



FORWARD-LOOKING STATEMENTS

Certain statements in this Investor Presentation are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, as amended. These forward-looking statements often discuss our plans, strategies, intentions, markets, beliefs, forecasts and guidance, and may be identified by reference to a future period or periods or by the use of forward-looking terminology, such as "expects," "may," "will," "believes," "should," "would," "could," "approximately," "anticipates," "estimates," "targets," "intends," "likely," "projects," "goals," "positioned," "strategy," "opportunity," "future," "continue," and "plans." In addition, these words may use the positive or negative or other variations of those terms. All statements other than statements of historical fact are "forward-looking statements" for purposes of federal and state securities laws. There is no guarantee that any of the events anticipated by these forward-looking statements will occur. These statements involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, performance or achievements to differ materially from those expressed or implied by the forward-looking statement.

Forward-looking statements are based on various assumptions and current expectations of management and may not be accurate because of risks and uncertainties surrounding these assumptions and expectations. Certain factors may cause actual results to differ significantly from these forward-looking statements. If any of the events occur, there is no guarantee what effect they will have on our operations or financial condition. Major risks, uncertainties and assumptions include, but are not limited to, risks relating to: adverse changes in general economic conditions, including employment rates, inflation, housing starts, interest rate levels, availability and cost of financing for home mortgages, and lower consumer confidence; the potential impact of tariffs and increased costs, immigration reform, global supply chain disruptions, labor, land and raw material or other resource shortages and delays, and municipal and utility delays on our business, industry and broader economy; the ability to identify and acquire desirable land; availability and cost of financing; the effect of interest rate and tax changes; reliance on contractors and key personnel; availability and pricing of labor, land and raw materials and other resources; home incentive levels; ability to adapt our business strategy to changing demographics and home buying patterns and trends; competition; governmental regulation; our capital and financing needs and availability; future impairment and restructuring charges; any unforeseen changes to or effects on our liabilities, future capital expenditures, revenues, expenses, earnings, dividends, indebtedness, financial condition, the ability to pay dividends in the future, losses and future prospects; and demand fluctuations in the housing industry.

It is not possible to predict or identify all such factors. In addition, we have disclosed under the heading "Risk Factors" in our most recent Annual Report on Form 10-K and subsequent quarterly reports on Form 10-Q, the risk factors which materially affect our business, financial condition and operating results. Investors are encouraged to review our SEC reports for additional information regarding the risks and uncertainties that may cause actual results to differ materially from those expressed in any forward-looking statement. The forward-looking statements herein speak as of the date hereof, and we undertake no obligation to publicly update or revise any forward-looking statement to reflect future events, developments or otherwise, except as may be required by applicable law.

NON-GAAP FINANCIAL INFORMATION

This Investor Presentation includes certain non-GAAP financial measures as defined by SEC rules. Such non-GAAP financial measures are presented as a supplemental financial measurements in the evaluation of our business. We believe the presentation of these financial measures helps investors to assess our operating performance from period to period and enhances understanding of our financial performance and highlights operational trends. Non-GAAP financial measures are widely used by investors in the valuation, comparison, rating and investment recommendations of companies. However, such measurements may not be comparable to those of other companies in our industry, which limits their usefulness as a comparative measures. Such measures are not required by or calculated in accordance with GAAP and should not be considered as a substitutes for net income or any other measure of financial performance reported in accordance with GAAP or as a measure of operating cash flow or liquidity.

NON-SOLICITATION

The information in this Investor Presentation is for informational purposes only and is neither an offer to sell, nor a solicitation of an offer to subscribe for or buy any securities in any jurisdiction in contravention of applicable law. No offer of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act of 1933, as amended, and otherwise in accordance with applicable law.



WHY INVEST?

