



CENTURY
COMMUNITIES®

INVESTOR PRESENTATION

APRIL 2026

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: changes in general economic conditions, including interest rates, inflation, and employment levels; consumer confidence and affordability concerns; the impact of geopolitical conflicts including in the Middle East, tariffs and increased costs, immigration reform and enforcement, 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 the broader economy; the availability and cost of financing; home incentive levels; the ability to identify and acquire desirable land and dispose of land when appropriate; availability and pricing for land, labor and raw materials and other resources; reliance on contractors and key personnel; the effect of competition; risks associated with our mortgage lending and multi-family rental businesses; future impairment and restructuring charges; the effect of tax changes; ability to adapt our business strategy to changing demographics and home buying patterns and trends; 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

- ✓ National homebuilder with geographic diversity across 16 states and over 45 markets.
- ✓ Track record of returning capital to shareholders through growing dividend and share repurchases.
- ✓ Invested, cycle-tested management team aligned with long-term stockholder interests.
- ✓ Focused on affordable new homes, a segment which offers one of the largest pools of potential buyers and is supported by constructive demographic trends.
- ✓ Flexible, lower risk land strategy that builds a pipeline of future lots to support growth while helping to reduce exposure to industry cycles.
- ✓ Ability to drive structurally higher returns by deepening our share in existing markets to generate increased scale and efficiencies.
- ✓ Existing lot supply and community count supportive of 10% annual delivery growth over a several year period once market conditions improve.
- ✓ 23 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.



FOCUSED ON
AFFORDABLE NEW HOMES
THROUGH TWO COMPLEMENTARY BRANDS



- ✓ 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.



- ✓ Targets entry-level customers.
- ✓ 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.





OUR STRATEGY

DRIVE HIGHER RETURNS 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.
- Focus on spec production and 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.

CURRENT LAND SUPPLY POSITIONED TO DRIVE GROWTH, CONTROL COSTS & MITIGATE RISK

- Existing lot supply and community count supportive of 10% annual delivery growth over a several year period once market conditions improve.
- Controlling land costs, with 2026 finished lot costs only expected to increase in the low single-digit percentage range over Q4 2025 levels.
- Lower risk land option strategy provides the ability to control significant amounts of land for future growth for a limited investment and the ability to exit positions at a reasonable cost in the event of a market downturn.

BALANCED CAPITAL ALLOCATION SUPPORTIVE OF FUTURE GROWTH & RETURNS TO SHAREHOLDERS

- Land acquisition and development expense over the past several years supporting community count growth and potential for increased deliveries subject to market conditions.
- Excess capital to be deployed to dividend and opportunistic share repurchases, after having repurchased over 7% of outstanding shares in 2025 and 2% of outstanding shares in Q1 2026.

