



# 10 Most Important Things You Need to Know When Buying a Pool



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## Dear prospective pool owner,

From a family with over 64 years of hands-on experience in the Pool and Spa Industry, our goal is to provide you with honest, truthful important information about pool ownership. We have created this educational book to assist you in your pool purchasing endeavor, from permit requirements to your first swim. Based on the facts, requirements, our experience and knowledge, the good / the bad & the ugly we have seen over the last six+ decades, this information will help you understand what may be involved with each type of pool Above Ground / In Ground, etc., eliminate false information / “Sales BS”, and the potential savings when considering a DIY project.

This comprehensive guide will educate you on the many options, Pros & Cons, short- and long-term value, safety, etc. to arm you with the knowledge to make an informed buying decision and help you avoid making costly mistakes, no matter what type of pool you purchase.



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# I Navigating Local Building Codes: Ensuring Your Pool Meets Legal Requirements

So, you've decided to dive into the pool of pool ownership—exciting, right? However, just like a perfectly executed dive, it's crucial to make sure you enter these waters with precision. That means understanding and adhering to your local building codes. Before you even think about choosing the perfect inflatable chair or fantasizing about those summer pool parties, let's ensure your dream pool is on the right side of the law.

**Don't be discouraged by local codes. Call Crestwood. We're here to help you!**

## Why Local Building Codes Matter

Local building codes aren't just bureaucratic hoops to jump through; they're there for a reason:

- **Safety:** Codes are established to ensure that pools are constructed safely, reducing the risk of accidents.
- **Consistency:** They ensure that structures in a locality are consistent with each other, creating a harmonious environment.
- **Protection:** These regulations protect both homeowners and neighbors. For instance, certain setbacks might be in place to ensure that your pool doesn't impact a neighbor's property or local wildlife habitats.

## What You Might Encounter

When you start your pool planning process, here are some of the common requirements you might face:

- **Setbacks:** These are specific distances that your pool needs to be set away from other structures or property lines. This ensures safety and accessibility around the pool.
- **Fencing Requirements:** Most localities require pools to be fenced for safety reasons, especially if children are present. Requirements may dictate fence height, material, gate specifications, and more.
- **Electrical Requirements:** Water and electricity? They don't mix. That's why there are stringent electrical requirements for pool installations, ensuring all electrical elements (like lighting) are safe.
- **Pool Depth and Size:** Some areas might have restrictions on how deep or large your pool can be. This might be due to environmental considerations or local zoning laws.
- **Drainage Systems:** Proper drainage is essential to prevent flooding and protect the local environment. Your locality might have specific guidelines on how to set up an efficient drainage system.

## Starting Your Journey

### Step 1: Research

Begin with a visit to your local Building Code Department. They will provide the most accurate, up-to-date information on what's required for pool installations in your area. Be sure to specify if you're buying an above ground pool or in-ground pool.

### Step 2: Consult Experts

If you feel overwhelmed, don't hesitate to reach out to local pool contractors or consultants. You can call us—we have over 60 years of experience. We've navigated these waters before and can provide guidance on what's permissible.

### Step 3: Plan with Precision

Armed with all the necessary information, sketch out your initial pool plan. Make sure it adheres to all local guidelines. Remember, this step might require iterations. It's always better to correct on paper than during construction!

### Step 4: Seek Approval

Before breaking ground, ensure you have all the necessary permits. This might involve submitting your plans to local authorities and awaiting their approval.

### Step 5: Regular Checks

As construction progresses, it's essential to periodically check that everything aligns with the approved plan. Making sure everything is compliant at each stage can save costly corrections later on.

## A Few Tips to Keep in Mind

- **Stay Patient:** Navigating through bureaucracy can be challenging and time-consuming. However, remember that these codes exist for your safety and the betterment of the community.
- **Document Everything:** Keep all documents, plans, and permits organized. This can be invaluable if questions arise later on.

- **Stay Updated:** Building codes can change. If your pool project spans over a considerable time, make sure you're always compliant with the most recent regulations.

## Final Thoughts on Local Building Codes

Taking the plunge into pool ownership is thrilling. But, like any significant project, it requires meticulous planning and a keen awareness of local requirements. By understanding and complying with local building codes, you ensure that your new pool is not just a space for relaxation and fun but also a safe, lawful addition to your home. Dive in, and let the dreams of poolside barbecues and sun-soaked afternoons become a reality!

**Don't be discouraged by local codes. Call Crestwood. We're here to help you!**

## 3 Questions to Ask Yourself

- Have I consulted my local Building Code Department for the most up-to-date requirements for pool installation?
- Do I fully understand the specific safety measures (like setbacks and fencing requirements) that my pool must adhere to?
- Have I considered the possible changes in building codes over the time it will take to complete my pool project?

## Your Personal Checklist

- **Visit Local Building Code Department**
  - Make this your first stop to collect all the relevant codes, permits, and guidelines that you'll need to follow. It's the best way to ensure that you start on the right foot.
- **Consult with Pool Experts**
  - Schedule consultations with local pool contractors or consultants (like us). Local contractors can provide personalized advice based on their experience with your specific locality.
- **Create a Document Organizer**
  - Prepare a folder (physical or digital) where you can keep all your permits, plans, and any correspondence with local authorities. This organized approach will help you in case you need to refer back to any documents quickly.

## Guard Yourself Against Deceptive Sales Tactics

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## 2 Defining Your Pool Goals: Tailoring Your Pool to Fit Your Lifestyle and Outdoor Space

Ahoy, future pool owner! As you sail towards the delightful world of pool ownership, it's essential to understand why you're setting sail in the first place. Imagine embarking on a voyage without a map or destination! It's the same with pools—before diving deep into designs, sizes, and features, you need to ask yourself: “WHY do I want a pool?” Let's navigate through this watery wonderland together and anchor down your pool goals.

**Not sure where to start? That's okay.  
Call Crestwood. We're here to help you!**

### Reflecting on Your WHY

Pools are more than just vast puddles in your backyard; they're personalized pockets of paradise. Here's what you should ponder upon:

**The Pool's Primary Users:** Is the pool primarily for the kids, a serene escape for adults, exercise or a mix of all of these?

**Events and Gatherings:** Envision the events you'll host. Will it be the hub for children's birthday parties, sophisticated soirees, or family barbecues?

**Fitness and Relaxation:** Are you a budding Michael Phelps or more of a leisurely floater, sipping on iced tea?

**Aesthetic Goals:** Consider how the pool complements the other stars of your outdoor space - like your grill, playset, deck, forest, or that fancy outdoor kitchen you've been dreaming of.

