



2020 Annual  
Review





# Table of Contents

Annual Review .....3

Our Team Members .....5

Digital Innovations.....12

Enhancing the Customer Experience .....16

Giving Back.....23

Our Homeowners .....30



# Annual Review

Throughout 2020, Clayton, like many other companies, evolved quickly to meet the needs of our customers. Clayton continued its dedication to developing innovative housing solutions, focusing on sustainability, supporting our communities, and helping families and individuals find attainable, quality homes.


Despite the challenges of the past year, the Clayton team enthusiastically embraced our new vision statement – “to develop housing innovations that improve lives and build a better tomorrow.”

## By the Numbers

This past year, our nearly 20,000 team members helped 56,240 families and individuals across the country achieve homeownership.

 **46,765**  
Off-site built homes

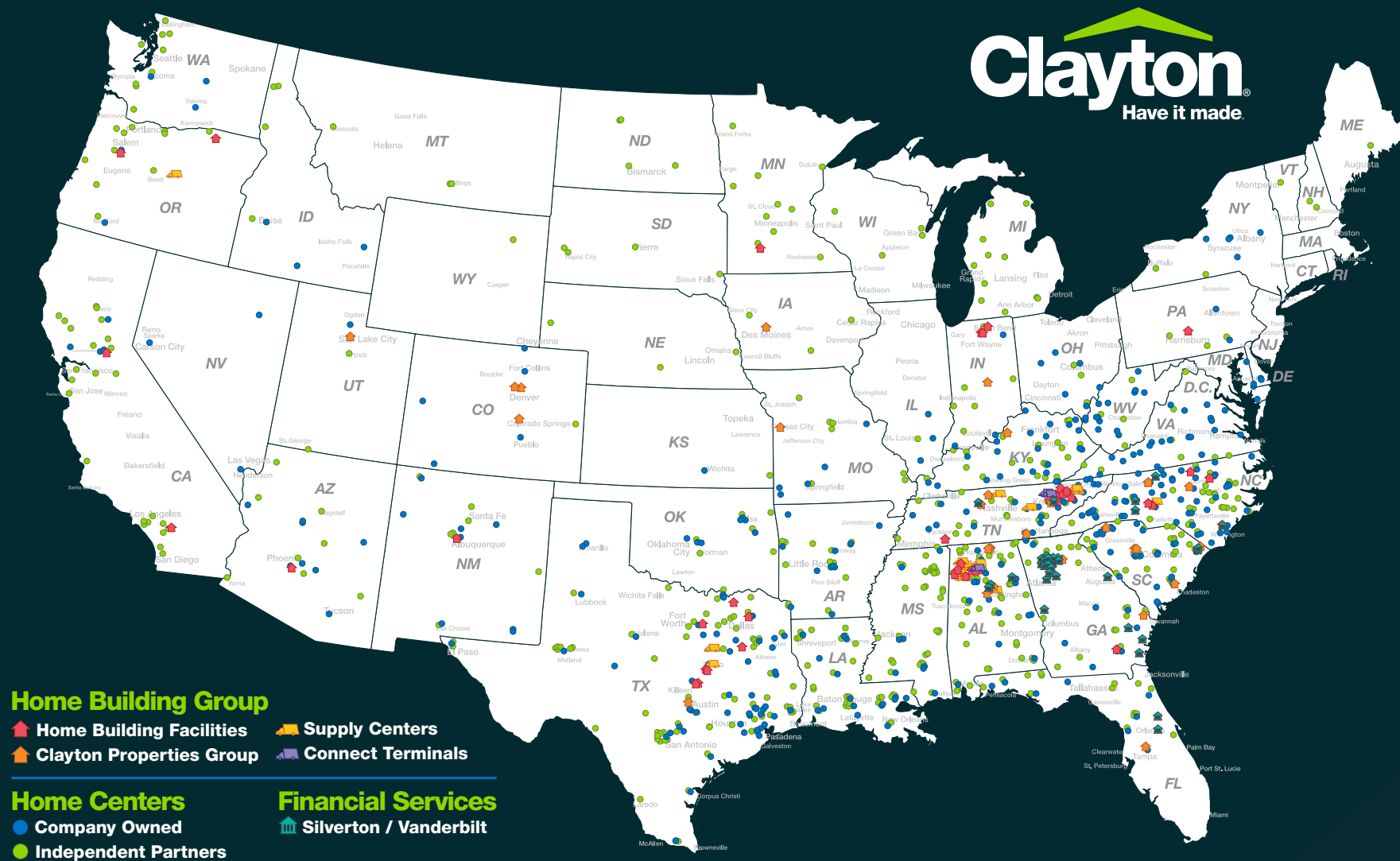
 **55,558**  
Loans originated

 **9,474**  
Site-built homes

 **48,039**  
New insurance policies sold



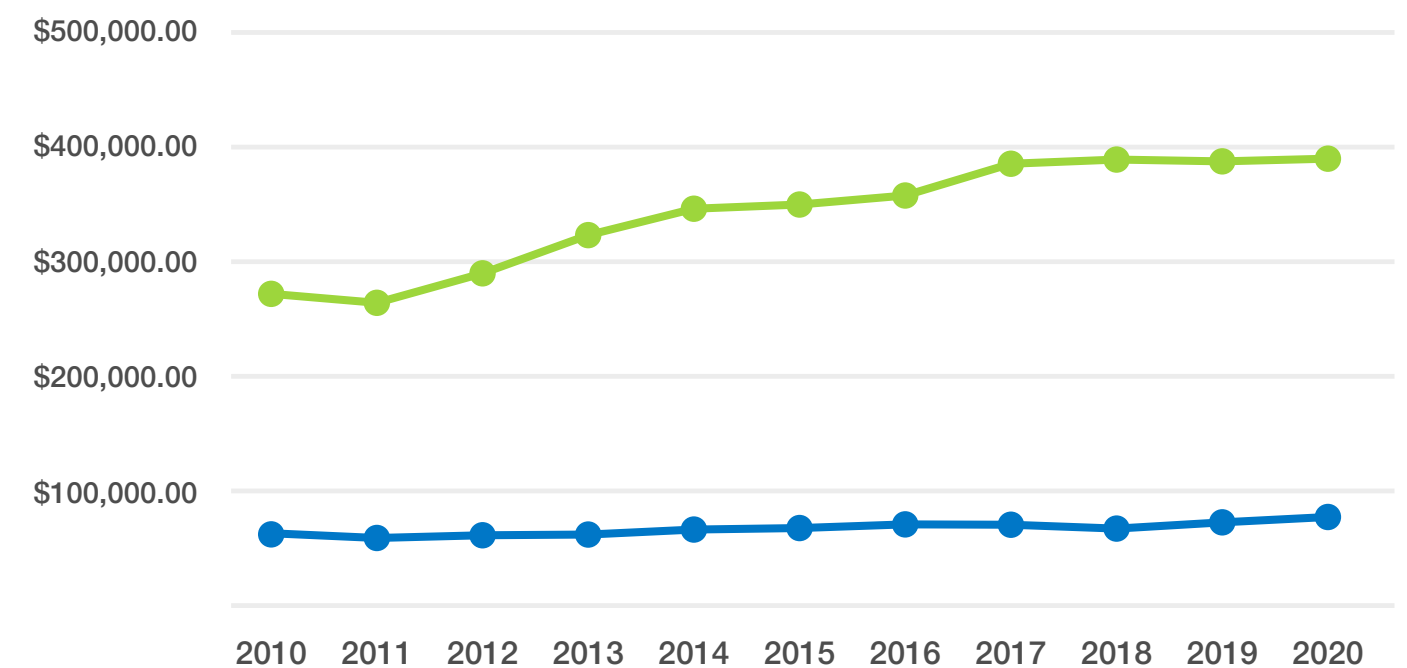
\*Some videos and photos taken prior to March 2020