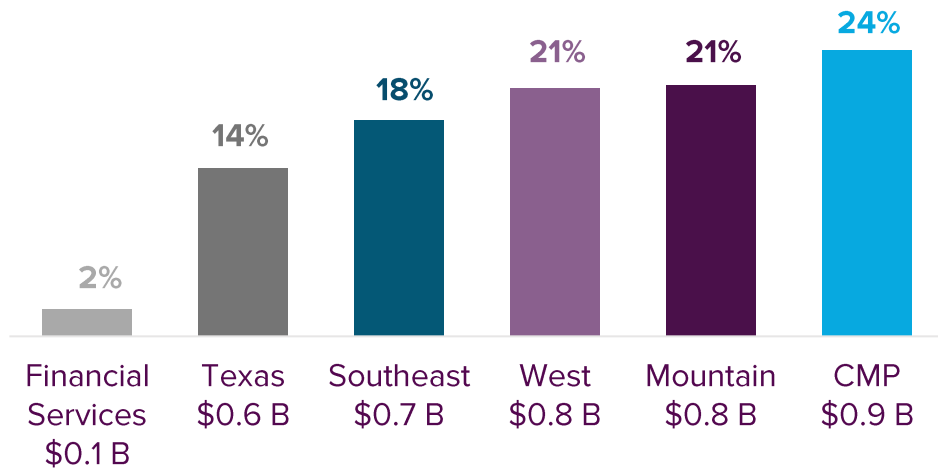


DIVERSIFIED REVENUE BASE

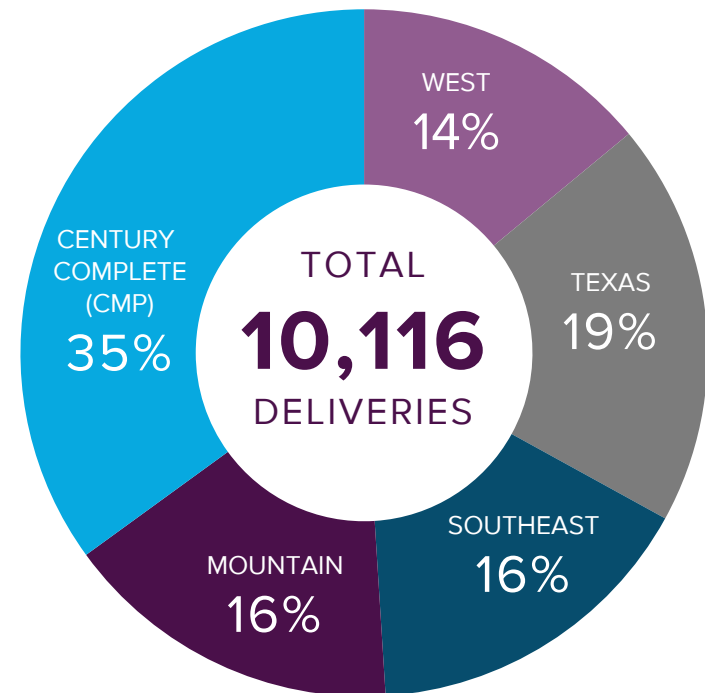
ACROSS NATIONAL FOOTPRINT

\$3.9 Billion

In total revenues¹



HOME SALE DELIVERIES



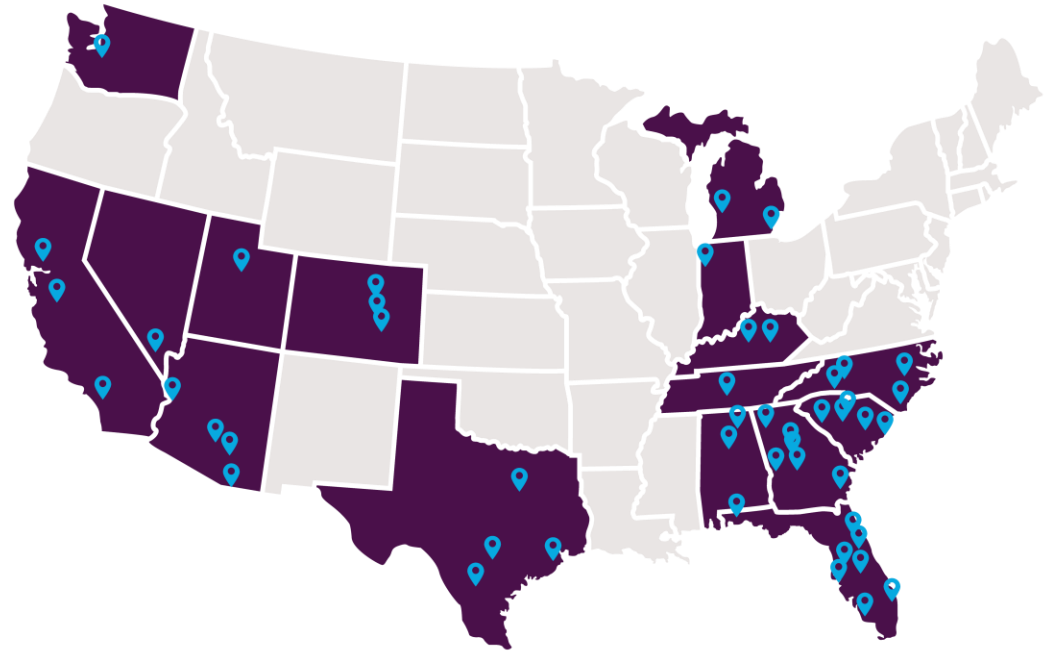
¹Source: Company filings, Period is LTM 1Q 2026. Results exclude Century Living.

