



Clayton

# Annual Review

# 2019



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## A Message from Kevin Clayton


At Clayton, we take very seriously our company purpose of “opening doors to a better life.” Our passion is more than just home building — it’s about making the world a better place for our team members, customers, communities and future generations. Our 18,000+ team members are all united around a common goal: to provide the opportunity of homeownership to all who seek it.

Our diverse building processes help make the dream of homeownership a reality for more people. For example, this year we helped innovate a new category of home, the CrossMod™. Blending the best of off-site and on-site construction processes, this new class of home can now finance and appraise similarly to traditional site-built housing, resulting in more affordable homes to help homeowners build equity.

Our greatest assets are our team members, and we are committed to continually improving their lives. Whether investing in leadership initiatives, or improving our facilities, we believe the only way you can create a world-class customer experience is by first creating a world-class team member experience. This has resulted in our teams delivering on an extraordinary customer experience, with over 20% of home purchases now coming from referrals.

Whether it’s providing more innovative housing options, improving our team member and customer experiences, or reducing our impact on the environment, we are eager to help leave the world a better place than we found it. As we reflect on the past year, please enjoy an inside look at how our teams work together to make homeownership more attainable for individuals and families across the country.

Kevin Clayton  
Chief Executive Officer



## 2019 in Review

At Clayton, our true passion is to give homeowners more than just a house, but a home to call their own by moving toward a more innovative and sustainable building process. Over the last year, our team members worked relentlessly to achieve that goal. Join us in reflecting on our 2019 achievements and what we’re looking forward to in 2020.



- We’re passionate about being the best housing company
- Our strength is our people... we attract those who make us better.
- We strive to be extraordinary at every customer touchpoint, creating raving fans.
- We’re engaged team members who act as owners and take results personally.
- We encourage innovation... try a lot of stuff; keep what works.
- We manage cost to invest in profitable top-line growth.
- We uphold our integrity and reputation above all else.
- We will leave the company and the world better than we found them.





**51,928**  
Total homes sold



**32,753**  
New insurance  
policies sold



**\$377,142**  
National average  
sale price of site-  
built homes




**46,969**  
Loans originated



**\$312,286**  
Clayton's average sale  
price of site-built homes

## By the Numbers

This year our team members helped more than 51,000 families across the country achieve homeownership.



**\$78,817**  
Clayton's average sale price  
of an off-site built home,  
without land

**We're passionate about being a leader in the housing industry.**





## A New Category of Homes: CrossMod™



### Innovation

For the first time in manufactured housing industry history, a new category of homes is combining the best features of homes built off-site with features more like site-built housing, making homeownership attainable for even more families.



### Design

CrossMod™ homes feature: a permanent foundation, elevated roof pitch, drywall interiors, and porch, garage or carport.



### Financially

The most revolutionary aspect of CrossMod™ homes is how they can finance and appraise similarly to site-built homes, providing more financing options to customers.

## Living the CrossMod™ Life

A Clayton neighborhood in Knoxville features a mixture of CrossMod™, site-built and off-site built homes. This neighborhood demonstrates how the new category of homes can change industry perceptions and shows how our homes continue to evolve to meet America's housing needs.

The first exclusive CrossMod™ neighborhood broke ground in 2019 just outside of Nashville. There will be 15 homes built during the first phase, with 39 total homes planned for the neighborhood, planned for the neighborhood.

CrossMod™ is a trademark of the Manufactured Housing Institute.







## CrossMod™ Features

The CrossMod™ class of homes offers features typically associated with site-built housing.



Permanent Foundation



Elevated Roof Pitch



Covered Porch/ Garage/  
Carport



Drywall Interiors



Enhanced Cabinets



Energy Efficient  
Standards

## Expanding Options

In 2019, our financing company expanded options for Clayton homeowners to provide more flexibility and the benefits of traditional mortgages to buyers of CrossMod™ homes. Buyers who qualify for MH Advantage and CHOICEHome<sup>SM</sup> financing can obtain interest rates and monthly payments that may be lower than typical manufactured housing financing. We are also beginning to partner with on-site builders to provide expanded financing options to their home buyers.



Through our financing companies, Vanderbilt Mortgage and Finance, Inc., also doing business as Silverton Mortgage, and 21st Mortgage Inc. we helped 42,806 families purchase a home in 2019.



## HomeFirst® Insurance Agency

HomeFirst® Insurance Agency is now an agency for several additional insurance carriers, adding to the variety of insurers and insurance products available to customers. Along with manufactured home insurance, new available coverages include site-built homeowners, rental, auto, term life insurance and more.



**We strive to be extraordinary at every customer touchpoint, creating raving fans.**

## Prefabulous®

To challenge perceptions, the Clayton team created a marketing campaign to paint a picture of how Prefabulous® homes push the boundaries and offer beautiful, attainable homes for more people.

Prefabulous® became more than a campaign. It's changing the way people think about the off-site housing industry, starting with our customers.