## Attainable Housing

As the price of a new home continues to increase across the U.S., Clayton is committed to offering attainable housing options that make the dream of homeownership a reality for more people.

### Cost of New Single-Family Homes



● Avg. Price of New Homes Sold in U.S. With Land as of December 2020:  
<https://www.census.gov/construction/nrs/pdf/newressales.pdf>

● Avg. Sale Price of New MFG Home Without Land as of August 2020:  
<https://www.census.gov/data/tables/time-series/econ/mhs/average-sales-price.html>



# Our Team Members

---

During the COVID-19 pandemic, the home building industry was designated as an essential business by the U.S. Department of Homeland Security. Our industry was called upon to continue providing much needed housing during uncertain times and Clayton has done so with a focus on the health and safety of our team members, their families and communities. Precautions included establishing a task force that continues to monitor COVID-19, as well as implementing increased sanitation procedures and policies, physical distancing, daily temperature screenings and providing face coverings to help protect the health of our team members.

Our strength is our people, and that's reflected in Clayton's presence throughout the country where team members work in our facilities, home centers and offices every day.





# Home Building Group®

Our team members continued to work in home building facilities and at home construction sites while adapting to enhanced safety measures. They worked tirelessly throughout the year as people across the country had an even greater need for a place to call home.



**11,500+** Clayton Manufacturing team members across the country.



**1,100+** Clayton Supply® team members across the country.



**1,700+** Clayton Properties Group® team members across the country.



**40** home building facilities



**21** supply facilities and distribution centers



**9** site builders



Clayton home building facilities operate in **33** cities across the U.S.



Clayton Supply facilities operate in **15** cities across the U.S.



Clayton Properties Group has builders in **38** cities.







## 50,000<sup>th</sup> Home

Clayton Waco 1 home building facility in Texas built its 50,000<sup>th</sup> home in October. The facility opened its doors in 1992 and builds about 8 homes per day.

## 50 Years of Building

TRU<sup>®</sup> Halls, Clayton's first home building facility, celebrated half a century of building 60,000 homes in East Tennessee. In the past decade, team members at TRU Halls have built nearly 10,000 homes.



## Best Places to Work

Three Clayton Properties Group<sup>®</sup> home builders were recognized as top places to work. Goodall Homes<sup>®</sup> was awarded a Top Workplaces 2020 honor for Middle Tennessee by the Tennessean<sup>®</sup> in June. In July, Harris Doyle Homes<sup>®</sup> was named among the top five mid-sized "Best Places to Work" in Birmingham, by the Birmingham Business Journal<sup>®</sup>. And in November, The Austin American-Statesman<sup>®</sup> announced Brohn Homes<sup>®</sup> made its list of Greater Austin Top Small Employers.





## East Tennessee Offices

Team members across all business units work out of our Clayton home office. At the onset of the pandemic, our teams swiftly implemented work-from-home capabilities for the majority of our team members. Team members in critical roles, such as our mail room, imaging, check printing, tech service desk and facilities remained in the building, providing crucial services that enabled others to work from home.

Clayton facilities and wellness teams quickly adapted to new protocols, including increased sanitation procedures, temperature screenings and virtual wellness classes.

**1,900+** team members at the Clayton Home Office in Maryville, TN.

**860+** team members at the 21<sup>st</sup> Mortgage Office in Knoxville, TN.

## #AtHome

While many team members have been working from home, it is important to make sure everyone stayed connected. In April, Clayton launched its #AtHome social media campaign, designed to encourage families to reflect on and cherish the unexpected time spent together in the comfort and security of home due to the COVID-19 pandemic. As part of the campaign, the Clayton photography team snapped “porchraits” of team members and their families.





# Campus Build Project

Construction and renovations continued at our home office on a 47,000 sq. ft. expansion, with an updated floor plan, new meeting spaces, the latest technology and flexible work areas.



**Flexible Workspaces:**  
These new spaces will support a variety of work styles based on team member needs, including collaboration zones and quiet areas.



**New Air Filtration System:**  
Using modern, needlepoint bipolar ionization technology, the new system provides improved air quality, particle reduction, odor control and is more energy efficient.



**Raised Floors:** Power and network cabling placed below the floorplates allows for more efficient reconfiguration of the floor plan when needed.



BUILDING TIMELAPSE







## Clayton Homes Store Locations

By offering experiences such as virtual home walk throughs, private tours, and 3-D tours, our sales teams continued to assist future home buyers. The HomeTouch™ tool in Clayton home centers also gives customers the ability to virtually browse floor plans, photos and learn more about our building process.