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).



DEEPENING SHARE

TO DRIVE HIGHER RETURNS



- Established a diversified, national footprint over the past 10+ years with a presence across high-growth markets in 16 states and over 45 markets.
- Top 10 market share in 13 of the 50 largest U.S. markets, including Atlanta, Denver, Houston, Las Vegas, Nashville, Phoenix and Seattle.
- Future growth focused on deepening our share in existing markets through both organic growth and selective acquisitions.
- 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.



MEANINGFUL FOCUS ON SPEC HOMES

BENEFITS OF 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 Builds¹

100%

Century Complete Home Deliveries are
Spec Builds¹

98%

Total Company Home Deliveries
are Spec Builds¹

¹ Based on 1Q 2026 Total Home Deliveries

USING SCALE TO

LOWER THE COST OF HOMEOWNERSHIP

In the markets we serve, we strive to build high-quality, affordable homes so that we can help more people purchase a home. By focusing on spec home construction, leveraging our scale and providing attractive mortgage rates through our financial services business, we have been able to deliver new homes at prices below the national average and median home price.

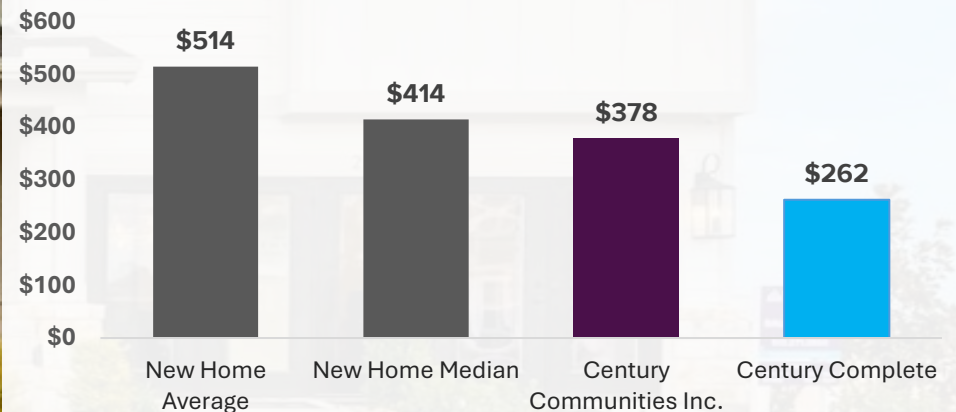
In 2025, the average sales price for the 10,387 new homes we delivered was \$378,000, well below the national average price for a new home of \$514,000 and national median price of \$414,000. The average sales price for our Century Complete brand was even lower, with an ASP of just \$261,600 in 2025.

