Summary: Carmel Clay Public Library Building Corp., Indiana Carmel Clay Public Library; General Obligation Equivalent Security Mar 15

Description:

Abstract
Standard & Poor’s Ratings Services assigned its ‘AA+’ long-term rating to Carmel Clay Public Library Building Corp., Ind.’s series 2015 first mortgage refunding bonds, issued for Carmel Clay Public Library. At the same time, we affirmed our ‘AA+’ long-term and underlying rating (SPUR) on the library district’s first mortgage bonds outstanding. The outlook on all ratings is stable. The ratings reflect our assessment of the library district’s: Participation in the broad and diversified Indianapolis metropolitan area economy; Extremely strong wealth level and very strong median household effective buying income (EBI); Very strong general fund balance, albeit on a cash basis, bolstered by additional reserves in the “rainy day” fund; and “Good” financial management practices under our Financial Management Assessment (FMA)...

Companies mentioned in this report are:
- Carmel Clay Pub Lib
- Carmel Clay Pub Lib Bldg Corp

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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