**362**  
 🏠 Clayton home centers

**2,600+**  
 👤 Clayton Homes Retail team members

**811**  
 🏷️ independent retail centers

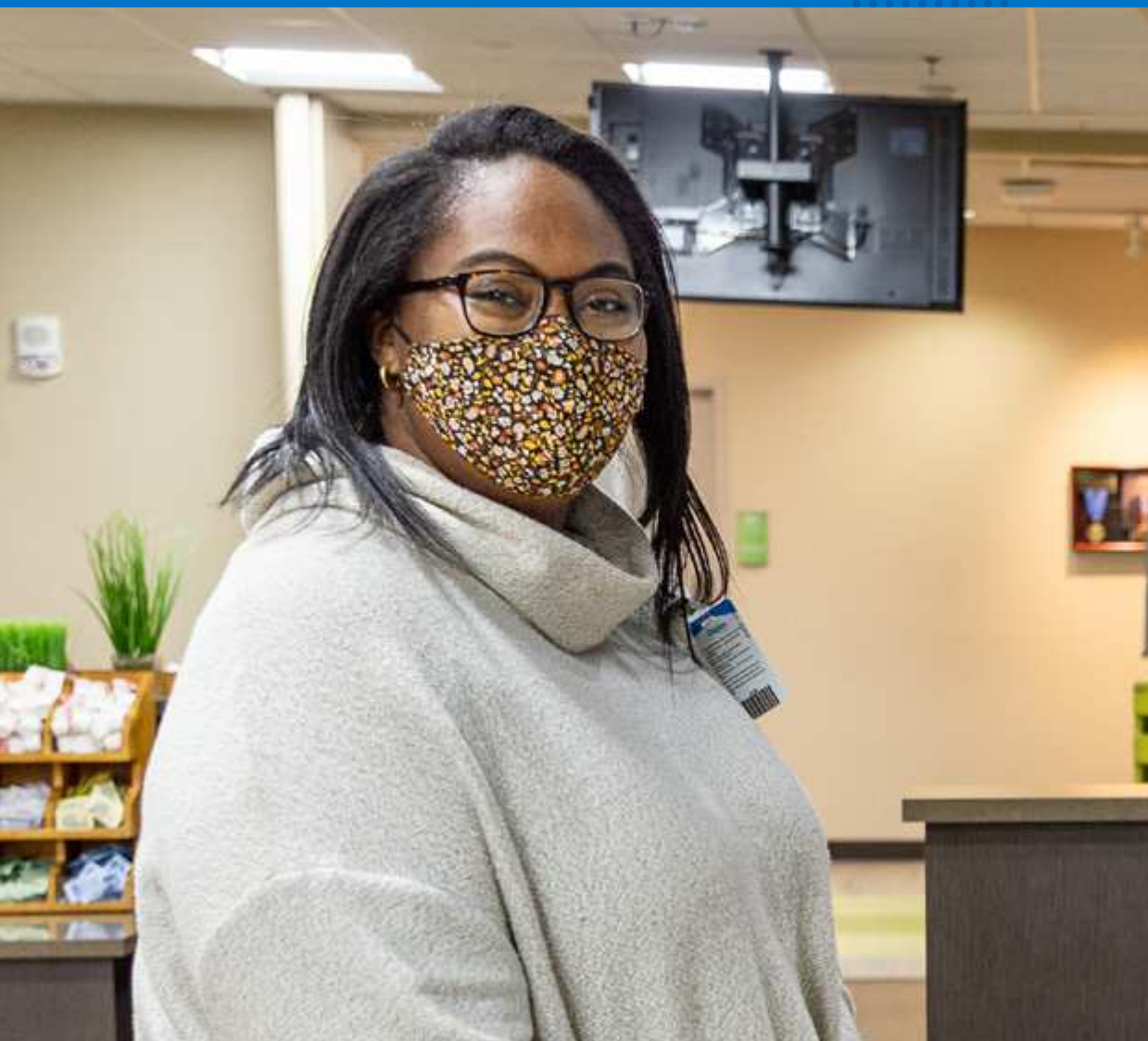
**407**  
 📍 cities with a location selling Clayton homes



# Team Member Experience

*“We faced a lot of unique challenges in 2020. Team members embraced these challenges and worked together to provide the best experience for each other and our customers. A positive team member culture helped contribute to our success this year, and we continue to launch new initiatives to enhance that experience while working apart, together.”*

**- Stephanie Flood, CIO**



“We are committed to celebrating every Clayton Team Member for our differences, which opens the door to being our strongest and best together.”

After more than a year of thoughtful planning, Clayton launched Boundless, a company-wide diversity and inclusion program, which speaks to our commitment to celebrate everyone for their differences. Boundless makes diversity and inclusion central in our efforts to identify and develop the best talent, create high-performing teams, achieve excellence, maintain integrity in all that we do and, ultimately, realize success together.

The program focuses on five areas: Awareness & Engagement, Personal & Career Development, Education & Recruitment, Team Member Resource Groups and Community Outreach.

## Staying Connected

Clayton’s mental health awareness initiative went virtual to make sure team members felt supported while managing stress throughout the year. A new video series addressed topics such as mindfulness, parenting and reducing anxiety. The program also provided team members and their families with free external health resources to support their emotional and mental well-being.



## Change Management Certification

In 2020, 13 team members from every part of Clayton completed the company’s first fully virtual change management certification program. This program teaches team members to empower themselves and others to be adaptable when facing changes in the workplace, lessons that were especially applicable this year.

## Innovation Pitch Process

We know our most valuable resources are our team members. In 2020, a new, streamlined way for team members to submit and collaborate on innovative ideas and projects was announced. This process is aimed at making sure every team member knows they have a seat at the table and are encouraged to share inventive ways to help our company to excel in the future.

## Sales Essentials Training

In the fall, the Retail Training Team launched Sales Essentials, a training program for all home consultants. Through a combination of e-learning, manager-led training and hands-on activities, home consultants learn everything they need to know to have a successful home sales career.



02 / ANNUAL REVIEW 2020

# Digital Innovations

---

*“COVID-19 challenged us to quickly evolve the home buying journey so customers could safely shop online and in their homes. The digital tools we continue to develop and deliver are creating a seamless online and in-store experience that meets the needs of today’s home buyers.”*

