

Deciding on a Pool

Owning a house with a swimming pool can provide lots of summertime enjoyment, since there are leisure and entertainment options now located conveniently in your own backyard.

Real estate experts noted that in-ground pools experienced a surge in popularity beginning with the onset of the pandemic, when more people spent more time at home. Unfortunately, some may be regretting that decision a few years later. Here's what to consider before buying a home with a pool or installing your own. It's not all sun and fun:

MAINTENANCE AND UPKEEP

Regular maintenance is essential for the safety of your swimmers, general cleanliness, and extending the lifespan of a pool. Homebuyers should familiarize themselves with required tasks, including pool cleaning, equipment maintenance, water testing and balancing the chemicals. Keep in mind that the average



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pool requires about 18,000 gallons of water to fill. Uncovered pools can lose a lot of their water volume through evaporation, depending on the climate where you live. That could add up to tens and tens of thousands of gallons of water as homeowners refill the pool over the course of a year. That's an added aspect that many don't always consider when deciding on a pool.

SAFETY REGULATIONS

Ensuring pool safety is of utmost importance, especially for households with children or pets. Before you buy, learn more about local safety regulations and codes pertaining to fencing, pool barriers and

other safety measures like pool covers or alarms. Save yourself the potential for a legal hassle or, worse, some sort of neighborhood tragedy. Always maintain ladders and handrails to complete this secure pool environment.

INSURANCE PREMIUMS

Homeowners' insurance policies for properties with a pool may have certain specific requirements. Thoroughly review your policy or call a local insurance agent in order to get a clear understanding of potential premium increases, coverage options and any additional liability protection that may be necessary. You may need to shop around.

MARKET RESPONSE

Having a pool can increase your personal view of a property's value, but that might not be true for the next prospective buyer. Some might view it as an advantage, while others perceive a pool – with all of these mentioned duties and expenses – as a drawback. Real estate professionals say houses with pools often sell for 5 to 8 percent more than similar properties without them. But you'll need to analyze local market trends and preferences. In some cases, the upkeep, maintenance and energy expenses linked to a pool might be considered a negative. You don't want to lower the eventual selling price of your property.

LIFESTYLE CONSIDERATIONS

When considering a pool, make sure it complements your preferences and lifestyle. Consider the frequency of pool usage, the climate of the area, and you and your family's personal enjoyment of swimming or outdoor activities. You must also carefully evaluate the long-term commitment required for pool maintenance, available space for other backyard activities and potential privacy concerns. Take these factors into account, and you'll make a more informed decision on whether building a pool or buying a home with one is the right choice.



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REAL ESTATE 101



Finding a Good Contractor

Contractors end up with a lot of responsibilities — and a lot of a homeowner's money. Avoid sleepless nights of worry during your home projects by choosing with confidence. Here's how to find a good contractor: bit.ly/3BW37zw.

HOMEWISSE GLOSSARY

Delinquency: failure to make a payment when it is due. The condition of a loan when a scheduled payment has not been received by the due date, but generally used to refer to a loan for which payment is 30 or more days past due. **SOURCE:** Federal Trade Commission

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