



CODE OF BUSINESS CONDUCT + ETHICS

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LETTER FROM CENTURY LEADERSHIP

TO ALL OUR EMPLOYEES:

At Century Communities, our cornerstone goal is delivering “A Home for Every Dream®” to our valued customers. In order to fulfill such a commitment, we have to demand high standards in everything we do, whether it be the construction of homes in our communities or the offering of financial services. Such a high standard always begins with our approach to the way we do business and deal with people. In that regard, we must all share and uphold a common set of ethical values and objectives, the core of which is our commitment to doing the “right thing” and treating others as we would want to be treated ourselves.

Century’s Code of Conduct is an important part of this commitment and each of us needs to understand our individual responsibility for complying with legal requirements and upholding the highest ethical standards. After all, a high-caliber organization is a reflection of its people. To help guide us in this endeavor, the Board of Directors has adopted a Code of Conduct with which we must all comply—ourselves, you, and every one of our directors, officers, and employees in each of our subsidiaries around the country. The Code covers a variety of topics which help equip employees with skills necessary to make the right decisions. When we take the time to do what is right, we act with ethics, build trust, and further our goal of delivering “A Home for Every Dream®.”

Please familiarize yourself with the Code and join with us in making the commitment to uphold it in all we do as Century employees.



Robert J. Francescon
Chief Executive Officer & President

BUILT ON TRUST

Since 2002, we've been building on our vision of providing A Home For Every Dream® in sought-after metros from coast to coast—across a spectrum that includes single-family homes to townhomes, paired homes, condominiums and for-rent communities in 18 states and over 45 markets across the U.S. We also offer a hands-on process—uniquely tailored to our customers' needs and lifestyle—providing guidance on neighborhood amenities, smart home technologies, home loans and more. It's all about delivering the quality home our customers have been dreaming of.





PUTTING THIS CODE OF BUSINESS CONDUCT AND ETHICS TO WORK

I. PUTTING THIS CODE OF BUSINESS CONDUCT AND ETHICS TO WORK

About this Code of Business Conduct and Ethics

We at Century Communities, Inc. (the “Company”) are committed to the highest standards of business conduct in our relationships with each other, with companies with which we do business and with our stockholders and others. This requires that we conduct our business in accordance with all applicable laws and regulations and in accordance with the highest standards of business ethics. This Code of Business Conduct and Ethics (this “Code”) helps each of us in this endeavor by providing a statement of the fundamental principles and key policies and procedures that govern the conduct of our business. This Code describes standards of conduct for all employees and officers of the Company (collectively, “Company Personnel”) as well as directors of the Company, as applicable below. This Code is a statement of the Company’s expectations for Company Personnel. Neither the adoption of this Code nor any description of its provisions constitutes a representation that all of its employees and officers are at any time in full compliance. For the avoidance of doubt, in the event the policies and/or procedures of this Code differ from the policies and/or procedures of the Company’s Code of Ethics for Senior Executive and Financial Officers (the “SOX Code”), the policies and/or procedures of the SOX Code will control for purposes of the Company Personnel who are subject to the SOX Code.

The purpose of this Code is to deter wrongdoing and to promote: (i) honest and ethical conduct, including the ethical handling of actual or apparent

conflicts of interest between personal and professional relationships, (ii) full, fair, accurate, timely and understandable disclosure in our Securities and Exchange Commission reports and other public communications, (iii) compliance with applicable laws, rules and regulations, (iv) prompt internal reporting of violations of this Code to appropriate persons identified in this Code and (v) accountability for adherence to this Code.

Our business depends on the quality of the Company’s reputation and in turn on all of us to exhibit integrity and engage only in principled business conduct. Thus, in many instances, the policies referenced in this Code go beyond the requirements of the law.

This Code is a statement of policies for individual and business conduct and does not, in any way, constitute an employment contract or an assurance of continued employment. Employees of the Company are employed at-will except when they are covered by an express, written employment agreement. This means that an employee may choose to resign his or her employment at any time, for any reason or for no reason at all. Similarly, the Company may choose to terminate an individual’s employment at any time, with or without notice and for any legal reason or for no reason at all.

In this Code, “Century,” the “Company,” “we,” “us” and “our” refer to Century Communities, Inc. and our subsidiaries, unless the context otherwise requires.

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THE “COMPANY,” “WE,”
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CONTEXT OTHERWISE REQUIRES.

Meeting Our Shared Obligations

Each of us is responsible for knowing and understanding the policies and guidelines contained in the following pages. However, this Code is not intended to be a comprehensive rulebook and cannot address every situation that you may face. If you feel uncomfortable about a situation or have any doubts about whether it is consistent with the Company's ethical standards, seek help. While each of us is individually responsible for putting this Code to work, we need not go it alone. If questions arise, ask them; if there are ethical concerns, raise them. The Company's Chief Financial Officer and General Counsel, and where applicable, specified members or committees of the Board of Directors, are responsible for overseeing and monitoring compliance with this Code, and the other resources set forth in this Code are available to answer questions and provide guidance and for all to report suspected misconduct. Our conduct must reflect the Company's values, demonstrate ethical leadership and promote a work environment that upholds the Company's reputation for integrity, ethical conduct and trust.

