

BUILDING DREAMS

2025 Corporate Responsibility Report



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A LETTER FROM OUR CEO

Our mission at Century Communities is to build attractive, efficient, high-quality homes at affordable prices as we provide our valued customers with A HOME FOR EVERY DREAM®. Additionally, at Century, we believe it is important to support both our employees and the communities in which we live and operate, while operating in a responsible and transparent manner and fostering the long-term interests of our shareholders and increased value creation. We titled our Corporate Responsibility Report this year Building Dreams, and, in it, have detailed the efforts we take to build better homes, support our people and communities, and operate both ethically and with integrity.

As a leading national homebuilder with a presence in 16 states and over 45 markets, Century Communities plays an important role in helping to solve the shortage of housing, especially affordable housing, that exists in the country today. In 2024 alone, we delivered 11,007 homes at an average sales price of \$390,900. At Century, we are committed to

empowering homebuyers with a comprehensive suite of innovative tools and resources designed to simplify the process of finding, financing, and purchasing their dream home. Additionally, our team is focused on building more energy-efficient new homes with lasting livability. In this year's report, we published our greenhouse gas (GHG) emissions inventory for 2024 and have now provided results going back to 2019 on an annual basis. We also updated our TCFD-aligned risk and opportunity assessment to provide a clearer understanding of how environmental factors may impact our business.

From 2022 through 2024, we funded over \$3.2 million into the Century Communities Foundation, which was established to leverage the Company's unique standing as a top national homebuilder to further support and strengthen the communities in which we live and operate.



A LETTER FROM OUR CEO

Through our Century Cares program, we contribute to a number of charitable programs and causes through donations and corporate sponsorships. We also encourage employees to donate to nonprofits of their choice, while maximizing their giving power through a donation matching program. Additionally, Century provides paid time off for local teams to contribute their time and talent to causes of their choosing. Through financial contributions and volunteering efforts to important local and national causes, we're proud to build thriving and enduring communities across the country as an extension of our mission to deliver A HOME FOR EVERY DREAM®.

In 2024, we also led a substantial stockholder engagement effort. Through these interactions, we gained a greater appreciation for our stockholders' views on our governance and took several actions in response to stockholder feedback, including eliminating our Co-CEO structure, strengthening the role of independent directors and rotating board committee chairs.

Over the past year, Century has received several recognitions that highlight our commitment to both our employees and our customers. Newsweek has named the Company one of America's Most Trustworthy Companies for three consecutive years, and one of the World's Most Trustworthy Companies (2025). Century Communities was also designated as one of U.S. News & World Report's Best Companies to Work For (2025–2026). It is our people that make Century Communities a great company, and we want to thank our team members for all they do to create a culture of excellence in support of our mission of providing our valued customers A HOME FOR EVERY DREAM®.



Robert J. Francescon
Chief Executive Officer & President

ABOUT CENTURY COMMUNITIES

COMPANY OVERVIEW

Century Communities, Inc. (NYSE: CCS) is one of the nation's largest homebuilders, offering new homes under the Century Communities and Century Complete brands. Century is engaged in all aspects of homebuilding — including the acquisition, entitlement and development of land, along with the construction, innovative marketing and sale of quality homes designed to appeal to a wide range of homebuyers. The Colorado-based Company operates in 16 states and over 45 markets across the U.S., and also offers mortgage, title, insurance brokerage and escrow services in select markets through its Inspire Home Loans, Parkway Title, IHL Home Insurance Agency, and IHL Escrow subsidiaries.

45+
MARKETS

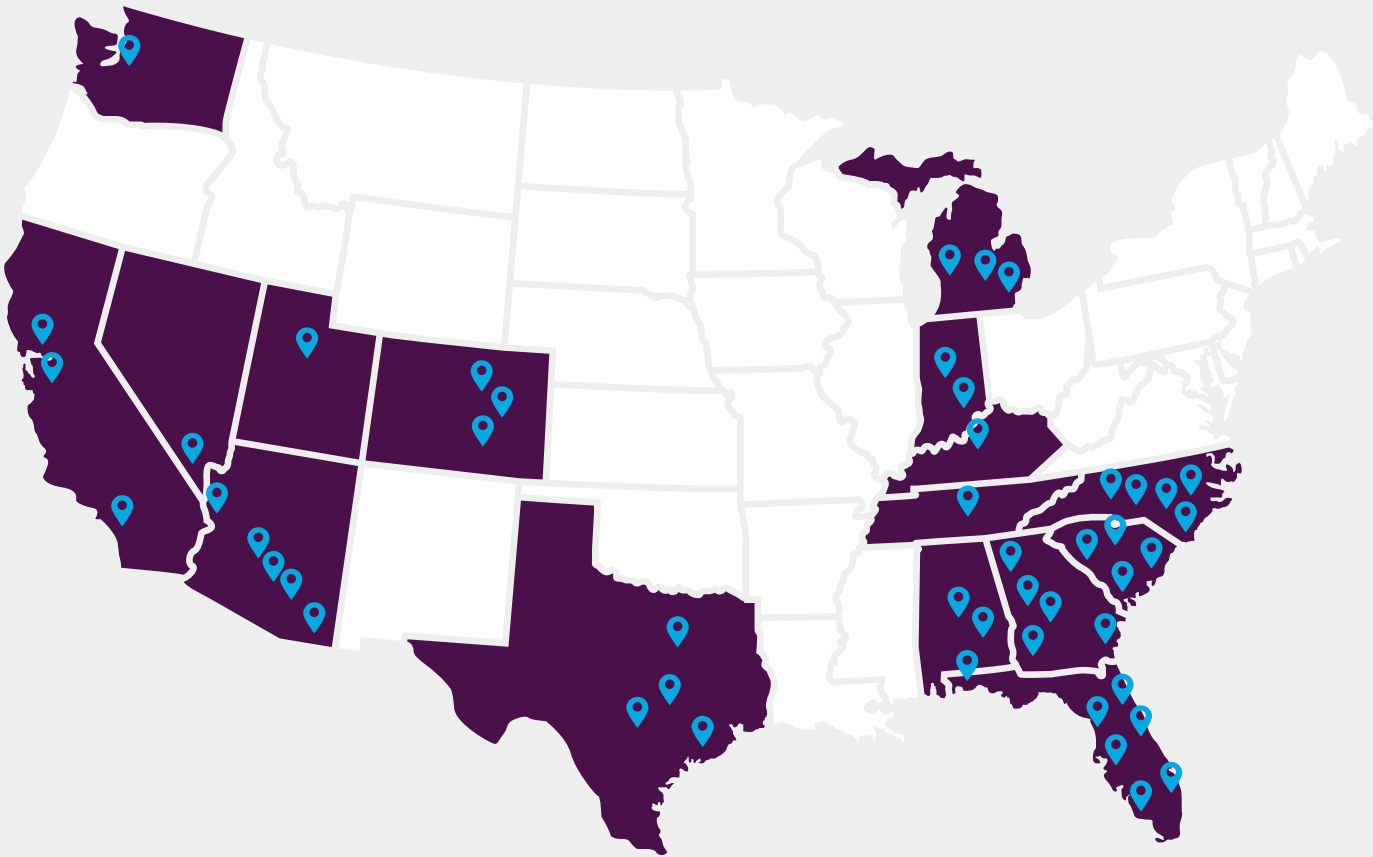
80,632
LOTS¹

11,007
DELIVERIES²

\$4.4bn
REVENUES²

CCS
LISTED
NYSE

1 As of December 31, 2024
2 Period is Fiscal Year End 2024





Our Legacy Brand | Purchase On-Site or Online
Affordable to Luxury | Single-Family Homes
Townhomes | Condos | Paired Homes



Online Homebuying Pioneer | Purchase Online
Affordable Quality | Single-Family Homes
Paired Homes | Townhomes



ABOUT CENTURY COMMUNITIES

TWO BRANDS ONE CENTURY

For more than 20 years, Century Communities has specialized in building quality new construction homes for homebuyers from all walks of life. Today you can find one or both of our two unique homebuilding brands in exceptional locations from coast to coast, each offering new homes expertly designed with one goal in mind: delivering your dream home. Across both our brands, Century is focused on building affordable homes. As a leading national homebuilder with a presence in 16 states and over 45 markets, Century plays an important role in helping to solve the shortage of housing, especially affordable housing, that exists today in the country.

ABOUT CENTURY COMMUNITIES

STAKEHOLDER ENGAGEMENT

We are committed to promoting collaboration with our stakeholders in the creation and implementation of our corporate responsibility strategies and programs. We regularly engage with investors, customers, employees, rating agencies and other stakeholders on business matters, including sustainability topics, to help establish and implement policies throughout our business to drive and support various initiatives.



ABOUT CENTURY COMMUNITIES

OUR COMMITMENTS



Our Board and management team are committed to integrating responsible business practices to create lasting results that benefit our stakeholders, including our customers, employees, shareholders, and trade partners, along with the communities in which we operate.

Building Better

We are committed to operating in a responsible manner to reduce energy consumption and conserve water by using smart home technologies, conserve natural resources and operate in compliance with environmental regulations.

Supporting People and Communities

We are committed to being a socially responsible company by fostering an environment of inclusion across our business, operating ethically and supporting our local communities.

Governance

We are committed to building a culture dedicated to ethical business behavior and responsible corporate activity. This extends to our business partners' vendor agreements, which share our commitment to employee health and safety, human rights and environmental stewardship. We believe strongly that corporate governance through Board and management teams that are engaged on sustainability topics is the foundation to delivering on our commitments.

More details on our commitments can be found on our website in our Human Rights Policy Statement, Commitment to Training and Professional Development, Labor Rights Policy, Commitment to Workplace Health & Safety and Vendor Code of Conduct.

ABOUT CENTURY COMMUNITIES

CORPORATE RESPONSIBILITY INITIATIVES

As a leading, national homebuilder, we play an important role in building a sustainable future for our employees, our homeowners, our environment and the communities in which we live and build while we operate in an ethical and socially responsible manner. Specific to our industry, we are focused on the following opportunities related to sustainability and social responsibility:

- ✓ **Building sustainable homes** that allow homeowners to reduce their carbon footprint by utilizing smart home technology to reduce energy consumption and conserve water.
- ✓ **Seeking to understand not only the operational carbon footprint of the homes that we build, but also their embodied carbon footprint** – the climate impact associated with the materials that go into our homes.
- ✓ **Engaging our vendors to review product-specific manufacturer embodied carbon data** and work towards an assessment of how our embodied carbon impact differs by vendor and floor plan.
- ✓ **Completing annual GHG inventories to better contextualize the trend in our environmental impact over time** and evaluate our efforts to date in incorporating efficient and waste-reducing practices into our homebuilding operations.
- ✓ **Maintaining our Task Force on Climate-related Financial Disclosures (TCFD)-aligned Climate Risk and Opportunities Assessment** to assess both our updated physical and transition risks and opportunities as a company.
- ✓ **Developing land in a responsible manner** and striving to minimize the environmental impact.
- ✓ **Giving back to the communities in which we operate through charitable contributions at the corporate level**, the matching of employee donations and the support of volunteer opportunities for our team members.
- ✓ **Complying with** all relevant and applicable local, state and federal environmental laws, policies and regulations.
- ✓ **Maintaining work environments conducive to the health and safety** of our employees, our trade partners, the public and our valued homeowners.
- ✓ **Creating a culture that fosters diversity, inclusivity, dignity and respect** with equal employment opportunity hiring practices and policies with competitive benefit packages, which is reinforced by our employee trainings related to anti-harassment and anti-discrimination, annual training on the Century Code of Business Conduct and Ethics, and commitment to pay equity.
- ✓ **Ensuring Board oversight on sustainability matters**, including general compliance with all laws affecting sustainability issues, as well as risk management and climate-related and sustainability risks.



