



Building for the Year 2032 — or the Year 2126?

Imagine standing in front of your home **100 years from today**.

It's the year **2126**.

Will the house still be comfortable?
Will the walls still be dry and strong?
Will the structure still be performing as it should?

Or will the home already be fighting the slow failures that come from building only to minimum code?

The truth is, many homes today are effectively designed to perform until **2032** — the point when most builder warranty liability ends.

But great homes are not built for warranty timelines.

They are built for **generations**.

Why 2032?

In New York State, if your home was built in 2026, **2032 is the year most builder warranty liability expires**, unless an extended warranty has been purchased.

Typical coverage looks like this:

- **1 year** – workmanship
- **2 years** – mechanical systems
- **6 years** – structural components

After that point, the builder's responsibility is largely finished.

As a result, many homes are constructed to meet **the minimum requirements of the building code** — just enough to pass inspections and obtain a certificate of occupancy.

But we should be honest about something.

Building code is not a quality standard.

It is simply the **minimum legal requirement**.

A house that merely meets code is like a car that barely passes inspection — technically acceptable, but not necessarily designed for longevity.

A Different Way to Think About Homes

What would have to change for builders to think about how their homes will perform **100 years from now?**

It begins with a shift in mindset.

Too often I hear builders say things like:

"I've been doing it this way for 20 years and I'm not about to change."

"High-performance homes are too expensive."

"Clients won't pay for it."

"If the house isn't comfortable, we'll just install larger mechanical systems."

But there's a problem with that thinking.

Building codes change constantly.

They are revised, updated, and rewritten every few years.

But one thing **never changes — Physics.**

My high school physics teacher, Mr. White, would probably smile knowing these principles still guide how we build homes today:

- **Heat moves from warm to cold**
- **Air moves from high pressure to low pressure**
- **Moisture moves with temperature and air**

No matter how many times the building code is rewritten, **these laws will never change.**

It doesn't matter whether you're building in:

Orchard Park, New York
Naples, Florida
or Malibu, California.

Every building on earth must obey the same physical laws.

Build to the Science

Truly great homes are not created by selecting premium products alone.

They are created when **every layer of the building works together as a system.**

The foundation.

The walls.

The roof.

The air barrier.

The water control layer.

The thermal insulation.

The vapor management strategy.

When these layers work **in harmony instead of conflict**, the results are predictable:

- superior comfort
- remarkable durability
- dramatically lower energy use
- healthier indoor environments
- homes that age gracefully for generations

It Starts With the Shell

A home designed to last a century begins with the **building envelope**:

the foundation

the wall assembly

the roof assembly

Get the shell right and everything else becomes easier.

Yes, there may be a modest investment up front to build a better envelope. But that investment often allows for **smaller and simpler mechanical systems**, because the house itself is doing much of the work.

Mechanical systems will eventually need to be replaced.

But the **structure of the home should last generations.**

Homes Should Mature, Not Deteriorate

The homes we build today should not merely survive the next few decades.

They should **mature gracefully over the next century.**

A well-built home should still be standing strong when our grandchildren — and perhaps their grandchildren — walk through its doors.

That level of durability is not achieved through thicker countertops or trendier finishes.

It is achieved through **building science, thoughtful design, and disciplined craftsmanship.**

The Real Question

So the real question isn't:

“Does this home meet building code?”

The real question is:

“How will this home perform 75 or 100 years from now?”

Because a truly well-built home is not designed for the next inspection.

It is designed for the **next century.**

A Simple Question for Your Builder

If you are planning to build or renovate a home, ask your builder one simple question:

“Are you building this home for 2032... or for 2126?”

The answer will tell you everything you need to know.

ZAMKRO Homes — Building homes designed to perform beautifully for generations.