



COMPLETE SWIMMING POOL BUYER'S GUIDE



SO, YOU'VE BEEN THINKING ABOUT A SWIMMING POOL...

You've been looking over your finances and measuring out your backyard, feeling ready to get started as soon as possible. But have you really thought about how much goes into designing, building, and owning a pool?

There's some legwork to do up front, most importantly, finding the right company to work with. Even with all the information out there, it's hard to know where to start.

At Bonsall Pool & Spa, we feel it's our duty as a pool designer and builder to provide you with all the information you'll need when thinking about getting a pool.

Swimming pools can cost from \$5,000 to over \$100,000 when one considers the overall investment. However, the benefits far outweigh the cost. Increased activity levels, more quality family time, and higher property values are just a few of the advantages of owning a pool.

However, this complete buyer's guide will not argue for or against a pool purchase, but offer the facts to think about when considering building a pool on your property.

We supply the facts, but the decision is yours. It is a must read if you are serious about purchasing a pool. We'll tell you about designing a pool and what details go into it, how to care for it, what your expectations should be with your contractor, different financing options, and more. By the end of this guide, you should be much more educated about swimming pool ownership.

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WHAT IS A REASONABLE BUDGET FOR MY POOL PROJECT?

Just as you can imagine, like any project, there are a wide range of prices based what you want to do. Based on pool type, some general price ranges for pools are:

- Above ground pool: \$5,000 - \$15,000
- Semi inground pool: \$15,000 - \$30,000
- Inground vinyl liner pool: \$30,000 - \$50,000
- Inground fiberglass pool: \$50,000 - \$65,000
- Inground concrete pool: \$65,000 - \$100,000

Here's something else to keep in mind when pricing your pool project: It is not a commodity. That is, all pools are not created equal. Simply calling pool companies and asking them how much a pool costs will not be beneficial. It would be like calling car dealerships and asking how much a car costs. Even if you were to give a list of specifications, most of the value in the pool is in the level of craftsmanship and quality of the materials used. You can get a Mazda, with basically the same options that come on a Mercedes, at a fraction of the cost. Yet, people gladly pay much more for the luxury vehicle everyday. Why? Because it's built better, it will perform better, and is expected to give the owner a better experience for the life of the car. High quality is even more important in a pool, since it can't be traded in if you don't like it.

WHAT SHOULD I CONSIDER WHEN STARTING THE PROCESS?

Designing your pool should be a lot of fun, and a good place to start is online. Check sites like Houzz and Pinterest to find pictures of pools and design aesthetics that appeal to you. Then start building a wishlist of features you want included in your pool project.

It may also be helpful to ask yourself some questions about how you plan to use the pool area. Start with question such as:

- Is it mostly for family time and relaxation?
- Are you using the pool for exercise?
- Do you entertain a lot?

For example, if you have younger children, it might be best to have a generous shallow area and some bubblers so they have a place to play. If your family members are active swimmers you might want a lap lane. If you plan to do a lot of entertaining, you might want more deck space and an outdoor kitchen.


Questions like this will help you work with your designer to develop a conceptual idea of what the area should look and feel like.

These are going to be the major factors that determine the initial budget.

WHAT KIND OF POOL IS BEST IN NEBRASKA?

Even if you have attempted to do some research on your own, it is not easy to find honest answers to this question. First of all, it seems like the only sources of information on the internet are manufacturer's web sites, which are obviously biased toward their own product. If you have talked to a pool builder that only does vinyl liners or fiberglass, I'm sure you've heard that "concrete pools don't work in our harsh Nebraska climate." On the other hand, if you have talked to somebody who only builds concrete pools, they undoubtedly told you horror stories about wrinkled liners and fiberglass pools popping out of the ground.