"IF QUESTIONS ARISE,
ASK THEM.
IF THERE ARE
ETHICAL CONCERNS,
RAISE THEM."



IMPLEMENTATION OF THIS CODE

II. IMPLEMENTATION OF THIS CODE



Responsibilities

While each of us is individually responsible for putting this Code to work, we need not go it alone. The Company has a number of resources, people and processes in place to answer our questions and guide us through difficult decisions.

A copy of this Code is on our corporate website under **“Discover Century>Investors>Governance>Governance Documents”**. In addition, copies of this Code are available from the Company’s Chief Financial Officer or General Counsel. A statement acknowledging compliance with this Code must be signed by all Company Personnel and directors.



Seeking Guidance

This Code cannot provide definitive answers to all questions. If you have questions regarding any of the policies discussed in this Code, or if you are in doubt about the best course of action in a particular situation, you should seek guidance from your supervisor, the Company’s Chief Financial Officer, General Counsel, or the other resources identified in this Code.



Reporting Violations

If you know of or suspect a violation of applicable laws or regulations, this Code or the Company’s related policies, you must immediately report that information to the Company’s Chief Financial Officer or General Counsel. Alternatively, you may use the Company’s web-based reporting system or Corporate Compliance Line. Additional information is located on the Company’s intranet. No one will be subject to retaliation because of a good faith report of suspected misconduct.



Special Disclosure and Consent Provisions with Respect to Directors

With respect to directors, in each instance in this Code where disclosure is required to be made to, or consent is required to be obtained from, the Company’s Chief Financial Officer or General Counsel and is not otherwise specifically required to be made to or obtained from the Chairman of the Board of Directors, the Board of Directors or a committee thereof, then such disclosure or consent shall be required to be made to, or obtained from, the Company’s Chief Financial Officer or General Counsel and the Chairman of the Board.



Investigations of Suspected Violations

All reported violations will be Promptly investigated and treated confidentially to the greatest extent possible. It is imperative that reporting persons not conduct their own preliminary investigations. Investigations of alleged violations may involve complex legal issues, and acting on your own may compromise the integrity of an investigation and adversely affect both you and the Company.



Discipline for Violations

The Company intends to use every reasonable effort to prevent the occurrence of conduct not in compliance with this Code and to halt any such conduct that may occur as soon as reasonably possible after its discovery. Subject to applicable law and agreements, Company Personnel and directors who violate this Code and/or other Company policies and procedures may be subject to disciplinary action, up to and including termination of their association with the Company.



Waivers of this Code

The Company will waive application of the policies set forth in this Code only where circumstances warrant granting a waiver. Waivers of this Code for directors and executive officers may be made only by the Board of Directors and must be promptly disclosed to stockholders as required by the New York Stock Exchange or any other law or regulation. This Code may be amended or modified at any time by the Board of Directors.



No Rights Created

This Code is a statement of the fundamental principles and key policies and procedures that govern the conduct of the Company's business. It is not intended to and does not create any rights in any officer, director, employee, client, supplier, competitor, stockholder or any other person or entity.



Remember

Ultimate responsibility to assure that the Company complies with the many laws, regulations and ethical standards affecting our business rests with each of us. You must become familiar with and conduct yourself strictly in compliance with those laws, regulations and standards and the Company's policies and guidelines pertaining to them.



RESPONSIBILITY TO OUR ORGANIZATION

III. RESPONSIBILITY TO OUR ORGANIZATION

Company Personnel and directors are expected to dedicate their best efforts to the business of the Company and to avoid any conflicts with the interests of the Company.

Conflicts of Interest

The identification and management of all conflicts of interest must be fundamental considerations in all of your business-related activities. Broadly speaking, a conflict of interest may be present whenever your interests are inconsistent with, or appear to be inconsistent with, those of the Company. Conflicts of interest, if not properly addressed, can cause serious harm to the Company. Even the mere appearance of a conflict of interest (i.e., where no conflict may actually exist) can result in potentially irreversible damage to the Company's reputation. As such, it is the responsibility of each of us to help in the effort to identify actual or potential conflicts of interest associated with the Company's business and promptly bring any such issues to the attention of the Company's Chief Financial Officer or General Counsel—or in the case of directors, the Chairman of the Board.

In order to maintain the highest degree of integrity in the conduct of the Company's business and to maintain independent judgment, Company Personnel and directors must avoid any activity or personal interest that creates or appears to create a conflict between personal interests and the interests of the Company. A conflict of interest occurs when the individual's private interests interfere in any way, or even appear to interfere, with the interests of the Company as a whole. A conflict situation can arise when the individual takes actions or has interests that make it difficult for the individual to perform his or her work objectively and effectively. Company Personnel and directors should never act in a manner that could cause them to lose their independence and objectivity or that could adversely affect the confidence of the companies with which we do business or fellow Company Personnel and directors, or the integrity of the

Company or its procedures. Any transaction in which Company Personnel or directors have an interest must be approved by a vote of a majority of our disinterested and independent directors.