ABOUT THIS REPORT

OVERVIEW

Century is committed to building sustainability, social responsibility and effective corporate governance into all aspects of our business.

This report covers calendar year 2024 and presents a deeper look at Century, the many ways that corporate responsibility affects our business and how we, as homebuilders, impact the world around us. Our corporate responsibility reporting is centered on the industry-specific reporting standards as advised by the Sustainability Accounting Standards Board (SASB). These standards were launched in 2018 and subsequently updated in 2023, establishing material sustainability-related metrics SASB has deemed most relevant to investors. This report has also been prepared in accordance with the Global Reporting Initiative (GRI). Additionally, this report contains climate-related disclosures, including disclosure of our climate-related financial risk and measures to reduce and adapt to this risk, in accordance with the Task Force on Climate-related Financial Disclosures (TCFD). External assurance was not conducted for this report.

We are committed to transparent, accountable reporting in our description of the many ways we consider the impact of our business on our environment and how we can make a positive impact through building and delivering sustainable homes.

This includes descriptions of how we develop and acquire land, including site preparation, the construction of lots and homes, home sales and compliance with local and state environmental regulations. While Century is mostly focused on the development of single-family homes, we also construct townhomes, condominiums and multi-family housing.

We are committed, where feasible, to sourcing sustainable materials to build our homes and limiting waste. In addition, we are dedicated to designing homes with increased resource efficiency, such as energy-efficient appliances that drive cost savings and improve homeowner satisfaction. Across our entire organization, we aim to promote an inclusive workspace. Additionally, we seek to protect the welfare of employees across our job sites through the implementation of robust health and safety programs. And lastly, we are committed to our shareholders through the creation of shareholder-friendly governance policies.

ABOUT THIS REPORT

MATERIALITY ASSESSMENT

Century Communities previously conducted a materiality assessment evaluation to identify and prioritize the issues that matter the most to the Company and our stakeholders. Defining material issues allows us to evaluate our main impacts—both positive and negative—on the environment, society and economy. The results of this assessment are used to inform our sustainability-related metrics reporting and strategy, and also drive greater disclosure and transparency.

Sustainability-related metrics issues included in the materiality assessment and evaluation were based upon industry trends informed by a landscape assessment and reporting best practices and material topics recommended for the Home Builder and Real Estate industries by SASB, GRI and ESG rating organizations. Our materiality assessment was based upon topics of particular concern and interest to Century stakeholders identified in our stakeholder and stockholder engagement activities.

Topics raised included:

- Climate change adaptation
- Land use and ecological impacts
- Carbon management
- Workforce health and safety
- Workforce training and education
- Diversity, equity and inclusion
- Housing affordability
- Home quality and safety
- Community impact
- Supply chain management
- Board sustainability oversight
- Business ethics and compliance



BUILDING BETTER





BUILDING BETTER

LAND DEVELOPMENT

In our communities, we develop land in a responsible manner and strive to minimize the environmental impact. Century Communities utilizes a due diligence checklist to review and confirm key criteria prior to land selection, homesite development and home construction, including:



Environmental Assessment

Our land acquisition process requires an initial environmental site assessment (Phase I) prepared by an independent third-party engineer to be obtained for each property. This report relies on a physical inspection of the property, questionnaires and interviews on its historical use, research of public and agency records relating to potential chemical releases or known contaminations on or near the property. If such reporting reveals a Recognized Environmental Condition, corporate and division staff evaluate how best to proceed, which may include a Phase II investigation, development of remediation plans, or election to forgo acquisition of the property.



Biodiversity

Prior to any land acquisition or development activities, the Company conducts due diligence and may commission studies to explore the impacts that a future community may impose to native species and plants. The entitlements of a property and related improvement permitting require our compliance as a developer with federal and state laws as well as agency and municipal rules and regulations that serve to protect sensitive habitats and reduce the impact of land disturbance. If mitigation techniques are unable to fully satisfy a permitting agency, the Company may pay in-lieu fees or purchase offset credits from banks which provide like-kind mitigation services. Additionally, land disturbance may be precluded at times of year when protected species may be in migration or nesting.



Wetlands

For all communities, we must review if any portion of the site requires a 404 Permit for disturbance of a jurisdictionally designated wetlands area. Often, planning efforts are made to avoid impacts to such areas, such as designation as open space and related drainage planning.

LAND DEVELOPMENT



Flood Risk

We investigate if any lots within a property reside within a FEMA designated special flood hazard areas. Through property planning, engineering and grading efforts, we seek to modify the lots to have them removed from a high-risk flood designation.



Water Planning & Development

For all communities, the Company evaluates and confirms the source and availability of domestic and irrigation water supply. Increasingly, in our Mountain and Western regions, both physical and legal availability of water can impose constraints on developments. At times, this requires us to purchase water rights and perform related due diligence in order that the city or utility may extend service to our site. We regularly coordinate with specialists, engineers, and public and private water suppliers to identify ways to reduce the demand our homes place on local water supplies.



Stormwater Management

During development and construction, we enforce strict compliance with requirements of the Clean Water Act and National Pollutant Discharge Elimination System by implementing a Stormwater Pollution Prevention Plan that is site-specific. Through sediment and erosion control measures, we protect the quality and integrity of drainage systems, thereby reducing risks of flood hazard to residents and neighbors as well as protecting water quality for downstream rivers, lakes, and water bodies.





BUILDING BETTER CREATING COMMUNITIES

In addition to developing land in a responsible manner and striving to minimize environmental impacts, we are also focused on creating thriving and enduring neighborhoods by incorporating features and amenities such as open space, playgrounds, parks, trails, community gardens, recreation centers and LED streetlights in many of our communities, all while maintaining our focus on building affordable homes.



BUILDING BETTER

HOME EFFICIENCY & HEALTH

At Century, we are committed to building efficient, healthy homes and limiting waste to help promote more sustainable living for our customers and the communities in which we live and operate. Furthermore, by adopting more efficient building technologies and products, we not only enhance homeowner satisfaction but attempt to tackle environmental impacts, which should concurrently help to lower the total cost of homeownership for our customers.

We offer our customers a variety of solutions and products in many of our homes across our markets to improve energy efficiency, reduce water usage and promote healthier indoor environments, including:



ENERGY



- ✓ ENERGY STAR® Certified smart thermostats specified in all homes.
- ✓ ENERGY STAR® Appliances – 100% of all home deliveries in 2024 were specified to use ENERGY STAR® appliances subject to product availability.
- ✓ Efficient LED lighting and low-E windows specified in all homes.
- ✓ In 2024, 5,228 homes obtained a HERS® Rating Score with an average of 52.

WATER



- ✓ WaterSense® Certified kitchen and bathroom fixtures and low-flow toilets – 100% of all home deliveries in 2024 were specified to use WaterSense® Certified fixtures subject to product availability.
- ✓ Tankless water heaters.
- ✓ Drought tolerant landscaping, especially in the Southwest and California.

HEALTH



- ✓ Energy-efficient HVAC units with smart fresh air dampers in most of our homes.
- ✓ Low-VOC paints and improved indoor air quality.
- ✓ Carbon monoxide detectors specified in all homes.
- ✓ Formaldehyde-free insulation.
- ✓ Variable speed HVAC units and indoor humidity control initiatives in most Southern and Texas markets.

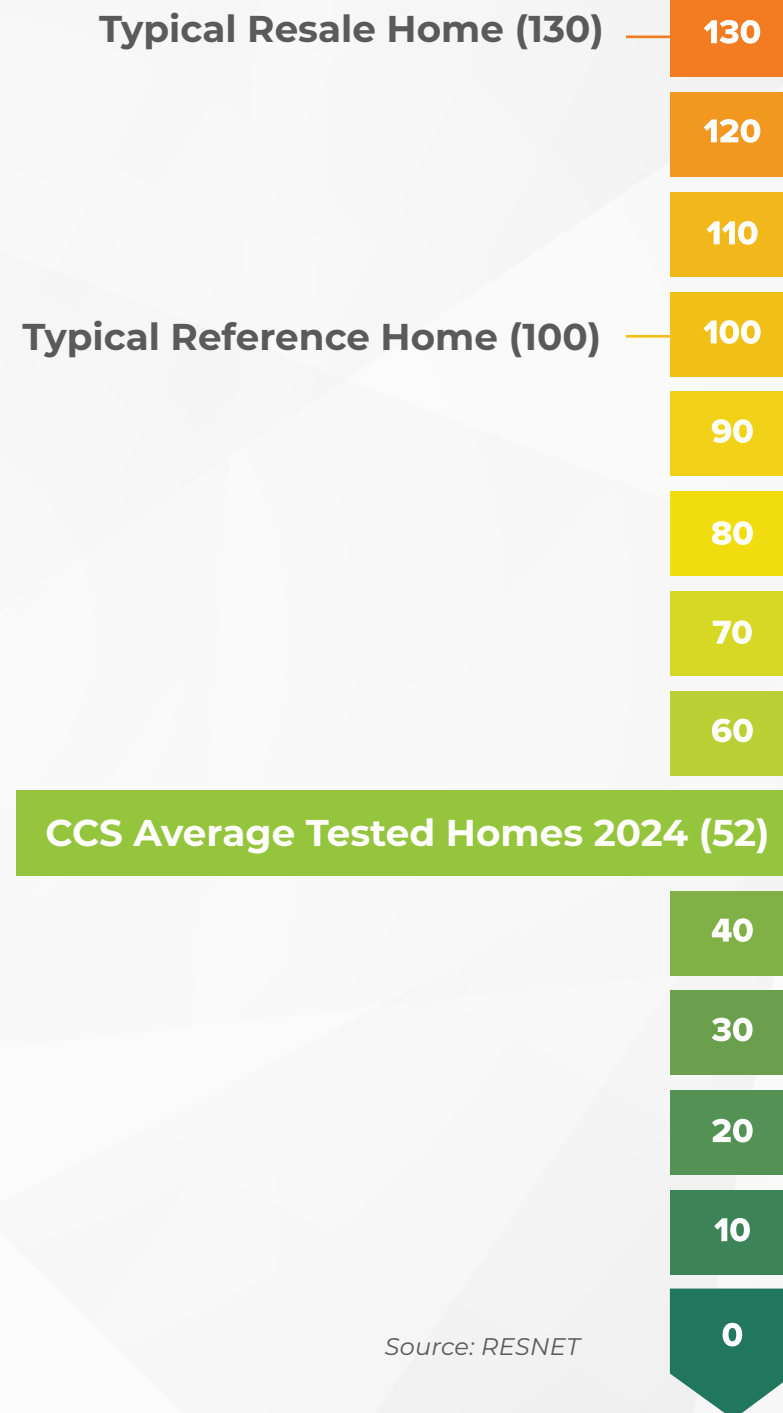
BUILDING BETTER ENERGY EFFICIENCY

The Home Energy Rating System (HERS®) Index is an industry standard developed by the Residential Energy Services Network (RESNET), by which a home's energy efficiency is measured. A lower number equates to a more energy-efficient home. As an example, a home with a HERS® Index Score of 70 is 30% more energy efficient than the RESNET Reference Home, while a home with a HERS® Index Score of 130 is 30% less energy efficient.

