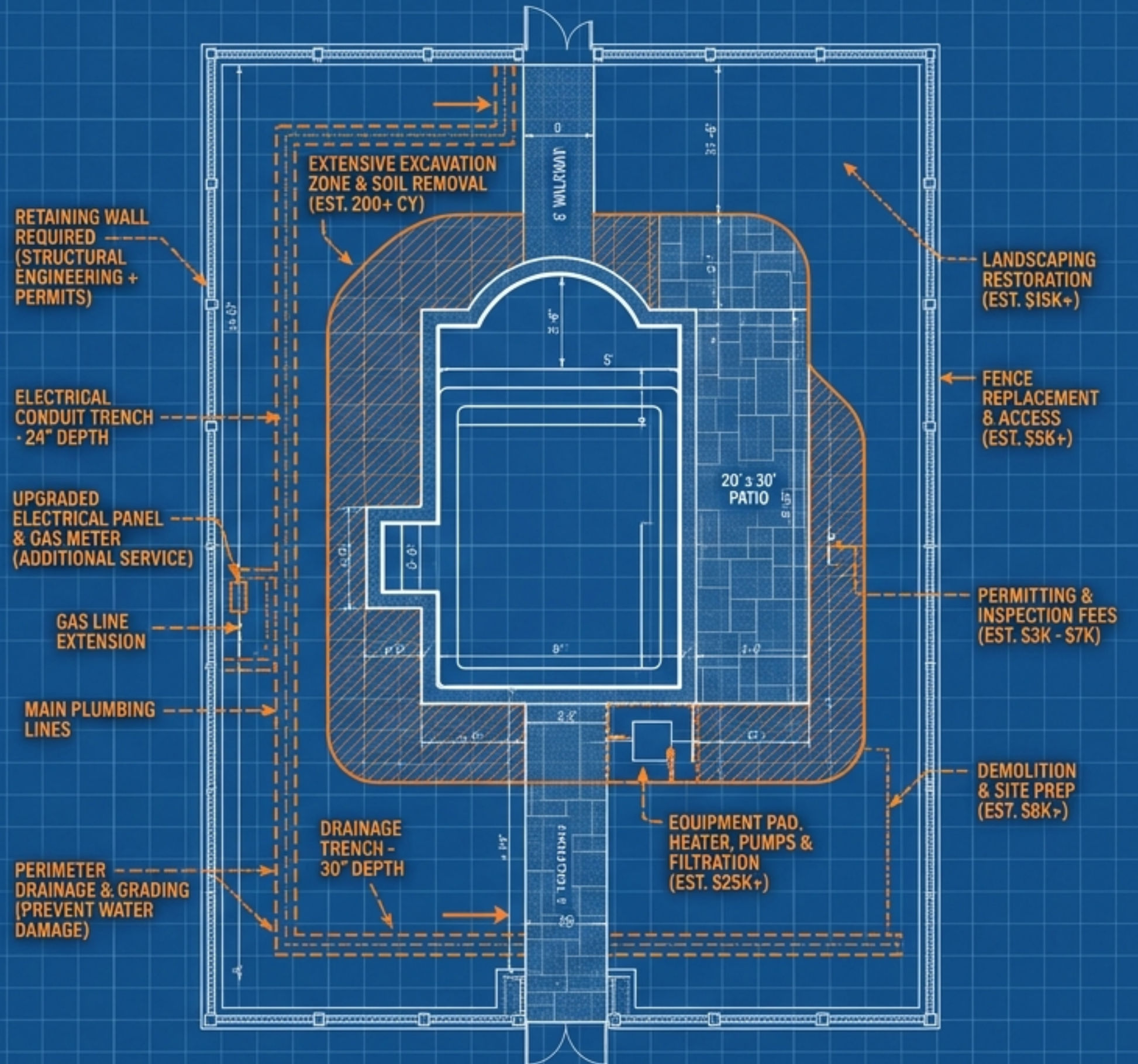


The General Contractor Playbook: 2026 Edition

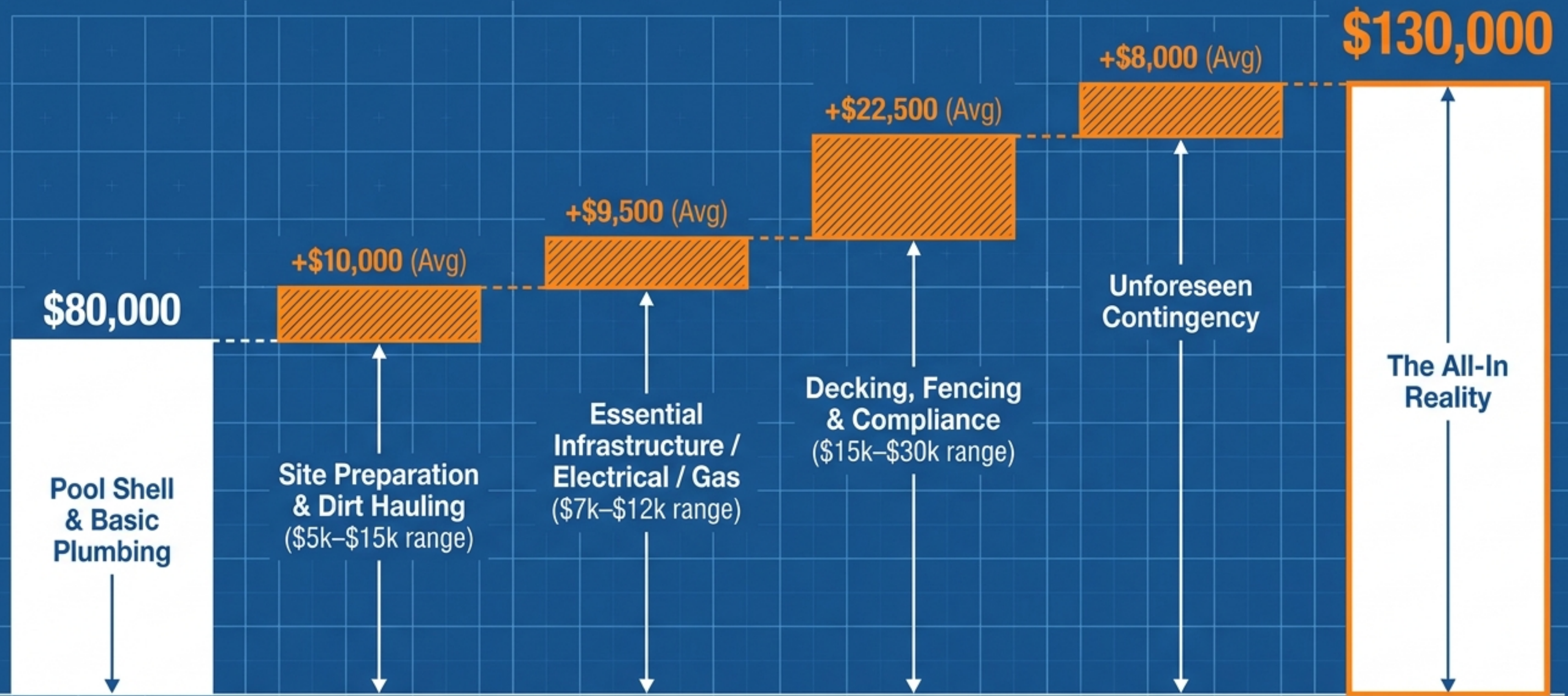
Deconstructing the true cost of an inground pool installation.

Nationally, typical installations range from \$70,000 to \$140,000. But an initial \$80,000 quote often omits up to 40% of the total project expense.

Here is exactly why, and how to manage it.



The initial quote is rarely a quote for a finished, usable backyard.



The pool builder's scope typically ends exactly at the water's edge.

THE POOL CONTRACTOR

- Pool Shell
- Basic Filtration
- Immediate Plumbing Returns

THE OTHER TRADES

- High-Voltage Electrical Trenching (Electrician)
- Dirt Removal & Grading (Excavator)
- Paver Decking (Landscaper)
- Self-Latching Fences (Fence Company)

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This is your \$80,000 quote.