In the interest of full disclosure, we build all three types of pools. The truth is any of these will work in most situations. The main thing is to engineer and build it correctly for the project site and soil conditions. This is important because they can all fail if installed incorrectly. Beyond that, you want to make sure that the finished product will fit your needs and style. With all that said, here are some things to keep in mind when making the decision:



I HAVE HAD THE PRIVILEGE TO DO WORK FOR BONSALL POOLS CONSTRUCTION DIVISION AS A SUB CONTRACTOR FOR OVER 30 YEARS. THEIR UNWAVERING DEMAND FOR QUALITY AND INTEGRITY HAVE RAISED MY OWN STANDARDS OVER THE YEARS. I HAVE WORKED FOR MANY OTHER POOL COMPANIES ACROSS THE COUNTRY THAT I AM EMBARRASSED TO WORK FOR.

Jim Campbell

VINYL LINER POOLS

ADVANTAGES:

- Lowest initial cost: Vinyl liner pools have the lowest initial cost of the three types of inground pools.
- Customizable shape and size: There are very few limitations to the length, width, and depth of vinyl liner pools.
- Automatic covers: These pools can be built perfectly square for complete integration of an automatic cover.
- Vinyl liner pools are non-abrasive: The vinyl liner material is smooth to the touch.
- Easy to refinish surface: Liner replacement is relatively quick, clean, and can be completed in a day or two without any heavy equipment.

DISADVANTAGES:

- Consider lifetime cost: The average life of a vinyl liner is around 5 years at a replacement cost of \$4,000-\$6,000 including labor and materials.
- Have to use care with the pool liner: While liners are fairly durable, sharp objects, pets, and patio furniture falling in the pool are all concerns.
- May not work on challenging sites: If the site has a major slope or groundwater present, a vinyl liner may not be the best choice. Liners can "float" and wrinkle from excessive rain water.
- Not a permanent structure: The structure consists of steel/polymer walls and a concrete floor under the liner. Done right, it is sturdy, but relies on the water inside the pool for stability. This structure won't last forever and care must be taken when the pool is drained.

FIBERGLASS POOLS

ADVANTAGES:

- Low maintenance: The gel coat surface of the fiberglass pool shell is nonporous.
- Consider lifetime cost: Most manufacturers offer a lifetime warranty against leakage.
- Non-abrasive surface: The gel coat surface of fiberglass pools is smooth to the touch.
- Built-in steps and benches: Most fiberglass pool designs have seating and steps incorporated into the shell of the pool.
- Quick installation: The shell is manufactured off-site and delivered on a trailer. Since a lot of the work is done off site, the installation time is short.

DISADVANTAGES:

- Limited shapes and designs: Because fiberglass pools are built from a mold, the consumer is limited to the shapes and sizes offered by the fiberglass pool manufacturer.
- Limited width: Fiberglass pools are transported to the job site on roads and highways. Shipping restrictions limit the width of the fiberglass pool shell to 16' to the outside of the pool. Most inside dimensions are about 14' maximum.
- Repairs are challenging: Cosmetic repairs to the finish will not match the rest of the pool.
- Consider lifetime cost: The lifetime warranty usually does not cover fading or cracking of the surface. It also may not cover damage due to acts of God like groundwater from a heavy rain.
- Higher initial cost: Fiberglass pools cost more than vinyl liner pools to build.
- May not work for challenging sites: If the site has a major slope or groundwater present, it may not be the best choice.
- Automatic covers: These pools generally are not perfectly square, so complete integration of an automatic cover is more challenging and the cover may not run completely straight.
- Not a permanent structure: Installed right, it is sturdy, but relies on the water inside the pool for stability. This structure won't last forever and extreme care must be taken when the pool is drained to prevent floating the shell or bowing the walls.