## Decoding Your Pool Purpose

As you reflect, you might identify with one (or more) of these common pool personas:

- **The Family Fun Zone:** Ideal for families with kids. Think water slides, shallow areas for the kiddos, and maybe a jacuzzi corner for the adults.
- **The Entertainer's Dream:** This pool screams party! Picture a swim-up bar, ambient lighting, and perhaps even a waterfall for that touch of luxury.
- **The Sweet & Simple Swim:** Perfect for those who simply want to cool off on a hot day, float on an inflatable chair under the stars, and host summertime get togethers.
- **The Zen Retreat:** Tranquility at its best. Infinity edges, serene water features, and secluded lounging areas, creating an oasis of calm.
- **The Fitness Fanatic:** Long enough for laps and equipped with resistance jets, this pool ensures your morning workout is just a splash away.

## Mapping Out the Space

Your pool needs to be in harmony with its surroundings. Keep these in mind:

- **Size:** While we all may dream of an Olympic-sized pool, your backyard might have different plans. Measure the space and understand the constraints.
- **Shape:** Do you fancy a free-form lagoon or a geometric marvel? Remember, your pool's shape can enhance or hinder the flow of your outdoor space.

- **Existing Features:** That century-old oak or your heirloom rose garden can add charm to your pool space. Design around these elements rather than removing them.
- **Integration with Other Amenities:** If you've got an outdoor grill or a fire pit, ensure your pool design complements and doesn't compete.

## Marrying Form with Function

### Think Long-term

Pools are not temporary fixtures. It's essential to consider how your needs might evolve. A pool perfect for toddlers might not excite teenagers.

### Safety First

If you've got young ones or pets, safety features like gates, alarms, or even pool covers can be lifesavers. Literally.

### Maintenance Mode

Some designs and features might require more upkeep than others. If you're not keen on frequent maintenance, opt for simpler designs.

## Expert Input

Once you've chalked out your pool goals:

- **Sketch It:** Even if it's a crude drawing, put your vision on paper. It will help when you discuss with professionals.

- **Consult a Designer:** They might provide insights or tweaks that align your dream with reality.
- **Visit Showcases or Galleries:** Seeing real-life pools can spark ideas or even help refine your existing plans.

### Dive Deeper into Your Desires

- **Interactive Features:** Water slides, diving boards, or even a lazy river can amplify the fun quotient.
- **Tech Touches:** From automated cleaning systems to synchronized underwater lighting, technology can redefine your pool experience.
- **Luxury Add-ons:** Infinity edges, submerged loungers, or even a mini spa zone—these can elevate your pool from standard to stellar.

### Final Thoughts on Your Personal Pool Goals

Crafting your ideal pool is akin to painting on a blank canvas—the possibilities are endless. But, as any artist will tell you, understanding why you're painting and for whom is paramount. Your pool isn't just a place to beat the heat; it's an extension of your home, your lifestyle, and your personality. By defining your pool goals clearly, you're not just building a pool; you're crafting memories for years to come. Dive into your dreams and let the splashes of joy reverberate through your life!

**Not sure where to start? That's okay. Call Crestwood. We're here to help you!**

### 3 Questions to Ask Yourself

- Who are the primary users of the pool, and what are their needs?
- What kind of events or gatherings do you envision hosting around your pool?
- What is my long-term vision for this pool?

### Your Personal Checklist

- **Sketch Your Vision**
  - Create a rudimentary sketch of how you envision your pool, taking into consideration the existing elements in your outdoor space. It doesn't have to be a work of art, just something that captures the essence of your dream.
- **Consult a Designer or Visit Showcases**
  - Take your sketch and ideas to a pool designer for professional input. If possible, visit pool showcases or galleries to get inspiration and a sense of what's possible within your budget and space.
- **Prioritize Safety and Maintenance**
  - As you finalize your design, don't forget to consider safety features, especially if you have young children or pets. Also, think about how much time and money you're willing to invest in pool maintenance, and choose your design elements accordingly.



# 3 Evaluating Your Backyard: Understanding Terrain, Drainage, and Environmental Factors

Before your oasis materializes, it's time to roll up those sleeves and play a bit of detective. We're diving (pun intended!) into the vast and exciting world of backyard evaluation. Think of your yard as a canvas, and the pool as the masterpiece you're about to paint. But wait! Before you pick up that brush, we must assess the canvas's quality, texture, and overall suitability. Ready? Let's unearth those backyard secrets!

**Have a unique backyard? Tell us about it.  
Call Crestwood. We're here to help you!**

## 1. Terrain Troubles and Triumphs

Your backyard's terrain isn't just about whether it's flat or sloped—it's the essence of your future pool's foundation. Here's how to evaluate:

- **Flat Yards:** They may seem pool-ready, but watch out for hidden issues like soil quality and compaction.
- **Sloped Yards:** While they pose challenges in excavation and may require retaining walls, they're prime candidates for infinity pools or waterfalls.
- **TIP:** Use a level or a landscaping app to map your yard's gradients and identify potential problem areas.

## 2. The Dirt on Soil

Who knew dirt could be so exciting? The soil composition plays a significant role in determining the feasibility of your pool project.

- **Sandy Soil:** Great for drainage but may shift over time.
- **Clay Soil:** Holds its shape but retains water, posing potential drainage issues.
- **Rocky Soil:** Excavation can be a challenge (and pricier), but it's stable.
- **TIP:** A simple soil test kit from your local garden center can give insights into your soil's makeup.

### 3. The Drain Game

Water is your pool's best friend, but improper drainage can make it its worst enemy. Factors to consider:

- **Natural Water Flow:** Identify where water collects after a downpour.
- **Existing Drains:** Ensure they're not obstructed and assess if they're sufficient for added pool water.
- **High Water Table:** This means ground water is close to the surface, which can complicate pool construction.
- **TIP:** Consult with a landscape architect who can provide solutions like French drains or swales to manage water flow.

Have a unique backyard? Tell us about it. Call Crestwood. We're here to help you!

### 4. Embracing the Green

Those lovely trees and plants aren't just for aesthetics—they can impact your pool placement and design:

- **Tree Roots:** Larger trees can extend their roots far and wide, potentially affecting your pool's foundation.
- **Falling Leaves and Debris:** That gorgeous overhanging tree might mean more cleaning duty for your pool.
- **Shade and Sunlight:** Monitor where the sun shines (or doesn't) in your yard. It can influence pool temperature and where you might want sun loungers.
- **TIP:** Always be cautious about removing mature trees—they can be essential for soil stability and home cooling.

### 5. Environmental Elements

Mother Nature can be unpredictable, so it's crucial to account for her moods:

- **Wind:** A constant breeze might affect pool temperature and can guide where you place protective barriers or plants.
- **Rain and Storms:** Consider the usual direction of storms—this can influence where you position the pool to avoid excessive debris.
- **Wildlife:** Yes, that includes your neighbor's curious cat! But also think about birds, rodents, or even larger animals like bears that might see your pool as an inviting watering hole.

- **TIP:** Local weather stations or apps can provide historical data on wind and rain patterns.