The U.S. Department of Energy has determined that a typical resale home scores 130 on the HERS® Index while a home built to 2006 energy efficiency standards (RESNET's Reference Home) scores 100.

In 2024, 5,228 of our homes obtained a HERS® Rating Score, and these homes were awarded with an average score of 52. This score indicates that these homes are 48% more efficient than the average RESNET Referenced Home.

HERS® INDEX SCORE



Source: RESNET

BUILDING BETTER

SOLAR & FULLY ELECTRIC



As part of our efforts to improve the energy efficiency of our homes, we offer both solar power and build fully electric communities in select markets across our footprint.

All of the homes that Century Communities builds in California come equipped with solar roof panels, as required by state law. From 2021 through 2024, we delivered over 4,300 homes throughout Northern, Central and Southern California.

Additionally, we also offer solar panels in select markets across the country, along with homes that are pre-wired for solar panels so that homeowners can more easily install solar panels, if they would like to add them to their home.

We have also taken steps to increase our use of electric power and reduce our use of natural gas. Our Century Communities brand has developed multiple communities that are fully electric, and over 90% of the homes that our Century Complete brand delivered in 2024 were fully electric homes.



BUILDING BETTER **VALUE** ENGINEERING

Century Communities is focused on reducing direct and indirect costs, material usage and building cycle times by utilizing Building Information Modeling (BIM), new more efficient materials and pre-fabricated components. BIM allows us to create incredibly accurate construction documents, bill of materials and architectural details that help our construction teams build faster and with less waste and environmental impact.

BUILDING BETTER VENDORS & SUPPLIERS

At Century, we aim to conduct our business operations at the highest level of ethical standards. We expect our vendors—including business partners, suppliers and trade partners—to understand and act in accordance with applicable laws, rules and regulations, as well as to abide by our workplace policy standards. This includes our Code of Business Conduct and Ethics Policy Statement, our Human Rights Policy Statement, our Commitment to Workplace Health & Safety Statement.

Our goal is to partner with vendors that conduct their businesses with a set of ethical standards comparable to our own and who share our same commitment to workplace health and safety, labor rights and the environment.

We expect that all our vendor business partners commit to providing a safe workplace and standards for employment that respect the rights of their employees under federal, state and local laws. In addition, we have developed a Vendor Code of Conduct to establish principles, guidelines and standards with respect to the conduct of our vendor business partners. These principles, guidelines and standards build on those contained within our own Ethics Policy and are intended to help us address certain risks. Through their vendor agreements with us, we expect our vendor business providers will respect the principles, guidelines and standards reflected in this Code. We also expect our vendor business partners to follow best industry practices.

OUR TOP SUPPLIERS

84 Lumber Company

ABC Supply Co., Inc.

Builders FirstSource, Inc.

Carrier Global Corporation

Carter Lumber Company

Contract Lumber, Inc.

Cosentino Group

Eaton Corporation

ecobee Inc.

Emser Tile LLC

Foundation Building Materials, LLC

InSinkErator Company

James Hardie Industries

Johns Manville

Kohler Co.

LP Building Solutions

Progress Lighting

Schlage

Shaw Industries Group, Inc.

Simpson Strong-Tie Company, Inc.

TAMKO Building Products LLC

The Sherwin-Williams Company

UFP Industries, Inc.

Uponor, Inc.

Weyerhaeuser Company

Whirlpool Corporation





BUILDING BETTER CENTURY HOME CONNECT

With our Century Home Connect® smart home ecosystem, our homebuyers can receive in-home automation features with their Century Communities home — completely included. With these features, our homeowners can enjoy smart home comfort and help control energy costs with a sleek touchscreen and remote control access that make it easy to set their ideal air temperature. Additionally, one can disarm their security system hands-free, answer their video doorbell and lock and unlock their doors.



Meet your new smart home ecosystem.



BUILDING BETTER

FINDING BETTER USES

Where possible, we look to build new homes on both underutilized, unused and vacant land. We believe these efforts can have numerous benefits, including addressing the shortage of housing in the U.S., revitalizing communities, strengthening local economies, reducing the environmental impact of land development and leveraging the use of existing transportation and utility infrastructure. In 2024 alone, we delivered 828 homes on infill sites, 623 homes on compact development sites and 446 homes on redevelopment sites.



CLIMATE-RELATED FINANCIAL RISK REPORT

California SB 261 Statement

For our Climate-related Financial Risk Report, Century Communities has applied the Final Report of Recommendations of the Task Force on Climate-related Financial Disclosures (June 2017). We have prepared our Report to the best of our ability in accordance with the following TCFD Recommendations and Supporting Recommended Disclosures: Governance (a), Governance (b), Strategy (a), Strategy (b), Strategy (c), Risk Management (a), Risk Management (b), Risk Management (c), Metrics and Targets (a), and Metrics and Targets (b). Century has not compiled disclosures for Metrics and Targets (c) because at this time, the level of measurement uncertainty involved in generating quantitative climate risk data remains high, which may harm the reliability of the resulting quantitative information. Therefore, we are not comfortable with setting targets based upon this information. We are continuing to evaluate our capacity to perform reliable climate risk quantification.

Governance

Please see page 44 of this report for a discussion of Century’s governance and oversight of climate-related risks and opportunities by our Board as well as management’s role in assessing and managing climate-related risks and opportunities.

Strategy & Risk Management

Century continues to believe that identifying and assessing our climate-related risks and opportunities enable us to better understand our company’s positioning. Therefore, we conducted our annual climate risk and opportunity assessment in alignment with the Task Force on Climate-related Financial Disclosures (TCFD) Recommendations based upon fiscal year 2024 information. Given the TCFD alignment of California SB 261 and CDP, the global environmental disclosure system formerly known as the Carbon Disclosure Project, we continued to leverage TCFD as a framework to guide our assessment and disclosure of climate-related risks and opportunities and their associated impacts.

FRAMEWORK UTILIZED



RISK TYPE CONSIDERED

Physical

Acute



Chronic



Transition



Policy
& Legal



Technology



Markets



Reputation

CLIMATE-RELATED FINANCIAL RISK REPORT

This assessment covered both physical and transition risks as well as climate-related opportunities. The assessment also included a qualitative analysis of potential financial impacts to Century associated with each risk or opportunity. Collectively, these risks, opportunities, and impacts represent Century's climate-related financial risk, disclosed to the best of our ability in accordance with the recommended framework and disclosures contained in the Final Report of Recommendations of the Task Force on Climate-related Financial Disclosures (June 2017). These risks, opportunities, and impacts can be found in the table on the subsequent pages alongside corresponding management approaches, which represent measures we have adopted to reduce and adapt to our climate-related financial risk.

We assessed acute physical risks in our areas of operation by utilizing data from FEMA's National Risk Index (NRI). For specific chronic physical risks, such as water scarcity and rising mean temperatures, we supplemented the NRI data with forward-facing scenario analyses in 2030 and 2044 based upon the IPCC's Representative Concentration Pathway (RCP) 2.6 (significant emissions reductions), 4.5 (lower emissions), 7.0 (business as usual), and 8.5 (pessimistic) scenarios to consider the severity of these risks and the resilience of our strategy under various climate scenarios.

Complementing our assessment of physical risks, we identified and assessed relevant transition risks and climate-related opportunities by leveraging market, policy, and academic research as well as internal collaboration across our risk management, legal, and financial reporting teams.

When identifying and assessing climate-related risks and opportunities, we considered risks and opportunities over the short- (0–2 years), medium- (2–5 years) and long-term (5+ years). The short-term time horizon approximately

corresponds with the length of time required for a home to be permitted, built, and closed. The medium-term time horizon approximately corresponds with the length of time land is held through the development cycle. The long-term time horizon represents risks and opportunities that may be evaluated by homebuyers.

In addition to the qualitative analysis of potential financial impacts shown in the table on the following pages, we made initial efforts to quantify the potential financial impacts of select physical and transition risks for internal consideration. At this time, the level of measurement uncertainty involved in estimating those effects remains high, which may harm the utility of the resulting quantitative information. Additionally, for many risks, the financial effects are not separately identifiable. We are continuing to evaluate our capacity to perform reliable climate risk quantification and look forward to exploring more opportunities to create this data in alignment with emerging regulations and sustainability reporting standards.

Metrics

Our assessment and management of climate-related risks and opportunities is primarily qualitative at this time, consistent with the above discussion of the uncertainty associated with measuring the financial effects of these risks and opportunities. We are evaluating additional metrics for future consideration as we evaluate our capacity to perform reliable climate risk quantification.

The quantitative metrics currently used to assess relevant climate-related risks and opportunities include our corporate GHG emissions and associated GHG emissions intensity metrics, which can be found on pages 26–28.

TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD)

CLIMATE-RELATED RISK TABLE

	Risk/ Opportunity	Risk/ Opportunity Type	Time Horizon	Primary Impact(s)	Risk/Opportunity Description	Management Approach
PHYSICAL	Increased frequency and severity of extreme weather events	Acute Physical	Short	Potential for increased operating costs due to increased builders' insurance deductibles and/or premiums.	Flooding, wildfire, hail, hurricane or other extreme weather events in locations of work-in-progress (WIP) communities may cause damage or delays to construction projects. Our insurance policies may not fully cover losses resulting from these events or any related business interruption.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns. We also maintain builder's insurance to help mitigate losses from damages to homes under our control due to extreme weather.
	Increased frequency and severity of extreme weather events	Acute Physical	Short	Potential for delays in revenue realization and increased costs due to decreased production capacity.	In addition to acute physical risks mentioned above, heat waves, hurricanes, and other storms may disrupt our supply chain and increase costs by reducing the availability of building materials, delaying the transport of building materials, and/or causing employees or trades professionals to take health & safety measures that result in reduced productivity. Additionally, droughts may cause local water agencies to restrict, delay the issuance of, or proscribe new water connection permits for homes, increase the costs for securing such permits, and/or limit or ban the use of water for construction activities, among other measures that may increase our costs and/or delay operations.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns. Furthermore, we maintain a diversified supplier base to enhance supply chain resiliency.
	Increased frequency and severity of extreme weather events	Acute Physical	Short	Potential for delays in revenue realization.	The increased frequency and severity of extreme weather may impact the timing of home starts and community openings, contributing to business seasonality, delaying revenue realization, and affecting cash flows.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns. For further discussion of our Liquidity and Capital Resources, please refer to page 57 of our 10-K.
	Increased frequency and severity of extreme weather events	Acute Physical	Short	Potential for reduced revenue due to decreased demand for products/services.	Certain insurance companies doing business in Arizona, California, Colorado, Florida, North Carolina, and Texas have restricted, curtailed or suspended the issuance of homeowners' insurance policies on single-family homes, or have significantly increased the prices of such policies in certain areas due to the prevalence of acute physical risks, such as floods, wildfires, and/or hurricanes. There can be no assurance that homeowners' insurance will be available or affordable to prospective purchasers of our homes in these markets, which may adversely impact our home sales and activities in these markets. Similar issues may emerge in the future in other states where we operate.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns, including the availability of homeowner's insurance.
	Rising mean temperatures	Chronic Physical	Long	Potential for reduced revenue due to decreased demand for products/services.	Decreased consumer demand for housing in high chronic physical risk regions, such as areas with increasingly rising mean temperatures.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns.
	Water scarcity	Chronic Physical	Long	Potential for reduced revenue due to decreased demand for products/services.	Local water agencies/suppliers may increase charges for residential water use, potentially increasing the cost of homeownership and reducing demand for our homes in regions where water availability is uncertain.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns.
	Rising sea levels	Chronic Physical	Long	Potential for reduced revenue due to decreased demand for products/services.	Consumers may avoid buying homes or demonstrate reduced willingness to pay in regions with sea level rise and associated coastal flooding risk due to concerns over increased homeowners' insurance premiums and potential for reduced availability of insurance.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns.

TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD)

CLIMATE-RELATED RISK TABLE

TRANSITION	Risk/ Opportunity	Risk/ Opportunity Type	Time Horizon	Primary Impact(s)	Risk/Opportunity Description	Management Approach
	Enhanced emissions reporting obligations	Policy & Legal	Short	Increased operating costs due to compliance costs.	Enhanced climate-related reporting obligations, such as California SB 253, SB 261, and AB 2446, as well as other emerging state-level climate-related reporting bills.	Century has prioritized measuring our GHG emissions annually and improving our carbon accounting processes over time to prepare for these emerging regulations.
	Exposure to litigation	Policy & Legal	Medium	Increased operating costs due to legal fees and/or judgements.	Exposure to litigation for incomplete or inadequate climate-related disclosures, resulting from increased public visibility and scrutiny due to mandatory climate-related reporting requirements.	Century has engaged third-party consultants to support the robustness of our climate risk assessment processes and disclosures.
	Mandates on and regulation of existing products and services	Policy & Legal	Short	Increased operating costs due to compliance costs.	Increased regulatory mandates on existing products/services, particularly in our West Coast communities, such as California AB 2446 and increased energy efficiency and/or climate adaptation requirements in building codes, may adversely impact our home sales and activities in certain of our markets. One example of such building code requirements is the Energy Efficient Minimum Property Standards previously proposed by the U.S. Department of Housing and Urban Development.	Our local management as well as our corporate legal and compliance teams monitor emerging building codes and performance requirements to support compliance. Additionally, we engage with third-party consultants, who also monitor for emerging climate-related policies and codes that may affect our operations.
	Increased cost of raw materials	Policy & Legal	Short	Potential for increased production cost due to changing input prices.	Environmental laws and regulations may have a negative impact on the availability and price of certain raw materials used to construct our homes, such as lumber, steel, and concrete. The cost of petroleum products, which are used both to deliver our materials and to transport labor to our job sites, fluctuates and may be subject to increased volatility as a result of acute climate risks.	Our corporate legal and compliance teams and third-party consultants monitor emerging regulations that may impact our business.
	Increased pricing of GHG emissions	Policy & Legal	Medium	Potential for increased direct costs due to changing input prices.	Potential for increased global pricing of GHG emissions, particularly carbon taxes on basic materials and construction products, may increase global prices for materials that are used to build our homes.	Our corporate legal and compliance teams and third-party consultants monitor emerging regulations that may impact our business.
	Unsuccessful investment in new technologies	Technology	Short	Potential capital investments in technology development.	Exploring new technologies to improve our resource efficiency, such as 3D printed home production and advanced BIM software solutions, may result in capital investments toward unsuccessful technology development initiatives.	Our operating strategy seeks to identify efficiencies in our direct costs of construction through continued value engineering of our home plans.
	Increased stakeholder concern	Reputation	Short	Potential for negative impacts to equity performance if we do not meet stakeholder expectations.	Public company stockholders are increasingly sensitive to the climate change impacts and mitigation efforts of companies, are increasingly seeking enhanced disclosure on the risks, challenges, governance implications, and financial impacts of climate change faced by companies, and are demanding that companies take a proactive approach to addressing perceived environmental risks, including risks associated with climate change, relating to their operations.	Our stockholder engagement efforts are detailed on page 52 as well as in our Proxy Statement. Stockholder feedback is thoughtfully considered and has led to modifications in our public disclosures. Furthermore, we continue to partner with third-party consultants to seek opportunities to improve our carbon accounting processes and other climate-related disclosures.
	Uncertainty in market signals	Market	Medium	Potential for change in revenue mix and sources, potentially resulting in decreased revenues.	Our regions of operation with significant oil & gas industry activity may demonstrate market uncertainty due to transition risk vulnerability associated with the transition to a lower carbon economy.	Potential land acquisitions are approved by our corporate office above established limits to ensure appropriate capital allocations taking into consideration risk adjusted returns. Additionally, our land acquisition process includes due diligence and financial analysis to identify and plan for climate-related risks that may materially impact returns.
	Changing customer behavior	Market	Short	Potential for increased production costs to build more energy efficient homes. Potential for reduced demand for less energy efficient or non-certified homes.	Changing customer behavior to prefer more energy efficient homes. Given the uncertain future of ENERGY STAR and other energy efficiency certifications and incentives, however, building energy efficient homes may become more expensive and communicating the energy efficiency of our homes to customers may become more challenging.	Our home energy efficiency efforts are detailed on page 15. We have improved our average HERS® Index score over time.

TASK FORCE ON CLIMATE-RELATED FINANCIAL DISCLOSURES (TCFD)

CLIMATE-RELATED RISK TABLE

	Risk/ Opportunity	Risk/ Opportunity Type	Time Horizon	Primary Impact(s)	Risk/Opportunity Description	Management Approach
OPPORTUNITIES	Use of more efficient production processes	Resource Efficiency	Short	Reduced operating costs through efficiency gains.	We could seek opportunities to lower our GHG emissions associated with construction waste through alternative production processes and/or continued building information modeling (BIM) advancement, which may result in reduced operating costs.	Our value engineering efforts are detailed on page 17.
	Development of climate adaptation, resilience and insurance risk solutions	Products and Services	Short	Increased revenue through new products and services related to ensuring resiliency.	By developing new home designs with additional climate adaptation features, we have the opportunity to increase revenue from consumers who prefer climate resilient homes, which may translate to lower insurance premiums and lower cost of homeownership.	Our teams are exploring these opportunities in high climate risk regions, such as hurricane-prone areas.
	Development of low emission goods and services	Products and Services	Short	Increased revenue through demand for lower emissions products and services.	We design and engineer our homes for energy efficiency to reduce the impact on the environment and lower energy costs to our homeowners, lowering cost of homeownership and increasing demand for our homes.	Our home energy efficiency efforts are detailed on page 15.
	Use of public-sector incentives	Markets	Short	Reduced direct costs.	We have the opportunity to leverage the availability of public sector incentives for lower embodied carbon building materials, such as Colorado SB 22-051. Our competency in BIM positions us to identify and track use of lower carbon building materials, creating the opportunity to reduce the cost of building materials that we utilize in our homes.	Our prioritization of improving our carbon accounting processes, including vendor engagement for EPDs, and our BIM competency position us to explore these opportunities.

BUILDING BETTER

GREENHOUSE GAS EMISSIONS

Century’s 2024 GHG inventory represented a significant year of progress in improving the quality and completeness of our carbon accounting. We made substantial improvements to our methodology and data sources, as detailed in the discussion of material emissions categories on the following page.

The table shown to the right displays the results of Century’s corporate greenhouse gas (GHG) emissions inventory for 2024 based on the estimates by third-party consultants. CCS will look to refine our annual corporate carbon accounting, leverage our GHG inventory in our climate risk assessment process, and better evaluate trends in our environmental impact.

Greenhouse Gas Emissions (MT CO2e) 2024

Scope	Emissions Category	2024
1	Stationary Fuel Combustion*	5,135
1	Mobile Fuel Combustion	2,666
1	Fugitive Emissions (Refrigerants)	771
2	Electricity (Market-Based)*	19,525
3.1	Purchased Goods & Services	656,206
3.3	Fuel and Energy Related Activities	6,213
3.5	Waste Generated in Operations	75,364
3.6	Business Travel	639
3.7	Employee Commute	1,387
3.8	Downstream Leased Assets*	5,317
3.11	Use of Sold Products**	473,996
3.12	End-of-Life Treatment of Sold Products	205,780

Century’s 2024 GHG inventory was expanded with a set of methodology improvements to incorporate primary data for home deliveries, including specific consideration for home type, floor plan, bills of materials, and energy consumption information from RESNET HERS® Index Scores. The updates also include the modeling of grid decarbonization within Use of Sold Products. These year-over-year changes in methodology impact inventory categories across all three scopes: emissions from Use of Sold Products and Downstream Leased Assets in scope 3 and emissions from homes in inventory in scopes 1 and 2. *The scope of the 2024 inventory expanded to include Century Living properties as a new and growing component of Century’s business. Century Living properties impact all three scopes of emissions, primarily the fuel and electricity consumption of the buildings and scope 3 – category 8, Downstream Leased Assets, denoted with asterisks above, as well as a negligible impact on scope 3 – category 1, Purchased Goods & Services. **The 2024 inventory utilized the expected expansion of renewable energy across regional grid systems as projected by the National Renewable Energy Laboratory’s (NREL) Cambium system and applied the Mid-Case scenario. The service life of a home utilized to report Use of Sold Products emissions was 15 years. The major drivers of Use of Sold Products emissions are home HVAC systems and major appliances, both of which have an estimated service life of 15 years per the RESNET Energy Rating Standard.