96%

OF TOTAL COMPANY HOME DELIVERIES
PRICED BELOW FHA LIMITS¹

¹ Based on 1Q 2026 Total Home Deliveries

2025 Average New Home Sales Price (\$000s)



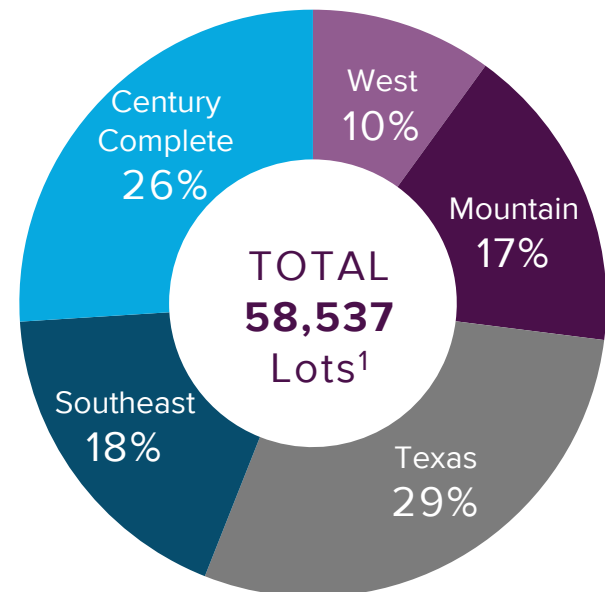
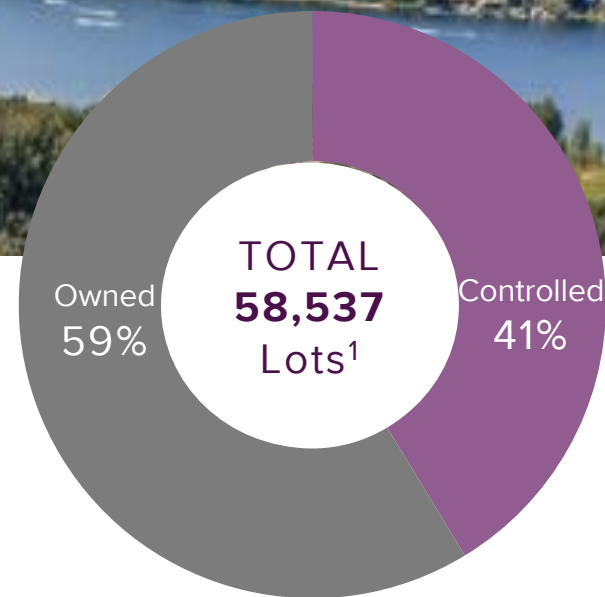
Source: U.S. Census Bureau and Century Communities, Inc.



LOWER RISK, FLEXIBLE LAND STRATEGY

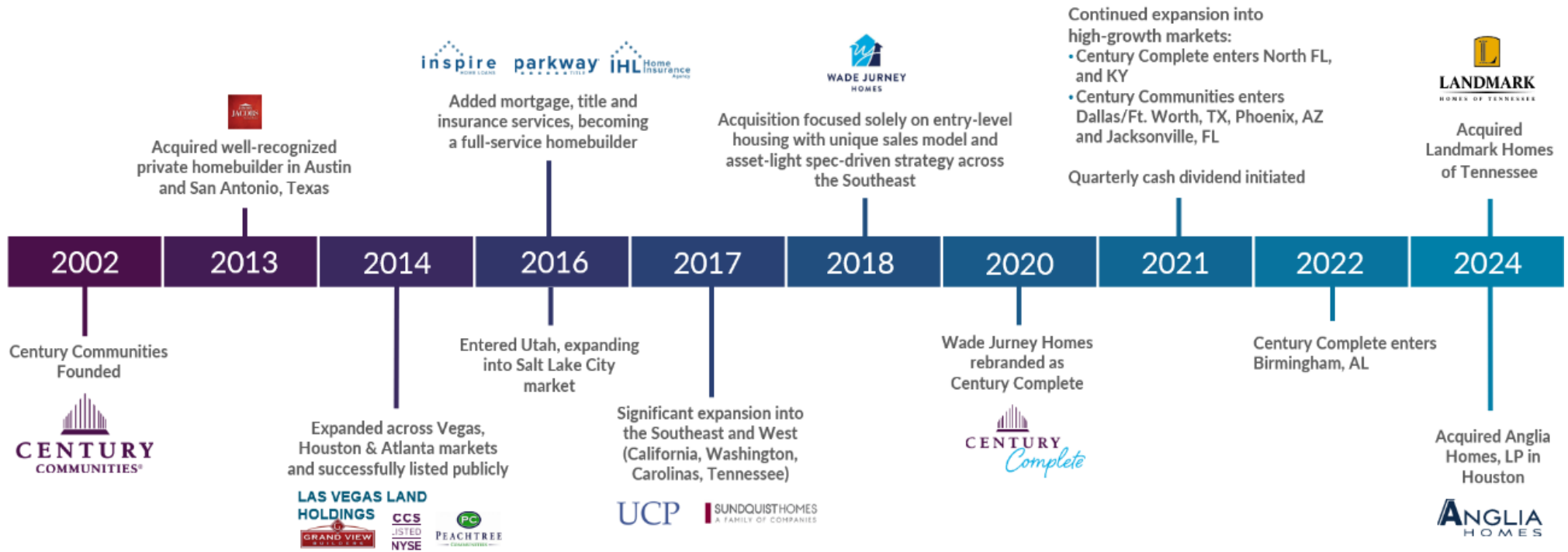
CAREFULLY MANAGED ACROSS DIVERSIFIED MARKETS TO REDUCE EXPOSURE TO INDUSTRY CYCLES

- Existing lot supply and community count supportive of 10% annual delivery growth over a several year period once market conditions improve, with 2026 finished lot costs only expected to increase in the low-single digit percentage range over Q4 2025 levels.
- 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.



