



ENVIRONMENTAL, SOCIAL AND GOVERNANCE

Report 2022



M/I HOMES

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INTRODUCTION

When Irving Schottenstein co-founded M/I Homes alongside his cousin Melvin Schottenstein in 1976, the entrepreneurs set out to distinguish M/I Homes as a homebuilder with a defined set of core values which promote the goals to **build quality homes** and **provide a high level of customer service**.



Today, every step of M/I Homes' homebuilding process still reflects these goals by:

- Choosing desirable locations for communities
- Establishing relationships with respected trade partners
- Creating an enjoyable homebuying experience for customers
- Training our employees in customer satisfaction
- Evaluating performance based on satisfaction metrics
- Fostering partnerships with municipalities in which we build
- Providing a best-in-class warranty and post-close customer experience





This 2022 Environmental, Social, and Governance (ESG) Report reflects the successes achieved as a result of our commitments to quality and customer service in the face of continued market challenges.

In this Report, we discuss our ESG policies, initiatives, and strategies, and the progress we achieved in furthering our ESG policies, initiatives, and strategies in 2022.

These core values have guided M/I Homes through 47 years of growth and into 17 markets nationwide. Although 2022 was a year of record growth in many areas, we still have not lost our focus on the principle set forth by Irving Schottenstein, which is emblazoned on the wall in our headquarters and division offices.

“Don’t forget to treat my customers right.”



The quantitative and qualitative information presented in this Report aligns with the ESG topics that we believe are most relevant to the homebuilding industry.

If you have questions, comments, or feedback about this Report or our ESG policies, initiatives, or strategies more generally, please contact us at esg@mihomes.com.

ABOUT OUR BUSINESS

M/I Homes is one of the nation's leading homebuilders in 17 markets. Over our 47-year history, we have built and

M/I Homes consists of two distinct business units: homebuilding and financial services.

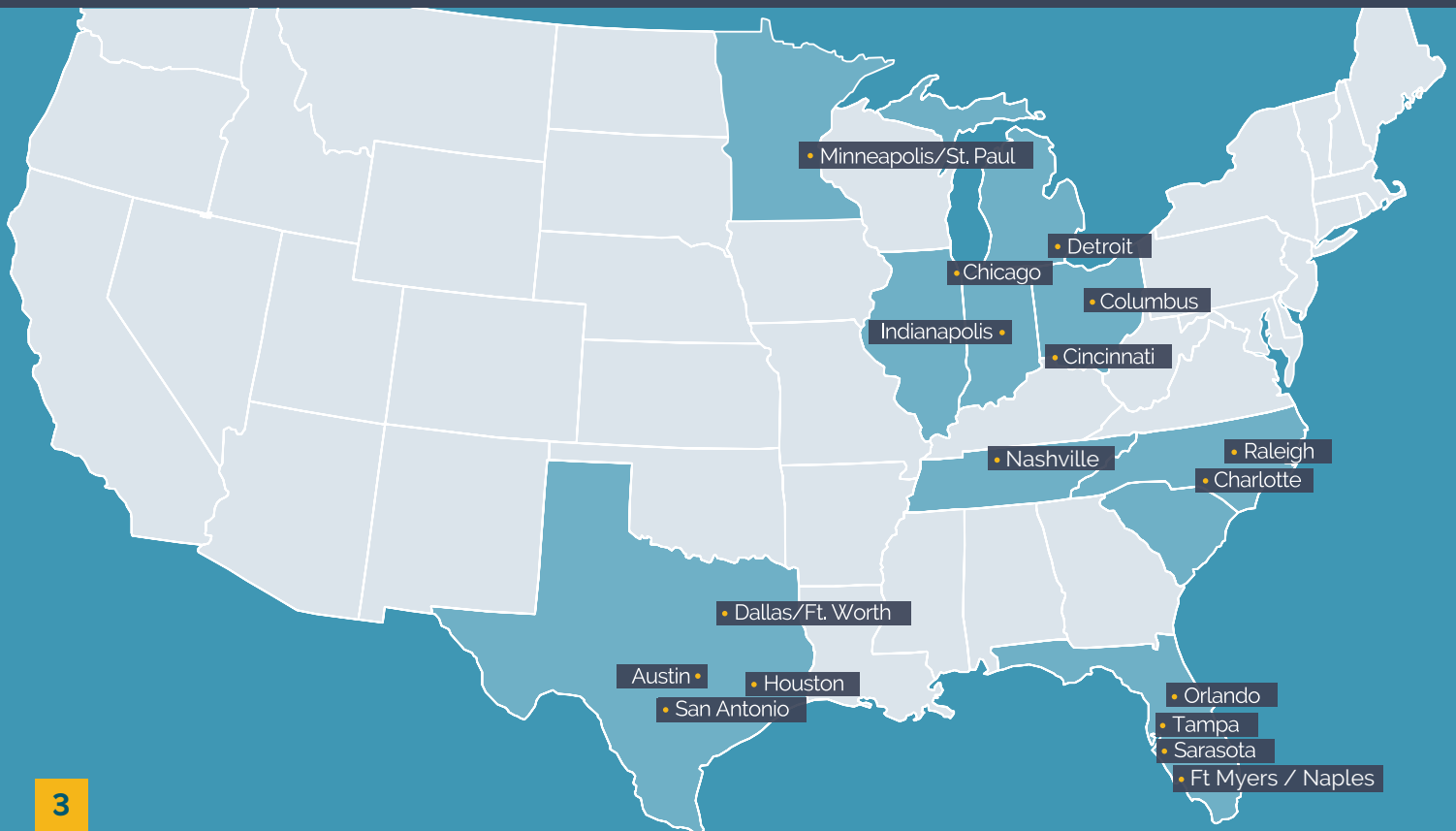
Through our homebuilding operations, we design, market, construct, and sell homes to a wide spectrum of buyers, including first-time, move-up, empty-nester, and luxury buyers.