Supplemental Energy & Water Use Data: In 2024, CCS utilized 98,581 GJ of energy or 0.00002241 GJ/\$ Net Sales. By source, this energy use was 15.97% Renewables, 67.11% Gas, 16.95% Other Non-Renewables, and 0.02% Unknown. CCS also utilized 16,326 m3 of freshwater or 0.000003882 m3/\$ Net Sales. By source, this freshwater was 23% Groundwater and 77% Surface Water. In 2023, CCS utilized 101,061 GJ of energy or 0.00002808 GJ/\$ Net Sales. By source, this energy use was 12.26% Renewables, 70.31% Gas, 17.36% Other Non-Renewables, and 0.06% Unknown. CCS also utilized 17,911 m3 of freshwater or 0.000004696 m3/\$ Net Sales. By source, this freshwater was 23% Groundwater and 77% Surface Water.

BUILDING BETTER

GREENHOUSE GAS EMISSIONS



The following three GHG inventories revealed Century’s most material GHG emissions categories:

- *Use of Sold Products,*
- *Purchased Goods & Services, and*
- *End-of-Life Treatment of Sold Products*

all of which are components of CCS’s scope 3 emissions.

■ 2024 ■ 2023

The emissions within the **Use of Sold Products** category are the emissions resulting from the operational usage of delivered homes across their lifetime. The useful lifetime of homes is reported over a 15-year period. In 2024, underlying energy consumption related to home energy modeling (RESNET HERS® Index Scores) was applied to closed homes to estimate their lifetime use-phase emissions. In addition, use-phase calculations leveraged grid decarbonization modeling from National Renewable Energy Laboratory (NREL)’s Cambium data. The inclusion of this data allows for the projection of scenarios of possible futures for the US electricity sector through 2050, including grid decarbonization measures over time. The 2024 inventory utilized NREL’s Cambium Mid-Case scenario.

Using underlying HERS® Index energy consumption data and modeling future grid decarbonization represent significant improvements in the data quality and assessment of this category and are the primary drivers of the emissions reductions depicted within Use of Sold Products, as opposed to operational changes aimed at decarbonization.

The **Purchased Goods & Services** emissions are the emissions primarily associated with building products used in the construction of homes in 2024. These emissions are often referred to as the “embodied carbon” impact of the homes. Embodied carbon impacts considered within this category comprise the Product Stage (A1-A3) phase, representing the upstream climate impacts of building materials—the emissions associated with raw material sourcing, supplier processing, shipments from suppliers, and manufacturing of construction materials that go into a home. Where available, building product emissions were calculated using environmental product declarations (EPDs), which enabled the application of product-specific, value-chain-specific, comparable-product, or industry-average data, depending on data availability.

The **End-of-Life Treatment** of Sold Products emissions are the estimated emissions associated with waste disposal and treatment of materials of delivered homes in 2024 at the end of their life. These emissions relate to the decomposition, treatment, and processing of building materials once they become waste products. Calculation of emissions within this category leveraged the EPDs mentioned above, depending on data availability. Not all building product EPDs include end-of-life impacts.

BUILDING BETTER

GREENHOUSE GAS EMISSIONS

Data reporting and annual tracking in intensity metrics helps to complement absolute emissions reporting.

Century has historically reported our absolute GHG emissions. Framing our GHG inventories relative to business activity also provides valuable context by controlling for fluctuations in business growth and performance. Therefore, we are reporting our 2024 total emissions normalized to annual revenues and total home deliveries, both measures of total business activity. Furthermore, we are reporting Purchased Goods & Services plus Use of Sold Products normalized to homes delivered. This metric communicates both the embodied and operational carbon intensity of our homes. Tracking this metric enables us to understand the tradeoffs between embodied and operational carbon and reveals a more robust view into the carbon impact of our homes. Lastly, we are also reporting our 2024 scope 1 and 2 emissions normalized to annual revenues.

Given the aforementioned methodology improvements, we caution against year-over-year comparisons of these metrics. We look forward to tracking and assessing these metrics in future years as we continue to refine our carbon accounting and improve our understanding of our GHG emissions.

GHG Emissions Intensity Metrics

Emissions Intensity Metric	2024 Value	Units
Total Emissions Intensity (all scopes / annual revenue)	330	MT CO ₂ e/\$ million
Total Emissions Intensity (all scopes / # homes)	132	MT CO ₂ e/ homes delivered
Scope 3 Intensity (scope 3 / # homes)	130	MT CO ₂ e/ homes delivered
Operational + Embodied Carbon Intensity (PG&S + Use of Sold Products / # homes)	103	MT CO ₂ e/ homes delivered
Scopes 1 & 2 Intensity (scopes 1 & 2 / annual revenue)	6.39	MT CO ₂ e/\$ million

SUPPORTING PEOPLE & COMMUNITIES



SUPPORTING PEOPLE & COMMUNITIES

OUR EMPLOYEES

Our employees are critical to our continued success, and we believe that our ultimate success and ability to compete are significantly dependent on how well we attract, promote and retain qualified employees with the expertise needed to manage and support our operations.

Our commitment to equal opportunity does not begin with employment; it begins at the time a position becomes open. We and any recruiting agencies that we use commit to equal opportunity recruiting. We aim to create an inclusive organization where all employees are treated with dignity and respect and are empowered to reach their full potential. Among other programs, all new employees are required to take trainings related to anti-harassment and anti-discrimination. Further, all employees are trained on anti-harassment and anti-discrimination every two years or more often if required by state law. We are committed to equal opportunity from the time a position becomes open, and are committed to pay equity, a core element of our pay-for-performance strategy.

As of December 31, 2024, our overall workforce was comprised of approximately 42% women and 25% identified as racially or ethnically diverse. Our manager level employees, including those at our corporate office, our on-site sales, sales support and construction workforce, were comprised of

approximately 38% women and 18% identified as racially or ethnically diverse. Of our U.S. workforce, 3% are veterans. Of the seven members of our Board of Directors, nearly 30% are female and nearly 30% are racially or ethnically diverse.

Additionally, all our employees are expected to display and encourage honest, ethical, and respectful conduct in the workplace. Our employees must adhere to our Code of Business Conduct and Ethics that sets standards for appropriate behavior and includes periodic training on preventing, identifying, reporting, and stopping discrimination of any kind. Employees may anonymously report any suspected violations to our web-based reporting system or Corporate Compliance Line. We also maintain an anti-retaliation policy such that any employee who reports a concern in good faith is protected from harassment, retaliation, or adverse employment consequences.

Workforce Diversity *as of December 31, 2024*

MANAGEMENT

38%

Women

18%

Ethnically Diverse

COMPANY WIDE

42%

Women

25%

Ethnically Diverse

SUPPORTING PEOPLE & COMMUNITIES

EMPLOYEE BENEFITS

At Century, we understand that our employees' benefits are an integral part of their life and that our employees have different lives and needs. We provide our employees with a comprehensive program of benefits to protect their and their families' health and wellbeing, including:



HEALTHCARE medical, dental, vision, accident insurance, hospital indemnity insurance, critical illness insurance, flexible spending accounts, telehealth visits and on-call urgent care



INSURANCE basic term life and AD&D, voluntary term life and AD&D, short-term disability, long-term disability



EMPLOYEE ASSISTANT PROGRAM specialist visits, health and wellness discounts, legal consultation, parenting and senior care, free counseling, work-life solutions, legal guidance and financial resources



RETIREMENT traditional 401(k), Roth 401(k) and retirement planning assistance



EDUCATION educational reimbursement for continuing education offered to all employees



COMMUNITY charitable donation matching, paid volunteering



OTHER paid parental leave, leave of absence, employee discounts, mortgage discounts and employee referral program





SUPPORTING PEOPLE & COMMUNITIES

PHILANTHROPY & COMMUNITY SUPPORT

The Century Communities Foundation was established to leverage the Company's unique standing as a top national homebuilder to further support and strengthen the communities in which we live and operate. Through financial contributions and volunteering efforts for important national and local causes, we're proud to build thriving and enduring communities across the country as an extension of our mission to deliver A Home For Every Dream®. From late 2021 through 2024, we funded \$3.2 million into the Century Communities Foundation.

WE ARE PROUD TO SUPPORT EXCEPTIONAL CHARITABLE ORGANIZATIONS, INCLUDING:



SUPPORTING PEOPLE & COMMUNITIES

PHILANTHROPY & COMMUNITY SUPPORT



Century Communities Foundation

While we have always encouraged our local teams to donate their time and resources to their communities, we established the Century Communities Foundation in 2021 to support our local teams at the corporate level with their initiatives and to make contributions at both the national and local level. Over the last three years, Century Communities has funded over \$3.2 million into the Foundation.

Century Cares

In addition to making contributions on behalf of Century Communities, the Century Communities Foundation also wants to support the causes that are near and dear to our valued team members. To accomplish this goal, the Century Communities Foundation created Century Cares in 2023, a charitable donation matching program designed to extend the impact of donations made by our employees. Through Century, the Century Communities Foundation will match employee donations dollar-for-dollar up to \$500 per employee on an annual basis. Additionally, with the launch of the program in 2023, the Foundation donated an initial amount to the Century Cares accounts of all our employees, and new employees will receive the same benefit going forward.

Volunteering at Century Communities

At Century Communities, we also encourage our team members to volunteer and support their local communities. Each of our divisions can set aside one day per year for a volunteer opportunity that its team is passionate about pursuing. Additionally, Century Communities provides all of its team members an additional 8 hours of paid time for individual volunteering so that our employees can contribute their time and talents to recognized charities, causes and not-for-profit organizations to make a positive difference in their own communities.



SUPPORTING PEOPLE & COMMUNITIES

HEALTH & SAFETY

The philosophy at Century that we pursue each and every day is that “No one gets hurt. Everyone goes home to build another day.” We are committed to workplace health and safety, as outlined in our Labor Rights Policy. In our corporate structure, we have a Senior Director of National Safety who provides centralized administrative support, sets guidelines for audit frequency and conducts internal audits. Each division designates Division Safety Officers, who are extensively trained in on-site hazard identification, abatement protocols and safety incident reporting in order to promote and maintain Occupational Safety and Health Administration compliance. Additionally, we conduct bi-monthly safety audits, as well as third-party safety inspections, to ensure our construction operations are safe. We also provide safety training through webinars, classroom settings, field on-site forums, trade toolbox talks, and one-on-one mentoring with third-party safety auditors. Finally, we request that all our subcontractors have active safety programs before they are hired.



Chelsey Fishman
Senior Director of National Safety



	FISCAL YEAR 2022	FISCAL YEAR 2023	FISCAL YEAR 2024
Recordable Injury Rate			
Direct Employees	1.48%	0.63%	0.57%
Recordable Fatality Rate			
Direct Employees	0	0	0
Training, Certifications and Audits			
Percentage of organization with verified Occupational Safety and Health Administration (OSHA) certifications	100%	100%	100%
No. of Safety Certifications Issued	133	136	90
Internal Safety Audit Compliance	100%	100%	100%

SUPPORTING PEOPLE & COMMUNITIES

CENTURY UNIVERSITY



As part of our commitment to the ongoing training and development of our employees, we established Century University, providing a broad range of training opportunities. Century University includes (i) playbooks that document Century's best practices, (ii) a learning management system that includes training videos and quizzes covering topics such as construction, customer relations, purchasing, land development, architecture, and safety, (iii) field training for our construction and sales personnel taught by internal and external subject matter experts, and (iv) periodic leadership seminars for our executives and much more.



