# Haverty Furniture Companies Inc.

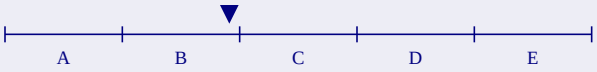
**HVT-A**

NYSE; shops; SIC 5712, Retail-Furniture Stores; CIK 0000216085

# B/C

**on the B/C boundary of 256 graded peers in shops**

rank 98 of 256; percentile 38.2; sampling error 2.9 points; lower is stronger



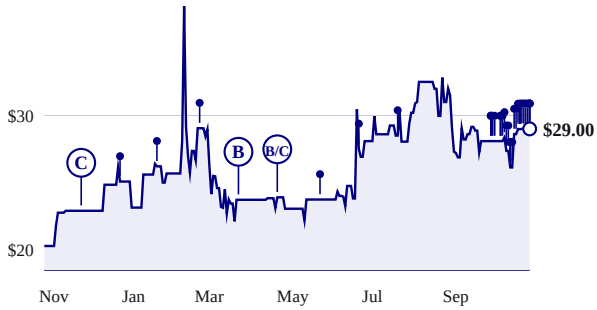

**B/C, the elk**



## Scoreboard

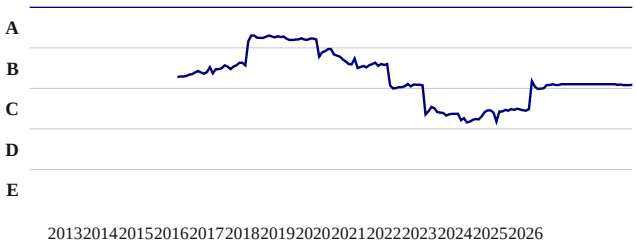
| | |
|---|---|
| **Profitability** | B/C<br>percentile 42.7 |
| **Solvency** | B<br>percentile 30.7 |
| **Growth and financing** | C/D<br>percentile 61.5 |
| **Reliability** | 0.91 AUC<br>filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025 |
| **Peer failure rate** | 1.01% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | $591M to $2.67B assets<br>total assets $649.1M |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | none triggered; fortress balance sheet<br>not computable: dilution, distress |
| **Inputs computable** | 7 of 14 |
| **Graded from** | filings received through Feb 26, 2026<br>243 days before the rescan; latest periodic filing 10-Q received Aug 4, 2026 |
| **Last close** | $41.98<br>2026-02-10; market equity $0; no price enters the letter |

**Share price, twelve months to the rescan**




*Split-adjusted close. Each lollipop is a rescan and carries the letter held then.*

**Letter at every rescan, 2012 to 2026**




*Sector percentile at each rescan, stronger toward the top; facts filed by each date only.*

## Business, in the company's words

*opening of Item 1 of the 10-K received Feb 26, 2026*

Unless otherwise indicated by the context, we use the terms "Havertys," "we," "our," or "us" when referring to the consolidated operations of Haverty Furniture Companies, Inc. and subsidiary. Havertys is a specialty retailer of residential furniture and accessories. Our founder, J.J. Haverty began the business in 1885 in Atlanta, Georgia with one store and made deliveries using horse-drawn wagons. The Company grew to 18 stores and was incorporated in September 1929. Anticipating further growth, the Company accessed additional capital through its initial public offering in October 1929.

## The fourteen inputs

*lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight*

| Input | Value | Peer median | Percentile, 0 to 100 | Pct | Peers | Period end |
|---|---|---|---|---|---|---|
| **Profitability, sleeve percentile 42.7** | | | | | | |
| Gross profitability | 70.9% | 42.0% | | 17.4 | 240 | 2025-12-31 |
| Return on invested capital | not computable | 10.9% | | | | |
| *one or more required annual facts are missing* | | | | | | |

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| | | | | | |
|---|---|---|---|---|---|
| Accruals ratio | (5.1%) | (4.9%) | 50.2 | 285 | 2025-12-31 |
| Gross margin stability, five years | 1.7 pts | 1.2 pts | 60.6 | 218 | 2025-12-31 |
| **Solvency, sleeve percentile 30.7** | | | | | |
| Twelve-month failure probability | not computable | 0.04% | | | |
| *firm-wide XBRL shares cannot be assigned to one ticker class* | | | | | |
| Altman Z double-prime | not computable | 1.93 | | | |
| *one or more required annual facts are missing* | | | | | |
| Net debt to EBITDA | not computable | 1.84x | | | |
| *one or more required annual facts are missing* | | | | | |
| Interest coverage | not computable | 2.28x | | | |
| *one or more required annual facts are missing* | | | | | |
| Current ratio | 1.87x | 1.38x | 30.7 | 293 | 2025-12-31 |
| **Growth and financing, sleeve percentile 61.5** | | | | | |
| Revenue growth, three-year compound | (10.2%) | 1.6% | 88.2 | 267 | 2025-12-31 |
| Free cash flow growth, three-year compound | 13.4% | 4.8% | 32.5 | 147 | 2025-12-31 |
| Reinvestment rate | not computable | 8.4% | | | |
| *one or more required annual facts are missing* | | | | | |
| Asset growth, three years | 0.00% | 3.4% | 63.8 | 270 | 2025-12-31 |
| Net share issuance, one year | not computable | (0.6%) | | | |
| *firm-wide XBRL shares cannot be assigned to one ticker class* | | | | | |

