



Ryland Homes: America's Homebuilder Spotlights Atlanta on Nationwide Horizon

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Since the turn of the millennium, Ryland Homes' growth from coast-to-coast and north to south has continued to reflect why this Fortune 500 Company is known as America's Home Builder. To get an idea of Ryland's reach into American life, picture a map of the USA with lights twinkling from the windows of 325 neighborhood communities in 16 states and 27 major city markets. In 2000, Ryland built 11,488 homes for our nation's families; by 2004, Ryland handed the keys to 15,100 homebuyers across America. Ryland's history of home crafting translates into more than 230-thousand homes built since 1967. Their growth in 2005 is already on track to meet their goals and surpass previous home building records.

Within this explosive perspective, Ryland has made a home for itself in the Atlanta area to build the most important homes of all—yours. In fact, it's difficult to go anywhere in the Atlanta metro area and its 16 surrounding counties without seeing a Ryland Home. Of its 325 nationwide communities, Atlanta is home to over 10% of them.

Since Ryland is all about providing the highest level of customer satisfaction and making dreams come true for homebuyers, employees, and shareholders, Atlanta has responded with more than southern hospitality. Each of Ryland's 37 communities has been well received since they hammered in their first nail here in 1971. Atlantans purchased 1,071 homes in 2004; in 2005, Ryland is already on track for 1,400 home sales. The Ryland team credits their success to working aggressively with the nuances of each community, and keeping up with the needs and desires of homebuyers.

The Ryland team has discovered what Atlanta wants and strives to respond to those needs. Ryland now offers our city the strength of a national company with the leadership of a local management team, financial and real estate services (Ryland Mortgage Company), and design services to help make a house a home (Ryland Design Center). Ryland's Atlanta Division is now located under one roof in their centrally located Atlanta headquarters at 760 Old Roswell Road, Suite 100, Roswell, GA 30076. Ryland's team of mortgage financing, title, escrow, and insurance services has established itself as a one-stop home-buying convenience for the busy Atlanta lifestyle.

2005 already marks another significant year in Ryland's Atlanta-area building history, with their entrance into new markets and territories. Ryland announces the Grand Opening of its first age-targeted community, Madison Lakes, which offers resort lifestyle for 55+, is aggressively planning its entrance into town home community development

in the Atlanta area, and is offering nine brand new neighborhood developments across seven counties.

In Cobb County, Woodland Chase is pre-selling their new Georgian collection. In Douglas County, Ryland offers the Grand Opening of Brookmont, featuring the Georgian Collection and Premier Series. Dekalb County offers the preview openings of the Parks of Stonecrest, featuring the Georgian Collection, Masters Collection and new Discovery Series, and River Vista Estates features the Masters Collection. In Gwinnett County, Ryland is now pre-selling their Villas at Bethesda featuring the Premier Series. In south Forsyth County is the Preview Opening of Forest Brook and its Georgian Collection. In Forsyth County, Ryland offers the Grand Opening of James Creek and its Georgian Collection, and the Preview Opening of James Creek with its Lake Series, Masters Collection and Georgian Collection.

Morgan County's historic Madison, Georgia is home to Ryland's exciting new Madison Lakes, nestled within 1,100 acres of rolling hills and 60 acres of lakes. Madison Lakes beckons to homeowners seeking resort living in active-lifestyle ranches in a 55-plus age-targeted community. It was an easy decision for Ryland to develop this plan, just by looking at the population as a whole. "The fastest growing demographic for home buyers is over 55. Plus, I'm over 55!" laughed Fuhr. Madison Lakes is an hour east of Atlanta where homeowners see their dwelling like a vacation home with amenities more familiar to resorts than routine neighborhoods. Amenities abound here, with golf and a clubhouse, tennis, swimming pools, a fitness center, hiking trails, and more. The Madison home collection is priced from the 190s to the 300s, and offers four new active lifestyle ranch floor plans.

Cobb County's Woodland Chase is in Powder Springs off Barrett Parkway near Macland and Old Villa Ricca Roads. Ryland is now pre-selling their Georgian Collection with homes starting in the low 300s, featuring standard side entry garages and wooded lots. This exceptional location is convenient to golf, schools, shopping, and freeway access.

Brookmont is Douglas County's master-planned Ryland community, complete with amenities including swim, tennis, and nature trails in a beautiful, tranquil setting. Located just off Chapel Hill Road, Brookmont is minutes from shopping, dining, golf, downtown, and the airport. The Georgian Collection offers homes ranging from the \$240s to the low \$300s, and the Premier Series starts in the \$200s.

The new Parks of Stonecrest is Dekalb County's premier community in Lithonia, located off I-20 at Turner Hill Road near the Mall at Stonecrest and Rockdale County border. Now in Preview Opening, The Parks will include the Discovery Series as well as the new Georgian and Masters Collections. This beautiful new development offers excellent amenities including a community clubhouse, swim, tennis, and more.

Also in Dekalb County in Ellenwood is the Preview Opening of Ryland's newest Master Collection at River Vista Estates, off River Road. Most of these two-story homes offer 3,700 to 4,500 sq. ft floor plans, three-sided brick exteriors and basements, with prices ranging from the \$380,000s to \$400,000s. This community offers swimming and neighborhood cabana.

Forsyth County is home to the Grand Opening of Ryland's new James Creek community and its Georgian Collection. Also now in Preview Opening is James Creek's Lake Series with homes in the 290s - 300s, Masters, and Georgian Collections, with prices in the 400s. James Creek is located in Cumming just minutes from GA 400 off Exit 14. Just a

few miles from Lake Lanier, this beautiful community offers outstanding amenities and landscaping, including a waterfall, water park and swimming, a community clubhouse, and 14 tennis courts. James Creek is easily accessible to schools, golf, and shopping.