Although we cannot list every conceivable conflict, the following are some common examples that illustrate actual or apparent conflicts of interest that should be avoided:



ULTIMATE
RESPONSIBILITY
RESTS WITH
EACH OF US.

- **IMPROPER PERSONAL BENEFITS FROM THE COMPANY.** Conflicts of interest arise when Company Personnel or directors, or members of the family of Company Personnel or directors, receive improper personal benefits as a result of a position with the Company. Company Personnel and directors may not accept any benefits from the Company that have not been duly authorized and approved pursuant to Company policy and procedures.
- **BUSINESS ARRANGEMENTS WITH THE COMPANY.** Company Personnel and directors may not participate in a joint venture, partnership or other business arrangement with the Company, without the prior approval of a majority of the Company's disinterested and independent directors.
- **LOANS OR OTHER FINANCIAL TRANSACTIONS.** Company Personnel and directors may not obtain loans or guarantees of personal obligations from, or enter into any other personal financial transaction with, any company that the individual knows or suspects is a customer, supplier or competitor of the Company.
- **OUTSIDE EMPLOYMENT OR ACTIVITIES.** Other than with the approval of the Board of Directors or the prior written consent of the Company's Chief Financial Officer or General Counsel, simultaneous employment with any other entity where such entity is a competitor of the Company, or where such employment interferes with the ability of Company Personnel to perform or carry out job responsibilities, serving as a director/trustee of a significant competitor of the Company, serving as a director/trustee of any entity in which the Company is invested or engaging in any activity that Company Personnel should reasonably expect to advance a competitor's interests is strictly prohibited. It is the responsibility of such individuals to consult with the Company's Chief Financial Officer or General Counsel to determine whether a planned activity will compete impermissibly with any of the Company's business activities before pursuing the activity in question.
- **CHARITABLE, GOVERNMENT AND OTHER OUTSIDE ACTIVITIES.** The Company encourages all Company Personnel and directors to participate in projects and causes that further the welfare of our local communities. However, Company Personnel must refrain from engaging in any activity that will create a conflict of interest

or the appearance of a conflict of interest or otherwise interfere with the ability of Company Personnel to perform or carry out job responsibilities.

- **FAMILY MEMBERS WORKING IN THE INDUSTRY.** Company Personnel and directors may find themselves in a situation where their spouse or significant other, one or more of their children, parents or in-laws, or someone else with whom they have a familial relationship is employed by a competitor of the Company or a company with which we do business. Such situations are not prohibited, but they call for extra sensitivity to security, confidentiality and conflicts of interest. There are several factors to consider in assessing such a situation. Among them: the relationship between the Company and the other company; the nature of the employee's, executive officer's or director's responsibilities with respect to the Company and those of the other person; and the access each of them has to their respective employer's confidential information. Such a situation, however harmless it may appear, could arouse suspicions among associates that might affect working relationships. The very appearance of a conflict of interest can create problems, regardless of the propriety of the individual's behavior.

To remove any such doubts or suspicions, Company Personnel and directors must disclose their specific situation to the Company's Chief Financial Officer or General Counsel to assess the nature and extent of any concern and how it can be resolved. In some instances, any risk to the Company's interests is sufficiently remote that the Company's Chief Financial Officer or General Counsel may only remind you to guard against inadvertently disclosing Company confidential information and not to be involved in decisions on behalf of the Company that involve the other company. Directors must disclose their specific situation to the Chairman of the Board.

- **POTENTIAL COMPANY CONFLICTS OF INTEREST.** There are a variety of situations in which the Company itself may be viewed as having a conflict of interest. Ultimately, each of us is responsible for helping to identify Company-related conflicts of interest and promptly raising them with the Company's Chief Financial Officer or General Counsel.

Company Opportunities

Company Personnel and directors owe a duty to the Company to advance its legitimate interests when the opportunity to do so arises. Company Personnel and directors may not take for themselves personally opportunities that are discovered through the use of Company property, information or position or use Company property, information or position for personal gain. Nor may they compete with the Company in any manner if doing so would breach their fiduciary obligations to the Company.

Entertainment, Gifts and Gratuities

When Company Personnel and directors are involved in making business decisions on behalf of the Company, their decisions must be based on uncompromised objectivity of judgment. Individuals interacting with any person who has business dealings with the Company (including companies with which the Company does business, competitors, contractors and consultants) must conduct such activities in the best interest of the Company. Company Personnel and directors must not accept any gifts, entertainment or gratuities that could influence or be perceived to influence decisions about the Company's best interests.

- **RECEIPT OF GIFTS AND ENTERTAINMENT.** Company Personnel and directors must not accept any gifts, entertainment or gratuities that could influence or be perceived to influence their business decisions on behalf of the Company. They must never request or ask for gifts, entertainment or any other business courtesies from people doing business with the Company. Unsolicited gifts and business courtesies, including meals and entertainment, are permissible if they are customary and commonly accepted business courtesies; are not excessive in value (i.e., do not exceed \$500); and are given and accepted without an express or implied understanding that the individual is in any way obligated by his or her acceptance of the gift. Gifts that are outside these guidelines may not be accepted without the prior written approval of the Company's Chief Financial Officer or General Counsel—or in the case of directors, from the Chairman of the Board. Gifts of cash or cash equivalents (including gift certificates, securities, below-market loans, etc.) in any amount are

prohibited and must be returned promptly to the donor. Loans (not including loans at market rates from financial institutions made in the ordinary course of business) from any counter-party, or entity in which the Company has an interest, are prohibited.