CONCRETE POOLS

ADVANTAGES:

- Customizable size and shape: Concrete pools can be any size, shape, or style. There are no limits to what can be done.
- The best option for challenging sites: With the proper engineering, a concrete pool can be built on the side of a hill or virtually anywhere.
- Design freedom: Vanishing edges, beach entries, shallow lounging areas, etc. are all possible with a concrete pool.
- Finish materials: Concrete pools can be integrated into a design with more natural materials, such as tile and stone, to become a piece of landscape art. The cement finishes are available in an endless array of options and have a smooth but nonslip surface that is appealing.
- Automatic covers: These pools can be built perfectly square for complete integration of an automatic cover.
- Permanent installation: This is the only type of pool that is a permanent freestanding structure.

DISADVANTAGES:

- Higher cost of installation: Because of the materials and specialty labor involved, concrete pools are typically the most costly to install.
- Porous surface: Water care is important to prevent staining or deterioration of the finish material.
- Longer installation time: Concrete pools typically take the longest to install of the three options.

WHAT SHAPE SHOULD MY POOL BE?

We always start this discussion with another question: Do you want an automatic cover? If the answer is yes, you really should consider a rectangular pool. A rectangle allows us to integrate the cover parts directly into the structure of the pool. This gives the finished product a much cleaner look, when the pool is uncovered you can barely tell the cover is there. It also helps the cover run better and cuts down on wear and tear in the future.

Any shape other than a rectangle requires us to install the cover tracks on top of the pool deck. This is not visually appealing and creates drag and wear on the cover fabric and components.

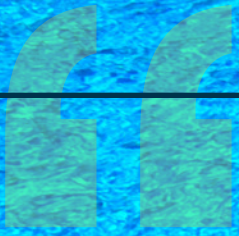
If a cover is not important, almost any shape is possible. However, here are a few things to consider when thinking about investing in an automatic cover.

AUTOMATIC COVER ADVANTAGES

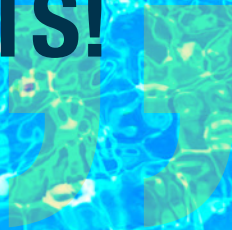
- **Safety:** As a safety device, the automatic cover completely seals and prevents unplanned access to your pool. And while there's no substitute for proper supervision, your pool can be protected even when you're not around. It's the ultimate safety barrier every pool owner should have.
- **Convenience:** Keep dirt and debris out of the pool while reducing operational costs and wear-and-tear on your pool's filtration systems. Cut down on your pool maintenance by simply keeping your pool covered. This multitasking pool cover is all you need to extend your swimming season and protect your pool year-round.
- **Return on investment:** By reducing evaporation, your pool cover conserves water and reduces the use of chemicals, saving you up to 70% on operating costs. With the heat kept in, and dirt and debris kept out, your pool equipment will also last much longer. Our pool covers not only keep your pool cleaner, they reduce maintenance costs.
- **Water conservation:** An uncovered 16 x 36 foot pool can lose as much as 180 gallons of water a week to evaporation, taking expensive chemicals with it. Pool covers help conserve the planet's most precious resource while saving you money.

**AUTOMATIC
COVER**





**GREAT SERVICE!
DEMONSTRATION WAS GREAT.
SETUP WAS GREAT.
CONTINUED SUPPORT IS GREAT!
ABSOLUTELY NO REGRETS!**



John Hibberd



WHAT SIZE SHOULD MY POOL BE?

There are a couple of main factors to think about when answering this question. The first is the predicted bather load, basically the number of people that you expect to be using the pool at the same time on a regular basis. In general, larger families and people that entertain large groups should try to maximize the size of their pool.

The second factor to consider is the size of the space where the pool is going. It's important for the pool itself to be aesthetically in scale with the yard, pool deck, and the house.

HOW DEEP SHOULD MY POOL BE?

There are many different options for depths of the pool that can be dialed in based on your personal preferences. However, early in the process it is usually a decision between a diving pool or a non-diving pool. A diving pool is typically about three feet deep in the shallow end and at least eight feet deep on the diving board end. A design of a diving pool has to meet strict standard for safety reasons.