## 6. Think Long-Term

- **Future Landscaping Plans:** Dreaming of an outdoor kitchen or a rose garden? Ensure your pool placement allows for these future projects.
- **Erosion:** Over time, water and wind can wear away soil. Plan for adequate barriers or plantings to reduce this risk.
- **Home Resale Value:** While a pool can add value, it's wise to ensure it complements the yard rather than overtaking it.
- **TIP:** Create a five or ten-year vision for your backyard. This holistic approach can guide your immediate pool decisions.

## 7. Expert Insight

While playing backyard detective is exhilarating, calling in the pros can save potential headaches:

- **Landscape Architects:** These experts can provide invaluable insights on terrain and drainage solutions.
- **Pool Designers:** With an eye for aesthetics and functionality, they can guide optimal pool placements.

- **Environmental Experts:** For those trickier situations, like high water tables or unique ecosystems, these specialists can offer guidance.

- **TIP:** Even if you're on a budget, a one-time consultation can be a worthwhile investment for long-term success (give us a call!).

## Final Thoughts on Your Backyard Environment

Understanding your backyard's intricacies is like reading the lines on the palm of your hand—each tells a unique story and guides your destiny (or, in this case, your dream pool). By carefully evaluating terrain, soil, drainage, and the environment, you're setting the stage for a pool that's harmonious with its surroundings and tailored to provide years of enjoyment. Ready to dive into your next backyard adventure?

**Have a unique backyard? Tell us about it. Call Crestwood. We're here to help you!**

## 3 Questions to Ask Yourself

- What are the specific challenges and opportunities that my backyard terrain presents for pool construction?
- Do I fully understand my soil composition and drainage situation?
- Have I considered the long-term vision for my outdoor space and how a pool fits into that vision?

## Your Personal Checklist

- **Conduct a Basic Soil Test and Terrain Mapping**
  - Use a simple soil test kit from your local garden center to understand your soil's composition. Use a level or landscaping app to map the terrain.
- **Consult Experts**
  - Before diving into the project, it's a good idea to consult with landscape architects, pool designers, and environmental experts. Even if you're budget-conscious, a one time consultation can offer invaluable insights that could save you money in the long run.
- **Review Environmental Factors and Long-Term Plans**
  - Use weather apps or local weather stations to get data on wind and rain patterns in your area. Make a five or ten-year vision plan for your backyard to guide your immediate pool decisions.

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# 4 Above Ground vs. In-Ground Pools: Weighing Costs, Aesthetics, Durability, and Warranties

Splish, splash! We're diving deep into one of the biggest decisions you'll face on your pool journey: Choosing between above ground and in-ground pools. It's a bit like choosing between chocolate and vanilla ice cream—each has its delightful merits and unique flavors. But fear not, dear reader, for we're here to sprinkle the facts and insights over your pool decision-making sundae. Let's uncover which pool type will make your backyard dreams ripple with reality!

**Want honest, truthful, friendly advice on pool type selection?  
Call Crestwood. We're here to help you!**

## 1. Costs: Budgeting Your Backyard Oasis

Your wallet might be gently tugging at your sleeve, whispering, "Hey, let's think this through."

### **Above Ground Pools:**

- Pros: Generally, more budget-friendly up front. Fewer excavation costs and often quicker to install.
- Cons: Depending on what the pool is constructed of, they may have a shorter lifespan than in-ground and wooden above ground options.

### **Wooden Above Ground Pools:**

- Pros:
  - Easy installation with the ability to be reinstalled at a new home or sold if no longer desired.
  - Insulating properties of wood can eliminate the need for a heater, reducing energy costs and extending the usable "Pool Season".

- Cons:
  - Initial costs might be higher than standard above ground pools, but the long-term savings and value can offset this.

#### **In Ground Pools:**

- Pros: Can add more value to your property. A broader range of customization options.
- Cons: Higher initial costs due to excavation, labor, and materials.

## **2. Aesthetics: Setting the Scene for Serenity**

Imagine sipping a cool drink by the poolside. What's your view?

#### **Above Ground Pools:**

- Pros: Many modern designs have become more appealing and slightly more durable.
- Cons: Can be seen as less “sophisticated” than their in-ground counterparts, and less “natural” than their wooden counterparts.

#### **Wooden Above Ground Pools:**

- Pros: Unmatched natural beauty that can enhance the aesthetic appeal of your yard. Complements wooden decks, trees, and landscaping.
- Cons: A commitment to aesthetic integration with your backyard's design; eg. matching wood tones to decks and/or trees.

#### **In Ground Pools:**

- Pros: Seamless integration with landscaping. Offers a more “luxurious” feel.
- Cons: Requires a well-thought-out design to ensure harmony with the backyard setting.

## **3. Durability: The Long Swim Ahead**

Think of this as the endurance lap in your pool decision marathon.

#### **Above Ground Pools:**

- Pros: Less susceptibility to underground shifts. Easier to dismantle and relocate if necessary.
- Cons: Depending on what the pool is constructed of they may be more vulnerable to external damages, like kids with baseballs or wild weather.

#### **Wooden Above Ground Pools:**

- Pros: Constructed from high-grade pressure-treated wood, these pools are designed for durability and longevity, rivaling in-ground pools.
- Cons: While highly durable, wood will require minimal periodic maintenance to retain its integrity and appearance.

#### **In Ground Pools:**

- Pros: Generally, more durable, given they're protected from external elements. Can last for decades with proper care.
- Cons: Potential for costly repairs if issues arise, like cracks or leaks. You can't dismantle and relocate the pool.

## **4. Warranties: Your Safety Floaties**

Even the best swimmers like a safety floatie now and then. In the pool world, warranties are your floaties.

#### **Above Ground Pools:**

- Pros: Most come with warranties. Coverage usually includes the liner, frame, and sometimes equipment. Warranties can range from 0 to 30+ years depending on the

quality of the pool.

- Cons: Warranties on less expensive pools might be limited in scope, and more expensive pools have been known to have “fine print” deceptive warranties. Make sure to understand what’s excluded.

#### **Wooden Above Ground Pools:**

- Pros: Crestwood offers a full 5-year guarantee with an additional 25-year limited warranty, reflecting the confidence in their product’s longevity and quality.
- Cons: With a warranty covering up to 30 seasons, it’s easy to become complacent about routine checks and maintenance, which are still vital for pool longevity.

#### **In Ground Pools:**

- Pros: Typically come with more extended warranties. Some can last 20 years or more, particularly for the shell or structure.
- Cons: Warranty duration can vary based on the type (concrete, vinyl, fiberglass). Always clarify what’s covered, as some in ground companies hide B.S. limitations in one or two sentences.

## **5. Installation and Timeline: Ready, Set, Swim!**

Timing isn’t just essential in synchronized swimming—it’s vital for pool installations, too.

#### **Above Ground Pools:**

- Pros: Faster to install—sometimes in just one day. You’ll be making waves in no time!
- Cons: Seasonality can impact installation. Some climates may limit when you can set up.

