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## **S&P: U.S. Housing Finance Agency Programs Have The Resilience To Navigate The Uncertain Economic Landscape**

### **Key Takeaways**

- The median rating for U.S. housing finance authority single and multifamily programs remains 'AA+' with a stable outlook, reflecting the strength and resilience of these programs
- Single-family program current median opening parity levels rose slightly year over year to 118.0% from 117.8%, and for multifamily programs they fell to 133.3% from 143.1%
- As prepayments slow, single-family programs are likely to see slightly improving parity and profitability ratios
- While rental demand remains high, escalating costs of materials, labor, and interest rates could slow multifamily production in the near term

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