



Whispering Pines Patio Villas HOA vs. Comparable Neighborhood HOAs

The Whispering Pines Patio Villas HOA offers exceptional coverage and convenience—providing true low-maintenance living and excellent value. Unlike most HOAs in the area, WPPV includes exterior insurance, covering the structure and roof, so homeowners only need interior and personal-property insurance (typically about \$1,300 per year at 25019 E Alder Drive).

Side-by-Side HOA Comparison

Service / Coverage Item	Whispering Pines Patio Villas (WPPV)	Typical Comparable HOA
Exterior Insurance (Building & Roof)	✓ Included — HOA covers exterior surfaces and roof replacement; owners only need interior/personal-property coverage	✗ Not Included — Owners must carry full HO-3 insurance including exterior & roof
Roof Maintenance / Replacement	✓ Included – HOA maintains, repairs, & replaces roofs and gutters	✗ Usually Owner Responsibility
Exterior Painting / Staining	✓ Included – HOA maintains and repaints all exterior surfaces	⚠ Often Owner Responsibility or Limited Coverage
Gutters & Downspouts	✓ HOA maintains and repairs	✗ Owner Responsibility
Front & Back Yard Landscaping	✓ Included – HOA maintains and replaces all front & back yard landscaping and adjacent tracts	⚠ Usually Front Yard Only

Irrigation & Watering	✅ Included	❌ Owner Pays for Water Usage
Mowing, Weeding, Pruning, and Application of Herbicides/Insecticides	✅ All Included – Regular maintenance performed by HOA	⚠️ Partial or Front Yard Only
Fence Maintenance / Replacement	✅ Included – Side and wing fences	❌ Owner Responsibility
Snow Removal	✅ Driveway & Sidewalks	⚠️ Often Limited to Common Areas
Trash & Recycling	✅ Included	✅ Included
Estimated Annual Owner Insurance Cost	💰 ≈ \$1,300/year (interior & personal property only)	💰 ≈ \$3,000–\$4,500/year (full HO-3 policy including roof & exterior)

The Value Advantage

Homeowners in Whispering Pines Patio Villas enjoy peace of mind and long-term savings:

- Exterior Insurance Included – a rare and highly valuable inclusion.
- All exterior maintenance handled – from roofs and fences to landscaping and snow removal.
- True lock-and-leave convenience – perfect for residents seeking low-maintenance living without sacrificing quality or aesthetics.

The Reserve Collection | JS Properties
Tessa Crist | 303.362.3409 | tessa@trc-colorado.com