#### **Wooden Above Ground Pools:**

- Pros: Installation can be completed quickly, with the added benefit of the pool being a

sustainable choice that can be relocated if necessary.

- Cons: Similarly to traditional above ground pools, seasonality can impact installation, such as heavy rains or snows. Some climates may limit when you can set up.

#### **In Ground Pools:**

- Pros: Though it takes longer (typically weeks to months), the result is a more permanent and customized fixture.
- Cons: Weather, permits, design complexities, and economic conditions can extend installation timelines by weeks, months or a year.

## **6. Versatility and Customization: Crafting Your Pool Paradise**

How does your dream pool look? With waterfalls, Jacuzzi’s, or maybe a swim-up bar?

#### **Above Ground Pools:**

- Pros: Newer models offer various shapes, sizes, and liner patterns. Some even allow for decking integration.
- Cons: Less flexibility in design compared to in-ground.

#### **Wooden Above Ground Pools:**

- Pros:
  - The natural material allows for unique design features that complement your outdoor living space, such as integrated decking and wood staining.
- Customization options are designed to maintain the aesthetic harmony of your outdoor space. This means that while you might not have as many options as in-ground pools, each feature is carefully chosen to blend with the pool’s wooden structure and your garden’s existing design.

- Cons: Customization options are vast but require careful planning to maintain the wood's beauty and functionality.

**In Ground Pools:**

- Pros: The sky's the limit! Shape, depth, features, and finishes can be tailored to your heart's desire.
- Cons: Customizations can quickly rack up costs near \$100k+.

## 7. Resale Value: An Investment Dive

Whether you're staying put or thinking of selling in the future, a pool's impact on home value is worth considering.

**Above Ground Pools:**

- Pros: Can be dismantled, allowing flexibility for future homeowners. Wooden pools that integrate with the environment are appealing to buyers or allow homeowners to take it with them if they choose.
- Cons: Might not add significant value if made from steel or aluminum which can deter some buyers.

**Wooden Above Ground Pools:**

- Pros: Aesthetically pleasing wooden pools can be an attractive feature to potential homebuyers, or you can easily take apart and sell the pool without sacrificing quality and durability of materials.
- Cons: As a more distinctive choice, it might not appeal to every buyer's taste.

**In Ground Pools:**

- Pros: Can boost property value, especially in warmer climates where pools are sought after.

- Cons:
  - Maintenance expectations and safety risks might deter some potential buyers.
  - Can't take them with you when moving and can be very costly to fill in the pool if no longer desired or if trying to sell your home and a prospective buyer does not want the pool.

## Final Thoughts on Choosing Between Above Ground & In-Ground

Like choosing between luscious lanes in a pool, the decision between above ground and in-ground pools requires thoughtful strokes. By weighing costs, aesthetics, durability, long term value and warranties, you're equipped to make an informed splash. So, dive into your pool adventure with confidence, knowing you've explored the depths of your options! Happy swimming, future pool aficionado!

**Want honest, truthful, friendly advice on pool type selection?  
Call Crestwood. We're here to help you!**

## 3 Questions to Ask Yourself

- What are my top priorities for a pool: Cost, Aesthetics, Durability, or Long-term value?
- How does my choice between above ground and in-ground pools fit into my long-term living situation?
- What is the climate like in my area and how will that impact my pool type choice?

## Your Personal Checklist

- **Budget Evaluation**
  - Take a close look at your finances to determine how much you're willing to spend

not only on the initial installation but also on ongoing maintenance. Remember that in-ground pools generally have higher upfront costs but might add more value to your property.

- **Consult with a Real Estate Advisor**

- If you're considering your home as an investment and may sell in the future, it would be wise to consult with a real estate expert to understand how each type of pool could impact your home's value.

- **Research Warranties**

- Look into the warranties offered for both above ground and in-ground pools. Make sure to check what exactly is covered, and for how long, as this can be a significant factor in long-term satisfaction and potential costs.

## Guard Yourself Against Deceptive Sales Tactics

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# 5 DIY or Hire a Pro? Navigating Your Pool Installation Choices

As you embark on your aquatic journey, you'll stumble upon an inevitable crossroads: Should you roll up your sleeves and dive into the DIY waters? Or, should you call in the pros to sail smoothly? Each path holds its unique whirlpool of challenges and rewards. Let's plunge into this decision headfirst and see what bubbles up!

**Can't find the answer you're looking for?  
Call Crestwood. We're here to help you!**

## 1. The Allure of DIY: A Dive into Self-Installation

For the hands-on homeowner, the thought of constructing a personal oasis can be irresistible. Here's the splash on going the DIY route:

- Pros:
  - Cost-Saving Potential: Skipping professional fees can certainly lighten the financial load.
  - Personal Touch: Every tile, every drop of water, every shimmering ripple—it's all your creation.
  - Flexible Timing: Work on the project when it suits you, whether it's late evenings or weekend splurges.
  - DIY Designs: Some swimming pools, especially Crestwood Wooden Pools, were designed with the do-it-yourselfer in mind, and can be installed by 1 or 2 people in 24-48 hours.
- Cons:
  - Time-Consuming: Building a pool is no afternoon endeavor. Depending on your expertise, above ground pools can take 1-5 days, whereas inground pools can take weeks if not months.

- Learning Curve: Depending on your choice of Above Ground, Wooden Above Ground, or In-Ground, it could be a steep one, especially if it's your first pool plunge.
- Risk of Errors: Mistakes can lead to more expenses or even compromise the pool's safety.

## 2. Trusting the Pros: The Expert Expedition

Handing over the reins to experienced professionals can be a comforting choice. Here's why:

- Pros:
  - Expertise at Work: They've been around the pool block. They know the twists, turns, and best practices.
  - Time-Efficiency: While you're sipping lemonade, the pros are ensuring a swift and smooth installation.
  - Guarantees: Many professionals offer warranties on their work, which can be a buoy of reassurance.
- Cons:
  - Costlier Upfront: Expertise comes at a price.
  - Scheduling: You're on their time. Delays can happen, especially during peak season.
  - Less Personal Control: The design and construction process might feel less personal.

## 3. Tools & Equipment: Do You Have What It Takes?

- DIY:
  - Gather a variety of specialized tools.

- Renting equipment like excavators might be necessary.
- Ensure you have storage for materials during the building phase.
- Pro:
  - They come equipped, literally. All the necessary tools and machinery are at their fingertips.

## 4. Permits and Codes: Crossing the T's and Dotting the I's

- DIY:
  - Research and acquire all necessary permits—miss one, and you might find yourself in deep waters.
  - Ensure the pool meets all local building codes—a slip here can lead to fines.
- Pro:
  - They often handle permits and are well-versed in local codes, ensuring a compliant build.

## 5. Ongoing Support: After the Splash

- DIY:
  - Depending on what and where you purchase your DIY Kit, installation guidance/video(s), maintenance and troubleshooting are all on you.
  - There's a satisfaction in understanding the inner workings of your creation.
- Pro:
  - Many offer after-installation services or support.
  - They can provide maintenance tips and, sometimes, a go-to contact for issues.