• **OFFERING GIFTS AND ENTERTAINMENT.** When the Company is providing a gift, entertainment or other accommodation in connection with Company business, it must do so in a manner that is in good taste and without excessive expense. Company Personnel and directors may not furnish or offer to furnish any gift that goes beyond the common courtesies associated with accepted business practices or that are excessive in value. The above guidelines for receiving gifts should be followed in determining when it is appropriate to give gifts and when prior written approval is necessary. Companies with which we do business likely have gift and entertainment policies of their own. We must be careful never to provide a gift or entertainment that violates the other company's gift and entertainment policy.

What is acceptable in the commercial business environment may be entirely unacceptable in dealings with the government. There are strict laws that govern providing gifts, including meals, entertainment, transportation and lodging, to government officials and employees. Company Personnel and directors are prohibited from providing gifts or anything of value to government officials or employees or members of their families in connection with Company business without the prior written approval of the Company's Chief Financial Officer or or General Counsel—or in the case of a director, of the Chairman of the Board. For more information, see the section of this Code entitled "Interacting with Government."

Giving or receiving any payment or gift in the nature of a bribe or kickback is absolutely prohibited.

Company Personnel and directors who encounter an actual or potential conflict of interest, face a situation where declining the acceptance of a gift may jeopardize a Company relationship, are requested to pay a bribe or provide a kickback or encounter a suspected violation of this Code must immediately report the situation to the Company's Chief Financial Officer or General Counsel or, in the case of directors, to the Chairman of the Board.

WE EACH HAVE A DUTY TO PROTECT THE COMPANY'S ASSETS AND ENSURE THEIR EFFICIENT USE.

Protection and Proper Use of Company Assets

We each have a duty to protect the Company's assets and ensure their efficient use. Theft, carelessness and waste have a direct impact on the Company's profitability. We should take measures to prevent damage to and theft or misuse of Company property. When an individual leaves the Company, all Company property must be returned to the Company. Incidental and occasional personal use of the Company's electronic mail and telephone systems is permitted. However, please be aware that even personal messages on the Company's computer and telephone systems are Company property and individuals therefore have no expectation of personal privacy in connection with their use of these resources, except as specifically authorized in this Code or elsewhere. In addition, any use of the Company's electronic mail and telephone systems must be consistent with the terms of this Code and the Company's policies and procedures. See the "Information Systems & Electronic Communication Access and Security" section of the Company's Employee Handbook which has been provided or made available to you.

Company Books and Records

All Company documents must be completed accurately, truthfully and in a timely manner, including all travel and expense reports. When applicable, documents must be properly authorized. The Company's financial activities must be recorded in compliance with all applicable laws and accounting practices. The making of intentionally false or misleading entries, records or documentation is strictly prohibited. Company Personnel and directors must never intentionally create a false or misleading report or make a payment or establish an account on behalf of the Company with the understanding that any part of the payment or account is to be used for a purpose other than as described by the supporting documents.

Record Retention

In the course of its business, the Company produces and receives large numbers of documents. Numerous laws require the retention of certain Company documents for various periods of time. The Company is committed to compliance with all applicable laws and regulations relating to the preservation of records. The Company's policy is to identify, maintain, safeguard and destroy or retain, as applicable, all records in the Company's possession on a systematic and regular basis. Records should be retained and destroyed in accordance with the Company's Records Management policy found on the Company's intranet.

An individual who learns of a subpoena or a pending or contemplated litigation or government investigation should immediately contact the Company's Chief Financial Officer or General Counsel. The individual must retain and preserve ALL records that may be responsive to the subpoena or relevant to the litigation or that may pertain to the investigation until he or she is advised by the Company's Chief Financial Officer or General Counsel as to how to proceed. The individual must also affirmatively preserve from destruction all relevant records

that without intervention would automatically be destroyed or erased (such as e-mails and voicemail messages). Destruction of such records, even if inadvertent, could seriously prejudice the Company. Any questions regarding whether a particular record pertains to a pending or contemplated investigation or litigation or may be responsive to a subpoena or regarding how to preserve particular types of records should be directed to the Company's Chief Financial Officer or General Counsel.



**IN KEEPING WITH THIS
POLICY, SIDE AGREEMENTS
ARE STRICTLY PROHIBITED.**

Side Agreements

It is our policy that contacts with customers, suppliers, vendors, or any other third parties must be established only through formal, written agreements, with approval by the appropriate authorized officer, and with the signatures of authorized Company management. Similarly, any modifications to an existing contract must occur through the same channels. This helps the Company ensure that we can meet all of our commitments, maintain accurate records of those commitments, and accurately account for the financial aspects of those commitments.

