But do you need it?

Various house toys weigh in.

Of course a basement waterfall and grotto is a practical and useful addition to any home. That's pretty much the only thing standing between you and the playboy lifestyle you've always dreamed about, right? But who's going to clean it?

It's easy to fall in love with certain features of a home, but to find out that those same features, in the long run, are your least favorite. Here are a few common 'extras' and a quick assessment of their relative values.

1. In-floor Heating

Also referred to as radiant heat, in-floor heating is a brand new invention. Well, except that the Romans did it a couple thousand years ago by channeling hot air under the floors of their villas. And Frank Lloyd Wright did it in the thirties with hot water.

For: In-floor heat comes in two primary forms: hot water heat and electric heat, and there are many advantages. The dramatic energy savings promised shouldn't prompt you to ask for a decrease in salary just yet, since the more popular hot water radiant heat usually requires a second hot water heater and won't shave too much off of your bill, but there are some notably appealing elements to in-floor heat in general. Radiant heat is just that – even and consistent, without the up-and-down temperature shifts associated with most conventional heating systems. It's also silent and invisible, with no bulky radiators or even register vents ruining the feng of your shui. Radiant heat also won't dry the air, and won't have you hopping about looking for your slippers on a cold morning.

Against: In-floor heating systems are still considered a luxury, and can add a fair bit to the value of a home. They are new, and potential long-term issues have not been entirely worked out. A handful of people also are leery about the prospect of piping a significant amount of water throughout their cherished home for fear of potential leakage. All relatively minor concerns.

Assessment: Find someone with in-floor heating who doesn't love it. I dare you.

2. Backyard Pool

It's the quintessential luxury item that announces once and for all that you are a big dog, even in parts of the country like this one where it can only be used about ten minutes per year. It is the swimming pool. From pools that are little more than big pits of standing water to jewel-encrusted infinity pools that usually adjoin large bodies of water, pools were once the thing. Are they still?

For: A 2004 4-state NAR study found that having a pool increased property values from 8 to 15%. The idea of kicking back all summer with a piña colada, sitting next to the lapping water with friends can be quite attractive. And rightfully so.

Against: Safety issues have not been blown out of proportion by the media. Pool deaths happen all the time, there's no getting around that fact. Pools are expensive to maintain, even without hiring a pool cleaner, and are a lot of work. As beautiful as a pool can be when it is maintained properly, it can be an eyesore if it is not. A pool tends to negate having any significant usable space for a backyard. Am I missing anything?

Assessment: The issues involved with owning a pool can be overcome, and many people enjoy having a pool very much. You just have to want one really badly for it to be worthwhile.

3. Dream Kitchen

Kitchens do cool things these days. Appliances paneled to look like cabinets, an extra tap above the stove for filling large pots of water, \$15,000 pounded-copper range hoods, and 460 different countertop materials . . .

For: Kitchens are finally being designed with maximum utility in mind. When shopping for a home, focus on the kitchen – it is where you will likely spend a great deal of your time, and the room in which every party tends to congregate. Before you fall in love with that Kohler faucet, however, analyze the kitchen's layout from a purely utilitarian standpoint. Is the magic triangle of sink-stove-fridge arranged conveniently? Are cabinets and other storage in logical places? Is there sufficient light? And most importantly, is this a space you will feel comfortable and happy in? Don't underestimate the importance of a functional and attractive kitchen.

Against: Be careful not to fall in love with the impermanent fixtures in a kitchen. While those glass-front, backlit uppers may brilliantly display the seller's Royal Daulton bone china, will your mixed collection of garage sale Melmac have the same effect? Likewise, if your idea of cooking is heating up last night's pizza, perhaps space would be better used elsewhere.

Assessment: The kitchen is the hub of virtually any home. Don't underestimate its importance.

4. Activity Rooms

This is an overly broad categorization, of course, but activity rooms like workshops, games rooms, and exercise rooms tend to hold common appeal – and common drawbacks.

For: Having the right setup for a particular activity can be inspiring. Having a single power tool in each room of your house and each corner of the garage and shed is not exactly the ideal situation for building that crib you started on for your daughter and are determined to finish before the birth of you granddaughter. Likewise, if you have the latest elliptical trainer and weight set in a room next to your bedroom with a 12 foot plasma TV facing it, perhaps you will find that six-pack after all.

Against: If you can't make a dovetail joint, all of the tools in the world will not give you that knowledge. If you haven't lifted anything heavier than a handful of pork rinds in the last decade, a workout room will likely soon become just a TV room with uncomfortable seating. Unreasonable expectations usually develop into unreasonable decisions.

Assessment: Your home should inspire you and will, to a certain extent, dictate your lifestyle. Be rational in your decisions, however, and aim for versatility rather than rooms that are locked in to a particular use that may not be as useful in the future.

The Bottom Line

With all of your dream home features, try to let reason prevail (or at least get a word in edgewise). You may absolutely worship the tumbled marble rainforest shower with the heated towel rack, but it will be of little comfort every morning and night when you are cursing the home's lack of closet space. It is often the most boring attributes of a home that will give you the most pleasure.

Now, off to luxuriate in my rainforest shower. I had to take out the bedroom to install it, but that's okay, I don't mind sleeping in the kitchen . . .