## 6. Resale Value: Eyeing the Future

Installing a pool can influence your home's resale value. But does the installation method matter?

- **DIY:**
  - Potential buyers may be skeptical of a DIY job and request inspections.
  - Unique, personal touches might appeal to some but deter others.
- **Pro:**
  - Generally seen as more reliable by potential buyers.
  - Professional paperwork and warranties can boost buyer confidence.

## 7. Learning Opportunities: Expanding Your Skill Set

- **DIY:**
  - A fantastic chance to learn a spectrum of skills, from basic carpentry to plumbing.
  - Endless resources online to guide you, from tutorials to forums.
- **Pro:**
  - An opportunity to learn by observing. Engage with the team, ask questions, and get insights.

## Final Thoughts on Hiring an Installer or Doing It Yourself

To DIY or not to DIY? That is the question. While taking the helm offers a sense of accomplishment and potential savings, it comes with challenges. On the flip side, professionals can navigate the pool seas with expertise, though at a higher cost. Weigh the waves, trust your gut, and remember: either way, you'll soon be floating in your backyard paradise! Happy splashing, intrepid pool explorer!

Can't find the answer you're looking for? Call Crestwood. We're here to help you!

## 3 Questions to Ask Yourself

- How comfortable am I with Do-it-Yourself projects, and do I have the skills required to tackle building a pool?
- What's more valuable to me: Time or Money?
- What level of post-installation support do I expect from the builder or DIY Kit Manufacturer?

## Your Personal Checklist

- **Assess Skill Level and Tools**
  - Take inventory of the skills you already possess that will be needed for a DIY pool installation. Similarly, make a list of tools you'll need and compare it with what you already have. This will help you determine the feasibility and potential cost of a DIY project.
- **Contact Local Authorities for Permit Requirements**
  - Whether you go the DIY route or hire a pro, knowing the permit requirements in your area is crucial. Make sure you understand what's needed so you can either obtain these yourself or confirm that the professionals will handle this aspect.
- **Get Quotes**
  - If you're considering hiring a pro, don't settle for the first quote you get. Shop around, read reviews, and maybe even ask to see some of their previous work. If you're going DIY, do a cost analysis of all the materials, tools, and permits you'll need.



# 6

## Warming Up: Choosing the Right Pool Heating Option for You

As the sun sets and the moon graces the night, one can't help but dream of a warm pool hug. But wait, is your pool ready to give you that warm embrace or does it feel more like an ice-cold handshake? Well, let's fire up this chat on how to keep your pool toasty, shall we?

**Want heat without the high bills? Call Crestwood. We're here to help you!**

### 1. Why Heat Your Pool?

For many, a pool isn't just for those sweltering summer afternoons. It's an oasis of relaxation year-round. Heating can:

- Extend your swimming season into cooler months.
- Make early morning and late evening dips comfortable.
- Increase the value and appeal of your pool.

### 2. Dive into the Options

From solar sizzles to electric buzzes, let's wade through your heating choices:

#### **Solar Heating: Harnessing the Power of the Sun**

- Pros:
  - Green Energy: Reduce your carbon fin-print one swim at a time.
  - Cost-Effective in the Long Run: Once installed, the sun's energy is free!
  - Low Maintenance: Fewer moving parts means fewer potential issues.
- Cons:
  - Upfront Costs: Installation can be pricier than other systems.

- Weather-Dependent: Cloudy skies might mean cooler swims.
- Space Requirement and Placement: Some Solar Technologies may need a good chunk of space, and optimal placement may be unavailable.

### **Electric Heat Pumps: Circulating Warmth Efficiently**

- Pros:
  - Consistent Temperatures: Regardless of the sun or ambient temperature.
  - Energy-Efficient: Transfers heat from the air to your pool.
  - Long Lifespan: Typically outlasts gas heaters.
- Cons:
  - Higher Initial Costs: But operational costs can be lower than gas heaters.
  - Slower Heating: Might take longer to reach your desired temperature.

### **Gas Heaters: Fast and Furious**

- Pros:
  - Quick Heating: Can provide a higher temperature rise per hour and also maintain the desired temperature once met.
  - Less Weather-Dependent: Not reliant on sunshine or ambient heat.
- Cons:
  - Fuel Costs: Gas can get pricey, especially if prices surge.
  - Shorter Lifespan: Typically, they don't last as long as heat pumps.

## **3. Size Matters: Match Heater to Pool Size**

It's not just about the type but the size of the heater. Too small, and you'll be left shivering; too large, and you're burning money. Consult with professionals to get the right fit.

## **4. Location, Location, Location!**

Your geography plays a role:

- Sunnier Climes: Solar might be a bright idea.
- Cooler Regions: Electric or gas could bring the needed warmth.

## **5. Budget Breakdown**

Consider both the initial purchase price and the ongoing operating costs:

- Solar: Depending on size & sophistication, may have high upfront, low ongoing.
- Electric: Moderate upfront, moderate ongoing.
- Gas: Low upfront, high ongoing.

## **6. Eco-Efficiency: Making Green Waves**

If Mother Earth had a pool, she'd go solar. But remember, electric heat pumps are also a more eco-friendly choice compared to gas.

## **7. Maintenance Musings**

Each system has its quirks:

- Solar: Minimal. Depending on type, occasionally clean panels or housing.
- Electric: Regularly check the evaporator coil and maintain airflow.
- Gas: Inspect regularly for complete combustion.

## Final Thoughts on Heating Your New Pool

Picking the perfect pool heater is a lot like choosing a dance partner. You want someone who complements you, can keep up with your pace, and won't leave you out in the cold. While you let these tips simmer, imagine that warm pool waiting to wrap you in its liquid embrace on a cool evening. The right choice will have you floating in heated bliss, making every penny and every thought worth it. Dive in, stay warm, and make waves!

**Want heat without the high bills? Call Crestwood. We're here to help you!**

## 3 Questions to Ask Yourself

- What's my climate, and what heater is most efficient for my climate?
- What's my budget?
- What are my environmental-friendly priorities?

## Your Personal Checklist

- **Consult a Professional for Sizing**
  - The right heater size is crucial for effectiveness and efficiency. Make an appointment with a heating professional to discuss the best size and type of heater for your pool. Call us—our pools are found in the Canadian plains and off the Mediterranean coast.

- **Calculate Long-Term Costs**
  - Create a budget breakdown that includes both the initial costs and expected ongoing costs of each heating option. Factor in lifespan, maintenance, and energy costs to get a fuller picture.
- **Review Maintenance Requirements**
  - Take note of the maintenance tasks associated with each heating option. Make a seasonal or annual maintenance calendar as a reminder to perform necessary tasks, whether it's clearing debris from solar panels or inspecting a gas heater for complete combustion.