Our financial services operations support our homebuilding operations by providing mortgage loans and title services to the customers of our homebuilding operations.

Our products are primarily built in planned development and mixed-use communities.

In conjunction with our mortgage and title services, M/I Homes prides itself on offering a full-service homebuying experience that maximizes customer satisfaction.

sold over
140,000
homes



ENVIRONMENT AND SUSTAINABILITY

We design our communities with the goal of **maximizing greenspace availability for our homebuyers and developing an environmentally harmonious community.**

We are especially sensitive to the presence (or absence) of aquatic resources. In many of our divisions, streams and wetlands are routine environmental features occurring on prospective development sites. We don't walk away from a site just because of the presence of these features. Instead, we evaluate how they can be protected, preserved, and maintained as valuable wildlife habitat. This not only benefits our natural environment, but also represents an amenity that our customers desire. We believe natural amenities are one of the most distinguishing features of an M/I Homes community and set us apart from our competitors.

Our commitment to open space, vegetation, and wetland/stream preservation doesn't stop when the design of a community is complete. Executing in accordance with our design plans during construction, from start to finish, is of utmost importance. We initially educate site contractors to the presence of natural features we are preserving, as well as delineate the areas in which those features are located with snow fencing, so they remain protected.



M/I Homes' employees are continually aware of these areas and monitor site construction progress to ensure they remain unimpacted. We also put in place systems to minimize the ongoing impact of our communities. For example, we have incorporated storm water reuse systems in several of our new communities. The reuse systems involve pumping storm water runoff from ponds to irrigate yards and common open spaces.



This system not only helps to conserve groundwater resources, but also reduces storm water runoff.

As just one example of how existing natural features are protected and integrated into our communities, our Altair community in Raleigh, North Carolina was designed to take advantage of a natural wetland on the property. Using the natural grade, the townhomes are elevated above the wetland feature and look down upon it. The combination of this natural feature and preservation of the existing tree-lined street adjacent to the property makes the community an oasis in the heart of Raleigh.

Similarly, at Friendship Station and Retreat at Friendship, also in Raleigh, North Carolina, the sites were designed around the streams that surround the development site and greenways were installed to provide easy access to these natural areas from the community.

In 2022, M/I Homes' commitment to conservation resulted in the preservation or dedication of **over 3,200 acres of open space** and **just over 1,275 acres of valuable wildlife habitat.**

REDEVELOPMENT, INFILL, AND PROXIMITY

An important component of M/I Homes' development activities is the potential for redevelopment and infill opportunities. These opportunities offer the benefits of proximity and access to infrastructure, services, amenities, and economic centers, and are a primary consideration in site selection.