¹ Total lots as of March 31, 2026

HISTORY OF SUCCESSFUL ACQUISITIONS



Completed and integrated 9 acquisitions since 2013, added 15 states and created a robust national footprint across high-growth markets

Demonstrated ability to successfully integrate and generate operating synergies

Expect to achieve continued benefits of scale in 2026 and beyond

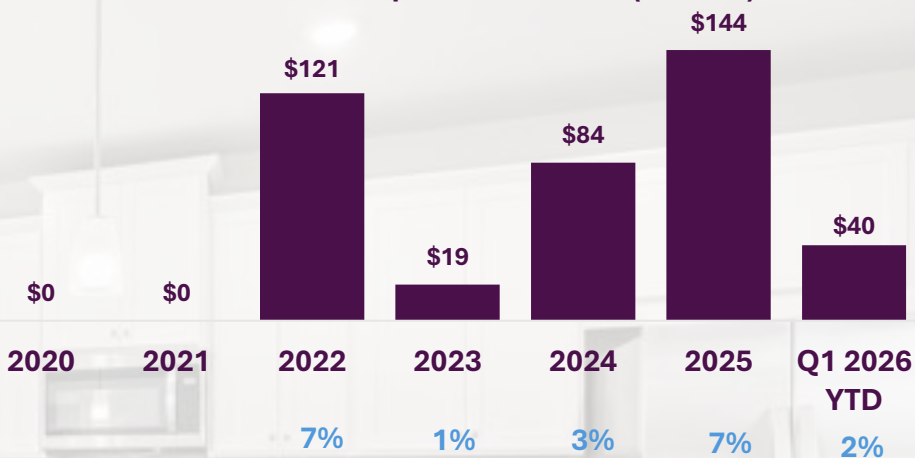
RETURNING CAPITAL to SHAREHOLDERS WHILE GROWING BOOK VALUE

Annual Dividend per Share



*2026 annual dividend per share of \$1.28 is based on annualizing 1Q 2026 quarterly dividend of \$0.32 per share.

Share Repurchases (\$mm)



% of Outstanding Shares

Book Value per Share



*Book value per share is as of period end.

MAINTAINING A STRONG BALANCE SHEET

- ✓ Significant liquidity position of \$886mm¹
- ✓ Net homebuilding debt to net capital of 30.5%²
- ✓ Homebuilding debt to LTM EBITDA of 4.6x³
- ✓ 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 03/31/2026

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).



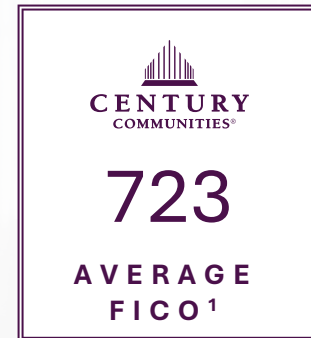


FINANCIAL SERVICES BUSINESS

CREATES SIMPLIFIED, ONE-STOP SHOP FOR HOMEBUYERS

LTM Q1 2026 Financial Services revenues of \$90 million and pretax income of \$24 million, with a 1Q 2026 capture rate of 80%.

STRONG BUYER PROFILE ACROSS BRANDS:



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 1Q 2026 closings.

PUTTING HOMEBUYERS

IN THE DRIVER'S SEAT



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 view available homes in-person with self-guided tours, 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, helpful reminders and more, while homeowners can use the portal to submit and track warranty requests.