If a diving board is not necessary, the pool usually goes from about three feet deep in the shallow end and down to about 5 feet at the deepest point. This type of pool is good for lounging, playing games like volleyball, floating around, jumping in off the side, a slide, basically anything you would want to do in a pool, except diving. A shallow pool also has the advantage of having less water volume to treat. The filtration system and the amount of water care product used is based on the volume of water in the pool. So, a shallow pool will use less product for the life of the pool.

WHAT ARE SOME OF THE OPTIONS AVAILABLE?

TILE

In fiberglass and concrete pools, tile can be installed around the perimeter of the pool at the waterline. The main reason for this detail is to make a cleaner transition between the pool and the coping/deck. There are almost endless options in pool tile, but almost any porcelain or glass tile will work. Generally the tile line should be visually cohesive with the overall design aesthetic, and coordinate with the pool finish and coping.

COPING

Coping is the finished edge around the upper perimeter of the pool. The coping is typically about 12" wide and caps off the pool and gives it a finished look. This material should be relatively smooth and can be made of aluminum, concrete, stone, pavers, or tile. Again, the coping should be visually cohesive with the overall design aesthetic, and coordinate with the pool tile and deck.

DECKS

The pool deck is the paving that goes around the pool and meets up with the coping. This is probably the most important part of the overall design other than the pool itself. The size and layout will be dependant on whether the space will be used for small gatherings or large events. There is a wide range of materials available including wood, concrete, natural stone, pavers, and tile.

COVERS

We touched on automatic covers before in the pool shape discussion. The second most common option is called a safety cover. These can be made of a mesh material or solid material, and are typically just used as a winter cover. It takes about an hour to put one on. These covers utilize brass anchors that are drilled into the pool deck to hold the cover tight on your pool, similar to a trampoline.

STEPS, BENCHES, AND SUNDECKS

Steps are very important for basic access to your pool. The most basic styles are corner steps on rectangular pools or wedding cake style steps on free form pools. These minimal step options don't take up a lot of space, and maximize open space for lap swimming or games. Steps can also be more elaborate and provide additional seating in a pool that is used more for lounging. Sundecks are a very popular option be incorporated into the steps and benches to create a unique visual feature. These shallow lounging areas are great for pool furniture and for smaller children that aren't ready for deeper water.

DIVING BOARDS

Diving boards on residential pools are generally six to ten feet long based on the size of the pool. The boards and stands also come in a variety of colors to blend into the overall design.

STEPS



DIVING
BOARDS



FENCE

Most cities require a fence around a pool to limit access for safety reasons. The Lincoln city ordinance requires a 4' fence and Douglas County in Omaha requires a 6' fence. The requirement is just to fence in the pool area itself, but generally the entire yard is fenced to give the space a more cohesive feel. The most common type of fence is black powder coated steel for a wrought iron look at a fraction of the cost. There are times when a privacy fence is the right choice, which are typically made of wood or vinyl. A simple chain link fence also meets the code requirements and is very economical.

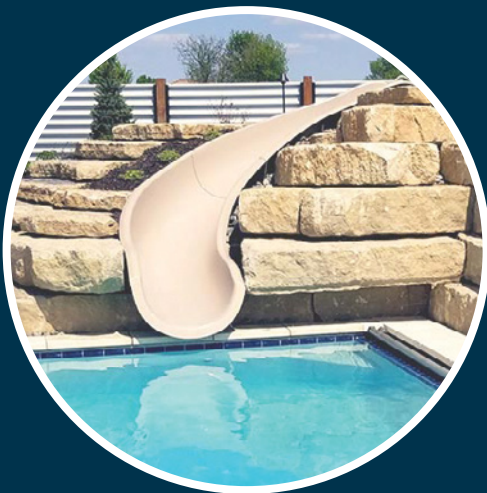
SLIDES

Pool slides come in a wide range of styles. From basic single curve slides to tornado style slides to slides that are integrated into the landscaping, slides can add another layer of fun to the backyard.