With this program, we have developed:



Playbooks that document best practices in areas of construction and customer relations and how to become Century Proud.



A Learning Management System that includes training videos and quizzes covering topics such as construction, customer relations, purchasing, land development, architecture, and safety.



Field Training for our construction and sales personnel taught by internal and external subject matter experts.



Periodic Leadership Seminars for our executives and much more.

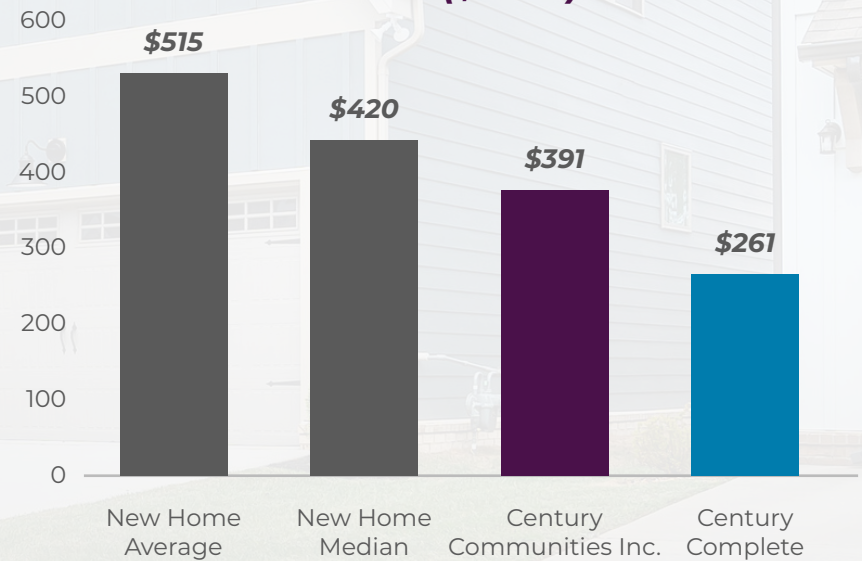
SUPPORTING PEOPLE & COMMUNITIES

FOCUSED ON AFFORDABILITY

In the markets we serve, we strive to build high-quality, affordable homes so that we can help more people purchase a home. In addition to single-family homes, we also build townhomes, paired homes, condominiums and apartments.

In 2024, the average sales price for the 11,007 homes we delivered was \$391,000, well below the national average price for a new home of \$515,000 and national median price of \$420,000. The average sales price for our Century Complete brand was even lower, with an ASP of just \$261,000 in 2024. Additionally, in 2024, 93% of our deliveries were priced below Federal Housing Administration-insured mortgage limits.

2024 Average New Home Sales Price (\$000s)



Source: U.S. Census Bureau and Century Communities, Inc.



SUPPORTING PEOPLE & COMMUNITIES

CENTURY COMPLETE

Our Century Complete brand is especially well positioned to address the shortage of affordable housing that exists today in the country.

In 2024, the average sales price for a Century Complete home was \$260,900 and had an average square footage of 1,699. Century Complete focuses on entry-level customers, with 100% of its buyers within FHA limits, as well as secondary markets where there are fewer options for a new home.

**MORE HOME.
LESS MONEY.®**



Focus on entry-level
customers, 100%
within FHA limits



Average sales
price of \$260,900



Average square feet
of
1,699



Focus on secondary
markets where there
are fewer options for a
new home





SUPPORTING PEOPLE & COMMUNITIES

OUR CUSTOMERS





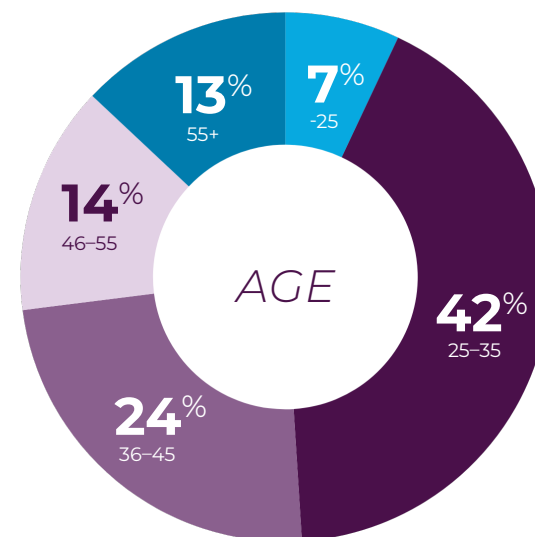
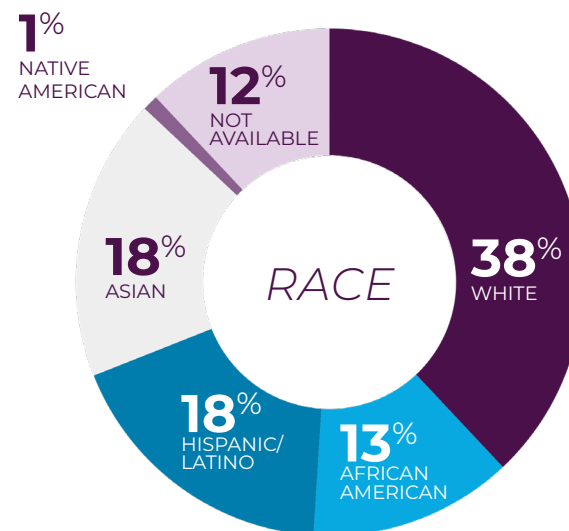
SUPPORTING PEOPLE & COMMUNITIES

OUR CUSTOMERS

Century Communities is dedicated to building sustainable new homes with lasting livability and creating thriving and enduring neighborhoods. As a leading homebuilder with a national footprint, Century plays an important role in helping to solve the shortage of housing, especially affordable housing, that exists today in the U.S. In 2024, approximately 93% of our home deliveries were to entry-level buyers. Additionally, 99% of our 2024 home deliveries were spec builds, and we have a meaningful focus on building move-in ready homes that allow customers to more easily lock in mortgage rates for certainty of financing. Given constraints on home affordability that exist today, we believe our mission of providing A HOME FOR EVERY DREAM® continues to grow in importance.

Century's Homebuyer Demographics

Century's homebuyer demographics are based on 2024 closings with Inspire Home Loans®, the affiliate lender of Century Communities.



SUPPORTING PEOPLE & COMMUNITIES

PUTTING HOMEBUYERS IN THE DRIVER'S SEAT

At Century Communities, we are focused on putting homebuyers in the driver's seat with a suite of innovative tools and resources designed to make finding, financing and purchasing their dream home easier than ever.



Empowering Homebuyers, Every Step of the Way

Buy Online, Anytime:

Century Communities' industry-leading online homebuying platform makes it possible for buyers to purchase their dream home online, 24/7, in just a few clicks.

Self-Guided Tours & Virtual Appointments:

From the ability to schedule private, in-person appointments of available homes, to scheduling video conferencing tours with sales representatives, Century Communities has integrated digital convenience into every aspect of the homebuying journey.

Streamlined, Below-Market Financing:

Century Communities offers competitive, below-market rates and dedicated financing support—including guidance for those who don't yet qualify for a home loan—through the Company's affiliate lender, Inspire Home Loans®.

Dedicated Online Sales Team:

The Company's knowledgeable team of online sales counselors is available to answer questions, provide recommendations, and guide buyers through every step of the process.

Customer Portal:

Century Communities' website features a portal for both homebuyers and homeowners, making it easy for buyers to receive home progress updates, helpful reminders and more, while homeowners can use the portal to submit and track warranty requests.

SUPPORTING PEOPLE & COMMUNITIES

ONLINE HOMEBUYING PIONEER

Century Communities' industry-first online homebuying experience empowers buyers to quickly find and seamlessly lock in their dream home whenever they're ready and from wherever they are—whether shopping online or on location. To learn more about how our online homebuying process works, please visit centurycommunities.com/online-homebuying.



Step 1

Shop for your
new home.



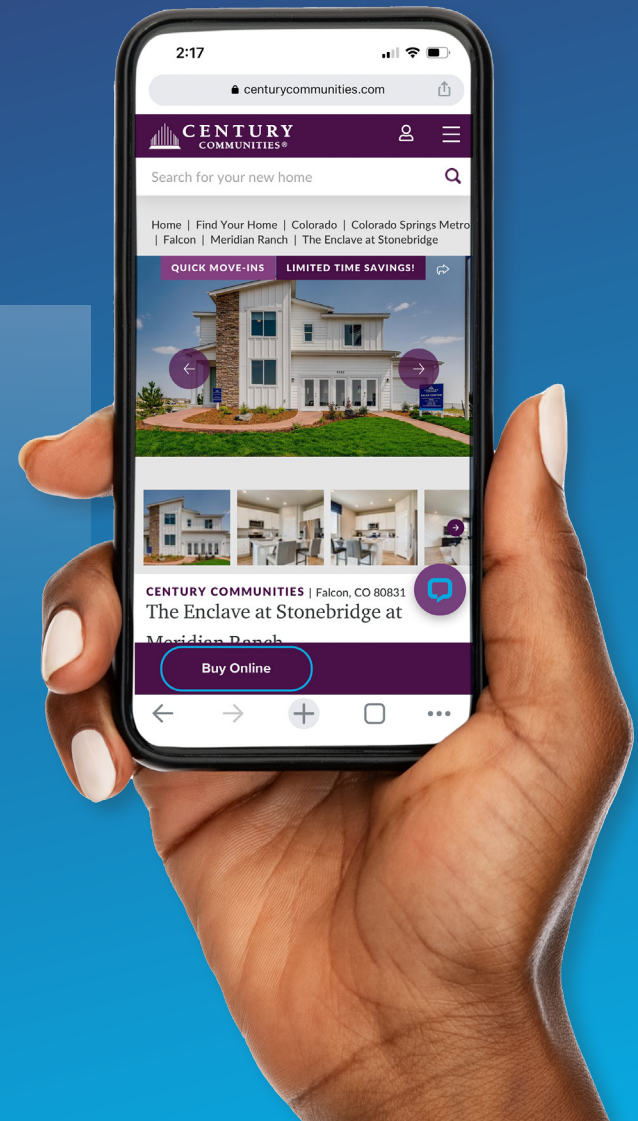
Step 2

Complete our
buy online form.



Step 3

Submit an
initial deposit.



Simple and straightforward!

OUR TEAM MEMBERS



GOVERNANCE



GOVERNANCE

SUSTAINABILITY OVERSIGHT

Century's Board of Directors has overall responsibility for the oversight and implementation of sound corporate governance practices that ensure the Company operates ethically and with integrity as well as reviewing and overseeing corporate responsibility policies and programs.