This is a fragmented industry. These require separate contracts.

The 2026 construction market is driven by rising labor rates and stricter safety codes.



Labor & Baseline

- Median 2026 cost is **\$95,000**.
- Labor accounts for **25–30%** of total costs.
- Construction wages are **up 4.8%** YoY.



Material Costs

- Concrete and steel rebar remain **15–20% higher** than pre-2022 levels.
- Financing (HELOCs) is noticeably more expensive.



Regulatory Shifts

- ISPSC safety codes now mandate solid fencing and anti-entrapment drain covers, adding **\$1,000–\$3,000**.
- By 2027, energy-efficient variable-speed pumps will be standard.



Real Estate ROI

- Pools are a lifestyle asset. National median resale value recouped is **~56%**.
- Sun Belt states see a **5% to 8%** home value bump.
- Colder climates see negligible financial return.

The foundation of the budget is dictated by the shell material.

	Vinyl Liner	Fiberglass	Gunite (Concrete)
UPFRONT COST	\$65,000 – \$90,000 (Most budget-friendly)	\$75,000 – \$120,000	\$90,000 – \$150,000+
TIMELINE	6 – 8 weeks	3 – 6 weeks (Fastest installation)	10 – 16 weeks (Extensive curing time)
CUSTOMIZATION	High shape flexibility	Low (predetermined single shells)	Infinite (Highly customizable & durable)
HIDDEN RECURRING COSTS	Liner replacement every 7-10 years (\$4,000 – \$7,000).	None (Lowest lifetime maintenance).	Higher chemical/resurfacing needs over decades.

Site preparation and essential infrastructure are the first budget surprises.

The Dirt Reality

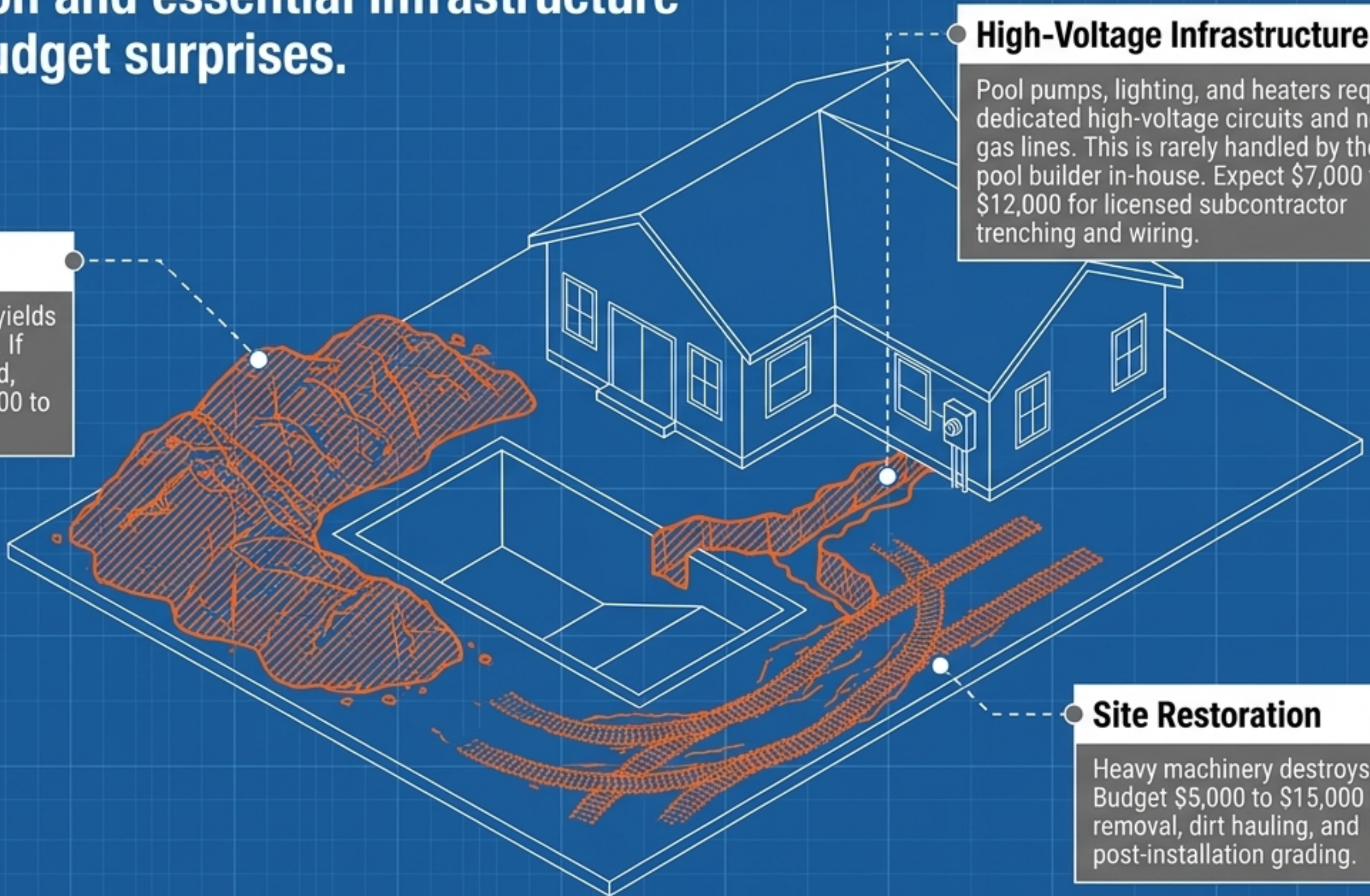
An average pool excavation yields 80 to 120 cubic yards of dirt. If off-site hauling isn't specified, expect a surprise bill of \$3,000 to \$5,000.