Potential homebuyers

likewise value

proximity to services such as grocery stores, shopping, parks, schools, and employment centers, walkability, and recreational trail connectivity.

In addition, we prioritize locations that offer ready access to regional transportation and employment centers. This provides homeowners the opportunity to live, work, and recreate within their own communities and improves quality of life by reducing commute times. This focus on proximity also has ancillary safety, environmental, and infrastructure benefits by reducing roadway congestion, wear and tear, and air pollution emissions. A site's proximity to infrastructure will also determine the number of regulatory controls placed on the development, which can affect approval time and development costs, and ultimately, homebuyer affordability.

Part of our redevelopment and infill efforts include offering our buyers the option to live in a community in which a car-free lifestyle is possible. Our Metro East community in Orland Park, Illinois is an excellent example of this emphasis. The community is less than a mile from a commuter rail station, connecting our customers to the inner core of Chicago and the greater Chicagoland area without the need to drive or park a car. The entire townhome community is compactly designed for connectivity, with sidewalks and tree-lined streetscapes.

In each of our divisions, M/I Homes continues to provide a variety of products to meet the expectations of our customers and to minimize the environmental footprint of our homebuilding operations. In 2022, we delivered nearly 500 lots and homes on redevelopment sites, converting unused impervious space into vibrant neighborhoods and housing communities.



We also delivered 1,341 homes in compact developments, with an average density of slightly over 4 dwelling units per acre.

STEWARDSHIP AND ADAPTATION TO A CHANGING CLIMATE

At M/I Homes, we are attuned to the potential impact of climate change and other environmental-related risks on our business. We are committed to continuing to evaluate and evolve our understanding of the increasing impact of these risks on our communities, customers, and homeowners.

Although this Report does not include estimates for our Scope 1, 2, or 3 greenhouse gas (GHG) emissions in 2022, we believe that, in line with disclosures made by certain peers, our Scope 1 and 2 emissions are notably smaller than Scope 3 emissions.

We believe the best ways we can contribute to limiting climate change are to:

1

Purchase sustainable and energy efficient inputs

2

Use efficient construction techniques to reduce cycle time and material spoilation

3

Locate our communities in infill or redevelopment areas, where possible

4

Build energy efficient homes



In 2022, we installed more than 13,000 ENERGY STAR[®] appliances in our homes.

Where possible throughout our homes, we also maximized the use of products derived from recycled materials, such as recycled wood particle board exterior sheathing, carpeting, lightbulbs, and fixtures. We have begun incorporating passive solar design into our homes where feasible to take advantage of a building's site, climate, and materials to minimize energy use. A well-designed passive solar home first reduces heating and cooling loads through energy efficiency

strategies and then meets those reduced loads in whole or part with solar energy. We implement these concepts by considering local climate, site selection, window placement, and size in our homes. We also offered solar panels as an option for customers in certain targeted locations, and in many additional communities, homes are wired with appropriate conduit and wiring to allow a homeowner to install solar panels post-closing.

Our construction process is geared toward productive resource allocation and sustainability. Our plans are designed by using a value engineering methodology. We maintain a strong network of vendors allowing our divisions to adjust labor resources where needed. Grouping permits and effectively staggering construction starts allows vendors to seamlessly move from house to house within a community without lag, which helps reduce cycle time.

This reduction in cycle time also reduces the time our vendors spend transporting labor and equipment to and from sites, vehicle emissions, and the carbon footprint of M/I Homes' construction activities.

Base house plan specifications are also consistent in product series within communities, thereby reducing construction overruns and material spoilage.

M/I Homes' commitment to responsible environmental stewardship continues through construction as set forth in our Whole Home Building Standards. These exclusive building standards view each home as a system rather than a collection of separate pieces. Our building standards have evolved as materials and technology improve, incorporating energy efficient technology and building standards into every home we build. From foundation to rooftop, from wall to wall, M/I Homes has systematically strived to give our homeowners the very best in solid, sound, energy efficient living.



Examples of our Whole Home Building Standards include:

- The use of locally sourced and sustainable building materials whenever possible
 - Optimization of water and drainage
 - Blower door tests
 - Duct blast tests
 - Determination of REM rates
 - Enhanced furnace filters
 - Upgraded HVAC SEER ratings
 - PEX water supply tubing
 - Upgraded insulation
-

As part of the Whole Home Building Standards, our homes are inspected multiple times during construction to ensure that insulation is properly installed, duct work and gaps/leaks are sealed, holes are filled with expanding insulating foam, windows are caulked properly, joints, studs, and outlets are sealed, and the fireplaces and bathtubs are properly insulated.

