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## PULTEGROUP SWOT & PESTLE ANALYSIS

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**Company Name :** PulteGroup

**Company Sector :** Construction and Real Estate

**Operating Geography :** United States, North America

**About the Company :** Pulte Group Inc. is a home construction company. It is headquartered in Atlanta, Georgia, United States. The company has offices in 44 markets in 23 states. It ranked 309th on the Fortune 500 in fiscal 2020. Bill Pulte began building and selling houses in 1950 and the company was formed in 1956. The company became a public company via an initial public offering in 1972. The company completed its acquisition of the homebuilding operations of American West Homes for \$150 million in 2019. The company provides services which includes Pulte Mortgage, PGP Title, Pulte Insurance Agency, and Premier Land Title Insurance Company. PulteGroup operates against a stated objective of delivering high returns on invested capital and equity over the housing cycle and is peddling some of the industry's best-known brands: Pulte, Del Webb, Centex, DiVosta, American West, and John Wieland Homes. In January 2021, the company announced its plans to enter the Denver market and expand into the Triad area of North Carolina.

Pulte Group Inc. 's Unique Selling Proposition or USP lies in it being the 3rd largest home construction company in the United States. Pulte Group's mission statement reads, "We believe in treating people well, doing business with integrity and excellence, and practicing good stewardship of the environment. We're committed to innovating sustainable practices, providing superior construction, building a diverse, respectful team and raising the bar on the overall home buying experience".

**Revenue :**

\$10.21 billion - FY ending 31st December 2019 (y-o-y growth 0.24%%)

\$10.18 billion - FY ending 31st December 2018

**SWOT Analysis :**

The SWOT Analysis for PulteGroup is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. Broad product line with and diversified consumer base.</li> <li>2. Operations spreading its wings across a wide array of communities and markets in the US.</li> <li>3. Enjoys competitive advantage over local builders due to reliable and low-cost financing.</li> <li>4. Recipient of a number of prestigious recognitions and awards</li> </ul>	<ul style="list-style-type: none"> <li>1. Jobs and Tax Act, 2017, reduced income tax advantages associated with homeownership, making it less attractive</li> <li>2. The company's profitability ratio and net contribution to the revenues generated by the housing industry, are below average.</li> <li>3. PulteMortgage, their financial services division, does not account for much of the revenue.</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. Focusing on sustainability by incorporating eco-friendly practices into home building</li> <li>2. As the world continues to deal with the Covid-19 pandemic, the 2021 housing market will continue to have low interest rates.</li> <li>3. Company recently expanded into new markets in Colorado and North Carolina.</li> </ul>	<ul style="list-style-type: none"> <li>1. Different liability laws in different states might expose them to numerous liability claims.</li> <li>2. Inventory accumulation is higher compared to other competitors owing to the seasonal nature of their business.</li> <li>3. Due to the pandemic, supply has slowed down owing to labour shortages which may push up labour rates.</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for PulteGroup is given below:

<p style="text-align: center;"><b>Political</b></p> <p>1.The fiscal benefits arising from the policies passed by the Biden government will encourage homeowners to invest more, helping PulteGroup expand its consumer base.</p> <p>2.Better labour laws will help in lowering costs of production by encouraging more workers to join the workforce.</p>	<p style="text-align: center;"><b>Economical</b></p> <p>1.The homebuilding industry is cyclical and more sales are expected towards the end of the year thus increasing company performance.</p> <p>2.Lower interest rates and mortgage rates will prove to be a boon for the housing market as a whole.</p>
<p style="text-align: center;"><b>Social</b></p> <p>1.More and more Americans are prioritizing quality of life and moving to lesser populated states and cities thus giving the housing market an opportunity to diversify.</p> <p>2.The younger generation is keen to buy homes instead of renting.</p>	<p style="text-align: center;"><b>Technological</b></p> <p>1.PulteGroup Inc, is subjected to several unresolved legal proceedings which may negatively affect their cash holdings.</p> <p>2.Different states have different land and labour laws which may increase their legal costs.</p> <p>","</p>
<p style="text-align: center;"><b>Legal</b></p> <p>1.Newer environmental regulations will lead to increase in cost of production.</p> <p>2.Promoting sustainability by incorporating eco-friendly products and practices into home building</p> <p>"]]</p>	<p style="text-align: center;"><b>Environmental</b></p> <p>1.</p>

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