**39 million households**

Reached across 159 DMA's

**23% increase**

in website traffic compared to last year's national campaign

**2 million more**

claytonhomes.com visitors compared to 2017

This campaign helped drive a new

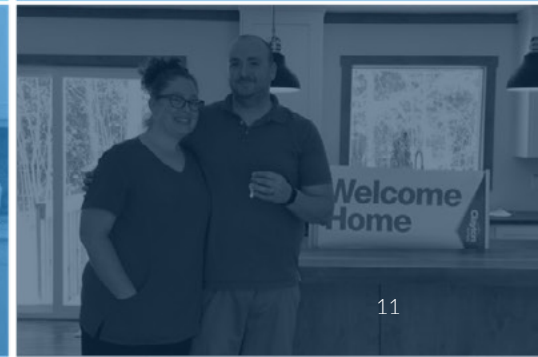
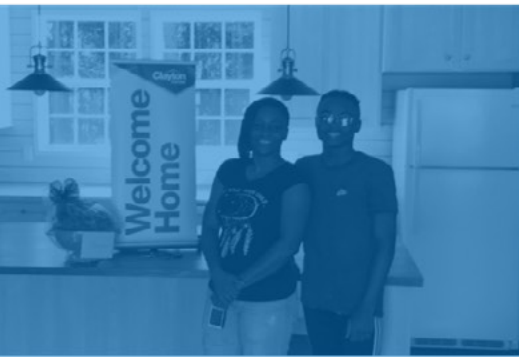
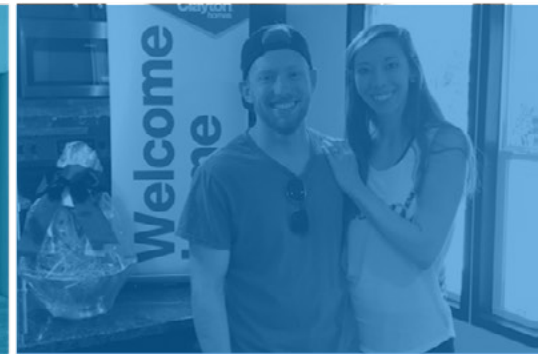
**aspirational audience**

to our website



## Welcome Home

This year, 22,356 families entered a new stage of their lives by purchasing a home from a Clayton Homes family of brands retail center. Our home consultants have the unique opportunity to help them make that important purchase and be the first to say, Welcome Home.



## Enhancing Customer Experiences

### Innovative Sales Consultant

Goodall Homes®, part of Clayton Properties Group®, welcomed a new kind of team member in 2019 - the innovative sales consultants. Robotic sales consultants can now give home tours and show virtual floor plans to customers without a sales consultant physically being in the home with them.

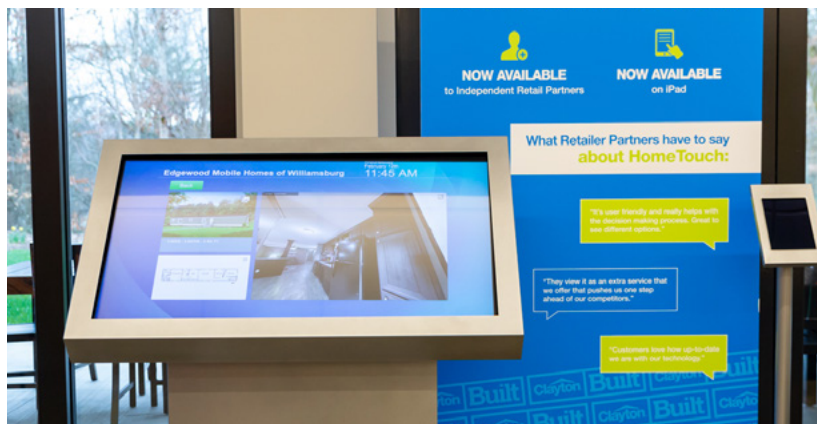
“We’re excited for how the innovative sales consultants can not only help our customers when a sales member can’t be at a model home, but also exploring new ways it can provide assistance for our sales team.”

- Chris O’Neal, Chief Business Development Officer



## HomeTouch®

We made home tours more accessible for our customers this year with our new HomeTouch® interactive software. The touchscreen technology allows buyers to virtually tour floor plans, browse photos and learn more about our building process while at our home centers.



## Clayton Unbuilt®

This interactive tool allows customers to deconstruct a home to learn about the features and materials we use. Potential buyers can explore our homes from the outside in, including everything from insulation and roof systems down to the steel foundation and anchoring systems including pier and beam.



## Interactive Facility Tour

Building inside means more quality control and fewer delays. The Interactive Facility Tour takes customers inside the process so they can see how new homes are built before they leave our advanced, climate-controlled facility.



## ELEVATE

In September 2019, Clayton Home Building Group® welcomed more than 200 top-performing independent retail partners to ELEVATE. The housing industry-focused conference features keynote speakers, breakout sessions, panel discussions and more on everything from consumer trends to digital marketing.