All of these steps serve to improve the energy efficiency of our homes, not only benefitting our customers (and lowering their energy bills), but also reducing the impact of our homes on the environment.

This focus on energy efficiency is borne out by our HERS® Index results.

In 2022,
our homes
achieved
an average
HERS®
Index Score
of just
under 59

The HERS Index is an industry standard measurement of energy efficiency. It measures the performance of a home relative to a typical home built to 2006 energy efficiency standards (which would be assigned a score of 100). So our homes, on average, are 41% more energy efficient than the HERS Index reference new home.

These gains in energy efficiency equate to real savings, not only of dollars and cents, but also when expressed as reductions in carbon emissions.

We delivered
8,366 homes
in 2022.



AFFORDABILITY AND CUSTOMER SATISFACTION

In addition to responding to the market demand for energy efficiency, we responded to the ongoing need for improved affordability in the housing industry in 2022, primarily through the continued roll-out of our Smart Series homes.

Developed exclusively by M/I Homes, we believe the Smart Series is a smarter way to build a new home, offering excellent value, great locations, and pre-selected packages of upgraded finishes and appliances. With a Smart Series home, our homebuyers get the energy efficiency, plan layout, design

The Smart Series, which is designed for entry-level and move-down buyers, originates from the three pillars: **Smart Process, Smart Design, and Smart Decision.**



features, and warranty that come with building a new construction home at a more affordable price. To deliver these affordable new homes, our team of designers created efficient layouts and neighborhood configurations and determined desirable design packages. Pre-selected design packages offer our homebuyers the opportunity to buy with us at a lower price point, making M/I Homes homeownership available to a new group of buyers with lower income levels.

M/I Homes delivered approximately **3,600 Smart Series homes** in 2022, **43% of our total homes delivered** during the year.



As a part of our long-term commitment to our customers, we regularly track both customer satisfaction as well as warranty coverage requests. M/I Homes consistently receives high marks for overall customer satisfaction.

In 2022, we achieved homebuyer satisfaction ratings of 90% and 81.5% on the 30-day and 6-month post-closing surveys, respectively.

Finally, our commitment to quality and the customer experience doesn't end with the delivery of a home to a customer. Every one of the homes we deliver comes with a homebuilder's limited warranty covering construction defects. These warranty offerings represent our long-term commitment to our customers and to the homes we build which extend well past closing.

OUR EMPLOYEE FOCUS

As of late 2022, we had 1,663 employees with 14% under the age of 30, 48% between the ages of 30 and 50, and 38% over age 50.



M/I Homes' beginning as a family-run business still guides our corporate identity, even as the company has grown from the local homebuilder founded in 1976 in Columbus, Ohio. Today, we offer employees all the benefits of a large corporation without sacrificing the collaborative, entrepreneurial spirit of an energetic and dynamic environment.

M/I Homes employees pride themselves on fostering a working environment grounded in teamwork, respect, and recognition of the talents of each employee.

We believe our employees are our most important resource. To fuel our success, we seek to recruit the best talent in the homebuilding industry, whether they be new or seasoned homebuilding professionals,

who share the same commitment to build and advance all of our employees through training, development, mentoring, and career advancement. Our divisions have committed themselves to hiring capable and competent employees at all levels. Our commitment to the future of M/I Homes starts with our efforts to provide practical work experience to college, technical school, and high school students through our internship programs, with the goal of not only improving the intern's education, but also identifying future full-time M/I Homes employees.

Overall, our current workforce represents an effective blend of experience levels and our company continues to grow year over year as customers respond to our customer service and product offerings.

DIVERSITY, EQUITY, AND INCLUSION

M/I Homes' employee development strategy is rooted in building a workforce in which individuals from a diverse mix of backgrounds, experiences, and talents can thrive, contribute, and develop professionally. We recognize the value of creating a collaborative, inclusive workplace, and to help foster such an environment, we promote a culture of mutual understanding and respect among our employees. In an effort to reinforce our culture of diversity, equity, and inclusion, we provide regular training focused on workplace harassment and discriminatory behavior. This training provides employees with strategies for identifying, managing, reporting, and overcoming harassment or discrimination.