**- Kevin Clayton, CEO**





# New Customer Experiences

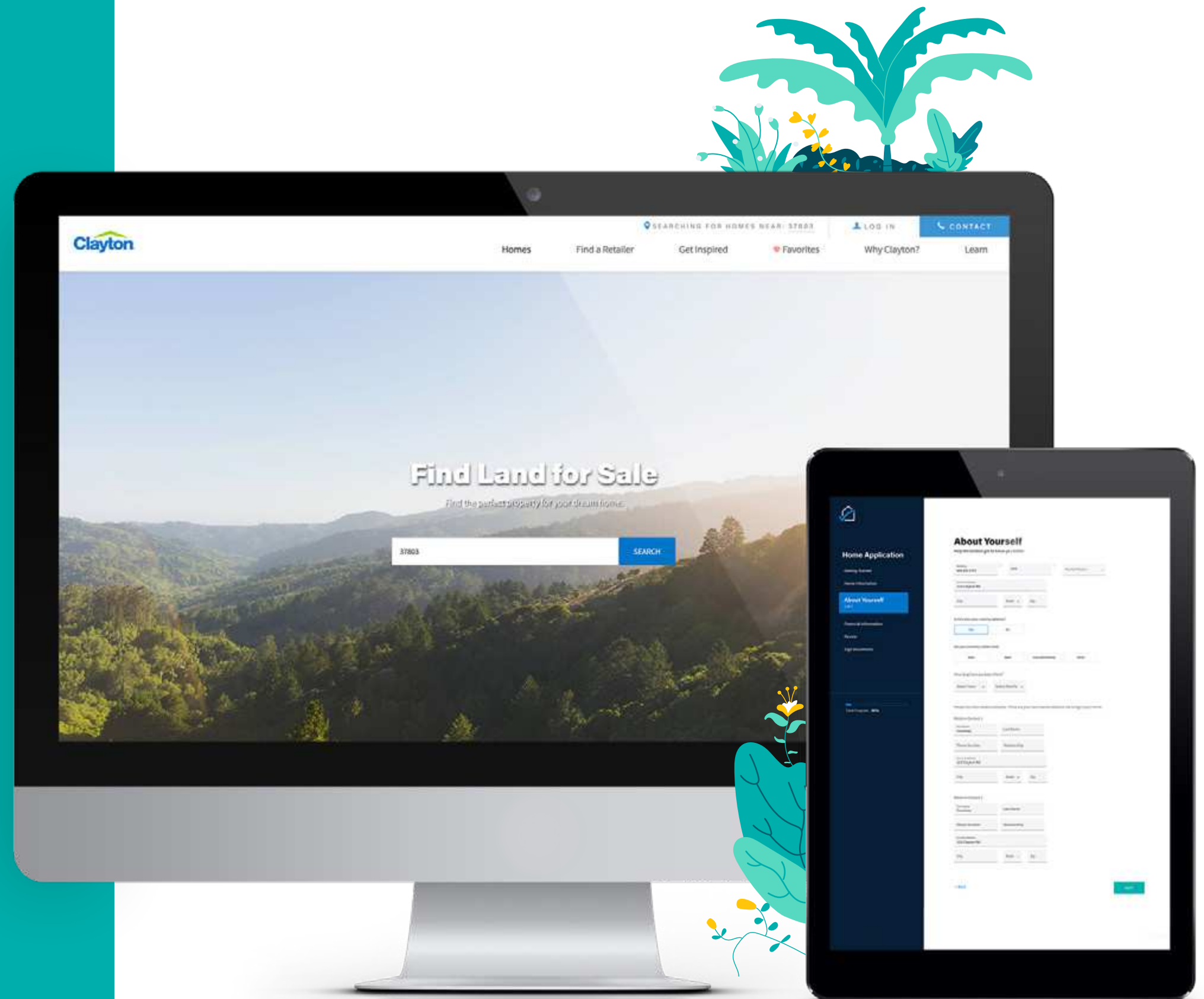
## Find Land

Find Land assists future home buyers by conveniently integrating the property buying process and the off-site built home shopping experience. This new tool is the perfect option for home buyers interested in purchasing property for CrossMod™ homes, providing a better experience to help families envision their future dream home on its final site.

[VISIT THE SITE >](#)

## E-App

A new loan application available to customers shopping at select Clayton homes centers streamlines the buying process by allowing consumers to fill out the application on a tablet and send it to their chosen lenders.





# Finding Your CrossMod™ Home Just Got Easier

Through innovative housing options like CrossMod homes, Clayton continues to expand homeownership opportunities amid the affordable housing crisis. These homes combine off-site and site-built construction processes, include features such as an elevated roof pitch and are always built on a permanent foundation. We witnessed appraisal, zoning and financing successes with this category of homes, offering the opportunity to elevate the entire manufactured housing industry.

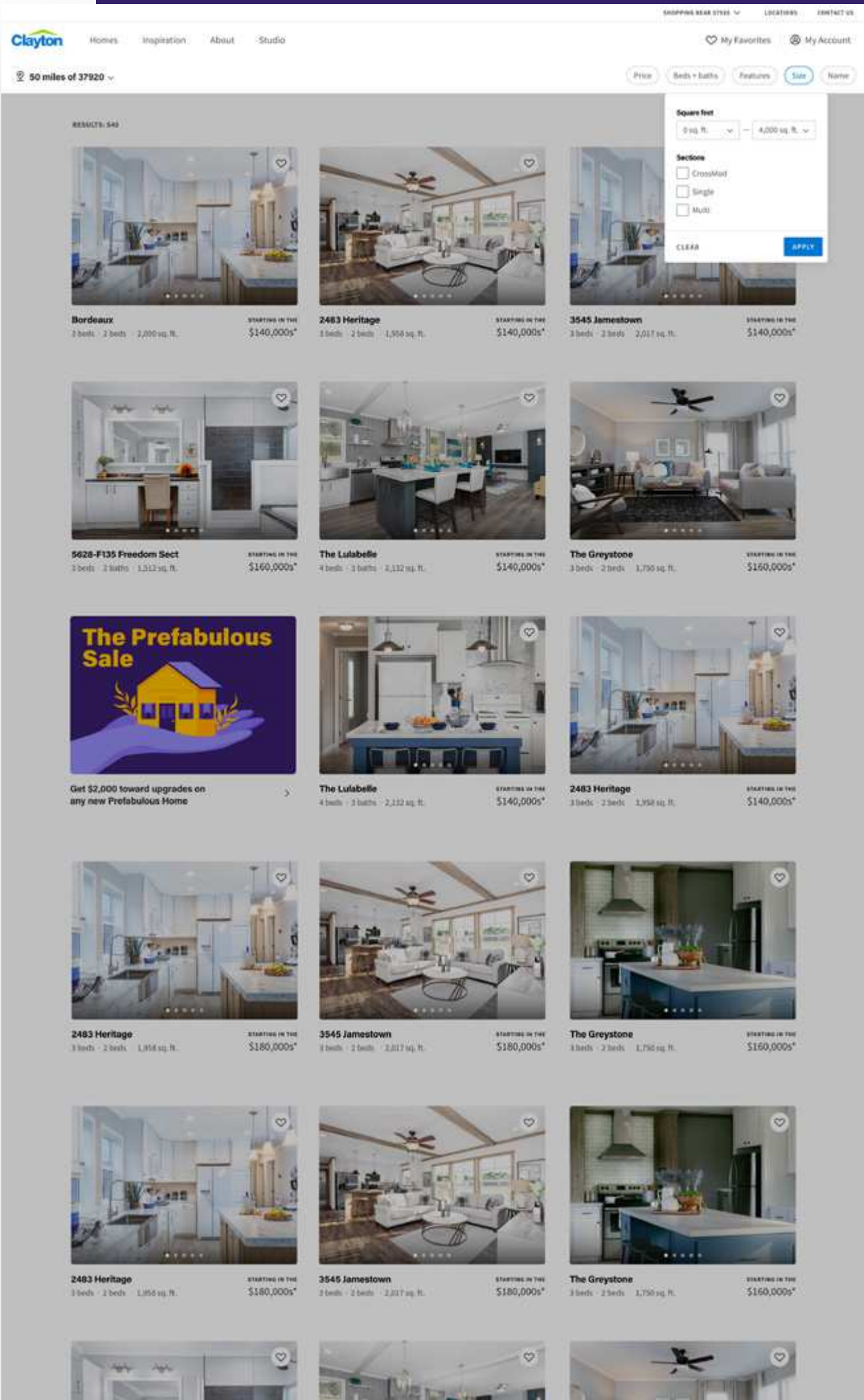
Customers searching for a home on the Clayton website can now filter and view CrossMod home floor plans, making it easier to find Clayton Built® homes that fit their needs.