In keeping with this policy, side agreements are strictly prohibited. A "side agreement" is any commitment, verbal or written, even via E-mail or text, outside the bounds of an authorized Company contract. Side agreements expose the Company to a variety of legal risks. If a contract already exists, a side agreement might modify the terms of that agreement, causing the Company to breach it inadvertently, or causing our accounting treatment of that contract to be inaccurate. On the other hand, where there isn't a pre-existing contract, a side agreement might cause conflict with other Company commitments, again causing unwanted legal exposure for the Company. If you are unsure whether a particular course of action might be considered a side agreement, seek guidance from the Company's Chief Financial Officer or General Counsel before you proceed.



EQUIPPING EMPLOYEES TO MAKE THE RIGHT DECISIONS

Confidential Information

Company Personnel and directors may learn, to a greater or lesser degree, facts about the Company's business, plans, operations or "secrets of success" that are not known to the general public or to competitors. Sensitive information such as potential new geographic markets, product offerings, pricing, sales strategies, suppliers, data of companies with which we do business, and marketing or strategic plans are examples of the Company's confidential information or trade secrets. Confidential information includes all non-public information that might be of use to competitors, or harmful to the Company or companies with which we do business, if disclosed. During the course of performing their responsibilities, individuals may obtain information concerning possible transactions with other companies or receive confidential information concerning other companies that the Company may be under an obligation to maintain as confidential.

Individuals must maintain the confidentiality of information entrusted to them by the Company or companies with which the

Company does business, except when disclosure is authorized or legally mandated. Company Personnel and directors who possess or have access to confidential information or trade secrets must:

- not use the information for their benefit or the benefit of persons inside or outside the Company.
- carefully guard against disclosure of that information to people outside the Company. For example, such matters should not be discussed with family members or business or social acquaintances or in places where the information may be overheard, such as taxis, public transportation, elevators or restaurants.
- not disclose confidential information to other Company Personnel unless such Company Personnel need the information to carry out business responsibilities.

Confidentiality agreements are commonly used when the Company needs to disclose confidential information to others. A confidentiality agreement puts the person receiving confidential information on notice that he or she must maintain the secrecy of such information. If, in doing business with persons not employed by or otherwise providing services to the Company, an individual foresees that he or she may need to disclose confidential information, he or she should call the Company's Chief Financial Officer or General Counsel and discuss the utility of entering into a confidentiality agreement.

The obligation to treat information as confidential does not end when an individual leaves the Company. Upon separation from the Company, everything that belongs to the Company, including all documents and other materials containing Company and customer confidential information, must be returned. Confidential information must not be disclosed to a new employer or to others after separation from the Company.

Likewise, a previous employer's confidential information must not be disclosed to the Company. Of course, individuals may use general skills and knowledge acquired during their previous employment.



Trademarks, Copyrights and Other Intellectual Property

- **TRADEMARKS.** Company Personnel and directors must always properly use our trademarks and advise the Company's Chief Financial Officer or General Counsel of infringements by others. Similarly, the trademarks of third parties must be used properly.
- **COPYRIGHT COMPLIANCE.** All software or programs created by Company Personnel and directors in connection with their association with the Company or provision of services to the Company are "works for hire" and are the sole property of the Company. Company Personnel and directors understand that they have no right, title or interest in any intellectual property created by them in connection with their employment or provision of services to the Company unless otherwise expressly agreed to in writing by the Company's Chief Financial Officer or General Counsel.

Works of authorship such as books, articles, drawings, computer software and other such materials may be covered by copyright laws. It is a violation of those laws and of the Company's policies to make unauthorized copies of or derivative works based upon copyrighted materials. The absence of a copyright notice does not necessarily mean that the materials are not copyrighted.

The Company licenses the use of some of its computer software from outside companies. In most instances, this computer software is protected by copyright. Company Personnel and directors may not make, acquire or use unauthorized copies of computer software. Any questions concerning copyright laws should be directed to the Company's Chief Financial Officer or General Counsel.

- **INTELLECTUAL PROPERTY RIGHTS OF OTHERS.** It is Company policy not to infringe upon the intellectual property rights of others. When using the name, trademarks, logos or printed materials of another company, including any such uses on the Company's website, individuals must do so properly and in accordance with applicable law.

Computer and Communication Resources

The Company's computer and communication resources, including computers, voicemail and e-mail, provide substantial benefits, but they also present significant security and liability risks to individuals and the Company. It is extremely important that Company Personnel take all necessary measures to secure their computer and any computer or voicemail passwords. All sensitive, confidential or restricted electronic information must be password protected, and, if sent across the Internet, must be protected by Company-approved encryption software. If an individual has any reason to believe that his or her password or the security of a Company computer or communication resource has in any manner been compromised, he or she must change the password immediately and report the incident to the Company's Chief Financial Officer or General Counsel.

When we are using Company resources to send e-mail, voicemail or to access Internet services, we are acting as representatives of the Company. Any improper use of these resources may reflect poorly on the Company, damage its reputation and expose the individual and the Company to legal liability.