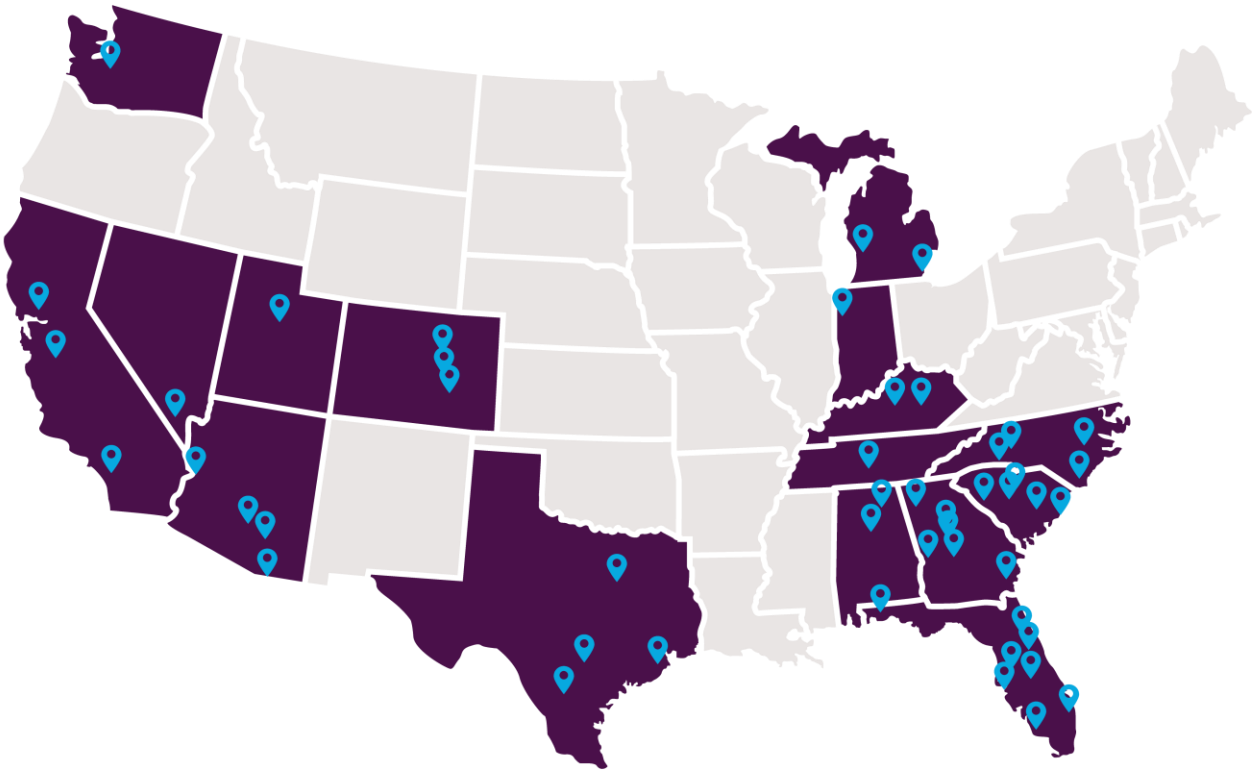
- ✓ Recent community count growth supportive of strong annual delivery growth for several years subject to market demand.
- ✓ Ability to drive structurally higher returns by deepening our share in existing markets to generate increased scale and efficiencies.
- ✓ Focused on affordable new homes, a segment which offers one of the largest pools of potential buyers and is supported by constructive demographic trends.
- ✓ Land-light operating strategy that builds a pipeline of future lots to support growth while helping to reduce exposure to industry cycles.
- ✓ National homebuilder with geographic diversity across 16 states and over 45 markets.
- ✓ Track record of steady dividend growth and opportunistic share repurchases.
- ✓ Invested, cycle-tested management team aligned with long-term stockholder interests.
- ✓ 22 consecutive years of profitability.

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 Parkway Title, IHL Home Insurance Agency, and Inspire Home Loans subsidiaries.



MEANINGFUL MARKET-SHARE POSITIONS ACROSS HIGH-GROWTH MARKETS



Top 10 Market Share in 13 of the 50 Largest U.S. Markets, including Atlanta, Denver, Houston, Las Vegas, Nashville, Phoenix and Seattle.

16

STATES

45+

MARKETS

62,239

LOTS¹

\$4.2bn

REVENUES²

CCS

LISTED

NYSE

¹As of September 30, 2025
²Period is LTM 3Q 2025

OUR STRATEGY

DRIVE DELIVERY GROWTH BY DEEPENING SHARE IN EXISTING MARKETS

- Established a diversified, national footprint over the past 10+ years with a presence in 16 states and over 45 markets.
- Future growth focused on deepening our share in existing markets through both organic growth and selective acquisitions.
- Recent community count growth supportive of strong annual delivery growth for several years subject to market demand, while allowing balanced approach towards capital allocation and opportunistic share repurchases.

LEVERAGE SCALE TO BENEFIT MARGINS & RETURNS

- Increased scale at the national level and market share at the local level driving greater purchasing power and homebuilding efficiencies.
- Fully developed corporate support functions that can support meaningful additional growth with limited incremental fixed cost increases.

FOCUSED ON AFFORDABLE NEW HOMES WITH SPEC HOME CONSTRUCTION

- The market for affordable and attainable new homes represents one of the largest pools of potential buyers, and demand from these groups are supported by constructive demographic trends from Millennials and Gen Z.
- Spec home construction reduces costs and benefits affordability by streamlining the construction process and allowing buyers to more easily lock in mortgage rates for certainty of financing.

REDUCE RISK THROUGH LAND-LIGHT MODEL

- Flexibility to control significant amounts of land for future growth for a limited investment.
- Ability to exit positions at a reasonable cost in the event of a market downturn, all without impacting our nearer term need for finished lots on which to start homes.



A modern dining room with a large window overlooking a green landscape. The room features a glass-topped dining table with brown leather chairs, a white kitchen island with a marble countertop and three dark wood bar stools, and a large abstract painting on the wall. The ceiling has exposed wooden beams and modern pendant lights.

BUSINESS HIGHLIGHTS & PRIORITIES

THIRD QUARTER 2025 HIGHLIGHTS

- Deliveries of 2,486 homes at the high end of guidance of 2,300-2,500 homes.
- Increased book value per share by 8% year-over-year to \$87.74, a Company record.
- Increased community count by 5% on a year-over-year basis to 321 communities.
- Continued to successfully manage costs, with year-to-date direct construction costs down 3% year-over-year.
- Repurchased 296,903 shares for \$20.0 million, bringing year-to-date repurchases to 1,933,842 shares, or approximately 6.2% of shares outstanding at the beginning of the year.