## Guard Yourself Against Deceptive Sales Tactics

Contact Crestwood Pools, Where Honesty  
Has Been Our Policy for Over 35 Years



# 7 Tailoring Your Oasis: Exploring Pool Customization and Add-Ons

So, you're thinking of making a splash in the world of backyard aquatic paradises. But wait! A pool isn't merely about water contained in a shell. It's about you. It's about an environment shaped by your dreams, personality, and needs. Ready to dive deep into the world of pool customization and enhancements? Grab your floaties, and let's take the plunge!

**What does your dream pool look like?  
Call Crestwood. We're here to help you!**

## 1. Walking the Talk: Walk-In Stairs

Ah, the gradual descent into the water, one step at a time. Perfect for those leisurely entries or if you have kids or seniors at the home.

- Pros:
  - Safety: Reduces risk of slipping compared to ladders.
  - Aesthetic Appeal: Adds a touch of elegance.
  - Seating Area: Yep! Double it up as a submerged lounge.
- Cons:
  - Space Consumption: Takes up a chunk of your pool space.
  - Cost: Can be pricier than traditional ladders.

## 2. Light Up the Night: Pool Lighting

Swimming under the stars is fantastic, but why not add some underwater twinkle?

- Pros:
  - Night-time Swimming: Safety and visibility in the dark.

- Ambiance: Elevate the mood; think romantic swims or lively pool parties!
- Variety: From LEDs to floating lights, the choices are plentiful.
- Cons:
  - Maintenance: Lights need replacement and upkeep. Remove
  - Installation Complexity: Depending on type and amount of lights.

### 3. A Cleaner Scene: Auto Vacuum

Clean pool = Happy swimmers. And an automatic vacuum is like having a mini Aquaman keeping things tidy.

- Pros:
  - Time-Saver: Less manual cleaning.
  - Efficiency: Some models can scale walls and navigate obstacles.
  - Better Water Quality: Constant cleaning equals clearer water.
- Cons:
  - Energy Consumption: Depending on type, can increase the utility bill.
  - Maintenance: Periodic checks to ensure smooth operation.

### 4. Purifying the Blue: Sanitation Options

Keeping the water clean isn't just about removing debris. It's about ensuring it's safe and pleasant for your skin and eyes.

- Pros of Saltwater Systems:
  - Low Maintenance: Don't need to buy chlorine.
- Cons:
  - Initial Cost: Can be very costly.

- Extremely Corrosive: Salt basically will corrode any metal components and may be detrimental to surrounding vegetation & lawn.
- Maintenance Cost: Have to continually add Salt and corrosion will make replacement of other components much sooner.

- Pros of Water Ionizers:

- Chlorine Reduction: Utilizes minerals like copper and silver to sanitize.
- Skin-Friendly: No harsh chemicals mean it's gentle on skin and eyes.
- Eco-Friendly: Reduced chemical use is better for the environment.

- Pros of Ozone Generators:

- Reduced Chemical Use: Breaks down contaminants.
- Quick Sanitation: Acts faster than chlorine.

- Cons of Both:

- Installation Cost: Initial costs.
- Electrical Components: Possible technical issues.

### All About That Base: Filter Types

The heart of your pool, ensuring that your water is continuously circulated and cleaned.

- Sand Filters:
  - Simple Maintenance: Just backwash and rinse.
  - Natural: Uses sand as a filtering medium.
- Cartridge Filters:
  - Higher Filtration Rate: Can catch smaller particles.
  - Water Saver: Requires less water for cleaning.
- Diatomaceous Earth (DE) Filters:

- Finest Filtration: Removes tiniest contaminants.
- Eco-friendly: Uses natural materials.
- Cons:
  - Maintenance: DE Powder has to be replaced and discharge may be an issue. Cartridges and Sand may need to be changed depending on filtering load and proper maintenance.
  - Cost: DE filters are pricier.

## The Comfort of the Float: Pool Loungers and Floats

A quintessential part of the pool experience, these floating paradises are perfect for sunbathing, reading, or sipping your favorite cocktail.

- Pros:
  - Relaxation: Elevate your chill game.
  - Variety: From donut rings to full mattresses, there's a float for everyone!
- Cons:
  - Storage: Need to deflate/store when not in use.
  - Durability: Susceptible to punctures.

## Final Thoughts on Pool Customization

Imagine a warm evening where your pool lights cast a soft glow, your favorite tunes play in the background, and you descend your walk-in stairs, feeling the water envelop you. Sounds dreamy? That's the power of customization!

Your pool is an extension of you. It's a canvas waiting to be painted with your desires and whims. Whether it's an eco-conscious filtration system or a set of sparkling lights, each add-on

contributes to your pool's personality. Dive into your desires, sketch out your dreams, and craft an oasis that's uniquely, wonderfully, you.

## 3 Questions to Ask Yourself

- How do I prioritize safety, aesthetics, and functionality?
- What's my budget for add-ons?
- Who will be using the pool, and how will the customization fit their needs?

## Your Personal Checklist

- **Compile a Wish List**
  - Note down all the custom features you find appealing—like lighting options, sanitation systems, or types of filters. Prioritize them based on need, budget, and long-term value.
- **Consult a Pool Design Expert**
  - Share your wish list with a pool design consultant to discuss feasibility, recommendations, and to get a comprehensive estimate. This will also help you understand any limitations based on your yard's size and shape. Give us a ring—our family has been in the pool business 60 years!
- **Plan for Maintenance**
  - Each add-on comes with its own set of maintenance tasks. Whether it's cleaning the automatic vacuum or changing pool lights, jot down the required upkeep tasks for each feature. Factor this into your decision-making process.



## Quenching the Thirst: Options for Filling Your Pool

Welcome to the ultimate hydration station! Just like how we humans need to stay hydrated, your brand new pool is eagerly awaiting its first taste of water. The moment of filling is almost akin to a rite of passage for your pool. But hold up! Before you unleash the waterworks, let's dive into the options and considerations for filling that blue haven.

### 1. From the Tap: Using a Hose

The most common, the most accessible, and probably the first idea that popped into your mind, right?

- Pros:
  - Convenience: Right there in your backyard.
  - Control: Monitor the water levels and quality as it fills.
  - Cost: Typically more affordable than other options.
- Cons:
  - Time: Depending on your pool's size, this could take days.
  - Water Quality: Tap water may have minerals that could affect your pool's chemistry.
  - Wells: May damage your well and create costly repairs.

### 2. Speed and Volume: The Mighty Tanker

A faster approach? Summon a water tanker!

- Pros:
  - Speed: Fill your pool in hours rather than days.
  - Volume: Designed for this very purpose, tankers carry a massive amount of water.

- Cons:
  - Cost: More expensive than the humble hose.
  - Water Quality: Ensure the supplier provides treated and clean water.

### 3. Nature's Best: Pond or Stream Water

Surrounded by natural beauty? A nearby pond or stream might be the answer.