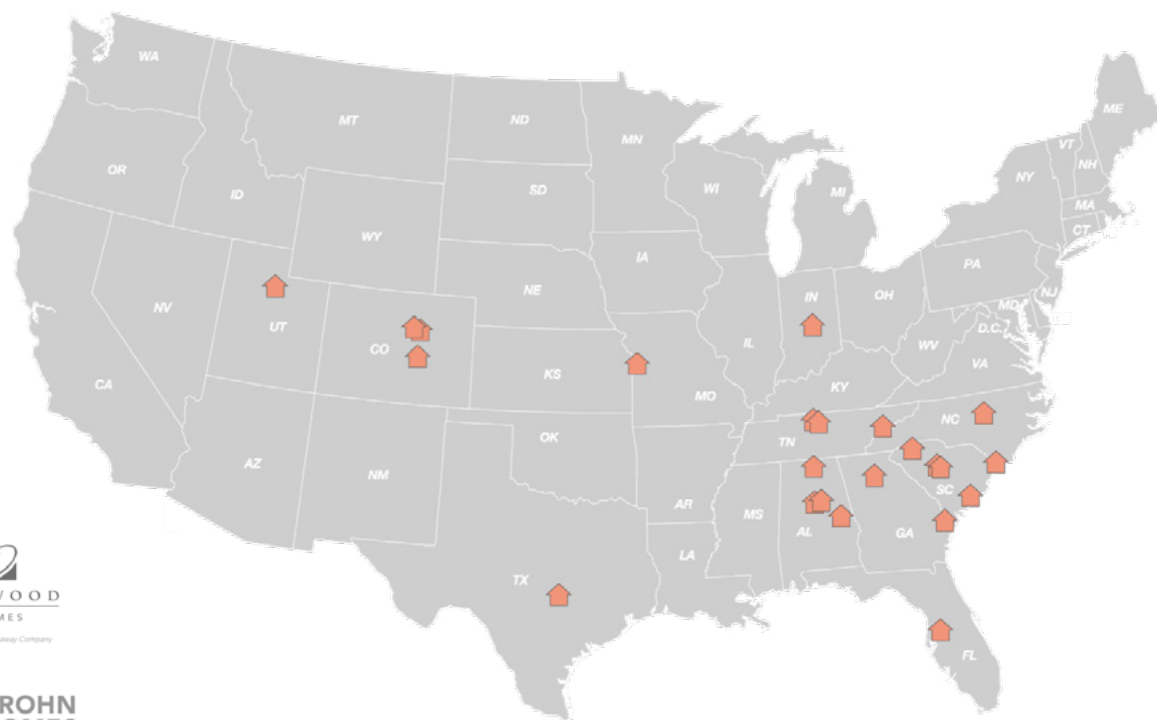


# Site-Built Housing



## Clayton Properties Group®

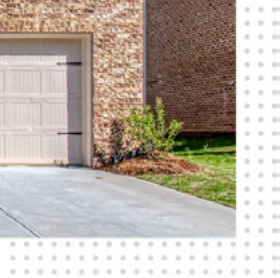
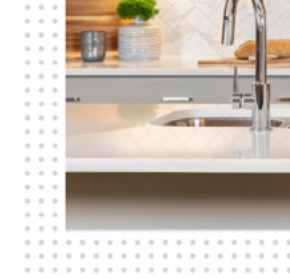
With the average price of new homes increasing, our site-built brand partners continue to expand opportunities to make quality homeownership possible for more people, even if you're buying a home for the first time.





## Nest Homes by Harris Doyle®

Nest Homes by Harris Doyle is a new line of homes starting in the mid-\$200,000s, designed with style, simplicity and affordability in mind. The collection provides a new construction housing option to the Birmingham, AL., and Auburn, AL., areas at an affordable price, placing them within the reach of many first-time home buyers and current homeowners alike.



## American Dream by Chafin®

Chafin's new American Dream line of floor plans focuses on cost effective features without sacrificing quality, functionality or style. Two communities in Georgia will offer a resort style swim community, with single-family homes starting at \$215,000.



## Growing the Clayton Properties Group® Family



### Highland Homes

We continued to expand our footprint in the site-built industry this year. Award-winning Central Florida builder Highland Homes was the ninth home builder to join the properties group.



### Shugart Homes

In July, Shugart Homes of the North Carolina Triad joined Mungo Homes® expanding the site-builder's reach in North Carolina. Shugart Homes has more than 50 years of home construction experience with strong company values that focus on innovative building and design, and community reinvestment.



### Elite Homes

Arbor Homes™ acquired Elite Homes at the end of October, adding them to the Clayton family. The acquisition expands Arbor Homes footprint into the Louisville, KY, area.





## **BIMaire**

BIMaire, a company that uses cutting-edge technology to enhance customer experiences, joined us in the spring of 2019. Its services include interactive floorplans, renderings and virtual model experiences.



02

## Progress

**We strive to be extraordinary at every customer touchpoint, creating raving fans.**

We know our team members are our greatest investment. That's why we continue to enhance their work environment and create a place where they are encouraged to keep growing.



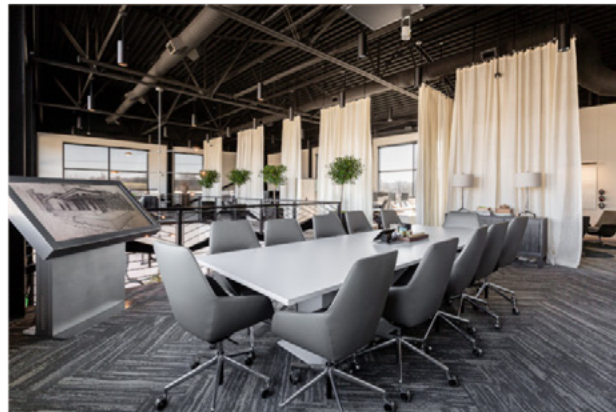
# Innovation in Work Spaces

## Home Office

Every Clayton team member has their own perspective and strengths to add to our company. At Clayton, we want to capitalize on this by providing each person with the tools to succeed.