In September, Clayton highlighted 10 new CrossMod home floor plans, showcasing the variety of options this new category of innovative, affordable housing offers.

[LEARN MORE ABOUT CROSSMOD >](#)



CrossMod™ is a trademark of the Manufactured Housing Institute





# New Resources for You

Clayton accelerated its focus on digital experiences for customers and team members. Throughout the year, several new webpages launched, aimed at providing education and additional resources.





03 / ANNUAL REVIEW 2020

# Enhancing the Customer Experience

---

*“What we provide our customers can’t be measured in the raw materials we use, or the quality construction that goes into their homes, or even the final beautiful product. What we provide is a celebration of a journey that opens the door to a better life for our customers.”*

**- Danny Warrick, President Clayton Homes  
Retail Division**





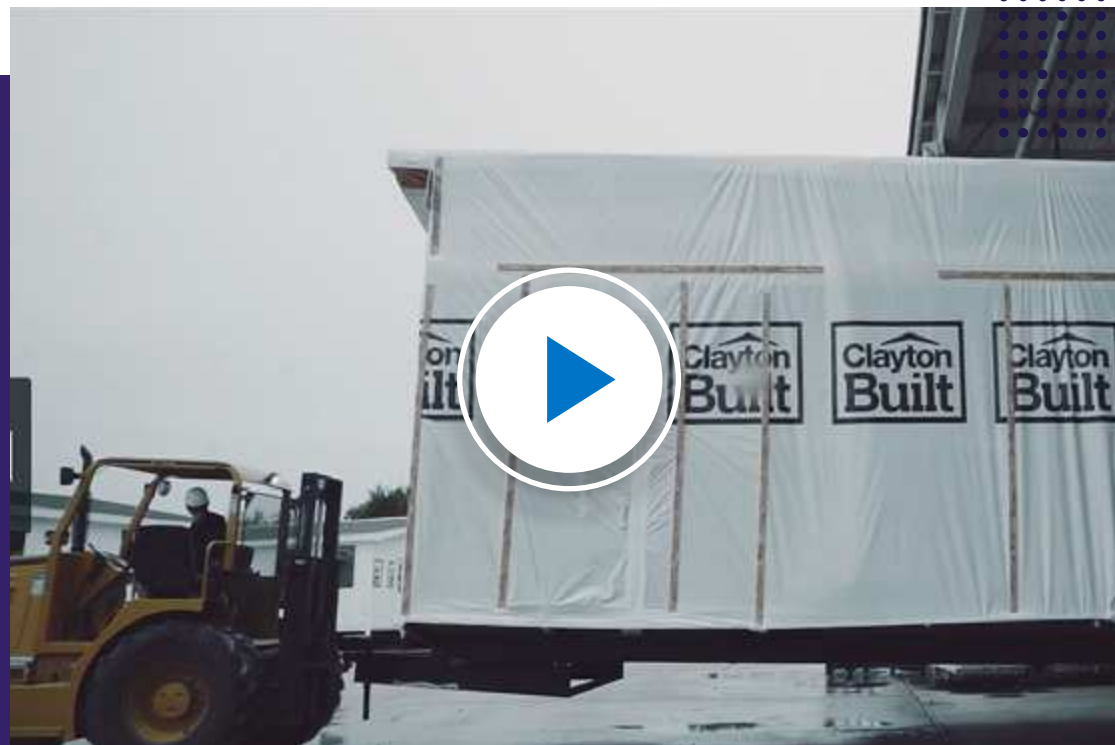
# Welcome Home

Clayton Retail team members helped Welcome Home 21,734 families into their new Clayton Built® homes.



## New Homes On Land

Home centers across the country helped make the home buying journey easier by increasing the number of move-in ready homes available on land. Customers who choose this option can see what their home will look like before they move in, without delays due to factors like weather, permitting or inspections, compared to the traditional off-site home buying journey where buyers view and purchase model homes that will be delivered and set up after purchase.







## Clayton Home Building Group® Partners with Spectrum Brands

We continue to partner with trusted brands as part of our Clayton Built® standard to deliver the best products and features in our quality, innovative off-site built homes. Newest to the family of products are Kwikset® door hardware and Pfister® faucets.

**Kwikset**

Kwikset's patented SmartKey Security® helps protect against advanced break-in techniques and Kwikset with Microban® products offer antimicrobial protection on frequently touched door hardware in homes. Homeowners can rest easy knowing their home is safer and cleaner with Kwikset's innovative products.

**Pfister**

Pfister Faucets® are featured in Clayton Built® kitchens and bathrooms. All faucets are backed by the Pfister Pforever Warranty®, covering finish and function. Pfister is an industry leader in plumbing fixtures known for thoughtful, architectural design styles that suit every taste and style.





## Epic Collection

At the beginning of the year, Clayton Home Building Group® announced two new lines of homes, Epic Adventure and Epic Experience. The 12 new home models in the Epic Collection provide an affordable, stylish home option for buyers everywhere the series is sold.

[ADVENTURE SERIES >](#)

[EXPERIENCE SERIES >](#)



## Opening Doors

In July, Clayton Supply Morristown II, a new facility in Tennessee, began production on Lux Doors for our home building facilities. The facility has the capacity to build 8,000 interior doors per day for Clayton Built® homes.