In south Forsyth County, Ryland is now offering a Preview Opening of Forest Brooke, featuring private home sites, cutting-edge floor plans, and value-packed home features. Forest Brook's convenient location is near excellent schools while in a tranquil setting located off Georgia 400 exit 13, one mile west at Bethelview Road, and offers the Georgian collection, with homes priced in the 300s.

Gwinnett County is home to Ryland's Villas at Bethesda, now pre-selling in Lawrenceville, near Bethesda School Road and Cruse Road. This beautifully landscaped development offers the Premier Series with homes priced in the mid 200s. The Villas at Bethesda community is near shopping, dining and freeway access.

Ryland expects to be a fierce competitor in town homes by late 2005. Chuck Fuhr, Atlanta Division President, said, "The average price of our single-family homes is around \$270,000. Town homes are now hitting those price points. Being land-driven, we've already identified two sites and we're looking for more. It is just a waiting game. It's no secret there's more of a risk involved in building town homes, so we're waiting for the right locations."

As a land-driven homebuilder, Ryland homes are uniquely planned to accentuate properties, ranging from \$130,000 to the high 400's. Ryland doesn't try to fit a home in just anywhere. "If we find the right land at a good deal, we'll design products to fit it. Sometimes we'll find land where we think we can be competitive in the low 100s, other times in the 400s. It's easier for us to be aggressive because we have extensive financial backing and other resources as a national builder."

A key question for Ryland is, what is their strategy for finding the right land? "There are a lot of factors, especially roads, traffic, schools, and even jobs," Fuhr said. "When it comes right down to it, a lot of it is personal. We simply look for a place where we would want to live."

After choices are made for the best location, Ryland's focus shifts to the most important people on the horizon—the customer, and their needs. "We value our relationships with the customer. We're very customer conscious when it comes to what goes into the homes. We want to give buyers good value for their money." Fuhr said Ryland does their best to give Atlantans what they want. "America thinks of us as a production builder, but about three-quarters of our homebuyers work with us to make some change to the basic house design."

Even though horizons are bright for the Ryland team, there are definite challenges, with the biggest one out of Ryland's control. "Zoning and land permits are becoming bigger issues every year. With governmental approvals harder to get, it takes longer to get things done. It's the nature of the beast as areas try to control growth."

However, even with the necessary restrictions, Ryland believes they hold an upper hand on the competition. "We're spread out across 16 counties which helps. While one county is trying to control growth, another may be pro-growth and push the permits through faster, so we're never at a standstill," Fuhr said.

Ryland credits its solidarity over the years to its people—the 150 Atlanta-based employees whose dedication is obvious to the company, deeply valued and greatly appreciated. Fuhr said that no other home builder has a management team “with the experience we have. Many of our managers have 17 or 18 years with the company locally. We also have a core of sales people who have been with us for 15 years or more. You just don't see that in this industry.”

Neither customers, employees nor shareholders will find Ryland resting on their laurels just because they know the business and the area. Ryland pushes their people to attend national training schools, from sales to customer service to design. The management team also takes continuing education courses throughout the year.

As a team, they read the market well, look at trends, and do their best to find out what homeowners want. Recently, Ryland hired a company to conduct surveys from homebuyers—and they actually pay attention to the results! Fuhr said, “We survey the buyer and get a 70% response rate. This gives us a good idea of what people want. We ask everything from *how were you serviced during the sale* to *how is the house performing* to *what would you like to see us do?* One example is after hearing a lot about drainage problems in backyards, we now sod the entire backyard rather than seed it. We listen to what buyers have to say, and make changes that make sense.”

Ryland leaders offered a forecast on the latest trends. “We’re seeing a huge influx in tile products, as well as larger, gourmet kitchens.” And it’s not just the inside that counts. “We’re now offering a lot of exterior options such as built-in grills, or whatever the customer wants. People like to have options and they get that in a Ryland Home.” In Ryland’s new home design center in Roswell, buyers can select options and upgrades that speak to their sense of style. They can choose everything from security systems, island kitchens, lighting fixtures, and floor coverings to appliance packages and more.

Ryland is constantly looking for ways to make life easier for the homeowner through its unshakable commitment to customer care that goes above and beyond, from choosing a new home until the time they move in. “We use products that make it easier to service and maintain a home. Wherever we can use maintenance-free products, we use them. For example, we went to all vinyl windows so there wouldn’t be problems with wood rot, which is a major problem in the Atlanta area. We simply thought it was a better product for the homebuyers in the long run,” Fuhr said. “At the same time, various tools of the trade are getting better and more sophisticated in the industry. We like to think we’re on the leading edge when it comes to using products that are easier for our customers to service.”

As for the future, Ryland is looking toward technology. “I think technology will play a big part in the choices and decisions we make in the next two years. I’m talking about smart houses, smart wiring, and security systems—these are all in great demand.” Ryland is already using technology in a big way when it comes to servicing their customers. “Homebuyers can pick up a service manual on our website. We’re also putting out service newsletters to homebuyers.”

Ryland has set their sights on broad horizons, with plans to stay on the leading edge of technology, but especially when it comes to building homes and helping buyers. From ranches to two-stories, traditional to contemporary, Ryland’s neighborhood communities fit America’s—especially Atlanta’s—budget and lifestyle. And Ryland gives their word: they’ll be there before the sale until long after families move in and the boxes are

unpacked. Let Ryland hand you the keys to the most important homes on Atlanta's horizon—yours.