



STAGE 1 • TOP OF FUNNEL

The Pool Buyer's Starter Guide

Everything you need to know before you build

Welcome to the Journey

You've been thinking about it for a while — the backyard transformed, the kids splashing after school, the summer evenings that stretch into something worth remembering. A custom pool is one of the most meaningful investments a homeowner can make. It's also one of the most misunderstood. This guide exists to change that.

At Scott Payne Custom Pools, we've built pools across Pennsylvania, New Jersey, and Delaware for over a decade. We've seen what happens when buyers go in unprepared — and we've seen the difference it makes when they don't. This guide is the honest, no-pressure version of every conversation we wish every homeowner had before they signed a contract.

What Kind of Pool Is Right for You?

Fiberglass

Pre-molded shells installed in one piece. Fastest installation (2–4 weeks), lowest long-term maintenance, and a smooth non-porous surface that resists algae. Limited to manufacturer shapes and sizes — typically up to 16' x 40'. Best for homeowners who want a low-maintenance pool with a fast build.

Vinyl Liner

Steel or polymer walls with a custom vinyl liner. The most affordable entry point for an inground pool — typically \$45,000–\$75,000 fully installed in our region. Liners last 8–12 years and can be replaced. Fully customizable in shape and size. Best for budget-conscious buyers who want a custom shape.

Concrete / Gunite

The premium option. Sprayed concrete over a steel rebar framework — completely custom in every dimension. Requires 3–6 months to build and more ongoing maintenance (resurfacing every 10–15 years). Best for buyers who want a truly custom design with no shape or size limitations.

The Real Cost Breakdown

The number you see advertised is almost never the number you pay. Here's what a realistic budget looks like in PA, NJ, and DE:

Vinyl Liner Pool	\$45,000 – \$75,000
Fiberglass Pool	\$55,000 – \$90,000
Concrete / Gunite	\$80,000 – \$150,000+
Patio / Coping	\$8,000 – \$25,000
Fencing (required)	\$3,000 – \$8,000
Landscaping	\$2,000 – \$15,000
Permits & Engineering	\$1,500 – \$4,000

The Hidden Costs Most Buyers Miss

Electrical upgrades, gas line extensions, retaining walls, tree removal, and utility relocation can add \$5,000–\$20,000 to your project. Always ask your builder what is NOT included in the quote.

How the Build Process Actually Works

Most homeowners are surprised by how involved the process is — and how much of the timeline is outside the builder's control. Here's what a realistic build looks like from first call to first swim.

Phase 1: Design & Contract

2-6 weeks

You meet with the builder, discuss your vision, and review a design. Expect multiple revisions. Once you sign, the clock starts — but permits haven't been pulled yet.

Phase 2: Permits & Engineering

3-8 weeks

Your builder submits for permits. In PA/NJ/DE, permit timelines vary wildly by municipality — some take 2 weeks, others take 3 months. This is the phase that most delays projects.

Phase 3: Excavation

1-3 days

The dig happens fast. One to three days depending on size and soil conditions. This is the most dramatic day — your backyard changes forever.

Phase 4: Steel / Shell / Plumbing

1-3 weeks

For concrete pools, steel rebar is installed and gunite is sprayed.

For fiberglass, the shell is set and backfilled. Plumbing and electrical rough-in happens during this phase.

Phase 5: Decking & Coping

1-2 weeks

The patio, coping, and any hardscape work is completed. This phase has the biggest visual impact and is often where homeowners make late-stage upgrade decisions.

Phase 6: Interior Finish & Fill

1-2 weeks

Plaster, pebble, or liner installation. The pool is filled — typically 24-48 hours — and the startup chemical process begins. For plaster pools, the startup process takes 28 days.

Phase 7: Equipment & Startup

3-5 days

Equipment is installed and commissioned. Your builder walks you through operation and maintenance. You receive warranties and documentation.

The average inground pool in PA, NJ, and DE takes 3 to 6 months from signed contract to first swim. Permit delays are the #1 reason projects take longer than expected.

— Scott Payne Custom Pools

What to Watch Out For

The pool industry has more than its share of shortcuts, lowball quotes, and vague contracts. Here's what experienced buyers know to look for — and what they've learned to avoid.

The Lowball Quote

If one quote is \$20,000–\$30,000 lower than the others, it's not because that builder is more efficient. It's because something is missing — usually the patio, fencing, permits, or a realistic equipment package. Always compare quotes line by line.

Vague Contracts

A good pool contract specifies every material by brand and model number. If your contract says 'pool equipment' without naming the brand, you have no idea what you're getting. Ask for Pentair, Hayward, or Jandy by name.

Subcontractor Overload

Some builders subcontract nearly everything — excavation, plumbing, electrical, decking. That's not automatically bad, but it means your builder is a coordinator, not a craftsman. Ask what percentage of the work is done in-house.

No References or Portfolio

Any builder worth hiring has a portfolio of completed projects and homeowners willing to talk. If they can't provide references in your area, that's a red flag. Drive by completed projects if possible.

Unrealistic Timelines

Builders who promise 6-week builds in PA/NJ/DE are either lying or haven't pulled permits yet. Permit timelines alone can take 4–10 weeks. A builder who sets realistic expectations is a builder who respects your time.

Large Upfront Deposits

A standard payment schedule ties payments to construction milestones — not to calendar dates. Be cautious of any builder asking for more than 10–15% upfront before work begins. Milestone-based payments protect you.

Warranty Confusion

There are at least three separate warranties on a pool: the structural warranty, the equipment warranty, and the finish warranty. Make sure you understand what each covers and for how long. A lifetime structural warranty means nothing if it has 40 exclusions.

The Right Question to Ask

"Can you walk me through your payment schedule and explain what triggers each payment?" A confident, organized builder answers this without hesitation.

Is a Pool Worth It? The Honest Answer.

This is the question we get asked more than any other. And the honest answer is: it depends on what you're measuring. Here's how to think about it.

Home Value

In the PA/NJ/DE market, a well-built inground pool typically adds 5–8% to your home's appraised value. On a \$600,000 home, that's \$30,000–\$48,000. You won't recoup the full cost — but you'll recoup more than most homeowners expect.

Quality of Life

This is where the real return lives. Families with pools spend more time at home together. Kids invite friends over instead of going elsewhere. Summers change. Evenings change. That's not something you can put a number on — but it's real.

Ongoing Costs

Budget \$1,500–\$3,500 per year for maintenance, chemicals, and minor repairs. Heating adds \$500–\$2,000 per season depending on your system. These are real costs that should be part of your decision — not surprises after the fact.

When It's Clearly Worth It

- You plan to stay in the home 7+ years
- You have children at home who will use it
- Your backyard is underutilized right now
- You currently spend money on vacations or memberships
- Your neighbors' pools make you wish you had one

When to Think Carefully

- You're planning to sell within 3–5 years
- Your yard has significant grading or access challenges
- Your budget requires stretching to afford it
- You're not sure who will maintain it

The families who tell us they regret building a pool are rare. The ones who tell us they wish they'd done it sooner? We hear that every single week.

— Scott Payne, Owner

Ready for your next step?

Visit us at:

scottpaynecustompools.com/start-your-journey