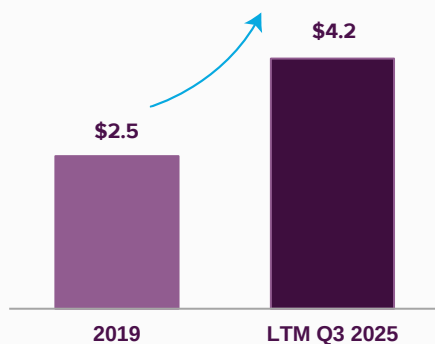
BUSINESS PRIORITIES

- Focus sales efforts and incentives on monetizing homes with near term deliveries.
- Match starts with sales to maintain an appropriate level of spec home inventory within our communities.
- Continue intense focus on controlling direct costs and reducing cycle times.
- Deepen share in existing markets to leverage local platforms.

STRONG TRACK RECORD OF GROWTH

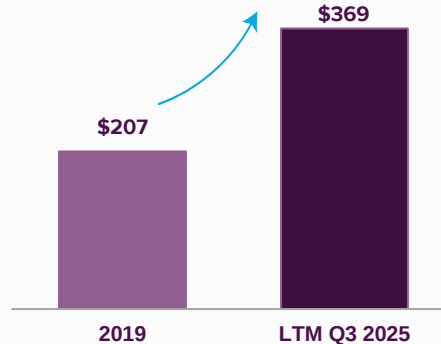
Total Revenues (\$BN)

+ 64%



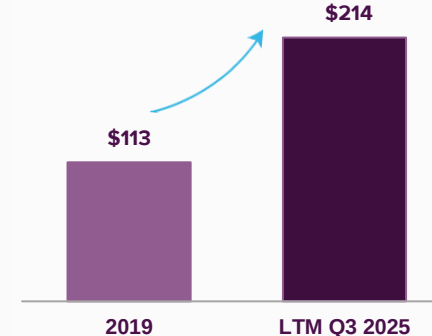
EBITDA (\$MM)

+ 78%



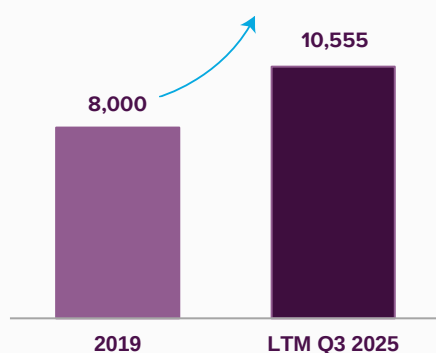
Net Income (\$MM)