In addition to our regular training, we are also implementing a comprehensive program to expand the diversity of our employees. As part of this program our Diversity, Equity, and Inclusion (DEI) Committee, which is comprised of certain members of our executive team and senior leaders in our Human Resources department and our mortgage and business operations divisions, continued to provide leadership and guidance as we strive to improve our DEI efforts. The DEI Committee is responsible for developing the guiding principles of our DEI program and a strategy to further these principles and achieve our DEI goals.

Through the work of the DEI Committee, we have committed ourselves to the following principles:

1

Building a more diverse and inclusive workplace will make us stronger.

2

In a diverse work environment where all individuals are treated fairly and respectfully, people will have equal access to opportunity as well as the ability to contribute fully to the company's success.

3

Providing development opportunities that bring awareness to and educate our people on diversity, equity, and inclusion.

4

Dedicating resources to building the diversity of our workforce through recruitment, training, and leadership opportunities.

To further these principles, in 2022, we continued implementing a number of steps. First among these has been a focus and commitment to DEI from our leadership team, including CEO Robert H. Schottenstein.

In 2022, we reviewed each of homebuilding divisions' efforts and progress with respect to DEI as part of the division's formal annual review. Beyond the commitment from our leadership, we require employees to complete unconscious bias training, and are developing training programs for new hires, including those employees who are new to the industry. We have also made changes to our hiring and recruiting practices, including a focus on recruiting from historically black

colleges and universities, expanding our veteran recruiting program, and partnering with minority-focused recruiters to ensure our applicant pool is as inclusive as possible. Additionally, in 2022, we continued working with a diversity consultant to focus our efforts on improving our unconscious bias leadership training, inclusive recruiting, inclusive culture, and assessment and feedback of leadership cross-cultural competence.

The steps we have taken outlined above have been successful in recent years in increasing minority representation at both the employee and management level.



SAFETY AND TRAINING

At M/I Homes, we believe in developing each employee's professional skills and promoting career development. We also believe it is in the best interest of the company and our employees to effectively match career aspirations, skills, and strengths to appropriate internal opportunities.

To that end, our divisions have a training program in which employees are assigned training based upon their particular roles and responsibilities. Some training is mandatory company-wide, to ensure all employees follow the same set of safety and ethical standards. Recent ongoing trainings covered topics such as workplace safety, cybersecurity, risk mitigation, and anti-harassment.

Our sales, finance, legal, and risk management teams are also regularly trained on the extensive laws, rules, and regulations governing homebuilding and sales, including the Fair Housing Administration regulations. M/I Homes takes our compliance responsibilities seriously and places a high

priority on ensuring that we operate in accordance with all applicable federal, state, and local laws, rules, and regulations.

In each of our divisions, M/I Homes' construction and land field personnel participate in health and safety training annually, covering areas such as OSHA safety regulations, industry trends, use of specialized equipment, as well as CPR and first aid training. Our Construction Managers regularly speak with our vendor and trade partners in the field to heighten day-to-day awareness on jobsites of a wide range of safety and health-related issues.

To further promote our commitment to safety and compliance, we employ a National Construction Safety Director who oversees the company's overall safety program. This individual is tasked with implementing a consistent safety-focused program in all of our divisions and managing our construction and development safety practices.



In addition to the National Construction Safety Director, M/I Homes has three additional layers of safety to help ensure the safety of our employees and vendor partners:

First, each of our divisions performs personnel training, conducts safety meetings, and ensures that proper signage and safety equipment is present at jobsites, by conducting periodic spot inspections.

Second, M/I Homes' Construction Managers are responsible for identifying and communicating any safety trends, as well as maintaining our direct relationships with our vendor partners.

Finally, every employee, regardless of title, has a role in keeping each other safe and ensuring best practices are followed.

M/I Homes is committed to complying with all applicable safety laws, rules, and regulations with the goal of protecting every employee from harm on all our jobsites. Safety is a key value to the company and is vital to our success.

