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S&P Cyber Risk Insights: Hackers Are Knocking On The Door Of U.S. Affordable Housing Issuers

Key Takeaways

- Given the differing roles of U.S. affordable housing issuers — owner, lender, and developer — the sector faces varying exposures to event risks stemming from cyber attacks.
- We look for issuers to actively incorporate cyber security into their risk management frameworks. To date, U.S. affordable housing issuers that we rate have not experienced significant operational or financial disruptions resulting from a cyber attack or breach.
- The growing sophistication of cyber attacks means that U.S. affordable housing issuers may need to monitor and adjust risk management practices to evolve with changing threats.

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