+ 90%



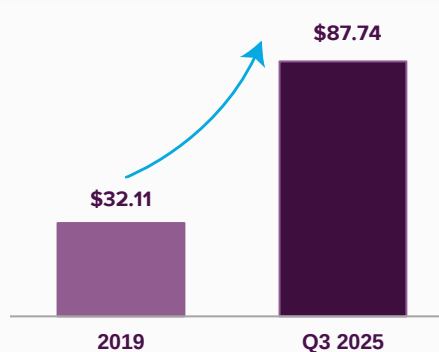
Home Sale Deliveries

+ 32%



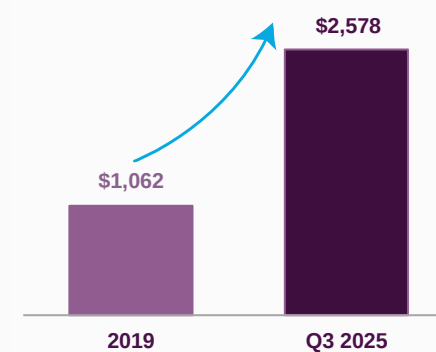
Book Value Per Share

+ 173%

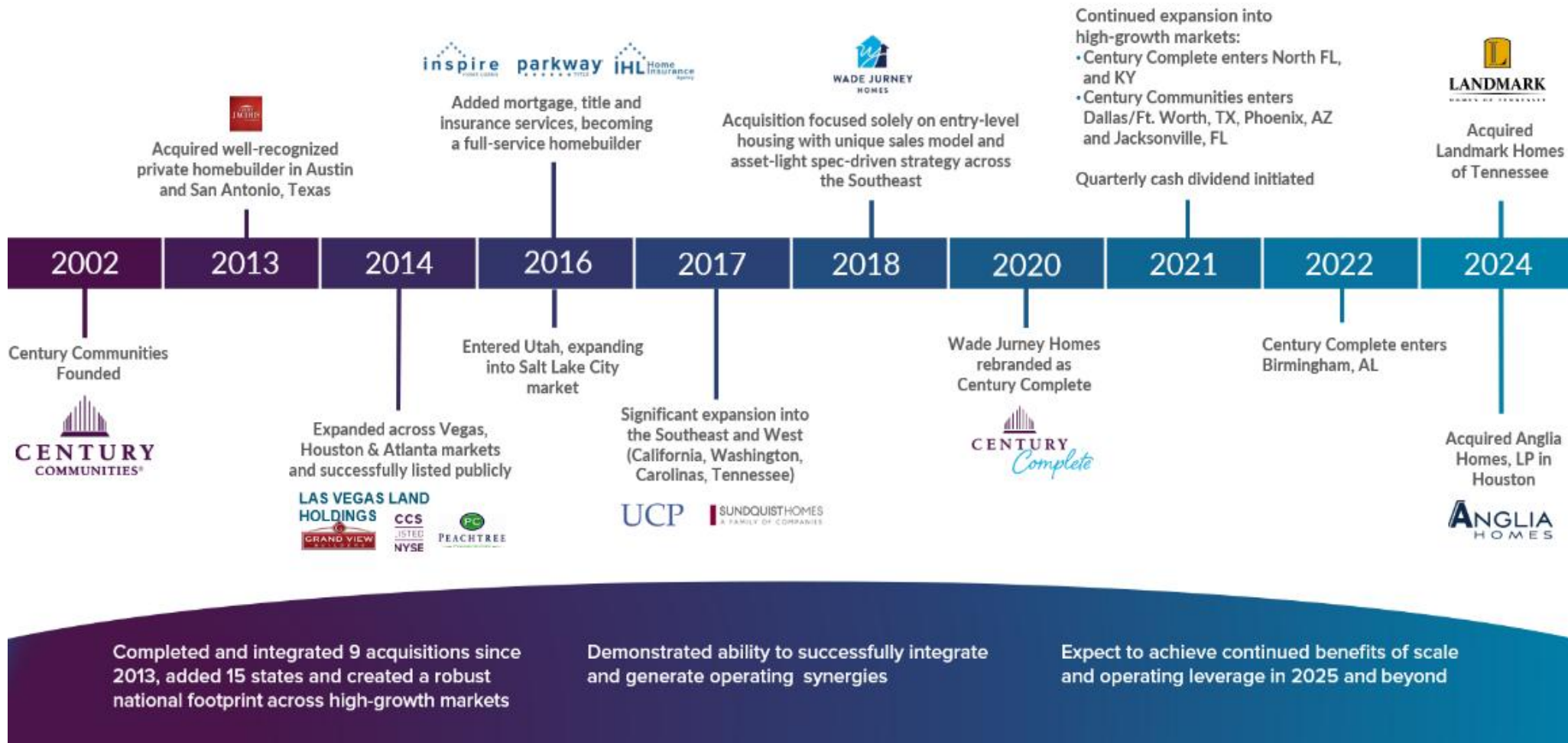


Total Stockholders' Equity (\$MM)

+ 143%



SUCCESSFUL TRACK RECORD OF ACQUISITIONS





FOCUSED ON AFFORDABLE NEW HOMES THROUGH TWO COMPLEMENTARY BRANDS



- Provides customers with a “Home for Every Dream”
- Focuses on affordable and attainable housing options while offering an extensive range of home types across a variety of price points
- Sells homes through traditional model home sales structure while also offering online sales
- Expertise in purchasing both finished lots and land development allows us to be opportunistic across a range of markets



- Provides customers with “More Home, Less Money”
- Targets entry-level customers — 100% within FHA limits²
- Sells homes primarily through retail outlets and online as opposed to model homes
- 100% spec, land-light, acquiring only finished lots, primarily just-in time
- Highly scalable business model, which requires less capital investment and yields quicker asset turns

94%

OF TOTAL COMPANY
HOME DELIVERIES
PRICED BELOW FHA
LIMITS¹

MEANINGFUL FOCUS ON
**MOVE-IN
READY HOMES¹**

BENEFITS TO MOVE-IN READY/SPEC HOME CONSTRUCTION

- ✓ Reduces the time between contract, closing and delivery providing Century with increased visibility into costs and margin protection, particularly during periods of increased costs and inflation.
- ✓ Spec homes streamline the construction process and help mitigate supply chain challenges resulting in more efficient build times.
- ✓ Drives increased profitability to the bottom line.
- ✓ Quicker inventory turns and improved ROE.
- ✓ Allows buyers to purchase quick move-in homes and lock in mortgage rates for certainty of financing.

98%

Century Communities
Home Deliveries are Spec Builds

99%

Total Company Home Deliveries
are Spec Builds

100%

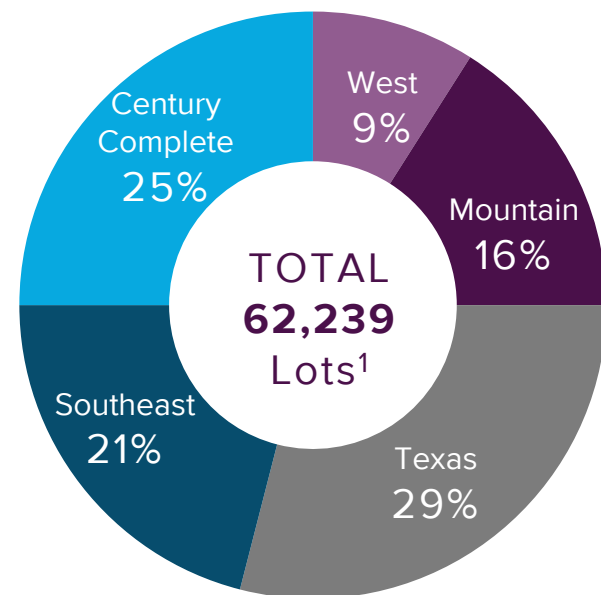
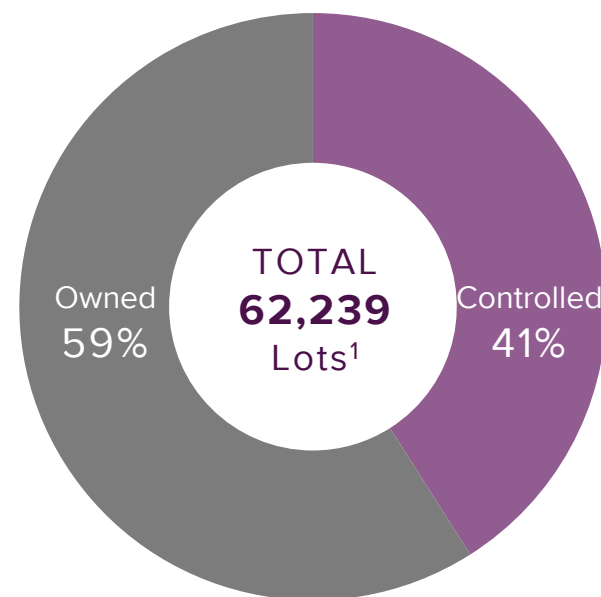
Century Complete Home Deliveries are
Spec Builds