All of the computing resources used to provide computing and network connections throughout the organization are the property of the Company and are intended for use by Company Personnel to conduct the Company's business. All e-mail, voicemail and personal files stored on Company computers are Company property. Company Personnel should therefore have no expectation of personal privacy in connection with these resources. The Company may, from time to time and at its sole discretion, review any files stored or transmitted on its computer and communication resources, including e-mail messages, for compliance with Company policy. Incidental and occasional personal use of electronic mail and telephones is permitted, but such use should be minimized and the length of the messages should be kept as short as possible, as these messages cost the Company in both productive time and money. Even personal messages on the Company's e-mail and voicemail systems are Company property.

Company resources must not be used in a way that may be disruptive or offensive to others or unlawful. At all times when sending e-mail or transmitting any other message or file, individuals should not transmit comments, language, images or other files that the Company would be embarrassed to have read by any person. Remember that "private" e-mail messages are easily forwarded to a wide audience. In addition, do not use these resources in a wasteful manner. Unnecessarily transmitting messages and other files wastes not only computer resources but also the time and effort of Company Personnel who then have to sort and read through unnecessary e-mail.

Use of computer and communication resources must be consistent with all other Company policies, including those relating to harassment, privacy, copyright, trademark, trade secret and other intellectual property considerations. In addition, Company Personnel must strictly adhere to the Company's Social Media Policy and Information Systems & Electronic Communication Access and Security section found in its Employee Handbook.



**“IT IS EXTREMELY IMPORTANT
THAT COMPANY PERSONNEL
TAKE ALL NECESSARY
MEASURES TO SECURE THEIR
COMPUTER AND ANY COMPUTER
OR VOICEMAIL PASSWORDS.”**

Social Media

In accordance with the Employee Handbook, Company Personnel must comply with the Company guidelines if endorsing, referring to, mentioning or recommending the Company, during your use of any social media technology platforms. When using social media, you should make it clear that you do not speak on behalf of the Company. Furthermore, Company Personnel cannot post anything in the Company's name, or in a manner that could reasonably be attributed to the Company, without prior approval of your Regional or Division President.

Data Privacy

The Company may collect, or come in contact with, the personal data of our Company Personnel, business partners or customers. When accessing or handling personally identifiable information, each of us has an obligation to comply with the Company's Privacy Policy and the Employee Handbook, as well as all applicable data privacy laws.

Responsible Use of Artificial Intelligence

In alignment with the Company's commitment to integrity, innovation, transparency, fairness, and accountability, the Company endeavors to harness the power of artificial intelligence (AI) responsibly and ethically. The Company is focused on fostering an environment where AI is leveraged to enhance our business processes while ensuring that human oversight remains integral to our operations. Accordingly, the Company encourages all Company Personnel to:

- **Leverage AI with Human Oversight:** Utilize AI technologies to advance our business objectives, ensuring that human judgment and ethical standards guide all AI applications;
- **Adhere to Laws and Policies:** Comply with all applicable laws, regulations, and internal Company policies governing the use of AI, thereby upholding our commitment to legal and ethical standards;
- **Undergo Training:** Equip personnel with the knowledge to accurately assess AI's potential and associated risks;
- **Use Approved Platforms:** Employ only approved AI platforms and vendors that meet Company security and legal standards and seek guidance from the Information Technology and Legal Departments when adopting any new AI systems; and
- **Protect Data Confidentiality:** Maintain vigilance in safeguarding data, ensuring the confidentiality of personal, customer, supplier, employee and corporate information.

Insider Trading

You are generally prohibited by Company policy and by law from buying or selling publicly traded securities for any purpose at a time when you are in possession of “material nonpublic information.” This conduct is known as “insider trading.” Passing such information on to someone who may buy or sell securities—known as “tipping”—is also illegal. Information is considered “material” if there is a substantial likelihood that a reasonable investor would consider it important in making a decision to buy, sell or hold a security. If you have any question about whether a particular transaction may constitute insider trading, you should consult our Policy on Insider Trading and Communications with the Public which has been provided or made available to you and, prior to trading, consult with the Company’s Chief Financial Officer or General Counsel.

Responding to Inquiries from Press and Others

Company Personnel and directors who are not official spokespersons for the Company may not speak with the press, securities analysts, other members of the financial community, stockholders or groups or organizations as a representative of the Company or about the Company’s business. The Company has designated its Co-Chief Executive Officers and Chief Financial Officer as the sole authorized spokespersons for the Company. Requests for financial or other information about the Company from the media, the press, the financial community, stockholders or the public should be referred to one or more of these authorized spokespersons. Requests for information from regulators or the government should be referred to the Company’s Chief Financial Officer or General Counsel.



DEMONSTRATING ETHICAL LEADERSHIP

W FAIR DEALING

IV. FAIR DEALING

The Company depends on its reputation for quality, service and integrity. The way we deal with customers, vendors, employees, stockholders, regulators, competitors and companies with which we do business molds our reputation, builds long-term trust and ultimately determines our success. Company Personnel and directors should endeavor to deal fairly with the Company's customers, vendors, employees, stockholders, regulators, competitors and companies with which we do business and

their employees. We must never take unfair advantage of others through manipulation, concealment, abuse of privileged information, misrepresentation of material facts or any other unfair dealing practice. Unfair dealing is both unethical and can rise to the level of fraud, thereby exposing Company Personnel, directors and the Company to criminal and/or civil liability for violation of anti-fraud laws, as well as antitrust laws.