LIGHTING

The new nicheless LED lights with cooling technology use an innovative, energy-efficient design that harnesses the cooling power of water to create a cooler running, longer lasting light. Designed to fit in a standard 1-1/2" return fitting, these lights are smaller to accommodate complex pool designs, and operate at lower wattages, while providing the same brilliant illumination as previous models. These lights come in white only or color-changing, which have the ability to perform a series of different light shows.

WATER
SLIDES



LIGHTING



WATER FEATURES

Deck Jets form arcs of water from a deck or patio into a pool or spa. The Deck Jets can be installed in almost any combination and are adjustable up to 360°. Deck Jets are 2' 1/2" in diameter and come with a polished bronze deck cover plate.

The Sheer Descent waterfall produces a clear arc of water that has a wide range of water effects that can easily be adjusted to suit any mood or environment. You can choose a silent water wall effect, a glass-like sheet of water, or a rushing mountain waterfall. They are available in lengths from 8 inches to 8 feet.

Laminar Jets with LED produce clear or lighted arcs of water up to 7 feet high and 8 feet long that silently enter your pool or spa to create an interesting water feature. A choice of nine brilliant colors and five festive color shows enables you to create your own light display. The standard built-in 12V LED light module enables the light intensity to be adjusted to your preference. They can be combined and synchronized with the pool LED lights for a light show in your backyard.

LED Bubblers provide lighted bubbling water spouts in beach entries, sun decks, steps, and fountains. They can be a stand-alone feature or used in combination with water features or with underwater lights for pools and spas. They feature a flush finish and are available in color-changing or white only.

WATER FEATURE



HEATERS

The two best options in Nebraska for controlling the temperature of the pool are gas heaters and heat pumps. Either way you can get about 2 extra months of swimming per year by adding a heater of some kind.

If an extended swimming season and quick heat-up time is the priority, then a gas heater is a good choice. Since it uses natural gas or propane it is not dependant on the air temperature like a heat pump. The quick heat-up time makes gas heaters the only choice for hot tubs.

Pools around here can easily get up to 95 degrees at times during the heat of the summer. If cooling it is important, then a heat pump would be best. It's the only practical option for cooling the pool temperature. Of course, it also heats the pool and does it efficiently. The drawback is that it doesn't heat as fast as a gas heater. It also loses efficiency as the air temperature drops. In general, they work well May through October on pools with automatic covers.

You could also have both and use the gas heater only in the colder months when the air is too cold as the heat pump loses efficiency.

CONTROL SYSTEMS

The latest technology in pool controls allows you to operate or monitor almost every aspect of your backyard experience via an app on your smartphone. Beyond convenience, this technology can also increase the efficiency of your pool system by optimizing performance and save you money.

HOT TUBS

Hot tubs are an ideal place to relax and warm up after a refreshing dip in the pool. The two main options for hot tubs are the portable style or the inground type that is built with basically the same construction process as the pool.

Portable hot tubs are a great option for year-around use. Quality brands are insulated, self contained units that are made to stay warm and ready to use all winter. They have a wide variety of jets and are very economical to buy and operate. They are typically taken out of the overall design equation and placed close to an exterior door for easy access when it's cold outside.

Inground hot tubs can be seamlessly integrated into the pool design, in fact, the best practice is to have the pool and hot tub share the same water. This simplifies the filtration equipment needs as well as the water care. The downside is that the hot tub can only be used during the pool season.

Inground hot tubs can be built to be used year-around, but the filtration equipment has to be separate from the pool system and must be in a temperature controlled space. This adds a level of complexity and expense to the project, but it will help ensure that nothing freezes over the winter months.

INGROUND
HOT TUB



PORTABLE
HOT TUB



SHADE

You will want to have a balance of sun and shade in your backyard.