¹ Based on 3Q 2025 Total Home Deliveries

LOW RISK, LAND-LIGHT BUSINESS STRATEGY

CAREFULLY MANAGED ACROSS DIVERSIFIED MARKETS
TO REDUCE EXPOSURE TO INDUSTRY CYCLES

- ✓ Flexibility to control significant amounts of land for future growth for a limited investment and ability to exit positions at a reasonable cost in the event of a market downturn, all without adversely impacting our nearer term need for lots on which to start homes.
- ✓ Geographically balanced land portfolio provides greater opportunities for growth across our national footprint and mitigates risk from regional downturns.
- ✓ Owned lots provide approximately 3 years of deliveries, positioning Century well in the years ahead.
- ✓ Recent success in renegotiating a portion of existing contracts for controlled lots, securing better terms for the most part and lower prices in some cases.

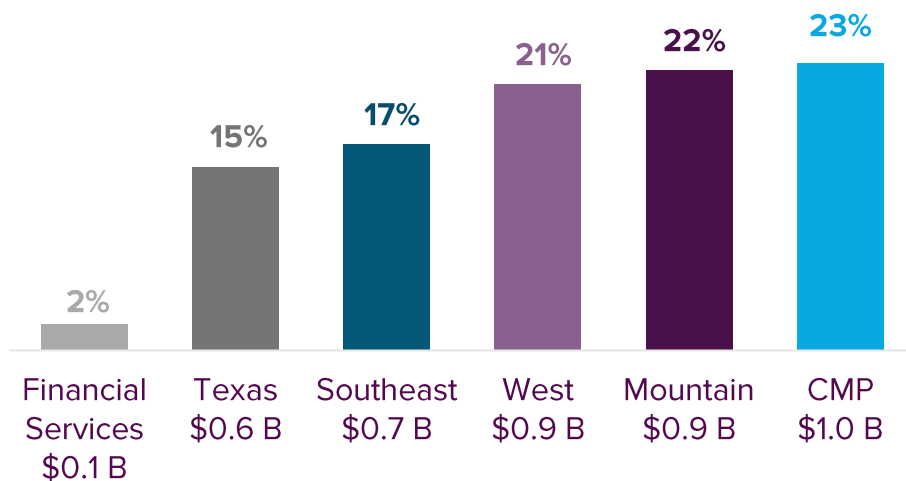


DIVERSIFIED REVENUE BASE

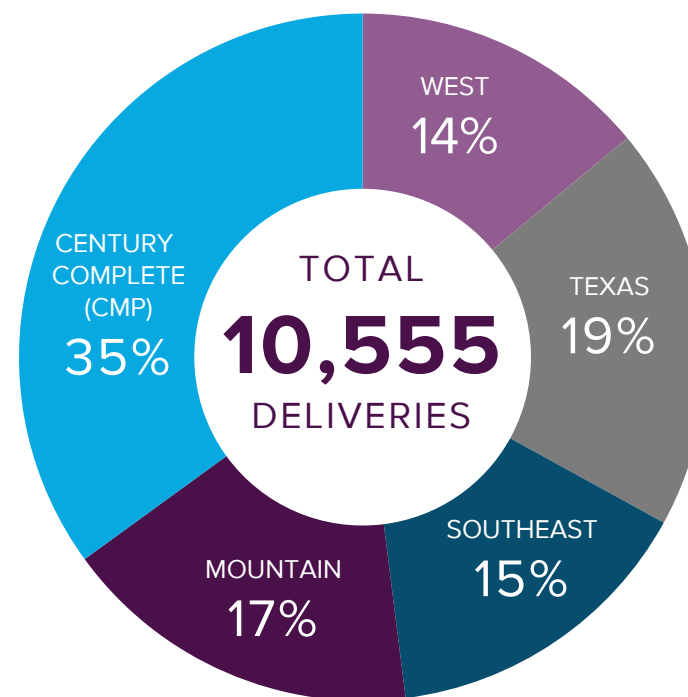
ACROSS NATIONAL FOOTPRINT

\$4.2 Billion

In total revenues¹



HOME SALE DELIVERIES



¹Source: Company filings, Period is LTM 3Q 2025 for Total Revenues and Home Sale Deliveries.