To confirm that all divisions are maintaining an acceptable commitment to safety practices, our National Construction Safety Director coordinates four inspections (two announced, and two unannounced) at each of our divisions. Divisions are scored on these inspections from 1–10, with scoring broken down as follows:

-
- 10: Superior
 - 8: High Performance, M/I Homes Standard
 - 6: Medium Performance, Industry Standard
 - 4: Low Performance, Needs Improvement
 - 2: Poor Performance, Risk and Liability Exposure
-

The results of M/I Homes' independent, third-party safety inspections continue to confirm our commitment to safety. In 2022, the average score across all inspections was 7.57, above the industry standard, with specific division scores ranging up to 8.58.

The results are borne out by M/I Homes' low employee injury rate. In 2022, our total recordable incident rate for direct employees was 0.9, below the national average for residential construction, based on the most recent data available from the Bureau of Labor Statistics, and an improvement on our 2019–2021 average rate of 1.0.

In addition to safety training, we train certain employees involved in home construction and land development in stormwater pollution prevention, environmental regulations, energy conservation, and green building techniques and practices.

Our divisions regularly receive stormwater management and erosion control training, including information on permitting and best management practices for preventing stormwater runoff, and we consider compliance with environmental laws and regulations critical to environmental protection.

Similar to our safety program, we have a companywide stormwater program to promote effective stormwater management. This program starts with a National Stormwater Manager to coordinate and oversee our stormwater program, and to provide the division appropriate knowledge

and focus for compliance. Each division has a Designated Division Stormwater Representative to coordinate and oversee the division's stormwater activities and to have primary responsibility for compliance with all applicable stormwater laws, rules, and regulations.

On the sales side, our New Home Consultants hold the required licenses to sell new residential real estate in their jurisdictions. These employees engage in annual continuing education courses covering topics such as Fair Housing rules and legislation, environmental awareness, disclosure laws, and real estate ethics.



COMMUNITY ENGAGEMENT

In addition to our primary mission of providing quality homes and communities at a fair price, M/I Homes recognizes the importance of being a supportive partner in our communities. From the time of our founding in 1976, and for each of the past 45+ years, M/I Homes and the M/I Homes Foundation, a 501(c)(3) charitable

organization funded by M/I Homes, Inc., have been committed to supporting programs and institutions that strengthen education, provide shelter for the homeless, help the disadvantaged, empower women and minorities, nurture and mentor children, enhance and enrich the arts, and invest in research and medicine.

Over the years, we have annually supported the **United Way, Big Brothers & Big Sisters, the YWCA, the Coalition Against Domestic Violence, and Homeport.**



In addition to these ongoing commitments, the M/I Homes Foundation contributed over \$1.5 million to 31 different organizations in the cities in which we operate in 2022. Organizations that received contributions represented a range of cause and included the American Red Cross, Big Brothers Big Sisters of Tampa Bay, and the Mid-Ohio Food Collective. Our divisions also donated their time and energy to worthy causes led by each division's leadership team.

Our Detroit division worked extensively with a local foodbank to distribute thousands of pounds of food and partnered with a local long-term life skills program for those afflicted by homelessness, chemical dependency, and abuse to serve meals to those less fortunate.

Our Indianapolis division contributed to their community in a variety of ways. Our employees stocked shelves and unpacked boxes at a free school supply distribution center for teachers and students in need, volunteered their time at a local foodbank, and sorted toys to be sent to children throughout Indiana.

In recent years, we have focused our company-wide philanthropic efforts by supporting Pelotonia, a nonprofit organization based in Columbus. Founded in 2008, Pelotonia was established with the objective to fund lifesaving cancer research. Each year, Pelotonia hosts a three-day experience that includes a weekend of cycling, entertainment, and volunteering.

M/I Homes' partnership with Pelotonia extends across each of our divisions and corporate departments and is deeply integrated into the fabric of what we do and who we are. In 2022, dozens of M/I Homes employees rode, volunteered time, donated dollars, held events, and supported Pelotonia in myriad other ways.

Most significantly, we partnered with our vendors, suppliers, and trade partners to sell 14 benefit homes across the country, with the proceeds from these homes being given entirely to Pelotonia. M/I Homes coordinated discounted or no-cost work from its vendor base and contributed matching dollar donations and construction supervision time to maximize the amount that would be given to Pelotonia.