In 2019, we completed our state-of-the-art design center for the design team staff. Interior designers, architects, engineers and rendering specialists work with home building facilities to create unique home designs to fit every style.

Clayton broke ground this year on renovations to our home office. Team members will have the ability to work anywhere in our home office with our new mobile work spaces, along with more opportunities to work from home. These new upgrades will create a more modern space, because we truly believe Clayton is more than just a place to work.



## You can crash here

This year, the Clayton Tech team launched a new in-house Tech Bar. It's a place where team members can have all their technology questions answered and frustrations resolved with help from one of our own tech professionals. Along with the Tech Bar, a new vending machine gives team members easy access to smaller tech supplies such as keyboards and adapters.



## Building Facilities

We continued to update our building facilities this year, completing updates to the TRU® White Pine facility that include new offices, meeting spaces and a more modern cafeteria for our team members.



“Each Clayton team member helps strengthen our company’s culture, and we believe everyone should feel like they can be the truest version of themselves at work. Everyone should feel like they have an equal voice or a seat at the table, because we value the differences of our team members and the experiences they bring.”

- Kevin Clayton



## Let's Talk

Our team of wellness professionals do more than just promote physical health, they also encourage emotional and mental well-being. This year, the Clayton Wellness team launched its Let's Talk initiative, taking steps to help start the conversation at work about mental health. This ongoing initiative will focus on education and support for all team members.



## Innovation Challenge

Our team members are full of new ideas that keep us moving forward. We hosted our first Innovation Challenge to encourage team members to think outside of the box. Each team researched and presented ideas on what they believe should be our company's next big concept.



## IGNITE

Our Ignite team facilitates personal and career development workshops each quarter for everyone from new team members to company leaders. The catalog of courses is always expanding to offer more resources and options. In 2019, we launched team building classes along with new emotional intelligence courses for individuals.

## CX Focus

Creating a more seamless home buying process begins with understanding our customers. Team members across the company participated in an interactive training course, focused on gaining perspective of our customers' experiences.

# Design Forward

## Housing

CrossMod™ homes are pushing the off-site housing industry forward not just in practical ways but in design, too. The homes feature several design elements including a garage, carport, or covered porch. They also have enhanced cabinets, drywall interiors and energy efficient features. CrossMod™ homes are a design-forward option that bridge the gap between off-site and site-built homes.





## Design at Our Fingertips

The home office grew last year by another 5,000 sq. ft. square feet. Our new state-of-the-art design center boasts virtual reality technology, allowing our production, design and sales teams to walk through homes before they're built. Virtual renderings of proposed homes allow team members to make improvements before a new home ever hits production.



## Floor Plans

Our designers are always looking for ways to incorporate trends our customers are looking for, especially when it comes to a home's layout. Designers have honed in on open floor plans with flex spaces to meet a family's needs along with large gathering spaces that are also functional.





## Style

Styles change and we have a team to make sure we stay ahead of them. Our homes offer optional built-in features such as storage and large islands, while including style-forward options like bright colored cabinets. Incorporating technology, like outlets built into the kitchen island and smart thermostats in every new Clayton Built® home, provides both modern style and functionality.

## We encourage innovation...try a lot of stuff; keep what works.

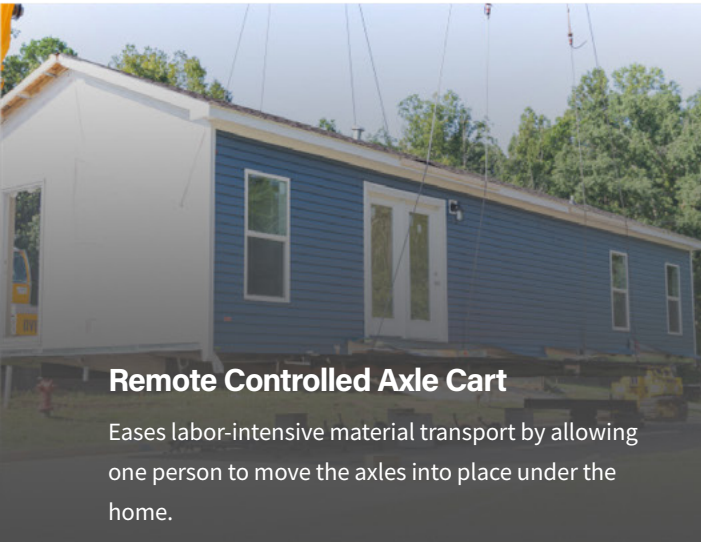


At Clayton we continue to explore new technology that assists team members in our building facilities. While automation is in our future, we believe your home will always need a personal touch.



## Robotics

Robotic innovations help assist our team members, making their job safer and more ergonomic.