Market reportable segments are defined as follows: West (California and Washington), Mountain (Arizona, Colorado, Nevada and Utah), Texas, Southeast (Florida, Georgia, North Carolina, South Carolina and Tennessee), and Century Complete (Alabama, Arizona, Florida, Georgia, Indiana, Kentucky, Michigan, North Carolina, and South Carolina).



MAINTAINING A STRONG BALANCE SHEET

- ✓ Significant liquidity position of \$836mm¹
- ✓ Net homebuilding debt to net capital of 31.4%²
- ✓ Homebuilding debt to LTM EBITDA of 3.7x³
- ✓ S&P rated BB
- ✓ Moody's rated Ba2
- ✓ \$1.0bn unsecured revolving line of credit, matures November 2028
- ✓ \$500mm 3.875% senior unsecured notes due August 2029
- ✓ \$500mm 6.625% senior unsecured notes due September 2033
- ✓ No maturities until 2029

Source: Public filings as of 09/30/2025

¹Available liquidity calculated as cash, cash equivalents and cash held in escrow plus availability on the revolving credit facility. ²Calculated by dividing net homebuilding debt (homebuilding debt less cash and cash equivalents, and cash held in escrow as disclosed in public SEC filings) by net capital (net homebuilding debt plus total stockholders' equity as disclosed in public SEC filings). ³Calculated as Homebuilding Debt (as disclosed in public SEC filings) divided by trailing twelve months EBITDA (as disclosed in public SEC filings).

TRACK RECORD OF STEADY DIVIDEND GROWTH

Annual Dividend per Share



¹ 2025 annual dividend per share of \$1.16 is based on annualizing 2025 quarterly dividend of \$0.29 per share.



FINANCIAL SERVICES BUSINESS

CREATES SIMPLIFIED, ONE-STOP SHOP FOR HOMEBUYERS

LTM 3Q 2025 Financial Services revenues of **\$88 million** and pretax income of **\$20 million**, with a 3Q 2025 capture rate of 84%.

STRONG BUYER PROFILE ACROSS BRANDS:



730

**AVERAGE
FICO¹**



722

**AVERAGE
FICO¹**



Offering a wide range of financing options, Inspire Home Loans brings a customer-centered approach to finding a mortgage program that best suits the financial goals of homebuyers.



A full-service title agency, Parkway Title is committed to delivering cost-effective and streamlined title insurance and settlement service solutions.



Quick, precise and customer-friendly, the full-service team at IHL Home Insurance will put their expertise to work to find the best coverage and price for homebuyers.

¹ Average FICO score based on 3Q 2025 closings.

ONLINE HOMEBUYING PIONEER

FIND A NEW HOME THAT JUST CLICKS

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. Additionally, Century's online sales counselors manage incoming phone, website and chat leads to drive and set up sales appointments in our communities.

HOW IT WORKS:



STEP 1

Shop for your new home.



STEP 2

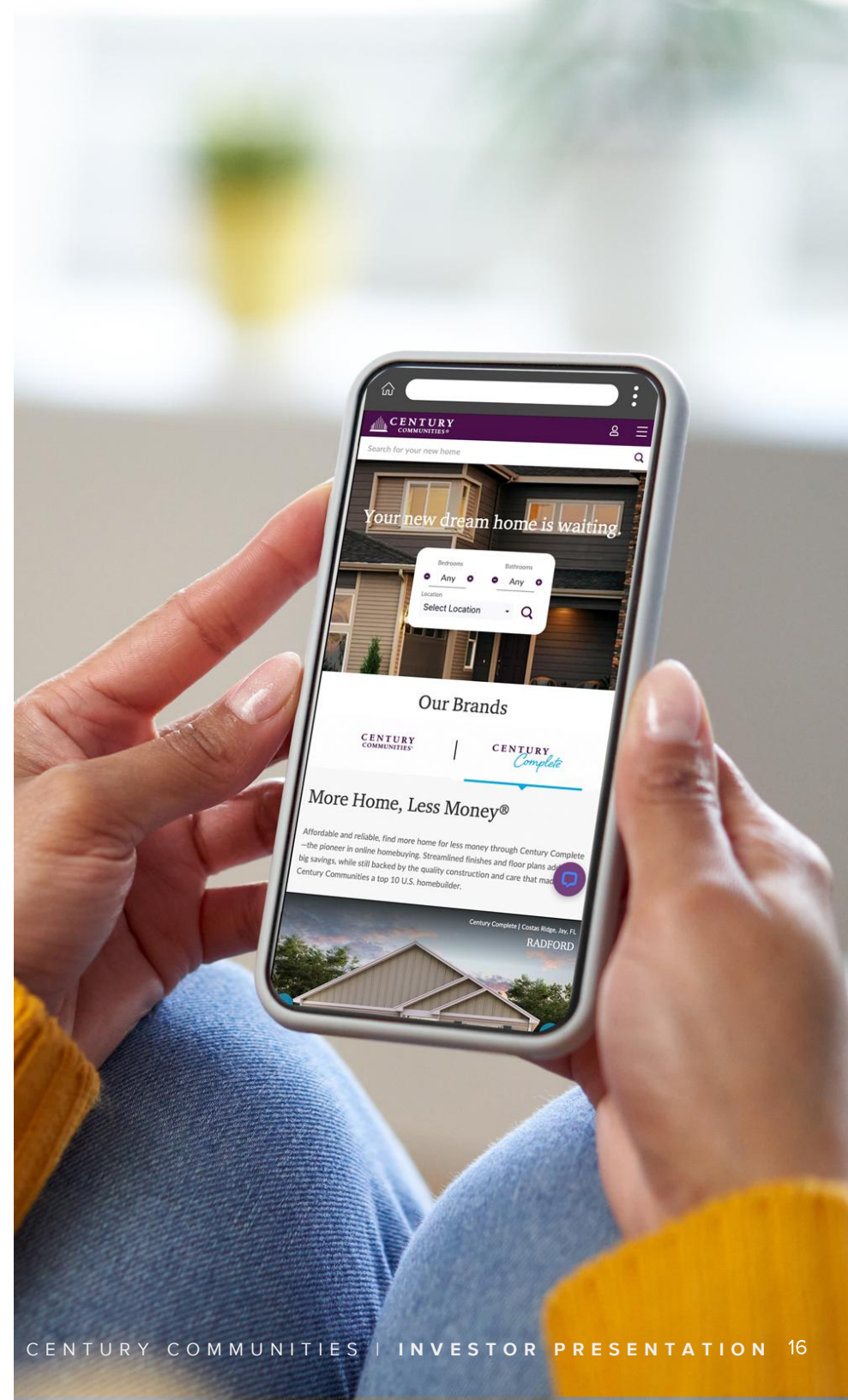
Complete your buy online form.