## Westmoreland Facility

The Westmoreland Clayton Supply facility in Tennessee began building trusses and wall panels for Goodall Homes® in October. The first trusses were delivered shortly after. A framing crew goes to the home site and frames the home after it's constructed in the facility. The facility will provide wall panels and roof trusses to all Goodall Homes locations.





# Clayton Connect

## New Safety Certification

Clayton Connect® implemented the ISO® 45001:2018 safety and health management framework for minimum standards created in 2018 and obtained third party standards certification. Clayton Connect is the first division in the company to receive the certification. The program aims to improve team member safety, reduce workplace risks and create better, safer working conditions.

## Clayton Connect Pre-Check

Drivers implemented a new process of recording a home inspection before and after they transport the home. This process allows drivers to ensure the best quality product is delivered, and the data can be shared with the building facility for real-time feedback.



**8,145,248** miles  
traveled



**16,001** floors  
transported







## clover & hive™

In 2020, Summit Homes® launched a new division: clover & hive. Located in four new site-built communities in the Kansas City metro area, clover & hive offers single family homes, twin galleries and fourplexes. Every home is located in a community offering amenities buyers want and need with the goal of providing a renewed sense of security, community and belonging.

## Multi-generational home plans

### Summit Homes®

In March, Summit Homes announced Home Squared, a new line of homes with five floor plans designed to meet the needs of a variety of families. Available in the Kansas City metro area, these homes feature a second primary suite with options such as a kitchenette and separate exterior entry, ideal for a traditional mother-in-law suite, designated home office or space for a roommate.

### Harris Doyle®

Harris Doyle announced NestGen Spaces, its new line of multi-generation floor plans, in September. The eight floor plans, available in the Auburn and Birmingham Alabama areas, offer several flooring and bathroom options and are strategically designed for families seeking space and privacy for parents, adult children or guests.



# Expanding Site-Built Financing Options



Silverton Mortgage and its affiliate site-builders partnered to offer incentives to home buyers who choose to finance their new home purchase with Silverton Mortgage.



## 90 and 60 Day, No Pay Program

In the spring, Vanderbilt Mortgage and Finance, Inc., and 21st Mortgage announced new programs to help prospective home buyers obtain affordable home financing by giving them the opportunity to purchase a home without making mortgage payments for 90 days following funding. The 21st program continued through the end of 2020 and Vanderbilt announced a new 60 Day, No Pay\* version of its program in July, giving home buyers continued support during a time of economic uncertainty.

**\*No payments for 60 days (the "Program"):** Portfolio loan only, not available with FHA. Program available for applications submitted beginning January 1, 2021 for loans to finance the purchase of new manufactured and modular homes from a Clayton Family of Brands retailer ("Seller"). All loans are subject to credit approval. For eligible loans, the first payment due date will be extended with no additional interim interest to a minimum of 60 days after funding. For example, if the loan were to fund in June 2021, the first payment due date would be extended from August 2021 to September 2021. Funding occurs after the closing date when the new home is delivered, installed, the requirements of occupancy and all of Vanderbilt's requirements for the loan are completed. Closing means the signing of both the Seller's sales documents and Vanderbilt's loan documents necessary to finance the purchase of a new home. Vanderbilt reserves the right to cancel this Program at any time.

Vanderbilt Mortgage and Finance, Inc., 500 Alcoa Trail, Maryville, TN 37804, 865-380-3000, NMLS #1561, (<http://www.nmlsconsumeraccess.org/>).

21st Mortgage Corporation, 620 Market Street, Knoxville, TN 37902, 865-292-2120, NMLS #2280 (<http://www.nmlsconsumeraccess.org/>)





# Giving Back

Clayton contributed more than **\$8.6 million** to nonprofits across the country. In addition, team members across the company contributed nearly **\$500,000**.

Clayton strives to develop housing innovations that improve lives and build a better tomorrow by being a force for good in the communities where we live and work, focusing on our three pillars of giving.

Affordable  
Housing

Education

Community  
Enrichment





# Clayton Impact Page

The Clayton Impact page shows many of the ways Clayton is giving back and doing its part to open doors to a better life for all, from partnerships with nonprofits and sustainable construction efforts to programs that improve the lives of our team members.

[VISIT THE SITE >](#)

SEARCHING FOR HOMES NEAR: 37803

LOG IN

CONTACT

Homes

Find a Retailer

Get Inspired

Favorites

Why Clayton?

Learn


GOING BACK

BEING OUR PART

GOING LESS

ENHANCING TEAM MEMBER EXPERIENCE

At Clayton, we strive to develop housing innovations that improve lives and build a better tomorrow.




Opening Doors to a Better Life

At Clayton, we strive to develop housing innovations that improve lives and build a better tomorrow. To build a better tomorrow, we will empower our team members to promote equality, drive innovation, minimize our impact on the environment and help open doors to a better life for all.

Giving Back


Opening doors to a better life is about more than providing innovative housing - it also includes empowering nonprofit organizations to change the lives of people in our communities. Our philanthropic mission is to use our resources to be a force of good by enriching the lives of individuals, families and communities. The Clayton Homes Foundation focuses on Affordable Housing, Education and Community Enrichment, where we offer financial support and collaborate with our partner nonprofit organizations to help make this world a better place for everyone.

The Clayton team also realizes the importance of affordable housing and achieving housing independence, where every family has a home, a livelihood and the chance to build a better future. We believe everyone deserves access to affordable homeownership and, together, we can help innovate the home building industry and help solve the affordable housing crisis.



In 2019, the Clayton team contributed \$7.2 million to nonprofits across the country.

Our Pillars of Giving



24





HOUSTON, TEXAS



ADVANCE, NORTH CAROLINA



PHOENIX, ARIZONA



ALCOA, TENNESSEE



COLUMBIA, SOUTH CAROLINA



The Clayton and Family Promise® partnership prevents families from becoming homeless and supports Clayton's mission to help American families open doors to a better life.

## Clayton Home Donations

Clayton donated five off-site built homes to Family Promise Affiliates that used the homes to house families in need. Two homes were donated as permanent housing. Three homes will be used as transitional housing for families who have graduated from Family Promise programs and are still working toward independent housing stability. Expanding the home donation program to include transitional housing will enable Clayton to support families for decades to come.

## A Future Begins at Home

Clayton and Family Promise expanded their partnership to prevent more than 400 families, including 900 children, from experiencing homelessness through A Future Begins at Home. The partnership will continue to grow in 2021 with the goal of preventing more than 700 families with children from becoming homeless through this prevention and diversion program.