- Pros:
  - Natural: Often softer with fewer chemicals.
  - Eco-friendly: A sustainable option, especially if the source is abundant.
- Cons:
  - Quality: Needs to be treated and filtered to remove organic matter, bacteria, and potential pests.
  - Legalities: Ensure you have the rights to draw water from natural sources.

### 4. Combination Filling: Best of Both Worlds

Why not mix and match? Start with a tanker and then top up with a hose or use stream water followed by tap water to balance out minerals.

- Pros:
  - Flexibility: Adjust according to water quality, speed, and cost considerations.
  - Optimal Fill: Can optimize water quality by blending sources.
- Cons:
  - Complexity: More variables to manage and monitor.
  - Cost: Could be more expensive depending on combinations.

### Considerations Before Filling Up

**Water Source:** Know where your water is coming from. The source can determine the type of treatments and filtration you'll need.

**Cost vs. Time:** If you're budget-conscious, a hose might be the way to go. If time is of the essence, consider a tanker or combination approach.

**Environmental Impact:** Drawing water, especially in large quantities, can have environmental implications. If you're sourcing from natural bodies, ensure it's done sustainably.

**Water Chemistry:** Different water sources can have different mineral compositions. Be prepared to treat and balance your pool water after filling.

**Your Pool's Health:** Remember, the water you choose is going to interact with your pool's liner, tiles, and other components. Ensure it's clean, safe, and won't cause any damage.

### Final Thoughts on Your Soon to be Splashy Affair

Filling your pool is more than just a practical task; it's an experience, a ceremony! It's the first time your pool comes to life, preparing to offer countless memories of joy, relaxation, and fun. Whether you're going the tanker route for a speedy fill, enjoying the steady flow of a hose, or embracing nature's offering, the choice is yours. Tailor your decision based on your surroundings, budget, and personal preferences.

And as you watch that water level rise, take a moment to envision the splashes, the laughter, the gentle glides, and the serene floats that await. Your pool's thirst will soon be quenched, and in turn, it will quench your thirst for endless summer fun. Cheers to your soon-to-be-filled oasis!

### 3 Questions to Ask Yourself

- How quickly do I need my new pool filled and operational?
- What are my water quality standards?
- What's the environmental impact of my water source?

### Your Personal Checklist

- **Assess Your Water Sources**
  - Evaluate the water sources available to you — be it a hose, a water tanker, or a natural source like a pond or stream. If considering a natural source, check local regulations and ensure you have the right to draw water from it.
- **Calculate Cost and Time**
  - Make a quick calculation of the time and money each option would require. Match this with your availability and budget to make an informed choice. If a tanker is the chosen route, get quotes from different suppliers for comparison.
- **Plan for Water Treatment**
  - Different water sources may require different types of treatment to ensure they are safe and clean for pool use. Arrange for the necessary treatments, be it filtration or chemical balancing, based on the water source you've selected.



What does your dream pool look like? Call Crestwood. We're here to help you!



# 9

## Bracing for the Chill: How to Winterize Your Pool in Colder Climates

Ah, the joy of swimming under the radiant sun, the memories of barbecues by the poolside, and the sound of laughter echoing as cannonballs splash. But as the golden leaves start to fall, signaling the arrival of the cooler months, it's time to switch gears. Time to prepare your watery oasis for the cold embrace of winter.

Winterizing your pool is more than just a routine task; it's an act of love, ensuring that your pool survives the winter onslaught and is ready to dazzle once the sun emerges again. So, dear pool enthusiasts, let's embark on the journey of winter-preparation, ensuring our beloved pools are snug and secure.



**It is imperative that you monitor your pool for 7-14 days prior to closing to make sure you are not losing any water. It is very common to mistake splash out and evaporation during the summer months for a potential leak in the liner or plumbing. This can cause catastrophic damage to both Above Ground & In-Ground pools. If you have a leak, have it located and repaired prior to closing.**

### 1. Clean It Before You Winterize It

First things first, give your pool a thorough cleaning.

- **Skim and Vacuum:** Remove all leaves, debris, and any unwanted floating guests.
- **Brush the Walls:** This prevents algae buildup and keeps your pool pristine.

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- **Check the Chemistry:** Ensure the pH, chlorine, and alkalinity levels are balanced. A properly balanced pool means a safer winter hibernation.

## 2. Lower the Water Level, But Not Too Much!

Reduce the water, but how much you lower it depends on your pool type:

- **In-ground Pools:** Lower the water below the skimmer.
- **Above-ground Pools:** Depending on Brand, Manufactures Instructions and Skimmer Block Off Plates, and Self Drain Systems, typically lower the level one to two inches below the skimmer.
- **Plug The Return Line:** Use a Threaded Plug With Oring or Rubber Plug with Wing Nut.



Remember, don't drain your pool completely; this can lead to structural issues and potential damage.

## 3. Let's Talk About Antifreeze (Not for Your Car!)

Just like your vehicle, your pool's pipes need protection from freezing.

- **Blow Out the Lines:** Use a blower or shop vac to force water out of the plumbing.
- **Add Antifreeze:** This keeps the remaining water from freezing and expanding, potentially damaging your pipes.

## 4. Equip the Pool with Its Winter Armor

- **Pool Covers:** Essential for keeping debris out and protecting your pool. Ensure it's tightly secured.
- **Safety Covers:** These sturdy covers can hold the weight of snow and ice.
- **Winter Covers:** Specifically designed for the cold months, they offer extra protection.

## 5. A Winter Feast: Adding Winterizing Chemicals

Before you bid adieu to your pool, treat it to a banquet of winterizing chemicals:

- **Algaecide:** Keeps the green monsters at bay.
- **Pool Enzymes:** Breaks down non-living contaminants.
- **Mineral-based Sanitizers:** Keeps the water fresh and pure.

## 6. Remove, Store, and Adore

Detach all the removable parts:

- **Ladders and Rails:** Remove and store in a dry place.
- **Manual or Automatic Cleaning Equipment:** Drain all hoses and Auto Cleaners and stow in a dry place.

- **Pump and Filter:** Drain, disconnect, clean, and store indoors, Exception: Sand Filter > Probably too heavy to move, OK to leave out if properly drained and covered.
- **Heaters:** Drain, disconnect and cover.
- **Toys and Floats:** Clean, deflate (if necessary), and store.

Admire these tools; they've served you well and will be ready for action once the warmer months roll in.

## 7. Regular Check-ins: The Winter Surveillance

Periodically inspect your pool:

- **Check for Ice Damage:** Especially after heavy snowfall.
- **Inspect the Cover:** Ensure it's secured and free from damage.
- **Pump Off Excess Water:** Accumulated snow or water on the cover should be removed to avoid stress on the pool.

## Remember, Every Winter Ends

Winterizing might feel like tucking away a cherished part of your home, but it's a temporary farewell. As you take these steps, imagine the next season of splashes and relaxation. A well-winterized pool means a hassle-free reopening.