STEP 3

Submit an initial deposit.

YOUR HOME IS NOW UNDER CONTRACT!





APPENDIX



HISTORICAL FINANCIALS

	QTD Sep 30,	QTD Sep 30,	YTD Sep 30	YTD Sep 30	LTM Sep 30,	LTM Sep 30,	Year ended Dec 31,					
\$ 000s (except EPS and share count)	2025	2024	2025	2024	2025	2024	2024	2023	2022	2021	2020	2019
Revenues												
Home sales revenues	\$ 955,162	\$ 1,116,125	\$ 2,815,365	\$ 3,055,941	\$ 4,062,062	\$ 4,241,350	\$ 4,302,638	\$ 3,604,434	\$ 4,393,786	\$ 4,032,969	\$ 3,027,167	\$ 2,481,465
Land sales and other revenues	5,764	650	7,209	2,242	7,720	5,959	2,753	7,528	16,697	59,607	30,717	11,184
Total homebuilding revenues	960,926	1,116,775	2,822,574	3,058,183	4,069,782	4,247,309	4,305,391	3,611,962	4,410,483	4,092,576	3,057,884	2,492,649
Financial services revenue	19,358	20,091	61,666	66,676	87,887	83,132	92,897	80,223	95,433	123,738	103,308	43,262
Total revenues	980,284	1,136,866	2,884,240	3,124,859	4,157,669	4,330,441	4,398,288	3,692,185	4,505,916	4,216,314	3,161,192	2,535,911
Homebuilding Cost of Revenues												
Cost of home sales revenues	(780,566)	(873,081)	(2,285,233)	(2,386,208)	(3,268,156)	(3,314,013)	(3,369,131)	(2,838,436)	(3,305,366)	(3,056,048)	(2,468,133)	(2,040,241)
Cost of land sales and other revenues	(6,303)	(170)	(7,199)	(207)	(7,199)	(1,980)	(207)	(2,147)	(10,628)	(39,315)	(21,929)	(8,130)
Total homebuilding cost of revenues	(786,869)	(873,251)	(2,292,432)	(2,386,415)	(3,275,355)	(3,315,993)	(3,369,338)	(2,840,583)	(3,315,994)	(3,095,363)	(2,490,062)	(2,048,371)
Financial services costs	(16,371)	(17,021)	(50,095)	(47,894)	(68,386)	(62,571)	(66,185)	(48,660)	(54,275)	(72,578)	(54,797)	(32,575)
Selling, general, and administrative	(119,895)	(132,972)	(369,491)	(373,054)	(512,927)	(505,013)	(516,489)	(447,311)	(430,742)	(389,610)	(341,710)	(301,525)
Inventory impairment and other	(3,180)	(1,373)	(10,951)	(1,942)	(17,786)	(3,819)	(8,778)	(1,877)	(10,149)	(41)	(2,172)	(4,783)
Other income (expense)	(6,131)	(2,337)	(13,832)	(10,690)	(580)	(12,107)	2,562	(2,924)	(17,856)	(17,600)	(2,211)	(16,022)
Income before income tax expense	47,838	109,912	147,439	304,864	282,635	430,938	440,060	350,830	676,900	641,122	270,240	132,635
Income tax expense	(10,435)	(26,892)	(35,798)	(73,789)	(68,253)	(108,545)	(106,244)	(91,606)	(151,774)	(142,618)	(64,083)	(19,641)
Net income	\$ 37,403	\$ 83,020	\$ 111,641	\$ 231,075	\$ 214,382	\$ 322,393	\$ 333,816	\$ 259,224	\$ 525,126	\$ 498,504	\$ 206,157	\$ 112,994
Earnings per share:												
Basic	\$ 1.26	\$ 2.65	\$ 3.69	\$ 7.31			\$ 10.59	\$ 8.12	\$ 16.12	\$ 14.79	\$ 6.19	\$ 3.66
Diluted	\$ 1.25	\$ 2.59	\$ 3.65	\$ 7.19			\$ 10.40	\$ 8.05	\$ 15.92	\$ 14.47	\$ 6.13	\$ 3.62
Weighted average common shares outstanding:												
Basic	29,645,795	31,336,756	30,266,752	31,596,995			31,510,282	31,918,942	32,578,967	33,706,782	33,312,554	30,886,382
Diluted	30,019,153	32,025,015	30,611,011	32,117,917			32,110,835	32,209,359	32,977,935	34,444,918	33,610,098	31,186,952
Homebuilding Gross Margin	17.9%	21.7%	18.4%	21.9%	19.1%	21.8%	21.5%	21.2%	24.5%	24.2%	18.4%	17.6%
EBITDA Reconciliation												
Net income	\$ 37,403	\$ 83,020	\$ 111,641	\$ 231,075	\$ 214,382	\$ 322,393	\$ 333,816	\$ 259,224	\$ 525,126	\$ 498,504	\$ 206,157	\$ 112,994
Income tax expense	10,435	26,892	35,798	73,789	68,253	108,545	106,244	91,606	151,774	142,618	64,083	19,641
Interest in cost of home sales revenues	15,005	16,492	41,994	42,117	60,163	57,315	60,286	45,927	54,669	66,846	72,002	61,150
Interest expense (income)	876	(369)	445	(2,693)	405	(3,484)	(2,733)	(7,222)	(36)	(661)	(1,141)	16
Depreciation and amortization expense	6,005	6,272	18,868	17,437	25,717	22,192	24,286	15,774	11,223	10,912	13,141	13,382
EBITDA	69,724	132,307	208,746	361,725	368,920	506,961	521,899	405,309	742,756	718,219	354,242	207,183

