



STAGE 2 • PRICING RESEARCH

# What Does a Pool Really Cost?

Honest pricing for PA, NJ & DE homeowners

## Let's Talk Real Numbers

The most common frustration we hear from homeowners is this: 'I had no idea it would cost that much.' That's not a failure of research — it's a failure of the industry to be honest about pricing. This guide fixes that. Everything here is based on real projects built in Pennsylvania, New Jersey, and Delaware. No teaser prices. No asterisks.

### Inground Pool Price Ranges — PA, NJ & DE (2024–2025)

Pool Type & Tier	Price Range	What's Typically Included
Vinyl Liner — Entry	\$45,000 – \$55,000	Basic shape, standard liner, entry-level equipment
Vinyl Liner — Mid-Range	\$55,000 – \$75,000	Custom shape, upgraded liner, mid-grade equipment
Vinyl Liner — Premium	\$75,000 – \$95,000	Full custom, premium liner, automation system
Fiberglass — Entry	\$55,000 – \$70,000	Standard shell, basic equipment package
Fiberglass — Mid-Range	\$70,000 – \$90,000	Upgraded shell, heat pump, automation
Fiberglass — Premium	\$90,000 – \$120,000	Large shell, full automation, water features
Concrete/Gunite — Entry	\$80,000 – \$100,000	Basic custom shape, plaster finish
Concrete/Gunite — Mid	\$100,000 – \$130,000	Custom design, pebble finish, automation
Concrete/Gunite — Premium	\$130,000 – \$200,000+	Full custom, tile, water features, full outdoor living

**Important: These ranges are for the pool itself.**

Patio, fencing, landscaping, permits, and utility work are typically additional. See page 3 for a complete project budget breakdown.

## What Drives the Price Up — and Down

Two pools that look identical in photos can differ by \$30,000–\$50,000 in cost. Here's why.

### Factors That Add Cost

#### + Pool size

Every foot of length adds roughly \$1,000–\$2,500 depending on type.

#### + Depth

Deeper pools require more excavation, more material, and more structural engineering.

#### + Water features

Waterfalls, bubblers, deck jets, and sheer descents add \$2,000–\$15,000 each.

#### + Spa / hot tub

An attached spa adds \$10,000–\$25,000 to most projects.

#### + Automation

Smart pool systems (Pentair IntelliConnect, Hayward OmniLogic) add \$3,000–\$8,000.

#### + Heating

Heat pumps run \$4,000–\$8,000 installed. Gas heaters run \$3,000–\$6,000.

#### + Premium finishes

Pebble Tec or glass tile finishes add \$5,000–\$20,000 over standard plaster.

#### + Difficult access

Narrow gates, steep grades, or tight yards add excavation and equipment costs.

#### + Retaining walls

Sloped yards often require retaining walls — \$5,000–\$20,000+.

### Factors That Reduce Cost

#### - Simple rectangular shape

The most cost-efficient shape — no curves, no complex formwork.

#### - Smaller footprint

A 12x24 pool costs significantly less than a 16x36 of the same type.

#### - Flat, accessible yard

Easy excavation access and level ground reduce labor and equipment costs.

#### - Standard depth

A 3.5'–5' uniform depth is cheaper than a deep end with a diving area.

#### - No water features

Skipping the waterfall and spa is the fastest way to reduce the budget.

#### - Vinyl liner construction

The most budget-friendly inground option in our region.

#### - Off-season contracts

Some builders offer discounts for contracts signed in fall/winter.

*The cheapest pool to build is a simple rectangle with no extras. The most expensive is a fully custom concrete pool with a spa, water features, and premium finishes. Both are 'inground pools.' That's why quotes vary so dramatically.*

— Scott Payne Custom Pools

## The Hidden Costs Most Buyers Don't See Coming

The pool price is just the beginning. Here's what a complete project budget actually looks like when you add everything that's required — or that most homeowners want once they see the pool going in.