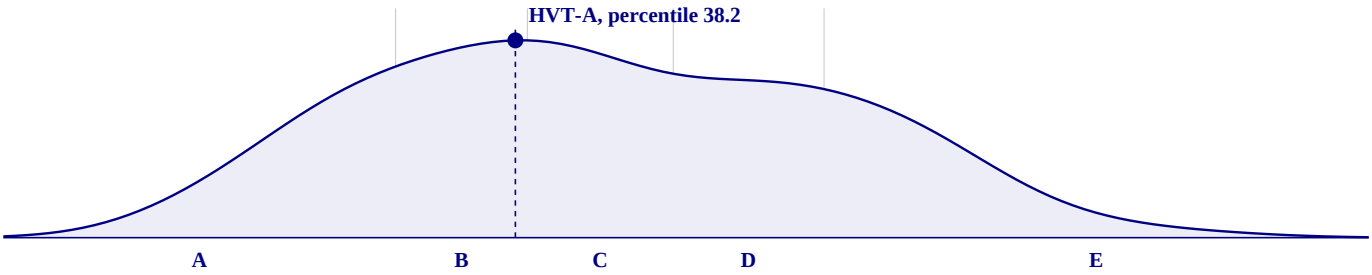
## Warnings

*1 of 7 checks triggered; none of them enters the letter*

| Check | Measured |
|---|---|
| Fortress balance sheet | cash minus debt is 75,739,000 USD; Altman Z is not used |

## Among 256 peers

*shops; letters are fifths of this list*




*Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.*

| Rank | Company | Percentile | Letter | Warnings |
|---|---|---|---|---|
| 94 | Alta Equipment Group Inc. (ALTG-PA) | 36.3 | B | |
| 95 | Avnet Inc. (AVT) | 36.9 | B | |
| 96 | Dollar General Corp. (DG) | 37.3 | B/C | |
| 97 | Zumiez Inc. (ZUMZ) | 37.6 | B/C | fortress balance sheet |
| 98 | Haverty Furniture Companies Inc. (HVT) | 38.2 | B/C | fortress balance sheet |
| 99 | Haverty Furniture Companies Inc. (HVT-A) | 38.2 | B/C | fortress balance sheet |
| 100 | Openlane, Inc. (OPLN) | 38.8 | B/C | |
| 101 | Giftify, Inc. (GIFT) | 39.2 | B/C | |
| 102 | Murphy USA Inc. (MUSA) | 39.6 | B/C | |
| 103 | Dollar Tree, Inc. (DLTR) | 40.0 | B/C | |
| 104 | YUM Brands Inc. (YUM) | 40.4 | B/C | |

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## What the price implies

*at the 2026-02-10 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | 30.6% | 0.7% | 78 |
| Distance from 52-week high | (24.0%) | (22.3%) | 47 |
| EBIT to enterprise value | not computable | 5.3% | |
| Free cash flow yield | not computable | 4.0% | |
| Book value to price | not computable | 0.34 | |
| Sales to price | not computable | 1.67 | |
| Composite equity issuance, five years | not computable | (16.8%) | |
| Relative strength against the sector, log excess return | 0.29 | 0.03 | 78 |

## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score None of 9, period end 2025-12-31** | |
| Return on assets above zero | pass |
| Operating cash flow above zero | pass |
| Return on assets improved | fail |
| Operating cash flow exceeds net income | pass |
| Long-term leverage fell | fail |
| Current ratio improved | pass |
| No new shares issued | fail |
| Gross margin improved | fail |
| Asset turnover improved | pass |
| **Cash, filings, liquidity** | |
| Cash and equivalents | $104.3M |
| Operating cash flow, four quarters | $60.6M |
| Months of runway | not finite |
| Days since last periodic filing | 84 (10-Q received Aug 4, 2026) |
| Median daily dollar volume, 63 sessions | $0 |

## Sources

*every fact behind the inputs; each row links to its filing index on sec.gov*

| # | Concept | XBRL tag | Value | Period end | Received | Form | Accession |
|---|---|---|---|---|---|---|---|
| 1 | gross profit | us-gaap:GrossProfit | $460.5M | 2025-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 2 | assets | us-gaap:Assets | $649.1M | 2025-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 3 | net income | us-gaap:NetIncomeLoss | $19.7M | 2025-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 4 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $52.6M | 2025-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 5 | assets | us-gaap:Assets | $648.7M | 2024-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 6 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $759.0M | 2025-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 7 | gross profit | us-gaap:GrossProfit | $439.1M | 2024-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 8 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $722.9M | 2024-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 9 | gross profit | us-gaap:GrossProfit | $523.1M | 2023-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 10 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $862.1M | 2023-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 11 | gross profit | us-gaap:GrossProfit | $604.2M | 2022-12-31 | 2025-03-06 | 10-K | 25-010869 |
| 12 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.0B | 2022-12-31 | 2025-03-06 | 10-K | 25-010869 |
| 13 | gross profit | us-gaap:GrossProfit | $574.6M | 2021-12-31 | 2024-03-07 | 10-K | 24-009586 |
| 14 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $1.0B | 2021-12-31 | 2024-03-07 | 10-K | 24-009586 |
| 15 | current assets | us-gaap:AssetsCurrent | $249.3M | 2025-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 16 | current liabilities | us-gaap:LiabilitiesCurrent | $133.4M | 2025-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 17 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $19.7M | 2025-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 18 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $58.9M | 2024-12-31 | 2026-02-26 | 10-K | 26-012199 |

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| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 19 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $32.1M | 2024-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 20 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $97.2M | 2023-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 21 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $53.1M | 2023-12-31 | 2026-02-26 | 10-K | 26-012199 |
| 22 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $51.0M | 2022-12-31 | 2025-03-06 | 10-K | 25-010869 |
| 23 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $28.4M | 2022-12-31 | 2025-03-06 | 10-K | 25-010869 |
| 24 | assets | us-gaap:Assets | $654.1M | 2023-12-31 | 2025-03-06 | 10-K | 25-010869 |
| 25 | assets | us-gaap:Assets | $649.0M | 2022-12-31 | 2024-03-07 | 10-K | 24-009586 |

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