## Final Thoughts on Winterizing Pools

Winterizing is more than a technical process; it's a ritual. It's the care you show after a summer of joy, ensuring your pool is ready for many summers to come. So, as you brace your pool for the chill, know that you're not just preparing for winter but setting the stage for the next season of sunshine and fun. Remember, the cold is but a phase, and your pool, under its protective shield, dreams of the dives, the laps, and the sun-kissed moments it'll soon host. Until then, let it rest, let it dream, and brace for the chill with confidence and love.

**If you own a Crestwood Pool and need guidance for closing the pool for winter?  
Call Crestwood. We're here to help you!**

## 3 Questions to Ask Yourself

- What's my pool type – above ground or in-ground?
- Do I have the necessary winterizing supplies?
- What's my winter maintenance plan?

## Your Personal Checklist

- **Inventory Check**
  - Make a list of all the supplies you'll need for winterizing your pool and ensure you have them well in advance. This can include a pool cover, antifreeze, cleaning equipment, and winterizing chemicals.
- **Schedule the Process**
  - Choose a day when you'll winterize the pool. It's better to pick a dry day to avoid

complications. If you're new to this, allow yourself plenty of time; it's not a process you'll want to rush.

- **Plan for Regular Monitoring**
  - Set reminders on your calendar to check your pool at periodic intervals throughout the winter. This includes inspecting for ice damage, ensuring the cover is secure, and checking that no water has accumulated on top of the cover.

### Guard Yourself Against Deceptive Sales Tactics

Contact Crestwood Pools, Where Honesty  
Has Been Our Policy for Over 35 Years





# IO

## Funding Your Oasis: Understanding Payment and Financing Options for Your Pool

imagine the soft lull of water, the joyous giggles of kids playing, the shimmer of sunlight dancing on the water's surface — your dream pool. But before we dive headfirst into this watery wonderland, there's a more terrestrial matter to consider: funding. Just as every droplet matters in an ocean, every cent counts when turning your dream into reality.

Pools can be pricey, but they're an investment in both your property's value and your personal well-being. And just like there are many pools to choose from, there are equally varied ways to finance them. Dive in with us, and let's make your dreams liquid reality.

**Your dream pool for \$75 a month?  
Call Crestwood. We'll tell you how it's possible!**

### 1. Straight From the Wallet: The Power of Cash and Checks

- **Benefits:**
  - **Simplicity:** No paperwork, credit checks, or interest rates. Just a straightforward transaction.
  - **Negotiation Leverage:** Dealers might offer you discounts for direct cash or check payments.
- **Peace of Mind:** Sleep well knowing you're not in debt.
  - **Considerations:**
  - It's a significant upfront cost. Make sure you're comfortable with the outflow and have enough savings left for emergencies.

## 2. Classic and Reliable: The Credit Card Swish

- **Benefits:**
  - Flexibility: Pay now and manage repayments according to your card's terms.
  - Rewards: Many credit cards offer rewards, points, or cash back.
  - Protection: Some cards offer purchase protection against defects or delivery issues.
- **Considerations:**
  - High-interest rates can make this a costly option if not managed correctly.
  - It might affect your credit utilization ratio, so be mindful if you're planning other big expenditures.

## 3. Making It Personal: Personal Loans

- **Benefits:**
  - Fixed Repayments: Regular monthly payments make budgeting more predictable.
  - No Collateral: These are usually unsecured, meaning you don't risk your assets.
  - Competitive Interest Rates: If you have a good credit score, you can snag some pretty decent rates.
- **Considerations:**
  - Interest rates can vary, so shop around.
  - Watch out for potential fees or penalties.

## 4. Securing Your Investment: Home Equity Loans

- **Benefits:**
  - Lower Interest Rates: These are secured against your home, leading to generally lower rates than personal loans.

- Tax Deductions: Interest might be tax-deductible (but always consult with a tax advisor first!).

- **Considerations:**
  - Risky business as your home is collateral. Ensure you can meet the repayments.
  - There might be setup costs or valuation fees.

## 5. Line It Up: Home Equity Line of Credit (HELOC)

- **Benefits:**
  - Flexibility: Borrow as you go, and pay interest only on what you've drawn.
  - Reusable Credit: As you repay, your credit line replenishes.
- **Considerations:**
  - Variable interest rates mean repayments can fluctuate.
  - Your home is, once again, on the line.

## 6. Pool-Specific Financing: Specialty Lenders

Specialized lenders, often working closely with pool dealers, offer tailored financing options. We work with HFS—they're the best!

- **Benefits:**
  - Expertise: They understand the ins and outs of pool financing.
  - Tailored Packages: Options might include extended terms or deferred interest.

- **Considerations:**
  - Always compare with other available options to ensure you're getting the best deal.

## 7. A Hybrid Approach: Mix and Match

Who said you have to stick to one method? Consider a cocktail of financing:

- **Down Payment with Cash: Reduce the borrowed amount.**
- **Split Between Two Cards:** Maximize rewards or manage credit utilization.
- **Personal Loan + Credit Card:** For flexibility and fixed repayments.

## Final Bubbles of Wisdom

Embarking on the pool-owning journey is thrilling, but financing it requires a steady hand and a clear mind. Here are some parting tips:

- **Budget Beyond the Pool:** Account for maintenance, equipment, and potential increases in utility bills.
- **Read the Fine Print:** Whether it's loan terms or credit card conditions, knowledge is power.
- **Negotiate:** Never hesitate to ask for better terms, discounts, or deals.
- **Financial Advisor is Your Lifeguard:** When in doubt, consult an expert. They'll guide you through the treacherous waters of finance.

Owning a pool is about more than just splashes and dives; it's about building memories, relaxation, and personal sanctuaries. And while the path to this aquatic Eden has its costs, with the right financing strategy, your dream pool is well within reach. So, future pool owner, are you ready to fund your oasis?

**Your dream pool for \$75 a month?  
Call Crestwood. We'll tell you how it's possible!**

## 3 Questions to Ask Yourself

- What's my financial comfort zone?
- Have I considered all of the costs--upfront, maintenance, utilities?
- Do I need professional guidance?

## Your Personal Checklist

- **Crunch the Numbers**
  - Create a comprehensive budget that includes the cost of the pool, ongoing maintenance, and potential increases in utility bills. Make sure this budget is sustainable for you in the long run.
- **Research Financing Options**
  - Invest time in understanding the pros and cons of each financing option. Look into interest rates, payment terms, and other specifics, and compare these across different lenders or financing methods.
- **Consult a Financial Advisor**
  - Before making any final decisions, consider getting professional financial advice. An advisor can help you weigh the risks and benefits of your chosen financing method and can also guide you on negotiation strategies for better terms.

We hope this book has answered many of the questions that should be answered when you are considering the investment in Family Fun available through pool ownership, **Happy Splashing!**

