



NAMFS Report: Maintain Asset Value by Implementing Pool Safety Solutions

Innovations and Standards for Maintaining Default Asset Pools and Ponds



As winter's polar vortex gives way to the warmer temperatures of spring, many property owners and default asset managers are turning their attention to pool maintenance. The Association of Pools and Spa Professionals (APSP)¹

estimates that there are over 8 million residential swimming pools in the United States. At the same time, RealtyTrac² reports that 9.1 million homes were seriously underwater in the first quarter of 2014. With California, Florida, Texas, Arizona and Ohio included in the top ten states with pools and in the top ten states with a foreclosure rate above the national average, the need for a compliant and efficient pool maintenance plan is essential.

The polar vortex sent below freezing temperatures as far south as Florida, which may have inhibited the timing of pool maintenance issues like the hatching of mosquitoes and controlling the growth of algae. However, proper pool maintenance continues to be an area of concern in the management of properties in default. Ensuring a pool remains clear, safe and free of health hazards helps to maintain the value of the entire asset.

The National Association of Mortgage Field Services (NAMFS) has compiled a list of recommendations and new approaches to pool maintenance. These recommendations are designed to provide optimal maintenance and safety standards for stagnant pools at default properties. The products are innovative, tested and cost effective and have the added benefit of incorporating environmental safety.

The Importance of Pool Safety and Maintenance

According to a U.S. Consumer Products Safety Commission (CPSC) report³, drowning is the leading cause of accidental death in children under the age of five in the United States, and the second leading cause of accidental death in children under the age of fifteen. A vast majority of the accidents occur in backyard swimming pools. Many more children are hospitalized each year for near-drowning accidents. Accidental drowning, along with the health concerns related to stagnant water, are the two greatest risks that default asset managers need to assess when securing a pool.

In light of the safety risks an improperly maintained pool poses to a community, the legal liability associated with pools on properties in default may include both emotional and monetary costs that may never be recovered.

International Safety Standards Can Limit Liability

A regular pool maintenance program significantly reduces your liability and helps preserve the community as a whole. Many state pool safety laws include requirements that pool covers and other safety products meet the performance standards set by the American Society for Testing and Material (now known as ASTM International⁴), or by the American Society of Mechanical Engineers (ASME). Both entities employ strict standards and material testing of products related to pool safety including alarms, fencing and pool covers. The increased risk of drowning incidents created by improperly secured pools makes the choice for pool covers clear.



By installing an ASTM-approved cover manufactured by companies with clear liability insurance and a record of quality construction, loan servicers and default property managers will be compliant with many state laws. In addition to community safety concerns, failing to ensure proper pool safety lowers the value of an asset, may lead to litigation or - in some states - may constitute the commitment of a misdemeanor of the second degree.

NAMFS members have access to business resources to help with contacting regional code enforcement offices, as well as educational material through NAMFS Academy on the how-tos and best practices for securing residential pools. Additionally, default asset managers can stay on top of laws regarding pool safety and maintenance requirements by contacting regional code enforcement personnel and health and building department resources. Contact local agencies with questions or information on changes to residential pool safety regulations.

New Standards Bring New Innovative Products For Pool Maintenance

Securing Standards Start With Pool Covers

A strategy for default pool maintenance is unique because the pool is not in regular use. Safety is a priority for default asset managers, but making sure the pool remains clear, secure and poses no health hazard is critical during the default process.

NAMFS recommends starting a pool maintenance plan with the use of a pool safety cover approved by the ASTM. In the past, wood covers were used by pool owners as improvised pool covers. Wood covers are not an approved method to secure pools. ASTM has developed a set of standards designed to ensure that pool covers offer optimum safety in securing residential swimming pools.

To that end, ASTM approval is included in residential swimming pool building codes throughout the country. Properly secured swimming pools play a large role in protecting the asset and the community from health hazards. While pool covers help to reduce unauthorized access by children and adults, other measures must be considered to control health hazards.

EPA Approved Mosquito Control

An ASTM approved cover provides a tested product aimed at pool safety including barring mosquitoes access to any water underneath. Unapproved covers are more susceptible to pooling water - especially improvised wood covers lined with loose plastic which can create a breeding ground for mosquitoes. Mosquitoes are more than a nuisance; they can post a serious health hazard.

West Nile Fever, a disease caused by the mosquito-borne West Nile virus (WNV), was first recognized in the United States near New York City and surrounding areas in late 1999. *Culex* mosquitoes are primarily responsible for transmitting West Nile virus among the bird population and one species, *Culex pipiens*, the Northern House Mosquito, are commonly found breeding around homes with poorly maintained swimming pools. Several tactics have been employed to control mosquito population at default properties with swimming pools.

Mosquito fish (*Gambusia affinis*⁵) were introduced in the United States in the early 1900s due to their appetite for mosquito larvae, and have been used as mosquito control for stagnant pools. However, some Western states have regulations for using Mosquito fish, which have become an invasive species that not only feed on mosquito larvae but also zooplankton and the larvae of native fish and amphibians, negatively affecting the environment.



The Environmental Protection Agency (EPA) has approved products to control mosquito infestations in stagnant pools. NAMFS recommends Mosquito Dunk, which contains Bti, (*Bacillus thuringiensis ssp. Israelensis*). Mosquito Dunk is a donut shaped puck containing bacteria that infects and kills the larvae of mosquitoes, gnats and black flies, while not harming other insects, fish, birds, worms, or any mammals.