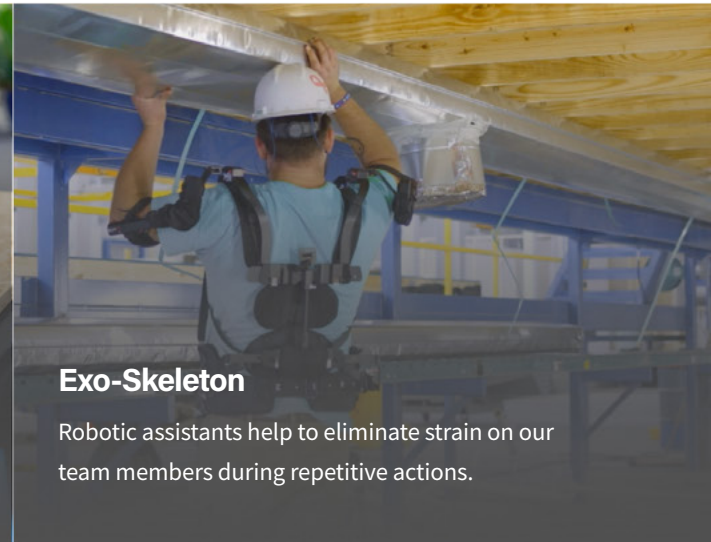
### Remote Controlled Axle Cart

Eases labor-intensive material transport by allowing one person to move the axles into place under the home.



### Laser Projection

Used as measuring devices, projected lasers show print plans on the floor so team members know exactly where to make the cuts and set walls.



### Exo-Skeleton

Robotic assistants help to eliminate strain on our team members during repetitive actions.



## Moving to Music City



Clayton Supply® Westmoreland is a tangible continuation of our vision to adapt innovations in the off-site housing industry for on-site building methods. tandards with new, automated equipment.

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**Keith Holdbrooks**  
President of Clayton Home Buildixng Group

Clayton Supply entered the Nashville market in 2019 with a new truss and wall panel manufacturing facility. Clayton Supply is investing more than \$14 million dollars in renovations for the 130,000 sq. ft. facility, bringing it up to modern manufacturing standards with new, automated equipment.

The facility will manufacture wall panels and trusses for our site-built home builders and is expected to begin production in 2020.

## Manufactured Housing Site Construction (Installation) Training

The future of off-site built housing lies with the next generation, and that's why we're investing in college students. We assisted Beville State Community College in Hamilton, AL., this year to launch a class that teaches students about home installation and off-site built housing. In the future, the course will be part of a two-year degree program in off-site built housing. This class will roll out to Roane State Community College in Knoxville, TN, at the beginning of 2020 as well.





**1,003,049**

Cabinets Sold



**431,742**

Windows Built



**18,793**

Miles of Electrical Wire



**29,500,000**

Pieces of Lumber



**24,000,000**

Square Footage of Carpet



**182,178**

Sinks Purchased

## Clayton Supply®

Clayton Supply®, our internal supply chain management system, creates millions of items each year, while also purchasing materials from other suppliers to ensure our homes are built with quality in mind. Our vertical integration allows us to focus on both quality control and value for our customers as we continue to expand our production.



## DuraCraft® Plus

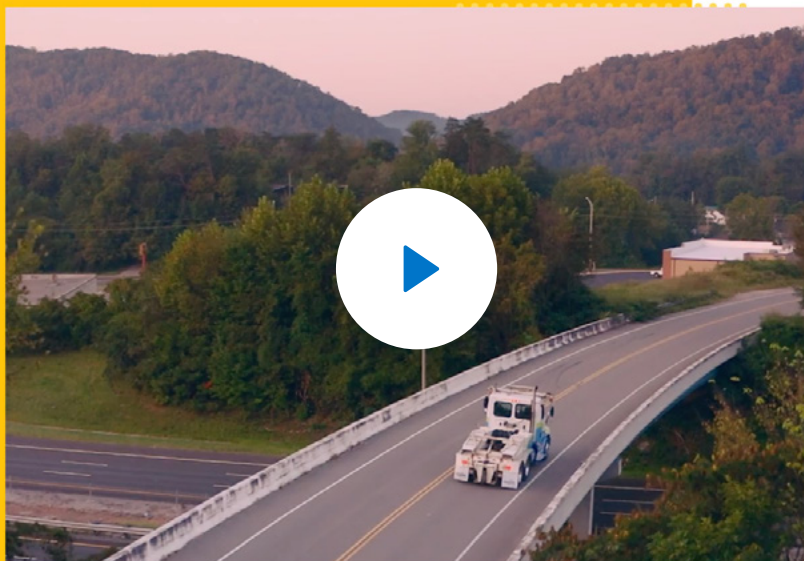
New water-repellent materials upped the game this year for our cabinetry, and these products are available exclusively to Clayton home building facilities.



## Lux Windows™

In 2019, Clayton Home Building Group® created a window brand exclusive to Clayton Built® homes: Lux Windows. This vertical integration allows us to produce a quality product at an affordable price that benefits our customers. Lux Windows are designed to be energy efficient, are made of durable insulated vinyl and are offered to our customers in several design options.