High-Voltage Infrastructure

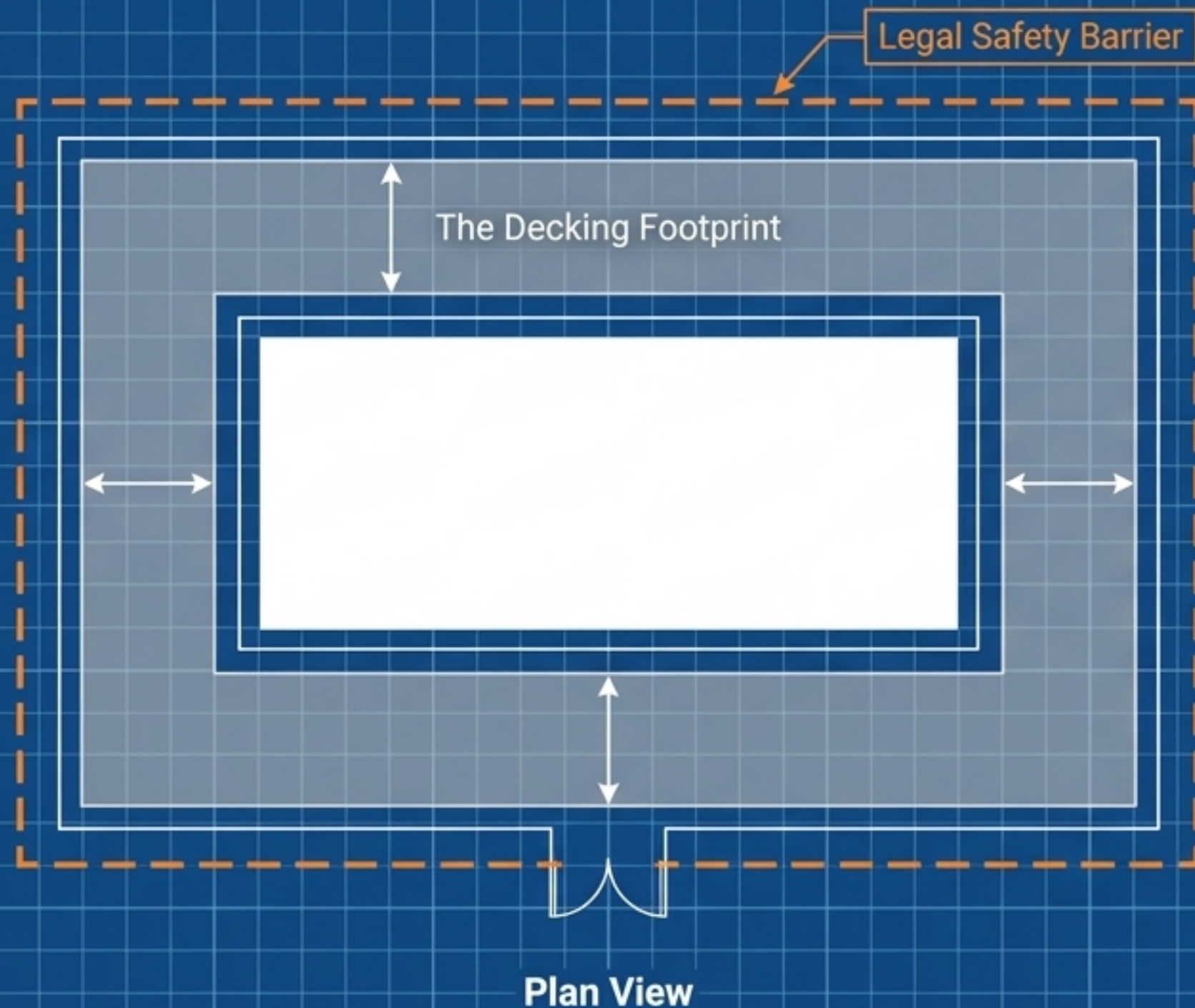
Pool pumps, lighting, and heaters require dedicated high-voltage circuits and new gas lines. This is rarely handled by the pool builder in-house. Expect \$7,000 to \$12,000 for licensed subcontractor trenching and wiring.