The Nominating and Corporate Governance Committee has been delegated responsibility for corporate responsibility oversight and approves our Corporate Responsibility Report and related policy statements. The Compensation Committee has oversight of human capital management. The Audit Committee has oversight over general compliance with applicable laws, including SEC and those affecting corporate responsibility issues, as well as risk management, including monitoring and management of sustainability- and climate-related risks and opportunities. In carrying out its sustainability oversight responsibilities, the Nominating and Corporate Governance Committee coordinates with the Compensation Committee and the Audit Committee on sustainability-related subjects.

Century's executive team, including our Executive Chairman, Chief Executive Officer and President, and Chief Financial Officer, oversees the implementation of these policies and coordinates our efforts to identify, address, train and report on our sustainability- and climate-related risks and opportunities and foster engagement on these issues with subject matter experts, employees, shareholders and other stakeholders. Additionally, the Board works with management to set the short-term and long-term strategic objectives of our Company and to monitor progress on those objectives. The Board and management meet to review, evaluate and govern risks and opportunities on an ongoing basis.

Additionally, our Corporate Responsibility Operating Committee was established to identify, assess and implement key sustainability-related initiatives across the Company. The Committee meets regularly and is comprised of members across departments including finance, operations, legal, human resources and investor relations. Our General Counsel and SVP of Investor Relations lead the Committee, which reports to our Chief Financial Officer.



BOARD OF DIRECTORS



Dale Francescon
Executive Chairman



Robert J. Francescon
Chief Executive Officer &
President



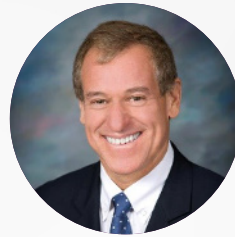
Patricia Arvielo
Director



John P. Box
Director



Keith R. Guericke
Lead Independent
Director



James M. Lippman
Director



**Elisa Zúñiga
Ramírez**
Director

COMMITTEE STRUCTURE

	Audit Committee	Compensation Committee	Nominating & Corporate Governance Committee
Patricia Arvielo	Member	Member	Member
John P. Box	Member	Member	Member
Keith R. Guericke	Member	Member	Member
James M. Lippman	Member	Member	Member
Elisa Zúñiga Ramírez	Member	Member	Member

Member

Chair

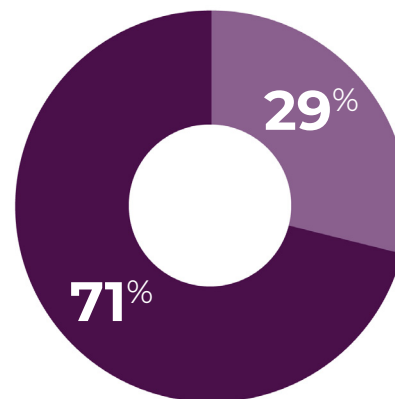
GOVERNANCE

BOARD DIVERSITY & TENURE

The Nominating and Corporate Governance Committee believes that a broad range of perspectives enhances the quality of decision-making and strategic vision. The Nominating and Corporate Governance Committee considers the composition of our current Board to be a testament to our commitment to varied experience and strategic insight. Further, the Nominating and Corporate Governance Committee maintains an ongoing commitment to refreshment efforts to ensure that the composition of the Board and each of its committees encompasses a wide range of perspectives and knowledge in order to promote the success of our business and represent stockholder interests.

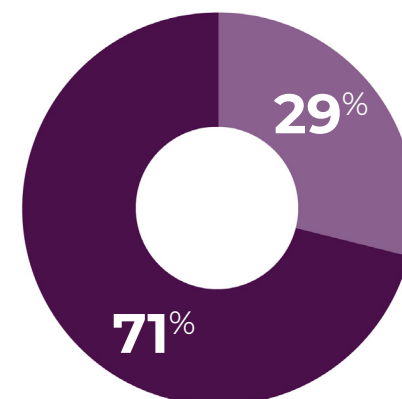
As part of its director nomination process, the Nominating and Corporate Governance Committee considers director tenure, among other factors. The Nominating and Corporate Governance Committee believes it is important to ensure that the Board maintains an openness to new ideas and a willingness to critically re-examine the status quo. Accordingly, the Nominating and Corporate Governance Committee has an ongoing commitment to refreshment efforts to ensure that the composition of the Board and each of its committees encompasses a wide range of perspectives and knowledge in order to promote the success of our business and represent stockholder interests. To this end, the Board of Directors has added two new directors during the past four years.

Gender Diversity



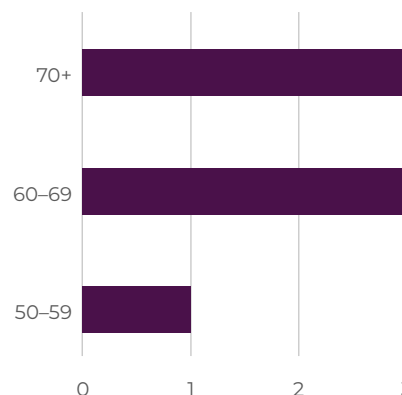
■ Male
■ Female

Racial/Ethnic Diversity

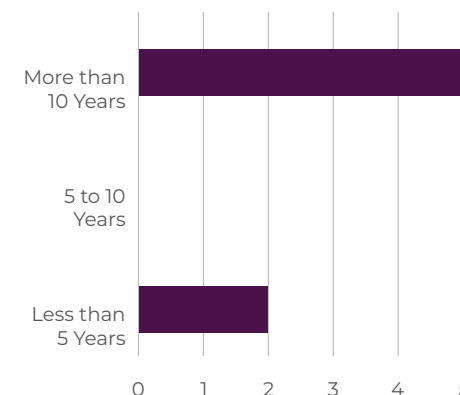


■ Does Not Self-Identify as Racially/Ethnically Diverse
■ Self-Identifies as Racially/Ethnically Diverse

Age



Tenure





GOVERNANCE

CODE OF CONDUCT & BUSINESS ETHICS

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.

GOVERNANCE

CODE OF CONDUCT & BUSINESS ETHICS

Code of Conduct

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—since it applies to 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 ensure that the right decisions are made. 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®.”

- Honest and ethical conduct, including the appropriate handling of actual or apparent conflicts of interest;
- Full, fair, accurate, timely and understandable disclosures in our communications with and reports to our stockholders, including reports filed with the SEC, and other public communications;
- Compliance with applicable government laws, rules, and regulations;
- Prompt internal reporting of violations of the Code to appropriate persons identified in the Code and;
- Accountability for adherence to our Code of Business Conduct and Ethics.

Human Rights Policy Statement

We are committed to supporting internationally recognized human rights activities and initiatives. Respect for human rights is a core value of our business. We believe that long-term business success can only be achieved if human rights are acknowledged and protected. Our Human Rights Policy Statement sets out the fundamental principles embedded in our business operations and culture to ensure we do not engage in activities that directly or indirectly violate human rights. It is our corporate responsibility to uphold these principles throughout our entire organization.

Employee Rights and Fair Labor Practices

We believe all our employees deserve to be treated with integrity and respect. Therefore, we promote a work environment of transparency and trust. We compensate our employees competitively and operate in compliance with applicable wage, work hours, overtime and benefits laws and international labor standards.

Freedom of Association and Collective Bargaining

We respect the principles of freedom of association and collective bargaining. We are aligned with the International Labor Organization and its core conventions: No. 87, the Freedom of Association and Protection of the Right to Organize Convention, and No. 98, the Right to Organize and Collective Bargaining Convention.

GOVERNANCE

CODE OF CONDUCT & BUSINESS ETHICS

Complaint Procedures

We maintain procedures to receive, retain, and treat complaints regarding accounting, internal accounting controls, or auditing matters and to allow for the confidential and anonymous submission by employees of concerns regarding questionable accounting or auditing matters. A 24-hour, toll-free, confidential ethics hotline and a confidential web-based reporting tool are available for the submission of concerns regarding these and other matters by any employee. Concerns and questions received through these methods relating to accounting, internal accounting controls, or auditing matters are promptly brought to the attention of the Chair of the Audit Committee and are handled in accordance with procedures established by the Audit Committee.



GOVERNANCE

BEST PRACTICES

We maintain several corporate governance best practices, which are designed to promote actions that benefit our stockholders and create a framework for our decision-making.

- ✓ Annual election of directors
- ✓ Majority vote standard for director elections
- ✓ Over 70% of directors are independent
- ✓ Recent Board refreshment efforts
- ✓ Lead independent director
- ✓ Board oversight of cybersecurity and other key risks
- ✓ Robust Board and committee evaluations
- ✓ Annual say-on-pay vote
- ✓ Stock ownership and retention requirements
- ✓ Hedging and pledging prohibitions
- ✓ Double trigger change in control arrangements
- ✓ Mandatory clawback policy
- ✓ No poison pill
- ✓ Single class of stock





GOVERNANCE

STOCKHOLDER ENGAGEMENT

We value the opinions of our stockholders. Stockholder feedback, whether through direct discussions or prior votes, is communicated to and discussed with our Board of Directors and its committees, including the Compensation Committee and Nominating and Corporate Governance Committee. Stockholder feedback is thoughtfully considered and has led to modifications in our governance practices, executive compensation programs, and public disclosures, and we remain open to additional stockholder feedback.

Some of the actions we have taken in response to stockholder feedback over the past few years include:

What We Heard:	What We Did:
Eliminate Co-CEO structure.	Effective January 1, 2025, we eliminated our Co-Chief Executive Officer (Co-CEO) structure as part of our succession planning process and to alleviate stockholder concerns with our former Co-CEO leadership structure.
Strengthen role of independent directors.	In March 2025, we created a lead independent director position to replace our prior presiding director position and strengthened the role to provide a more proactive voice for our independent directors.
Rotate Board committee chairs.	In March 2025, we appointed Elisa Zúñiga Ramírez as Chair of the Audit Committee.
Refresh Board composition and increase diversity.	We added Elisa Zúñiga Ramírez and Patricia L. Arvielo to the Board of Directors in 2023 and 2021, respectively, and remain committed to continual Board refreshment with the goal to maintain a Board composition diverse in experience, skills and other attributes.
Increase stockholder influence over director elections.	We adopted a majority vote standard for uncontested director elections, with a director resignation policy, instead of a plurality vote standard.

GOVERNANCE

CYBERSECURITY & ARTIFICIAL INTELLIGENCE

Our Audit Committee, comprised fully of independent directors, is responsible for oversight of our (i) information security policies, including periodic assessment of risk of information security breach, training program, significant threat changes and vulnerabilities and monitoring metrics and (ii) effectiveness of information security policy implementation. Members of management meet with the Audit Committee on a regular basis to review and discuss risk exposure related to our IT systems, data privacy and use of artificial intelligence. The purpose of these management updates is to inform the Audit Committee of potential risks related to our IT systems, data privacy and use of AI, as well as any relevant mitigation or remediation tactics being implemented.