APPENDIX



HISTORICAL FINANCIALS AND NON-GAAP RECONCILIATIONS

\$ 000s (except EPS and share count)	QTD Mar 31,	QTD Mar 31,	LTM Mar 31,	LTM Mar 31,	Year ended Dec 31,				
	2026	2025	2026	2025	2025	2024	2023	2022	2021
Revenues									
Home sales revenues	\$ 734,106	\$ 883,736	\$ 3,776,780	\$ 4,263,972	\$ 3,926,411	\$ 4,302,638	\$ 3,604,434	\$ 4,393,786	\$ 4,032,969
Land sales and other revenues	33,171	962	40,221	2,500	8,012	2,753	7,528	16,697	59,607
Total homebuilding revenues	767,277	884,698	3,817,001	4,266,472	3,934,423	4,305,391	3,611,962	4,410,483	4,092,576
Multi-family sales revenues	—	—	97,200	—	97,200	—	—	—	—
Financial services revenue	22,396	18,534	90,055	86,505	86,193	92,897	80,223	95,433	123,738
Total revenues	789,673	903,232	4,004,256	4,352,977	4,117,816	4,398,288	3,692,185	4,505,916	4,216,314
Homebuilding Cost of Revenues									
Cost of home sales revenues	(603,291)	(707,915)	(3,131,054)	(3,360,253)	(3,235,679)	(3,377,909)	(2,840,313)	(3,315,515)	(3,056,089)
Cost of land sales and other revenues	(22,571)	(827)	(29,331)	(997)	(7,587)	(207)	(2,147)	(10,628)	(39,315)
Total homebuilding cost of revenues	(625,862)	(708,742)	(3,160,385)	(3,361,250)	(3,243,266)	(3,378,116)	(2,842,460)	(3,326,143)	(3,095,404)
Cost of multi-family sales revenues	—	—	(91,849)	—	(91,849)	—	—	—	—
Financial services costs	(14,751)	(16,174)	(65,583)	(67,482)	(67,006)	(66,185)	(48,660)	(54,275)	(72,578)
Selling, general, and administrative expense	(116,082)	(120,760)	(500,216)	(523,141)	(504,893)	(516,489)	(447,311)	(430,742)	(389,610)
Loss on debt extinguishment	—	—	—	—	—	—	—	—	(14,458)
Other income (expense)	353	(5,038)	(10,998)	7,155	(16,390)	2,562	(2,924)	(17,856)	(3,142)
Income before income tax expense	33,331	52,518	175,225	408,259	194,412	440,060	350,830	676,900	641,122
Income tax expense	(8,922)	(13,134)	(42,603)	(99,390)	(46,815)	(106,244)	(91,606)	(151,774)	(142,618)
Net income	\$ 24,409	\$ 39,384	\$ 132,622	\$ 308,869	\$ 147,597	\$ 333,816	\$ 259,224	\$ 525,126	\$ 498,504
Earnings per share:									
Basic	\$ 0.84	\$ 1.28			\$ 4.92	\$ 10.59	\$ 8.12	\$ 16.12	\$ 14.79
Diluted	\$ 0.84	\$ 1.26			\$ 4.86	\$ 10.40	\$ 8.05	\$ 15.92	\$ 14.47
Weighted average common shares outstanding:									
Basic	29,189,596	30,801,046			29,994,465	31,510,282	31,918,942	32,578,967	33,706,782
Diluted	29,217,503	31,145,867			30,359,988	32,110,835	32,209,359	32,977,935	34,444,918
Homebuilding Gross Margin	17.8%	19.9%	17.1%	21.2%	17.6%	21.5%	21.2%	24.5%	24.2%
EBITDA Reconciliation									
Net income	\$ 24,409	\$ 39,384	\$ 132,622	\$ 308,869	\$ 147,597	\$ 333,816	\$ 259,224	\$ 525,126	\$ 498,504
Income tax expense	8,922	13,134	42,603	99,390	46,815	106,244	91,606	151,774	142,618
Interest in cost of home sales revenues	13,170	12,785	61,123	61,038	60,738	60,286	45,927	54,669	66,846
Interest expense (income)	169	798	4,028	(421)	4,657	(2,733)	(7,222)	(36)	(661)
Depreciation and amortization expense	5,352	6,428	23,746	25,238	24,823	24,286	15,774	11,223	10,912
EBITDA	52,022	72,529	264,122	494,114	284,630	521,899	405,309	742,756	718,219