Site Restoration

Heavy machinery destroys yards. Budget \$5,000 to \$15,000 for tree removal, dirt hauling, and post-installation grading.



Decking and compliance transform the shell into a legal, usable space.



The Decking Allowance

"Decking" in a quote can mean a minimal 3-foot concrete border.

Expanding to a true paver or travertine patio adds **\$25 to \$40 per square foot**.

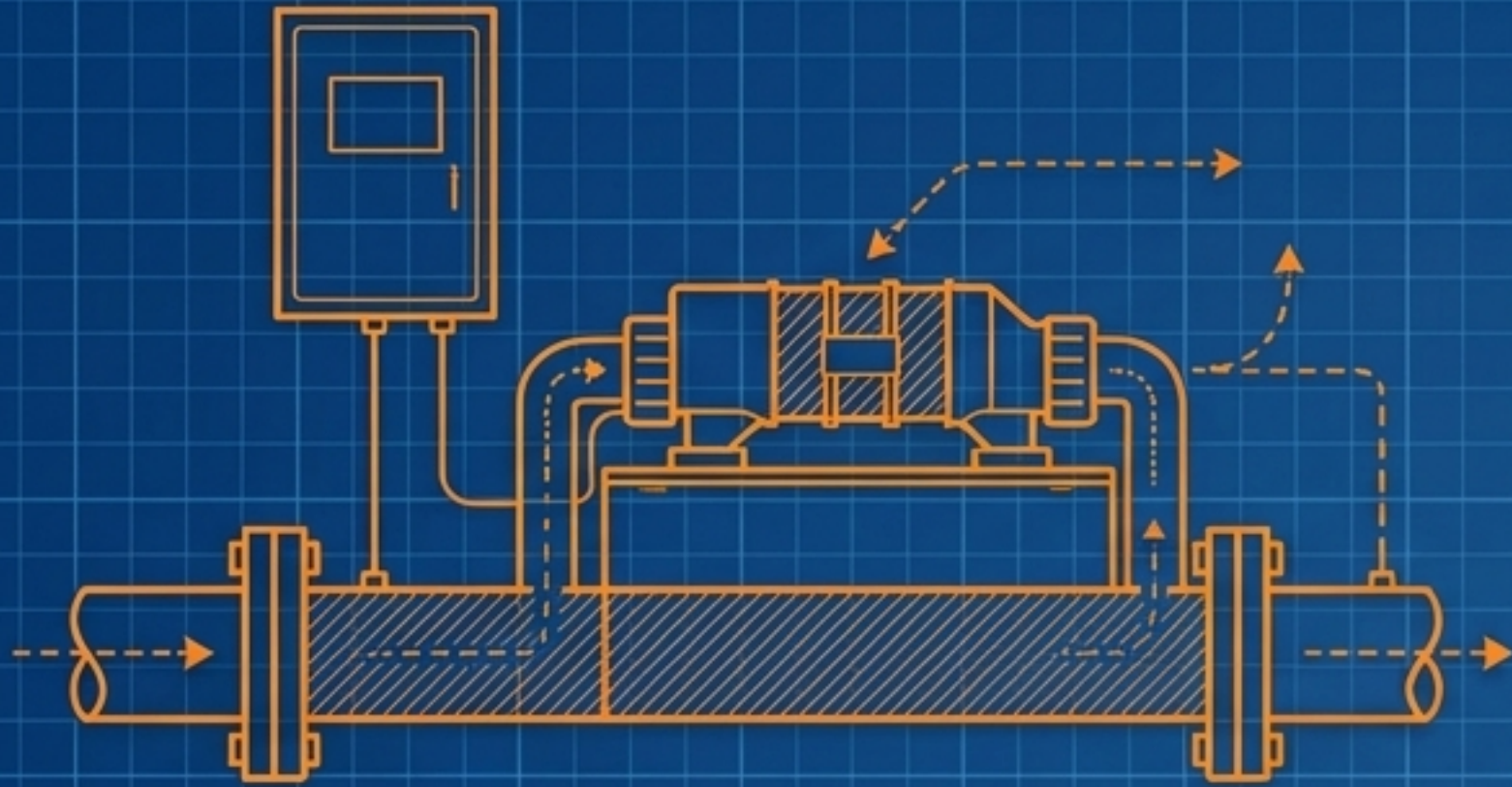
Total decking impacts the budget by **\$15,000 to \$30,000**.

The Safety Barrier

Most municipalities enforce the International Swimming Pool and Spa Code (ISPSC).

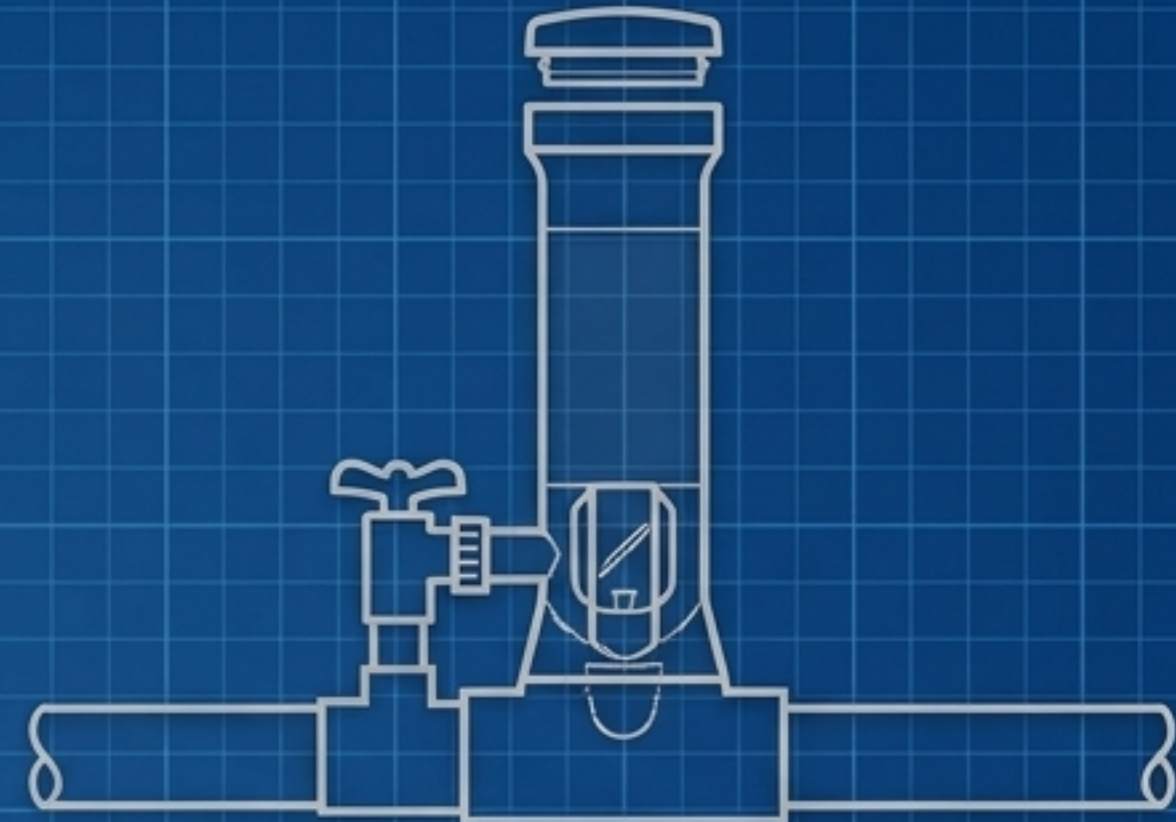
You must account for non-slip surfaces, solid safety fencing, and self-latching gates before the pool can legally be filled with water.

