**Summary: Carter Lake, Iowa; General Obligation Mar 14**

**Description:**

Standard & Poor's Ratings Services affirmed its 'A+' long-term rating on Carter Lake, Iowa's general obligation (GO) bonds, based on our local GO criteria released Sept. 12, 2013. The outlook is stable. A pledge of the city's full faith credit and resources and an agreement to levy ad valorem taxes without limitation as to rate or amount secure these notes. The rating reflects our assessment of the following factors for the city:

We consider Carter Lake's economy weak, with its projected per capita effective buying income at 81% of the U.S. and median household effective buying income at 86%. The market value per capita is low at $34,259. The top 10 taxpayer concentration is diverse at 22.3%. Pottawattamie County's 2012...

Companies mentioned in this report are:
- Carter Lake

**Action:** Affirmed

**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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