 2009A consolidated public improvement and general obligation (GO) refunding bonds and series 2009B consolidated public improvement bonds reflects the county's: Limited but stable local economic base, which serves as an outer suburb in the sizable and diverse Baltimore metropolitan statistical area (MSA); Very strong income and property wealth indicators, coupled with historically low unemployment; Strong financial position despite fluctuations in overall reserves over the past several fiscal years due, in part, to the way the county appropriates fund balance; Strong and well-embedded financial management practices with long-range planning that guides county growth and development; and Moderate per capita debt burden, coupled with faster-than-average...

Companies mentioned in this report are:
- Carroll Cnty

Action: Affirmed
Action: New Rating
Action: Outlook: Stable

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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