## Clayton Connect®

 200 Team Members

 More than 2 million miles in 2019

Clayton Connect® team members transport homes from building facilities to home centers and sometimes home sites, helping make the delivery process as seamless as possible.

Clayton Connect® grew again in 2019, adding a transportation hub in North Carolina. There are plans to continue its expansion in 2020. Clayton Connect® currently has terminals in Tennessee, North Carolina and Alabama.





03

## Integrity

**We uphold our integrity and reputation above all else.**

“With the cost of homes skyrocketing, we want people to know that buying a beautiful new home at an affordable price is still an attainable dream.”

**Kevin Clayton**



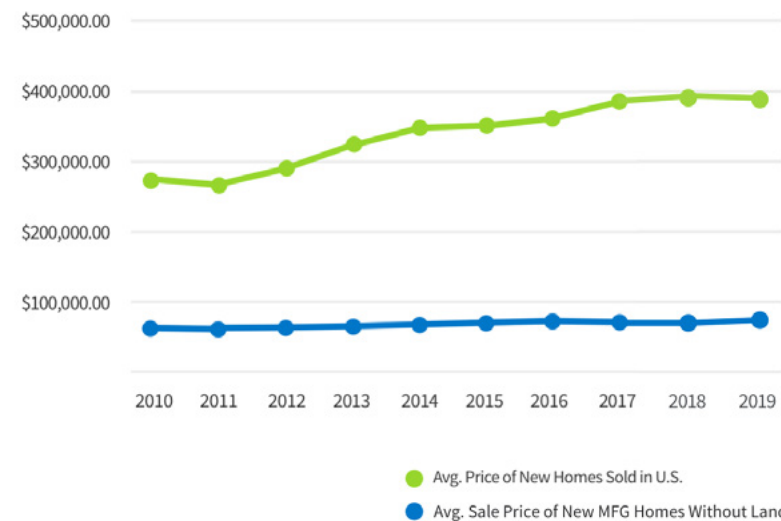
## Making Housing More Attainable

There is a genuine need for affordable housing in our country and Clayton is committed to finding ways to address it. We are continuously expanding our efforts, researching what is changing in the housing industry and what is not but should be.

We recognize there is not a one-size-fits-all solution. Our team members look for ways to improve at every point in the home building journey, from our front door to yours.

<sup>1</sup> <https://www.census.gov/construction/nrs/pdf/uspricemon.pdf>

Cost of New Single-Family Homes <sup>1</sup>



Our efforts start at the beginning of the process by expanding internal supply chain management, and managing costs, efficiency and quality during the building process, resulting in affordable housing options for customers.

It continues with leaning into innovative building practices, like the new CrossMod™ homes, which are bridging the gap in the off-site built housing industry.

## Our Building Practices

### Clayton Home Building Facilities

Diverted nearly 40,000\* tons of waste

\*Total number in 2017 and 2018  
\*\*From 2017 to October 2019

### Clayton Supply®

Diverted nearly 23,000\*\* tons of waste

### Total

More than 60,000 tons of waste diverted from the landfill



Environmental stewardship is something we take seriously, and an area where we know we can continue to improve. Both at our home office and our home building facilities, we are always seeking out continuous improvement to become more environmentally friendly, whether it's through recycling initiatives, sustainable technology we offer our customers or internal audits. By focusing on these efforts we build homes more efficiently.

**10,005**

**Homes sold with the Energy Smart Home package**

**3,119**

**ENERGY STAR® certified homes sold**

The Clayton Built® team believes everyone should have access to innovative technology in their new homes that offer potential future energy savings and more sustainability. Our homes also offer options for features such as energy efficient windows, insulation and appliances.

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



In 2019 we included an ecobee smart thermostat standard in every new Clayton Built® home, offering the potential for energy savings year round.



During the summer of 2019 Clayton Home Building Group® and Carrier launched a national program to provide SmartComfort® by Carrier furnaces exclusively for all off-site Clayton Built® homes.



## Solar Panels

At our Clayton Sulphur Springs home building facility in Texas, installing solar panels will allow us to offset 30-40% of the facility's electricity use, to be used on an on-demand basis. The new solar power grid system has the potential to help Sulphur Springs save \$30,000 per year in power costs. By placing the panels in the parking lot, the system will not only provide shade for cars, but it's also safer when performing maintenance than placing them on the roof.



**40 ISO 14001  
Certified**

**Home Building Facilities**

**11 ISO 14001  
Certified**

**Clayton Supply® Facilities**

ISO 14001 certification is one way for Clayton to signify our commitment to greener building practices using the International Organization for Standardization's guidelines to reduce energy consumption and waste. This includes everything from recycling to improved dust control and wastewater management, all aimed to help reduce our impact on the environment.

We build our homes with sustainability in mind, including focusing on areas such as reducing power usage and water consumption at our facilities.

### Reducing power consumption



Installing LED or CFL lights



Replacing old or inefficient equipment



Installing motion sensor lights and skylights



Turning off equipment at night or when not in use

### Reducing water consumption



Recycling wash water



Recycling water for plumbing leak testing



Installing motion sensor faucets



Installing waterless urinals  
Installing motion sensor lights and skylights

Our home office rolled out a Landfill Diversion Incentive earlier this year that places a heavier emphasis on reducing and reusing wastes, in addition to recycling.