ACTING WITH ETHICS.
BUILDING TRUST.
DELIVERING A HOME
FOR EVERY DREAM.



ANTITRUST AND COMPETITION

HIGH STANDARDS IN EVERYTHING WE DO



V. ANTITRUST AND COMPETITION

The activities of the Company are subject to the antitrust and anti-competition laws of the United States and the states in which the Company conducts business. Federal and state anti-competition laws prohibit agreements that may restrain trade or reduce competition. Violations may include agreements with competitors or others to fix or control prices or to allocate territories or markets, and criminal violations are punishable by large fines and incarceration. Please consult with the Company's Chief Financial Officer or General Counsel on any matters that may raise potential antitrust concerns.

Unless prior approval has been received from the Company's Chief Financial Officer or General Counsel, the Company prohibits Company Personnel and directors from participating in any discussions or other communications, understandings or agreements with, or for the benefit of, a competitor regarding matters that may raise potential antitrust concerns such as:

- raising, lowering, stabilizing or otherwise affecting prices, rates or commissions;

- allocating markets, territories or potential homebuyers or other customers;
- limiting the number of builders competing to sell homes;
- encouraging the boycott of a product or service;
- discussing what constitutes a "fair" profit level; or
- discussing credit terms.

Industry exchanges of price data or other sensitive information must strictly comply with legal requirements and may not be undertaken without approval of the Company's Chief Financial Officer or General Counsel.

Company Personnel and directors are also prohibited from discussing with or providing to any competitor or other third party any artificially inflated bids, prices and/or other terms and conditions in order to lessen competition by, for example, conferring a commercial advantage upon a third party and/or creating a false appearance of legitimate competition within the industry.



INTERACTING WITH GOVERNMENT



VI. INTERACTING WITH GOVERNMENT

Prohibition on Gifts to Government Officials and Employees

The various branches and levels of government have different laws restricting gifts, including meals, entertainment, transportation and lodging that may be provided to government officials and government employees. Company Personnel are prohibited from providing gifts, meals or anything of value to government officials or employees or members of their families without the prior written approval of the Company's Chief Financial Officer or General Counsel.

Political Contributions and Activities

Laws of certain jurisdictions prohibit the use of Company funds, assets, services or facilities on behalf of a political party or candidate. Payments of corporate funds to any political party, candidate or campaign may be made only if permitted under applicable law and approved in writing and in advance by the Company's Chief Financial Officer or General Counsel.

Work time may be considered the equivalent of a contribution by the Company. Therefore, Company Personnel will not be paid by the Company for any time spent running for public office, serving as an elected official or campaigning for a political candidate. Nor will the Company compensate or reimburse them, in any form, for a political contribution that they intend to make or have made.

Lobbying Activities

Laws of some jurisdictions require registration and reporting by anyone who engages in a lobbying activity. Generally, lobbying includes: (1) communicating with any member or employee of a legislative branch of government for the purpose of influencing legislation; (2) communicating with certain government officials for the purpose of influencing government action; or (3) engaging in research or other activities to support or prepare for such communication.

So that the Company may comply with lobbying laws, Company Personnel and directors must notify the Company's Chief Financial Officer or General Counsel before engaging in any activity on behalf of the Company that might be considered "lobbying" as described above.

ULTIMATE RESPONSIBILITY RESTS WITH EACH OF US

Bribery of Foreign Officials

Company policy, the U.S. Foreign Corrupt Practices Act (the "FCPA") and the laws of many other countries prohibit the Company and Company Personnel, directors and agents from giving or offering to give money or anything of value to a foreign official, a foreign political party, a party official or a candidate for political office in order to influence official acts or decisions of that person or entity, to obtain or retain business or to secure any improper advantage. A foreign official is an officer or employee of a government or any department, agency or instrumentality thereof, or

of certain international agencies, such as the World Bank or the United Nations, or any person acting in an official capacity on behalf of one of those entities. Officials of government-owned corporations are considered to be foreign officials.

Payments need not be in cash to be illegal. The FCPA prohibits giving or offering to give "anything of value." Over the years, many non-cash items have been the basis of bribery prosecutions, including travel expenses, golf outings, automobiles, and loans with favorable interest rates or repayment terms. Indirect payments made through agents, contractors or other third parties are also prohibited. Company Personnel and directors may not avoid liability by "turning a blind eye" when circumstances indicate a potential violation of the FCPA.

The FCPA does allow for certain permissible payments to foreign officials. Specifically, the law permits "facilitating" payments, which are payments of small value to effect routine government actions such as obtaining permits, licenses, visas, mail, utilities hook-ups and the like. However, determining what is a permissible "facilitating" payment involves difficult legal judgments. Therefore, Company Personnel must obtain permission from the Company's Chief Financial Officer or General Counsel before making any payment or gift thought to be exempt from the FCPA.