A Green Alternative to “Shocking” A Green Pool

Maintaining or cleaning a stagnant pool in the state of Florida does not include the process of draining it. In Florida, unless a pool is equipped with a hydrostatic relief valve system, it is not recommended that it be drained when not in use. Residents are cautioned to employ a professional for pool maintenance, as ground pools have been known to “pop” or rise several feet above ground due to elevated ground water pressure. If water remains in the pool, the objective is to keep it clear and hazard free throughout the default process; doing so helps determine the condition of the pool. “Shocking” a pool is a common tactic to prevent the growth of some algae, but may not be entirely effective on green algae.

Green algae may appear as a green growth on the floor and walls of a pool, give the water a greenish tint, or produce a greenish material suspended in the pool water. Algae reduce visibility in the pool and encourage the growth of other potentially harmful organisms. A chlorine-based swimming pool “shock” adds a high concentration of chlorine to destroy ammonia, nitrogenous and other organic contaminants in the water.



The Green Bullet Algae Killer is heavier than water and pulls debris to the bottom while killing algae.

While chlorine shock treatments are fine for pools in use, there is a product specifically designed to kill green algae and other organisms in stagnant pools.

Proactive Approach to Preventing Green Pools

Green Bullet Algae Killer⁷ is a natural and eco-friendly algaecide that affordably controls algal growth long term. The “Green Bullet” allows a proactive approach to water clarity and should be used at initial pool maintenance. The product requires fewer repeat applications because it clears the pool in two to three days and it remains clear for approximately 4-6 months. Green Bullet Algae Killer is currently used by code enforcement departments including, West Palm Beach and Wellington, Florida.

NAMFS Recommendations for Swimming Pool Maintenance

For properties in the default process, risks need to be reduced and compliance needs to be maintained to avoid liability. By incorporating the following recommendations into a pool maintenance program, both money and time are saved, while improving community safety.

NAMFS member companies that supply ASTM Pool covers and other property preservation supplies include: Bargain Locks, US Hardware, MFS Supply, and Pool Guard USA, Carrdan Preservation Supplies, PP Material and Roper Lock Box.



ASTM Pool Safety Covers

Pool shapes vary greatly. While “stock covers” work for standard round, square or rectangular pools, custom built pools are made in every shape imaginable. Free form pools are quite common in the big pool states such as Florida, Texas, Arizona and California. A custom design pool cover should be designed from AB measurements that have been taken all around the swimming pool. The measurements can then be fed into an auto CAD system, and the computer software will generate a 3-D image of the pool cover. This data is used to cut fabric mesh at the exact points for the creation of an ASTM approved pool safety cover that precisely fits the swimming pool. These pool covers have warranties ranging from 12 to 15 years.

Green Bullet Algae Killer

Green Bullet Algae Killer is specifically designed for use in stagnant pools and other bodies of water displaying heavy algal growth. Accelerated levels of algae in pools/ponds are caused by three key factors – abundant food, light and water. Altering one or more of these essential elements creates an unstable environment, naturally eliminating algal growth. Including the Green Bullet in initial field services work orders - *before* algal growth - will keep pool water clearer longer (4 to 6 months). With only two to three treatments annually, Green Bullet can ultimately cost less to maintain than repeated most chlorine shock treatments.

In addition to swimming pools, the Green Bullet can be used on fountains, ponds, and other water features at a property. Green Bullet is also under consideration for use as an emergency relief product after a flood or hurricane to quickly clear pools in affected areas.

Benefits of Including the Green Bullet in your pool maintenance routine:

- **Code Compliant** – Meets official city code requirements for the maintaining of abandoned or foreclosed pools.
- **Eliminates Safety Concerns** - Water is clear within 72 hours of treatment. The bottom of the pool is visible at all times.
- **Eliminates Health Concerns** - No mosquito larvae can grow and mosquitoes are eliminated (further testing currently underway)
- **No Power Required**- Pool can be treated even if power is not available at property.
- **Reduces Liability** - Product works for 4 – 6 months per treatment
- **Saves Time** - Application takes less than 30 minutes to complete and lasts a minimum of 4 months. A typical pool service takes hours and must be done monthly while costing more
- **Saves the Environment** – Product is safe for people, pets, plants and the environment
- **Safe for the Pool** – Product will not harm pool finish and extends the life of the pool, making it an asset rather than a liability
- **Appraiser Compliant** – Allows the appraiser to see the bottom of the pool, facilitating completion of the appraisal. (NOTE: The Appraiser must testify to the structural integrity of the pool in the appraisal, or it cannot be completed.)
- **Speeds the Property Transfer** – Pool is code compliant and the appraisal can be completed so the home can be sold / transferred
- **Removes Community Fears** – Using The Green Bullet sends a clear message to the Community that the pool is being maintained



Conclusion

While pool maintenance on properties in default may seem complex, it does not have to be. Default asset managers can fulfill the expectations of local, state and federal pool safety laws while implementing proactive, efficient and environmentally friendly products in a pool maintenance strategy.

References:

1. ASTM.org
2. APSP - U.S. Swimming Pool and Hot Tub Market 2013
3. RealtyTrac 9.1 Million U.S. Residential Properties Seriously Underwater In First Quarter, Lowest Level In Two Years.
4. U.S. Consumer Products Safety Commission (CPSC)
5. US Geological Survey - Nonindigenous Aquatic Species
6. EPA – Mosquito Dunk Registration Information
7. Green Bullet Algae Killer