## Reduce

As part of our ISO goals and objectives, we are lowering our VOC emissions by reducing, or in some cases completely eliminating, our use of aerosols and trading them for other more environmentally friendly materials at our building facilities.

## Reuse

We are able to minimize our building waste by using precise amounts of materials and cutting them to exact dimensions. Whenever possible, any excess material goes to a mulch company to keep it out of landfills.

## Recycle

Clayton continues to research outlets for difficult to recycle items and most facilities already recycle items such as cardboard, paper, wire, metal, vinyl siding and aluminum.

## Clayton Savannah

In 2019, Clayton Savannah became a member of the Tennessee Green Star Partnership through the Tennessee Department of Environment and Conservation. It is the first manufacturer in Hardin County to receive the recognition for its dedication to continuous sustainability improvements. It was also awarded the 2019 Business Recycler of the Year by the Tennessee Recycling Coalition. These awards have also provided a little healthy competition as other home building facilities work toward the equivalent membership in their states.





**We will leave Clayton and the world better than we found them.**



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

Clayton strives to open doors to a better life by using our resources to be a force of good in the communities where we live and work. Our philanthropic giving focuses on three key pillars: community enrichment, educational enhancement and affordable homeownership engagement.

**Community  
Enrichment**

Create quality of life improvements for the communities in which Clayton team members work and live.

**Educational  
Enhancement**

Create solutions that improve educational opportunities and experiences to benefit our future generations of workers.

**Affordable  
Homeownership  
Engagement**

Help families achieve affordable homeownership through national partnerships focused on financial literacy, home buyer education and quality home solutions.



We are so passionate about the mission to end family homelessness. We believe that everyone deserves the opportunity to achieve homeownership and have a safe, secure home of their own.

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**Susan Brown**  
Director of Philanthropy

With help from our partners, we provide donations, programs and resources aimed at helping families find a place to call their own. Through our partnership with Family Promise®, a national nonprofit that works to end family homelessness at the local level, we have created three initiatives aimed at helping more families.



## The Future Begins at Home

Aiming to help families avoid homelessness, a new initiative with Family Promise focuses on prevention, stabilization and moving families away from shelters. The program offers educational outreach, case management and ongoing resources to support families within their communities.



## Partner in Housing Program

We expanded our existing Partner in Housing program by providing more educational resources, training and microgrants to our partners. Our goal is to grow existing programs while establishing new ones that explore off-site built homes as a housing solution.





## Housing Leadership

### Clayton Home Donations

Clayton donated three homes to Family Promise affiliates throughout the year. Each affiliate selected a family that graduated from a financial literacy course, built a savings account and displayed career stability. Each family overcame obstacles and worked with case managers to prepare for the ownership of an affordable, safe home of their own.

COLORADO SPRINGS, CO.

### Warren Family

Sara wanted to provide a more stable home environment for herself and her two children. She turned to Family Promise Colorado Springs to help her find a job and work toward her budgeting goals to make that a reality. After receiving her Clayton Built® home, Sara is now on the road to financial independence without having to worry about where her family will be staying.





**GAINESVILLE, FL.**  
**Ryan/Zovak Family**

After losing their home in April 2018, the Ryan/Zovak family entered the Family Promise Gainesville shelter in order to get back on their feet. The program provided them with a case manager, who even helped shelter their dogs while the couple focused on finding jobs and a home for them and their young daughter.

**GREENVILLE, S.C.**  
**Merritt Family**

After being forced out of their unlivable rental unit, the Merritt family faced several setbacks before they found a place to call home. Through medical disabilities and negative bank balances, the couple worked relentlessly to complete their savings program, but were unsure if their dream of finding a home for their family of four was possible. Now, they know their boys will have a secure, safe place to grow up.



## Hope For The Warriors

Since 2016, Clayton Home Building Group® has committed more than \$500,000 to Hope For The Warriors, a nonprofit that aids service members and their families. In 2019, Clayton Home Building Group® sponsored Hope For The Warriors' newest transition service, Warrior's Compass. The program helps veterans and their spouses looking for a new career to match their skills to civilian jobs and gives employers opportunities to find qualified veterans.



## Oakwood Homes® St. Jude Dream Home®

Oakwood Homes® continued its support for St. Jude Children's Research Hospital® in 2019 with the St. Jude Dream Home® Giveaway. The builder constructed the 3,400 sq.ft. Denver, CO., home. More than 14,000 raffle tickets were sold for St. Jude, raising more than \$1.45 million for the hospital.



## Habitat for Humanity Home Builder Blitz

Harris Doyle® participated in the 2019 Habitat for Humanity® Greater Birmingham Home Builders Blitz, where home builders came together to help local families. Nine builders constructed fourteen homes in seven days. The Harris Doyle® team contributed its time and resources to build two townhomes.

## Summit Donates Home Proceeds

Summit Homes® partnered with several contractors for Home for Little Heroes benefiting Children's Mercy in Kansas City, MO. Summit Homes® built the house at nearly zero cost, then sold and donated the \$686,000 profit to the children's hospital.