Thanks to the generosity of our hardworking partners and team, **M/I Homes generated over \$2.8 million through these sales to benefit Pelotonia.**

M/I Homes is immensely proud of this commitment and of the recognition we have received from our communities for this effort. In 2022, M/I Homes received the Pillar Award for Community Service from the Columbus Chamber of Commerce, as well as a Silver Award for Industry Community Spirit from the National Association of Home Builders.

Overall, our employees in each divisions spent hundreds of hours raising funds, resulting in a total donation from M/I homes and its employees of over four million dollars in 2022.

In addition to our community philanthropic efforts, we are particularly proud of our Welcome Home Club (WHC), coordinated through our M/I Financial, LLC subsidiary (M/I Financial). M/I Financial established the WHC in March 2019 to

assist potential homebuyers through programs such as credit increase opportunities and lower interest rates at no cost.

In the WHC, potential homebuyers are put in contact with an M/I Financial counselor. The counselor discusses credit issues with the homebuyer and develops options for the buyer to improve their credit profile. For many potential buyers, this is the first time they have been presented with a financial plan to improve and maintain a solid credit profile. While participation alone in the program does not guarantee loan approval or reserve a home, the program has been incredibly successful.

Available in all divisions, the WHC assisted a record 465 buyers in improving their credit, obtaining loan approval, and closing on their M/I Home.



CORPORATE GOVERNANCE

We believe effective corporate leadership and governance are critical to our ability to create long-term value for our shareholders and, at M/I Homes, this starts at the top with our Board of Directors and Executive Officers. Our Board has adopted Corporate

When considering candidates for the Board, the Nominating and Governance Committee evaluates the entirety of each candidate's credentials and does not have specific eligibility requirements or minimum qualifications. The Nominating and Governance Committee considers those

Our key corporate governance practices include:

- Lead independent director
- Majority voting policy for directors
- Annual Board and committee evaluations
- Board oversight of risk management
- Executive compensation that is aligned with shareholder interest

Governance Guidelines and charters for each of its committees as well as other policies to promote corporate governance and accountability.

Our Nominating and Governance Committee has the explicit responsibility to oversee our ESG policies and practices and is required to take reasonable steps to ensure that female and minority candidates are considered for the pool of candidates from which director nominees are chosen.

factors it deems appropriate, in light of the then-current needs of the board, including: independence, judgement, character, ethics, integrity, diversity, and business or other relevant experience, skills, and knowledge useful to the oversight of our business, including experience with businesses and organizations of comparable size/scope, experience as an executive of / advisor to, a publicly traded or private company, experience, skills, and knowledge relative to other directors, and specialized experience, skills, or knowledge. The Nominating and

Governance Committee does, however, believe that all directors should have the highest character and integrity, a reputation for working constructively with others, sufficient time to devote to the Board, and no conflict of interest that would interfere with performance.

The Nominating and Governance Committee regularly reviews the composition of the Board. The Nominating and Governance Committee believes that diversity is an important attribute of a well-functioning Board and considers diversity of gender, race, ethnicity, education, professional experience, viewpoints, backgrounds, and skills when identifying director nominees. The Nominating and Governance Committee does not, however, assign a specific weight to particular factors and, depending on the then-current needs of the Board, may weigh certain factors more or less heavily.

Our Board is currently comprised of ten directors who represent a diverse set of professional and personal perspectives. Overall, 30% of our directors are females or minorities, with 20% of our directors being female, and 10% being a racial minority. Our directors range in age from 45–83, with a median age of 68.

We value a combination of fresh perspectives from newer directors together with the institutional knowledge of the company provided by our longer-term directors. Five of our directors have been on the Board for fewer than ten years and five directors have served for ten or more years. All non-employee directors are independent under the New York Stock Exchange rules.