The most economical and versatile option is an umbrella or a series of umbrellas. They can be moved around depending on where they are needed and the angle of the sun. Sleeves can also be built into the pool itself to hold umbrellas for some shade on the sundeck or an in-pool table/seating area.

More permanent options include pergolas and open air shade structures for an architectural feature. Outdoor living rooms can be incorporated into these structures complete with fireplaces and TVs.

KITCHENS

Outdoor cooking is a very popular hobby for many people. These kitchens can range from a grill and countertop to a full gourmet layout with smokers, pizza ovens, and granite countertops.

FURNITURE

Outdoor furniture can often be an overlooked part of the design, but it's very important to keep it in mind from early in the process. When the pool deck is being designed you will want to know where chaise lounges would be best suited for sunbathing. You will also want to build the outdoor living room structure large enough for the sofa and lounge chairs you have in mind. There is a huge range of outdoor fabrics and textiles available for that finishing touch on a backyard project.

FURNITURE
EXAMPLE



WHAT DOES IT TAKE TO CARE FOR A POOL?

AUTOMATIC CLEANERS

Pools do require some cleaning. The good news is that you have options to keep your time spent cleaning to a minimum. The three most popular options are: Hiring a professional to do a weekly service on your pool, using an automatic vacuum, or installing an in-floor cleaning system.

Most pool service companies offer regular routes with a range of options based on how much you care to do with the pool. A pool needs to be checked at least twice per week to keep it performing properly.

Automatic vacuums are units that you put in the pool when it needs to be cleaned. These machines travel around the pool cleaning up dirt and debris in a few hours. They should be used as needed and removed during swimming so they don't get damaged. They have a bag or strainer basket that needs to be emptied before the next use.

In-floor cleaning systems are as close as you can get to a self cleaning pool. Each system is custom designed for the unique size and shape of your pool. Installed to fit flush with your pool floor, the system is virtually invisible to the eye while continuously working to keep your pool clean and provide complete circulation of water, heat, and chemicals. The in-floor cleaning system doesn't require any vacuum hoses or stand-alone pool cleaners so it cuts down on clutter in your pool area and keeps the pool ready to be enjoyed.

PUMPS

The pool pump is the heart of the system that moves the water through the filter, chemical feeders, heaters, and back to the pool. We also rely on pool pumps for water features and slides. Variable speed pumps have become the industry standard. It has eight programmable variable speeds and a high-efficiency motor to make it one of the quietest and most efficient pumps available today. This ENERGY STAR® rated variable-speed pump consumes up to 90% less energy than single-speed pumps, for an average savings of up to \$1,300 per year with the average pool.

FILTERS

Pool filters take the fine particles and contaminants out of the water as it moves through the system. There are three main types of pool filters, sand, cartridge, and diatomaceous earth (DE).

Sand filters are easy to use and typically the best choice for very large pools. Your pool pump sucks water in from the skimmers, then pushes it through a large filtration tank full of sand. The standard media used inside the tank is called silica sand. It grabs particles that measure 20 microns and larger. The sand in the filter has rough edges, which is how it grabs debris that pass through the filter. After about three years, those rough edges get smoothed out from the flow of water as the sand becomes less effective and needs to be replaced.

A pressure gauge on the side of the filter will tell you when the sand is getting dirty and it's time to backwash the filter. This method of cleaning the filter reverses the flow of water rinses the dirt out of the sand and into the sanitary sewer.

Cartridge filters are just as easy to maintain and are more effective at filtration. They have a smaller footprint than sand filters, with a plastic cylinder surrounded by pleated polyester filter media and capped on each end. Water flows into the tank and through the pleats, debris as small as 10 microns is captured in the filter, then clean water heads back to the pool.

As the filter collects contaminants, it needs to be cleaned by simply removing the cartridge from the tank, and spraying it with a hose to remove debris and dirt. Occasionally, you need to spray it down and soak it in filter cleaner. This is a little more work than backwashing, but it has to be done less often and it wastes less water.