HISTORICAL FINANCIALS

	September 30	September 30	Year ended December 31,					
\$ 000s (except EPS and share count)	2025	2024	2024	2023	2022	2021	2020	2019
<u>Key Metric Data</u>								
Homebuilding Debt	\$ 1,355,219	\$ 1,422,605	\$ 1,140,973	\$ 1,017,576	\$ 1,012,023	\$ 998,936	\$ 894,875	\$ 965,404
Cash and Cash Equivalents	(130,075)	(149,155)	(149,998)	(226,150)	(296,724)	(316,310)	(394,001)	(55,436)
Cash Held in Escrow	(44,717)	(70,755)	(3,004)	(101,845)	(56,569)	(52,297)	(23,149)	(35,308)
Net Homebuilding Debt	\$ 1,180,427	\$ 1,202,695	\$ 987,971	\$ 689,581	\$ 658,730	\$ 630,329	\$ 477,725	\$ 874,660
Total Stockholders Equity	\$ 2,578,022	\$ 2,547,504	\$ 2,620,856	\$ 2,386,936	\$ 2,150,215	\$ 1,764,508	\$ 1,280,705	\$ 1,061,699
Net Capital	\$ 3,758,449	\$ 3,750,199	\$ 3,608,827	\$ 3,076,517	\$ 2,808,945	\$ 2,394,837	\$ 1,758,430	\$ 1,936,359
Net Homebuilding Debt to Net Capital	31.4%	32.1%	27.4%	22.4%	23.5%	26.3%	27.2%	45.2%
Average Stockholders Equity	\$ 2,562,763		\$ 2,503,896	\$ 2,268,575	\$ 1,957,362	\$ 1,522,607	\$ 1,171,202	\$ 960,530
Net Income (LTM)	\$ 214,382		\$ 333,816	\$ 259,224	\$ 525,126	\$ 498,504	\$ 206,157	\$ 112,994
LTM Return on Equity	8.4%		13.3%	11.4%	26.8%	32.7%	17.6%	11.8%
Homebuilding Debt	\$ 1,355,219		\$ 1,140,973	\$ 1,017,576	\$ 1,012,023	\$ 998,936	\$ 894,875	\$ 965,404
LTM EBITDA	\$ 368,920		\$ 521,899	\$ 405,309	\$ 742,756	\$ 718,219	\$ 354,242	\$ 207,183
Homebuilding Debt to LTM EBITDA	3.7x		2.2x	2.5x	1.4x	1.4x	2.5x	4.7x
Book Value (Stockholders Equity)	\$ 2,578,022		\$ 2,620,856	\$ 2,386,936	\$ 2,150,215	\$ 1,764,508	\$ 1,280,705	\$ 1,061,699
Intangible Assets	\$ 1,125		\$ 2,025	\$ -	\$ -	\$ -	\$ 40	\$ 208
Goodwill	\$ 41,109		\$ 41,109	\$ 30,395	\$ 30,395	\$ 30,395	\$ 30,395	\$ 30,395
Tangible Book Value	\$ 2,535,788		\$ 2,577,722	\$ 2,356,541	\$ 2,119,820	\$ 1,734,113	\$ 1,250,270	\$ 1,031,096
Shares Outstanding	29,383,819		30,961,227	31,774,615	31,772,791	33,760,940	33,350,633	33,067,375
Book Value per Share	\$ 87.74		\$ 84.65	\$ 75.12	\$ 67.67	\$ 52.26	\$ 38.40	\$ 32.11
Tangible Book Value per Share	\$ 86.30		\$ 83.26	\$ 74.16	\$ 66.72	\$ 51.36	\$ 37.49	\$ 31.18

Century Communities, Inc.

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