Clayton Home Building Group® continued its partnership with Hope For The Warriors, a nonprofit that aids United States service members and their families. More than 500 people participated in the Warrior's Compass program, a resource that connects transitioning service members, military spouses and veterans to civilian jobs through job training, scholarships, military skills translation, candidate matching, mentorship, resume building and available jobs.



**588** participants in Warrior's Compass



**268** technical/professional development classes offered



**2,469** client engagements through career counseling/support



**18** education scholarships provided



ROC USA is a nonprofit created in 2008 to increase resident ownership of off-site built home communities. Clayton partnered with ROC USA to develop and sponsor an infill toolkit for ROC USA network members with the goal to educate on the best practices for bringing ROC communities to 100% capacity.



An honest look at ...

## MANUFACTURED HOUSING



...today

### About OFF-SITE BUILT HOMES

Today's affordable housing crisis has kept the dream of homeownership out of reach for many. Off-site built homes (commonly known as manufactured homes) provide an affordable, quality building option compared to traditional homes. As this evolving industry continues to overcome zoning, appreciation and perception challenges, off-site built homes are growing as a solution.

**10%** Of All *New* Single-Family Homes Owned *in America 2018*<sup>1</sup>

### The AFFORDABLE HOUSING CRISIS

In less than 10 years, average new home prices with land have significantly increased, while wages were only raised slightly during the same time frame.



**76%** vs. **17%**

Median Home Price Increase<sup>3</sup>  
(since 2008)

Average Wage Increase<sup>4</sup>  
(since 2008)

↑11% Increase in the number of homes priced over \$750,000 during 2019<sup>5</sup>

Decrease in the number of homes priced under \$200,000 during 2019<sup>5</sup>

↓8%

The average price of a new single-family, site-built home with land in the U.S. is nearing

**\$400,000**

This exceeds prices predating the 2007 housing crisis<sup>6</sup>

11 million Americans spend **more than half** of their paycheck on rent<sup>7</sup>

**2/3** of renters intend to continue renting for financial reasons<sup>7</sup>

### A SUSTAINABLE SOLUTION

As the challenges surrounding affordable housing deepen, off-site built homes offer a smart, fast solution to costly traditional home construction.

Smart

- Construction according to federally mandated building code and inspections
- Production line set-up allows for greater efficiency and work flow

Fast

- Indoor production keeps materials out of the elements, reducing delays
- Implementing robotics into production further increases efficiency

Cost Effective

- Quality materials are purchased in bulk
- Excess construction materials can be recycled in other homes

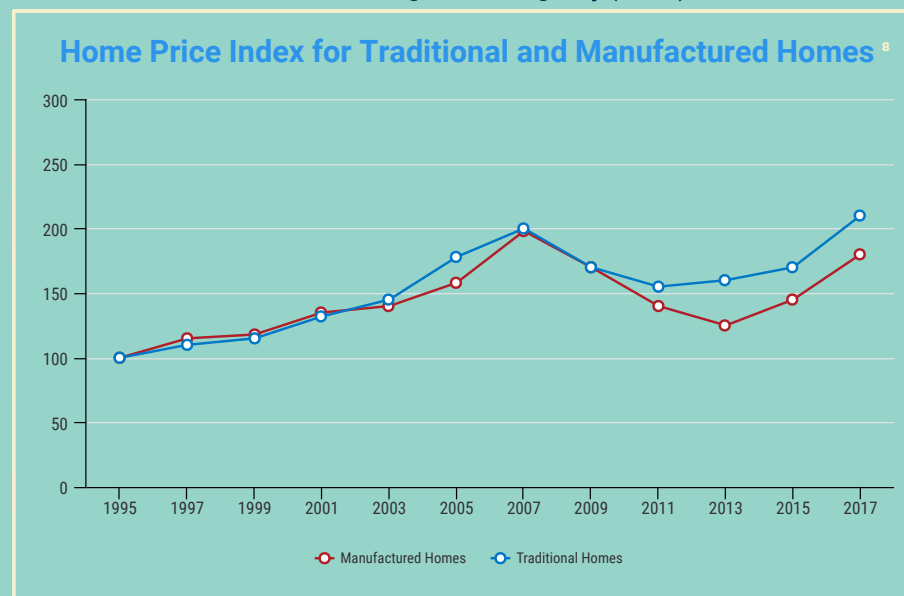
### The OFF-SITE HOUSING EVOLUTION

As cities and homeowners increasingly realize that off-site built homes offer a sustainable solution to the affordable housing crisis, the industry has evolved by offering improved energy efficient features as well as modern design trends and floor plans.



### Building Value: APPRECIATION

Manufactured homes that are permanently attached to land have the potential to appreciate similarly to site-built homes according to the new MH index from the Federal Housing Finance Agency (FHFA)<sup>8</sup>



The Urban Institute reported 2018 research revealing that manufactured homes appreciate at nearly the same rate as site-built homes according to the national index.

**3.8%** vs. **3.4%**

Traditional Homes<sup>9</sup>

Manufactured Housing<sup>9</sup>

### A HOME is a HOME



Everyone deserves the chance at homeownership, and there are many paths to achieving success. Off-site built homes offer beautiful, stylish floor plans at an attainable price range.



Clayton's longstanding partnership with Next Step®, a national nonprofit housing organization, aims to change stigmas around off-site built housing and enable more individuals, families and communities to view and utilize off-site built homes as an affordable homeownership solution. In January, Clayton and Next Step published a research paper on the benefits of off-site built housing called: "Off-Site Built Homes: An Evolving Industry that Meets Today's Affordable Housing Needs" which was shared with industry and media partners.

1 Manufactured Housing Institute® | 2 United States Census Bureau (based on the month of April each year) | 3 Attom Data Solutions® | 4 Realtor.com® | 5 United States Census Bureau | 6 Forbes® | 7 Freddie Mac | 8 Federal Housing Agency | 9 Urban Institute



## Oakwood Homes® St. Jude Dream Home®

Oakwood Homes continued its support for St. Jude Children's Research Hospital® for the 10th year of the St. Jude Dream Home Giveaway®. This year, the event met its goals of selling 15,000 raffle tickets for the home in Aurora, CO., and raising \$1.5 million for the hospital. The winner of the home was announced in September.



## The Silverton Foundation

The Silverton Foundation helped 100 families with children undergoing long-term hospitalization or medical treatment by providing mortgage and rent assistance totaling more than 15 years' worth of mortgage and rent payments.