DE filters are the most labor intensive option but also happens to filter the smallest particles of all three types of filters, 5 microns. DE filter tanks contain grids covered in the white powder we call diatomaceous earth. The powder is made from the crushed fossilized remains of tiny, aquatic organisms called diatoms. DE can be found in pest control, cosmetics, and even toothpastes. Like sand filters, a pressure gauge on the tank will let you know when it's time to backwash your DE filter.

Whenever you backwash the filter, you'll need to add more DE powder. It can be difficult to determine exactly how much to add, so it's especially important to disassemble and clean the filter by hand at least once a year to clean the grids.

After you've cleaned your filter, rather than adding DE powder directly to the grids, you'll get much better coverage if you add it through the pool's skimmer. As the DE passes through the filter, it will evenly distribute over the grids.

SANITIZERS

Every pool needs a sanitizer to keep the water clean, and the most common type is chlorine. Chlorine is used to kill bacteria in the water and keep the pool safe for us to use. Generally, there are two ways to maintain a chlorine residual in a swimming pool.

Chlorine feeders: Tablets, granular, or liquid chlorine is added to these units and they feed chlorine to the pool system at a set rate.

Salt systems: Actually called chlorine generators, they work by adding salt to the pool water. The electrolytic cell uses the salt to create sodium hypochlorite. As such, a saltwater pool is not chlorine-free; it simply utilizes added salt and a chlorine generator instead of direct addition of chlorine.

There are chlorine alternatives, such as a product called Soft Swim that utilizes biguanide and peroxide to keep the pool water clean. These products work best for above ground pools.

There are also additional pieces of equipment that can be added to help keep the water clean. Ionizers release silver ions into the pool water to cut down, not eliminate, the need for a chlorine residual.

Ozonators convert oxygen into ozone, which is a powerful oxidizer. This type of system basically shocks the pool water as it moves through the system, greatly reducing the need for traditional chlorine shock.

WATER CARE PRODUCTS

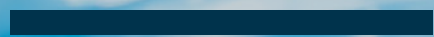
Beyond a sanitizer, your pool will require other products for proper water balance. The pH needs to be maintained at the proper level to protect the pool finish and equipment. An out of balance pH can also be responsible for burning eyes, commonly blamed on high chlorine levels. Algacide should be used as preventative maintenance against algae and to cut down on chlorine usage. There are also a variety of other products that help to improve water quality and provide a better swimming experience.



“

EVERYTIME I GO THERE, THE EMPLOYEES ARE FUN, FRIENDLY AND VERY HELPFUL. IF I HAVE A PROBLEM, THEY SOLVE IT. IF I HAVE A QUESTION, THEY ANSWER IT COMPLETELY AND IN A WAY I CAN UNDERSTAND. THEY MAKE IT EASY FOR ME TO MAINTAIN MY POOL WITH THEIR QUALITY PRODUCTS. EVERY SUMMER IS GREAT BECAUSE OF THEM ! THANKS BONSALL !!!!!

”



Ally Milligan

HOW DO I PICK A DESIGNER AND BUILDER?

This is obviously a very important step. You will want to find someone that can help you articulate your vision for the project and be able to execute the plan perfectly. Since you'll be working as a team for the duration of the project, it should also be somebody that you can get along with personally.

Start by looking at local websites. Make sure they have a gallery of projects that they actually worked on, not just stock photos from their web developer. Hint: There are no palm trees or mountains in Nebraska. Make note of any photos that catch your eye. A good contractor's website should also educate and answer your questions.

Ask your friends and neighbors with pools. They can give you valuable insight to what it's like working with a certain contractor.

Start making calls or sending emails with questions you still need answered. Note how responsive they are as well as the quality of their answers.

Set up an appointment at their showroom or in your backyard to see if your vision for the project lines up with their capabilities.