HISTORICAL FINANCIALS AND NON-GAAP RECONCILIATIONS

\$ 000s (except EPS and share count)	March 31	March 31	Year ended December 31,					
	2026	2025	2025	2024	2023	2022	2021	2020
Key Metric Data								
Homebuilding Debt	\$ 1,211,613	\$ 1,235,081	\$ 1,063,607	\$ 1,140,973	\$ 1,017,576	\$ 1,012,023	\$ 998,936	\$ 894,875
Cash and Cash Equivalents	(78,182)	(100,336)	(109,443)	(149,998)	(226,150)	(296,724)	(316,310)	(394,001)
Cash Held in Escrow	(11,621)	(24,187)	(48,571)	(3,004)	(101,845)	(56,569)	(52,297)	(23,149)
Net Homebuilding Debt	\$ 1,121,810	\$ 1,110,558	\$ 905,593	\$ 987,971	\$ 689,581	\$ 658,730	\$ 630,329	\$ 477,725
Total Stockholders Equity	\$ 2,553,199	\$ 2,578,503	\$ 2,591,732	\$ 2,620,856	\$ 2,386,936	\$ 2,150,215	\$ 1,764,508	\$ 1,280,705
Net Capital	\$ 3,675,009	\$ 3,689,061	\$ 3,497,325	\$ 3,608,827	\$ 3,076,517	\$ 2,808,945	\$ 2,394,837	\$ 1,758,430
Net Homebuilding Debt to Net Capital	30.5%	30.1%	25.9%	27.4%	22.4%	23.5%	26.3%	27.2%
Average Stockholders Equity	\$ 2,565,851		\$ 2,606,294	\$ 2,503,896	\$ 2,268,575	\$ 1,957,362	\$ 1,522,607	\$ 1,171,202
Net Income (LTM)	\$ 132,622		\$ 147,597	\$ 333,816	\$ 259,224	\$ 525,126	\$ 498,504	\$ 206,157
LTM Return on Equity	5.2%		5.7%	13.3%	11.4%	26.8%	32.7%	17.6%
Homebuilding Debt	\$ 1,211,613		\$ 1,063,607	\$ 1,140,973	\$ 1,017,576	\$ 1,012,023	\$ 998,936	\$ 894,875
LTM EBITDA	\$ 264,122		\$ 284,630	\$ 521,899	\$ 405,309	\$ 742,756	\$ 718,219	\$ 354,242
Homebuilding Debt to LTM EBITDA	4.6x		3.7x	2.2x	2.5x	1.4x	1.4x	2.5x
Book Value (Stockholders Equity)	\$ 2,553,199		\$ 2,591,732	\$ 2,620,856	\$ 2,386,936	\$ 2,150,215	\$ 1,764,508	\$ 1,280,705
Intangible Assets	\$ 525		\$ 825	\$ 2,025	\$ -	\$ -	\$ -	\$ 40
Goodwill	\$ 41,109		\$ 41,109	\$ 41,109	\$ 30,395	\$ 30,395	\$ 30,395	\$ 30,395
Tangible Book Value	\$ 2,511,565		\$ 2,549,798	\$ 2,577,722	\$ 2,356,541	\$ 2,119,820	\$ 1,734,113	\$ 1,250,270
Shares Outstanding	28,769,233		29,050,515	30,961,227	31,774,615	31,772,791	33,760,940	33,350,633
Book Value per Share	\$ 88.75		\$ 89.21	\$ 84.65	\$ 75.12	\$ 67.67	\$ 52.26	\$ 38.40
Tangible Book Value per Share	\$ 87.30		\$ 87.77	\$ 83.26	\$ 74.16	\$ 66.72	\$ 51.36	\$ 37.49

Century Communities, Inc.

8390 E. Crescent Parkway, Suite 650
Greenwood Village, CO 80111

Contact Investor Relations

InvestorRelations@CenturyCommunities.com