DATA TABLES

SASB Topic	Code	Accounting Metric	2022 Information
Land Use and Ecological Impacts	IF-HB-160a.1	Number of lots delivered on redevelopment sites	333
		Number of homes delivered on redevelopment sites	182
	IF-HB-160a.2	Number of lots delivered in regions with High or Extremely High Baseline Water Stress	6,284
		Number of homes delivered in regions with High or Extremely High Baseline Water Stress	1,417
	IF-HB-160a.3	Total amount of monetary losses as a result of legal proceedings associated with environmental regulations	\$2,050
	IF-HB-160a.4	Discussion of process to integrate environmental considerations into site selection, site design, and site development and construction	see
Workforce Health and Safety	IF-HB-320a.1	Total recordable incident rate (TRIR) for direct employees	0.9
		Total recordable incident rate (TRIR) for contract employees	0
		Total recordable fatality rate for direct employees	0
		Total recordable fatality rate for contract employees	0
Design for Resource Efficiency	IF-HB-410a.1	Number of delivered homes that obtained a certified HERS® Index Score	8,051
		Average HERS® Index Score	59
	IF-HB-410a.2	Percentage of installed water fixtures certified to WaterSense® specifications	62
	IF-HB-410a.3	Number of homes delivered certified to a third party multi-attribute green building standard (i.e., ENERGY STAR®, LEED)	1,216
IF-HB-410a.4	Description of risks and opportunities related to incorporating resource efficiency into home design and how benefits are communicated to customers	See Sustainability, Stewardship, and Adaptation to a Changing Climate	
Community Impacts of New Developments	IF-HB-410b.1	Description of how proximity and access to infrastructure, services, and economic centers affect site selection and development decisions	See Redevelopment, Infill, and Proximity
	IF-HB-410b.2	Number of lots delivered on infill sites	865
	IF-HB-410b.3	Number of homes delivered on infill sites	449
		Number of homes delivered on compact developments	1,341
Climate Change Adaptation	IF-HB-420a.1	Number of lots located in 100-year flood zones	391
	IF-HB-420a.2	Description of climate change risk exposure analysis, degree of systematic portfolio exposure, and strategies for mitigating risks	See Sustainability, Stewardship, and Adaptation to a Changing Climate
General Activity Metrics	IF-HB-000.A	Number of controlled lots (owned and controlled)	42,053
	IF-HB-000.B	Number of homes delivered	8,366
	IF-HB-000.C	Number of active selling communities	196

IMPORTANT INFORMATION AND DISCLAIMERS

The information presented in this Report is non-financial in nature and therefore has not been prepared in accordance with generally accepted accounting principles (GAAP), independently audited, or reviewed or evaluated using an established control framework. The information presented, including performance and other metrics, may be based on estimates and assumptions that require a high degree of complex and subjective judgement, and may not necessarily be comparable with similar information presented by other companies or calculated pursuant to all third party standards of sustainability reporting. Certain standards and metrics used in preparing this Report continue to evolve and are based on management assumptions believed to be reasonable at the time of preparation but should not be considered guarantees. Inclusion of information in this Report is not an indication that we deem such information to be material or important to an understanding of our business or an investment decision with respect to our securities.

This Report contains or may contain forward-looking statements, including but not limited to statements regarding our

future ESG-related policies or performance. Words such as “expects,” “anticipates,” “envisions,” “targets,” “goals,” “projects,” “intends,” “plans,” “believes,” “seeks,” “estimates,” variations of such words and similar expressions are intended to identify such forward-looking statements. Forward-looking statements involve a number of risks and uncertainties. Any forward-looking statements we make herein and in future reports and statements are not guarantees of future policy or performance, and actual policy or performance may differ materially from those in such forward-looking statements as a result of various risk factors including, without limitation, factors relating to the economic environment, the impact of the COVID-19 pandemic, interest rates, availability of resources, competition, market concentration, land development activities, construction defects, product liability and warranty claims, and various governmental rules and regulations. See “Item 1A. Risk Factors” in Part One of our Annual Report on Form 10-K for the year ended December 31st, 2022, as the same may be updated from time to time in our subsequent filings with the SEC, for more information regarding those risk factors.

Any forward-looking statement speaks only as of the date made. Except as required by applicable law, we undertake no obligation to publicly update any forward-looking statements, whether as a result of new information, future events, or otherwise. However, any further disclosures made on related subjects in our subsequent reports on Forms 10-K, 10-Q, and 8-K should be consulted. This discussion is provided as permitted by the Private Securities Litigation Reform Act of 1995, and all of our forward-looking statements are expressly qualified in their entirety by the cautionary statements contained or referenced in this section.

This Report contains references to our website. Information on our website is not incorporated by reference in or otherwise considered to be part of this Report.

Unless this Report otherwise indicated or the context otherwise requires, the terms “M/I” or “M/I Homes,” “our,” “its,” “we,” and “us” refer to M/I Homes, Inc. and its subsidiaries.