Since September 2022, we have engaged a seasoned cyber consultant from the global cybersecurity risk firm, Kroll, LLC, to provide CISO-level advisory services to assist our technology teams, business leadership and Board of Directors with guidance and direction as we continue to strengthen our security systems and improve our cyber readiness, as well as to provide insight and intelligence on existing and emerging threat landscapes. The scope of service includes reviewing our current information security policies, past and current security reports, cybersecurity program, and staffing models to assess our ability to prevent and respond to cyberattack incidents and mitigate any impacts they may have. In addition, we have retained special data security legal counsel at a leading U.S. law firm whose practice focuses on data breach response and security compliance issues. This legal counsel is specialized in investigating and responding to an event compromising information

and systems security, working closely with client resources, third-party forensic consulting experts and law enforcement to identify the nature and scope of a compromise. We also have retained special data privacy legal counsel to assist us in our compliance with the data privacy laws in the various jurisdictions in which we operate our business.

In the past four years, we have not experienced any material computer data security breaches as a result of a compromise of our information systems and we are not aware and have not had a significant cybersecurity breach or attack that had a material impact on our business or operating results to date. Maintaining a robust information security system is an ongoing priority for us and we plan to continue to identify and evaluate new, emerging risks to data protection and cybersecurity both within our Company and through our engagement of third-party service providers like Kroll.

GLOBAL REPORTING INITIATIVE (GRI)

CONTENT INDEX 2024

Century Communities has reported in accordance with the GRI Standards for the period 1/1/2024 to 12/31/2024

GRI 1: Foundation 2021 used | Applicable GRI Sector Standard is not available

General Disclosures

Disclosure #	Disclosure Title	Location	Notes & Omissions
2-1	Organization details	P. 3, 4	
2-2	Entities included in the organization's sustainability reporting	P. 3, 4	
2-3	Reporting period, frequency and contact point	P. 1, 7, 8, 57	
2-4	Restatements of information	See Notes.	There were no restatements of information included in the 2024 report.
2-5	External assurance	P. 8, 9, 11	
2-6	Activities, value chain and other business relationships	P. 13-20, 39 See Form 10-K (P. 2-10; 31-32)	
2-7	Employees	P. 29-31 See Form 10-K (P. 9-10)	Data used is of employees on payroll, as of 12/31/2024. This does not include data for non-employees paid via outside agency. There are no significant fluctuations in number of employees due to the point in time method used.
2-9	Governance structure and composition	P. 43-47 See Proxy Statement (P. 19-27, 41)	
2-10	Nomination and selection of the highest governance body	P. 43-47 See Proxy Statement (P. 31-37)	
2-11	Chair of the highest governance body	P. 43-47 See Proxy Statement (P. 25, 38)	
2-12	Role of the highest governance body in overseeing the management of impacts	P. 43-49 See Proxy Statement (P. 10-12, 22, 27-31)	
2-13	Delegation of responsibility for managing impacts	P. 43-49 See Proxy Statement (P. 10-12, 22, 27-31, 45)	
2-14	Role of the highest governance body in sustainability reporting	P. 43, 48-50 See Proxy Statement (P. 10-14, 22)	
2-15	Conflicts of interest	See Proxy Statement (P. 36, 37, 98)	
2-16	Communication of critical concerns	See Proxy Statement (P. 37)	
2-17	Collective knowledge of the highest governance body	P. 44	
2-18	Evaluation of the performance of the highest governance body	P. 44 See Proxy Statement (P. 19, 31, 35, 37)	
2-19	Remuneration policies	See Form 10-K (P. 10)	
2-20	Process to determine remuneration	See Form 10-K (P. 10) See Proxy Statement (P. 10-12, 15-17, 29, 31-32, 50-53, 61-71)	
2-21	Annual total compensation ratio	See Proxy Statement (P. 89)	
2-22	Statement on sustainable development strategy	P. 1, 2, 6, 7, 8	

GLOBAL REPORTING INITIATIVE (GRI)

CONTENT INDEX 2024

Century Communities has reported in accordance with the GRI Standards for the period 1/1/2023 to 12/31/2023

GRI 1: Foundation 2021 used | Applicable GRI Sector Standard is not available

General Disclosures

Disclosure #	Disclosure Title	Location	Notes & Omissions
2-23	Policy commitments	Human Rights Policy Statement; Our Commitment to Training and Professional Development; Labor Rights Policy; Our Commitment to Diversity and Inclusion, and; Our Vendor Code of Conduct	
2-24	Embedding policy commitments (NEW)	See Proxy Statement (P. 36-37)	
2-25	Processes to remediate negative impacts	See Proxy Statement (P. 31-32, 35-37)	
2-26	Mechanisms for seeking advice and raising concerns	See Proxy Statement (P. 31-32)	
2-27	Compliance with laws and regulations	See Notes.	Century was not subject to fines or penalties in the reporting year.
2-28	Membership associations	See Notes.	Century has affiliations with the National Association of Home Builders (NAHB), the Builders Safety Alliance, the Local Building Industry Association (BIA) and HomeAid America Housing Innovation Alliance.
2-29	Approach to stakeholder engagement	P. 1, 2, 5, 6, 7, 31, 33, 35, 38, 51	
2-30	Collective bargaining agreements	Labor Rights Policy on Website	

MATERIAL TOPICS

Disclosure #	Disclosure Title	Location	Notes & Omissions
3-1	Process to determine material topics	P. 9	
3-2	List of material topics	P. 9	

GLOBAL REPORTING INITIATIVE (GRI)

TOPIC STANDARDS

Disclosure #	Disclosure Title	Location	Notes & Omissions
GRI 204: Procurement Practices			
3-3	Management of material topics	P. 18	
204-1	Proportion of spending on local suppliers	See Notes.	This estimates to roughly 90% of total spend towards local economies.
GRI 205: Anti-corruption 2016			
3-3	Management of material topics	P. 47-50 See Form 10-K (P. 11)	
205-2	Communication and training about anti-corruption policies and procedures	P. 47-50 See Form 10-K (P. 11)	All employees are informed about, and must acknowledge, Century's Business Code of Conduct which includes the company's anti-corruption policies and procedures.
GRI 302: Energy 2016			
3-3	Management of material topics	P. 14-17	
302-2	Energy consumption outside of the organization	P. 14-17	
302-5	Reductions in energy requirements of products and services	P. 14-17	
GRI 305: Emissions 2016			
3-3	Management of material topics	P. 26-28	
305-1	Direct (Scope 1) GHG emissions	P. 26-28	
305-2	Energy indirect (Scope 2) GHG emissions	P. 26-28	
305-3	Other indirect (Scope 3) GHG emissions	P. 26-28	
305-4	GHG emissions intensity	P. 26-28	
GRI 403: Occupational Health and Safety 2018			
3-3	Management of material topics	P. 6, 7, 14, 34, 47-49 See Form 10-K (P. 8, 10, 11)	
403-1	Workers representation in formal joint management-worker health and safety committees	See Form 10-K (P. 11)	
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	P. 34 and See Notes.	TRIR: 0.57

SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB)

DISCLOSURES

SASB Code	Accounting Metric	Location	Notes & Omissions
IF-HB-160a.1	Number of (1) lots delivered on redevelopment sites	See Notes.	915 lots delivered
IF-HB-160a.1	(2) homes delivered on redevelopment sites	See Notes.	446 homes delivered
IF-HB-160a.2	Number of (1) lots delivered in regions with High or Extremely High Baseline Water Stress	See Notes.	9,761 lots delivered in regions with High Water Stress. Century's divisions review the location of lots & homes against the Aqueduct GIS database to determine the level of water stress in the reporting year.
IF-HB-160a.2	(2) homes delivered in regions with High or Extremely High Baseline Water Stress	See Notes.	2,675 homes delivered in regions with High Water Stress. Century's divisions review the location of lots & homes against the Aqueduct GIS database to determine the level of water stress in the reporting year.
IF-HB-160a.3	Total amount of monetary losses as a result of legal proceedings associated with environmental regulations	None	There were no monetary losses in 2024 as a result of legal proceedings associated with environmental regulations
IF-HB-160a.4	Discussion of process to integrate environmental considerations into site selection, site design, and site development and construction	P. 10-12	Century requires up-to-date environmental site assessments and geotechnical evaluations for all properties. Should our consultants identify potential risks, we may initiate additional studies to further assess site conditions. In cases where significant environmental or geotechnical challenges are present, we make decisions on a case-by-case basis to determine whether it is prudent to proceed with development plans. Additionally, we have begun assessing fire risk factors in select markets—particularly in western states—due to increased scrutiny from insurers. This evaluation process is ongoing and continues to evolve.
IF-HB-320a.1	(1) Total recordable incident rate (TRIR) and (2) fatality rate for (a) direct employees	P. 34 See Form 10-K (P. 11)	
IF-HB-410a.1	(1) Number of homes that obtained a certified residential energy efficiency rating	See Notes.	5,241 homes
IF-HB-410a.1	(2) average rating	See Notes.	51.68 51.9 (no PV)
IF-HB-410a.2	Percentage of installed water fixtures certified to a water efficiency standard	See Notes.	100% of all home deliveries in 2024 were specified to use WaterSense® Certified fixtures subject to product availability
IF-HB-410a.3	Number of homes delivered certified to a third-party multi-attribute green building standard (Energy Star Certified)	See Notes.	3,548 homes
IF-HB-410a.4	Description of risks and opportunities related to incorporating resource efficiency into home design, and how benefits are communicated to customers	P. 7, 14-17, 21-25, 38-40	
IF-HB-410b.1	Description of how proximity and access to infrastructure, services, and economic centers affect site selection and development decisions	See Notes.	With very few exceptions, Century Communities builds in close proximity to infrastructure, services, and economic centers
IF-HB-410b.2	Number of (1) lots delivered on infill sites	See Notes.	5,199 owned or controlled
IF-HB-410b.2	Number of (2) homes delivered on infill sites	See Notes.	828 homes delivered
IF-HB-410b.3	(1) Number of homes delivered in compact developments	See Notes.	623 homes delivered
IF-HB-410b.3	(2) Average density of homes delivered in compact developments	See Notes.	11.10 du/acre
IF-HB-420a.1	Number of lots located in 100-year flood zones	See Notes.	430 lots
IF-HB-420a.2	Description of climate change risk exposure analysis, degree of systematic portfolio exposure, and strategies for mitigating risks	P. 21-25	
IF-HB-000.A	Number of controlled lots	See Form 10-K (P. 51)	80,632 owned and controlled lots
IF-HB-000.B	Number of homes delivered	See Form 10-K (P. 51)	11,007 homes delivered
IF-HB-000.C	Number of active selling communities	See Form 10-K (P. 51)	322 active selling communities



For more information,

please visit our Corporate Responsibility site at:

[Investors.centurycommunities.com/CorporateResponsibility](https://investors.centurycommunities.com/CorporateResponsibility)

For questions related to Century's corporate responsibility initiatives,
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