HOW DOES THE PROCESS WORK?

Once you have met a pool professional you can see yourself working with, it's time to start developing a budget. Meet at their office or your backyard to come up with a conceptual idea of how the project will look and perform. They should be able to get you a general idea of what the overall budget should be for a project like that. Don't be fooled by lowball package prices that only include the pool and a certain amount of concrete around it. That doesn't give you the full picture because there's a lot more that goes into the typical backyard project. It's a complex construction project, much like an addition to your home, that may include electrical, plumbing, paving, caulking, grading, sod, sprinklers, fencing, lighting, structures, etc.

When you get the budget fine-tuned to a number that works for everyone, it's time to start on detailed drawings. A detailed set of drawings will ensure that everyone is on the same page and allow the pool contractor to get bids from their subcontractors to nail down an exact price for that scope of work. This is also the time to make any final revisions to get the drawings ready to begin construction.

The pool builder will get all the necessary permits and schedule crews to begin the on-site construction process. There is a wide range of project durations based on the type of pool, complexity of the project, and the weather. But in general, here's what to expect:

- Above ground pool: 2 - 3 days
- Semi inground pool: 1 - 2 weeks
- Inground vinyl liner pool: 6 - 8 weeks
- Inground fiberglass pool: 4 - 6 weeks
- Inground concrete pool: 6 - 8 weeks

After the project is complete, a representative from the pool company will show you how to operate the pool. At that point you can decide whether to care for it yourself or hire a service company to check it for you.

INGROUND POOL FINANCING

Very few people have the ability to pay for a pool project out of their pocket, fortunately there are plenty of financing options. Some of the most popular choices are:

HFS FINANCIAL

You can apply for an unsecured personal loan for your home improvement project. A loan with HFS Financial does not require home equity or any money down on financing, and they provide you with multiple programs to choose from, depending on your current financial situation.

- OPTION 1**
- \$10,000-\$100,000 can be borrowed
 - Rates starting at 12.25% to 17.99% APR
 - Financing for up to 15 years
 - No equity required
 - No pre-payment penalty

Those who qualify have:

- A credit score of 620 or higher
- No late payments on mortgage, collections, charge offs, BK's, short sale or loan modifications in the last 3 years.

- OPTION 3**
- MasterCard or Visa credit card with up to \$10,000 limit
 - 0% APR for up to 12 to 18 months
 - Minimum monthly payment required

Those who qualify have:

- A credit score of 725 or higher

- OPTION 2**
- Up to \$25,000 can be borrowed
 - Rates starting at 9.99% APR
 - Financing for up to 7 years
 - No equity required
 - No pre-payment penalty

Those who qualify have:

- A credit score of 725 or higher
- No late payments on mortgage, collections, charge offs, BK's, short sale or loan modifications in the last 3 years.

- OPTION 4**
- First mortgage refinancing
 - FHA, VA, conventional & reverse mortgages
 - Borrowers are 62 years of age or older
 - Equity driven and no income/no credit qualify

LIGHTSTREAM

LightStream offers the AnythingLoan, which is an unsecured personal loan that can be used as the name states, for virtually anything. The AnythingLoan allows for consumers with strong credit to borrow funds for purchases that previously required collateral, such as pools. What makes this loan unique, however, is that even without requiring collateral, rates are comparatively low and competitive. To find out what your rate could be, check out LifeStream's rate calculator.

THE ANYTHING LOAN

- \$5,000 to \$100,000 can be borrowed
- Fixed rate on interest rates from 4.99% to 9.24% APR
- Flexible terms for up to 7 years
- No fees, charges or penalties for early payment

Those who qualify have:

- Excellent credit standing (high credit score and healthy credit history)
- Quality debt-to-income ratio
- Stable income
- Excellent savings & payment histories
- Assets greater than current debts









SWIMMING POOLS • HOT TUBS • SPAS • PATIO FURNITURE



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