# Doing Our Part

Sustainability is at the forefront of our commitment to the environment as we provide homeowners with the latest energy efficient features, and we keep this commitment in mind at every step of our construction process. Building off-site homes in a controlled, indoor environment helps us reduce our impact on the planet as we monitor energy use, divert waste and recycle materials whenever possible.



All **40 home building facilities** are ISO 14001 certified



Clayton home office diverted over **225,997 pounds** of waste from landfills and recycled over **4.79 metric tons** of tech equipment



**16** ISO certified supply facilities



**19,302** homes sold with the optional Energy Smart® Home Upgrade Package



Our home office is a **LEED-certified project**



Clayton Supply diverted **4,768 tons** of waste in 2020



**13,625** ENERGY STAR® certified manufactured homes built and installed\*

\*ENERGY STAR is a registered trademark owned by the U.S. Environmental Protection Agency.



05 / ANNUAL REVIEW 2020

## Our Homeowners

*“This year, we were especially grateful for the strong relationships we have with each other, and are united by our resounding company purpose of Opening Doors to a Better Life for others. As we prepare for 2021, we look forward to continuing to innovate and collaborate as we strive to make affordable housing possible for even more families and individuals.”*

**- Kevin Clayton, CEO**







#### WHAT PEOPLE ARE SAYING

## Pounders Family

*“When we walked in the front door and saw the kitchen I fell in love. I about hit the floor.”*

**- Jordyn**

The Pounders family, Josh, Jordyn and their daughter, found their farmhouse dream home at the onset of the COVID-19 pandemic. Thanks to precautions taken by team members throughout the process, they were able to move into their Carolina Southern Belle home in mid-April.

[READ MORE >](#)



WHAT PEOPLE ARE SAYING

## Bird Family

*"I felt like it was meant to be. I had some faith. So many things happened that couldn't have happened without some help."*

**- Crystal**

After their home was destroyed by Hurricane Florence, the Bird's faith and community helped them rebuild. They were able to work with their local home center to find a home with all of the features and customization options they were looking for, the Southern Belle.

[READ MORE >](#)







## What People Are Saying

*"...I would never consider going with anyone else for homeowner's insurance. They have been right there by my side since the damage happened and they truly made me feel like I was their one and only customer. 2020 has been a rough year but thanks to **HomeFirst** it's getting better quickly." -T.C.*

*"We bought a home at **Channelview Clayton Homes** sight unseen and it was everything promised ... Our sales rep went above and beyond to show us videos, pictures, building spec's and everything she could find before we ordered it. This was all during Covid 19 ... We are so happy with our purchase." - O.W.*

*"Thank you for making my dream come true. To everyone who contributed to making it possible... thank you from the bottom of my heart." - K.C.*

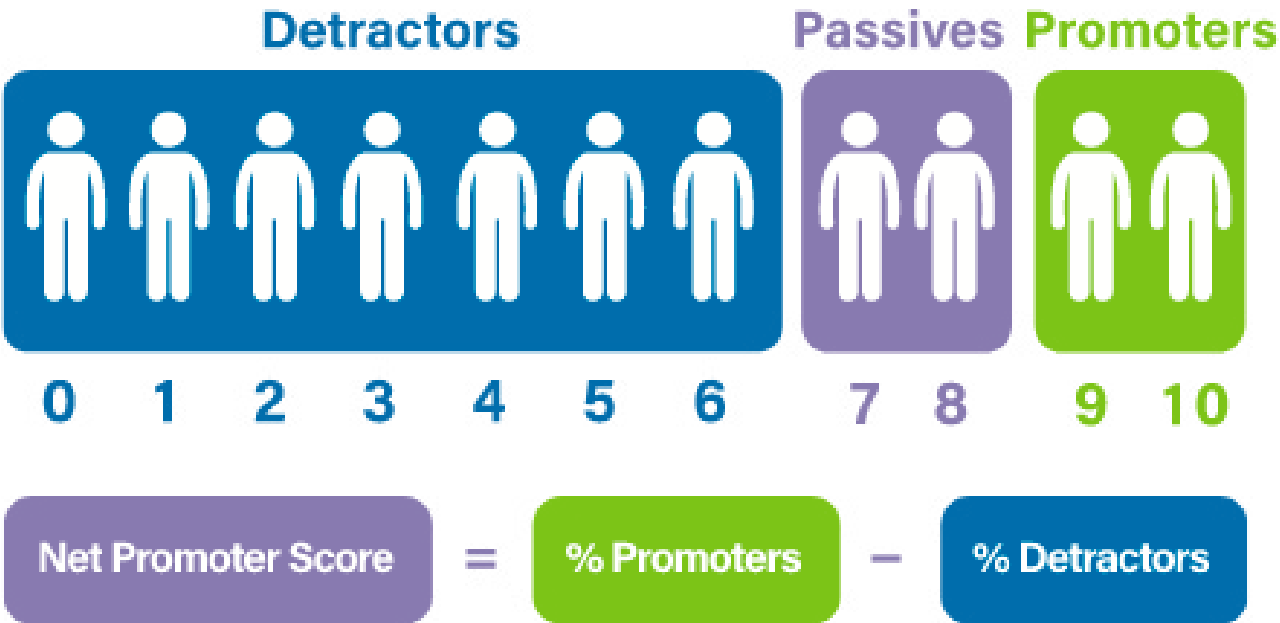
*"My experience was outstanding from the very beginning of the loan process. Everyone was very polite and had patience with any questions I had and always made sure if I had any questions to please feel free to call back." -W.B.*

*"... We found them exceptionally helpful, friendly, informative and honest. We feel that we got a quality product for our money. Very happy with our purchase ... These guys are the best. I highly recommend **Clayton Homes of Elizabethton**." - B.C.*



CLAYTON RETAIL ROLLING  
12-MONTH AVERAGE  
THROUGH DECEMBER 31

76.86



# Net Promoter Score® (NPS)

Customer feedback helps drive our service and innovation. The Net Promoter Score®, or NPS, is one of the most telling measurement tools we use internally. This internationally recognized system boils customer satisfaction down to the single most important question: How likely would you be to recommend us to friends and family?

Based on their rating, customers are then classified in 3 categories: detractors (1-6 rating), passives (5-7) and promoters (9-10). Scores range from -100 to 100. Scores higher than 0 are typically considered good and scores above 50 are considered excellent.

We continuously listen to our customers, and the feedback we receive helps us improve and enhance their experience, at all points of the home buying journey.

\*Net Promoter Score and NPS are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.





[View Last Year's Report](#)

[ANNUAL REVIEW 2019 >](#)



\*Trademarks of companies other than Clayton that appear within this Annual Review are the property of those other companies.