Saltwater systems require a higher upfront investment for long-term operational savings.



SALTWATER ECONOMICS

- **Upfront Penalty: +\$1,500 to \$3,000** (Cost of the salt-chlorine generator).
- **Annual Cost: ~\$100/year** (for bags of pool salt).

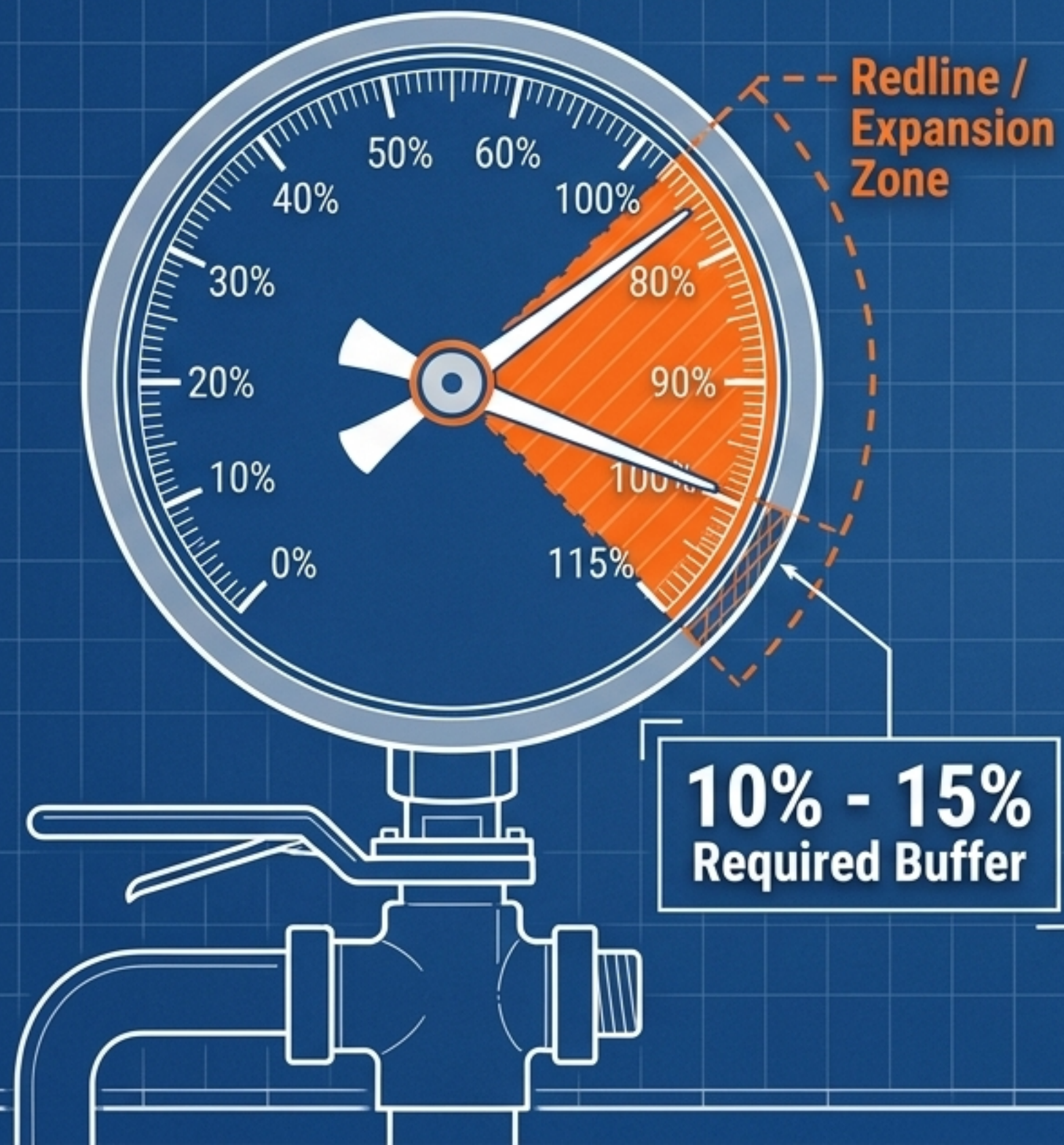


TRADITIONAL CHLORINE ECONOMICS

- **Upfront Penalty:** Included in base pool price.
- **Annual Cost:** \$400 to \$800/year (for chlorine tablets and shock treatments).

Takeaway: The initial saltwater cost is **higher**, but **annual chemical savings** typically **offset the generator cost within 4 to 6 years.**

Smart budgeting requires a dedicated cash buffer for the unknown.



The NAHB Rule:

The National Association of Home Builders strictly recommends holding a 10% to 15% contingency reserve on all renovation projects.

The Pool Math:

For a \$100,000 complete project, this means explicitly setting aside \$10,000 to \$15,000 in liquid funds.

What it Covers:

Hidden rock ledges during excavation, upgraded fencing requirements from local inspectors, or weather-delayed equipment rentals. Never sign a contract that consumes 100% of your maximum available financing.

Ask these three precise questions to expose hidden gaps in any quote.

1. The Power Question