<p><b>Permits &amp; engineering</b> <span style="float: right;"><b>\$1,500 – \$4,500</b></span></p> <p>Required by every municipality. Some townships charge more. Budget for this — it's not optional.</p>	<p><b>Landscaping restoration</b> <span style="float: right;"><b>\$2,000 – \$8,000</b></span></p> <p>Construction will damage your lawn and plantings. Budget for restoration after the build.</p>
<p><b>Fencing</b> <span style="float: right;"><b>\$3,000 – \$10,000</b></span></p> <p>Required by law in PA, NJ, and DE. Aluminum, vinyl, or wood. Often not included in pool quotes.</p>	<p><b>Retaining walls</b> <span style="float: right;"><b>\$5,000 – \$25,000</b></span></p> <p>Sloped yards almost always need retaining walls. This is one of the most underestimated costs.</p>
<p><b>Electrical upgrades</b> <span style="float: right;"><b>\$1,500 – \$5,000</b></span></p> <p>Many older homes need a panel upgrade or new dedicated circuits for pool equipment.</p>	<p><b>Tree removal</b> <span style="float: right;"><b>\$1,000 – \$5,000</b></span></p> <p>Trees in the build zone must come out. Root systems can also complicate excavation.</p>
<p><b>Gas line extension</b> <span style="float: right;"><b>\$1,000 – \$4,000</b></span></p> <p>If you want a gas heater and your gas line doesn't reach the equipment pad, this is an add.</p>	<p><b>Pool cover</b> <span style="float: right;"><b>\$1,500 – \$8,000</b></span></p> <p>Automatic safety covers are \$5,000–\$8,000. Manual covers start around \$1,500. Both are worth it.</p>
<p><b>Patio / coping</b> <span style="float: right;"><b>\$8,000 – \$30,000</b></span></p> <p>The deck around your pool. Pavers, concrete, travertine, or natural stone. Rarely included in base quotes.</p>	<p><b>First-year chemicals &amp; startup</b> <span style="float: right;"><b>\$500 – \$1,500</b></span></p> <p>Opening a new pool requires a significant chemical investment. Budget for it.</p>

### Total Project Budget – What to Actually Budget For

Entry-level vinyl liner pool, complete project (pool + patio + fence + permits): \$60,000 – \$90,000 | Mid-range fiberglass, complete project: \$85,000 – \$120,000 | Premium concrete/gunite, complete project: \$130,000 – \$220,000+ | These are real numbers. Plan for the high end of your range.

## Why Quotes Vary So Much

It's not uncommon to get three quotes for the same pool and see a \$30,000–\$50,000 spread. Here's why that happens:

### Different scopes

One quote includes the patio and fencing. Another doesn't. Always compare apples to apples.

### Different equipment

A Pentair automation system costs \$5,000 more than a basic timer setup. Both are 'equipment.'

### Different labor models

In-house crews cost more upfront but typically deliver better quality and accountability.

### Different warranty terms

A builder offering a 10-year structural warranty is pricing in that risk. A builder with no warranty is not.

### Different business models

Some builders are high-volume and low-margin. Others are selective and premium. Neither is wrong — but they produce different results.

## A Note on Financing

Most homeowners don't pay cash for a pool — and they shouldn't have to. There are several solid financing options available, and the right one depends on your equity position, credit profile, and how long you plan to stay in the home.

### Home Equity Loan

Fixed rate, lump sum. Best for buyers with significant equity. Rates typically 7–9%.

### HELOC

Revolving credit line. Flexible draw schedule — useful for phased projects.

### Personal Pool Loan

No equity required. Higher rates (9–14%) but fast approval. Good for newer homeowners.

### Builder Financing

Some builders offer in-house financing or partnerships with pool lenders. Compare rates carefully.

### Cash-Out Refinance

Replaces your mortgage with a larger one. Only makes sense if rates are favorable.

### Want the full financing breakdown?

Download our Pool Financing Options Guide at [scottpaynecustompools.com/start-your-journey](http://scottpaynecustompools.com/start-your-journey) for a complete comparison of all five financing paths.

*The homeowners who are happiest with their pool purchase are the ones who went in with a realistic budget — not the lowest number they could find. Know what it really costs. Then decide if it's worth it. (It usually is.)*

— Scott Payne, Owner

Ready for your next step?

Visit us at:

[scottpaynecustompools.com/start-your-journey](http://scottpaynecustompools.com/start-your-journey)