SALES CONCESSIONS AND REAL ESTATE SETTLEMENT PROCEDURES ACT

VII. SALES CONCESSIONS AND REAL ESTATE SETTLEMENT PROCEDURES ACT

The Company has a reputation for quality, integrity, and honesty with all its customers. In order to maintain and enhance this reputation we must communicate accurately and truthfully about our homes and our financial services offered in all of our sales transactions. This means that Company Personnel must never engage in any deceptive activities that could mislead our homebuyer customers. Likewise, Company Personnel must not take unfair advantage of anyone through manipulation, misrepresentation, inappropriate threats, fraud, misuse of confidential information or similar conduct.

One of the most heavily regulated areas of the homebuilding industry is the sales and closing process. Federal and state laws impose a multitude of restrictions and requirements across all aspects of the process. Unfortunately, these requirements are not always clear or easy to understand. But in many instances, failing to comply can result in severe consequences for you and the Company. Therefore, it is crucial that you abide by all Company sales policies, including without limitation those that require that all concessions connected to the sale of a home must be reported to the lender in writing and in advance of closing.

The Real Estate Settlement Procedures Act ("RESPA") governs our relationship with mortgage companies, title agencies, and other settlement service providers, whether or not these companies are part of the Company. Under RESPA, you are prohibited from splitting the fee that a settlement service provider receives for its settlement services unless you perform appropriate services

for which your fee is fair value, and you are prohibited from receiving a kickback or a referral fee from a settlement service provider for merely referring the business. If your job involves the provision of settlement services (for example, mortgage or title services), you are prohibited from giving any other person or company a kickback or referral fee for merely referring the business to the Company and you must require every customer that both purchases a Company home and uses a Company settlement service to sign an Affiliated Business Arrangement Disclosure form.



**"ONE OF THE MOST HEAVILY
REGULATED AREAS OF THE
HOMEBUILDING INDUSTRY
IS THE SALES AND
CLOSING PROCESS"**



ENVIRONMENT, HEALTH AND SAFETY

UPHOLDING THE HIGHEST ETHICAL STANDARDS



VIII. ENVIRONMENT, HEALTH AND SAFETY

The Company is committed to providing a safe and healthy working environment for all Company Personnel and avoiding adverse impact and injury to the environment and the communities in which it does business. Company Personnel and directors must comply with all applicable environmental, health and safety laws, regulations and Company standards. All Company resources should be utilized appropriately and efficiently, and all waste must be disposed of in accordance with applicable laws, rules and regulations. Additionally, we must comply with all reporting obligations concerning potentially harmful incidents such as the release of pollutants into the air, water or ground.

The Company is committed to behaving in an environmentally responsible manner and protecting the environment in all of our communities. It is your responsibility to understand and comply with the laws, regulations and policies that are relevant to your job. You should contact the Company's Chief Financial Officer or General Counsel if you have any questions about the laws, regulations and policies that apply to you. If you have a concern about unsafe conditions or tasks that present a risk of injury to you, please report these concerns immediately to your supervisor or the Company's Chief Financial Officer or General Counsel.

IX

EMPLOYMENT PRACTICES

MAINTAINING THE HIGHEST DEGREE OF INTEGRITY



IX. EMPLOYMENT PRACTICES

The Company is an equal opportunity employer committed to the principle of diversity. The Company values and embraces diversity in all aspects of the Company activities and respect others without regard to race, color, religion, sex, national origin, age, disability, sexual orientation, or political affiliation; and refuses to engage in or tolerate any other form of discrimination or harassment.

Company Personnel are expected to be fit for work and fully capable of performing their duties as safely as possible. Company Personnel may never work while under the influence of alcohol, illegal drugs or misused prescription or over-the-counter medications. Company Personnel must be fit for work during working hours and any time they are on Company premises. The Company's Drug-Free Workplace Policy is found in the Employee Handbook.

X

FAIR HOUSING

X. FAIR HOUSING

We have not only a legal obligation but also an ethical one to protect people from discrimination in housing-related transactions. The Company complies with the U.S. Fair Housing Act and prohibits discrimination based on protected classes such as race, color, national origin, religion, sex, familial status, or disability. Accordingly, make sure you never refuse to negotiate, rent, or sell housing based on these characteristics, set different terms for the sale or rental of housing based on these characteristics or refuse to make a loan, or impose different terms or conditions on a loan, such as different interest rates, points, or fees, based on any of these characteristics.



XI

COMPLIANCE WITH ALL LAWS, RULES AND REGULATIONS



XI. COMPLIANCE WITH ALL LAWS, RULES AND REGULATIONS

Company Personnel and directors have an obligation to comply with all laws, rules and regulations applicable to the Company's operations and your job position, as well as all Company policies, as adopted by the Company from time to time, whether or not addressed specifically in this Code. If any doubt exists about whether a course of action is lawful, you should seek advice from your supervisor or the Company's Chief Financial Officer or General Counsel.

SPEAK UP

If you observe conduct or become aware of conduct that may violate this Code, policies or procedures of the Company or the law, please report such conduct to your manager or using the Company resources referenced on this page. It is the Company's policy that no employee will suffer adverse action for honestly raising an ethical or legal concern to the Company.

24-Hour Confidential Ethics and Whistleblower Line

800.916.7037 (Identifier CCS)

Electronic Submission:

https://irdirect.net/CCS/whistleblower_iframe

Company General Counsel

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Chief Human Resources Officer

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