Does your quote include the cost of electrical and gas line installation by a licensed subcontractor?

Why:

Forces them to admit if high-voltage work is excluded.

Listen For:

"No, but we partner with an electrician who estimates \$9,000, which you can contract directly."

2. The Space Question

What is the allowance for decking, and what does it cover per square foot?

Why:

Clarifies if you are getting a tiny walkway or a functional patio.

Listen For:

"It includes 400 sq ft of brushed concrete. Pavers are an extra \$25-\$40/sq ft."

3. The Dirt Question

Is the cost of hauling away all excavated soil included in this price?

Why:

Prevents a \$5,000 surprise bill for leaving a dirt mountain in your yard.

Listen For:

"Yes, our price covers hauling all 100 yards off-site."



Do not focus on the price of the pool. Focus on the price of the project.

The gap between an \$80,000 quote and a \$130,000 final cost is not a sign of a deceptive contractor. It is a structural feature of a fragmented industry. Pool builders install pools; they do not sell finished backyards.

YOUR ROLE: YOU MUST ADOPT THE MINDSET OF A GENERAL CONTRACTOR. DEFINE THE FULL SCOPE—FROM DEMOLITION TO LANDSCAPING—AND ENSURE EVERY COMPONENT HAS A LINE ITEM IN YOUR MASTER BUDGET. THE POOL SHELL IS JUST ONE LINE ITEM.