## Mungo Homes® Community Builder Program

Mungo Homes® continued its partnership on the Community Builder program with WIS-TV in Columbia, S.C., recognizing people who have made a difference in the community. After receiving honoree nominations, The Michael J. Mungo Foundation donated this year to various local organizations selected by the winners.





## The Silverton Foundation

In 2019, \$108,000 was raised through The Silverton Foundation to benefit parents whose children are undergoing medical treatment by helping with mortgage and rent assistance.



## Clayton-Bradley Academy

Clayton Bradley Academy broke ground on a 22,500 sq. ft. expansion in 2019 for the school’s “Student Union Educational Building” which includes multiple science labs, classrooms and outdoor learning spaces that will continue moving the school’s STEM program forward. In addition, Clayton constructed three new modular buildings to add six classrooms as part of the Upper School expansion plans, to be completed in 2020.”



04

## Looking Forward

**We strive to be extraordinary at every customer touchpoint, creating not only a happy customer, but a seamless entry into new homeownership.**

For us, customer experience starts before you even decide to buy a home and lasts even after you finish moving in. That's why we started the Building Happyness® Initiative, aimed at making sure home buyers have the information they need at every step to ensure a stress-free journey home.

## Our Customers

Our customers are the most important piece of the Clayton story. We never want to forget why we started: to give people the chance to build a better life through homeownership. We always want to give our customers the opportunity to share their own Clayton stories. Here are a few stories from our 2019 homeowners that you don't want to miss.

### Beseda Family

This Texas family thought their Clayton Built® house would be a temporary step before building their family's dream home, not knowing it would be everything they hoped for. After moving in and adding their own personal touches, the Besedas found the home was the perfect place for their family to grow.





## Wise Family

Retired couple Darla and Terry never thought their home in Mexico Beach, FL., would end up going face-to-face with a Category 4 hurricane. When the couple returned after evacuating for the storm, they prepared themselves for the worst. Instead, they were surprised to find their Clayton Built® modular home was structurally unharmed, with only a few missing shingles and small leaks.

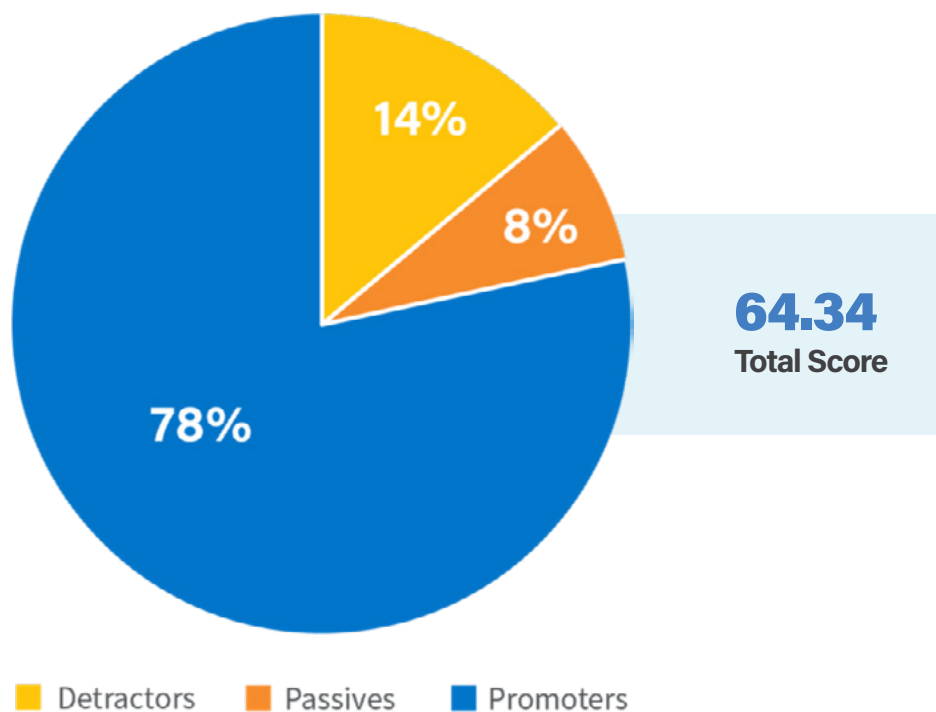


## Rocky Hedge Farm

Sarah Blankenship/Rocky Hedge Farms has been paid for her endorsement of Clayton Homes.

Sarah, known for her blog, Rocky Hedge Farm, found her perfect project in a previously owned Clayton Built® home. Sarah and her family were amazed by the home's quality, durability and strong foundation. She now walks her readers through the remodeling experience and educates her followers on the benefits of off-site built housing.





## Net Promoter Score

Our customers are the most important piece of the Clayton story. We never want to forget why we started: to give people the chance to build a better life through homeownership. We always want to give our customers the opportunity to share their own Clayton stories. Here are a few stories from our 2019 homeowners that you don't want to miss.

### How likely would you be to recommend us to friends and family?

We continuously listen to our customers, and the feedback we receive helps us build smarter homes.

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

# Looking Forward

Any way you measure it, our story in 2019 was one of growth and progress. Our passion and drive in everything we do keeps us focused on our devotion to our customers, our team members and the housing industry. We know that innovation is a journey without end, and it's a journey we look forward to continuing and sharing with you.

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